

**How are Families on Reservations Faring Under Welfare Reform?
Working Paper 2**

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Overview

This report is based on our first wave of interviews with 445 either former or current welfare families with children. The respondents were from three Indian reservations (Navajo, San Carlos and Salt River) within Arizona. This information was substantiated by several focus group interviews with welfare recipients and tribal social service providers. The results provide useful insights into understanding the characteristics of welfare recipients on reservations. The characteristics of the welfare caseload on reservations indicate that rapid decline in caseload at the national and regional level will not automatically result in similar caseload decline on many American Indian reservations. A substantial proportion of respondents from these reservations report a serious shortage of job opportunities and support services. Welfare recipients on reservations have lower levels of education than the general welfare population in the nation. Only a fraction of these women are employed. Moreover, even the few who are employed are earning below poverty level incomes. These women report material hardship, such as food, fuel, and clothing insufficiency. This report further demonstrates that welfare families on reservations have not benefited from the recent economic prosperity experienced at the national and state level. In order for women on reservations to exit welfare, job preparation, job opportunities, and support services will need to be provided. Federal, state and tribal governments will have to work together to attain this shared goal of helping families exit poverty. Congressional reauthorization of TANF in 2002 provides an opportunity to involve tribal governments in the upcoming debates and gain an in-depth understanding of the complexity of problems on reservations.

Key Findings

1. Eighty percent of the welfare recipients in our sample are single mothers without a spouse. The respondents are from the three reservations (Navajo, San Carlos and Salt River). Their average age is 37. Nearly half of the respondents' mothers received welfare when they were growing up.
2. Respondents on reservations have poor educational attainment and are not equipped to exit welfare without additional job preparation. Sixty-eight percent of welfare recipients on these reservations do not have a high school degree. Only 25 percent of welfare recipients have a high school degree and only 7 percent have gone beyond high school. Working respondents tend to be better educated and are more likely to own a vehicle as compared to sanctioned or non-working respondents.
3. Despite a record low unemployment rate and continued growth in the national economy, the unemployment rate remains high among working age populations on many American Indian reservations. The 1995 Bureau of Indian Affairs (BIA) report indicated that on two of the three reservations studied, over 50 percent of the working age population was not participating in the labor force. On the third reservation, 28 percent of the working age population was not employed.
4. Of the total sample, only a small percentage (11%) of the respondents have found employment and exited TANF. Forty-six percent of the sample had never worked at a regular job for pay. Nationally, however, about 75 percent of welfare families have had at least some work experience.
5. Of the employed respondents, most are making far below the poverty line with an average hourly wage of \$6.70 and monthly wage of \$482; this does not lift them above the poverty line. Most households continue to rely on public assistance.
6. Support services (transportation and childcare) are severely inadequate on reservations. Only 29 percent of the respondents owned an automobile, 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). Eighty-six percent of the sample had children under the age of 13, with an average of 2.4 children under age 13 per respondent. Only two families in the whole sample used a formal childcare facility. Others either took care of their children themselves or relied on friends and relatives for childcare. Only a few respondents received help to pay for childcare costs. Some respondents had to quit jobs or training due to a lack of childcare.
7. Ninety-three percent of households interviewed received welfare income, including TANF, Food Stamps, SSI and Tribal General Assistance at an average of \$699 per month. About 12 percent of the respondents received partial or full sanctions (nationally, the sanction rate is 5% of the average monthly caseload).
8. Extreme financial hardship is prevalent on reservations. Many families report struggling to get basic necessities (e.g., food, fuel and clothing). Nearly 50 percent of the respondents are not able to buy food they need and a quarter of respondents indicate that their children often

go to bed or school hungry due to a lack of food. Twenty-two percent of women interviewed said that their gas or electricity has been cut off in the last three months because they were not able to pay the bill in time.

9. Living conditions are very poor for welfare families on reservations. The quality of housing occupied by these families is inadequate and lacks basic necessities. Women reported problems such as a leaky roof or ceiling, plumbing problems, broken windows and pest infestations.
10. Despite extreme poverty and hardship, American Indian families prefer to live on their reservations. Two thirds of the respondents indicated that they prefer to live on their reservations rather than somewhere else.

How are Families on Reservations Faring Under Welfare Reform?

I. Introduction

The aim of this study is to monitor the impact of the 1996 federal welfare reform legislation over a period of five years (September 1997-August, 2002) on families with children, as well as on the delivery of social services on reservations in the State of Arizona. Our study seeks to estimate the downstream effects of the 1996 federal welfare legislation and inform the public policy debate on improving economic opportunities for reservations' families with children. In order to provide ongoing feedback to federal, state and local policy makers, social service providers, advocates and tribal members about how families are faring on reservations as welfare reform is being implemented, we plan to generate a series of reports and academic articles. In 1999, we produced a comprehensive report based on the primary and secondary data collected between 1997 and 1998 (Pandey, et al., 1999a), which focused on aspects of reform implementation as well as short-term and potential long-term outcomes (see Appendix A for an executive summary from this report). In the same year, we also published an article that examines early experience of tribes in their attempt to self-administer TANF programs and services (Pandey, et al., 1999b).

The current report is based on the findings from a sample of 445 welfare families with children on three reservations (Navajo, San Carlos and Salt River) within Arizona. This information was substantiated by several focus group interviews of both current or former welfare recipients and tribal social service providers. Specifically, this report addresses 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? How are noncompliant (sanctioned) parents different from or similar to 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?

Arizona is home to 21 reservations¹ including one (Quechan Tribe) that, according to the 1990 census, owns land in Arizona but has no American Indians residing in the Arizona portion of the reservation. In Arizona, as in other states, American Indian communities vary tremendously in terms of size, extent of geographic isolation, availability of economic opportunities, levels of welfare dependency, and structure of available social services. For instance, some reservations have better employment opportunities on or near their reservations (with few residents receiving welfare), whereas others are not only geographically isolated but are also economically depressed (i.e. very high poverty rates) (Pandey, et al., 1999b). Due to these differences, the impact of the 1996 welfare legislation on families with children will vary by reservation. To account for such differences, our sample (N=445) comes from three different reservations (Salt River, Navajo and San Carlos) within Arizona. We will be following this sample for four years. The results presented in this report are based on our first wave of data from these respondents collected in 1998-1999.

II. Context

The passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Public Law 104-193) was a turning point in our nation's approach to public assistance for poor families with children. The legislation brought an end to the 60-year-old Aid to Families with Dependent Children (AFDC) program as an entitlement to individuals. The PRWORA reflects the public sentiment that the able-bodied poor who are of working age should change their reproductive and parenting behavior in order to engage in productive employment (U.S. Congress, 1996). The 1996 federal welfare legislation replaced AFDC, emergency assistance and the Job Opportunities and Basic Skills (JOBS) programs² with the Temporary Assistance for Needy Families (TANF) block grant. According to this law, adults can receive cash assistance for a maximum of five³ cumulative years in their lifetime⁴ (or less at

¹The 21 reservations are as follows: Ak-Chin Indian Community, Maricopa; Cocopah Tribe, Somerton; Colorado River Indian 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 Nation, Camp Verde; and Yavapi-Prescott Indian Community, Prescott.

² However, JOBS funding will continue (under the Native Employment Works JOBS program) on American Indian reservations where JOBS programs have previously been administered.

³ The PRWORA of 1996 has exempted adults residing on reservations with populations of at least 1,000 and jobless rates of at least 50 percent from the five-year life time limit. The federal Balanced Budget Act, passed on August 5, 1997, has modified the PRWORA of 1996 by removing the requirement of "population of at least 1,000" and has exempted adults residing on reservations of any size with 50 percent or higher jobless rates from the five-year life time limit (The U.S. Congress, 1997).

⁴ States may exempt up to 20% of their caseloads from the five-year lifetime benefit limitation in addition to the five-year benefit limitation exemption of American Indians residing on reservations with a 50 percent or higher rate of joblessness.

state option) and must start working⁵ after two years of receiving assistance. States may require participants to begin community service as early as two months after beginning public assistance. The law also requires that states put 40 percent (50 percent by FY 2002) of single parents receiving cash assistance in work programs for at least 30 hours per week⁶ by FY 2000 (U.S. Congress, 1996).

