

Housing Needs of American Indians and Alaska Natives in Urban Areas:

A Report From the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs



Housing Needs of American Indians and Alaska Natives Living in Urban Areas

A Report From the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs

Prepared by

Diane K. Levy
Jennifer Biess
Abby Baum
Nancy Pindus
Brittany Murray

Prepared for

U.S. Department of Housing and Urban Development
Washington, D.C.

January 2017

Acknowledgments

The authors thank the many people at each study site who agreed to talk with us and on whom the success of this research depended. Staff of local government agencies, community-based organizations, and other community leaders shared their experiences and insights during telephone and in-person interviews. Our primary organization-based contact at each site helped us identify and schedule meetings with other key stakeholders. Participants in the focus groups also shared their housing experiences to help elucidate the issues we sought to understand. Everyone's contributions were richer in detail than it was possible to reflect in this report.

Walter Hillabrant and Judy Earp (Support Services International [SSI], Inc.) played major roles on this study. Hillabrant provided information on Indian community centers that was invaluable during the site-selection process. Both Hillabrant and Earp contributed to the research design and data collection protocols and participated in the site visits. SSI also organized meetings of the expert advisory panel to solicit input on the research design and on this report. Cynthia Robins (Westat, Inc.) generously shared contact information for Indian community centers. Richard Hilton (Econometrica) also participated in the site visits.

A panel of experts made valuable contributions to the research design and to this final report. Panel members included Laura R. Appelbaum (FirstPic, Inc.), Kauila Clark (Native Hawaiian Traditional Healing Center), Marvin Jones (Community Services at the Cherokee Nation—retired), Miriam Jorgensen (University of Arizona and Harvard Project on American Indian Economic Development), Patricia Nie (Wells Fargo & Company), Deana K. O'Hara (Office of Native American Programs, U.S. Department of Housing and Urban Development), Don Shircel (Tanana Chiefs Conference, Inc.), Pamala Silas (National American Indian Housing Council), and Malia Villegas (National Congress of American Indians). Early comments were also provided by Blake Kazama (Tlingit-Haida Regional Housing Authority—retired), and Peter Morris (formerly with National Congress of American Indians).

The authors also thank Urban Institute colleagues who contributed to the successful completion of the study. Tom Kingsley provided guidance on the research design and reviewed report drafts. Kathy Pettit prepared population data tables and provided advice on the interpretation of relevant census data. Amos Budde assisted Pettit with data preparation. Jasmine Simington provided assistance finalizing the report. Marcy Gessel and Elizabeth Forney provided excellent editing and formatting services. Tim Ware and Jeaneen Zanollo assisted throughout the study with project administration and preparations for this final report.

Paul Joice and Elizabeth Rudd (HUD's Office of Policy Development and Research) provided excellent guidance and oversight during this research effort. Emily Wright from HUD's Office of Native American Programs provided helpful comments on the report.

Disclaimer

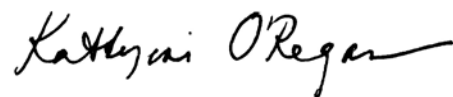
The contents of this report are the views of the authors and do not necessarily reflect the views or policies of the U.S. Department of Housing and Urban Development or the U.S. government.

Foreword

In response to Congress's mandate to assess Native American housing needs, the U.S. Department of Housing and Urban Development (HUD) commissioned the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs. The study produced five separate reports, which together contain a comprehensive and authoritative body of information on the current state of housing conditions and resources in Native American communities. This report, *Housing Needs of American Indians and Alaska Natives Living in Urban Areas*, documents housing conditions of Native Americans living in urban areas. Methods included analysis of data from the 2000 and 2010 decennial censuses, the 2006–2010 American Community Survey 5-year estimates, and the Home Mortgage Disclosure Act and also interviews with staff from social service organizations serving Native Americans in 24 metropolitan statistical areas (MSAs), chosen because they contain substantial numbers of Native American residents.

The study reveals that 65 percent of American Indians and Alaska Natives who identify as having only one race (that is, who do not consider themselves multiracial) live in an MSA and that they often are concentrated within or near tribal land that falls within the MSA. The study finds wide variation in housing conditions for Native Americans, but, on average, Native American households in urban areas have higher rates of overcrowding and physical condition problems than do all households. Service providers reported that Native Americans who struggle to make the transition from a reservation or a village to an urban area face a specific set of challenges that may contribute to cycling back and forth between the home village or reservation and the city, a pattern that respondents associated with homelessness. In addition, Native Americans who go to urban areas to seek medical care not available in their tribal home, may end up stranded in the city without housing. This tragic situation highlights the importance of housing as a platform for improving the quality of life and the need to coordinate health, housing, and social welfare services.

Most of the assessment of Native American housing needs focuses on tribal areas, but, as this report shows, a large and growing population of Native Americans is in urban areas. The report highlights the conundrum that, although Native Americans may benefit from the greater opportunities offered in cities, at the same time, they cannot access the housing programs available in tribal areas and very few, if any, housing services are intended to serve Native Americans in urban areas.



Katherine M. O'Regan
Assistant Secretary for Policy
Development and Research

Contents

- Executive Summary viii
 - Overview of Methods ix
 - Overview of Key Findings..... x

- 1. Introduction..... 1
 - Research Contribution 2
 - Methods..... 3
 - Study Limitations..... 5
 - Overview of the Report..... 6

- 2. Characteristics of Sampled Metropolitan Statistical Areas 7
 - Location of Sampled Metropolitan Statistical Areas 7
 - Size of Metropolitan Statistical Areas 8
 - Ethnicity of the American Indian and Alaska Native Alone Population 9
 - Distance to Nearest Tribal Area..... 10
 - Share of Metropolitan Statistical Areas That Is Tribal Land..... 10
 - Suburbs: Urban Versus Rural 11
 - Summary 11

- 3. Population Growth, Distribution, and Mobility 12
 - Geographic Distribution Nationwide 12
 - Population Size and Growth, Distribution, and Mobility in the Sampled Metropolitan Statistical Areas 14

- 4. Social and Economic Conditions 19
 - Age..... 19
 - Household Size 20
 - Household Type 21
 - Labor Force Characteristics 24
 - Income and Poverty 26

- 5. Housing Conditions, Problems, and Needs..... 30
 - Housing Structure Type 30
 - Housing Availability 31
 - Housing Problems and Needs 31
 - Housing Conditions: Primary Cities Versus Suburbs..... 37
 - Challenges To Obtaining Housing..... 38
 - Homelessness..... 39
 - Impact of the Recession..... 40

6. Housing and Housing-Related Services in Urban Areas	42
Types of Services Available	42
Variations in Service Environment	47
Funding Sources.....	47
Barriers To Gaining Access to Services	48
Needed Services.....	49
7. Homeownership and Access to Mortgage Financing	50
Homeownership Rates and Mortgage Originations	50
High-Cost Loans	52
Denial Rates	53
Respondent-Identified Challenges	53
8. Conclusions.....	55
Directions for Future Research	56
Appendix A. Glossary.....	A-1
Appendix B. References	B-1
Appendix C. Comparing Social and Economic Characteristics Nationwide Between 1990 and 2010.....	C-1
Appendix D. Site Selection and Replacement	D-1
Appendix E. List of Indian Community Centers	E-1
Appendix F. Outreach and Data Collection Methods.....	F-1
Appendix G. Maps of Sampled Metropolitan Statistical Areas.....	G-1
Appendix H. Supplemental MSA-Level Exhibits	H-1

List of Exhibits

Exhibit 2.1	Location of Sampled MSAs by Study Region	7
Exhibit 2.2	Location of MSAs Across the United States	8
Exhibit 2.3	Selected Indicators for Sampled MSAs, 2010	9
Exhibit 3.1	MSAs With the Highest AIAN-Alone Concentrations, 2010.....	13
Exhibit 4.1	Population, by Age Group and Race, for Sampled MSAs, 2010.....	20
Exhibit 4.2	Share of Population, by Highest Educational Attainment Category and Race, for Sampled MSAs, 2006–2010.....	24
Exhibit 4.3	Average Labor Force Characteristics, by Race, for Sampled MSAs, 2006–2010 ...	25
Exhibit 4.4	Average Household Income, by Race of Householder, 2006–2010	26
Exhibit 4.5	Share of Households That Had Extremely Low Incomes, by Race, 2006–2010...	27
Exhibit 4.6	Average Overall Poverty Rates, by Race, 2006–2010.....	28
Exhibit 5.1	Share of Occupied Housing Units, by Structure Type and Race of Householder, for Sampled MSAs, 2010.....	31
Exhibit 5.2	Average and Median Share of Households That Are Cost Burdened and Severely Cost Burdened, by Race, for Sampled MSAs, 2006–2010.....	33
Exhibit 5.3	Average Share of Occupied Housing Units Lacking Complete Plumbing Facilities, by Tenure and Race of Householder, for Sampled MSAs, 2006–2010.....	34
Exhibit 5.4	Average Share of Occupied Housing Units Lacking Complete Kitchen Facilities, by Tenure and Race of Householder, for Sampled MSAs, 2006–2010.....	35
Exhibit 5.5	Rates of Overcrowding for Occupied Housing Units, by Race of Householder and Tenure, for Sampled MSAs, 2006–2010.....	37
Exhibit 6.1	Number of Housing-Related Services Identified, by Type and Population Served, Across Sampled MSAs	42
Exhibit 7.1	Average Rate of Owner-Occupied Home Purchase Originations, by Race of Borrower, for Sampled MSAs, 2000 and 2010.....	51
Exhibit 7.2	AIAN-Alone Rate of Owner-Occupied Home Purchase Originations for Select Sampled MSAs, 2000 and 2010.....	51
Exhibit 7.3	Average Percentage of Home Purchase and Refinance Lending That Was High Cost, by Race and Ethnicity and Income Level of the Borrower (2004–2006 Average), for Sampled MSAs and the Farmington, NM MSA	52
Exhibit 7.4	Average Home Purchase Denial Rate for Mortgage Applicants, by Race and Ethnicity and Income Level of Applicant, for Sampled MSAs, 2010	53
Exhibit C.1	Summary Table.....	C-1
Exhibit D.1	Sites Initially Selected and Replacement Sites	D-3
Exhibit E.1	List of Indian Community Centers	E-1
Exhibit F.1	Characteristics of Discussion Group Participants.....	F-2
Exhibit F.2	Number of Interviews and Respondent Organization Type, by MSAs	F-3

Exhibit G.1	Anchorage, AK MSA.....	G-1
Exhibit G.2	Bakersfield-Delano, CA MSA	G-2
Exhibit G.3	Billings, MT MSA	G-3
Exhibit G.4	Boston-Cambridge-Quincy, MA-NH MSA	G-4
Exhibit G.5	Charlotte-Gastonia-Rock Hill, NC-SC MSA	G-5
Exhibit G.6	Chicago-Joliet-Naperville, IL-IN-WI MSA	G-6
Exhibit G.7	Dallas-Fort Worth-Arlington, TX MSA	G-7
Exhibit G.8	Duluth, MN-WI MSA	G-8
Exhibit G.9	Fairbanks, AK MSA	G-9
Exhibit G.10	Farmington, NM MSA	G-10
Exhibit G.11	Fayetteville, NC MSA	G-11
Exhibit G.12	Flagstaff, AZ MSA	G-12
Exhibit G.13	Houston-Sugar Land-Baytown, TX MSA	G-13
Exhibit G.14	Nashville-Davidson--Murfreeseboro--Franklin, TN MSA	G-14
Exhibit G.15	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	G-15
Exhibit G.16	Phoenix-Mesa-Glendale, AZ MSA	G-16
Exhibit G.17	Portland-Vancouver-Hillsboro, OR-WA MSA	G-17
Exhibit G.18	Providence-New Bedford-Fall River, RI-MA MSA	G-18
Exhibit G.19	Reno-Sparks, NV MSA	G-19
Exhibit G.20	Sacramento--Arden-Arcade--Roseville, CA MSA	G-20
Exhibit G.21	Santa Barbara-Santa Maria-Goleta, CA MSA	G-21
Exhibit G.22	Santa Fe, NM MSA	G-22
Exhibit G.23	Tucson, AZ MSA	G-23
Exhibit G.24	Tulsa, OK MSA	G-24
Exhibit H.1	Household Size and Type, by Race of Householder and MSA, 2010	H-1
Exhibit H.2	Percentage of Households, by Family Relationship Type, Race of Householder, and MSA, 2010	H-1
Exhibit H.3	Age Group, by Population Type and MSA, 2010.....	H-2
Exhibit H.4	Highest Level of Educational Attainment, by Population Type and MSA, 2006– 2010.....	H-2
Exhibit H.5	Economic Characteristics, by Population Type and MSA, 2006–2010.....	H-3
Exhibit H.6	Housing Cost Burden, by Race of Householder and MSA, 2006–2010.....	H-3
Exhibit H.7	Rate of Owner-Occupied Home Purchase Originations, by Race and Ethnicity of Borrower, for Selected MSAs, 2000 and 2010	H-4

Executive Summary

This report sheds light on the housing conditions, opportunities, and challenges experienced by American Indians and Alaska Natives (AIANs) who live in metropolitan areas, mostly off reservations or tribal lands. It is the first national study since 1996 (Kingsley et al., 1996) to examine the characteristics and housing needs of AIAN populations living in metropolitan areas. The study is a component of the national Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs, mandated by the U.S. Congress and sponsored by the U.S. Department of Housing and Urban Development.

The following questions served as the starting point for this study:

- What has been the change since 2000¹ in the AIAN-alone² population living in metropolitan areas?
- What is the concentration or dispersion of AIAN-alone households across and within metropolitan areas?
- What factors affect the mobility of this population between metropolitan areas and reservations or tribal areas?
- What are the housing challenges related to housing quality, availability, and cost?
- What is the extent of homelessness among AIANs in metropolitan areas and what are the characteristics of homeless people in this population?
- What housing-related services are available to AIAN households living in metropolitan areas?
- What has been the impact of the recent national recession (December 2007 through June 2009) and local housing market conditions on housing opportunities and needs?

Research protocols aimed at housing challenges and services focused on disadvantaged AIAN households, tribally enrolled and not enrolled, rather than on the range of housing conditions and needs across the breadth of this population that lives in metropolitan areas. The study does not attempt to distinguish housing challenges that might be unique to AIANs compared with other populations.

¹ Analysis of changes in the AIAN-alone population is based on 2000 and 2010 census data. Analyses based on other data reflect different timeframes, as indicated throughout the report.

² U.S. Census Bureau surveys require respondents to self-report their race and ethnicity. These surveys use a uniform definition of race and ethnicity. Starting with the 2000 decennial census, survey respondents were able to select multiple race categories. Because of this change, it is difficult to compare 2000 and 2010 decennial census data with data from earlier decennial censuses, so comparisons with the data presented in the Kingsley et al. (1996) report should be viewed with caution, particularly if differences are small. Further, because the Census Bureau surveys ask about race and ethnicity separately, the AIAN-alone population (people who indicated AIAN as their only race) includes AIAN non-Hispanic people and AIAN Hispanic people. (See Pettit et al. [2014] for a full discussion of AIAN population trends and sections 3 and 4 of this report for a discussion of demographics.)

Overview of Methods

The study design draws on the first national assessment of housing conditions and needs among American Indians, Alaska Natives, and Native Hawaiians by Kingsley et al. (1996). Like the earlier study, this one blends primary and secondary data to present a picture of AIANs and their housing conditions in metropolitan areas.

Data were collected from 24 metropolitan statistical areas (MSAs). After first drawing a sample of 30 MSAs using population size and the presence of an active Indian community center (ICC) or other AIAN-focused organization, the research team chose 5 MSAs for site visits and the remaining 25 MSAs for contacting by telephone. The initial point of contact in each selected MSA was the identified ICC or AIAN-focused organization. The team members ultimately were able to collect data from all 5 MSAs selected for site visits and from 19 of the 25 MSAs selected for telephone interviews, for a total of 24 MSA sites.

Findings are based on primary data collected through interviews and discussion groups with housing professionals, service providers, and AIAN community members and on secondary data drawn from the American Community Survey, the decennial census, and the Home Mortgage Disclosure Act.

For topics such as mobility, homelessness, housing-related services, and the effect of the 2007-to-2009 recession on housing needs, the study relies on qualitative data from a sample of MSAs and respondents. Many of the guiding research questions thus are addressed by reporting the perceptions of respondents from their particular vantage points as service providers, service administrators, community members, or advocates for American Indians and Alaska Natives. For the secondary data analysis, the population is defined as those people who identified their race in the census as American Indian or Alaska Native alone, consistent with the definition in the interim report, *Continuity and Change: Demographic, Socioeconomic, and Housing Conditions of American Indians and Alaska Natives* (Pettit et al., 2014).³

To determine whether findings from this study reflect the housing-related conditions and challenges of American Indians and Alaska Natives who live in metropolitan areas nationwide would require a larger, systematic study. The results of this study cannot be generalized to the national AIAN population because the sample size of MSAs is too small and sites were selected purposefully. Direct comparisons of findings between the Kingsley et al. (1996) national study and this one cannot be drawn because slightly different questions were asked in the field and the populations and geographies are defined differently. Despite these differences, the findings are similar to those reported in Kingsley et al. (1996), a result that suggests that many of the housing needs and challenges documented nearly 20 years ago persist.

³ Findings based on census data use data for respondents who identified as AIAN alone (AIAN as their only race). Because the census asks about race and ethnicity separately, the AIAN-alone population includes non-Hispanic and Hispanic people. (See Pettit et al. [2014] for a full discussion of AIAN population trends.)

Overview of Key Findings

The AIAN population living in metropolitan areas is growing. This population is disproportionately disadvantaged economically and faces cultural and experiential barriers to accessing services and achieving a measure of housing security and stability.

As they are for the population at large, metropolitan areas are home to the majority of the AIAN population in the United States. In all 24 MSAs sampled for this study, the AIAN-alone population is growing, and, in 19 of the study sites, the rate of growth for AIAN-alone individuals is higher than the rate for the areas' population overall.

Factors mentioned as common reasons to move to or from metropolitan areas include housing availability, health status and access to healthcare services, educational and employment opportunities, and family ties. Individuals weigh known or anticipated benefits and challenges they associate with a place in making a decision to move. A typology of movers emerged from discussions about mobility experiences. “Cyclers” tend to move back and forth between tribal land and metropolitan areas on the basis of circumstances and opportunities, whereas returnees leave metropolitan areas to return to their reservation or village for the long term, often because of family ties and responsibilities, financial circumstances, or a sense of being out of place. People who are “resigned” remain in a metropolitan area because too few opportunities are available for them in their home tribal area even though they might want to return. Finally, people who are “trapped” in metropolitan areas would return home but cannot afford the travel costs.

Data on the social and economic conditions among AIAN populations living in the sampled MSAs present a picture of disadvantage. Compared with the total population in the study sites, AIAN-alone people, on average, are younger and live in larger households, and a single parent heads relatively more of the households. Fewer AIAN-alone adults have earned a high school diploma or postsecondary degree. Employment rates and average incomes are low; rates of poverty, including child poverty, are high.

AIAN-alone households experience a higher median rate of housing-cost burden and inferior housing conditions compared with all households. AIAN-alone households are more likely to live in housing that lacks complete kitchen and plumbing facilities. They also are more likely to be cost burdened and live in housing that is overcrowded, either by choice—to live with extended family—or by necessity—to manage housing costs.

AIAN households face challenges associated with differences between tribal and metropolitan areas. Study participants noted that, in addition to facing high housing costs and poor conditions, many AIANs lack familiarity with urban housing market practices when they move to metropolitan areas. Participants also cited a lack of familiarity with job-search skills, fewer social ties, and race-based housing discrimination as factors that hinder housing (and employment) opportunities for AIAN populations.

The homeownership rate and access to home purchase financing among AIAN-alone households are lower than those for all households. Homeownership and mortgage originations to AIAN

households are disproportionately low in almost all the study sites compared with their share of the population. AIAN borrowers had a higher share of high-cost home purchase and refinance loans than did non-Hispanic White borrowers across income levels. Loan denial rates also were higher than the average for minority and non-Hispanic White borrowers across income levels.

Homelessness among AIAN populations is identified as a serious problem in many of the study sites. Data on the AIAN homeless population are insufficient to determine the extent of the problem or the characteristics of people most likely to become homeless. Respondents suggested that a lack of affordable housing, health-related issues, and domestic violence were key drivers of homelessness among AIAN populations in the MSA study sites and that the 2007–2009 recession worsened the problem. They reported an increase in homelessness among families, youth, and the elderly, and they perceive that AIAN households are overrepresented among the homeless population in some MSAs.

Qualitative data collected through telephone interviews and site visits indicate that *few organizations in the study sites target housing assistance to AIAN households or serve them exclusively.* This lack of targeted assistance can leave people with limited options for connecting with service providers who make them feel comfortable. Few, if any, designated funding sources appear to support housing services for AIANs living off tribal land. Barriers to obtaining housing assistance include a lack of familiarity with what services are available; a perception that mainstream providers lack cultural sensitivity toward AIANs; and requirements that people who seek services find challenging, such as needing to provide proof of income to determine eligibility for services.

The 2007–2009 recession (sometimes called the Great Recession) and foreclosure crisis differentially affected the study areas. In some but not all study sites, the recession negatively affected housing availability, housing cost, and the employment rate. Across the MSA study sites, respondents said that the foreclosure crisis led to an increased demand for rental housing, which prompted landlords to inflate rental costs and become more selective of tenants. They also noted that less funding for new housing construction was available and that lenders were applying stricter credit criteria. Respondents thought the number of homeless individuals and families had increased, a problem they attributed to the recession and attendant job losses.

This metropolitan study complements the national report that assesses housing conditions on tribal lands and native villages, and it points to ways in which conditions in metropolitan and tribal areas can affect people's decisions about where to live and whether to move from one type of locale to another. It also contributes to the still-limited literature on AIAN populations living in metropolitan areas.

1. Introduction

Understanding the socioeconomic and housing conditions and challenges of American Indian and Alaska Native (AIAN)⁴ populations living in metropolitan areas⁵ is crucial to understanding housing needs and conditions of AIANs nationwide. The national study completed in 1996 (Kingsley et al., 1996) brought to light the sizeable and growing AIAN population living in metropolitan statistical areas (MSAs). The portion of this population that resides in MSAs increased from 564,100 in 1980 to 754,600 by 1990 (Kingsley et al., 1996). Between 2000 and 2010, the AIAN-alone population living in non-AIAN metropolitan counties⁶ increased 26 percent, from 803,764 to 1,012,320 (Pettit et al., 2014). Direct comparisons with figures reported in Kingsley et al. (1996) cannot be made because of differences in how populations and geographies were defined, but it is clear that the number of AIAN households living in urban areas continues to increase.⁷ (See appendix C for details comparing national data on social and economic characteristics between 1990 and 2010.)

The Kingsley et al. (1996: 96) national study identified conditions that served to draw people to metropolitan areas from reservations and tribal areas: “lack of jobs, decent housing, and remote location” of tribal lands—many of the factors found in this study. Housing problems that urban AIAN households faced in the mid-1990s, especially low-income families, included a lack of affordable housing, overcrowding, homelessness, and low access to housing assistance programs. The Kingsley et al. (1996) study also reported that unemployment, poor credit, lack of available housing for large and extended families, and lack of education about finding and keeping housing were barriers for AIANs who sought decent and affordable housing in metropolitan areas. Evidence presented in this report finds that the living conditions and experiences of many AIANs living in urban areas remain challenging.

This report is part of a larger study—the national Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs, mandated by the U.S. Congress and sponsored by the U.S. Department of Housing and Urban Development (HUD). The purpose of this MSA study component is to understand housing conditions, opportunities, and challenges and the factors that affect the decisions of AIAN households to move to, remain in, or leave MSAs. Guiding questions include—

⁴ Consistent with Pettit et al. (2014), the authors use the term “American Indian and Alaska Native” and its abbreviation—AIAN—throughout this report.

⁵ The term “metropolitan areas” throughout the report refers to metropolitan statistical areas (MSAs), which are discussed in detail in section 2.

⁶ In the Pettit et al. (2014) interim report, the term “non-AIAN counties” refers to counties that do not contain tribal areas, which include those located within and outside officially defined MSAs. Data presented in this report pertain to the AIAN population living in and near MSAs or in “other metropolitan counties,” which are a subset of non-AIAN counties. The phrase, “non-AIAN metropolitan counties” refers to “other metropolitan counties” in this report.

⁷ U.S. Census Bureau surveys require respondents to self-report their race and ethnicity. These surveys use a uniform definition of race and ethnicity. Starting with the 2000 decennial census, survey respondents were able to select multiple race categories. Because of this change, it is difficult to compare 2000 and 2010 decennial census data with data from earlier decennial censuses, so comparisons with the data presented in the Kingsley et al. (1996) report should be viewed with caution, particularly if differences are small. Further, because the Census Bureau surveys ask about race and ethnicity separately, the AIAN-alone population (people who indicated AIAN as their only race) includes AIAN non-Hispanic people and AIAN Hispanic people. (See Pettit et al. [2014] for a full discussion of AIAN population trends and sections 3 and 4 of this report for a discussion of demographics.)

- What has been the change since 2000⁸ in the AIAN-alone population living in metropolitan areas?
- What is the concentration or dispersion of AIAN-alone households across and within metropolitan areas?
- What factors affect the mobility of this population between metropolitan areas and reservations or tribal areas?
- What are the housing challenges related to housing quality, availability, and cost?
- What is the extent of homelessness among AIANs in metropolitan areas and what are the characteristics of homeless people in this population?
- What housing-related services are available to AIAN households living in metropolitan areas?
- What has been the impact of the recent national recession (December 2007 through June 2009) and local housing market conditions on housing opportunities and needs?

These questions served as a starting point for inquiries. For topics such as mobility, homelessness, housing-related services, and the impact of the recession on housing needs, the study relies on interview and site visit data from a sample of MSAs and respondents. Many of the questions thus are addressed by reporting perceptions of respondents from their particular vantage points as service providers, service administrators, community members, or advocates for AIANs. Furthermore, the research pursued the experiences of AIANs without attempting to distinguish which experiences or conditions might be unique to them compared with other disadvantaged populations.

Research Contribution

Findings from this study on metropolitan areas relate to the housing circumstances and mobility decisions of AIANs who live in tribal and native communities. Mobility between tribal and nontribal lands and familial and cultural ties between people who leave one place or return suggest that no hard distinction exists between urban and nonurban AIANs.

A difference exists, however, in funding sources for services provided to AIANs. The larger study focuses on tribes that receive Native American Housing Assistance and Self-Determination Act funds from the U.S. federal government to address housing and infrastructure needs on Indian reservations, in Indian communities, in Alaska Native villages, and among Native Hawaiian populations. By contrast, this study examines the characteristics, housing conditions, and housing needs of tribally enrolled and nonenrolled AIANs who live in MSAs, only some of which include reservation lands within their boundaries. Many of these AIANs live without support or services offered by a tribal government.

Previous studies on AIANs living in metropolitan areas have cited a lack of sufficient research on this growing population (such as National Urban Indian Family Coalition, 2008; War Shield

⁸ Analysis of changes in the AIAN-alone population is based on 2000 and 2010 census data. Analyses based on other data reflect different timeframes, as indicated throughout the report.

Development and the Northern Plains Initiative, 2010). In addition to addressing the research questions, this study contributes to the literature on AIANs living in MSAs and the connections between people and issues both on and off tribal lands and native villages.

Methods

This study builds on the Kingsley et al. (1996) national study of housing conditions and needs, which included research on AIANs living in metropolitan areas. Similar to the earlier study, census data are used to examine changes in the location, size, and characteristics of the AIAN population living in MSAs and their housing conditions. Primary data collected through interviews and discussion groups provide insights and perceptions of local stakeholders on mobility, housing issues and services, and changes in housing needs and challenges over time. Census data that could be used to address issues of mobility and homelessness in the sampled MSAs were limited, so this study relies heavily on qualitative data to explore these topics.

Sampling

This study uses a purposive sample of MSAs. An MSA was eligible for selection if it included at least 4,300 AIAN-alone individuals, determined on the basis of data from the 2010 census, and if evidence indicated an Indian community center (ICC) is located in that MSA. Appendix D provides details on the site sampling plan and an overview of the selected MSAs. The research team planned to select two types of MSA study sites: (1) for telephone interviews and (2) for site visits at MSAs that had recognized centers that serve local AIAN populations. Because no national listing of such recognized centers exists, however, the team instead constructed a listing through web searches and resources gathered from other studies. Most valuable were a list of organizations shared by researchers at Westat and information provided by Walter Hillabrant, a member of the research team. (See appendix E for a list of ICCs and other community-based organizations.)

Of the 84 MSAs that met the population threshold (at least 4,300 AIAN-alone individuals), 54 showed some evidence of having an ICC. From these 54 sites, the research team drew a purposive sample of 30 MSAs that are diverse in region, population size, distance to tribal areas, and housing and economic conditions. Of these 30 MSA sites, 5 were selected for in-person site visits; the remaining 25 were identified as telephone-contact sites. Research team members ultimately visited 5 sites and conducted telephone interviews with respondents in 19 MSAs, for a total of 24 study sites. The team members were unable to secure telephone interviews in six sites. These 24 MSAs account for 23 percent of the AIAN-alone population that lives in MSAs nationwide. The complete MSA names of the 24 study sites, which are described in detail in section 2, are listed here:⁹

Anchorage, AK Metropolitan Statistical Area
Bakersfield-Delano, CA Metropolitan Statistical Area
Billings, MT Metropolitan Statistical Area

⁹ The metropolitan statistical area definitions are based on the delineations established by the Office of Management and Budget (OMB) in the OMB Bulletin dated December 1, 2009.

Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area
Charlotte-Gastonia-Rock Hill, NC-SC Metropolitan Statistical Area
Chicago-Joliet-Naperville, IL-IN-WI Metropolitan Statistical Area
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area
Duluth, MN-WI Metropolitan Statistical Area
Fairbanks, AK Metropolitan Statistical Area
Farmington, NM Metropolitan Statistical Area
Fayetteville, NC Metropolitan Statistical Area
Flagstaff, AZ Metropolitan Statistical Area
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area
Phoenix-Mesa-Glendale, AZ Metropolitan Statistical Area
Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area
Reno-Sparks, NV Metropolitan Statistical Area
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area
Santa Barbara-Santa Maria-Goleta, CA Metropolitan Statistical Area
Santa Fe, NM Metropolitan Statistical Area
Tucson, AZ Metropolitan Statistical Area
Tulsa, OK Metropolitan Statistical Area

Data Collection and Analysis

Research team members completed telephone interviews with at least one respondent in 19 of the 25 telephone-contact sites for a total of 28 interviews. They conducted interviews with staff of local ICCs, Indian Health Centers,¹⁰ other AIAN-focused organizations, and non-AIAN entities to which the researchers were directed. During the 5 site visits, team members interviewed 59 people and talked with 20 people through discussion groups in 3 of the 5 sites.¹¹ In most of the 24 study sites, researchers spoke with someone from an AIAN-related organization, although not always a person knowledgeable about housing needs and challenges in the local AIAN community. Key topics across interviews and discussion groups included housing conditions and problems that AIAN households experience, housing availability and cost, homelessness, availability and capacity of local organizations that address housing needs, impact of the 2007–2009 recession on housing availability and need, and factors that affect households’ decisions to move between urban and tribal areas. (See appendix F for details on data collection and for the interview and discussion guides.)

¹⁰ Tribal and urban Indian Health Centers are federally qualified health centers that provide care to American Indians and Alaska Natives. The health centers are referred to as Indian Health Centers or Native American Health Centers. The centers themselves use various names; for example, San Francisco Native Health or Indian Health Center of Santa Clara Valley.

¹¹ See appendix F for an overview of characteristics of the discussion group participants. The researchers were unable to convene groups in two of the five MSAs during the site visits.

Detailed notes taken during the interviews and discussion groups were cleaned, entered into a qualitative data analysis software program, and coded by topic. Researchers then analyzed coded segments to identify themes within topics, paying attention both to themes emerging across sites and to less common themes that nevertheless expand understanding of housing-related experiences and conditions.

Secondary data sources include the 2000 and 2010 U.S. decennial census, the 2006–2010 American Community Survey (ACS) 5-Year Estimates, the 2006–2010 ACS 5-Year Selected Population Tables, and Home Mortgage Disclosure Act (HMDA) data of 1975. These data are used for descriptive analyses throughout the report.