States can opt for a shorter lifetime limit and 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 *EMPOWER* (Employing and Moving People Off Welfare and Encouraging Responsibility) program, as part of its TANF block grant on November 1, 1995. Also, Arizona has opted to provide benefits to adults for a maximum of 24 months within the first 60 months and to waive the 24-month time limit for adults residing on reservations with a 50 percent or higher rate of joblessness.⁷ While Arizona continues to use the required 60-month lifetime limit, an adult recipient has to collect these benefits over a period of at least 11 years (a maximum of 24 months of benefit within the first five years, 24 months of benefits in the following five years and 12 months of benefits in the 11th or last year).

Another dimension of the PRWORA of 1996 is that Section 412 of this legislation has bestowed power upon tribal governments that wish to administer their own public assistance programs (U.S. Congress, 1996). The legislation authorizes the Department of Health and Human Services (DHHS) to provide direct funding to tribes intending to design and implement their own TANF services. Under the 1996 legislation, tribes can negotiate directly with the Secretary of the DHHS in order to design and implement TANF services to fit their own unique conditions.

Many tribes see this as an opportunity to protect tribal families with children by shifting the focus of social services from temporary and rehabilitative to long-term and development-oriented. As a result, there is a growing interest among tribes to administer TANF services on their own instead of allowing states to administer the services on reservations. Still, the impact of the 1996 welfare legislation on families with children is likely to vary depending upon who administers the services—the state or the tribe.

Of the three Arizona reservations (Salt River, Navajo and San Carlos) from which the data are collected for this study, Salt River began implementing TANF on June 1, 1999, Navajo Nation plans to begin delivering its services by October 1, 2000, and the state of Arizona continues to implement TANF on the San Carlos reservation. The data analyzed in this report however, was collected while the state implemented TANF on all three reservations.

The state of Arizona used the 1995 Bureau of Indian Affairs' Labor Statistics to determine the jobless rate by looking at the percentage of persons not employed in the potential

⁵Work activities recognized under the legislation include subsidized and unsubsidized employment, community service, job search and job readiness program participation, job skills training, on-the-job training, secondary school education and vocational education for up to 12 months.

⁶Twenty hours per week for single parents with a child under age six.

⁷Arizona used the Bureau of Indian Affairs' 1995 Labor Statistics to determine the jobless rate by looking at the percentage of persons not employed in the potential labor force on reservations and has exempted from the two-year time limits all adults residing on Navajo, White Mountain, Hopi, Tohono O' Odham, San Carlos, San Juan Paiute, Camp Verde and Havasupai reservations.

labor force on reservations. Consequently, adults residing on two of the three reservations (Navajo and San Carlos) have been exempted from the two-year time limits. Salt River reservation is close to Phoenix and has less than 50 percent unemployment of the working age population. San Carlos and Navajo are geographically isolated and have over 50 percent of their working age population not in the labor force.

III. Methodology

In this report we analyze the first wave of survey data obtained from face to face interviews with 445 current or former welfare recipients from three reservations - Navajo, San Carlos and Salt River. Specially trained tribal members were responsible for conducting these interviews. Sampling method was non-probability convenience. In addition, we visited these three reservations several times between January of 1997 and May 1999 and group interviewed tribal and state service providers as well as welfare recipients on these reservations. Survey data is substantiated using the qualitative information from focus group interviews with tribal social service providers and welfare recipients. Simple descriptive statistical analysis was utilized to explore the characteristics of welfare caseloads on reservations.

To maintain confidentiality, we do not identify individuals interviewed for this study. Tribal names are mentioned only if the information is public (derived mainly from secondary data) and helpful especially for tribal administrators for comparison purposes.

IV. Findings

In this study, a total of 445 welfare recipients were interviewed from three tribal communities: Salt River (n=72), San Carlos (n=164), and Navajo (n=209).

Gender

Our sample primarily consisted of women (95.7%), with only a small percentage of men (4.3%).

Race

Out of 430 respondents who answered this question, 429 (99.8%) were American Indians or Native Alaskans, with one (0.2%) Hispanic.

Age

The mean age of respondents was 36.5 years, ranging from the youngest--18.6 years old to the oldest--67.4 years old. Nearly 90 percent (n=394) of respondents were between 20 to 50 years old.

Household size

Mean household size was 4.9. On average a household had 1.75 adults and 2.53 children under the age 18.

Marital status

Among 435 respondents, forty-four percent (n=194) of the respondents were never married, 36.1 percent (n=157) were separated, divorced or widowed and only 19.3 percent (n=84) were married and living with their husband. Among the 113 (28.8%) respondents who

were currently living with their boyfriend or partner, 55 percent were never married, 31.2 percent were separated, divorced or widowed and 13.8 percent were married.

Welfare status of families when growing up

Nearly half of the 381 participants (45.4%, n=173) reported that their families received welfare when they were growing up. The remaining 208 (54.6%) respondents indicated that their families did not receive welfare. Among the 117 participants whose families received welfare, 51.3 percent (n=60) received welfare throughout their childhood, 35 percent (n=41) received welfare for 2 or more years and 13.7 percent (n=16) received welfare for 2 years or less.

Education of respondents' mothers

A total of 407 recipients reported on the educational attainment of their mothers. The results were as follow: Almost one-fifth (19.9%, n=81) of the mothers lacked any formal schooling, 43.7 percent (n=178) did not complete high school, 28.7 percent (n=117) completed the 12th grade or attained their GED, 6.9 percent (n=28) attended some college and only 0.7 percent (n=3) earned Bachelors or higher degrees.

Sources of earned and unearned income

Sources of income reported are for the month previous to the interview. Every effort is 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 of respondents were employed. Employed respondents earned an average of \$482 per month, which puts them well below the poverty line. Thus, most households (93%) in our sample received public assistance. Households on average received \$698.8 per month in public assistance (including TANF, Food Stamps, SSI, or Tribal General Assistance). In the following we show the different sources of income.

- a. Employment income: 12.4 percent (n=55) of total respondents had employment income (reported for the previous month of interview), which includes income from regular employment and self-employment. The mean monthly employment income for these 55 respondents was \$481.6 (median: \$500), ranging from \$15 to \$1,330.
- b. Other earned income: 3.6 percent (n=16) of total respondents had income from seasonal and irregular work. The mean monthly other earned income for these 16 respondents was \$74.4 (median: \$50), ranging from \$10 to \$350.
- c. TANF: 84.5 percent (n=376) of households received TANF. The mean TANF cash assistance for these 376 households was \$317.90 (median: \$295), ranging from \$36 to \$775. Not all respondents in these households received TANF--only 77.1 percent out of total respondents received TANF.
- d. Food Stamps: 85.6 percent (n=381) of households received food stamps. The mean value of food stamps for these 381 households was \$326.60 (median: \$320), ranging from \$2.35 to \$917.
- e. SSI: 17.3 percent (n=77) of households received SSI. The mean benefit received by these 77 households was \$455.0 (median: \$500), ranging from \$62 to \$1,000.
- f. Tribal General Assistance: 11.9 percent (n=53) of households received tribal general assistance. The mean amount of tribal general assistance received by these 53 households was \$194.5 (median: \$143), ranging from \$6 to \$717.

- g. Child Support and Alimony: 1.6 percent (n=7) of households had income from child support or alimony. The mean value of child support or alimony payment received by these seven households was \$167.3 (median: \$200), ranging from \$19 to \$300.
- h. Gifts: Gifts include petty cash received from friends or relatives including husband, wife, ex-spouse, partner, children's father or mother. Fourteen percent (n=60) of households received money in the form of gifts. The mean value of gifts received by these 60 households was \$306.1 (median: \$171.6), ranging from \$20 to \$1,550.
- i. Retirement income: Retirement income includes Social Security and pensions or other retirement income. 7.9 percent (n=35) of households had retirement income. The mean value of retirement income received by these 35 households was \$484.9 (median: \$453), ranging from \$56 to \$1246.0.
- j. Unemployment benefits: Less than one percent (n=3) of households received unemployment benefits. The mean benefit received by these three households was \$178.3 (median: \$168), ranging from \$123 to \$244.