This report blends an analysis of census data; HMDA data; and primary, qualitative data. For these findings to be properly interpreted, the definitions of race and geography used with each data type must be clear. For the analysis of census data, the Native American population is defined as those who identified as American Indian or Alaska Native as their only race,¹² to be consistent with the Pettit et al. (2014) interim report of the current study. This group includes people who identify as being of Hispanic or Latino origin as well as those who do not.

In interviews and discussion groups, however, the researchers did not specify a particular definition of the AIAN population. The team members instead allowed respondents to speak of the population in their community as they defined it. This definition could be broader than the definition used for the secondary data analysis, and it likely includes those who identify as American Indian or Alaska Native in addition to other racial groups. Respondents also included tribally enrolled AIANs and AIANs who claimed affiliation but were not enrolled in a tribe.

Samples used in the study included the entire MSAs. The secondary data analysis therefore primarily presents findings for entire MSAs, which include both the primary city and the surrounding areas that are socially or economically connected to that city. As discussed in sections 2 and 3, MSAs can include tribal lands, so discussions of indicators at the MSA level generally include tribal land. In the interviews and focus groups, however, the researchers asked respondents about the conditions for Native Americans in “urban areas” without explicitly defining the term. Respondents tended to interpret this question as referring to AIANs living in the primary city and possibly near suburbs but not on tribal lands within the MSA.

Study Limitations

Findings from this report are not generalizable to experiences of AIANs living in other metropolitan areas. The sample of sites is too small and sites were selected purposefully.

¹² U.S. Census Bureau surveys require respondents to self-report their race and ethnicity. These surveys use a uniform definition of race and ethnicity. Starting with the 2000 decennial census, survey respondents were able to select multiple race categories. Because of this change, it is difficult to compare 2000 and 2010 decennial census data with data from earlier decennial censuses, so comparisons with the data presented in the Kingsley et al. (1996) report should be viewed with caution, particularly if differences are small. Further, because the Census Bureau surveys ask about race and ethnicity separately, the AIAN-alone population (people who indicated AIAN as their only race) includes AIAN non-Hispanic people and AIAN Hispanic people. (See Pettit et al. [2014] for a full discussion of AIAN population trends and sections 3 and 4 of this report for a discussion of demographics.)

Research team members were able to interview and meet with a relatively small number of people. The research protocols and sampling methods led to a focus on lower-income and more disadvantaged AIANs. Secondary data along with some qualitative data help round out the picture of housing conditions and needs among AIAN households living in the selected MSAs. That the findings align with those from Kingsley et al. (1996) and that the secondary and primary data support each other strongly suggest, however, that a larger study on housing conditions and needs in metropolitan areas might reach similar conclusions.

Overview of the Report

Section 2 describes the 24 MSAs sampled for the study and presents an overview of the characteristics of those areas. Section 3 describes the population growth, distribution, and mobility of the AIAN-alone population nationwide and in the 24 MSA study sites. Section 4 examines change over time in socioeconomic characteristics of the AIAN-alone population in the MSA study sites and comparisons with other populations. Section 5 addresses housing conditions and problems, including homelessness, and section 6 discusses housing-related service availability and accessibility. Section 7 examines homeownership and mortgage access. Section 8 concludes with a consideration of key findings and policy implications related to housing conditions and needs among urban-dwelling Native Americans.

2. Characteristics of Sampled Metropolitan Statistical Areas

The 24 metropolitan statistical areas (MSAs) sampled for this study were chosen to achieve a diversity of contexts. They are located across the country, vary in size, and include some of the nation’s largest MSAs.¹³ They also vary in the extent to which the American Indian and Alaska Native (AIAN) population who identifies their race as AIAN alone identify their ethnicity as being of Hispanic or Latino origin. Most of the 24 sampled MSAs include tribal land, but 7 are located a significant distance from the nearest reservation or native village. The sampled MSAs also vary in the extent to which their suburban areas are rural. Some MSAs, such as New York, are almost entirely urban, whereas large shares of the population of the suburbs of other sampled MSAs live in rural areas.

Location of Sampled Metropolitan Statistical Areas

The 24 sampled MSAs are distributed throughout the United States and include at least one MSA in each of the nine study regions.¹⁴ Exhibit 2.1 lists the sampled MSAs by their study region. The map in exhibit 2.2 displays the location of the MSAs across the United States.

In section 1, each of the 24 sampled MSAs was first identified by the full name (for example, the Houston-Sugar Land-Baytown, TX MSA); thereafter in the report these MSAs are called by the name of the largest city in the MSA (for example, the Houston MSA).

Exhibit 2.1. Location of Sampled MSAs, by Study Region

Alaska	Eastern	North Central
Anchorage, AK	Boston-Cambridge-Quincy, MA-NH	Duluth, MN-WI
Fairbanks, AK	Charlotte-Gastonia-Rock Hill, NC-SC	
	Chicago-Joliet-Naperville, IL-IN-WI	Northern Plains
Arizona/New Mexico	Fayetteville, NC	Billings, MT
Farmington, NM	Nashville-Davidson-Murfreesboro-Franklin, TN	
Flagstaff, AZ	New York-Northern New Jersey-Long Island, NY-NJ-PA	Oklahoma
Phoenix-Mesa-Glendale, AZ	Providence-New Bedford-Fall River, RI-MA	Tulsa, OK
Santa Fe, NM		
Tucson, AZ		Pacific Northwest
		Portland-Vancouver-Hillsboro, OR-WA
California/Nevada		
Bakersfield-Delano, CA		South Central
Reno-Sparks, NV		Dallas-Fort Worth-Arlington, TX
Sacramento-Arden-Arcade-Roseville, CA		Houston-Sugar Land-Baytown, TX
Santa Barbara-Santa Maria-Goleta, CA		

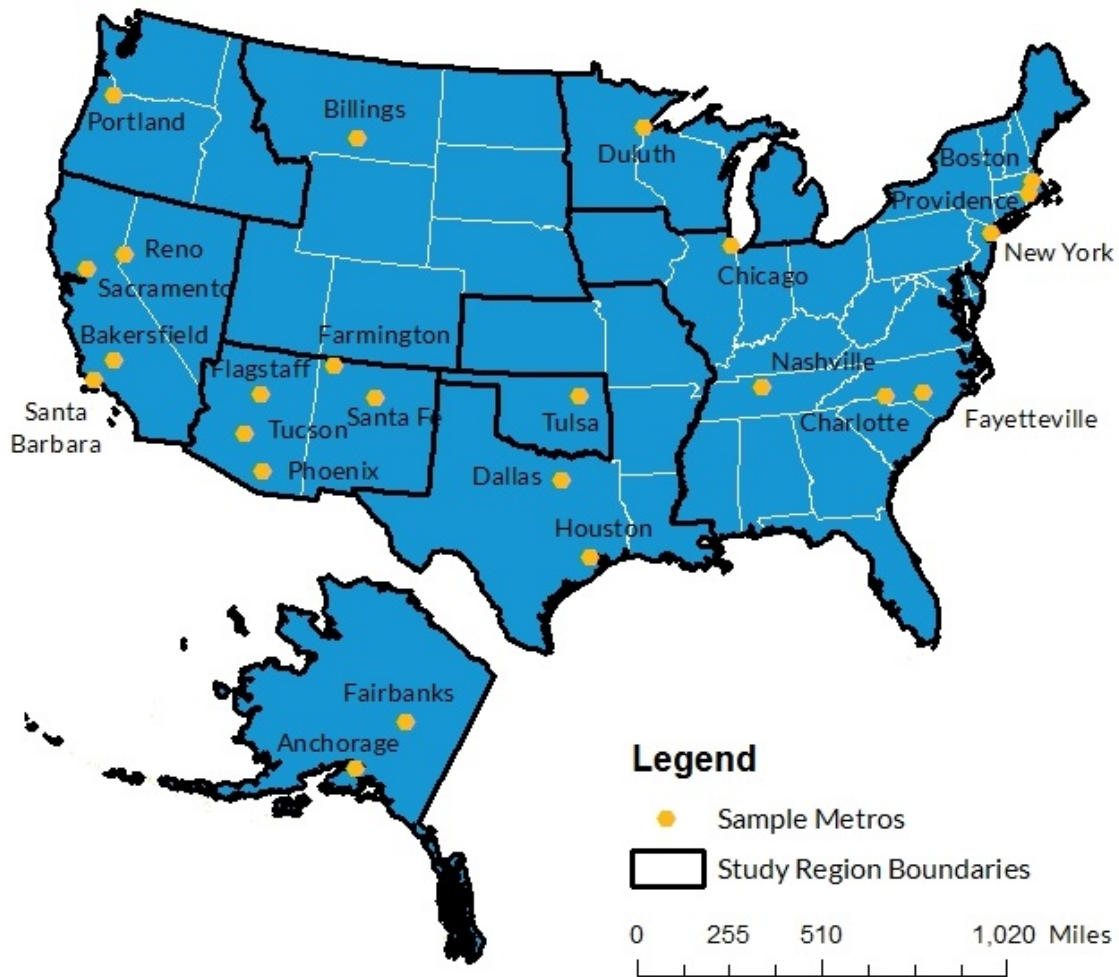
MSA = metropolitan statistical area.

Note: The MSA definitions are based on the delineations established by the Office of Management and Budget (OMB) in the OMB Bulletin dated December 1, 2009.

¹³ This section includes data from only 24 of the 30 MSAs selected. Researchers were able to contact at least one respondent from those 24 sites.

¹⁴ The study regions are based on the regional boundaries for the six HUD Office of Native American Programs (ONAP) regional offices. Three of those regions have been divided because of diversity of circumstances within the regions. In total, this report has nine study regions. For a full explanation, see appendix D of this report and Pettit et al. (2014).

Exhibit 2.2. Location of MSAs Across the United States



MSA = metropolitan statistical area.
Source: Urban Institute

Size of Metropolitan Statistical Areas

Five of the 24 MSAs—Boston, Chicago, Dallas, Houston, and New York—are among the nation’s 10 largest metropolitan areas. The other sampled MSAs are comparatively small. The median population size of the sampled MSAs was about 950,000. Population counts for each MSA are included in exhibit 2.3.

Exhibit 2.3. Selected Indicators for Sampled MSAs, 2010

	Total Population Size	Share of AIAN Alone Population That Is Hispanic (%)	Distance to Nearest Tribal Area (miles)	Share of Metropolitan Land That Is Tribal Land (%)	Share of Suburban Population That Lives in Rural Areas (%)	Vacancy Rate (%)
Anchorage, AK	380,821	4.5	0	48.8	50.3	9.9
Bakersfield, CA	839,631	53.5	12.1	0	17	10.5
Billings, MT	158,050	8.6	0	7.7	61.6	7.3
Boston, MA	4,552,402	44	7	0	6.4	6.5
Charlotte, NC	1,758,038	24.3	0	0.1	20.7	9
Chicago, IL	9,461,105	65	14.1	0	3.6	8.5
Dallas, TX	6,371,773	42.9	20.1	0	8.8	8.1
Duluth, MN	279,771	4.1	0	2.2	56.5	17.4
Fairbanks, AK	97,581	3.1	27.7	0	45.4	12.8
Farmington, NM	130,044	2.8	0	60.5	50.5	10
Fayetteville, NC	366,383	7.1	0	29.4	37.8	9.6
Flagstaff, AZ	134,421	3	0	38.3	59.9	26.2
Houston, TX	5,946,800	63.5	13.7	0	10.6	10.2
Nashville, TN	1,589,934	22.9	45.6	0	35.5	7.8
New York, NY	18,897,109	66.1	0	0.1	3.5	8.1
Phoenix, AZ	4,192,887	22.8	0	10.4	6.1	14.5
Portland, OR	2,226,009	26.1	0	0.6	13.4	6.2
Providence, RI	1,600,852	37.5	0	0.2	10.6	9.7
Reno, NV	425,417	19.7	0	8.5	10.5	11.6
Sacramento, CA	2,149,127	41.7	0	0.1	9.2	9.7
Santa Barbara, CA	423,895	66.4	0	0	6.3	7
Santa Fe, NM	144,170	27.1	0	7.6	45.2	13.1
Tucson, AZ	980,263	27.8	0	42.3	15.4	11.9
Tulsa, OK	937,478	3.4	0	100	36.1	10.4

MSA = metropolitan statistical area.

Note: The MSA definitions are based on the delineations established by the Office of Management and Budget (OMB) in the OMB Bulletin dated December 1, 2009.

Source: U.S. Census Bureau, decennial census 2010

Ethnicity of the American Indian and Alaska Native Alone Population

Pettit et al. (2014) found that AIAN-alone population growth was driven by growth in the Hispanic cohort, as discussed in section 3. The percentage of the sampled metropolitan AIAN-alone population that is Hispanic or Latino provides necessary context for understanding population growth trends in those areas. The share of the AIAN-alone population that was Hispanic or Latino ranged widely in the sampled MSAs, from nearly 3 percent in the Farmington MSA to more than 66 percent in the Santa Barbara MSA; the median was 25 percent. The share of the total population within the sampled MSAs that was Hispanic or Latino ranged from 1 percent in the Duluth MSA to 51 percent in the Santa Fe MSA; the median was 16 percent. Exhibit 2.3 shows the share of the Hispanic AIAN-alone population for each sampled MSA.

Distance to Nearest Tribal Area

Kingsley et al. (1996) identified differences between metropolitan areas that were closer to tribal lands and those that were farther away. As defined by the U.S. Census Bureau, tribal lands encompass several different area types related to AIAN populations, including federal-designated and state-designated reservation lands, trust lands, and statistical areas (see the glossary in appendix A for full definitions). To the extent possible, the researchers included MSAs of varying distances to the nearest tribal area in the sample. Site-selection criteria for population size, growth thresholds, and the presence of an AIAN organization, however, resulted in the exclusion of many MSAs that are located farther from tribal lands.

Distance to the nearest tribal area was calculated as the distance in miles from the edge of the MSA boundary to the edge of the nearest tribal area boundary. About one-third of all MSAs nationwide include tribal land or are immediately adjacent to a tribal area, so that the border-to-border distance is 0 miles. Another one-third of MSAs nationwide are some distance away from tribal land but are less than 35 miles away. The remaining one-third of MSAs are 35 or more miles away from the nearest tribal area.

Because of other site-selection criteria, a disproportionately high share of the sampled MSAs—17 of the 24 MSAs, or about 70 percent—includes tribal land within their boundaries. Only 7 MSAs did not include tribal land: Bakersfield, Boston, Chicago, Dallas, Fairbanks, Houston, and Nashville. Of those 7 MSAs, only Nashville was located 35 or more miles away from the nearest tribal area. Exhibit 2.3 presents the distance to the nearest tribal area for all sampled MSAs. The sampled MSAs were not evenly distributed among the three distance groups (0 miles, less than 35 miles, 35 miles or more); the research team did not conduct analyses by these distance groups.

Share of Metropolitan Statistical Areas That Is Tribal Land

Within the 17 MSAs that included tribal land, the share of each area's land that was part of a tribal area varied widely. In 6 MSAs—Charlotte, New York, Portland, Providence, Sacramento, and Santa Barbara—less than 1 percent of the land in the area was tribal. Other MSAs included large shares of tribal land. Of the 17 MSAs, 10 included at least 5 percent tribal land and some had much more. For example, in the Fayetteville, Flagstaff, Tucson, Anchorage, and Farmington MSAs, this share was 29, 38, 42, 49, and 60 percent, respectively. The tribal lands in these MSAs are reservations or Alaska Native village statistical areas (in the case of Anchorage). For MSAs in Oklahoma, however, tribes have service areas that are not reservations, in most cases. The entire Tulsa MSA is divided among several tribal service areas and one reservation (see the glossary in appendix A for definitions of different types of tribal areas).

The share of the MSA that is tribal land is important to note; Pettit et al. (2014) found that conditions of the AIAN-alone population were different and often more challenging in tribal areas than in nontribal areas. For example, the AIAN-alone population living in tribal areas had a larger proportion of children than did their counterparts in nontribal lands. The AIAN-alone poverty rate was highest in tribal areas, at 32 percent, substantially higher than the 14 percent national rate among the non-AIAN population. Further, AIAN-alone employment rates were lower and the unemployment rates were higher for the population living on tribal lands compared

with AIANs not living on tribal land. As a consequence, MSA-level indicators in the sample for the MSAs with sizeable shares of tribal land might be skewed by conditions found on the tribal lands within the MSAs (see text box “Navajo Border Towns: Farmington and Flagstaff”).

Navajo Border Towns: Farmington and Flagstaff

The **Farmington** and **Flagstaff** MSAs are outliers on several measures throughout this report and are prime examples of how tribal area land within an MSA can affect MSA-level AIAN-alone indicators. About 61 percent of the land in the Farmington MSA and 38 percent of the land in the Flagstaff MSA are tribal land—primarily that of the Navajo Nation, but also the Hopi, Hualapai, Havasupai, and other tribes. As shown in the maps in appendix G, the AIAN-alone population is most densely concentrated in the tribal land areas of the MSAs rather than in the primary cities. Because of that clustering, differences in conditions on tribal lands compared with conditions in the primary cities might skew MSA-level indicators.

Suburbs: Urban Versus Rural

The differences between the AIAN-alone and total populations living in the “primary city” and the “suburbs” are noted throughout this report. The *primary city* is defined as the largest city within the MSA. The *suburbs* are the remaining areas of the MSA that are not in the primary city.

Because the boundaries of an MSA are defined by the social and economic reach of the primary city rather than by population density, the suburbs, as defined here, look very different across the sampled MSAs.¹⁵ In some MSAs, the suburbs are rural with low population density; in other MSAs, the suburbs are more densely populated. For example, only 4 percent of the population in the suburbs of the New York MSA lives in rural areas, whereas 62 percent of the suburban population of the Billings MSA lives in rural areas. The median rural share of the suburban population across the MSAs is 16 percent. Exhibit 2.3 shows the suburban population share living in rural areas for all 24 MSAs.

Summary

The sampled MSAs in the study are diverse in regional location, population size, and the extent to which suburbs are more urban or rural. Nearly all the sampled MSAs include tribal land within their boundaries; most of those that do not are located near tribal lands. For the MSAs that include tribal land, the share of tribal land varies considerably. The diverse characteristics of the sampled MSAs provide important context for the remainder of this report. Sites that are outliers or exceptions to average trends for particular indicators are noted throughout the report. In those cases, the researchers analyzed the data to see if a typology or grouping of sites (for example, by size or location) would explain the differences, but no pattern emerged.

¹⁵ MSAs are areas that contain a “substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core” (U.S. Census Bureau, 2013).

3. Population Growth, Distribution, and Mobility

This section examines the distribution of the American Indian and Alaska Native (AIAN) population in metropolitan statistical areas (MSAs) nationwide compared with the general population and notes where AIANs live within the sampled MSAs in the study. Drawing on qualitative data, the researchers consider how this population makes decisions about when and where to move. Key findings include the following:

- Nationwide, the majority of the AIAN-alone and total populations live within MSA boundaries and tend to cluster in a small subset of metropolitan areas.
- The AIAN-alone population is more clustered than is the total population, but it is becoming less clustered over time.
- Disproportionately large shares of the AIAN-alone urban population live in a few MSAs that include large shares of tribal land.
- In 19 of the 24 sampled MSAs, the growth rate of the AIAN-alone population is higher than that of the total population.
- In sampled MSAs that include tribal land, the AIAN-alone population makes up the largest share of the total population in the tracts that are tribal land. In MSAs without tribal land, the AIAN-alone population is distributed between primary cities and suburbs in a way that is similar to that of the total population.
- AIANs decide to move between tribal and metropolitan areas for a number of reasons, weighing actual or anticipated locational benefits.
- Although some AIANs live in MSAs permanently and are successful there, the research identified types of movers among AIANs who face more challenging circumstances: the cyclers, the returnees, the resigned, and the trapped.
- AIANs living in MSAs tend to maintain ties with their tribal home.

Geographic Distribution Nationwide

A large and increasing share of the AIAN-alone population lives in MSAs nationwide. In 2010, about 1.9 million (or 65 percent) of the 2.9 million people who identified as AIAN-alone lived in an MSA.¹⁶ The share has grown since 1990, when 38 percent of the AIAN population—about 754,600 people—lived in MSAs, but it is still a smaller percentage than the share of the total U.S. population living in MSAs (85 percent).

The size of the AIAN-alone population varies considerably across MSAs. Each of the 374 MSAs nationwide had at least a small portion of AIAN-alone inhabitants in 2010, but a small subset were home to a large share of this population; 22 MSAs were home to at least 1 percent of the AIAN-alone population in all MSAs. These 22 MSAs accounted for 51 percent of the total AIAN-alone population living in MSAs and had an average AIAN-alone population share of 5

¹⁶ Note that these numbers and percentages are for the populations living in all MSAs nationwide, including counties in MSAs with tribal land. Pettit et al. (2014) discussed other metropolitan counties, which are counties in MSAs without tribal land. Because this report includes all MSAs but Pettit et al.'s (2014) universe is limited to MSAs outside Indian Country, numbers from this report will not align with the numbers provided by Pettit et al. (2014).

percent (see exhibit 3.1). The AIAN metropolitan population is more geographically dispersed than it was in 1990, when 16 MSAs accounted for about 61 percent of the AIAN metropolitan population. A similar pattern of clustering in MSAs is found among the total U.S. urban population. By comparison, 20 MSAs were home to at least 1 percent of the total urban population; overall, about 45 percent of the urban population lived in these 20 MSAs.¹⁷

Exhibit 3.1. MSAs With the Highest AIAN-Alone Concentrations, 2010

	AIAN Alone Population Size in this MSA	AIAN Alone Share of the Total MSA Population (%)	Share of the U.S. Urban AIAN Alone Population Living in this MSA (%)	Share of the Total U.S. Urban Population Living in this MSA (%)
MSAs where the AIAN alone population is overrepresented				
<i>Albuquerque, NM</i>	51,987	5.9	2.7	0.3
<i>Anchorage, AK</i>	28,031	7.4	1.5	0.1
<i>Farmington, NM</i>	47,640	36.6	2.5	0
<i>Flagstaff, AZ</i>	36,714	27.3	1.9	0.1
<i>Oklahoma City, OK</i>	51,303	4.1	2.7	0.5
<i>Phoenix-Mesa-Scottsdale, AZ</i>	99,278	2.4	5.2	1.6
<i>Tucson, AZ</i>	32,605	3.3	1.7	0.4
<i>Tulsa, OK</i>	77,388	8.3	4.1	0.4
MSAs where the AIAN alone population is not overrepresented				
<i>Chicago-Naperville-Elgin, IL-IN-WI</i>	36,525	0.4	1.9	3.6
<i>Dallas-Fort Worth-Arlington, TX</i>	43,390	0.7	2.3	2.4
<i>Denver-Aurora-Lakewood, CO</i>	25,169	1	1.3	1
<i>Houston-The Woodlands-Sugar Land, TX</i>	38,236	0.6	2	2.3
<i>Los Angeles-Long Beach-Anaheim, CA</i>	90,960	0.7	4.8	4.9
<i>Minneapolis-St. Paul-Bloomington, MN-WI</i>	22,726	0.7	1.2	1.3
<i>New York-Newark-Jersey City, NY-NJ-PA</i>	92,632	0.5	4.9	7.2
<i>Portland-Vancouver-Hillsboro, OR-WA</i>	20,857	0.9	1.1	0.9
<i>Riverside-San Bernardino-Ontario, CA</i>	46,399	1.1	2.4	1.6
<i>Sacramento-Roseville-Arden-Arcade, CA</i>	21,603	1	1.1	0.8
<i>San Diego-Carlsbad, CA</i>	26,340	0.9	1.4	1.2
<i>San Francisco-Oakland-Hayward, CA</i>	24,774	0.6	1.3	1.7
<i>Seattle-Tacoma-Bellevue, WA</i>	36,819	1.1	1.9	1.3
<i>Washington-Arlington-Alexandria, DC-VA-MD-WV</i>	22,791	0.4	1.2	2.1
Total or average	951,376	5	49.8	33.5

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: Nationwide, 1,908,841 AIAN-alone individuals and 261,852,138 people total live within MSAs. The MSA definitions are based on the delineations established by the Office of Management and Budget (OMB) in the OMB Bulletin dated December 1, 2009.

Source: U.S. Census Bureau, decennial census 2010

¹⁷ The 20 MSAs (definitions are based on the delineations established by the Office of Management and Budget [OMB] in the OMB Bulletin dated December 1, 2009) are Atlanta-Sandy Springs-Marietta, GA; Baltimore-Towson, MD; Boston-Cambridge-Quincy, MA-NH; Chicago-Joliet-Naperville, IL-IN-WI; Dallas-Fort Worth-Arlington, TX; Detroit-Warren-Livonia, MI; Houston-Sugar Land-Baytown, TX; Los Angeles-Long Beach-Santa Ana, CA; Miami-Fort Lauderdale-Pompano Beach, FL; Minneapolis-St. Paul-Bloomington, MN-WI; New York-Northern New Jersey-Long Island, NY-NJ-PA; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD; Phoenix-Mesa-Glendale, AZ; Riverside-San Bernardino-Ontario, CA; San Diego-Carlsbad-San Marcos, CA; San Francisco-Oakland-Fremont, CA; Seattle-Tacoma-Bellevue, WA; St. Louis, MO-IL; Tampa-St. Petersburg-Clearwater, FL; and Washington-Arlington-Alexandria, DC-VA-MD-WV.

In some MSAs, the AIAN-alone population is represented in the same proportion as the total population. For example, about 5 percent of the AIAN-alone urban population lives in the Los Angeles-Long Beach-Santa Ana, CA MSA, as does about 5 percent of the total urban population. In a similar way, about 1 percent of both the AIAN-alone and total urban populations live in the Minneapolis-St. Paul-Bloomington, MN-WI, Portland, and Sacramento MSAs. The AIAN-alone population is disproportionately large in MSAs where the area's share of the AIAN-alone population exceeds the share of the total MSA population. These MSAs include Albuquerque, NM, Anchorage, Farmington, Flagstaff, Oklahoma City, OK, Phoenix, Tucson, and Tulsa, all of which include significant shares of tribal land or are part of Oklahoma tribal service areas. Although overall the urban AIAN population is less clustered than in previous decades, some MSAs still serve as population hubs for Native Americans.

Population Size and Growth, Distribution, and Mobility in the Sampled Metropolitan Statistical Areas

This section explores changes in the MSA-based AIAN population and the distribution of AIAN households within the sampled MSAs. It considers connections between AIANs and their tribal lands and the drivers of mobility to and from urban areas.

Population Size and Growth

To be included in the study, MSAs had to include at least 4,300 AIAN-alone individuals. Even with that threshold, the AIAN-alone population made up a small portion of the 2010 total population in most sites. In more than one-half of the sampled MSAs, the AIAN-alone population comprised less than 2 percent of the total population, and, in all but two, the AIAN-alone population made up less than 10 percent of the total population. The only two MSAs with a higher share are Farmington and Flagstaff, both of which include large portions of tribal land. In many areas, the AIAN-alone population is growing rapidly; during the 2000-to-2010 period, it exceeded the growth rate for the MSA as a whole in 19 of the 24 sampled MSAs. The 5 excepted MSAs were Bakersfield, Farmington, Flagstaff, Reno, and Sacramento. In each of the sampled MSAs, the AIAN-alone population grew at least 10 percent during the decade, and, in some areas, it grew by much wider margins. In the Houston MSA, for example, the AIAN-alone population grew 84 percent from 2000 to 2010.

Pettit et al. (2014), however, noted that differences in population growth between the Hispanic and non-Hispanic components of the AIAN-alone population were substantial (see figure 2.2 in Pettit et al., 2014). Although the AIAN-alone population overall grew 18 percent from 2000 to 2010, this increase was driven largely by growth among the Hispanic segment of the population. From 2000 to 2010, the Hispanic AIAN-alone group increased 68 percent in total and 70 percent in metropolitan counties without tribal land. By contrast, the non-Hispanic AIAN-alone group nationwide grew only 9 percent, a figure very close to the 10-percent increase for the U.S. population overall. Furthermore, the non-Hispanic AIAN group grew most rapidly during the decade in the counties that surround tribal areas (14.5 percent) and less rapidly in the tribal areas themselves (7.0 percent) and in metropolitan counties without tribal land (6.3 percent). This observation suggests that an important conclusion from Kingsley et al. (1996) still pertains; namely, that many AIANs still appear to want to remain close to their own tribal areas, even if continuing to live within tribal boundaries becomes difficult (for a variety of reasons discussed subsequently).

Distribution of American Indians and Alaska Natives Within Metropolitan Areas

Where the AIAN-alone population lives within each MSA appears to be driven by whether the area includes a large amount of tribal land. If an MSA includes tribal areas, the AIAN-alone population is usually the majority in tracts within the tribal land. Appendix G includes maps of each sampled MSA that show the share of population that is AIAN alone for each tract and the primary city boundaries and tribal land boundaries in the MSA. A review of trends from these maps shows that in most MSAs without tribal land (five of seven), the AIAN-alone population is spread throughout the MSA and the AIAN-alone population rarely makes up 2 percent or more of the population in any given tract. By contrast, in MSAs in which at least 5 percent of the land is tribal, AIAN-alone people are in the majority in tracts that are within tribal areas and in tracts that immediately surround tribal areas. This pattern is pronounced in Farmington, a border town of the Navajo Nation.

Further, in 10 of the 17 MSAs that include any amount of tribal land, a disproportionately high share of the AIAN-alone population lives in the tribal land portion of the MSA. For example, in the Flagstaff MSA, tribal land makes up 38 percent of the land and 65 percent of the AIAN-alone population in the MSA lives on tribal land. In a similar scenario, in the Duluth MSA, only a small share of the land is tribal (about 2 percent) but nearly 31 percent of AIAN-alone people live on that land. Other MSAs with this pattern include Charlotte, Fayetteville, New York, Phoenix, Reno, Sacramento, Santa Barbara, and Santa Fe. Anchorage is an exception to this pattern: 49 percent of the MSA is tribal land, but only 18 percent of AIAN-alone people live there. The share of the AIAN-alone population that lives in the MSA but outside the primary city (in the suburbs) is more heavily concentrated in the suburbs than in the primary city in 7 MSAs (Farmington, Fayetteville, Flagstaff, Reno, Santa Fe, Tucson, and Tulsa). All these MSAs contain large amounts of tribal land. Because tribal land is almost entirely outside primary city boundaries—in the suburbs—the location of tribal land affects the geographic distribution of the AIAN population within MSAs.

Findings presented later in this report address the differences between AIAN-alone individuals living in the primary cities and those living in suburbs on a few key indicators. As noted previously, many of the study sites include tribal land. Almost all the tribal land in the study sites is in the suburban areas. As Pettit et al. (2014) identified, tribal areas tend to have different demographic, social, economic, and housing characteristics than other geographies. Because of these differences, suburban characteristics for study sites with large amounts of tribal land may be driven by characteristics of the tribal lands and not reflect the entire nontribal part of the suburban area.

Mobility to and From Tribal Lands

AIAN-alone households move slightly more often than all households do. The 2006–2010 American Community Survey (ACS) reports that 22 percent of AIAN-alone households in the sampled MSAs had made some kind of move in the previous year, on average, compared with 19 percent of all households. Data on mobility from the ACS and the decennial census are limited, but they do provide information on the number of households that moved within the previous year and whether they moved within the same county, to a different county within the same state, to a different state

within the same region, to a different state in a different region, or to a country abroad. No ACS or decennial census data, however, report whether people move to and from tribal lands.

Because of these limitations, the researchers relied on interview and discussion-group data to examine factors affecting mobility decisions. These data focus primarily on low-income and disadvantaged AIANs, so the research team learned more about the moves made by this subgroup and little about those who had moved to metropolitan areas and lived in stable, safe, and healthy housing conditions. Further, when asked about moves to and from tribal areas, respondents reported moves to and from the primary city rather than the metropolitan area as a whole.

Even though the majority of the sampled MSAs in the study included some tribal land and most of those that did not were located near tribal lands, none of the respondents indicated that their MSA's AIAN population came from one particular tribe or village. People instead come to urban areas from across the region, the state, or the United States as a whole. Respondents from the Boston MSA noted that the city of Boston is home to First Nations people from Canada as well.