With regard to assets, seventeen percent (n=74) of 431 respondents had savings or checking accounts. The mean value in their accounts was \$249.20, with total amounts ranging from \$2 to \$7,000. Twenty-nine percent (n=129) of 443 respondents owned a car or other motor vehicle with a self-estimated average selling value of \$2363.70, ranging from \$100 to \$22,936. Also, 23.5 percent (n=101) of 429 respondents owned a house, rental property or other real estate with an average property value of \$25,857.50. Estimated property values ranged from \$33 to \$100,000. Only 4 women had bonds, stocks, Certificates of Deposits (CDs) or money market accounts, ranging from \$5,000 to \$21,000.

Fertility and child bearing

About six percent (n=27) of 427 women were pregnant at the time of the interview; however, 36.5 percent (n=151) of 414 women had been pregnant since November 1995.

Children under the age of 13 and childcare

Of 436 respondents, a large portion (86.2%, n=376) had children under the age of 13, ranging from 1 to 7 with an average of 2.4 children. Many of these respondents (60%, n=227) had one or two children. Of the 280 respondents with small children who answered a question about childcare arrangements, 77.9 percent (n=218) took care of their children themselves and 21.4 percent (n=60) relied on relatives, friends and neighbors. Two respondents in the whole sample sent their children to formal programs such as preschool, childcare centers, or family daycare in a home. Forty percent (n=104) of those who had children under 13 and worked or participated in training programs (n=277) relied on their older children (sibling) for childcare. Nearly 50 percent (n=183) of the total respondents with young children (n=376), however, allowed their children to take care of themselves when it was difficult to make childcare arrangements.

Among the 334 respondents who had young children, only 3.9 percent (n=13) got help paying for childcare costs. Assistance was usually provided by the state government, tribal agencies, employers or other sources. Over one-fourth (25.8%, n=94) of the respondents who had young children under 13 reported they were not able to take a job or start 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, 21.9 percent (n=59) had to quit a job, school or training program due to lack of childcare.

Education and training

The majority of 419 respondents had less than a high school degree (67.8%, n=284), and only 25.5 percent (n=107) of them graduated from high school or attained their GED. Five percent (5.3%, n=22) attended college and 1.4 percent (n=6) graduated from college or completed graduate school.

Regarding education and training participation in the past 12 months (see Table 1), less than a quarter percentage of respondents participated in each type of class or on-the-job training activity. Twelve percent (n=51) of 424 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=287)	13
GED classes (N=286)	20
Other classes preparing for high school (N=284)	6
ESL classes (N=284)	2
All respondents	
Short classes on preparing resumes and job applications (N=442)	20
Volunteers for at least one month (N=440)	17
On the job training positions such as JTPA or NEW JOBS ^a programs (N=441)	14
Vocational training classes (N=438)	5
Other educational or training activities for at least one month (N=439)	8
Any other educational or training related services since Nov. 95 (N=438)	12

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

Welfare experiences

At the time of the interview, 77.1 percent of 445 respondents (n=343) were receiving TANF and 22.9 percent (n=102) were not. Many respondents reported that they cycled on and off welfare (n=277), with some respondents staying on welfare throughout their adult lives (n=166). Among the 253 respondents who cycled on and off welfare, 62.9 percent (n=159) had less than a high school degree, 28.5 percent (n=72) graduated from high school or earned a GED and 8.7 percent (n=22) attended education beyond high school. Of the 166 respondents who stayed on welfare throughout their adult lives, 75.3 percent (n=125) had less than a high school degree, 21.2 percent (n=35) graduated from high school or a GED program and 3.6 percent (n=6) attended education beyond high school. The average age for these two groups is 36.1 years old (n=273) and 37.1 years old (n=166) respectively.

Reasons for welfare exits and support services after leaving welfare

At the time of the interview, several reasons for not receiving TANF were given by 81 of the 102 respondents not receiving welfare. Others may not have answered this question, as they were unaware of the circumstances involved in the termination of their assistance. The two most common reasons why the respondents stopped receiving TANF were that they either got a job (46.9%, n=38) or the welfare department cut them off (38.3%, n=31). Other respondents moved in with a partner or family, got married or wanted to avoid the work requirement and thus dropped out of the system (14.8%, n=12). Table 2 compares the demographic and income information of recipients who left welfare for these different reasons. The three groups are similar, except in their employment income, marital status and automobile ownership. Those who were cut off were more likely to be single mothers and less likely to own a vehicle

compared to the other two groups. As expected those who got a job earned more as compared to other two groups; but all three groups continued to receive Food Stamps worth similar amounts.

Table 2. Demographics and income of respondents who left welfare due to different reasons

Demographics/ income/ assets	Those who got a job or raise (N=38)	Those who were cut off from welfare (N=31)	Those who left welfare due to other reasons (N=12)
Average age	36	36	36
Mean household size	5.2	5.5	5.9
Mean number of adults in household	2	1.9	1.9
Mean number of children under 18	2.7	2.7	2
Mean number of children under 13	2.5	2.5	2.6
Marital status			
% Married	33	10	17
% Separated, divorced, or widowed	31	47	50
% Never married	36	43	33
Educational status			
% Less than high school	67	66	58
% High school diploma or GED	14	28	42
% Attended college	14	3	0
% College graduates or higher	5	3	0
Own an automobile			
% Yes	47	16	58
% No	53	84	42
Mean monthly income/benefits (\$)			
Employment income (Respondent)	380	60	83
Food stamps (household)	209	246	233

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

Of the 31 respondents who were completely cut off from TANF, 50 percent (n=15) of them reached their 24-month time limit, and 36.7 percent (n=11) were fully sanctioned as they failed to follow the program rules. Another reason for losing TANF benefits was that the respondent's youngest child turned 18 (13.3%, n=4). One respondent did not answer this question.

After leaving welfare, most of the women did not receive assistance by a governmental program for childcare, transportation or job location. Among 102 women who had left TANF at the time of interview, only 65 (64%) of them answered whether or not they were receiving any support services. Of these, only four women received help in finding child care, six women received assistance paying for childcare, seven received support to find a job, and five got aid with transportation.

Survival strategies of women who were sanctioned from TANF

As indicated above, 11 respondents were fully sanctioned. In addition, 43 respondents were partially sanctioned for not meeting program requirements. Their benefits had been reduced between 25 to 75 percent. Among the women who were partially or fully sanctioned (n=54), a large portion of them (44.4%, n=24) cut necessary or extra expenses (this includes moving in with others) when benefits were cut. Other respondents (27.8%, n=15) got a job, 11.1 percent (n=6) applied for benefits in other programs, 9.3 percent (n=5) got help from family/friends or others, and only 7.4 percent (n=4) got child support from their children's fathers.

TANF requirements

Of those respondents who were receiving TANF assistance at the time of the interview (n=343), 45 percent (n=150) were not required to do anything to receive TANF, and the remaining 55.5 percent (n=180) were required to work, attend school or participate in other activities to receive benefits. Respondents who are required to work (n=180) are expected to choose at least one of the following activities:

- a. Ninety-one percent (n=145) indicated that they were required to look for jobs;
- b. Eighty-one percent (n=126) were required to work in paid jobs;
- c. Sixty-seven percent (n=104) were required to work in unpaid jobs (e.g., be volunteers, or participate in JTPA); and
- d. Seventy-five percent (n=118) were required to attend school or training activities.

In addition, participants were required to follow the program rules (e.g., cooperate with child support, keep children's immunization record up to date, and ensure school attendance of their children).

Availability of support services for job preparation

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

- a. About half of 193 women (50.8%, n=98) indicated that their case manager took time to help;
- b. About half of 186 respondents (49.5%, n=92) received help from their case managers in finding and maintaining a job;
- c. Fifty percent of 187 (n=93) women thought their case manager urged them to get education or job training;
- d. About 35 percent of 184 (n=65) felt pressure from their case manager to get a job; and
- e. Twenty-four percent of 148 (n=36) quit school or training programs to look for a job.