Most respondents thought that the number of people moving to primary cities from native villages and reservations increased during the past several years. In particular, respondents said the number of young couples and young families moving to primary cities from tribal lands increased. Respondents from the Anchorage and Fairbanks MSAs also noted an increase in the number of teenagers moving to the cities.

Respondents identified a relatively small number of factors that influenced people's decisions to move from tribal lands to primary cities. Some AIANs were driven by circumstances on the reservation or in the native village that pushed them to move away (henceforth referred to as *push factors*). Many of these factors, which are similar to those found by Kingsley et al. (1996), included "lack of jobs, decent housing, and remote location" of tribal areas (Kingsley et al., 1996: 96). Other factors were related to the attractive elements (real or perceived) of life in a primary city that drew people there (henceforth referred to as *pull factors*).

The push factors often were related to unmet needs, high cost of living, and lack of opportunity. Respondents identified unmet housing needs as one factor: people leave tribal lands because of lack of housing, overcrowded living situations, or substandard housing conditions. Respondents from the Anchorage MSA also cited the high cost of fuel and utilities in native villages. Other respondents noted the lack of jobs and other income-generating activities and a lack of interest among young people in the subsistence activities that older generations relied on to support themselves. They also cited limited educational opportunities. Respondents said schools often have too few teachers and, in some Alaska Native villages, the communities are too small to support a school. Finally, respondents indicated that people move to primary cities as a means of escape from domestic violence or substance abuse issues of other family members, or they move to overcome their own drug or alcohol use issues.

Pull factors, often the inverse of push factors, center on either real or anticipated access to services and opportunities in primary cities. To be specific, people move from tribal areas to primary cities to seek employment, education, better housing, and better medical care,. Respondents from a few sites also noted that some individuals think even substandard housing

available in the primary city would be preferable to the housing on the reservation. A few respondents from the Billings MSA noted that overcrowding issues, although present in the primary city, are less acute than what households experience on the reservation, and a respondent from the Farmington MSA noted that housing on the reservation may not have electricity or running water.¹⁸ AIANs also move because they anticipate gaining access to a range of services and supports, such as medical services for themselves or a family member. Family is another pull factor—some people move to follow a family member who relocated previously.

Respondents pointed out that not everyone who relocates to a primary city stays there. Respondents from the Anchorage MSA reported that the number of people moving back to tribal lands during the past 5 to 10 years increased, although the number of tribal-land returnees is thought to be smaller than the number of individuals moving to primary cities. Also, respondents from the Bakersfield and Flagstaff MSAs reported more frequent moves back and forth between the tribal areas and primary cities even if the population overall remained steady.¹⁹

From the interview data, the researchers identified four types of movers: cyclers, returnees, the resigned, and the trapped. *Cyclers* are defined as people who move back and forth between their village or reservation and a primary city. They move when the alternative area (the tribal area if they are living in the urban area and vice versa) becomes more attractive. For example, individuals who moved to the primary city for access to job opportunities may return to their home reservation or village after several months of an unsuccessful job search and relocate to the primary city if they get a strong lead on a new job. People also move back and forth to maximize access to medical services and other community services and supports available in an urban area or in a village or a reservation. Family ties also affect moves to and from primary cities; someone may relocate to the city to follow a family member who has moved there or may return to be closer to family still living on the reservation.

Returnees are defined as people who leave the primary city to return to their village or reservation permanently or for a longer term. They return for several reasons. Some people return to their home reservation or village to retire. Others experience financial problems living in the primary city, often because they cannot find jobs or affordable housing. Other AIANs find that the services and resources available to them when they live on the reservation or in their village are better than the services they can find living off tribal lands. Returnees also move back because of family ties or responsibilities. Kingsley et al. (1996) found that life in metropolitan areas introduced new stresses and did not allow for a full expression of AIAN cultural identity; in a similar way, respondents noted that some people feel unsettled and out of place in the primary city and will return to their home reservation or village to live where they feel they fit in.

The *resigned* are defined as people who stay in the primary city because of lack of opportunities on the reservation or in their village, not because they have made a positive choice to remain in

¹⁸ The Urban Institute conducted a nationally representative survey of housing on tribal lands as part of the broader assessment of American Indian, Alaska Native, and Native Hawaiian housing needs that provides evidence on housing conditions.

¹⁹ The distance between these MSAs and tribal land differs. The Bakersfield MSA does not include tribal land and is 12 miles from the nearest reservation, whereas nearly 40 percent of the land within the Flagstaff MSA is tribal.

the primary city. Respondents from about one-fourth of the sites in the sample identified resignation as a reason people stay in the metropolitan area, noting that people “have nothing to go back to, so they stay.” Respondents specifically identified a lack of jobs and available housing on tribal lands as reasons people who would prefer to return instead remain in primary cities.

The *trapped* are defined as people who moved to the primary city and cannot get back to their home reservation or village even though they want to return. This group includes people who came to the city for medical treatment, school, or jobs and cannot afford the travel and other expenses to return home. (See text box “Medical Care and [a Lack of] Wraparound Services.”)

Medical Care and (a Lack of) Wraparound Services

Respondents from both the **Anchorage** MSA and the **Phoenix** MSA noted that AIANs go to primary cities because they or a family member needs medical treatment that they cannot get in their native village or on the reservation. After treatment, some people cannot afford the cost of transportation back to their village or reservation, or they are not healthy enough to travel, so they are unable to leave the primary city. The respondent from the Anchorage MSA noted that sometimes people stay in medical hostels or with family members or friends who live in the city, whereas others move straight from the hospital to a homeless shelter. A respondent from the Phoenix MSA explained that vulnerable patients who have just received medical treatment often have no safe place to recover, because they are unable to remain in the hospital; have no network in the city; and are unable to stay the whole day in a homeless shelter, given shelter requirements that people leave during the day. A medical hostel is connected with one of the Phoenix hospitals, but no such shelter is available for patients of the Phoenix Indian Medical Center, which serves most of the AIAN patient population. A respondent from the Phoenix MSA suggested that temporary housing modeled after a Ronald McDonald House is needed, especially given the circumstances of most of the patients seeking care. Respondents from the Phoenix MSA also noted that AIANs will go to the primary city to care for a sick family member and often lose their temporary housing and become homeless.

Maintaining Ties to Home Reservations and Villages

Many respondents noted that the reservation or village is still *home* for Native Americans living in primary cities and, if people have strong ties to the reservation or village when they move to the city, they tend to maintain those ties. Overall, more respondents said that most AIANs maintain ties to their home reservation or village than said they do not keep ties. The strength of ties varies widely. A respondent in the Tulsa MSA noted that “many people have mainstreamed and lost their cultural identity,” and a respondent in the Phoenix MSA said that “the city isn’t home regardless of the length of time someone lives there.”

The strength and maintenance of ties can depend on the distance between the MSA and the individual’s home reservation or village. Those AIANs who live in an MSA closer to their home reservation or village have an easier time going back to visit family or take part in family, community, and cultural events.

4. Social and Economic Conditions

Because social and economic conditions can influence housing needs and preferences, this section examines the demographics, employment, and income characteristics of the American Indian and Alaska Native (AIAN) population who self-identify as AIAN alone across the 24 sampled metropolitan statistical areas (MSAs). Compared with the total population in these MSAs—

- The AIAN-alone population is younger.
- AIAN-alone households tend to be larger.
- A higher share of AIAN-alone households are families with children younger than 18, and a higher share live in households with members from three or more generations (that is, multigenerational households).
- More AIAN households are headed by a single parent.
- Fewer AIAN-alone adults have earned a high school diploma or bachelors or graduate degree.
- The AIAN-alone population has lower labor force participation rates, lower employment, and higher unemployment rates.
- AIAN-alone households have lower average incomes, are more likely to have extremely low incomes (having incomes below 30 percent of the area median), and have higher overall and child poverty rates.
- Among the AIAN-alone population, characteristics of households living in the primary cities and suburbs are similar, whereas among the total population, disadvantage is concentrated in the primary cities.

These trends in the sampled MSAs mirror those observed at the national level. (For more information, see appendix C.)

This section relies heavily on analysis of U.S. Census Bureau and American Community Survey (ACS) data, and it includes findings from interviews and discussion groups. Because the researchers primarily interviewed respondents from service agencies and the questions focused on housing issues, the study focused more on low-income and disadvantaged AIANs than on the higher income portion of the population. Findings from the interviews and discussion groups should be interpreted with this subpopulation in mind.

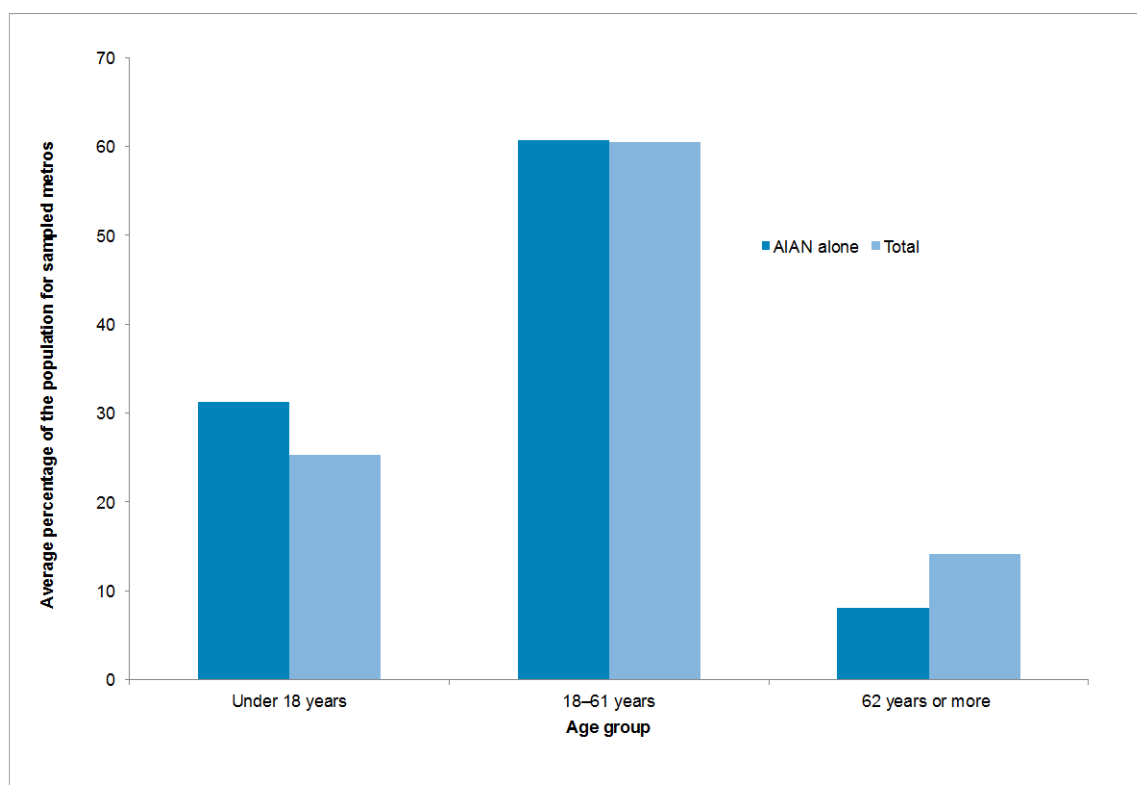
Age

The AIAN-alone population in the sampled MSAs is younger than the general population (see exhibit 4.1). This finding aligns with those of Kingsley et al. (1996) and Pettit et al. (2014), who found that the AIAN population residing in metropolitan counties without tribal land had higher shares of children and lower shares of adults age 62 and older than did the non-AIAN population (Kingsley et al., 1996; Pettit et al., 2014). The share of adults ages 18 to 61 is similar for the AIAN-alone and total populations, but the AIAN-alone population has larger shares of children. On average, about 31 percent of the AIAN-alone population was younger than 18 years of age compared with 25 percent of the total population in 2010. The AIAN share of young people was

higher than the share of the total population in 22 of 24 MSAs. The share of elderly, however, was lower: 8 percent of the AIAN-alone population was 62 years old and older compared with 15 percent of the total population.²⁰ This pattern was observed in all 24 MSAs.

The size of the age-group disparity between the AIAN-alone population and the total population varies across the study sites. The biggest difference between the AIAN-alone population share and the total population shares by age was in the Billings MSA, where the share of the population younger than 18 years of age was 13 percentage points higher among the AIAN-alone population than among the total population, and the share of the population 62 years and older was 11 percentage points lower for the AIAN-alone population than for the total population.

Exhibit 4.1. Population, by Age Group and Race, for Sampled MSAs, 2010



AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
 Source: U.S. Census Bureau, decennial census 2010

Household Size

The average size of AIAN-alone households was slightly larger than that of the total population and has not changed much during the past decade. In 2010, the average AIAN-alone household size was 3.1 persons compared with the average total population household size of 2.7 persons.

²⁰ It is unknown whether this difference is due to differences in life expectancy, mobility patterns among elderly AIANs that result in moves to tribal lands, or other factors.

Average AIAN household size varied across MSAs, from 2.7 persons in Boston, Fairbanks, Nashville, Santa Fe, and Tulsa to 3.5 persons in Farmington and 3.7 persons in Flagstaff.

Household Type

The household structure differed between AIAN households and all households. A larger share of AIAN households included children than did all households. AIAN-alone households had a higher share of single-parent households with children. Multigenerational households—those with members from three or more generations—also were more common among AIAN-alone households than among all households.

Households With Children

Overall, about 39 percent of AIAN-alone households included children who are less than the age of 18 compared with about 31 percent of all households.

Married Couples With Children

Among AIAN-alone households in the sampled MSAs, 21 percent were married couples with children, about the same as for all households (22 percent). The share of households married with children was lower in 11 of the 24 MSAs among AIAN-alone households than with all households in the MSA. It was about the same in 7 MSAs and higher in 6. In the Fairbanks MSA, the proportion of married couples among AIAN-alone households was 8 percentage points below that of all households, and the rate in the Chicago MSA, among AIAN-alone households was 7 percentage points higher than that for all households.

These findings track national trends over time. Kingsley et al. (1996) found that AIAN households had higher shares of married couples with children than did all households, but Pettit et al. (2014) reported little difference by 2010, finding that about 21 percent of both AIAN and non-AIAN households in other metropolitan counties were married couples with children.

Single Parents With Children

On average, 18 percent of AIAN-alone households in the sampled MSAs were headed by a single parent in 2010; in all households, the share was 10 percent. Further, the share of single-parent households with children was higher among AIAN-alone households than among all households in each of the sampled MSAs. The biggest disparity between the two groups was in the Billings MSA, where the share of AIAN-alone households headed by a single parent was three times that of all households (28 percent compared with 9 percent, respectively).

At the national level, the share of single-parent households with children among AIAN-alone households has remained higher than the share among non-AIAN households, and the difference has increased. Kingsley et al. (1996) found that about 10 percent of AIAN households in metropolitan counties without tribal land were single-parent households compared with 7 percent of non-AIAN households. In 2010, the share of AIAN-alone households in metropolitan counties without tribal land that were single parents was 15 percent compared with 9 percent of non-AIAN households.

Households Without Children

The share of households without children is correspondingly lower among AIAN-alone households compared with all households in the sampled MSAs (62 percent compared with 69 percent, respectively). This group includes married couples without children, nonfamily households, and other family households. Following national findings from Pettit et al. (2014), AIAN-alone households in each of the 24 MSAs have smaller shares of married households without children compared with all households (19 percent compared with 26 percent, respectively).

AIAN-alone households also include lower shares of nonfamily households compared with all households. *Nonfamily households* are those that do not include at least one person related to the householder by birth, marriage, or adoption. On average, about 29 percent of AIAN-alone households were nonfamilies compared with 34 percent of all households. This pattern was found in 19 of the MSAs in the study.

The opposite pattern, however, appears for *other family households*, defined as male-headed or female-headed households that include relatives but do not include children who are less than the age of 18. A higher share of other family arrangements was found among AIAN-alone households compared with all households. In 2010, on average, 14 percent of AIAN-alone households were in other family configurations compared with 9 percent for all households. This finding aligns with the findings of Pettit et al. (2014) in their interim report, which attributed it to a greater propensity among AIAN households to form multigenerational living arrangements than among households in general. Other research also found a higher rate of multigenerational households among AIANs compared with non-AIANs (Lofquist, 2012). Respondents in the Anchorage and Bakersfield MSAs supported this interpretation, noting that to have multiple generations living in the same household was a common arrangement among AIANs in their communities. Respondents also noted that when AIANs first move to MSAs, they are likely to stay with family members already living in the city (see text box “Multigenerational Families”).

Multigenerational Families

Respondents from several MSA sites noted that AIAN households often prefer multigenerational living arrangements for both cultural and economic reasons. When asked what housing program they would like to see in their community to address housing needs, a respondent from the **Portland** MSA specifically mentioned a need for housing that supports multigenerational living arrangements. A respondent from the **Billings** MSA noted that when some families get housing, they will take in other family members. Families, however, might also double up to help make housing more affordable or because there is a shortage of available housing units.

Age and Household Size and Type: Primary Cities Versus Suburbs

An examination of differences between the primary cities and suburban areas of the MSAs reveals that, in 2010, the suburbs had higher shares of children and older adults (age 62 and older), whereas primary cities had larger shares of working-age adults (ages 18 to 61) among both the AIAN-alone population and the total MSA population. Further, the suburbs had higher shares of married couples—both with children and without—and primary cities had higher shares of single-parent and nonfamily households for both AIAN-alone and all households.

Differences in household structures by city-suburb location are greater for all households than for AIAN-alone households across structure types, with the exception of single parents with children (4.2-percentage-point difference compared with 2.4-percentage-point difference, respectively). This observation could be driven in part by the fact that the suburban area includes tribal land in 17 of the 24 MSAs and, as noted, AIAN-alone characteristics on tribal land differ from other areas.

Educational Attainment

Educational attainment levels were lower for the AIAN-alone population than the total population during the 2006-to-2010 period. Compared with the total population, larger shares of the AIAN-alone population had less than a high school diploma or only a high school diploma or general educational development (GED) diploma, and a smaller share had earned a college degree.

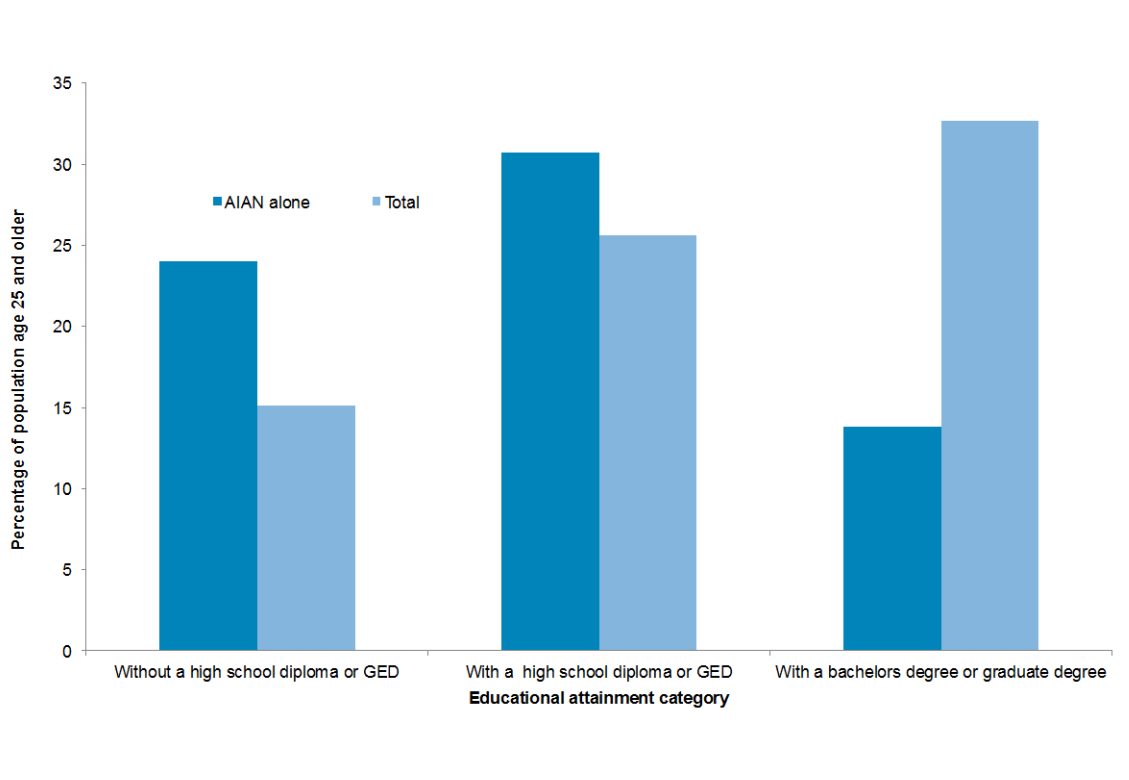
In the 24 MSAs, a larger share of the AIAN-alone population age 25 and older had less than a high school diploma (24 percent) than did the total population (15 percent), on average (see exhibit 4.2). This relationship held in all but two of the sampled MSAs (Bakersfield and Santa Fe). Variation existed, however, in the size of the disparity between the AIAN share and the total population share. In the Reno MSA, for example, the AIAN share exceeded the total share by only 0.9 percentage points, whereas, in the Portland MSA, the AIAN-alone share with less than a high school diploma was almost four times that of the total population (38 percent compared with 10 percent, respectively).

Nationwide, educational attainment of the AIAN-alone population has persistently lagged that of the general population, and the disparity has worsened. Kingsley et al. (1996) found that 29 percent of AIAN adults ages 25 and older in metropolitan counties without tribal land had less than a high school diploma or GED compared with 23 percent of non-AIAN adults. In 2010, 23 percent of AIAN-alone adults ages 25 and older in metropolitan counties without tribal land had less than a high school degree compared with 14 percent of non-AIAN adults (Pettit et al., 2014).

Compared with the total population, a larger share of the AIAN-alone population in the sampled MSAs had as its highest educational attainment a high school diploma or GED, on average. During the 2006-to-2010 period, a high school diploma or GED was the highest level of education attained for 31 percent of the AIAN-alone population compared with 26 percent of the total population. Of the 24 sampled MSAs, 19 followed this pattern. In one MSA (Bakersfield), the AIAN-alone share and total share with a high school diploma were the same and, in the remaining 4 MSAs (Billings, Duluth, Houston, and Portland), the AIAN-alone share was lower than that of the total population.

The AIAN-alone population has lower rates of attaining bachelor's and graduate degrees. On average, during the 2006-to-2010 period, the share of AIAN adults ages 25 and older with a bachelor's or graduate degree was less than one-half the rate for the total population: 14 percent compared with 33 percent, respectively. The AIAN share was less than the total population share in all MSAs and, in most MSAs, the median difference between the two shares was about 15 percentage points.

Exhibit 4.2. Share of Population, by Highest Educational Attainment Category and Race, for Sampled MSAs, 2006–2010



AIAN = American Indian and Alaska Native. GED = general educational development. MSA = metropolitan statistical area.

Source: U.S. Census Bureau, American Community Survey 5-year estimates, 2006–2010

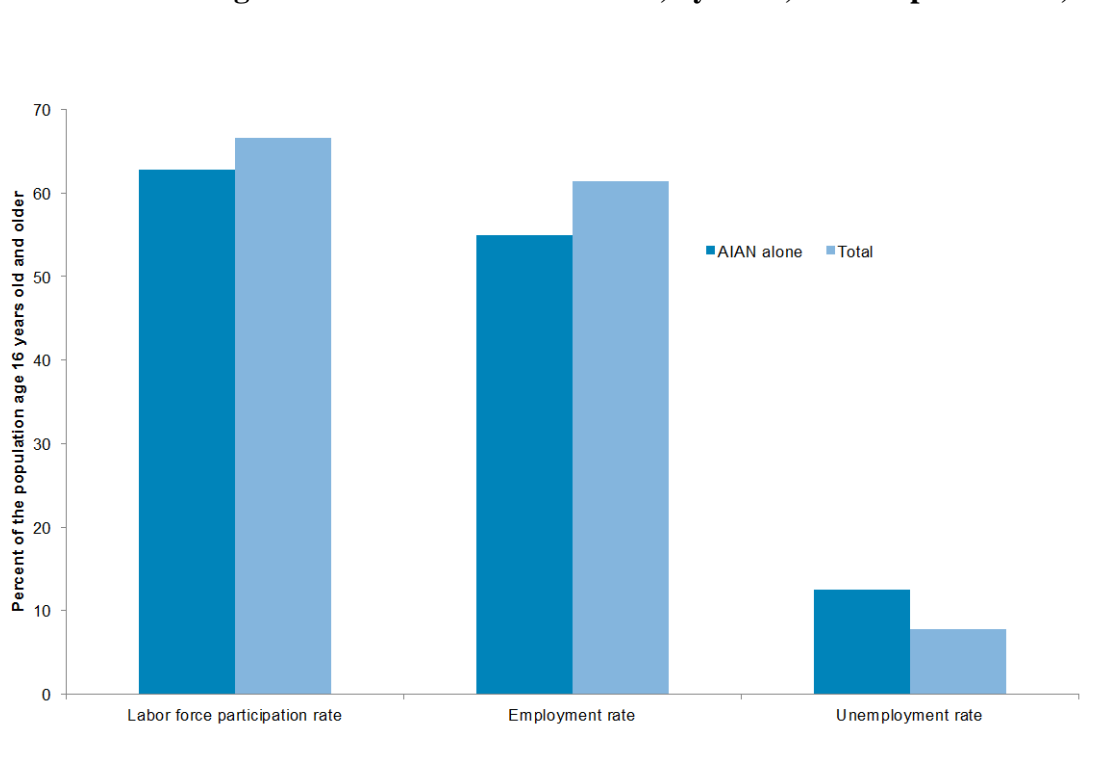
Educational Attainment: Primary Cities Versus Suburbs

The share of the AIAN population with less than a high school diploma was about the same between the primary cities and the suburbs, whereas the share with a bachelor’s degree or higher was slightly higher in the primary cities (15 percent) than in the suburbs (13 percent). By contrast, the total population share with less than a high school diploma was much higher in the primary city (20 percent) than in the suburbs (13 percent).

Labor Force Characteristics

The employment rate for the AIAN-alone population lagged that of the total population. For those 16 and older, on average, during the 2006-to-2010 period, the employment rate for the AIAN-alone population was 55 percent compared with 61 percent in the total population (see exhibit 4.3). This pattern held in 20 of the 24 MSAs, the exceptions being Nashville, Portland, Santa Fe, and Tulsa, where the AIAN-alone employment rate was greater than (Nashville, Portland, and Santa Fe) or about equal to (Tulsa) the rate in the total population.

Exhibit 4.3. Average Labor Force Characteristics, by Race, for Sampled MSAs, 2006–2010



AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
Source: U.S. Census Bureau, American Community Survey 5-year estimates, 2006–2010

The AIAN-alone population also had higher rates of unemployment than did the general population. During the 2006-to-2010 period, the AIAN-alone unemployment rate was 13 percent compared with 8 percent for the total population, on average. This trend persisted in all 24 MSAs, although the size of the gap varied. For example, in the Dallas MSA, the AIAN unemployment rate was only about 1 percentage point higher than the rate for the total population, but, in the Duluth MSA, the rate was 14 percentage points above that of the total population.

The AIAN-alone civilian labor force participation rate—the percent of the population ages 16 and older that is either working or looking for work in the civilian (nonmilitary) sector—was 63 percent in the sampled MSAs, on average, during the 2006-to-2010 period, which was 4 percentage points lower than the rate for the total population (67 percent). The rate was higher than 67 percent in only 5 of the 24 MSAs—Nashville, New York, Portland, Santa Fe, and Tulsa.

Respondents discussed the challenges AIANs face gaining and retaining employment. Respondents from the Anchorage and Reno MSAs noted that many AIANs live in areas with high rates of unemployment and that many AIANs have a poor record of retaining employment. Respondents commented that low educational attainment and lack of work experience make it difficult for many AIANs to access work training opportunities and jobs that pay livable wages. They noted that these challenges were particularly great for those who move to the cities from tribal lands. Respondents in five MSA sites—Billings, Boston, Farmington, Phoenix, and Tulsa—also noted that many lower-income AIANs do not own a car or truck, an obstacle that further limits their employment prospects.

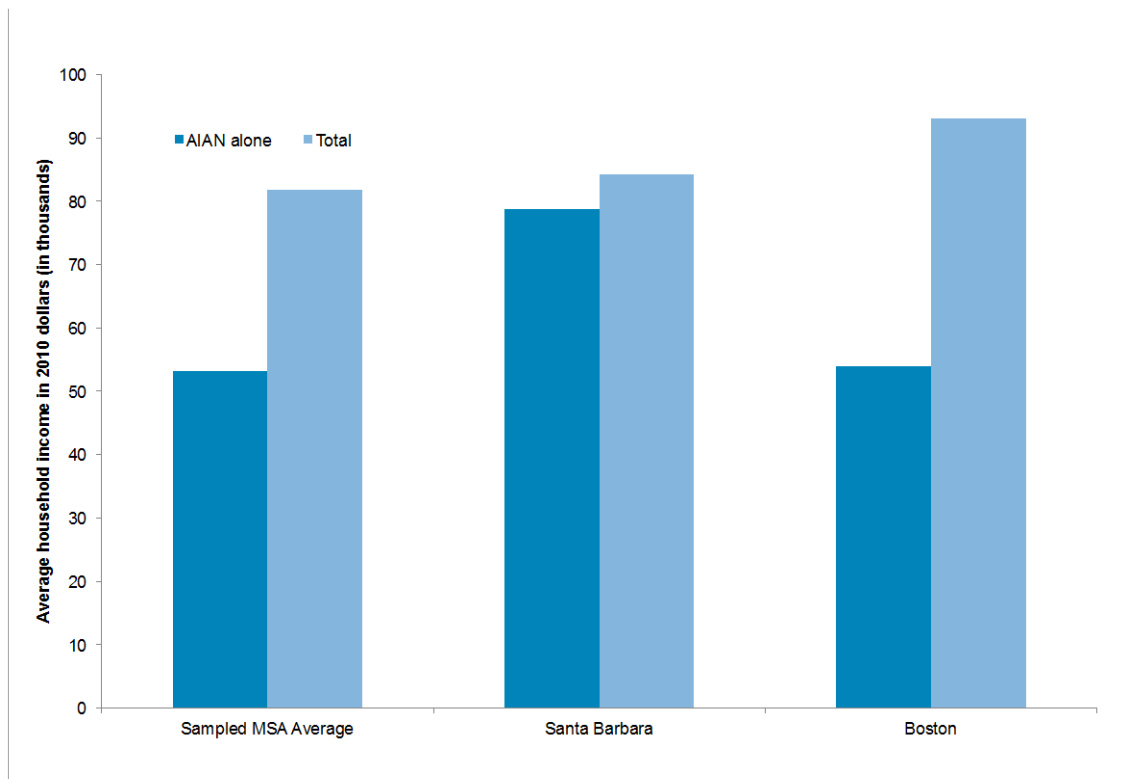
Labor Force Characteristics: Primary City Versus Suburbs

American Indians and Alaska Natives living in primary cities are about as likely to be employed as those living in suburban areas (56 percent compared with 55 percent, respectively). Among the total population, the rate of employment was slightly lower in the cities than in the suburbs (59 percent and 62 percent, respectively). The rate of unemployment for both the AIAN-alone and total populations was slightly higher in primary cities. Among AIANs, the rate was 14 percent in primary cities and 12 percent in suburbs, on average, compared with 9 percent among the total population in the primary cities and 7 percent in the suburbs.

Income and Poverty

Across all indicators of income and poverty, AIAN-alone households fare poorly compared with the total population. The average household income for AIAN-alone households was about \$53,000 compared with about \$80,000 for the total population during the 2006-to-2010 period in the 24 sampled MSAs. The AIAN-alone average household income was below that of the total population in 23 of the MSAs. The average income disparity between AIAN-alone and all households ranged from \$5,500 in the Santa Barbara MSA to \$39,000 in the Boston MSA (see exhibit 4.4). The median difference for all 24 MSAs was about \$21,000. Bakersfield was the only sampled MSA in which the AIAN-alone average household income was higher than the average among the total population, with a difference of \$1,000.