Employment

Of the total 445 respondents, 46 percent (n=205) never worked at a regular job for pay, 39 percent (n=175) worked in the past but were not working at the time of interview and only 11 percent (n=49) were currently employed at the time of interview. Of the 49 respondents who were employed at the time of interview, 85.1 percent (n=40) were working for employers only, 6.4 percent (n=3) were self-employed only, and the remaining 8.5 percent (n=4) were both working for employers and self-employed. Forty-one of these 49 respondents indicated that they had one job at the time of interview and the remaining six respondents had two jobs. Table 3 shows how these three groups differ in terms of their demographics, educational status, health status, ownership of cars, income and number of times they moved in the last year. Of the three groups, a higher proportion of those who worked had completed high school and owned an automobile. As expected, 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	Those who never worked (N=205)	Those who worked in the past but not at the time of interview (N=175)	Those employed at the time of interview (N=49)
Mean age	37	36	34
Mean household size	4.8	4.8	5.5
Mean number of adults in household	1.7	1.8	1.8
Mean number of children under 18	2.6	2.5	2.6
Mean number of children under 13	2.4	2.4	2.6
Mean number of times moved last year	1.3	1.4	1
Marital status			
% Married	24	14	19
% Separated, divorced, or widowed	29	43	34
% Never married	47	43	47
Educational status			
% Less than high school	80	53	66
% High school diploma or GED	18	36	21
% Attended college	1	9	9
% College graduates or higher	1	2	4
Physical health status			
% Excellent or very good	43	41	32
% Somewhat healthy	31	35	51
% Somewhat unhealthy	17	14	13
% Poor or very poor	9	10	4
Mental Health status			
% Excellent or very good	49	50	65
% Average	44	46	33
% Poor or very poor	7	5	2
Own an automobile			
% Yes	22	31	47
% No	78	69	53
Average Income /benefits per month (\$)			
Mean Employment income (Respondent)	0	27	394
Mean TANF (Household)	285	274	163
Mean Food Stamps (Household)	293	287	223

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

Salary and benefits

We examined the salary and benefits of those respondents who were working at the time of interview (n=49). Table 4 provides job-related information on these respondents. These respondents worked an average of 35 hours per week with an average hourly wage of \$6.50. Most of them did not receive any additional benefits. Fifty percent of respondents who were working at the time of interview drove their own vehicle to work, 33 percent hitchhiked and others walked or used public transportation. On average respondents spent \$28 per week on transportation to their jobs. The average time they spent to get to their jobs was 19 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	Respondents who were employed at the time of interview (N=49)
Work hours and salary	
Mean weekly work hours	35
Mean hourly wage (\$)	6.50
Work benefits available	
% Sick or personal days with pay	30
% Paid vacation	28
% Health insurance for respondents	25
% Health insurance for children	11
% Dental benefits for respondents	11
% Dental benefits for children	8
% Training class or tuition reimbursement	24
Transportation	
% Drive own vehicle	50
% Walk	8
% Get a ride with someone	33
% Public transportation	10
Mean transportation expenditure /week (\$)	28
Mean minutes from home to work	19

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

Housing

On average, respondents had 4.2 rooms in their homes. They also spent an average of \$60 per month for housing, but the average expense for utilities was \$101 per month. This is likely because many of these families qualify for low-income housing subsidies which cover rent rather than utilities. Housing arrangements of the respondents are as follows:

- a. Over fifty percent of 434 respondents live in a rented home or apartment (50.5%, n=219);
- b. Nearly a quarter of these respondents owned their homes (23.3%, n=101);
- c. Twenty-two percent (n=94) live with family or friends, with some not paying rent (9.7%) or contributing only part of the rent (12.0%);
- d. One respondent lived in a group shelter; and
- e. Nineteen respondents (4.4%) had other housing arrangements.

Quality of housing occupied by these respondents was poor and lacked many basic necessities. At the time of our first interview in 1998-1999, the quality of housing that respondents occupied is summarized as follows:

- a. Twenty percent (n=87) of 429 respondents had a leaky roof or ceiling;
- b. Twenty-five percent (n=103) of 416 respondents had a toilet, hot water or other plumbing that did not work;
- c. Thirty-four percent (n=151) of 441 respondents had broken windows;
- d. Fourteen percent (n=58) of 422 respondents had exposed electrical wires;
- e. Thirty percent (n=124) of 416 respondents had problems with rats, mice, roaches or other insects in their housing units;
- f. Fifteen percent (n=62) of 417 respondents had a non-dependable furnace, boiler or heating system;

- g. Nineteen percent (n=78) of 422 respondents had a stove or refrigerator that did not work properly;
- h. Nine percent (n=38) of 430 respondents had large holes in the floor; and
- i. Thirty-two percent (n=138) of 433 respondents had open cracks or holes in the walls or ceiling.

Material hardship

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

- a. Forty-nine percent (n=213) of 437 respondents indicated that they needed food but could not afford to buy any.
- b. Twenty-six percent (n=89) of 347 respondents said their child(ren) had gone to bed or school hungry because they had no money to buy food.
- c. Nineteen percent (n=80) of 427 respondents indicated that in the past three months there was sometimes or often not enough food to eat.
- d. Forty-five percent (n=192) of 427 respondents said that in the past three months there was enough food but not always the kinds of food they wanted to eat.
- e. Thirty-two percent (n=139) of 441 women needed to see a doctor in the past three months but could not see a doctor. The primary reason given was a lack of transportation (94.1%, n=96). Others (5.9%, n=6) reported not having money to pay the doctor.
- f. Twenty-two percent (n=93) of 422 recipients 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 442 respondents, 29 percent (n=129) owned an automobile. However, due to the need for repair, 10.7 percent (n=16) were always unable to use it, and 64.5 percent (n=96) could not use it sometimes, ranging from every week to once a year. In terms of primary transportation among 310 respondents, 27.4 percent (n=85) drove their own cars, 39.7 percent (n=123) got a ride with someone else, 3.2 percent (n=10) depended on public transportation, and the other 29.7 percent (n=92) relied on walking.

Our sample indicates that due to the lack of transportation a large proportion of women on reservations had difficulty getting basic tasks done. The exact proportion of respondents who faced difficulty getting certain tasks done is listed below.

- a. Thirty-six percent (n=93) of 257 respondents had difficulty getting to work;
- b. Fifty four percent (n=233) of 428 respondents had difficulty seeing a doctor;
- c. Twenty-five percent (n=55) of 222 respondents had difficulty going to their childcare provider;
- d. Nearly fifty percent (n=201) of 421 respondents had difficulty going to the welfare office or making appointments;
- e. Over half (n=243) of 421 respondents had difficulty going to the grocery store; and
- f. Thirty eight percent (n=54) of 141 respondents had difficulty going to other places.

Health and health care

In describing the physical health status of 436 respondents, 40.8 percent (n=178) indicated that they were in excellent health, 34.9 percent (n=152) were somewhat healthy, 15.8 percent (n=69) were somewhat unhealthy and 8.5 percent (n=37) were in poor or very poor health. In terms of the mental health status of 441 recipients, 50.6 percent (n=223) described having excellent or very good mental health, 44 percent (n=194) said average and 5.4 percent (n=24) had poor or very poor mental health. But 62 percent (n=272) of 439 respondents had felt depressed, "down" or "unhappy" for at least 2 weeks in the past three months.

Seventeen percent (n=71) of 416 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. When health problems occurred, the majority (95.3%, n=385) of 404 respondents and their family members often went to the Indian Health Services (HIS). Others went to a doctor's office, a hospital outpatient clinic, a hospital emergency room or other clinic or health center. More than half (57.8%, n=253) of 438 respondents described the health services available to them as somewhat adequate, while 13.7 percent (n=60) described these services as not adequate or severely inadequate. Only 28.5 percent (n=125) described the health services available to them as very adequate.

Neighborhood characteristics

When respondents were asked about their living preferences, more than half of 364 respondents (65.9%, n=240) would prefer to live on their reservation, 30.5 percent (n=111) would prefer to live somewhere else and only 3.6 percent (n=13) would prefer to live on another reservation in Arizona. When rating their reservation as a place to live, nearly half of the 421 respondents (47.5%, n=200) described it as very good or good. Another 37.8 percent (n=159) rated their reservation as fair, and the remaining 14.7 percent (n=62) thought their reservation was bad or very bad. When asked how their reservation changed within the last year, 38.2 percent (n=159) of 416 respondents said it has stayed the same, 37.7 percent (n=157) thought it was worse or a lot worse and 24 percent (n=100) thought it was better or a lot better. With regard to the future of their reservation, 36 percent (n=135) of 375 respondents expected it would be the same, 30.7 percent (n=115) expected it would be better or a lot better and the other 33.4 percent (n=125) thought it would be worse or a lot worse.

Almost half of 294 respondents (48.6%, n=143) thought the number of women on their reservation receiving welfare had increased as compared to the previous year, 32 percent (n=94) thought it stayed the same, and 19.4 percent (n=57) thought the number decreased. Also, most of the 316 respondents (68.1%, n=251) thought that only a few women on welfare found jobs last year, 25.3 percent (n=80) thought some women on welfare found jobs, and only 6.6 percent (n=21) thought most women on welfare found jobs. When asked about how many women they knew that left the reservation in search of jobs, 65.8 percent (n=181) of 275 answered they knew only a few women, while 24.4 percent (n=67) answered they knew some. The remaining 9.8 percent (n=27) thought a lot of women they knew left in the last year for jobs elsewhere.

About the number of men who worked steadily over the past year, almost half of 260 respondents (36.9%, n=122) felt the number stayed the same, 35.4 percent (n=92) thought the number decreased and only 17.7 percent (n=46) thought it increased. Additionally, a majority of the 396 respondents (85.4%, n=338) described gangs on their reservation as a big problem, while 12.9 percent (n=51) thought it was a small problem and 1.8 percent (n=7) did not think it was a problem.

Table 5 lists participants' attitudes toward safety problems 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=442)	72	6	23
Crime (N=442)	73	6	21
Trash, litter or garbage (N=440)	63	12	26
Rundown, abandoned houses or buildings (N=437)	47	13	40
Odors, smoke or gas fumes (N=432)	28	21	51

Referring to the safety concerns on their reservations, more than half of 441 respondents (61%, n=269) reported staying home in the previous month rather than going somewhere, as they feared for their safety. In general, 49.1 percent (n=216) of 440 respondents rated their community as very safe or fairly safe, and the other 50.9 percent (n=224) thought it was very unsafe or fairly unsafe. Also, 61.5 percent (n=272) of 442 respondents thought their home was very safe or fairly safe, with the remaining 38.5 percent (n=170) feeling it was very unsafe or fairly unsafe.

Opinion regarding welfare changes

When respondents were asked their opinion in regard to welfare reform changes many of them indicated that the changes are positive and encourage them to move from welfare to work. Interestingly, welfare families on reservations share middle class values with regard to welfare dependency, teen pregnancy and childbearing (see table 6). Most are supportive of these changes:

- a. five year life time limit on welfare;
- b. not increasing welfare benefit to those who have additional children while on welfare; and
- c. requiring teen mothers to live with adults to receive benefits.

In contrast, more than half of the respondents preferred that the state continue to implement TANF rather than their tribe. However, recipients from one of the three tribes (Salt River) are supportive of tribal takeover of TANF (see table 7).

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

Changes made to welfare rules	% felt change is positive	% felt change is negative	% felt change is neither positive nor negative
An adult can receive benefits for maximum 5 years (N=436)	46	31	23
Additional children born while on welfare will not increase welfare benefit (N=433)	43	42	15
Teenage mothers are required to reside with an adult to receive benefits (N=434)	49	36	16
Tribes may administer the welfare programs (N=437)	32	54	15

Similarities and differences among the three reservations

We report some of the findings by reservations (see Table 7) to compare the characteristics of respondents across the three reservations--Salt River (n=72), San Carlos (n=164) and Navajo (n=209). The three reservations share similarities in demographics, lack of job opportunities, barriers to employment, and material hardship.

With regards to demographics, the majority of the welfare recipients on each reservation are single mothers of a similar age group (30s). Only a small fraction of respondents from each reservation is married. Most respondents had an average of a little over two children under the age of 13.

There is a shortage of employment opportunities on all three reservations. Only a small fraction of the sample is employed on each reservation. Employed women are making similar income across the reservations, which fall below poverty line.

Even if the jobs were available, the respondents will need additional education and training to exit welfare. Support services (transportation and childcare) are severely inadequate on all three reservations. Only a few of the participants from each reservation receive assistance with childcare costs. On all three reservations many respondents do not own an automobile. Of those who own a vehicle, many report that their vehicles are not reliable. Access to healthcare did not appear to be a major problem on any of the three reservations as most women had access to Indian Health Services.

When asked, many families on each reservation report struggling to obtain basic necessities (e.g., food, and clothing). For instance, half of the respondents from each reservation reported at least one time of not being able to afford food within the past three months (Salt River was the only tribe that did not exceed over half with only 42%).

Even though the three tribes share many similarities, it is apparent that there are some differences. Mostly, differences are seen when comparing employment and welfare experiences, income and assets, attitudes toward tribal take over of TANF, and their opinions about the future of their reservations.

With regard to employment experience, Salt River differs from the other two tribes. This can be attributed to Salt River's geographic proximity to Phoenix. A higher percentage of respondents from Salt River have previous employment experience (71% compared to 35% of San Carlos and 32% of Navajo). Likewise, in Salt River, the percentage of those who have never worked is the lowest among the three tribes (11% compared to 59% in San Carlos and 48% in Navajo). Salt River has a 17 percent employment rate among respondents compared to five percent for San Carlos and four percent for Navajo.

Other differences between these three tribes are seen in the percentages of participants receiving welfare, those that have been sanctioned, recipients that are required to work a regular job that pays, and a change in attitudes related to the TANF time limit. San Carlos has the highest percentage (91%) of recipients (out of those interviewed on this reservation) currently receiving welfare compared to Salt River (65%) and Navajo (70%). At the same time, San Carlos has the lowest number of recipients sanctioned while on welfare with only three percent (out of those interviewed on this reservation) as compared to Salt River with 22 percent and Navajo with 16 percent. The San Carlos and Navajo Nation, on the other hand, have much higher percentages of people who are required to work at a regular job that pays than does the Salt River tribe. Fifty-seven percent (out of those interviewed on this reservation) of all welfare recipients of the Salt River tribe are required to attain regular paid employment compared to 85

percent of Navajo and 88 percent of San Carlos. This may also play a part in the attitudes of respondents from Navajo toward securing education/training. Due to federal time limit, two-third of recipients from Navajo feel that they need to acquire education and training; whereas only 37 percent of respondents from San Carlos and 55 percent from Salt River feel that they need to acquire education or training. On the other hand, San Carlos has a low percentage of respondents interested in education and training, probably because of lack of job opportunities (only 5% of respondents were working) and poor job preparation (68% lack a GED or a high school and 59% have never worked) on this reservation. Respondents do not seem to believe that a short-term education and training will yield a job. Two-thirds (66%) of Navajo participants decided not to have another child due to the time limit. This is higher than the 33 percent of San Carlos and 47 percent of Salt River respondents.

As for tribe's income and assets, there are also some differences seen among the three tribes. Even though respondents from all three reservations are paid similar amounts per hour of work, respondents from Salt River reservation tend to earn more money from employment per month (\$558) compared to San Carlos (\$342) and Navajo (\$484). More participants from Salt River have a checking account (31%). In San Carlos, only four percent of participants have a checking account in comparison to 23 percent of recipients in the Navajo Nation. The Navajo Nation has more automobile ownership in relation to the other two tribes with 37 percent of its participants owning an automobile (only 21% of Salt River and 22% of San Carlos individuals own a vehicle).