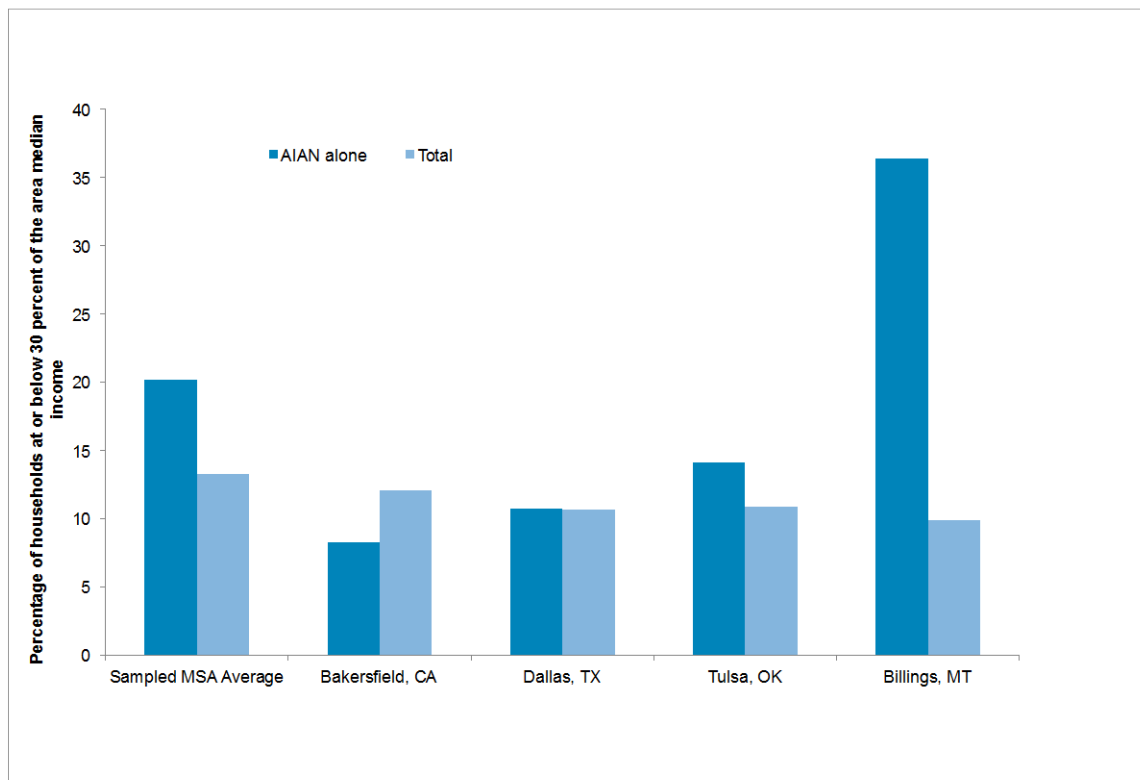
Exhibit 4.4. Average Household Income, by Race of Householder, 2006–2010



AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2006–2010

The AIAN-alone population also has a higher share of population that earns incomes at or below 30 percent of the Area Median Income, classified as having extremely low incomes, than does the total population. On average, during the 2006-to-2010 period, 20 percent of AIAN households had extremely low incomes compared with 13 percent of all households. This pattern held in each of the sampled MSAs except Bakersfield and Dallas. In the Dallas MSA, the share of AIAN-alone households that had extremely low incomes was about the same as the share for all households. In the Bakersfield MSA, the AIAN share was about 4 percentage points lower than that of all households. In the remaining 22 MSAs, the difference between the AIAN-alone share and the total share ranged from a 3-percentage-point difference in the Tulsa MSA to a 27-percentage-point difference in the Billings MSA, where more than one-third of AIAN-alone households had extremely low incomes (see exhibit 4.5).

Exhibit 4.5. Share of Households That Had Extremely Low Incomes, by Race, 2006–2010



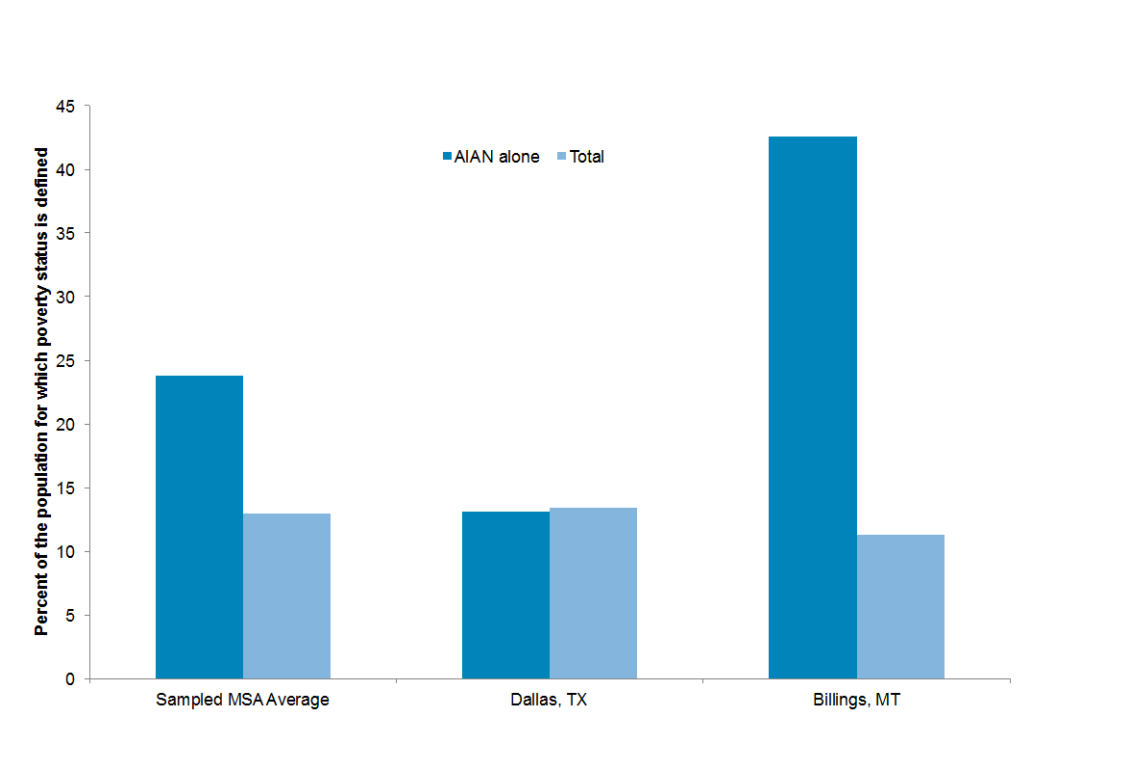
AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Source: U.S. Department of Housing and Urban Development Consolidated Planning/Comprehensive Housing Affordability Strategy File, 2006–10 (special product of the U.S. Census Bureau, American Community Survey 2006–2010)

As would be expected, given the higher shares of extremely low-income households, the poverty rate of the AIAN-alone population was higher than that of the total population (see exhibit 4.6). During the 2006-to-2010 period, the AIAN poverty rate was 24 percent compared with 13 percent of the total population, on average, and was higher than the total rate in 23 of the 24 MSAs. The only exception was the Dallas MSA, where the AIAN rate was about the same as the total population rate. In the remaining 23 sites, the size of the difference ranged from 2 percentage points in the Bakersfield MSA to 31 percentage points in the Billings MSA.

Further, the AIAN-alone child poverty rate²¹ was 30 percent, on average, in the sampled MSAs compared with 18 percent for the total population during the 2006-to-2010 period. The AIAN child poverty rate was higher than the total population rate in 20 of 24 MSAs, with differences ranging from 1 percentage point in the Chicago MSA to 39 percentage points in the Billings MSA. In 4 MSAs—Dallas, Houston, Reno, and Santa Fe—the AIAN child poverty rate was lower than the total rate, but the differences were small, ranging from 0.4 percentage points lower for the AIAN-alone population in Houston to 4 percentage points lower for the AIAN-alone population in Reno.

Exhibit 4.6. Average Overall Poverty Rates, by Race, 2006–2010



AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
 Source: U.S. Census Bureau, American Community Survey 5-year estimates, 2006–2010

Income and Poverty: Primary Cities Versus Suburbs

On all the income and poverty measures, the conditions were worse in the primary cities than in the suburbs for the AIAN-alone population and for the total population. The disparities between those living in the primary cities and suburbs were less pronounced for the AIAN-alone population than they were for the total population. For example, the share of AIAN households that had extremely low incomes was slightly higher in the primary cities (22 percent) than in the

²¹ *Child poverty rate* is defined as the percentage of individuals under the age of 18 living in households that have money incomes that fall below the poverty threshold for their family size and composition, as defined by the U.S. Office of Management and Budget.

suburbs (19 percent). By contrast, the share for all households in the primary cities that had extremely low incomes was 19 percent and the suburban share was 11 percent, more than twice the difference among AIAN households.

These differences suggest that, among the population at large, households with low incomes and those living in poverty are concentrated in the primary cities, whereas income-disadvantaged AIAN-alone households are more dispersed across primary cities and suburban areas. The researchers hypothesize that this difference might occur because the suburbs, as defined in this study, include tribal land, where incomes are lower and poverty rates are higher than in other areas.

5. Housing Conditions, Problems, and Needs

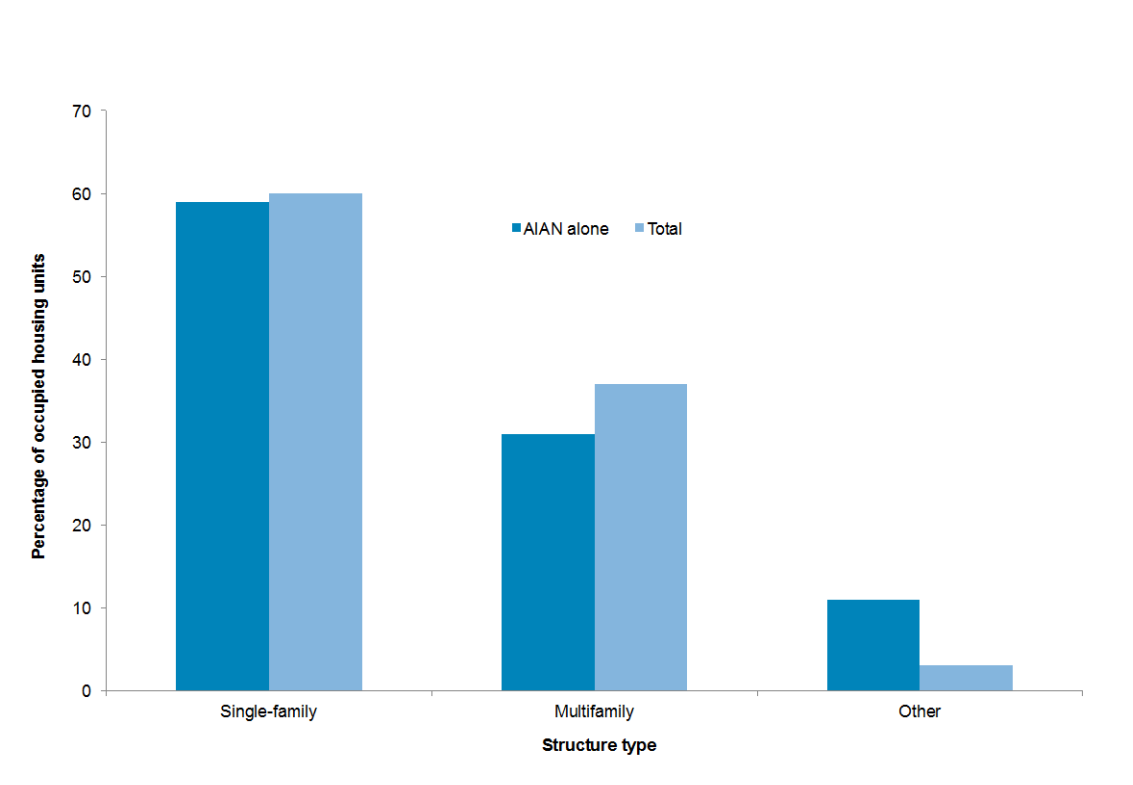
This section examines housing characteristics and conditions and the challenges that American Indian and Alaska Native (AIAN) populations residing in metropolitan statistical areas (MSAs) face in obtaining housing. It also addresses homelessness. Key findings include the following:

- AIAN-alone households live in single-family, detached homes at rates similar to all households in the sampled MSAs (about 60 percent), but relatively fewer AIAN households live in multifamily units and relatively more live in other housing types (such as in recreational vehicles, mobile homes, and boats) than do all households.
- AIAN-alone households have a higher median rate of cost burden and severe cost burden than do all households, suggesting that affordability issues are more acute for them. Respondents in all the sampled MSAs noted a shortage of affordable housing.
- Data suggest that AIANs are more likely to live in housing that lacks complete plumbing and kitchen facilities than are all households.
- AIANs are more likely to live in overcrowded housing situations; overcrowding likely is the result of both housing affordability challenges and cultural norms for multigenerational living and for helping family members.
- AIANs face a number of housing-related challenges, including lack of familiarity with metropolitan area housing-market practices and job-search skills, fewer social ties, and race-based discrimination in housing.
- Respondents identified a lack of affordable housing and individual health issues as factors driving homelessness among AIANs living in MSAs.

Housing Structure Type

Most AIAN households in MSAs live in single-family homes and slightly less than one-third live in multifamily housing (59 and 31 percent, respectively) (see exhibit 5.1). These figures are comparable to those for all households. Roughly 3.5 times more AIAN households live in *other housing*, such as mobile homes, recreational vehicles, and boats, than do all households (11 percent compared with 3 percent). The rate of AIAN households living in other housing was highest in the Fayetteville MSA, at 31 percent. Housing of this type is less valuable as an asset and is more vulnerable to weather-related damage (Cooper, 2011; see Pettit et al., 2014, for a more detailed discussion).

Exhibit 5.1. Share of Occupied Housing Units, by Structure Type and Race of Householder, for Sampled MSAs, 2010



AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
 Source: U.S. Census Bureau, decennial census 2010

Housing Availability

The availability of housing, as indicated by vacancy rates, varied across the sampled MSAs. The overall average vacancy rate across rental and ownership housing was 9 percent. The vacancy rates in 11 of the sampled MSAs were higher than the national MSA average of 10 percent, and the rates in 13 of the sampled MSAs were lower than the national average. The Flagstaff MSA had the highest rate, at 26 percent, and the Portland MSA had the lowest, at 6 percent (see exhibit 2.3). In general, lower vacancy rates suggest more competition for available units. Respondents in the Anchorage, Bakersfield, Billings, Dallas, and Fairbanks MSAs talked about the high rental prices that landlords charge because of the demand for housing.

Although the vacancy rate does not identify the types of housing that are needed, respondents and focus group participants across the sites reported a lack of affordable units and of housing units big enough to accommodate large families. These issues are of particular importance, given the lower incomes and larger household sizes of AIAN households.

Housing Problems and Needs

This study examined housing problems and needs of AIAN households by considering three key components: (1) housing price and affordability, (2) housing quality, and (3) overcrowding.

Compared with the total population, AIAN households are more likely to be cost burdened and to live in low-quality and overcrowded housing.

Housing Price and Affordability

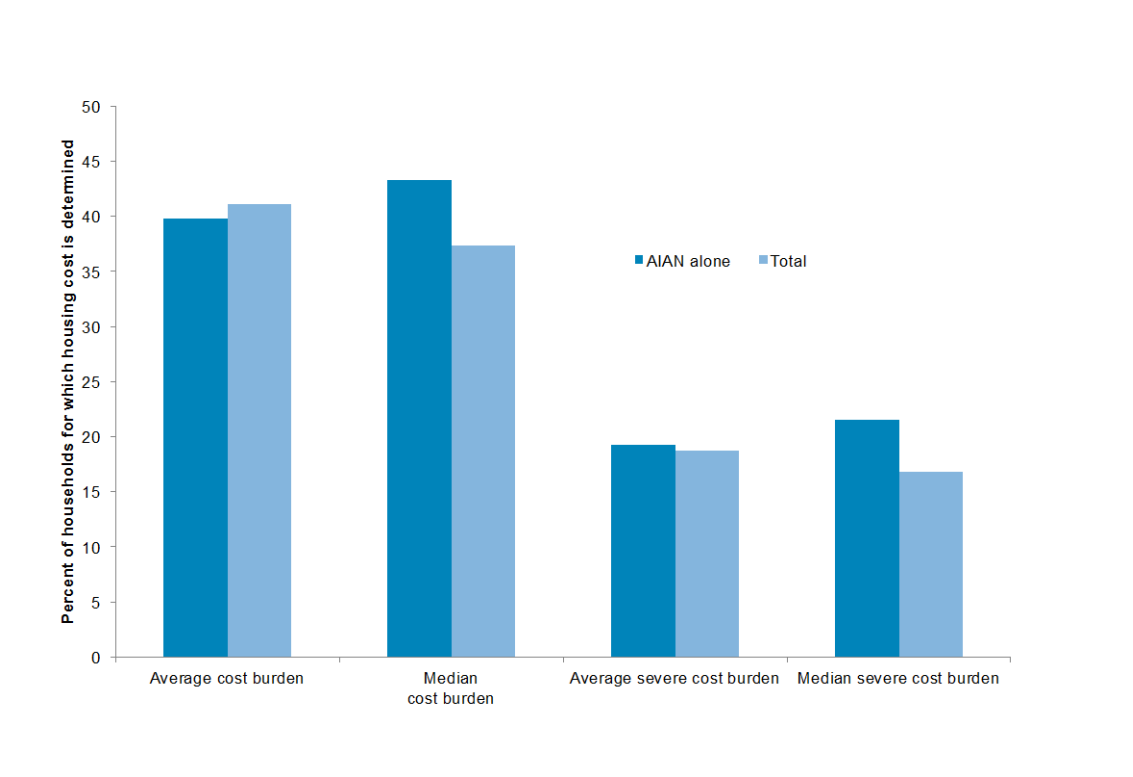
Given that the AIAN-alone households in most of the sampled MSAs have lower income levels and higher rates of poverty than do the households in the total population, renter households can be expected to occupy housing units that cost less. In fact, the average rent for AIAN-alone households was lower than the average for all households in every sampled MSA except Bakersfield and Nashville, where the rents were about the same. On the low end, rents in the Farmington MSA averaged \$530 for AIAN-alone households and \$660 for all households. In the Santa Barbara MSA, the average rent for AIAN-alone households was \$1,200 and for all households was \$1,300. As discussed later in section 7, the average value of homes owned by AIAN-alone households also was lower.

Lower rents and home values do not themselves indicate that AIAN-alone households have less severe housing affordability problems. To be considered affordable, housing costs should not exceed 30 percent of a household's income. Households with housing costs that exceed 30 percent of income are considered to be cost burdened, and those with housing costs that exceed 50 percent of income are extremely cost burdened (Schwartz and Wilson, 2008).

On average, during the 2006-to-2010 period, a similar share of AIAN-alone and all households was cost burdened (40 and 41 percent, respectively) (see exhibit 5.2). This similarity, however, masks considerable variation among MSAs, as indicated by the median share of cost-burdened households, which was 43 percent for AIAN-alone households and 37 percent for all households. In 18 of the 24 MSAs, the AIAN-alone cost-burdened share was higher than that of all households and, in some places, the difference was large. In the Nashville and Providence MSAs, for example, the AIAN-alone rates were 23 and 24 percentage points higher, respectively, than the rates for all households. In 5 MSAs, the percentage of AIAN-alone households that were cost burdened was less than that of all households. The difference was small in most of the MSAs, but, in the Flagstaff MSA, the AIAN-alone rate was 14 percentage points lower than that of all households. There was no difference in cost burden between AIAN-alone and all households in the Phoenix MSA.

During the same period, almost one-fifth of households (19 percent) were severely cost burdened, on average, among both AIAN-alone and all households. Again, a difference in the median share is apparent: 22 percent of AIAN-alone households were severely cost burdened compared with 17 percent for all households. The share of severely cost-burdened AIAN-alone households was higher than the share of all households in 20 of the 24 MSAs. The exceptions were the Farmington, Flagstaff, Reno, and Tulsa MSAs. In the Flagstaff MSA, the rate for all households was 7 percentage points above the AIAN-alone rate. Note that all 4 MSAs include substantial shares of tribal land. Pettit et al. (2014) found that cost burden was lower for the AIAN-alone population living on tribal land than for those in other areas.

Exhibit 5.2. Average and Median Share of Households That Are Cost Burdened and Severely Cost Burdened, by Race, for Sampled MSAs, 2006–2010



AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: Cost burdened refers to households paying more than 30 percent of their income for housing, and severely cost burdened refers to households paying more than 50 percent of their income for housing.

Source: U.S. Census Bureau, American Community Survey selected population tables, 2006–2010

Housing Quality

American Indians and Alaska Natives experience a number of housing-quality problems, as indicated by secondary data and discussions with respondents and focus group participants. Many respondents stated that the conditions that AIANs and non-AIANs face were similar, because poor-quality housing reflected household income more than race. The problems, however, appear to be more prevalent among AIAN households, perhaps because they have disproportionately low incomes.

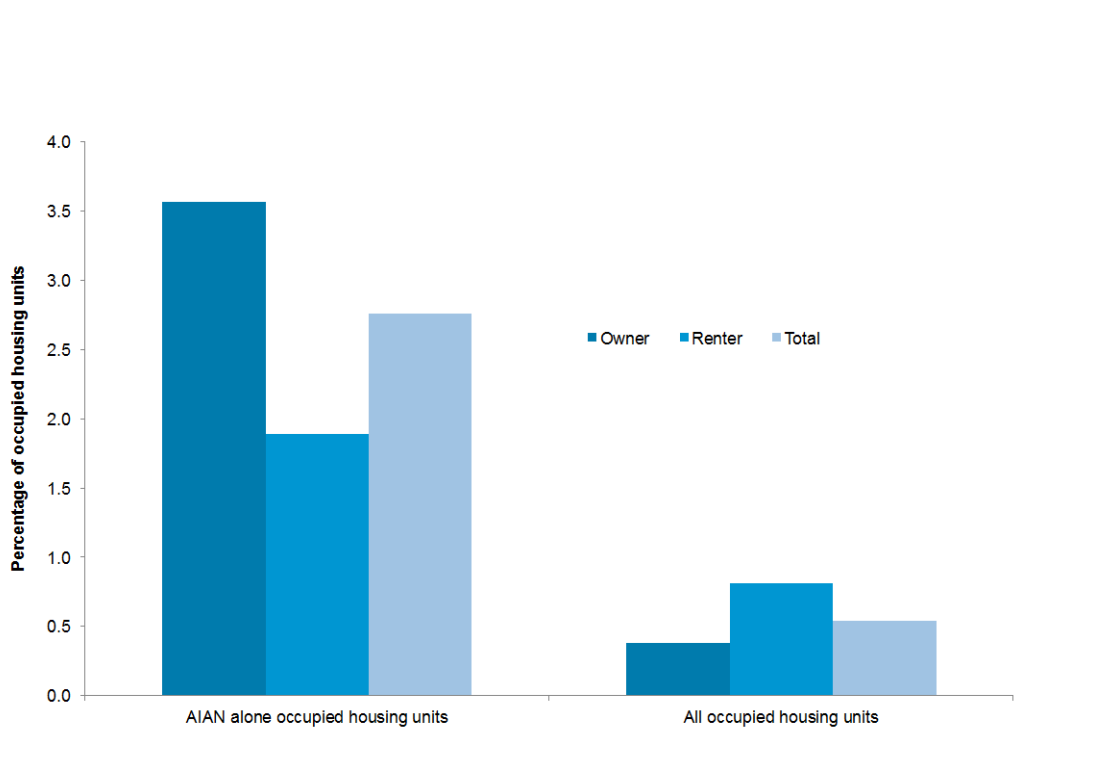
Facilities

Facilities problems are defined as the lack of complete plumbing and lack of a complete kitchen. Most AIAN-alone households live in housing with complete facilities, but, relative to all households, their rate of housing with incomplete facilities is higher. Housing in which AIAN households reside is less likely to have complete plumbing than is housing among all housing units, a designation that means the units lack at least one of the following: hot and cold running

water, a flush toilet, and a bathtub or shower.²² In 2006–2010, the AIAN share of occupied housing units that lacked complete plumbing facilities was nearly 3 percent, whereas the corresponding share for all occupied housing units was only 0.5 percent. Although the share is low, the rate among AIAN households was nearly 6 times the overall rate. Considerable variation exists among MSAs: the AIAN share ranged from 0 percent incomplete plumbing in Reno to 16 percent in Flagstaff. The rate of incomplete plumbing facilities decreased by less than 1 percentage point during the decade for AIAN-alone and for all occupied housing units. On average, the share of AIAN households living in housing without complete plumbing facilities decreased by 0.7 percentage points from 2000 to 2006–2010 compared with a decrease of 0.3 percentage points for all housing units.

After controlling for tenure type, the researchers found that rates for AIAN-alone households are still higher than those for all households (see exhibit 5.3). About 2 percent of AIAN-alone renter households lacked complete plumbing, roughly twice the rate for all occupied rental units (less than 1 percent). Further, among owner-occupied households, the AIAN-alone rate was 3.6 percent compared with only 0.4 percent for all households.

Exhibit 5.3. Average Share of Occupied Housing Units Lacking Complete Plumbing Facilities, by Tenure and Race of Householder, for Sampled MSAs, 2006–2010



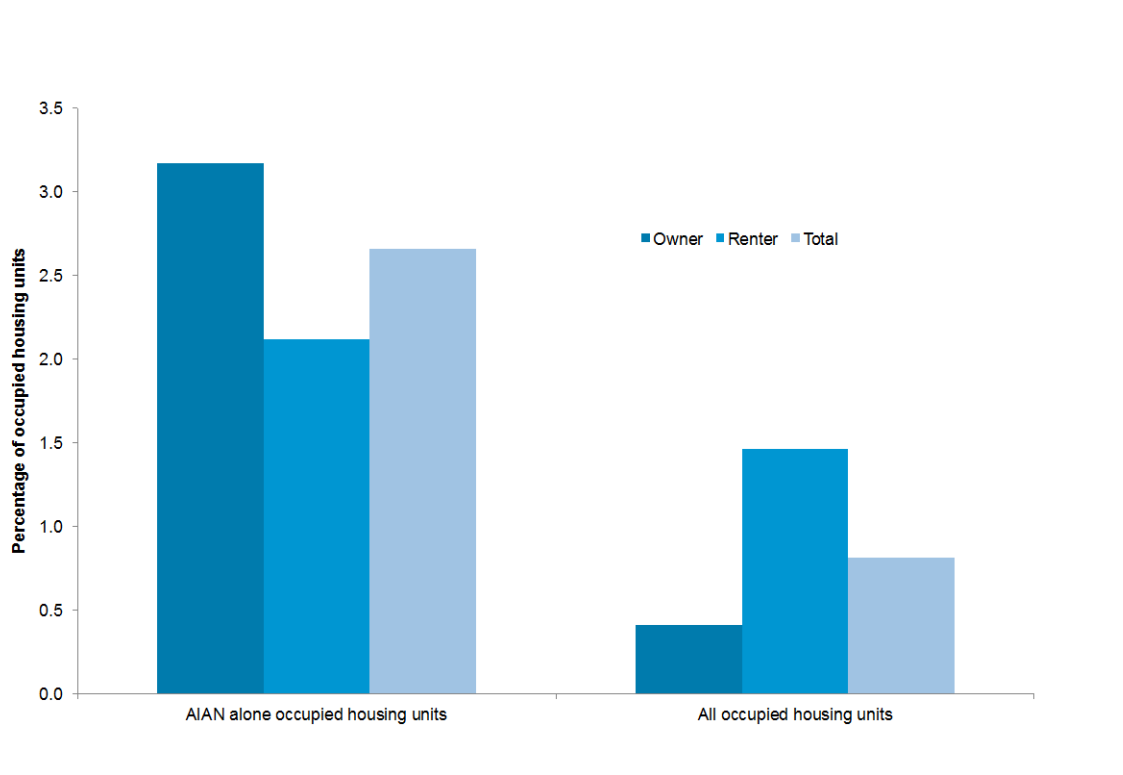
AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
 Source: U.S. Census Bureau, American Community Survey selected population tables, 2006–2010

²² See the documentation on the American Community Survey for additional information: <http://www.census.gov/programs-surveys/acs/>.

A higher share of housing units occupied by AIAN-alone households also lacked complete kitchen facilities compared with all occupied housing units. To be considered complete, kitchens must include a sink with faucet, stove or cooking range, and a refrigerator. Housing that lacks a complete kitchen is missing one or more of these facilities. On average, during the 2006-to-2010 period, about 3 percent of housing units occupied by AIAN households had incomplete kitchen facilities, a rate about three times the share of 0.7 percent for all occupied housing units. The variation among MSAs ranged from 0 percent in Billings to 14 percent in Flagstaff. The prevalence of incomplete kitchens declined by less than 1 percentage point (0.8) from 2000 to 2006–2010.

The picture of incomplete kitchen facilities by housing tenure was similar to that of plumbing (see exhibit 5.4). Most households had complete kitchens, but lacking a complete kitchen was more common among renters than owners for both AIAN-alone occupied housing units and all occupied housing units. Further, the AIAN-alone rate was higher than the rate for all occupied housing units among both renters and owners. About 2 percent of AIAN-alone renters lacked complete kitchens compared with about 1.5 percent of all households. Among owner-occupied units, slightly more than 3 percent of homes occupied by AIAN-alone households did not have a complete kitchen compared with less than 1 percent of all owner-occupied units.

Exhibit 5.4. Average Share of Occupied Housing Units Lacking Complete Kitchen Facilities, by Tenure and Race of Householder, for Sampled MSAs, 2006–2010



AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
 Source: U.S. Census Bureau, American Community Survey selected population tables, 2006–2010

Housing Conditions

Poor housing conditions include problems related to inadequately built housing and housing that has deteriorated (Pettit et al., 2014). Without a survey, it is not possible to quantify the types or number of housing condition problems that AIAN-alone households in MSAs experienced. This study explored the issue through interviews and focus group discussions. Most respondents either worked with low-income clients or had low incomes. Respondents noted that many AIAN households can afford only housing that is poorly maintained. Problems cited across the sampled MSAs included water leaks, mold, dry rot, waterline breaks, asbestos, lack of proper heating or air conditioning, and problems with vermin. Some respondents also commented on poor insulation in housing, a condition that can lead to high utility costs.

Overcrowding

Overcrowding and severe overcrowding were more prevalent among AIAN-alone households than among all households in the 24 sampled MSAs. The U.S. Census Bureau defines *overcrowding* as having more than 1 occupant per room and defines *severe overcrowding* as having more than 1.5 occupants per room.

During the 2006-to-2010 period, about 10 percent of AIAN-alone households were overcrowded compared with 4 percent of all households. The rate of overcrowding was worse among the AIAN population than among the general population in 22 of the 24 sampled MSAs. In the Santa Barbara and Santa Fe MSAs—the two exceptions—the relative rates of overcrowding were about the same. During the same period, about 3 percent of AIAN-alone households were severely overcrowded, roughly three times the 1-percent rate among all households. Severe overcrowding was higher among AIAN-alone households than among all households in 21 of the 24 sampled MSAs. In the Nashville, Reno, and Santa Barbara MSAs, the severe overcrowding among all households was no more than 1 percentage point more than the rate for AIAN-alone households. The Flagstaff MSA had the highest rates of overcrowding and severe overcrowding among AIAN-alone households (25 and 9 percent, respectively) and had the largest disparities between the rates for AIAN-alone and all households: the rate among AIAN households was 18 percentage points higher than the overall rate of overcrowding, and it was 6 percentage points higher than the overall rate for severe overcrowding.

Overcrowding was worse among renters than homeowners for both AIAN and all households. The rate for AIAN households was higher than that for all households across tenure type (see exhibit 5.5). To be specific, during the 2006-to-2010 period, about 12 percent of renter-occupied units with an AIAN-alone householder were overcrowded compared with 8 percent of owner-occupied units with an AIAN-alone householder. During the same period, about 7 percent of all renter-occupied housing units were overcrowded compared with 2 percent of all owner-occupied housing units. The same patterns apply for severe overcrowding.