In regard to respondents' opinion, only those from Salt River hold a positive view of their tribal administration of welfare programs. This difference must be underscored. The respondents from Salt River favor tribal administration of TANF by 71 percent as compared to 14 percent of San Carlos and 32 percent of Navajo. Three factors may have contributed to this difference. First, the Salt River tribe must follow the 24-month time limit because of its less than 50 percent 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 is the only one of these three tribes that has begun administering its TANF programs. Although Salt River began administering its TANF recently, 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.

As for attitudes about their tribe, more respondents (54%) from Salt River are hopeful that their reservation will improve in the future. Only 22 percent of San Carlos and 34 percent of Navajo participants believe their reservation will get better. There may be some correlation to the prevalence of crime on reservations and their belief about the future of their reservations. A higher proportion of respondents from San Carlos and Navajo were afraid to leave their homes due to crime. A similar percentage of respondents (about 65%) from Navajo and San Carlos stayed home out of fear for their safety as compared to 44 percent of participants from Salt River.

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

VARIABLES	Salt River (N=72)	San Carlos (N=164)	Navajo (N=209)	Total (N=445)
Race				
% American Indian/Native Alaskans	98	100	100	100
Age				
Mean age	35	36	37	37
% between 20 and 50 years old	92	93	86	90
Education				
% participant's mothers without GED, high school	56	69	62	64
% participant's mothers with GED or high school	33	24	31	29
% participant's mothers beyond high school	11	7	7	8
% participants without GED, high school	71	68	66	68
% participants with GED or high school	23	30	23	25
% participants beyond high school	6	2	11	7
Fertility and Childbearing				
% pregnant since Nov 1995	38	35	37	37
Marital Status				
% married	14	20	21	19
% never married	44	45	44	44
% separated, divorced, and widowed	42	35	35	36
% living with boyfriend or partner	22	32	29	29
Child Care				
% with children under 13	90	85	86	86
Mean number of children under 13 per respondent	2.6	2.3	2.4	2.4
% receiving assistance paying child care	6.5	1.6	4.8	3.9
% having difficulties starting a job, school, or training due to problems w/child care	51	3	34	26
Health and Mental health				
% with excellent or very good health	21	56	35	41
% with poor or very poor health	8	5	11	9
% with excellent or very good mental health	53	57	45	51
% with poor or very poor mental health	4	2	9	5
Welfare Experiences				
% remember receiving welfare while growing up	46	38	51	45
% receiving TANF at time of interview	65	91	70	77
% sanctioned (fully or partially) while on welfare	22	3	16	12
% required to work at a regular job that pays	57	88	85	81
% find tribe administering welfare as positive	71	14	32	32
% decided not to have another child due to time limit	47	33	66	52
% decided to start education/training due to time limit	55	37	68	57
Employment				
% have worked at a regular job that pays	71	35	32	39
% currently working a regular job that pays	17	5	14	11
% never worked a regular job that pays	11	59	48	46

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

Table 7. Continued

VARIABLES	Salt River (N=72)	San Carlos (N=164)	Navajo (N=209)	Total (N=445)
Assets/income/benefits				
% with savings or checking account	31	4	23	17
% with own automobile	21	23	37	29
% own home	29	21	23	24
\$ Mean Employment income	558	342	484	482
\$ Mean hourly wage	6.6	7	6.4	6.7
\$ Mean TANF (household)	295	328	317	318
\$ Mean Food Stamps (household)	345	338	313	327
\$ Mean SSI (household)	261	459	469	455
\$ Mean Tribal General Assistance (household)	6	170	234	195
\$Mean Gifts (household)	431	322	230	306
Material Hardship				
% could not afford food in past three months	42	50	50	49
% elec/gas turned off due to inability to pay	19	14	29	22
Neighborhood				
% feel reservation will get better	54	22	35	31
% have stayed at home because it was unsafe	44	65	64	61

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

V. Analysis

Poor families on American Indian reservations are among the most economically vulnerable groups living under very high levels of poverty. Their vulnerability is a product of several factors: the geographic isolation of reservations (Sandefur & Scott, 1983), limited economic opportunities on reservations (Vinje, 1996), and low levels of human capital in the form of health, mental health, education and work experience (Paisano, 1990). Through focus groups and structured interviews, we explored the barriers and hardships that families on reservations encounter in their attempt to move from welfare to work. As indicated earlier, the sample for this study was not randomly selected. Nevertheless, the sample does give a sense of how families on reservations are faring under the 1996 federal welfare legislation as compared to the general welfare population. Also, our understanding of the impacts of the 1996 federal welfare legislation on welfare families on reservations may be better understood as we analyze longitudinal data.

Demography

A similar percentage of welfare recipients on reservations are single mothers as compared to national data. Eighty-percent of the welfare recipients in our sample from the three reservations (Navajo, San Carlos and Salt River) are single mothers without a spouse. Nationally, 79.5 percent of TANF adult recipients are single mothers (DHHS, 2000).

Barriers to employment

Because of the post-industrial nature of the U.S. economy, rural women with children on reservations experience similar barriers when trying to move from welfare to work, as do their urban and suburban counterparts across the country. These are: shortage of employment opportunities on reservations; poor job preparation; lack of support services; and other family and personal constraints. Evidence from our survey suggests that these barriers are far more pronounced on reservations than elsewhere in the nation.

Job opportunities

Finding or creating jobs is an important step in realizing the policy goals of the federal welfare reform legislation of 1996. Economic and labor market conditions vary dramatically across reservations (Pandey, et al., 1999b). Despite a record low unemployment rate and continued growth in the national economy, the unemployment rates remain high among working age populations on many American Indian reservations. The BIA's 1995 report indicated that two of the three reservations under study had over 50 percent of the working age population not participating in the labor force. The third reservation had 28 percent of its working age population not employed. Reservations have more severe economic problems than urban areas, due in part to the limited number of jobs on or near reservations. Additionally, jobs at the lower rungs of the economic ladder are limited. A respondent enrolled in education and training programs noted, "getting the skills is good, but getting a job is difficult." Referring to the shortage of employment opportunities on his reservation, one service provider said, "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?"

Nationally, 23 percent of TANF recipients are employed and 39 percent of recipients in Arizona are employed (DHHS, 1999). In the current sample, however, only a small fraction (11%) of the respondents is employed; of these respondents, most are making far below the poverty line with an average hourly wage of \$6.70. Nationally, about a quarter of the welfare recipients lack work experience (Spalter-Roth, Burr, Hartmann, & Shaw, 1995), whereas 46 percent of the sample lacks labor market experience. A focus group participant expressed that without work experience, employers are not available to "teach potential employees or even to give them a chance." Many focus group participants felt that people would have to move off reservation to find employment because there are no jobs close to home. One participant had traveled 116 miles from her home to look for work.

Because of the scarcity of job opportunities on reservations, current strategies for moving welfare families to work will not be sufficient on many of these reservations. The support programs (short-term job training and support services) at the state and national level that are designed to help recipients exit welfare are based on the premise that jobs are available. On reservations, jobs are limited. Simply focusing on support programs will not reduce welfare caseload on reservations. The challenge for federal, state and tribal governments is to introduce economic growth evenly across the United States. Tribes will have to introduce economic development activities and create jobs before they can expect welfare mothers to find employment.

Job preparation

Respondents on reservations are not equipped to move from welfare to work without additional job preparation. Many respondents (46%) have never worked at a regular job for pay. Nationally, about 50 percent of welfare recipients have a high school diploma or a GED compared to only 27 percent in our sample. In our study, 68 percent of participants have not

completed high school as compared to only 30.3 percent 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 25 percent of our sample had completed a high school degree as compared to 42.3 percent of rural women receiving AFDC in 1995 (Porterfield & McBride, 1997). About 7 percent of our sample had received education beyond high school. Yet, the relationship between education and employment was quite clear in our sample. A higher proportion of those with at least a high school education was employed. Other studies also underscore the importance of education on women's employment status, wages and benefits (Gittell & Moore, 1989; Gittell, Gross, & Holdaway, 1993; Pavetti, 1997a; 1997b; Pandey, Zhan, Neely-Barnes, Menon, in press; Spalter-Roth & Hartman, 1991).