Exhibit 5.5. Rates of Overcrowding for Occupied Housing Units, by Race of Householder and Tenure, for Sampled MSAs, 2006–2010

	AIAN Alone Householder (%)		All Occupied Housing Units (%)	
	Overcrowded	Severely Overcrowded	Overcrowded	Severely Overcrowded
Total	9.9	3.1	4.1	1.2
Owner	7.6	2.7	2	0.4
Renter	12.4	3.6	7.4	2.5

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
 Source: U.S. Census Bureau, American Community Survey selected population tables, 2006–2010

Respondents in nearly one-half of the sampled MSAs discussed AIAN households’ use of “doubling up,” or overcrowding, as a means to achieve housing affordability by increasing the number of income earners who share a home. Doubling up can involve multiple families sharing housing or multiple generations living together. Not all doubling up should be considered an outcome of necessity, however. Although some overcrowded conditions might indicate an effort to reduce housing costs, in other instances it might reflect preferences for multigenerational living arrangements and a sense of responsibility toward family that encourages AIANs to house and care for relatives in need. Whether overcrowding results from need or preference, it can violate lease terms of private-market and subsidized housing. For example, a respondent from the Duluth MSA mentioned that AIANs will not allow relatives to stay on the street. This view can lead households to take in people who are not on the lease. If the landlord discovers the situation, the tenants run the risk of eviction. The text box “Challenging Regulations” describes additional conflicts that AIANs face.

Challenging Regulations

Some requirements of federally assisted housing conflict with Native cultural practice. For example, fishing is central to the way of life of many Alaska Natives. Some Alaska Natives still move to fish camps during summers to fish for subsistence and income. One respondent from the Anchorage MSA noted that federal regulations prohibit tenants of housing developments funded by Low-Income Housing Tax Credits (LIHTCs) from subletting apartments. Elderly Alaska Natives who want to move to fish camps for the summer cannot sublet their apartments to children or other family members, so they must either stay home or pay rent on the empty units while they are gone. If the operator of the housing development allowed tenants to sublet, the Internal Revenue Service could deem the operator out of compliance and no longer eligible to receive LIHTCs.

Housing Conditions: Primary Cities Versus Suburbs

Variation in the measures of facilities and housing conditions and problems between primary cities and suburbs were few and pointed to differences between AIAN-alone and all households. One measure that stood out was overcrowding. Rates of overcrowding and severe overcrowding were consistent between the primary cities and suburbs among AIAN-alone occupied housing units (about 10 percent were overcrowded and 3 percent were severely overcrowded), but, for all occupied housing units, the rates were higher in the primary cities and lower in the suburbs.

Challenges To Obtaining Housing

AIAN households can face a number of challenges to finding and retaining housing in urban areas. Five types of challenges or barriers emerged from respondent interviews and focus group discussions: (1) lack of familiarity with urban life and urban housing markets, (2) lack of employment plans or prospects, (3) limited social networks, (4) insufficient rental or credit history, and (5) race-based discrimination. (See the text box “Transitioning to Life in the City.”)

Social service providers and focus group participants noted that the process for finding housing on reservations and in native villages differs considerably from the process in MSAs, whether on the private market or in subsidized housing. For example, many people on reservations live in tribally administered housing. They know whom to contact about housing and they know other people who live in such housing. It is also common for people to share a home with relatives or friends. By contrast, searching for housing in MSAs involves applying for housing assistance from nonnative housing authorities or other entities or entering into a rental lease with a landlord they do not know. Respondents observed that, because of the differences, many AIANs who migrate to cities from tribal lands can find navigating the housing markets difficult, and they are unprepared for higher housing costs. A respondent in the Reno MSA observed that some people who move from the reservation have difficulties learning how to look for housing, and their struggles have been exacerbated by insufficient income to afford the rental prices in the city.

In addition, respondents suggested that some AIANs move to MSAs without firm plans for housing and employment. They might not have a permanent place to stay when they arrive or a source of income. The lack of a fixed address for some people can impede job searches. Movers also might be unaware of community and social service supports available to aid them in their transition.

Some AIANs leave behind a dense social network when they relocate to MSAs, where they have fewer ties. The relevance of social ties came up in discussions of housing, with respondents saying that people had more options for staying with family or friends on reservations or in native villages than in MSAs. Participants also talked about the inability to live longer term with a relative or friend in the city because of concerns about lease violations or even eviction if lease terms are violated.

Respondents also commented on challenges associated with obtaining rental housing. Individuals who previously have not had a lease in their name, do not have a credit history, or have a poor credit report might not meet a landlord’s leasing requirements. This situation can be true of anyone, but AIANs moving to MSAs might be more likely than other renters to face such challenges if they do not have a rental history with private landlords, credit or employment histories, or a bank account—all issues mentioned by respondents in various MSAs. Respondents also talked about the lack of experience some AIANs have with making a rental deposit, managing money to ensure they can pay rent monthly and maintain a household, and complying with inflexible lease terms.

Respondents’ comments about housing discrimination varied. A number of them said that low income was a more significant barrier to securing housing than was discrimination based on race. Across the sampled MSAs, respondents said that landlords do not like to rent to low-income

people. Other respondents mentioned assumptions some landlords make about AIANs that intersect with income and culture. Comments included that landlords do not want to rent housing to voucher holders because they assume subsidized renters will damage the property. Because some landlords assume AIANs rent with a housing voucher, they turn away AIAN homeseekers. Respondents also said landlords assume that AIAN renters will allow additional family members to move into their housing units and that AIANs are likely to return to a reservation before the end of their lease. The researchers do not know whether (and which of) these assumptions are based on stereotype alone, but a respondent in the Billings MSA said that some landlords have, in fact, had tenants break a lease to return to the reservation. A respondent in the Reno MSA also said that cultural differences between landlords and AIAN tenants could discourage effective communication, thereby making landlords hesitant to rent to AIAN homeseekers.

Transitioning to Life in the City

A respondent from the Phoenix MSA noted that tribes in the area provide financial assistance to students pursuing higher education. Students move to Phoenix for college and receive a stipend from their tribe, but they are not prepared to budget for their monthly expenses, including housing, and the money runs out before their next stipend. A respondent shared a story about a student who dropped out of school to get a job to pay rent after incurring tuition debt. After observing the struggles of many students who move to Phoenix for school, the Phoenix Indian Center offered to give a presentation to youth at a nearby tribe on city culture and transitioning from the reservation; the tribe did not take advantage of the offer. In addition to students' struggling, other individuals and families also struggle to transition to the city. A respondent noted that people who relocate from the reservation are not prepared for the higher cost of living or for navigating the mainstream school and healthcare systems. Many people are unfamiliar with lease agreements and do not think they are able to advocate for themselves or voice concerns to their landlord. Respondents in many of the study sites said that moving to a city is a cultural leap.

Homelessness

As discussed throughout this section, AIANs face challenges to obtaining stable housing. Research shows that the most important predictor of homelessness is extreme poverty (Burt, 2001), and, although individuals with mental health, physical health, and substance abuse issues are particularly vulnerable, the key driving factor of homelessness is the availability of affordable housing (Cunningham, 2009). Given that AIANs in the sampled MSAs disproportionately have extremely low incomes, face employment challenges, and often have higher rates of housing cost burden, those AIANs living in MSAs can be expected to be at higher risk for homelessness. The researchers explored aspects of homelessness—described to respondents as having no residence, staying in a shelter or transitional housing, or staying with friends or family on a nonpermanent basis—through interviews and discussion groups.²³

²³ HUD collects data through local Homeless Management Information Systems (HMISs) on the race of people who seek homeless services and makes summary reports available to the public. These reports are provided at the Continuum of Care (CoC) level. A CoC is a local consortium of homeless service providers that coordinates homeless services within a jurisdiction, which can be a city, a county, a combination of counties or cities, a metropolitan area, or even an entire state. The data are not available at the MSA level in most cases and, of the 24 MSA study sites, the CoC boundaries matched the MSA boundaries in only 3 MSAs (Bakersfield, Reno, and Tucson). These data are further limited because CoCs do not systematically and uniformly collect data on the race of homeless people who do not seek services (the unsheltered population); data reflect only the sheltered portion of the homeless population. Because of these two significant limitations, the researchers chose not to use HMIS data to inform this report.

Respondents noted that homelessness is a persistent issue among the AIAN population in urban settings. In seven of the MSA sites—Anchorage, Billings, Duluth, Fairbanks, Phoenix, Portland, and Tucson—respondents stated that AIANs were disproportionately represented in their communities' homeless populations.

Respondents identified several factors that lead to homelessness among AIANs that, in general, are consistent with the literature on risk factors for homelessness (Koegel, Melamid, and Burnam, 1995; Caton et al., 2005). In many cities, respondents pointed to systemic issues, such as the economic climate, high cost of living, and lack of affordable housing, and said that low wages and high housing costs make affording rent difficult even for individuals who are employed. Respondents noted that housing costs were a problem, especially for larger families.

Respondents noted that many AIANs new to MSAs stay with a family member or friend who also is struggling. Eventually wearing out their welcome, they are asked to leave. In some instances, the new arrivals become homeless. Respondents from four MSAs—Anchorage, Bakersfield, Billings, and Phoenix—noted that the AIAN homeless population tends to be transient, moving back and forth between their home reservation or village and the metropolitan area.

Respondents from the Anchorage and Phoenix MSAs also noted that some AIANs become homeless after coming to the primary city for medical treatment. If the treatment requires a recovery period and the patient cannot afford a place to stay during that time, the patient might become homeless. Respondents also noted that the AIAN homeless population includes victims of domestic violence.

Respondents from the Bakersfield, Duluth, Farmington, Sacramento, Santa Barbara, and Tulsa MSAs said they noticed changes in the number and characteristics of AIANs who are homeless. Respondents discussed seeing an increase in the number of homeless families with children and the elderly. Individuals also commented on the increase in homeless youth. Concern about youth homelessness was strong in the Anchorage MSA, where respondents talked about the risks that homeless youth face of violence and being drawn into prostitution. At least one respondent said AIAN youth who come to the city are not “streetwise.” Some respondents surmised that the number and types of homeless people have changed because of the recent recession in the United States.

Impact of the Recession

The recent national recession (December 2007 through June 2009) negatively affected households and communities across the United States. To assess whether and how it affected the AIAN population, the research team examined relevant housing and employment data and asked respondents about their perceptions of its impact.

The recession negatively affected housing availability and cost and employment opportunities in a number of the sampled MSAs, although not in all of them. Across all U.S. MSAs between 2006 and 2010, the average decline in the employment rate was 4 points and the average decline in the Federal Housing Finance Agency's House Price Index was 40 points. HPI measures the

average quarterly change in home sales prices or refinancing for the same properties in select MSAs. Among the sampled MSAs, eight MSAs were comparatively hard hit with larger-than-average declines in both HPI and employment rate. Those MSAs were Bakersfield, Flagstaff, Phoenix, Portland, Providence, Reno, Sacramento, and Tucson. Respondents in the Phoenix MSA noted that, in the wake of the foreclosure crisis, investors bought up much of the available housing and held it, waiting to sell until market conditions improved. This action constrained the supply of available housing in the Phoenix city limits.

Seven MSA sites—Anchorage, Billings, Dallas, Fairbanks, Fayetteville, Houston, and Tulsa—fared comparatively better with smaller-than-average declines in the HPI and the employment rate. Respondents from the Anchorage and Billings MSAs discussed the impact of the recession in their cities, noting that they fared better than the rest of the country did. Anchorage respondents noted that little high-risk lending took place there, and those from Billings said the oil boom in the region increased jobs and demand for housing, which led to higher rental costs. In the remaining MSAs—Boston, Charlotte, Chicago, Duluth, Farmington, Nashville, New York, Santa Barbara, and Santa Fe—the impact was mixed: the MSAs experienced a larger-than-average decline on one of the two measures, either the HPI or employment rate and a smaller-than-average decline on the other.

Respondents across MSAs noted that the foreclosure crisis led to increased demand for rental housing, inflating rental costs and making it more difficult to obtain rental housing. Because of fewer available rental units and increased demand, landlords were able to be more selective. Respondents from a few MSAs also noted that funding for new housing development was limited during the recession, so fewer new rental units became available, further constraining supply in a time of increased demand. In the Anchorage MSA, a respondent noted that lenders were setting stricter credit criteria in the wake of the recession, adding to the obstacles for Alaska Natives trying to become homeowners. Respondents from the majority of MSAs also noted that they observed an increase in the number of homeless individuals and families, a situation that they attributed to job losses.

6. Housing and Housing-Related Services in Urban Areas

This section provides an overview of the housing and housing-related services that respondents identified in their communities and the challenges that American Indian and Alaska Native (AIAN) populations face in gaining access to services. The information is suggestive of the range and capacity of housing-related services available to AIANs living in MSAs. Each sampled metropolitan statistical area (MSA) had, at minimum, an Indian community center or other Native American-focused organization. It is possible that the sampled sites have more service organizations than those identified by the researchers. Key findings include the following:

- In most sampled MSAs, few service organizations target assistance to AIANs or serve them exclusively.
- The array of available services varies considerably across the sampled MSAs.
- No funding sources appear to be designated to support AIAN housing services in off-reservation MSAs.
- AIANs face several barriers when trying to gain access to housing services, including a lack of familiarity with available services, staff of mainstream providers who do not interact with AIANs in a culturally competent manner, and regulations that pose challenges for AIANs seeking services.

Types of Services Available

Overall, respondents from the sampled MSAs identified 89 distinct housing-related services (see exhibit 6.1). Services included those exclusively serving AIAN populations (33 percent of all services mentioned), services that target AIANs but serve the broader population (22 percent of all services mentioned), and mainstream services that serve the broader population without any specific targeting to AIANs (45 percent of all services mentioned).

Exhibit 6.1. Number of Housing-Related Services Identified, by Type and Population Served, Across Sampled MSAs

	Total	AIAN Only	AIAN Targeted	Mainstream
Homeless services	32	1	12	19
Subsidized rental housing (PHA)	13	2	2	9
Referral to housing services	12	10	1	1
Financial assistance	11	6	1	4
Rent and utility assistance	9	6	1	2
Assistance for home rehab/repair	3	0	0	3
Case management/housing search assistance	5	3	2	0
Affordable homeownership programs	2	1	1	0
Multiple services	2	0	0	2
Total	89	29	20	40

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area. PHA = public housing authority.

Source: Respondent interviews and focus groups

The number of services identified in each sampled MSA ranged from 1 to 12, with the median being 3. The number of services was not related to the overall population size or to the share of AIAN-alone population in a given MSA. Furthermore, the 2 MSAs in which the most services were identified (Anchorage with 9 and Phoenix with 12) were sites visited by the research team. It is likely that the number of services located in each site is related to the depth of data collection conducted in that MSA (the number of interviews and discussion groups conducted). Because researchers did not conduct an exhaustive search for services provided in the sampled MSAs, they could not draw definitive conclusions on the service richness across the sites.

Homeless Services

Services for the homeless were the most frequently mentioned service type available. Respondents identified 32 distinct homeless services across the 24 sampled MSAs, 1 of which serves only AIANs, 12 of which target AIANs but serve a broader client base, and 19 of which are mainstream services.²⁴

Phoenix was home to the only homeless service that exclusively serves AIANs (see text box “Initiative”). The program is a multiagency effort funded by a local hospital grant to provide chronically homeless AIANs with housing, medical treatment, and intensive case management to become housing stable.

Initiative

In the Phoenix MSA, a group of service providers, including the Phoenix Indian Center, Native American Connections, and Native Health, came together to provide housing, intensive case management, and supportive services to chronically homeless AIANs with chronic medical conditions. The operator of a local hospital funds the collaboration, because the hospital staff noticed that the emergency room services were being used by homeless individuals who were not sick but who needed food and water. Through the grant, Native American Connections employs a case manager who works with program participants to find housing—either in properties operated by Native American Connections or in properties operated by other private landlords. The case manager also makes sure the clients go to Native Health for healthcare services and Phoenix Indian Center for employment services and helps clients apply for benefits for which they are eligible. Program participants are eligible to receive case management and supportive services for 6 months after they become housed. In the first 2 years of the program, the effort served more than 130 clients.

An AIAN community organization in Phoenix is the only provider of AIAN-targeted homeless services identified in the city. One of the organization’s shelters serves only men and incorporates American Indian culture by including a sweat lodge and offering traditional healing services. The same organization owns and manages a 54-unit, permanent supportive housing program that targets chronically homeless individuals.

Services targeted to AIANs also were identified in the Anchorage and Duluth MSAs and included transitional housing, emergency shelters, permanent supportive housing, and homeless

²⁴ HUD’s Homeless Prevention and Rapid Re-housing Program, which provided support for homeless families and individuals or those at risk of becoming homeless, ended in September 2012, before the start of data collection for this study.

youth services. For example, in the Duluth MSA, the American Indian Center runs an emergency domestic violence shelter for women and children, providing advocacy, safety planning, support groups, and cultural services and activities such as traditional healing, Ojibwe language classes, and an elder council (see text box “Housing and Community Center”). The organization operates three other homelessness programs. One offers a transitional housing program that helps women and children obtain permanent housing. Another provides intensive case management services to households experiencing long-term homelessness. The last provides housing through a 29-unit supportive housing program.

Housing and Community Center

Two respondents in the Duluth MSA described a multiuse building that includes 29 units of affordable, permanent supportive housing targeted to American Indians. The building is named Gimaajii Mino Bimaadizyann, the Ojibwe phrase for “we are, all of us together, beginning a good life.” Gimaajii, for short, also houses Duluth’s American Indian Center, which provides cultural services to its residents and other AIANs in the community. Gimaajii residents must have an income at or below 50 percent of the Area Median Income and either be homeless or unstably housed. The building consists of 4 efficiency, 5 one-bedroom, 11 two-bedroom, and 9 three-bedroom housing units. The building includes community space for cultural programming, a health clinic, a gymnasium, and rental space for tribal entities and nonprofits. Supportive services, such as case management, job training, domestic violence support groups, and medical advocacy, are offered to the residents on a voluntary basis. The project is supported through several funding streams, including tribal funds. In developing the Gimaajii, planners approached nearby tribes to ask for their help. Tribes responded by providing a range of supports. For example, one tribe contributed funds for rental assistance, another provides staff for the onsite supportive services, one contributed an upfront capital contribution, and another moved its Duluth tribal office into the building and pays rent.

In many of the sampled MSAs, mainstream homeless services were the only services available to AIANs. Services available included emergency shelters, transitional housing, permanent supportive housing, homelessness prevention and rapid rehousing, case management, drop-in centers, and additional funds for housing unaccompanied youth. Emergency shelters were the most frequently noted mainstream service, with respondents identifying 11 such services in 10 of the sampled MSAs. Respondents from several sites suggested that many homeless AIANs choose not to go to shelters because the shelters are uncomfortable, crowded, or prison like; are perceived as dangerous; and have overly restrictive rules or policies. Individuals also said that AIANs prefer to make it on their own, stay on the street, camp, or double up. Respondents identified two transitional housing programs in the Anchorage MSA and one program in the Phoenix MSA that provide emergency shelter, transitional housing, and permanent supportive housing. Tucson was the only MSA where a respondent reported that homelessness prevention and rapid rehousing services were available. In the Billings MSA, respondents mentioned a drop-in center for homeless people and those at risk of becoming homeless and a program offered through the school in which unaccompanied youth are granted access to the Supplemental Nutrition Assistance Program.

Subsidized Rental Housing Services

Most of the 13 subsidized rental housing programs that respondents mentioned are provided by local public housing authorities. Services exclusively serving or targeting AIAN populations appear to be rare. In the Billings MSA, respondents observed that the AIAN households prefer

public housing rather than vouchers because vouchers require money for security deposits. Public housing, however, has a long waiting list and, during the waiting period of approximately 18 months, people travel to tribal lands and risk missing their turn for housing. In addition, respondents from several sites stated that AIANs often do not feel comfortable with, or trustful of, the staff in municipal social service agencies. Respondents thought little outreach was provided to support AIANs compared with outreach provided to other minority groups.

Respondents from the Farmington and Reno MSAs noted the availability of subsidized rental housing through local tribes' Tribally Designated Housing Entities (TDHEs) or tribal housing authorities funded by the Indian Housing Block Grant (IHBG) program. Within MSAs, TDHE-funded housing is located in the tribal areas. A respondent in Phoenix noted that, aside from IHBG-assisted units on tribal lands, a 36-unit senior facility run by Native American Connections in Phoenix targets AIANs. A respondent in the Portland MSA also identified a 53-unit multifamily housing development run by the Native American Youth Association that targets AIAN families. This development was funded by the federal HOME Investment Partnership Program (HOME) and Community Development Block Grant (CDBG) funds (see text box "Portland's Native American Youth and Family Center's Rental Project").²⁵ In general, however, respondents did not mention these types of non-IHBG-funded, subsidized rental housing that targets or exclusively serves AIAN households in most of the sampled MSAs. The omission suggests that such housing is rare.

Portland's Native American Youth and Family Center's Rental Project

Respondents from the Portland MSA noted that a local AIAN service provider, the Native American Youth and Family Center, is developing a 53-unit multifamily development designed to support AIAN foster children. The development will house foster youth, foster parents looking to adopt a child, and AIAN elders to create a sense of community and support for the youth living there. Although 5 units will be rented at the market rate, the rest of the units will be affordable, and 16 of the units will be subsidized with a housing choice voucher or other long-term subsidy. The development also will include a learning center for early childhood education and a long house, which will serve as the community center.

Case Management and Referrals to Housing Services

Some organizations provided case management services that addressed housing needs as part of clients' service plans through their involvement in behavioral health, prisoner reentry, and other programs. Respondents identified five such services in the following MSAs: Anchorage, Boston, Portland, Sacramento, and Santa Barbara. The service in the Anchorage MSA provides housing search assistance, helping clients locate available apartments and enter into a lease. Services in the Anchorage and Portland MSAs target AIAN families, and those in the three other MSAs serve AIANs exclusively. Those organizations that exclusively serve AIANs are run by American Indian community organizations and Indian Health Centers that work with clients through other programs.

²⁵ Housing funded with CDBG, HOME, IHBG, or TDHE funds is not restricted to people enrolled in a tribe, whether in the tribe that provides the housing or another tribe.

Respondents identified 12 other service entities that provide referrals to mainstream housing services but do not offer case management; 10 of these serve AIANs exclusively. Most of the services are provided by Indian Health Centers.

Financial Assistance

Respondents identified 11 programs that provide various forms of financial assistance; of those programs, 9 provide assistance paying rent and utilities and 2 provide assistance for home modifications. Of the 11 financial assistance programs, 6 exclusively serve AIAN populations, 4 are mainstream programs, and 1 serves all racial groups while targeting AIANs. Of the 6 services that provide assistance exclusively to AIANs, some are provided by AIAN community organizations, as in the Nashville and Santa Fe MSAs. The community centers did their own fundraising locally to finance these services. A respondent in the Dallas MSA noted that the local Indian Health Center runs an employment and training program funded by a small Federal Emergency Management Agency (FEMA) grant that includes funding for one-time emergency rent assistance for up to 20 people. A respondent in the Reno MSA noted that the local tribe provides rental assistance for tribal members living off reservation through its tribal housing program, using IHBG funds (text box “Using Tribal Funds To Support Metropolitan Area-Based Tribal Members”). The three programs providing assistance for home modifications are mainstream programs operating in the Dallas, Portland, and Tucson MSAs. The programs in the Dallas and Portland MSAs serve seniors and fund improvements to maintain the accessibility of homes to support aging in place, although the Portland program is very limited in scope and provides assistance only on an ad hoc basis.

Using Tribal Funds To Support Metropolitan Area-Based Tribal Members

The Reno-Sparks Indian Colony in the Reno MSA provides rental assistance to its tribal members who choose to live off reservation in the area. One respondent estimated that about 80 tribal members live off reservation in the Reno MSA. The tribe recognized that if tribal members living off reservation lose housing, they likely will return and apply for housing assistance on the reservation. To avoid this situation, they decided to support the tribal members who live off reservation. During the course of the year before the interview, the respondent noted that about 60 households were receiving assistance. The tribe is planning to develop 50 new housing units for AIANs, 30 of which would be built off reservation in the city of Reno.

Affordable Homeownership Programs

Programs to support affordable homeownership were mentioned less frequently. Respondents noted only two such programs, one in the Anchorage MSA that exclusively serves AIAN households and another in the Portland MSA that targets AIANs. In Anchorage, a program was able to use IHBG funds to build 10 to 15 homes per year to sell to AIANs living in the metropolitan area. In Portland, the Native American Youth Association operates a homeownership program that provides homeowners with individual development accounts.²⁶

²⁶ Individual development account providers match every dollar saved by the participants, offering incentives and rewards for saving to low-income to moderate-income participants.

Variations in Service Environment

The ecology of service providers varies across the sampled MSAs. In 7 MSAs—Billings, Charlotte, Chicago, Fairbanks, Fayetteville, Flagstaff, and Tucson—respondents said that only mainstream housing-related service providers (such as public housing authorities or mainstream homeless service systems) were active in the area. In another 7 MSAs—Bakersfield, Boston, Houston, New York, Providence, Santa Barbara, and Tulsa—the only service providers that exclusively served or targeted services to AIAN were organizations that provided referrals to mainstream providers. This observation suggests that in more than one-half of the sampled MSAs, few or, in some places, no organizations provide direct housing-related services solely for or targeted to AIANs. In the remaining 10 MSAs, at least one type of housing service targeted or exclusively served AIANs.

Interviews and focus group discussions indicated that the Anchorage, Phoenix, and Portland MSAs appear to have the greatest diversity of services available exclusively for or targeted to AIANs. In the Anchorage MSA, services included homeless services, the homeownership program, and housing search assistance. In the Phoenix MSA, several types of homeless services, affordable rental units, and rental assistance and housing search services are available. In the Portland MSA, programs operate affordable rental units, provide emergency financial assistance, and offer a homeownership program.

Funding Sources

Responses about the types of housing services available in communities and how those services are funded suggest a lack of dedicated financial supports for housing and housing-related services for AIAN households living off tribal lands. Respondents did note that services targeting or exclusively serving AIANs received funding from federal programs, including the IHBG program, Indian Health Service program, the HOME program, the CDBG program, and FEMA. Community organizations also engage in local fundraising efforts to finance their services. According to staff of service organizations, however, funding is pieced together and resources are insufficient for the housing services they provide.

Federal funds come with regulations for how the money can be used and who can be served. Respondents in the Duluth and Phoenix MSAs commented that, in many cases, they are unable to restrict services to only AIANs because the funding rules prohibit considering race as a factor in eligibility determination. IHBG does allow funds to be used to serve AIANs exclusively; however, tribes or their TDHEs receive those funds, and TDHEs tend to focus services on AIANs living on their tribal land. Respondents did note a few examples in which IHBG funds were used to build housing near or in a city off tribal land, such as in Billings and Farmington. Furthermore, tribes can choose to serve or give preference to their own tribal members when using IHBG funds, effectively excluding AIANs enrolled in other tribes or nonenrolled AIANs. Part of the Tulsa MSA, for example, is in the Creek Nation's service area. Respondents noted that American Indians who are not Creek tribal members are unable to use housing services provided by the Creek Nation. According to a respondent in the Anchorage MSA, Alaska Native Corporations direct funds to their native villages rather than to services in the city, where many enrolled members reside.

Barriers To Gaining Access to Services

Respondents identified several barriers to the ability of AIANs to gain access to housing-related services and resources. Representatives from several sites said insufficient outreach is made to the AIAN community about available services. Respondents noted a particular gap in outreach for homeless services and said more publicity about available services is needed so that people who become homeless know where to seek assistance. A related challenge was AIANs' lack of familiarity with service systems. Respondents from the Anchorage, Billings, Boston, Phoenix, and Providence MSAs suggested that AIANs have difficulty navigating service systems in urban areas because those systems differ considerably from the structure of service provision on tribal lands. One respondent commented that many AIANs become overwhelmed when attempting to obtain services.

Respondents from several sites noted that AIANs feel uncomfortable with or distrustful of staff members in mainstream social service agencies, believing staff members will lack the cultural competence to work with them effectively and respectfully. In the Billings MSA, for example, staff members of a service organization said that AIAN families were afraid to go to homeless shelters for fear that social services agencies would take their children. Although this fear likely is present for Native American and non-Native American families alike, it is compounded for AIAN families because of the history of forcible removal of children to attend off-reservation boarding schools. Respondents also talked about privacy concerns among many AIANs who might avoid seeking services because they do not want to share personal information and are unsure about how such information will be used.

Finally, requirements of some mainstream services can present challenges for AIAN clients. For example, public housing authorities must document that clients meet income eligibility requirements. Respondents noted that documenting income for AIAN clients can be difficult in some circumstances. Respondents specifically said that many AIANs disagree with public housing authority rules about counting per capita payments from gaming revenues as income when determining eligibility.²⁷ A respondent in the Billings MSA pointed out that public housing authorities may have trouble obtaining data on gaming payments and other per capita payments. Income from making and selling crafts also is difficult to document.

American Indians and Alaska Natives also face barriers with the emergency shelter system. Because some shelters exclusively serve women or men, families are not allowed to stay together, a particular problem given the perceived increase in the number of homeless families among AIANs. Respondents suggested that shelters that bar individuals who drink alcohol or use illegal drugs from staying there, such as one shelter in the Billings MSA, could cause difficulties

²⁷ Per capita payments are a portion of the tribal revenue distributed to enrolled members. Federal regulations stipulate that the first \$2,000 of yearly income from per capita payments can be excluded from the reporting requirement. Payments received from gaming profits, however, cannot be excluded from reported income. See <http://portal.hud.gov/hudportal/documents/huddoc?id=13-30pihn.pdf>. The study team did not determine whether people disagree with the regulation to report gaming and per capita income because of their personal stance or because of confusion about the reporting requirements.

for AIANs because of the prevalence of substance use. Conversely, shelters without this rule might not be viable options for homeless individuals overcoming substance addiction issues. In cities such as Nashville, where respondents identified few or no mainstream services that work with AIANs, respondents said that they address some clients' homelessness by paying the transportation cost for people to return to their home reservation.

Needed Services

Respondents were asked whether some types of housing-related services needed are not available in their communities. One of two frequently mentioned needs was temporary or transitional housing. Some lower-income AIANs who come to MSAs for medical treatment need temporary housing while they are seeking services, undergoing treatment, or recovering from medical procedures. Respondents also identified a need for transitional housing to serve AIANs coming out of prison or substance-abuse recovery programs. Housing search assistance also is needed to help formerly incarcerated people, who might be turned down for housing after a prospective landlord conducts a criminal background check. Respondents from the Anchorage, Billings, and Tulsa MSAs noted a high incarceration rate among AIANs in their communities.²⁸

The second most frequently mentioned need was for housing that reflected AIAN cultural values and practices. Respondents said they would like to see housing that could accommodate multigenerational living arrangements and housing for elders. Other ideas included developments with spaces for cultural activities and tenant rules that allowed for doubling up and subleasing of apartments during fishing season.

A number of respondents talked about the lack of available information that could support efforts to address housing needs among AIANs, regardless of service type. For example, not all service providers track the race of clients; they could not provide detailed information on the number of AIANs served. Without data to document requests for services and services provided, it is difficult to quantify the scope of need and the resources required to address the need.

²⁸ Nationwide, Native Americans made up 1.9 percent of those incarcerated in federal prisons in April 2015. See http://www.bop.gov/about/statistics/statistics_inmate_race.jsp. The researchers did not access state or local incarceration data.

7. Homeownership and Access to Mortgage Financing

This section presents census and Home Mortgage Disclosure Act data on homeownership and home purchase loans and explores factors that can affect the ability of American Indian and Alaska Native (AIAN) households to own a home. Key findings include the following:

- The AIAN-alone homeownership rate was about 10 percentage points lower than that of all households, on average.
- Home mortgage originations to AIAN borrowers were disproportionately low in all but one of the sampled metropolitan statistical areas (MSAs), with the share of loans originated being less than the AIAN share of the population.
- AIAN borrowers had higher shares of high-cost home purchase and refinance loans than did non-Hispanic White borrowers at every income level.
- Loan denial rates for AIANs were higher than the average for all minority borrowers and higher than the average for non-Hispanic White borrowers at all income levels.
- Barriers to homeownership include low income, lack of assets, poor credit history, discrimination, and insufficient stock of decent, affordable homes for sale.
- Interest in homeownership is strong, as is the belief that owning a home confers benefits to households and communities.

Homeownership Rates and Mortgage Originations

The homeownership rate among AIAN-alone households in 2010 was 52 percent, which is 10 percentage points lower than that of the total population for the sampled MSAs. In 22 of the 24 sampled MSAs, the difference ranged from 1 percentage point lower in Houston to 30 points lower in Billings. Only 2 sampled MSAs—Dallas and Fayetteville—had rates that were higher than that of the total population. AIAN homeowners were more likely to live in the suburbs than in primary cities, a statistic that is consistent with all homeowners; owner-occupied housing units in the sampled MSAs were more prevalent in the suburbs by about 25 percentage points.

The share of home purchase loans made to AIAN borrowers is very low compared with other minority borrowers and with all borrowers, and it has declined since 2000 (exhibit 7.1).²⁹ Between 2000 and 2010, the overall average share of home purchase loans originated to AIAN borrowers in the sample MSAs decreased from 2 to 1 percent. During the same time, the share of home purchase loans made to minority borrowers increased 2 percentage points and the share made to non-Hispanic White borrowers decreased nearly 2 percentage points.³⁰

²⁹ The way mortgage applicants could identify their race changed in 2004. Before 2004, applicants could select only one race. Starting in 2004, they could identify with one or more races. Therefore, AIAN data for 2000 include those applicants who identified as AIAN when they could choose only one race. AIAN data for 2010 include those who identified as AIAN and no other races (that is, identified as AIAN alone). Comparisons between 2000 and 2010 should be interpreted with this difference in mind.

³⁰ The average rate of home purchase originations among non-Hispanic White borrowers declined from 76.1 to 74.5 percent, or 1.6 percentage points.

Exhibit 7.1. Average Rate of Owner-Occupied Home Purchase Originations, by Race of Borrower, for Sampled MSAs, 2000 and 2010

Race of borrower	Rate of Owner-Occupied Home Purchase Originations (%) in	
	2000	2010
AIAN	2	1
Minority	24	26
Non-Hispanic White	76	75

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: The way mortgage applicants could identify their race changed in 2004. Before 2004, applicants could select only one race. Starting in 2004, they could identify with one or more races. Therefore, AIAN data for 2000 include those applicants who identified as AIAN when they could choose only one race. AIAN data for 2010 include those who identified as AIAN and no other races (that is, identified as AIAN alone).

Source: Home Mortgage Disclosure Act data, 2000 and 2010

Even the two MSAs with the highest share of loans made to AIAN borrowers in both 2000 and 2010 nevertheless saw considerable declines during that time (exhibit 7.2). In the Farmington MSA, the share dropped 14 percentage points, and, in the Flagstaff MSA, it dropped 5 percentage points. Those two sites also had a stagnant or slight decline in AIAN-alone population share between 2000 and 2010, a situation that could account for a small part of the drop in the share of home purchase loans. In the six MSAs where the share of loans increased during the decade, the increase was no more than 2 percentage points.

Exhibit 7.2. AIAN-Alone Rate of Owner-Occupied Home Purchase Originations for Select Sampled MSAs, 2000 and 2010

	2000		2010	
	Population Share	Loan Share	Population Share	Loan Share
	(%)	(%)	(%)	(%)
Large declines				
Farmington, NM	37	22	37	8
Flagstaff, AZ	29	8	27	3
Small increases				
Anchorage, AK	7	3	7	4
Billings, MT	3	1	4	1
Duluth, MN	2	1	3	1
Santa Barbara, CA	1	0.4	1	1
Santa Fe, NM	3	1	3	1
Tulsa, OK	7	2	8	4

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: The way mortgage applicants could identify their race changed in 2004. Before 2004, applicants could select only one race. Starting in 2004, they could identify with one or more races. Therefore, AIAN data for 2000 include those applicants who identified as AIAN when they could choose only one race. AIAN data for 2010 include those who identified as AIAN and no other races (that is, identified as AIAN alone).

Source: Home Mortgage Disclosure Act data, 2000 and 2010

AIAN households make up a small share of metropolitan populations, as discussed in section 3, so the share of home purchase loans is expected to be small. The share of loans, however, was less than the share of AIAN-alone people in the population in each sample MSA in 2010, with the exception of the Nashville MSA, where the share of population and share of loans were the same. The relationship between population and home purchase loan origination shares was somewhat different in 2000. At that time, the share of population and loans was the same in three of the sampled MSAs (Bakersfield, Boston, and New York), and the loan share was slightly higher than the population share in four MSAs (Charlotte, Chicago, Houston, and Nashville). (See exhibit H.7 in appendix H for population and loan origination shares for each sampled MSA by race and ethnicity.)

High-Cost Loans

Among AIAN homeowners who held a mortgage loan, borrowers' share of high-cost home purchase and refinance loans³¹ was similar to that of minority borrowers and higher than the share among non-Hispanic White borrowers across income levels (see exhibit 7.3).

Exhibit 7.3. Average Percentage of Home Purchase and Refinance Lending That Was High Cost, by Race and Ethnicity and by Income Level of Borrower (2004–2006 Average), for Sampled MSAs and the Farmington, NM MSA

Race of Borrower	High-Cost Mortgages (%)		
	Low-Income Household	Middle-Income Household	High-Income Household
AIAN alone	33.7	32.7	26.4
<i>Farmington, NM, AIANs</i>	54.8	66.7	50.6
Minority	35.1	35.1	26
Non-Hispanic White	20.7	18.9	12.6

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: Applicants in all years included in this analysis had the option to select multiple races, so this table provides data on the AIAN-alone group.

Source: Home Mortgage Disclosure Act data, 2004, 2005, and 2006

The Farmington MSA, which had the highest share of home-purchase loan originations to AIAN-alone borrowers, also had the highest rate of high-cost loans at each income level. As shown in the second row of exhibit 7.3, more than one-half of AIAN-alone borrowers in this MSA at each income level received a high-cost loan.

The greater percentage of high-cost loans does not signify relatively higher home values. Across the sampled MSAs, the median average home value was lower for the AIAN-alone population than for the total population. In 2010, the median average home value in the sampled MSAs for AIAN-alone households was \$163,603 compared with \$269,132 for all households. The percentage increase in average home value during the past decade slightly favored AIAN-alone homeowners over the total population—31 percent compared with 29 percent, respectively.

³¹ A high-cost home loan is defined as a loan for home purchase or refinance with an interest rate or fees that exceed the federally established thresholds.

Denial Rates

AIAN mortgage loan applicants had a higher rate of denial in 2010 than did minority and non-Hispanic White applicants across income levels (see exhibit 7.4). Although rates of mortgage loan application denials declined between 2000 and 2010 for most racial and income groups, they increased for low-income AIAN applicants by 7 percentage points.

Exhibit 7.4. Average Home Purchase Denial Rate for Mortgage Applicants, by Race and Ethnicity and by Income Level of Applicant, for Sampled MSAs, 2010

Race of Applicant	Average Mortgage Denial Rate		
	Low-Income Household Rate (%)	Middle-Income Household Rate (%)	High-Income Household Rate (%)
AIAN	39.9	25.5	17.1
Minority	31.4	23.2	15.9
Non-Hispanic White	18.3	13.9	10.4

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: Applicants in 2010 had the option to select multiple races, so this table provides data on the AIAN-alone group.

Source: Home Mortgage Disclosure Act data, 2010

Respondent-Identified Challenges

Respondents and discussion group participants provided insights into reasons behind the low homeownership rate among AIANs and discussed challenges to homeownership in general. The factors that study participants identified echo those reported by Kingsley et al. (1996) and were fairly consistent across the MSAs. The most commonly cited impediments to owning a home were low income, a lack of assets, and no or poor credit history. Other factors included discrimination against American Indians and Alaska Natives. Some respondents said discrimination was a major factor, whereas others thought low income, few assets, and poor credit were more significant barriers to homeownership. Furthermore, participants mentioned that any house that many AIANs could afford to buy likely would be in poor condition, a factor that decreased the incentive to purchase.

The recent national recession (December 2007 through June 2009) and mortgage market problems nationwide constricted credit broadly, adding another challenge for AIAN households interested in purchasing a home. Respondents also said that many prospective homebuyers and bank staff were unaware of the Section 184 Indian Home Loan Guarantee Program (Section 184 loans).³² Some respondents said they believe that banks do not train staff adequately on the program and that some staff members are unwilling to work with the Section 184 loans because they entail extra paperwork. In their survey of lenders who work with AIANs, Listokin et al. (forthcoming) reported that lenders find Section 184 loans to be time consuming to close and that lenders believe the loans require program-specific expertise.

³² Section 184 loans were not available in all the sample MSAs. The state of Tennessee (in the Nashville MSA) and parts of two other MSAs—New Hampshire (in the Boston MSA) and New Jersey and Pennsylvania (in the New York MSA)—were ineligible. Some MSAs were located in states with county-specific eligibility. For a detailed discussion of program eligibility, see Listokin et al. (forthcoming).

In addition to addressing financial barriers to homebuying, respondents discussed a lack of knowledge among some AIANs about the homebuying process, mortgages in general, and home maintenance. Respondents shared stories of AIAN homeowners who did not understand their mortgage loan terms, faced payment requirements that were difficult to make, and lost their homes to foreclosure because they were unable to make payments. A number of respondents called for the development of homebuyer and post-purchase education and support programs specifically for AIAN households.

During discussions of barriers to homeownership, respondents noted interest within the AIAN community to increase the homeownership rate. In addition to improving individual owners' assets and housing stability, homeownership was believed to support neighborhood stability. Interest has been strong enough in at least two MSAs to motivate the exploration of alternative homeownership models. In the Portland MSA, a respondent said that a shared-equity program has been popular with AIAN homeowners.³³ Some residents of the Reno MSA have considered jointly purchasing a home with another household.

³³ Shared equity programs offer low-income homebuyers a subsidy to lower the purchase price on a property. In exchange, the buyer agrees to share any price appreciation with the subsidy provider at the time of resale. The programs, run by nonprofit organizations or government agencies, help preserve affordable housing units for future homebuyers (HUD, 2012).

8. Conclusions

This report helps bring to light the housing circumstances and challenges of a population that has received little attention: American Indian and Alaska Native (AIAN) populations who live in metropolitan areas. It is based on an analysis of national demographic, socioeconomic, and housing-related data and qualitative data collected via telephone and in-person interviews and discussion groups in 24 metropolitan statistical areas (MSAs). Findings suggest changes since a similar study was conducted nearly 20 years ago but also indicate consistency in the types of housing challenges that AIANs face, especially those who are disadvantaged.

The share of American Indians and Alaska Natives living in metropolitan areas has increased since the last national study (Kingsley et al., 1996). AIANs also have become more geographically dispersed over time, even though population hubs remain. Qualitative data from the 24 sampled MSAs indicate AIANs move from a reservation or village to a primary city or metropolitan area for a number of anticipated advantages, including educational or employment opportunities or healthcare options, or to leave unfavorable circumstances. They do not always move to the nearest MSA—the AIAN population within any given area was said to be diverse in tribal enrollment or affiliation. Service providers perceive that the AIAN population growth in MSAs is driven by increasing numbers of youth and young families moving from reservations or villages to cities.

Housing-related circumstances and challenges that AIANs experience living in metropolitan areas, however, are similar to those reported in the Kingsley et al. (1996) national study. People who identify their race as AIAN alone still are disproportionately disadvantaged compared with the total population of the sampled MSAs. They have lower incomes and lower rates of employment and educational attainment and higher rates of poverty and extreme poverty. Affordable and decent housing is hard to find. AIAN-alone households are disproportionately likely to live in housing that lacks complete kitchen and plumbing facilities.

Challenges such as finding affordable housing units in good condition that have complete facilities are not unique to American Indians and Alaska Natives who are disadvantaged; other people certainly have similar struggles. As discussed in the report, however, not only are AIANs who live in MSAs disproportionately disadvantaged compared with the general population, in aggregate, but also AIANs who move from a reservation or village to an MSA face the challenge of cultural adaptation and adjustment to systems and processes different from those to which they are accustomed.

Options for AIANs who seek help with housing needs consist mostly of mainstream organizations. Most organizations identified in the sampled MSAs that provide housing-related services are mainstream entities. A limited number of organizations target AIANs or serve them exclusively; in two of the sampled MSAs, no such organizations were available. Such a services landscape is not a concern in itself, given the presence of other providers of assistance. Some AIANs, however, are reluctant to seek assistance from mainstream organizations because of previous poor experiences they or people they know have had or because they anticipate challenges interacting with staff members due to cultural differences. Such reluctance can leave people with few options for support.

Findings from this study complement those from the other components of the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs. Designed and conducted separately, this MSA-focused report contributes to the overall assessment of housing conditions and needs. The components are best viewed as overlapping rather than wholly distinct pieces of a picture. The MSA study in particular is closely related to the centerpiece of the overall study, Housing in Indian Country—a nationally representative survey of randomly selected AIAN households that live on reservations or tribal lands. What has been learned about AIANs’ mobility between reservations and metropolitan areas—especially regarding factors that affect mobility decisions—suggests that findings from this component and the national survey (Pindus et al., 2016) should be read together. The opportunities and challenges in one context, real and perceived, affect lives in the other.

Directions for Future Research

A larger, systematic study of the AIAN population living in metropolitan areas would show whether findings from this study reflect the housing circumstances and challenges in metropolitan areas nationwide. It also would support a comparison of findings between reservations and metropolitan areas, which would increase the identification and understanding of interrelationships among the factors affecting people’s lives in both location types. Additional topics for research relevant to understanding mobility and housing needs of AIANs and useful to the work conducted by national AIAN entities, tribal governments and corporations, and MSA-based service providers could include the following.

Tribal and Village Affiliations of AIANs Living in MSAs

Data on the tribal enrollment or affiliation of AIANs living in a nationally representative sample of MSAs would bolster information on the geographic distribution of AIAN populations. Beyond increasing knowledge, such data could be taken into account by federal policymakers and national and local AIAN leaders during discussions of changing demographics in communities and of how resources for housing and other services might be organized and directed.

Factors Influencing Mobility

This study found consistency across the sampled MSAs in the factors AIANs identified that motivate moves to and from metropolitan areas. It is not yet known which factors are most prevalent and have the strongest influence. Data from a larger sample of sites, collected systematically, could help pinpoint the most significant factors. Results from such a study could be used to identify issues around which services might be offered to help people remain where they are, if that is their preference, or prepare for and transition successfully following a move. Results also could help explain why the AIAN-alone population in MSAs is younger than the general population and why the share of single-parent households with children is higher than the share among non-AIAN households.

Service-Sector Landscape in Metropolitan Areas

Few service-provider organizations appear to exclusively serve or target services to AIAN populations. A survey of the AIAN service-sector landscape in MSAs, based on snowball sampling, could confirm whether this is true across MSAs with a significant AIAN population. In addition to questions about the number of AIAN-oriented service entities is the question of whether services offered meet the needs of existing and newly arrived community members. Findings from research on mobility factors and the service landscape together could help target resources by identifying the greatest areas of need.

Funding for Services in Metropolitan Areas

Housing-related funding is directed to reservations, tribal areas, and native villages through the Native American Housing Assistance and Self-Determination Act (NAHASDA) and from native corporations that raise funds from private ventures, but no comparable source of dedicated funding is directed to serve AIANs who live in metropolitan areas. AIAN entities working in MSAs, like other service organizations, can raise funds and apply for local, state, and federal grants and contracts. Most service organizations that serve AIANs who meet eligibility requirements, regardless of the tribe in which they are enrolled or affiliated, however, do not have a tribe or corporation from which to seek funding. NAHASDA funds can be used off reservation or outside tribal areas or villages—and in some places are—but, given the need for housing resources on tribal lands, it would be understandable if many governments would not want to direct a portion of these funds elsewhere. Analysis of data on funding sources for housing purposes in MSAs would clarify available resources, perhaps identifying previously untapped sources. Whether there ought to be a dedicated source of funding for housing services in MSAs can be debated.

Appendix A. Glossary

child poverty rate. The percentage of individuals under the age of 18 (that is, children) living in households that have money incomes that fall below the poverty threshold for their family size and composition, as defined by the U.S. Office of Management and Budget.

cycler. A person who moves back and forth between his or her reservation or native village and a primary city.

Indian Housing Block Grant (IHBG). A formula-based, annual grant to tribes to support housing services administered by the U.S. Department of Housing and Urban Development.

metropolitan statistical area (MSA or metropolitan area). A grouping of one or more counties that contains a core urban area of 50,000 or more population and any adjacent counties that have a high degree of social and economic integration (as measured by commuting to work) with the urban core.

multigenerational family. A family household that includes at least two members related by blood, adoption, or marriage and that includes members of at least three generations (for example, the householder, his or her parent, and his or her child or the householder, his or her child, and his or her grandchild). This definition is the same as that used by the U.S. Census Bureau (Lofquist, 2012).

Native American Housing and Self-Determination Act (NAHASDA). Signed on October 26, 1996, NAHASDA replaced the myriad programs that had previously provided housing assistance to Native American tribes under the U.S. Housing Act of 1937 with a block grant that allowed tribes or their Tribally Designated Housing Entities (also called *TDHEs*) more flexibility to decide whom to serve, what services to offer, and how to deliver programs and services. As with the 1937 Act, under NAHASDA, tribes are still required to primarily serve low-income families.

nonfamily household. A household that does not include at least one person related to the householder by birth, marriage, or adoption.

other family household. A male-headed or female-headed household that includes relatives but does not include children who are less than age 18.

other housing. Housing other than single-family homes or multifamily housing, such as mobile homes, recreational vehicles, and boats.

overcrowding. A household that has more than one occupant per room, including households with *severe overcrowding* (that is, those with more than 1.5 occupants per room).

poverty rate. The percentage of people living in households that have money incomes that fall below the poverty threshold for their family size and composition, as defined by the U.S. Office of Management and Budget.

primary city. The core urban area (biggest city) within a metropolitan statistical area.

pull factors. Attractive elements (real or perceived) of life in a primary city that draw people there from the reservation or native village.

push factors. Circumstances on the reservation or in the native village that push people to move away.

resigned. A person who stays in the primary city because of lack of opportunities on the reservation or in his or her native village, not because he or she has made a positive choice to remain in the primary city.

returnee. A person who leaves the primary city to return to his or her reservation or native village permanently or for a longer term.

rural area. Land outside urbanized areas of 50,000 or more population and urban clusters of at least 2,500 and less than 50,000 populations (Federal Register, Volume 75, Number 163, page 52,174).

severe overcrowding. A household that has more than 1.5 occupants per room.

suburbs. The remaining areas of a metropolitan statistical area that are not part of the primary city.

trapped. A person who moved to the primary city (for example, for medical treatment, school, or jobs) and cannot get back to his or her home reservation or native village (because of travel and other expenses to return home) even though he or she wants to return.

tribal area. Any of the nine different types of tribal areas or statistical entities defined by the U.S. Census Bureau. Pettit et al. (2014) describe these tribal areas as follows:

1. *American Indian reservations—federal (federal AIRs)* are set aside by the federal government for tribal use. The boundaries of federally recognized reservations are determined through treaties, agreements, executive orders, federal statutes, secretarial orders, and judicial determinations. These reservations legally can be referred to as any of the following: colonies, communities, Indian colonies, Indian communities, Indian rancherias, Indian reservations, Indian villages, pueblos, rancherias, ranches, reservations, reserves, settlements, and villages. Federal AIRs may cross state and other area boundaries. American Indian tribes are considered to have the primary governmental authority over federally recognized reservations. The U.S. Census Bureau determines the boundaries of federal AIRS through its annual Boundary and Annexation Survey.
2. *Off-reservation trust lands* are held in trust for an American Indian tribe or individual American Indian by the federal government. Trust lands can be located on or off designated reservation lands, but the U.S. Census Bureau provides data only for off-reservation trust lands—the areas that are not already included in the tabulations of data

for reservations. Off-reservation trust lands are always affiliated with a federally recognized tribal area, and the U.S. Census Bureau determines their boundaries through its annual Boundary and Annexation Survey.

3. *Joint-use areas* are administered jointly by more than one American Indian tribe and/or are claimed by multiple tribes. For the purpose of providing statistical data, the U.S. Census Bureau considers joint-use areas to be geographically comparable to a reservation. Joint-use areas do not cross state boundaries.
4. *American Indian reservations—state (state AIRs)* are set aside for tribes that are recognized by a state government. Names and boundaries for these reservations are provided to the U.S. Census Bureau by a liaison appointed by the state’s governor.

Statistical entities do not directly correspond to a federally recognized or state-recognized land base but are home to a concentration of American Indian and Alaska Native people affiliated with a particular tribe.

5. *Oklahoma tribal statistical areas (OTSAs)* were formerly reservations. OTSAs are identified in consultation with the federally recognized tribes that previously had a reservation in Oklahoma. OTSA boundaries mirror those of the tribes’ former reservations, unless the boundaries have been changed through agreements with neighboring tribes.
6. *Oklahoma tribal statistical area (OTSA) joint-use areas* are administered jointly by multiple American Indian tribes with an OTSA and/or are claimed by multiple tribes with an OTSA. For the presentation of statistical data, the U.S. Census Bureau treats these areas as distinct geographic areas.
7. *Tribal-designated statistical areas (TDSAs)* are inhabited by a concentration of people who identify with a federally recognized American Indian tribe but do not have a federally recognized land base. To be considered a TDSA, the area must have organized tribal activity. TDSA boundaries are identified by the inhabitants for the U.S. Census Bureau. TDSAs may cross state lines but cannot include land that is part of another tribal area.
8. *State-designated tribal statistical areas (SDTSAs)* are inhabited by a concentration of members of state-recognized American Indian tribes without a state-recognized land base. A governor-appointed liaison for the state reports these areas and their boundaries to the U.S. Census Bureau. To be considered an SDTSA, the area must have organized tribal activity. SDTSAs cannot cross state lines and cannot include land that is part of another tribal area. These areas were referred to as state-designated American Indian statistical areas in the 2000 decennial census.
9. *Alaska Native village statistical areas (ANVSAs)* are the portions of Alaska Native villages (ANVs) that are densely populated. ANVs are associations, bands, clans, communities, groups, tribes, or villages that were recognized through the Alaska Native

Claims Settlement Act of 1971. The exact boundaries of ANVs are difficult to determine, however, so the U.S. Census Bureau presents data for the ANVSAs. ANVSAs are areas where Alaska Natives, particularly those belonging to the defining ANV, are a large share of the population in at least one season of the year. ANV officials, if they choose to, review the boundaries of ANVSAs; if ANV officials choose not to participate, boundaries are verified by officials of the ANV's Alaska Native Regional Corporation (ANRC). ANVSAs cannot include land that is part of another tribal area.

Appendix B. References

- Burt, Martha R. 2001. "What Will It Take To End Homelessness?" Washington, DC: Urban Institute. <http://www.urban.org/research/publication/what-will-it-take-end-homelessness>.
- Caton, Carol L., Boanerges Dominguez, Bella Schanzer, Deborah S. Hasin, Patrick E. Shrout, Alan Felix, Hunter McQuiston, Lewis A. Opler, and Eustance Hsu. 2005. "Risk Factors for Long-Term Homelessness: Findings from a Longitudinal Study of First-Time Homeless Single Adults," *American Journal of Public Health* 95 (10): 1753–1759.
- Cooper, Kenneth J. 2011. "As Housing Shortage Worsens, Tribes Forced to Use FEMA Trailers." *America's Wire*. May 2. <http://newamericamedia.org/2011/05/as-housing-crisis-escalates-native-american-tribes-use-fema-mobile-homes.php>.
- Cunningham, Mary K. 2009. "Preventing and Ending Homelessness—Next Steps." Washington, DC: Urban Institute. http://www.urban.org/UploadedPDF/411837_ending_homelessness.pdf.
- Kingsley, G. Thomas, Virginia E. Spencer, John Simonson, Carla E. Herbig, Nancy Kay, Maris Mikelsons, and Peter Tatian. 1996. *Assessment of American Indian Housing Needs and Programs: Final Report*. Prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research. Washington, DC: U.S. Department of Housing and Urban Development.
- Koegel, Paul, Elan Melamid, and M. Audrey Burnam. 1995. "Childhood Risk Factors for Homelessness among Homeless Adults," *American Journal of Public Health* 85 (12): 1642–1649.
- Listokin, David, Kenneth Temkin, Nancy Pindus, and David Stanek. Forthcoming. *Mortgage Lending on Tribal Land: A Report From the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs*. Washington, DC: U.S. Department of Housing and Urban Development.
- Lofquist, Daphne A. 2012. *Multigenerational Households: 2009–2011*. American Community Survey Brief. Washington, DC: U.S. Department of Commerce, Economics and Statistics Administration, U.S. Census Bureau.
- National Urban Indian Family Coalition. 2008. *Urban Indian America: The Status of American Indian and Alaska Native Children and Families Today*. Report to the Annie E. Casey Foundation. Baltimore: Annie E. Casey Foundation.
- Pettit, Kathryn L.S., G. Thomas Kingsley, Jennifer Biess, Kassie Bertumen, Nancy Pindus, Chris Narducci, and Amos Budde. 2014. *Continuity and Change: Demographic, Socioeconomic, and Housing Conditions of Native American Indians and Alaska Natives*. Prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research. Washington, DC: U.S. Department of Housing and Urban Development.

Pindus, Nancy, G. Thomas Kingsley, Jennifer Biess, Diane Levy, Jasmine Simington, and Christopher Hayes. 2016. *Housing Needs of American Indians and Alaska Natives in Tribal Areas*. Prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research. Washington, DC: U.S. Department of Housing and Urban Development.

Schwartz, Mary, and Ellen Wilson. 2008. "Who Can Afford To Live in a Home? A Look at Data From the 2006 American Community Survey." Washington, DC: U.S. Census Bureau. <http://www.census.gov/housing/census/publications/who-can-afford.pdf>.

U.S. Census Bureau. 2012. "Census Bureau Releases Estimates of Undercount and Overcount in the 2010 Census." Press release, May 22. http://www.census.gov/newsroom/releases/archives/2010_census/cb12-95.html.

U.S. Census Bureau. 2013. "About Metropolitan and Micropolitan Statistical Areas." <http://www.census.gov/population/metro/about/>.

U.S. Department of Housing and Urban Development (HUD). 2012. "Shared Equity Models Offer Sustainable Homeownership," *Evidence Matters* (Fall). Washington, DC: U.S. Department of Housing and Urban Development. <http://www.huduser.org/portal/periodicals/em/fall12/highlight3.html>.

War Shield Development and the Northern Plains Initiative. 2010. *Montana Urban Indian Policy Roundtables: Report and Recommendations*. Great Falls, MT: Rural Dynamics Incorporated.

Appendix C. Comparing Social and Economic Characteristics Nationwide Between 1990 and 2010

Although the data used are not directly comparable, the Kingsley et al. (1996) national study and analyses done for the interim report of the current study (Pettit et al., 2014) found similar social and economic trends for the American Indian and Alaska Native (AIAN) population living in metropolitan areas compared with their non-AIAN counterparts in counties that are part of metropolitan statistical areas (MSAs) but that did not include tribal land. Both reports refer to these counties as “other metropolitan counties.”

This appendix summarizes the AIAN population trends in metropolitan areas without tribal land discussed by Kingsley et al. (1996) and Pettit et al. (2014) to provide a broader context for this report, which primarily focuses on the trends in the 24 study sites. See exhibit C.1 for a summary of these trends and the subsequent discussion for a more detailed review.

Exhibit C.1. Summary Table

Population age	In metropolitan counties without tribal land, the AIAN alone population was younger than the non-AIAN alone population in both 1990 and 2010. AIAN households had higher rates of being in married couples with children formations in 1990 compared with non-AIAN households; however, the rates for both populations were the same in 2010.
Household type	AIAN households had higher rates of single-parent formations compared with non-AIAN households in 1990 and in 2010, and the disparity increased over that time frame.
Educational attainment	The share of adults age 25 and older without a high school diploma fell between 1990 and 2010 for both the AIAN and non-AIAN populations, but the share of AIANs without a diploma was higher than for non-AIANs in both 1990 and 2010.
Unemployment	The unemployment rate for the AIAN population was higher than for the non-AIAN population in both 1990 and 2010.
Poverty	The AIAN population experienced higher poverty rates than the non-AIANs over the 1990 to 2010 period.

Population Age

Both Kingsley et al. (1996) and Pettit et al. (2014) found that the Native American population is younger: the AIAN-alone population in other metropolitan counties had a larger proportion of children and a smaller proportion of people age 62 and older than did the non-AIAN-alone population in both 1990 and 2010.

- Kingsley et al. (1996) found that, in 1990, 27 percent of the AIAN-alone population living in other metropolitan counties was younger than 18 years of age, 2 percentage points above the share of 25 percent of non-AIAN populations.
- Pettit et al. (2014) found that, in 2010, 28 percent of the AIAN-alone population was less than 18 years of age in other metropolitan counties compared with 24 percent of the non-AIAN population.
- Kingsley et al. (1996) found that only 7 percent of the AIAN population in other metropolitan counties was 62 years old or older, about one-half the share of 15 percent of non-AIAN populations.
- Pettit et al. (2014) found that, in 2010, about 9 percent of the AIAN-alone population in other metropolitan counties was 62 or older compared with 16 percent of the non-AIAN population.

Household Type

Although AIAN households had higher rates of being in married-couples-with-children formations in 1990 compared with non-AIAN households, this difference largely disappeared by 2010.

- Kingsley et al. (1996) found that 36 percent of AIAN households in other metropolitan counties were married couples with children, 10 percentage points higher than the share for non-AIAN households.
- Pettit et al. (2014) found that, in 2010, however, about 21 percent of both AIAN and non-AIAN households in other metropolitan counties were married couples with children.

Both studies found that AIAN households had higher rates of single-parent formations compared with non-AIAN households, and the disparity seems to have grown during the 1990-to-2010 period.

- Kingsley et al. (1996) found that, in 1990, about 10 percent of AIAN households in other metropolitan counties were single-parent households compared with 7 percent of non-AIAN households.
- Pettit et al. (2014) found that, in 2010, 15 percent of AIAN-alone households were single-parent households compared with 9 percent of non-AIAN households.

Educational Attainment

From 1990 to 2010, the share of adults age 25 and older without a high school diploma fell for both the AIAN and non-AIAN populations, but a disparity persists.

- Kingsley et al. (1996) found that 29 percent of AIAN adults age 25 and older in other metropolitan counties did not have a high school diploma compared with 23 percent of non-AIAN adults.
- Pettit et al. (2014) found that, in 2010, 23 percent of AIAN-alone adults age 25 and older in other metropolitan counties did not have a high school diploma compared with 14 percent of non-AIAN adults.

Unemployment

Both studies also found that the unemployment rate for the AIAN population was higher than for the non-AIAN population.

- Kingsley et al. (1996) found that the AIAN unemployment rate was 10 percent in other metropolitan counties compared with 6 percent for non-AIANs in 1990.
- Pettit et al. (2014) found that, in 2010, the AIAN-alone unemployment rate in these areas was 13 percent compared with non-AIAN rates of 8 percent.

Poverty

The AIAN population also experienced higher poverty rates than did the non-AIAN population during the 1990-to-2010 period.

- Kingsley et al. (1996) found that, in 1990, the AIAN poverty rate in other metropolitan counties was 1.45 times the non-AIAN rate.
- Pettit et al. (2014) found that, in 2010, the AIAN-alone poverty rate in other metropolitan counties was about 1.65 times higher than the non-AIAN rate.

Appendix D. Site Selection and Replacement

The assessment of American Indian and Alaska Native (AIAN) housing needs in metropolitan areas included a sample of 30 metropolitan statistical areas (MSAs). Drawing from an original selection of 30 MSAs, the research team conducted site visits in 5 of those MSAs to conduct in-person interviews with staff at selected AIAN organizations and to hold discussion groups with AIAN community residents. In 19 of the remaining 25 sites, the team conducted telephone interviews with AIAN organizations and respondents.

Sample Frame

To create the sample frame from which MSA study sites were drawn, the team identified MSAs with substantial AIAN populations, an Indian community center (ICC), and substantial growth in the AIAN population during the past decade.

Large AIAN Population

After reviewing the AIAN population sizes, we set the AIAN population minimum within an MSA at 4,300. This lower limit captures a higher percentage of the urban AIANs than was captured in the previous study (79 percent compared with 61 percent); 84 MSAs met this population threshold.

Presence of an ICC or Other AIAN-Focused Organization

Having an ICC or similar organization in the MSA was a requirement for inclusion in the sample. Of the 84 MSAs that met the population threshold, 54 had an ICC or similar organization.