It appears that welfare reform may have generated the importance of education and job experience among welfare populations. Emphasizing the importance of education and job experience, one focus group member said, "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." Short-term training programs are not likely to prepare these women for jobs that pay a living wage. Governments will have to make long-term educational opportunities available to these women to lift these families out of poverty.

Support services

Support services (childcare and transportation) are severely inadequate on reservations. Eighty-six percent of our sample 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 et al., 1999a). In our study, only two families out of a total of 376 families who had children under the age of 13 utilized a formal childcare program. Others relied on informal sources of childcare such as friends and relatives. Even so, as one focus group participant expressed, "a reliable sitter is hard to find out here." The shortage of childcare slots is a problem on all three of the reservations in which interviews were conducted. Childcare workers from all of these reservations reported that the number of children on the waiting list has increased dramatically since the passage of PRWORA. In addition to the long waiting lists, a focus group participant felt that "the daycare centers don't like to take children of welfare recipients."

Transportation is the single most limiting factor barring women on reservations from moving from welfare to work (Pandey, et al., 1999a; Porterfield, Pandey, & Gunderson, 1999). According to the U.S. Department of Transportation (1994), ninety-one percent of the rural households in the U.S. have an automobile. Thirty-eight percent of rural residents live in areas without any public transit and another 28 percent live in areas where public transit is negligible. A study of welfare recipients in rural Missouri found that 33 percent of welfare recipients interviewed owned a car (Porterfield, Pandey & Gunderson, 1999) whereas only 29 percent of the households we interviewed on the three reservations owned an automobile. Those who did own a vehicle spoke about the unreliability of their vehicle. Referring to inadequate transportation, one TANF recipient who lives on a reservation said, "My transportation is definitely not adequate. My truck is always broken down. The further I go with my education and training, the harder it is. I'm not close enough to town and not close enough to stores. My aunt has to take me shopping. I have to go 30 miles for gas." The lack of automobile ownership and reliable public transportation forces women to walk or rely on family or friends for a ride

(Pandey, et al.1999a; Porterfield, Pandey & Gunderson, 1999). Many women who needed to go to the doctor in the last three months did not go because they did not have transportation.

Having an automobile is correlated with work status. Respondents who owned an automobile were more likely to be employed as compared to those without automobiles. Only 22 percent of those who never worked had an automobile, whereas 47 percent of those who were working had access to an automobile. One focus group participant exemplified this problem when she stated, "it is hard to get around without a car. First, get a car, then get myself a job. I don't want to go on and on this welfare, but for now it's ok." Other participants mentioned having to pay \$10 to \$20 to friends in exchange for a ride to classes or to the nearest "border town" to look for work.

Most of the women who left welfare were not receiving assistance for childcare or transportation from the state or tribal governments. Many did not even know if they were eligible to receive any childcare or transportation services. This lack of information is a significant barrier for women on reservations when seeking support to transition off of welfare.

Other constraints

Within reservations, personal or family histories of poor physical and mental health and substance abuse were reported to be barriers to employment. Eleven percent (n=49) of the total respondents indicated poor or very poor health (physical or mental) status. This figure is smaller than the national figures. Studies at the national level estimate that about 20 percent of the welfare caseload is suffering from serious physical or mental health problems that limits them from seeking employment (Acs & Loprest, 1999). An analysis of the 1997 National Survey of America's Families (NSAF) also confirms that about 20 percent of non-elderly, low-income (i.e., below 200% of Federal Poverty Level) American Indian families have fair or poor health status (Staveteig & Wigton, 2000).

About 17 percent of households in our sample received SSI. Also, the same percentage of the respondents had someone in the house with a serious disability. This figure is smaller than the national figures (Acs & Loprest, 1999).

Substance abuse is also a problem on reservations, especially when seeking employment. Generally, women with substance abuse history have a difficult time finding jobs (Pandey et al., 1999a). A tribal 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 indicated that she was having great difficulties finding a job: "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." This respondent experienced discrimination while seeking employment both on and off the reservation. Off the reservation, employers did not believe her transportation was reliable enough because she lived 70 miles away (she did have her own vehicle, however, which she felt was reliable). On the reservation, her past experience with substance abuse caused many employers to refuse to hire her: "It is really hard to climb out of this hole."

Support programs for women with substance abuse problems are not adequate. These programs must be made available.

Income, benefits and sanctions

Only a small fraction (12.4%) of respondents had employment income (mean income = \$482 per month). Indeed, at the time of interview only 11% of the sample was employed. Those 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 most poor families on reservations, public assistance is the main source of income. In our sample, 93 percent (n=414) of the households received public assistance. Average monthly public assistance (including TANF, Food Stamps, SSI and Tribal General Assistance) was \$698.8. Several focus group participants said that the benefits were too low. As one woman said, "we need more money. Although I'm not saying what we get doesn't help." Many of the women agreed that they only made it "month to month" and had difficulty paying their bills.

About 12 percent of either current or former welfare recipients from the three reservations were partially or fully sanctioned at the time of interview. Sanction implies that these respondents lost 25 percent to 100 percent of their cash benefit for failure to comply with program requirements. This figure is twice the national average. 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). One focus group participant was already receiving benefits when her youngest child was born. She was told that she "can't receive anything for that child until the year 2000. So now I have to take the money from the other kids to pay for the baby's Pampers."

Material hardship

Despite a rapid decline in welfare caseloads, hunger and hardship among low-income families has remained high across the nation (ECONorthwest, 1998; "Hunger on the rise," 1998; Moore & Selkove, 1999; Revkin, 1999a; 1999b). 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. Women, 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 focus group recipient who lost her TANF benefits when her 3 month subsidized position ended was making ends meet by selling clothes and toys that her daughter has outgrown. This recipient left the reservation for "a while" to search for work in Phoenix. However, without a phone or transportation, she decided to return to the reservation where her family could provide some support. Nearly 50 percent of the respondents are not able to buy food they need and a quarter of respondents indicated that their children go to bed or school hungry due to a lack of food. Twenty-two percent of women interviewed said that their gas or electricity has been cut off in the last three months because they were not able to pay the bill in time. These findings are consistent with other research examining economic hardship among American Indian families. Staveteig and Wigton (2000) in their analysis of 1997 NSAF data found that fifty-nine percent 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 percent of these families are experiencing difficulty paying rent, mortgage or utility bills.

Living conditions are very poor for families on welfare on reservations. The quality of housing occupied by these families is inadequate and lacks basic necessities. Women reported problems such as a leaky roof or ceiling, plumbing problems, broken windows and pest infestations. A focus group participant also mentioned that rent "goes sky-high when you do get a minimum wage job." This is seen to defeat the purpose of helping participants find a job, as

they do not have time to get on their feet before the rent increases. Yet, two thirds of the respondents would prefer to live on their reservations rather than somewhere else.

Our focus group interviews also validated extreme material hardship and lack of basic necessities among poor families on reservations. Most focus group participants reported never buying anything for themselves, only for their children. One woman said, "I haven't bought clothes for myself in three or four years." Another woman said her parents still bought her clothes. Many reported that their children wear "hand-me-downs." One 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."

The hardship that this respondent describes is not atypical among families residing on reservations. Many of these children and families are living in extreme material hardship amidst national prosperity. In order to exit welfare, families on reservations need long-term education, support services, and job opportunities that pay a living wage.

VI. Conclusion

The passage of the PRWORA of 1996 was a turning point in our nation's provision of welfare programs for poor families with children. Impacts of this legislation have been remarkable. Welfare caseloads have dropped dramatically both nationally and at the state level (DHHS, 1999). Across the U.S., TANF caseloads have declined mainly because the recipients have found employment. Welfare reform efforts have coincided with the U.S. economic boom, and welfare participants seem to have benefited from the good economy. As long as the country experiences low levels of unemployment and a strong economy, the market will support a successful welfare-to-work program. With the rapid decline in welfare caseloads all across the nation, welfare debate has now shifted to a new level -- from providing temporary cash assistance to providing support services for low-income families in the form of job training, childcare, healthcare and transportation. A similar approach, however, will not benefit the majority of families in rural areas, particularly families on reservations.