Growth in AIAN Population Between 2000 and 2010

To focus on MSAs with growing AIAN populations, we set a minimum threshold of 10-percent growth in the AIAN population during the 10 years from 2000 to 2012.³⁴ This criterion supports the study's interest in areas with relatively large and growing AIAN populations. Of the 54 MSAs, 43 met this threshold.

From the remaining 43 MSAs, we drew a purposive sample according to the selection criteria presented in the following paragraphs, seeking to capture the greatest diversity of MSAs that project resources would allow.

Distance From the Nearest Tribal Area (Reservation, Pueblo, Rancheria, and so on)

We sought to include MSAs that are relatively close to tribal areas and those that are farther away relative to other prospective MSA study sites. This criterion supports the study's interest in the dynamics of housing and socioeconomic patterns related to moves to and from tribal lands and metropolitan areas. We used ArcGIS to determine the distance between the MSA and the nearest tribal area.

³⁴ Data for population growth come from the U.S. Census Bureau's decennial censuses.

Regional Diversity

We selected MSAs in each of the nine study regions to ensure we captured the experiences of the metropolitan-based AIAN populations in different parts of the country. For purposes of this study, we defined regions primarily by the six service areas of HUD’s Office of Native American Programs (ONAP). Three of these areas, however, were considered to be too heterogeneous for the study and so were split, resulting in nine study regions:

1. North Central (Chicago Office—Eastern/Woodlands).
2. Eastern (Chicago Office—Eastern/Woodlands).
3. Oklahoma (Oklahoma City Office—Southern Plains).
4. South Central (Oklahoma City Office—Southern Plains).
5. Plains (Denver Office—Northern Plains).
6. Arizona/New Mexico (Phoenix Office—Southwest).
7. California/Nevada (Phoenix Office—Southwest).
8. Pacific Northwest (Seattle Office—Northwest).
9. Alaska (Anchorage Office—Alaska).

To the extent possible, we also sought diversity within regions so that selected MSAs would not be clustered in a single state or other area.

Total Metropolitan Population

We sought to have diversity in the total MSA population so that both larger and smaller MSAs were included.

Housing Market Strength

We sought to have diversity in economic measures to include MSAs with both strong and weak economies, as indicated by the vacancy rate and the Federal Housing Finance Agency’s House Price Index (HPI). This factor consists of four components that we compiled to create a general assessment of housing market strength, as shown in the Factors Description section that follows this section.

Socioeconomic Strength

We sought to have diversity in economic measures to include MSAs with strong and weak economies, as indicated by the unemployment rate and average household income. This factor consists of four components that we compiled to create a general assessment of local economic strength.

In addition to the selection criteria, the research team considered information individual researchers brought to the table about particular communities along with information about ICCs gleaned from organizations’ websites.

Exhibit D.1 lists the 43 MSAs in the sample frame. The 30 MSAs initially selected from the 43 MSAs are in regular font, with the 5 sites initially selected for site visits indicated in bold font. The 13 MSAs not initially selected served as replacement sites should an ICC in the sample have been unable to participate in the urban component of the study. Replacement sites are listed in italics. (After the selection process was complete, 24 sites were sampled: 5 of the selected 30 MSAs received site visits and 19 of the MSAs received telephone calls. Researchers were unable to secure telephone interviews in 6 of the MSAs.)

Exhibit D.1. Sites Initially Selected and Replacement Sites

Metro code	MSA	Region	Factor Count	Distance to Tribal Area	Total Population 2010	AIAN Alone Population 2010	Population Ratio	Total Population Rank	Housing Market Score	Socio-economic Conditions Score
10740	Albuquerque, NM	AZ-NM	3	Shortest	900,263	32,605	Largest	Center	Center	Strongest
11260	Anchorage, AK	Alaska	5	Shortest	380,821	28,031	Largest	Smallest	Strongest	Strongest
12540	Bakersfield-Delano, CA	CA-NV	3	Furthest	425,417	7,273	Center	Smallest	Weakest	Center
12580	Baltimore-Towson, MD	Eastern	5	Furthest	2,710,489	8,517	Smallest	Largest	Strongest	Strongest
13740	Billings, MT	Plains	4	Center	158,050	5,965	Largest	Smallest	Strongest	Strongest
14460	Boston-Cambridge-Quincy, MA-NH	Eastern	5	Furthest	4,562,402	11,330	Smallest	Largest	Strongest	Strongest
16740	Charlotte-Gastonia-Rock Hill, NC-SC	Eastern	4	Shortest	18,897,109	92,632	Smallest	Center	Weakest	Weakest
16980	Chicago-Joliet-Naperville, IL-IN-WI	Eastern	5	Furthest	9,461,105	36,525	Smallest	Largest	Weakest	Weakest
17820	Colorado Springs, CO	Plains	3	Furthest	645,613	6,159	Center	Smallest	Center	Weakest
19100	Dallas-Fort Worth-Arlington, TX	S Central	5	Furthest	6,371,773	43,390	Smallest	Largest	Weakest	Weakest
19740	Denver-Aurora-Broomfield, CO	Plains	2	Furthest	2,543,482	25,169	Center	Largest	Center	Center
20260	Duluth, MN-WI	N Central	2	Center	279,771	7,431	Largest	Smallest	Center	Center
21020	Fairbanks, AK	Alaska	4	Furthest	97,581	6,879	Largest	Smallest	Center	Strongest
22140	Farmington, NM	AZ-NM	5	Shortest	887,077	51,987	Largest	Smallest	Strongest	Strongest
22180	Fayetteville, NC	Eastern	3	Center	5,965,343	16,340	Largest	Smallest	Center	Weakest
22380	Flagstaff, AZ	AZ-NM	5	Shortest	130,044	47,640	Largest	Smallest	Weakest	Strongest
23420	Fresno, CA	CA-NV	3	Shortest	1,836,911	13,855	Largest	Center	Weakest	Center
26420	Houston-Sugar Land-Baytown, TX	S Central	4	Furthest	5,946,800	38,236	Smallest	Largest	Center	Strongest
29820	Las Vegas-Paradise, NV	CA-NV	4	Shortest	930,450	15,649	Smallest	Center	Weakest	Weakest
34980	Nashville-Davidson-Murfreesboro-Franklin, TN	Eastern	3	Furthest	1,600,852	8,178	Smallest	Center	Center	Weakest
35620	New York-Northern New Jersey-Long Island, NY-NJ-PA	Eastern	4	Center	1,589,934	5,182	Smallest	Largest	Strongest	Strongest
36420	Oklahoma City, OK	OK	3	Center	1,252,987	51,303	Largest	Center	Strongest	Strongest
36540	Omaha-Council Bluffs, NE-IA	Plains	2	Center	865,350	5,177	Smallest	Center	Center	Strongest
36740	Orlando-Kissimmee-Sanford, FL	Eastern	5	Furthest	1,758,038	8,684	Smallest	Largest	Weakest	Weakest
37980	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Eastern	3	Center	2,134,411	8,842	Smallest	Largest	Strongest	Center
38060	Phoenix-Mesa-Glendale, AZ	AZ-NM	5	Shortest	134,421	36,714	Largest	Largest	Weakest	Weakest
38900	Portland-Vancouver-Hillsboro, OR-WA	Pacific NW	3	Center	2,226,009	20,857	Center	Largest	Strongest	Weakest
39300	Providence-New Bedford-Fall River, RI-MA	Eastern	1	Center	1,130,490	5,771	Smallest	Center	Center	Center
39580	Raleigh-Cary, NC	Eastern	1	Center	5,582,170	22,791	Smallest	Center	Center	Center
39900	Reno, Sparks, NV	CA-NV	5	Shortest	839,631	12,676	Largest	Smallest	Weakest	Weakest
40140	Riverside-San Bernardino-Ontario, CA	CA-NV	3	Shortest	4,224,851	46,399	Center	Largest	Center	Weakest
40900	Sacramento-Arden-Arcade-Roseville, CA	CA-NV	3	Shortest	2,149,127	21,603	Center	Largest	Weakest	Center
41620	Salt Lake City, UT	Plains	0	Center	1,124,197	9,842	Center	Center	Center	Center
41700	San Antonio-New Braunfels, TX	S Central	3	Furthest	2,142,508	17,322	Center	Largest	Center	Strongest
41940	San Jose-Sunnyvale-Santa Clara, CA	CA-NV	3	Furthest	423,895	5,485	Center	Center	Strongest	Weakest
42060	Santa Barbara-Santa Maria-Goleta, CA	CA-NV	3	Shortest	483,878	6,489	Center	Smallest	Center	Strongest
42140	Santa Fe, NM	AZ-NM	5	Shortest	4,192,887	99,278	Largest	Smallest	Weakest	Strongest
42220	Santa Rosa-Petaluma, CA	CA-NV	4	Shortest	1,951,269	14,422	Center	Smallest	Weakest	Weakest
44060	Spokane, WA	Pacific NW	3	Center	471,221	7,295	Center	Smallest	Strongest	Weakest
44700	Stockton, CA Metropolitan Statistical Area	CA-NV	3	Furthest	685,306	7,196	Center	Smallest	Weakest	Center
46060	Tucson, AZ	AZ-NM	4	Shortest	144,170	4,486	Largest	Center	Weakest	Weakest
46140	Tulsa, OK	OK	2	Center	937,478	77,388	Largest	Center	Weakest	Center
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	Eastern	5	Furthest	366,383	9,652	Smallest	Largest	Strongest	Strongest

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: Bold font indicates sites that initially were selected to be site visit locations. Italic font indicates sites that initially were selected as replacement sites. Regular font (no bold or italic) indicates sites initially selected only as telephone interview sites.

Source: U.S. Census Bureau, decennial census 2010; U.S. Census Bureau, American Community Survey 5-year estimates, 2006–2010; Federal Housing Finance Agency House Price Index.

The selection factors did not lead to a fixed or unique sample of MSAs. Instead, we selected sites with the goal of maximizing diversity across the selection factors. Other sites could have been selected to achieve this maximum diversity goal. In the following section, we present details of our selection process.

Our first step was to identify MSAs that were at either end of a continuum for five of the six selection factors (not including ONAP region). (See the Factors Description section for an explanation of the six factors.) For example, we ranked sites by relative distance to a tribal area and then assigned the top and bottom 15 sites one point each (the 15 sites farthest from a tribal area and the 15 sites nearest a tribal area received one point). The 15 MSAs with the largest and 15 MSAs with the smallest population ratio (ratio of AIAN population to the total population) likewise were given one point each. We did this for each factor so that a site could receive up to five points. Selecting MSAs with the highest point total enabled us to identify MSAs that were diverse across the factors: small and large MSAs, MSAs with higher and lower population ratios, MSAs with stronger and weaker economies, and so on. We then reviewed the list to see which regions were heavily represented in the list of 43 sites.

We moved most of the MSAs with a low factor count (those that fell in the center of the MSA rankings on a number of factors) to the replacement list. We did the same with MSAs located in regions with heavy representation. For example, the Stockton-Lodi, CA MSA shares a factor count of 3 with a number of other California MSA study sites, but, after considering other MSAs in the region, along with information about the Stockton MSA offered by members of the research team, we placed this MSA on the replacement list. The Washington-Arlington-Alexandria, DC-VA-MD-WV MSA was moved to the replacement list because of concerns that the AIAN community might be such an outlier in a number of ways that its inclusion might seem odd, even though it had a factor count of 5.

After we had 30 MSAs on the study list, we selected the proposed 5 site-visit MSAs by considering the factor count, the region, and components of the overall study.

We selected an MSA in Alaska, in part, to address the concern expressed during consultations that other study components included a small number of sites (too few) in Alaska. Between the two Alaska options, the Anchorage MSA has a higher factor count than the Fairbanks MSA. Also, representatives from the Anchorage community had expressed interest in the urban study during a consultation meeting. We selected an MSA in the eastern region to ensure regional diversity in light of the predominance of westerly areas on the list. We initially selected the Orlando-Kissimmee-Stanford, FL MSA because, in addition to having a high factor count, it offers a metropolitan area far from a tribal area and a weaker housing and socioeconomic context. As described later in this section, however, we replaced the Orlando MSA with the Boston MSA because the ICC in the Orlando MSA was no longer active.

Four MSAs within the Arizona-New Mexico region have the same factor count. We selected the Phoenix MSA because it has a large overall population, ensuring two of the five sites are larger MSAs in terms of total population.

We selected the remaining two MSA sites, Reno and Billings because they have high factor counts (overall and among sites in the same region) and offer diversity in region and selection factors.

Factor Descriptions

Factor Count

Factor count is the number of times that a site falls into the top or bottom 15 sites across factors. Sites with a count of 5 received preference over sites with a lower factor count, taking geographic region into account.

Distance to Tribal Area

Distance to tribal area identifies an MSA as being located a far or short distance to a tribal area relative to other MSAs on the list. MSAs identified as center are those that fall in the middle of the distance ranking.

Population Ratio

Population ratio identifies MSAs with a large or small AIAN population relative to the total population. MSAs identified as center are those sites that fall in the middle of the population ratio ranking.

Total Population

Total population of the MSA identified as largest and smallest refers to MSAs with higher and lower population totals, respectively. MSAs identified as center are those sites that fall in the middle of the ranking.

Housing Market Strength

Housing market strength is a composite indicator based on four factors, each of which was assigned a score related to market strength. We summed the scores and used them to rank MSAs as strong, center, or weak.

Vacancy Rate (2006–2010 5-year average)

Vacancy rate identifies MSAs with either a large or small share of vacant housing units as a measure of housing demand. (MSAs with higher vacancy rates having lower demand for housing and MSAs with lower vacancy rates having higher demand for housing.) MSAs identified as center are those sites that fall in the middle of the ranking.

Vacancy Rate Change (from 2000 to 2006–2010 5-year average)

Vacancy rate change identifies MSAs that have experienced the greatest negative and positive changes in the vacancy rate from 2000 to 2006–2010, as a measure of how housing demand has changed during the past decade. MSAs identified as center are those sites that fall in the middle of the ranking.

Federal Housing Finance Agency’s House Price Index (HPI) (2012)

HPI 2012 identifies MSAs where the housing price is the highest and lowest. MSAs identified as center are those sites that fall in the middle of the ranking.

Change in the Federal Housing Finance Agency’s House Price Index (HPI) (2000–2012)

HPI change identifies MSAs where the housing price changed the most (positive or negative) from 2000 to 2012. MSAs identified as center are those sites that fall in the middle of the ranking.

Socioeconomic Strength

Socioeconomic strength is a composite indicator based on four factors, each of which was assigned a score related to market strength. We summed scores and used them to rank MSAs as strong, center, or weak.

Unemployment Rate (2006–2010 5-year average)

Unemployment rate identifies the MSAs with the highest and lowest unemployment rate as a measure of the local economic situation. MSAs identified as center are those sites that fall in the middle of the ranking.

Unemployment Rate Change (from 2000 to 2006–2010 5-year average)

Unemployment rate change identifies MSAs that had the greatest change (either positive or negative) in their unemployment rate during the past decade as a measure of how the local economic situation has changed over time. MSAs identified as center are those sites that fall in the middle of the ranking.

Average Household Income (2006–2010 5-year average)

Average household income identifies MSAs with the highest and lowest average household incomes for all households. MSAs identified as center are those sites that fall in the middle of this ranking.

Average Household Income Change (from 2000 to 2006–2010 5-year average)

Average household income change identifies MSAs that had the greatest changes in average income (either positive or negative) from 2000 to 2006–2010. MSAs identified as center are those sites that fall in the middle of the ranking.

Site Replacement

After encountering disconnected telephone numbers or making a number of unsuccessful attempts to reach someone (more detail about our outreach process is included in appendix F), the research team made the following replacements:

- The Baltimore-Towson, MD MSA was replaced with the Raleigh-Cary, NC MSA.
- The Colorado Springs, CO MSA was replaced with the Denver-Aurora-Broomfield, CO MSA.
- The Omaha-Council Bluffs, NE-IA MSA was replaced with the Salt Lake City, UT MSA.
- The Orlando MSA was replaced with the Boston MSA for the site visit, and the Boston MSA was replaced with the Fayetteville MSA for the telephone interview.
- The Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA was replaced with the Nashville MSA.
- The Riverside-San Bernardino-Ontario, CA MSA was replaced with the Santa Barbara MSA.
- The Spokane, WA MSA was replaced with the Las Vegas-Paradise, NV MSA.
- Replacement decisions were made by selecting an MSA from the same region and one that was as similar as possible on the other site-selection factors. The final sites in the full sample were the following:
 - Site visits for 5 MSAs: Anchorage, Billings, Boston, Phoenix, and Reno.
 - Telephone interviews for 25 MSAs: Albuquerque, Bakersfield, Charlotte, Chicago, Dallas, Denver, Duluth, Fairbanks, Farmington, Fayetteville, Flagstaff, Houston, Las Vegas, Nashville, New York, Oklahoma City, Portland, Providence, Raleigh, Sacramento, Salt Lake City, Santa Barbara, Santa Fe, Tucson, and Tulsa.
- Six of the 25 MSAs sampled for telephone interviews did not participate in the study: Albuquerque, Denver, Las Vegas, Oklahoma City, Raleigh, and Salt Lake City.

Appendix E. List of Indian Community Centers

The list of Indian community centers identified in metropolitan statistical areas as of May 2013 is compiled from Internet searches and with contributions from Walter Hillabrant (Support Services International, Inc.) and Cynthia Robins (Westat, Inc.). (See exhibit E.1.)

Exhibit E.1. List of Indian Community Centers

Metropolitan Area	Indian Community Center
Albuquerque, NM	Albuquerque Indian Center; First Nations Community Healthsource
Anchorage, AK	South Central Foundation; Cook Inlet Tribal Council
Bakersfield-Delano, CA	United American Indian Involvement, Inc.; Bakersfield American Indian Health Project
Baltimore-Towson, MD	Baltimore American Indian Center, Inc.; Native American Lifelines
Billings, MT	Indian Health Board of Billings
Boston-Cambridge-Quincy, MA-NH	North American Indian Center of Boston; Native American Lifelines
Charlotte-Gastonia-Rock Hill, NC-SC	Metrolina Native American Association; American Indian, Alaskan, Hawaiian Native Resource Center
Chicago-Joliet-Naperville, IL-IN-WI	American Indian Center of Chicago
Colorado Springs, CO	Colorado Springs Indian Center
Dallas-Fort Worth-Arlington, TX	Dallas Intertribal Center; Urban Inter-Tribal Center
Denver-Aurora-Broomfield, CO	Denver Indian Family Resource Center; Denver Indian Center
Duluth, MN-WI	Center for American Indian Resources (CAIR)
Fairbanks, AK	Fairbanks Native Association
Farmington, NM	Farmington Indian Center
Fayetteville, NC	Cumberland County Association for Indian People
Flagstaff, AZ	Native Americans for Community Action
Fresno, CA	Fresno American Indian Health Project (health only)
Houston-Sugar Land-Baytown, TX	Native American Health Coalition
Las Vegas-Paradise, NV	Las Vegas Indian Center
Nashville-Davidson-Murfreesboro-Franklin, TN	Native American Community Partnership of Tennessee; Native American Indian Association of Tennessee
New York-Northern New Jersey-Long Island, NY-NJ-PA	American Indian Community House
Oklahoma City, OK	Oklahoma City Indian Clinic; The American Indian Cultural Center and Museum
Omaha-Council Bluffs, NE-IA	Nebraska Urban Indian Health Coalition of Omaha
Orlando-Kissimmee-Sanford, FL	American Indian Association of Florida (Winter Park, FL)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	American Indian Cultural Center of the Delaware Valley; United American Indians of the Delaware Valley
Phoenix-Mesa-Glendale, AZ	Phoenix Indian Center; Affiliation of Arizona Indian Centers
Portland-Vancouver-Hillsboro, OR-WA	Native American Youth and Family Center; NARA Indian Health Clinic
Providence-New Bedford-Fall River, RI-MA	Rhode Island Indian Council, Inc.
Raleigh-Cary, NC	North Carolina Indian Economic Development Initiative; Triangle Native American Association
Reno-Sparks, NV	Nevada Urban Indians (sites in Reno and Carson City)
Riverside-San Bernardino-Ontario, CA	Riverside-San Bernardino County Indian Health, Inc.
Sacramento-Arden-Arcade-Roseville, CA	Sacramento Native American Health Center Inc.
Salt Lake City, UT	Urban Indian Center of Salt Lake
San Antonio-New Braunfels, TX	American Indians in Texas; American Indian Resource Center
San Jose-Sunnyvale-Santa Clara, CA	Indian Health Center of Clara Valley
Santa Barbara-Santa Maria-Goleta, CA	American Indian Health & Services
Santa Fe, NM	Santa Fe Indian Center
Santa Rosa-Petaluma, CA	Sonoma County Indian Health Project
Spokane, WA	American Indian Community Center; NATIVE Health Project
Stockton, CA Metropolitan Statistical Area	Native Directions
Tucson, AZ	Tucson Indian Center
Tulsa, OK	Native American Resource Center; Indian Health Care Resource Center
Washington-Arlington-Alexandria, DC-VA-MD-WV	American Indian Society of Washington; Native American Rights Fund

MSA = metropolitan statistical area.

Appendix F. Outreach and Data Collection Methods

The metropolitan area component of the American Indian, Alaska Native, and Native Hawaiian Housing study was conducted by collecting and analyzing primary data through qualitative methods and analyzing secondary quantitative data. Site visits were conducted in 5 of the 30 sampled metropolitan statistical areas (MSAs) and included in-person interviews with staff at selected American Indian and Alaska Native (AIAN) organizations and discussion groups with AIAN community residents. In 19 of the remaining 25 sites, researchers conducted telephone interviews with key staff at selected AIAN organizations and with AIAN community leaders. We used secondary data to analyze demographic and socioeconomic patterns, housing problems, and homeownership and mortgage lending disparities.

Site Visits

Outreach for the site visits began by sending letters, by U.S. Postal Service (USPS) and e-mail, to executive directors at each of the five MSAs' Indian community center (ICC) or primary AIAN organization. The letters notified directors that their city was selected for study and requested their participation in a 3-day site visit. Researchers followed up with phone calls to assess directors' willingness to participate and to schedule the visit. The ICCs were asked to recommend individuals within their organization or from other AIAN housing organizations who were familiar with housing conditions and needs of this population. Introductory letters were sent to individuals recommended by the ICCs, via e-mail, followed by telephone calls to schedule in-person interviews.

Participation in the interviews was voluntary and each interview lasted approximately 1 hour. Interview protocols varied, depending on respondent type, but key topics covered included housing conditions and problems that AIAN households experienced, housing availability and cost, homelessness, availability and capacity of local organizations that address housing needs, the impact of the recent national recession (December 2007 through June 2009) on housing availability and need, and factors that affect households' decisions to move between urban and tribal areas. The respondent interview protocol is included at the end of this appendix.

Researchers also worked with ICC staff to organize discussion groups with members of the local AIAN community. ICC staff members were asked to provide a location and recruit about 15 adult heads of household (ages 18 and older) to ensure 10 to 12 participants per group. The guidelines for recruitment included making sure participants were diverse in housing tenure (renters, owners, homeless), age, and tribal membership or affiliation. Researchers provided the ICC with flyers to aid in recruitment and also a confidential, toll-free line for interested individuals to register. We were successful in recruiting groups in three of the five MSA sites: Anchorage, Boston, and Phoenix.

Participation in the discussion group was voluntary and lasted approximately 2 hours. Attendees were asked to complete a brief informational questionnaire at the end of the discussion. Exhibit F.1 provides an overview of participants' characteristics overall and by MSA. Participants were given \$20 cash incentives for attending. Discussion group topics included housing availability and cost, homelessness, access to housing services, and mobility between tribal lands and urban

areas. The discussion group protocol and participants' information form are included at the end of this appendix.

Exhibit F.1. Characteristics of Discussion Group Participants

	Total	Phoenix	Anchorage	Boston
Total attendees	20	13	3	4
<i>Number male</i>	2	1	0	1
<i>Number female</i>	18	12	3	3
Median age	35.5	36	24	48
Number enrolled tribal members	18	13	2	3
Number who have ever lived on reservation/tribal land	13	9	2	2
Median number of people in household	3	3	3	3
Median number of children in household	1	0	1	1
Number employed	15	8	3	4
Number students	6	5	1	0
Number by total household income				
<i>Less than \$10,000</i>	5	5	0	0
<i>\$10,000–\$19,999</i>	3	0	0	3
<i>\$20,000–\$39,999</i>	8	4	3	1
<i>\$40,000–\$59,999</i>	2	2	0	0
<i>\$60,000–\$79,999</i>	1	1	0	0
<i>\$80,000–\$99,999</i>	0	0	0	0
<i>\$100,000 or more</i>	1	1	0	0
Number by tenure and assistance type				
<i>Homeowner</i>	2	2	0	0
<i>Renter, unassisted</i>	11	7	2	2
<i>Renter in public housing</i>	2	2	0	0
<i>Renter with housing choice voucher</i>	1	0	1	0
<i>Staying with family or friends</i>	1	1	0	0
<i>Staying in a shelter</i>	1	0	0	1
<i>Currently have no place to stay</i>	2	1	0	1

Source: Discussion group participant information forms

Telephone Interviews

Outreach to sites to request telephone interviews began by sending letters, by USPS and e-mail, to the executive directors of the ICC or primary AIAN organization in the 25 sites. Researchers then called ICCs or other AIAN service providers and community leaders to schedule telephone interviews and to request recommendations for other organizations or individuals to interview who were knowledgeable about housing conditions and challenges that AIAN populations experienced.

For sites that had more than one key organization identified, researchers first contacted the center that appeared to focus on community services rather than on health services. If the first contact said the second center addressed housing issues, then we proceeded to contact and schedule an interview with staff from the second organization. If contact was not successful with the first center, the second center in the city served as an alternate for the site.

Researchers made up to five attempts to reach staff at the organizations. If they could not schedule an interview after the five attempts, they replaced the site with one from the alternate list. The first priority for replacement was a site in the same region. If no replacement option in the same region existed, the site selection was random.

Telephone interviews were voluntary and lasted approximately 30 minutes. Protocols varied, depending on respondent type, but key topics that were covered included housing conditions and problems that AIAN households experienced, housing availability and cost, homelessness, availability and capacity of local organizations that address housing needs, impact of the recession on housing availability and need, and factors that affect households' decisions to move between urban and tribal areas. The respondent interview guide for the telephone interviews was the same guide used in the in-person respondent interviews and is included at the end of this appendix.

Researchers planned to complete two phone interviews for each site; however, due to the small number of organizations that were knowledgeable about the AIAN community, in most of the sites, they were able to complete only one interview and, in some sites, they were unable to complete any interviews. The primary reason for refusal was that staff of the organization could not speak to the housing needs of Native Americans in its area. The number of interviews completed at each site and the organization types that were interviewed are included in exhibit F.2.

Exhibit F.2. Number of Interviews and Respondent Organization Type, by MSA

MSA	Number of Interviews Completed	Type of Organization(s) Interviewed
Albuquerque	0	N/A
Bakersfield	1	Native American health organization
Charlotte	1	Non-Native American housing organization
Chicago	1	Native American Community Center
Dallas	1	Native American Community Center
Denver	0	N/A
Duluth	2	Native American housing organization, other Native American service provider
Fairbanks	1	Non-Native American housing organization
Farmington	2	Non-Native American housing organizations
Fayetteville	1	Native American housing organization
Flagstaff	2	Native American Community Center, non- Native American housing organization
Houston	1	Native American health organization
Las Vegas	0	N/A
Oklahoma City	0	N/A
Nashville	1	Native American Community Center
New York City	1	Native American Community Center
Portland	1	Native American housing organization
Providence	1	Native American Community Center
Raleigh	0	N/A
Santa Barbara	1	Native American health organization
Sacramento	2	Native American Community Center and Native American service provider
Salt Lake City	0	N/A
Santa Fe	1	Native American Community Center
Tucson	1	Non-Native American housing organization
Tulsa	2	Native American Community Center and Native American health organization

MSA = metropolitan statistical area. N/A = not applicable.
Source: Urban Institute interviews.

Secondary Data Analysis Sources

American Community Survey

The U.S. Census Bureau's American Community Survey (ACS) publishes annual estimates for geographies with more than 65,000 people. Because of the smaller sample size compared with the decennial census, the Census Bureau averages 1, 3, and 5 years of surveys to produce estimates for the smallest geographies, including tribal areas. For this metropolitan area-focused study, we used the 2010 ACS 5-year estimates for analysis. Because the ACS produces estimates on a smaller sample than the decennial census long-form survey, the estimates are subject to more sampling error. Multiyear estimates cannot provide a point-in-time picture; this shortcoming makes analyzing the effects of certain phenomena difficult. For example, the effects of the housing finance crisis (December 2007 to June 2009) are not clearly captured in the analysis because the ACS estimates rely on data collected between 2006 and 2010 and, therefore, might not accurately portray true conditions at any one point during this period.

ACS Selected Population Tables

The ACS Selected Population Tables provide tabulations of social, economic, and housing characteristics for certain racial groups that are unavailable in the general ACS. The metropolitan analysis includes the 2010 5-year estimate tables.

Annual Homeless Assessment Report

The Annual Homeless Assessment Report (AHAR) gives estimates of homelessness based on point in time and housing inventory counts at the national, state, and Continuum of Care levels. AHAR estimates the chronically homeless, homeless veterans, and homeless children and youth, and it details whether the people are homeless individuals, part of homeless families, or part of a specific subpopulation. The metropolitan report used 2010 AHAR reports for each of the sampled MSAs, except for Santa Barbara, which does not have an AHAR report listed on HUD's website.

Decennial Census

Every 10 years, the U.S. Census Bureau conducts a National Household Survey. Basic characteristics such as age, sex, and race are collected on every person in the short form, and more detailed information on income, employment, and housing characteristics is collected on the long form from one in every six households. After 2000, the long form was replaced with the ACS. This report uses the 2000 and 2010 decennial census.

The decennial census historically has undercounted hard-to-reach populations. For AIAN populations, those living on tribal lands are undercounted, but those living off tribal lands are overcounted. AIAN households living on reservations were undercounted by 4.9 percent in 2010 compared with a 0.9 percent overcount in 2000 (U.S. Census Bureau, 2012). For the 2010 decennial census, the Census Bureau reports an overcount of AIAN populations outside reservations of 1.95 percent. The net error for AIAN populations not living on reservations was

not statistically different from zero in 2010 or 2000. This analysis uses the published statistics from the decennial census and does not attempt to adjust for the undercount and overcount.

Home Mortgage Disclosure Act Data

The Home Mortgage Disclosure Act requires most lending institutions to report mortgage loan applications, including the outcome of the application, information about the loan and applicant, location of the property, structure type, lien status, and whether the loan had a high interest rate. The Federal Financial Institutions Examination Council collects the data to determine whether financial institutions are meeting a community's housing credit needs, to target community development funds to attract private investment, and to identify possible discriminatory lending patterns.

Native Americans Living in Urban Areas Key Informant (Telephone/On-Site) Interview Guide

OMB Control Number: 2528-0288, Expiration Date: October 31, 2015

Introduction/Purpose of the Study

My name is _____ and I'm a researcher from the [organization name, location]. I'm calling today because the Urban Institute, on behalf of the Department of Housing and Urban Development (HUD), is studying the housing conditions and needs of Native Americans, Alaska Natives, and Native Hawaiians across the United States. The study will describe housing needs and socioeconomic conditions in Indian Country.

One part of this study focuses on the housing needs and conditions among Indians living in urban and suburban areas off of reservations and tribal lands. We will be speaking with community leaders, staff of organizations that work with Native Americans, and community residents to better understand the housing issues in the study sites. We are visiting 5 communities and talking by telephone to community leaders and local community organization staff in 25 additional communities.

We will use what we learn today and from other interviews to contribute to a report on housing conditions and needs among Native Americans. This report will be submitted to HUD to inform the federal government of housing challenges. The interview today should last about half an hour [telephone] // one and one half hours [in-person].

I'll start by going over the consent to participate.

Confidentiality Statement [Interviewer must read this]

Before beginning the interview, I (we) want to thank you for agreeing to participate in this study and remind you that your participation is voluntary. I (we) know that you are busy and will try to be as brief as possible. We have many questions and are going to talk to many different people, so please do not feel as though we expect you to be able to answer every question. The interview today should last about 30 to 35 minutes. This interview is not part of an audit or a compliance review. We are interested in learning about your ideas, experiences, and opinions about housing in your community. There are no right or wrong answers. We want to know what you think.