Rural areas such as the reservations do not share the national trends of job growth, decline in unemployment rates or drop in welfare caseloads (Pandey, et al., 1999a). A look at the 21 reservations within Arizona indicates the results are mixed (Pandey, et al., 1999a). On some of these reservations welfare caseloads have dropped, but the rate of decline has been less rapid. On others the caseloads have risen. While the U.S. economy is booming, poor families on reservations are excluded from reaping the benefit of this economic upturn. Many reservations are geographically isolated and lack job opportunities. Without employment, support services alone will not help families exit out of welfare. This report documents that the families on welfare on reservations are poorly prepared for jobs and are much more economically vulnerable compared to their national counterparts. Our report underscores the importance of intervention at three levels-- job creation, job preparation and support services.

A key to designing responsive programs for poor families on reservations lies in involving tribal representatives in the debate. Unlike state governors, American Indian tribes were not as actively involved in the welfare debate that resulted in the passage of PRWORA in 1996. This may be one of the reasons why the impacts of welfare reform legislation have been different on reservations than in the rest of the nation. Economic growth has increased opportunities for poor women nationally, but this growth is not evenly distributed across the nation. Rural areas of the United States have not experienced the economic growth that the rest of the country has enjoyed. Unless tribal representatives are involved during the next round of congressional reauthorization debate, policies will continue to neglect the needs of poor women

with children on reservations. The upcoming debate about TANF reauthorization, however, provides a unique opportunity for the tribal governments to present their experience with TANF administration and to help shape the debate.

In 2002, the current block grant structure and the tribal option to self-administer TANF will probably be preserved. Tribal leaders and service providers support the current block grant structure with flexibility to tribes to self-administer TANF. Tribal leaders and service providers see this as a step in the right direction for tribal sovereignty (Pandey, et al., 1999a; 1999b). Thus far, only 22 reservations have undertaken the responsibility of implementing their own TANF. The slow take over of TANF administration by tribes is probably because tribes lack comparable experience to state governments in the administration of welfare programs (states have been administering these programs on most reservations for the last 60 years) (Pandey, et al., 1999b). Tribes also lack infrastructure as well as financial and technical resources necessary to assume welfare programs without the assistance of federal and state governments (Pandey et al, 1999a; 1999b).

Although tribal governments favor to self-administer TANF, welfare participants have mixed feelings. This may change as tribes begin to administer their own TANF programs and as tribal governments seek involvement of their local communities and individuals in this process. A closer look at the response of participants (see table 7) from the three reservations (Salt River, San Carlos and Navajo) indicates that respondents from Salt River, which is self-administering TANF, are more positive towards tribal administration of TANF than respondents on the other two reservations.

Finally, women with children on reservations are economically vulnerable and in order to help them exit welfare federal, state and tribal governments must provide them with opportunities for job preparation, employment and support services. To develop responsive programs and resources, tribal governments will have to be actively involved in the upcoming debate on congressional reauthorization of TANF.

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Appendix A

Early feedback on the effects of the 1996 federal welfare legislation supports the following findings (please refer to the complete report for details. The report is available free of charge upon request).

- 1. Increased Legislation Granting Tribes Authority to Self-Administer Welfare Policies and Services:** Recent federal legislation (including the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, P.L. 104-193) has granted more independence and flexibility to tribes to design and implement their own social service programs on reservations. There is much interest among tribes in Arizona, as well as among tribes in other states, to utilize this new option and exercise authority over the administration of Temporary Assistance to Needy Families (TANF). Nationally, as of January 1999, 22 Indian Tribal Organizations had submitted their own tribal TANF administration plans to the DHHS. So far, the DHHS has approved the plans of 19 Indian Tribal Organizations. In comparison with other Indian communities, the Indian communities with approved plans are generally smaller and have lower levels of unemployment. Three of the 19 Indian Tribal Organizations with approved plans are in Arizona. Several other Arizona tribes expect to have a self-administration plan developed within the next few years. Tribes that have elected to stay with the state-administered TANF program are either gathering information so that they may position themselves to self-administer TANF, or are disinterested as they are nearly “welfare independent” and have very few TANF households. These tribes have either employment opportunities (due to economic development opportunities within or near reservations) or tribal per capita payments, which disqualify families for receipt of other welfare assistance (e.g., TANF, Tribal General Assistance).
- 2. Limitations of the 1996 Federal Welfare Legislation on Tribal Administration of TANF:** 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. However, as tribes begin to develop plans for self-administration of TANF programs, they are also noticing the legislation’s limitations. For instance, the 1996 federal welfare legislation fails to treat tribes on par with the states. This is especially evident in three areas: unexpended TANF funds, funds to evaluate program performance and federal rewards for “successful” work. In the first area, unexpended TANF funds⁸, states are allowed to keep these funds for future (unlimited time) use, but tribes must return any unexpended federal funds to the federal government within two years. With regard to the second area, performance evaluation funds, a limited amount of funding was set aside to evaluate PRWORA performance. As a result, not all states received federal dollars for evaluating their performance. At the tribal level, the federal funding for performance evaluation is even scarcer. For example, tribes that are implementing their own TANF services do not receive any federal money to evaluate their performance even when the states within which they are located receive federal money for purposes of evaluation. Finally, with respect to the third area, federal rewards for “successful” work, states receive bonuses for reducing caseloads, births to unwed mothers and teen pregnancies, whereas tribes do not receive any of these bonuses, even when they are able to make reductions in the same areas. Also noteworthy is that tribes administering their own TANF programs may not receive state matching funds, support costs and start-up money. Thus, tribal leaders and service providers are concerned

⁸ This issue has been addressed in recent amendments to the Title IV of the Social Security Act. The TANF funds received by tribes can now be carried over.

that devolution of responsibility for TANF administration without commensurate allocation of financial resources to the tribes may render the policy ineffective. Currently, we are aware of only nine states in the nation that have agreed to provide state matching funds to tribes that administer their own TANF services. It is important to note that 13 of the 19 Indian communities that are currently self-administering TANF come from these nine states. This evidence underscores the importance of providing matching funds to expedite tribal takeover of TANF programs.

3. **The 1996 Federal Welfare Legislation's Impact on Enhancing Organizational Coordination, Communication and Collaboration:** According to state and tribal social service administrators, under the 1996 welfare legislation both states and tribes find it advantageous to enter into intergovernmental agreements to ensure the coordination and provision of TANF and related services. The legislation has strengthened coordination, communication and collaboration at all levels--among tribal social service providers, between tribes and states, and between tribes and the federal government--that are interested in examining issues around TANF implementation on reservations. At the tribal level, for instance, coordination, collaboration, and communication have increased between staff of social services, employment training, childcare, education and other departments. This is a positive early effect of TANF legislation that may improve the tribes' efforts to serve families with children in need in the future.
4. **Changes at the Community Level Under the 1996 Federal Welfare Legislation:** Like states, reservations also experienced a decline in the number of households and individuals (13 percent change) receiving TANF from January 1995 to January 1998, 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. With regard to sanctions, some families on reservations in Arizona have experienced sanctions, losing between 25 percent and 100 percent of their cash benefit. With regard to time limit, a very small proportion of the TANF recipients from reservations was removed from the TANF program between January of 1998 and January of 1999 due to a two-year EMPOWER (Employing and Moving People Off Welfare and Encouraging Responsibility) time limit.
5. **Barriers to Employment:** American Indian families with children on reservations experience similar barriers when trying to move from welfare to work as do their counterparts across the country. These are: a shortage of employment opportunities at the lower rungs of the economic ladder, a lack of transportation and childcare facilities, and low levels of education and job experience. These barriers are magnified on reservations where many families lack basic necessities (e.g., telephones).
6. **Survival Strategies of Families:** Since Arizona began implementing its version of welfare reform in 1995, there has been evidence of increased efforts to participate in work and training activities by former and current welfare recipients. Waiting lists for job training and childcare programs have increased over the last two years. Nevertheless, there is also evidence that families are living under extreme financial hardship--lacking the ability to purchase basic household supplies including food, fuel and clothing.