In addition, before we start, I want to let you know that although we will take notes during these interviews, information is never repeated with the name of the respondent in any reports or in any discussions with supervisors, colleagues, or HUD. When we write our reports and discuss our findings, information from all the people we speak with is compiled and presented so that no one person can be identified.

Do you have any questions before we begin?

A. Respondent Background Questions

1. Name and Title of Respondent
2. Affiliation
3. How long have you been in this position?
4. How long have you worked for this organization / agency?
5. Please describe the housing related services or assistance offered by your organization/agency.
6. What is the geographic area your organization or agency serves?
7. Approximately how many people does your organization or agency serve in the course of a year?
8. Please describe your client base. Who seeks services or assistance (race, ethnicity, age, income level, household structure, etc.)?
9. Approximately what percent of your client base is Native American or Alaska Native?
 - a. With which tribes are these clients enrolled or affiliated?
10. Is this organization / agency itself affiliated with a particular tribe or tribes? Which one(s)?

B. Housing availability, cost, household needs; impact of the recession

1. What are the most pressing housing needs among Native American households in your community?
2. Are there enough safe and affordable housing units in your community to meet the need?
 - a. If no, what types of housing units are in short supply? (small, medium or large rental units, houses for rent, houses for sale, etc.)?
3. Has the supply of safe and affordable housing changed in the last 5 years?
 - a. In what way?
4. Has the cost of housing changed in this area in the last 5 years?
[If YES] How has it changed? Why has it changed?
(increased/decreased due to demand for rental units; increased/decreased sales prices due demand / foreclosures and drop in demand; etc.)

C. Housing conditions of AIAN in urban areas

1. How would you describe the housing conditions experienced by most Native American households in [community]?
 - a. What are the most commonly cited problems?
 - b. How widespread do you think these problems are?
2. Are there problems that affect renters more than homeowners? Vice versa?
 - a. What are they?
3. Are there differences between the housing conditions faced by Native American (American Indian and Alaska Native) and non-Native households in the community?
 - a. What are the differences?
 - b. What do you think the differences can be attributed to?

D. Homelessness (changes in who is homeless, available resources)

1. Is *homelessness* or being at risk of homelessness (e.g., having no residence, staying in a shelter or transitional housing, staying with friends or family on a non-permanent basis) a problem among Native Americans living in [community]?
2. What are the major factors leading to homelessness among Native Americans here?
 - a. Probe: lack of affordable housing; loss of income; domestic violence, mental or physical health problems, substance abuse, etc.
3. Do you think the number of homeless Native Americans in this community has changed in the last 5 years?
 - a. How and why do you think the number has changed?
4. Has there been a change in the last 5 years in who becomes homeless (age, gender, tribal group, family structure, education level, etc.)?

[If YES] Please describe the change.
5. Do most homeless Native Americans here have no place to stay, stay in temporary housing, or double up with family or friends?
6. Do many Native Americans make use of homeless shelters?

[If NO] Why do you think they do not?
7. Are there organizations or agencies that target homeless-related services to the Native American community? Describe.
8. What is needed here in the way of services, outreach, or other factors to address problems of homelessness among Native Americans in [community]?

E. Capacity (availability and quality) of local organizations to address housing needs

1. Do clients have housing needs that your organization / agency cannot address?
 - a. What are the barriers to your organization's / agency's ability to address these needs? (funds, training, additional staff, space, etc.)
2. What other organizations / agencies in the area offer housing services to Native Americans?
3. Do these organizations / agencies have expertise in addressing the housing needs of Native Americans who:
 - a. Are elderly? Are single parents? Who have young children?
 - b. Are victims of domestic violence?
 - c. Have a disability? Have a substance abuse problem?
 - d. Have a felony conviction?
 - e. Are veterans?
4. Do the organizations that address the housing needs of Native Americans tend to work with people regardless of tribal enrollment and descent or do they target services to people from a specific tribe or tribes?
5. If you could, what new housing program would you start in your community to address Native American housing needs? Why?
6. What factors tend to encourage Native American households to seek assistance?
 - a. What factors discourage households?

F. PHA staff module

1. What percentage of your public housing clients are Native Americans?

- a. For Housing Choice Vouchers?
- b. For Section 184 loan guarantees?
- c. For other types of assistance?
- 2. Has the percent changed in the last 5 years? Describe the change.
 - a. What factors do you think have led to the change?
- 3. Have you seen a change in the number of Native American households applying for assistance (regardless of whether they receive assistance)?

[If YES] Why do you think there has been a change? (Recession-related factors, job loss, increase in housing costs, lack of affordable housing units for people moving to the community, etc.)
- 4. Have you seen changes in the characteristics of Native American households who have applied for assistance in the past 5 years? (age, marital status, number of children, tribal status)
- 5. Does your agency conduct outreach to Native Americans?

[If YES] Please describe
- 6. Does your agency have information materials targeted to Native Americans?

[If YES] May I have a copy?
- 7. Are there particular challenges related to serving Native Americans? Please explain.

G. Local AIAN community leaders module (also include in ICC guide)

- 1. Describe the ways that your organization works with other organizations and agencies that address housing needs of Native Americans / Alaska Natives.
- 2. Do you find some organizations or agencies better able to work with Native Americans to address their housing needs?
 - a. What factors make an organization or agency more effective than others?
- 3. Nowadays, what are some of the main reasons Native Americans might choose to move from tribal lands to urban areas? (job opportunities, access to housing, education opportunities, domestic violence, etc.)
- 4. What factors lead Native Americans to move from urban areas to reservations / tribal areas? (access to housing, reasons related to family, reasons related to culture, etc.)
- 5. Do more people move to or away from urban areas now?
 - a. Why has this changed?
- 6. Has the *number of moves* people make between tribal lands and urban areas increased in the last 5 years?
 - a. Why do you think people are moving more/less often than in the past?
- 7. Do you find that many or few Native Americans living in [community] maintain close ties with their tribes?
 - a. Why do you think most Native Americans living in urban areas do/do not maintain close ties with a reservation or tribal area?

H. HUD HQ and regional staff module

- 1. Do any federal housing programs explicitly include Native American households in the list of potential clients?
- 2. Are there any federal programs that identify Native American households, other than people living on Indian lands, as priority clients?

[Outreach to AIAN households]

3. Does HUD provide guidance to local HAs on how to reach out to Native American households living in metro areas? Please explain.
4. Are there outreach materials local HAs can use that have been developed specifically with Native American households in mind?
 - a. If so, may I have a copy?

[Challenges to serving AIAN households]

5. What challenges do local HAs identify as associated with serving Native Americans households in metro areas?
6. How has HUD responded to any request from local HAs for assistance working with Native American households? Examples?

Community Group in Urban Areas Discussion Guide

OMB Control Number: 2528-0288, Expiration Date: October 31, 2015

Introduction and Consent

Thank you for coming and agreeing to participate in this group discussion today.

Who are we?

I'm [name], a researcher with the Urban Institute; I will be your moderator for the session. The Urban Institute is a non-profit research organization located in Washington, DC. With me today is [name and affiliation].

Why am I here?

You have been invited to join this group because you are Native American and because you live in [name of community]. The Urban Institute asked [local organization] to invite people to participate in this group. The Institute, on behalf of the Department of Housing and Urban Development (HUD), is studying the housing conditions and needs of Native Americans, Alaska Natives, and Native Hawaiians across the United States. One part of this study focuses on the housing needs and conditions among Indians living in urban and suburban areas off of reservations and tribal lands. We will be speaking with community leaders, staff of organizations that work with Native Americans, and you to better understand the housing issues in the study sites. We are visiting 5 communities and talking by telephone to community leaders and local housing organization staff in 25 additional communities.

What is a discussion group?

Discussion groups are a way to find out what people think about an issue through group discussion. We are interested in learning about your ideas, feelings, and opinions about housing in [community]. There is no right or wrong answers. We want to know what you think. You should feel free to disagree with each other; we hope to hear as many points of view as possible in response to the questions I'll ask. Your participation is very important to the success of this study.

What happens with the information shared during the group?

Importantly, we ask everyone here today to respect people's privacy. Although we cannot control what people say after they leave, we remind you that what is said in the room should stay in the room. We will use only first names in today's discussion; we will not identify you even by first name in our records, and we will not tell program staff what you said. The information that you tell us will not affect your relationship with the program and will not affect your benefits in any way. We will use what we learn today and from other interviews and discussion groups to contribute to a report on housing conditions and needs among Native Americans. This report will be submitted to HUD to inform the federal government of housing challenges.

How does this work?

The session today should last about two hours. At the end of this session, we will ask you to complete a short, anonymous background information form. We will also give you \$20 for participating today and will ask you to sign a receipt indicating you have received this payment.

I may remind you occasionally to speak one at a time so that we can hear your comments. I am your guide, but this is a group discussion; everyone should feel free to speak. To keep us on schedule, I may change the subject or move ahead. Please stop me if you have something to add.

Are there any questions before we begin? We'll start by going over the consent to participate.

Confidentiality Statement [Interviewer must read this]:

Participation in this discussion group is voluntary, which means that you don't have to participate and you can decide not to answer any specific questions. There are no consequences for choosing not to participate or not to answer any question. You can also leave the group at any point. You will receive a [CASH GIFT/ GIFT CARD/VOUCHER] as a token of appreciation for participating. The group discussion will last about two hours.

The information you provide will be confidential, and will not be shared with anyone except for research staff working on the study. This includes anything that can identify you such as your name, address, or telephone number. Information is never repeated with the name of a participant in any reports or in any discussions with program staff or HUD. When we write our reports and discuss our findings, information from all the people we speak with is compiled and presented so that no one person can be identified. Everyone who works on this survey has signed a legal document stating they will not reveal any of your personal information and can be severely penalized if they do.

We value the information you will share with us today and want to make sure we capture all of it. So, with your permission, we will be taping the session and/or [name of person] will be taking notes on a laptop computer. However, we destroy the tapes as soon as we have made complete notes of the meeting, and those notes will not use your names. Does anyone have an objection to taping this group? Also, as we said, we will not use your names in preparing any reports and will disguise your comments so that no one can identify who made specific comments. We will ask you to sign for your incentive payment in order to account for our financial disbursements, but we pass on only a coded identifier, not your name, to our accounting department.

Do you have any questions before we begin?

Discussion Group Topics

Please tell us your first name, the tribe you are enrolled in or descended from, and whether you live here in [community] or in a nearby area.

I'd like to begin with a very broad question that will help guide the rest of our discussion today.

A. Housing Challenges – Open.

1. What are the major issues related to housing you have experienced or have heard about from other Native American and Alaska Native community members?
2. Probe if necessary: cost, availability, quality / conditions, location, access, etc.

[MODERATOR: 1) Select topic modules based on issues mentioned by discussants 2) After covering these topics, proceed to the remaining modules, if any.]

B. Housing Availability and Cost.

1. Are there many apartments or houses available to rent or purchase in [community]?
 - a. Is housing availability a problem here?
2. Do you think the number of available housing units has changed in the last five years or so?
 - a. How has availability changed? (more/less housing available; changes in the availability of decent housing; housing from foreclosures)
3. Do you think the cost of housing is a problem in [community]? Explain
4. Have rents or sales prices changed in the last five or so years?
[If YES] How have prices changed? (increased, decreased) Why do you think prices have changed?

C. Access to Rental Housing (information and cost).

1. Where do people find information on houses and apartments available for rent? (websites, newspaper, friends or family, rental signs in neighborhoods, ICC, other community organization or agency, etc.)
2. If you have looked for apartments or houses for rent in the last few years, how did you go about finding information on available apartments and houses?
3. Do you think the information on available houses/apartments for rent is easy to find? Is there enough information on available units?
4. What would make it easier for people to find out about available houses/apartments for rent?
Are there affordable houses or apartments to rent that are decent?

D. Access to For-sale Housing (information and cost).

1. Where to people interested in buying a home/condominium find out about properties for sale? (websites, newspaper, friends or family, for-sale signs in neighborhoods, real estate agents, ICC, other community organization or agency, etc.)
2. Where do people interested in buying a home/condominium go to learn about home loan options? (banks, Native-owned credit union or community development financial institutions, etc.)
3. Are there particular barriers or challenges that affect people's decision or ability to buy a house/condominium? (difficulty in qualifying for a mortgage, limited access to banks/ lenders, etc.)
4. Have you heard about any homebuyer classes that prepare people to become homeowners? Describe.

E. Homelessness – who is homeless, available resources.

1. Is *homelessness* or risk of homelessness (e.g., having no residence, staying in a shelter or transitional housing, staying with friends or family on a non-permanent basis) a problem among Native Americans/Alaska Natives living in this community?
 - a. Would you say there are more people now than there were 5 years ago who have no place to stay, stay in temporary housing, or double up with family or friends?
2. Can you describe who the homeless people are in this community in terms of tribal group, age group, gender, singles / families, other characteristics – employment status, health status, etc.?
3. What do you think are the major challenges or barriers to finding decent housing for the people who are homeless or at risk of becoming homeless?
4. Do you know of any housing services or resources available to people who are at risk of becoming homeless or who are homeless? Describe.
 - a. Are these resources sufficient?
 - b. Are they helpful based on what you may have heard in the community? Explain

F. Access to Housing Services / organizations that can address housing needs.

1. Are there any services or resources available in this area for people in need of some type of housing assistance, such as assistance in finding a place to live, assistance with paying rent, arranging housing repairs, etc.? Describe
2. How difficult is it to access the services and resources you mentioned? Describe. [If NO] What makes them difficult to access? (location, cultural barriers, criteria for receiving services, etc.)
3. *[If there are tribe-specific organizations]* Do members of [name] community tend to go to an organization only if it is affiliated with their own tribal group? Why?
4. What would help improve access to housing services available in this area?
5. To what degree are the available services able to address people’s housing needs? Explain.

Now I’d like to ask some questions about where people choose to live.

G. Living in Urban Areas and on Indian Land.

1. Why do you think some people leave [community] to move to a reservation or tribal land?
 - a. And why do you think some people leave more urban areas to move to areas next to a reservation or tribal land but not on it?
2. What about people who have grown up in an urban community or have moved to urban areas in recent memory (well past the time of forced relocation). Why do you think people stay instead of moving to a reservation or tribal land?
3. To what degree does availability of housing or housing costs in this area affect people’s decisions on where to live?
4. What about you, do you intend to stay here or in another urban area or do you think you might move someday to a reservation or to tribal land? Why?
5. For those of you who intend to stay, what might change your mind and lead you to leave [community]?
6. For those of you who intend to leave, what might change your mind?

7. What are your hopes for your children or grandchildren in this regard? Would you want them to live here or in another urban area or do you hope they will live on a reservation or tribal land? Why?

H. Wrap up.

1. Are there other issues related to housing issues or concerns that I haven't asked about?

Discussion Group Participant Information Form

Please complete this form. The information will be used only to summarize who participated in this discussion group. Your name and address are not needed.

1. How many years have you lived in this community? _____
2. Have you ever lived on a reservation or tribal land? _____
3. What is the total number of people living in your household? _____
4. How many children younger than 18 live in your household? _____
5. What tribe are you enrolled in? _____
6. If not enrolled, are you a descendent or otherwise affiliated with a tribe?

If yes, which tribe? _____

7. Are you employed?
 Yes
 Full time (more than 32 hours per week)
 Part time
 No

8. Are you a student?
 Yes
 Full time
 Part time
 No

9. Which category best describes your total household income for 2010? Please include income from all jobs, public assistance, or social security by anyone in the household, before taxes. (check one)

- Less than \$10,000
- \$10,000 to \$19,999
- \$20,000 to \$39,999
- \$40,000 to \$59,999
- \$60,000 to \$79,999
- \$80,000 to \$99,999
- \$100,000 or more

10. Are you:
 Male
 Female

11. What is your age? _____

12. What is your housing situation?
 Homeowner

- Renter, unassisted
- Renter in public housing
- Renter with a Housing Choice (Section 8) Voucher
- Stay with family or friends
- Stay at a shelter or other temporary housing
- Currently have no place to stay
- Other _____

Appendix G. Maps of Sampled Metropolitan Statistical Areas

Exhibit G.1. Anchorage, AK MSA

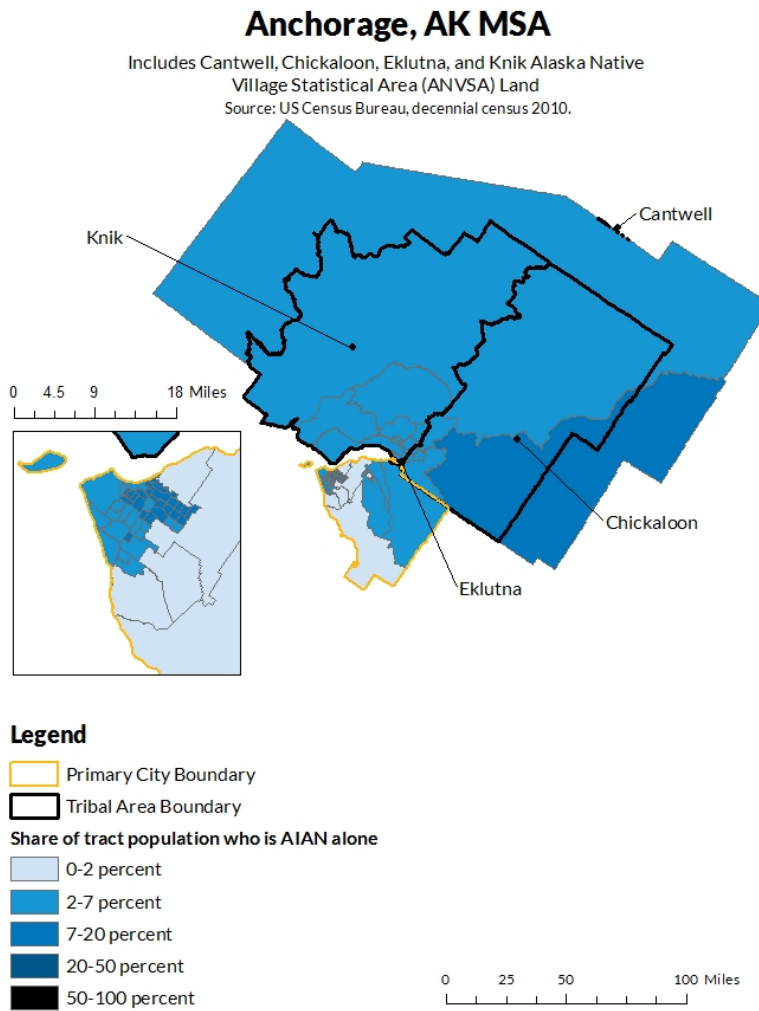


Exhibit G.2. Bakersfield-Delano, CA MSA

Bakersfield-Delano, CA MSA

Does not include tribal land

Source: US Census Bureau, decennial census 2010.

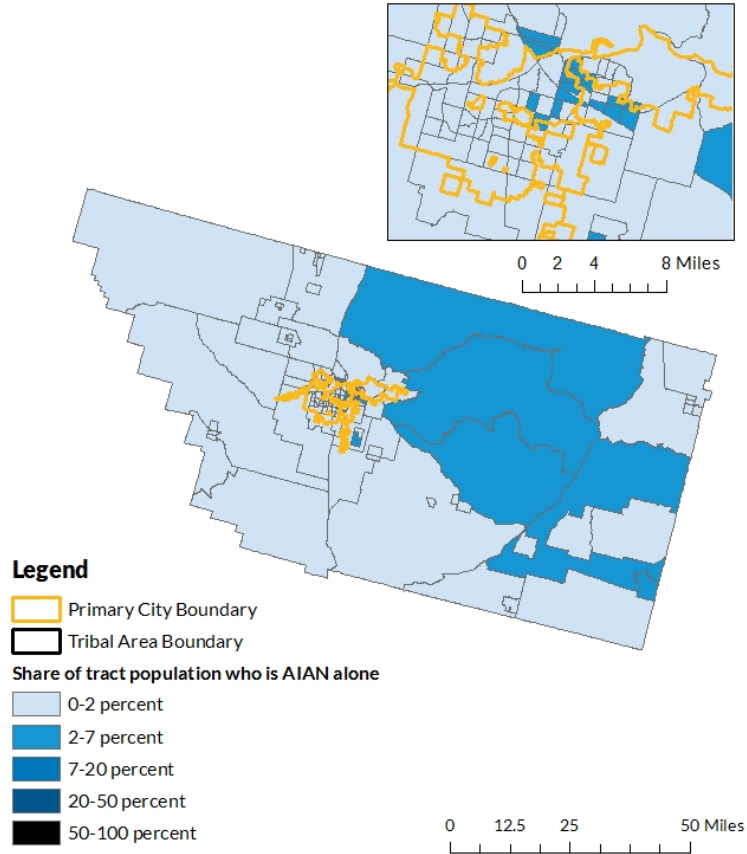


Exhibit G.3. Billings, MT MSA

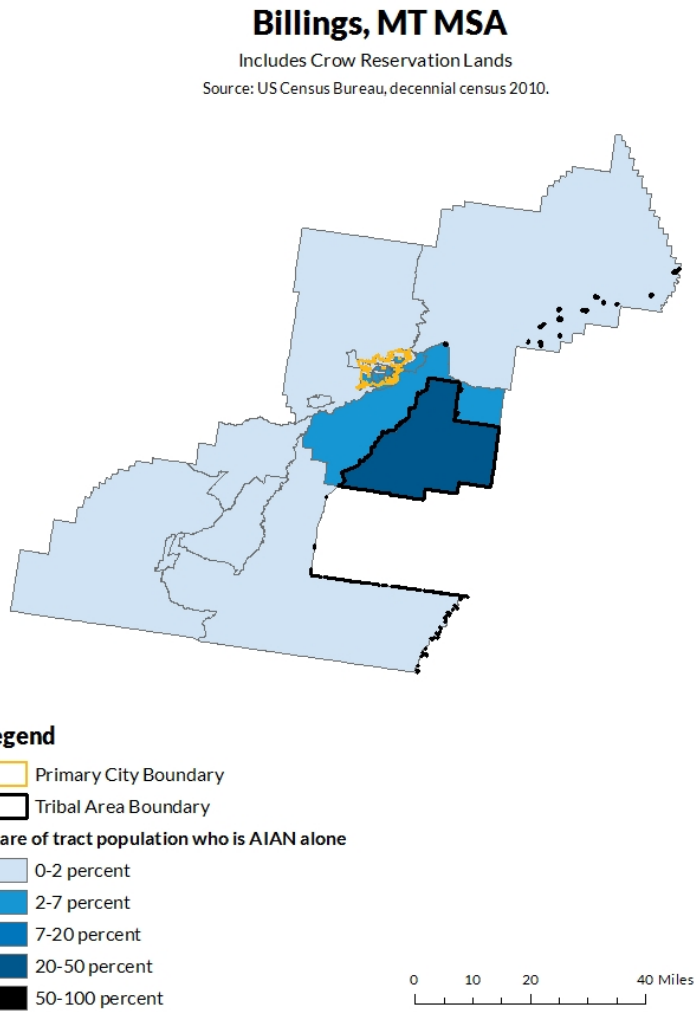


Exhibit G.4. Boston-Cambridge-Quincy, MA-NH MSA

Boston-Cambridge-Quincy, MA-NH MSA

Does not include tribal land
Source: US Census Bureau, decennial census 2010.

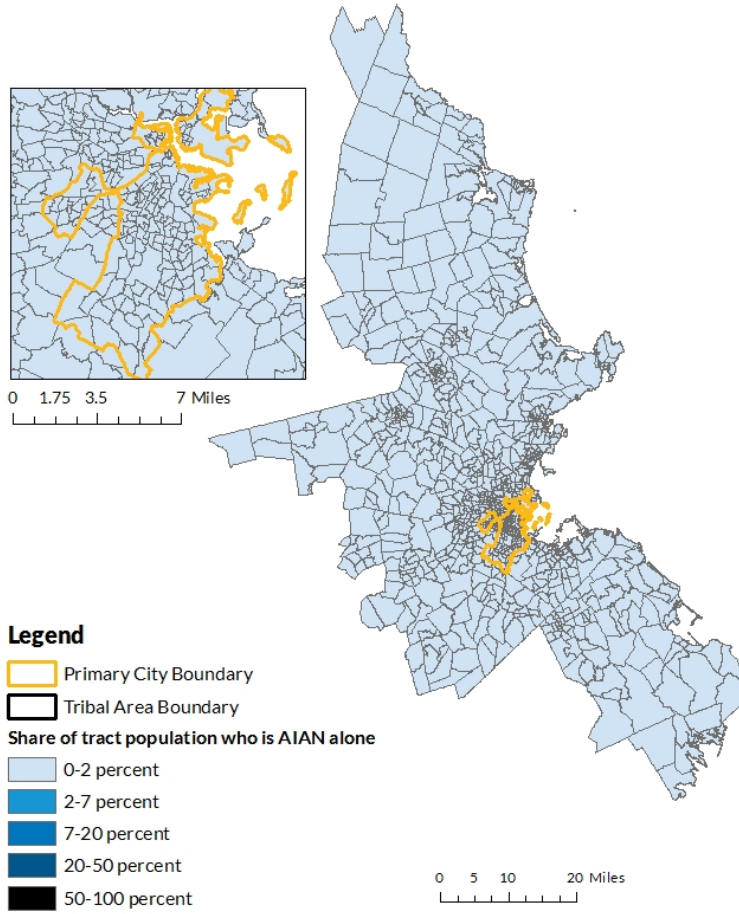


Exhibit G.5. Charlotte-Gastonia-Rock Hill, NC-SC MSA

Charlotte-Gastonia-Rock Hill, NC-SC MSA

Includes Catawba Reservation Lands
Source: US Census Bureau, decennial census 2010.

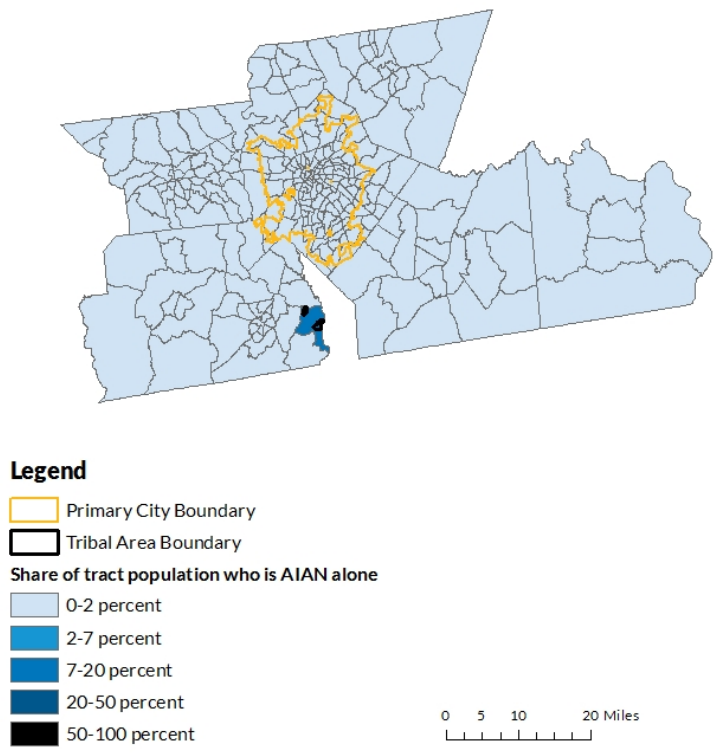


Exhibit G.6. Chicago-Joliet-Naperville, IL-IN-WI MSA

Chicago-Joliet-Naperville, IL-IN-WI MSA

Does not include tribal land

Source: US Census Bureau, decennial census 2010.

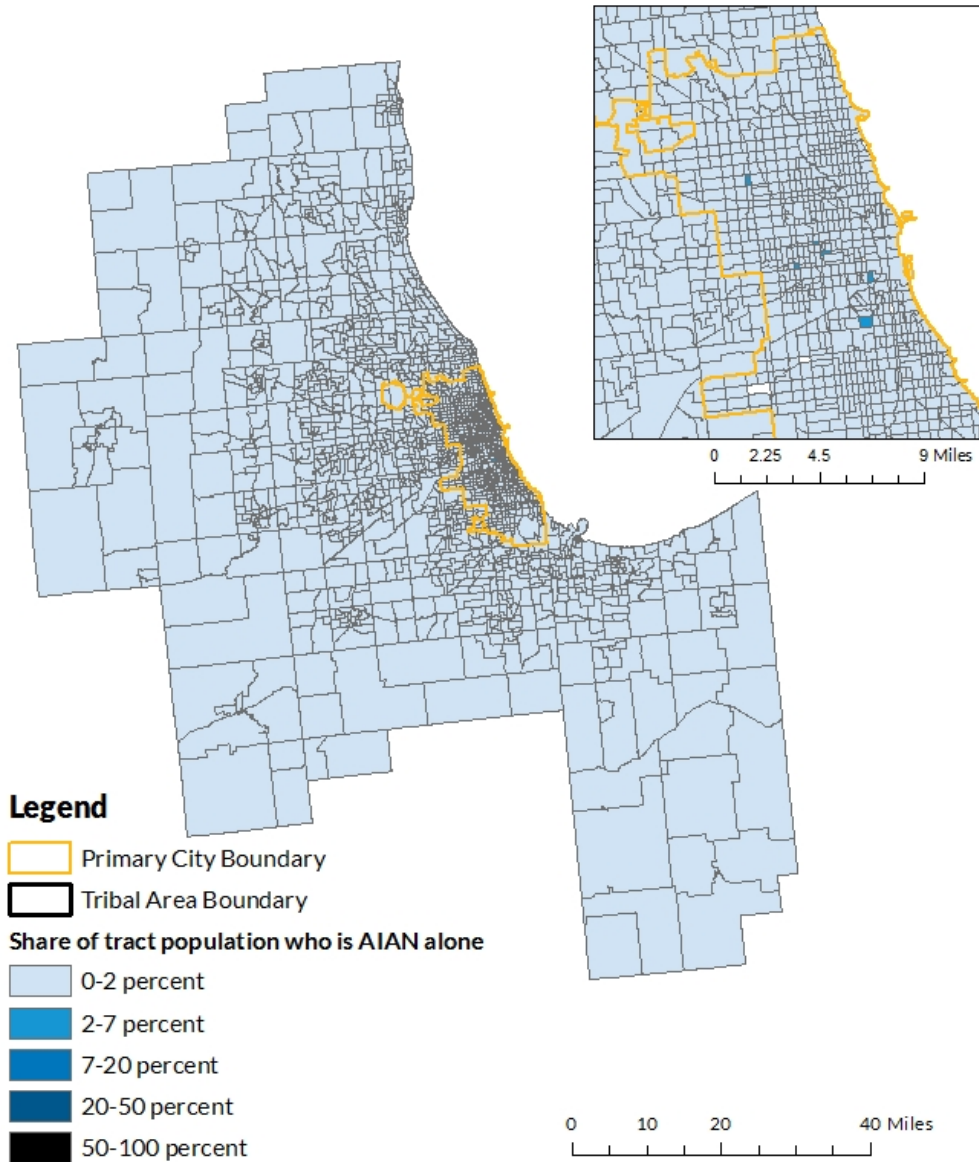
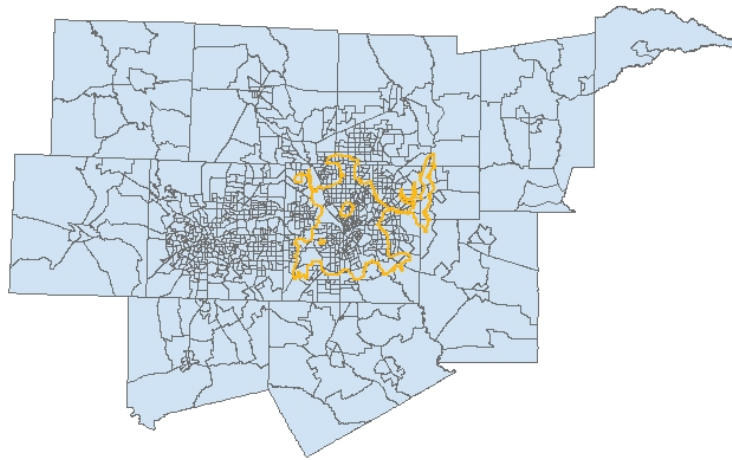


Exhibit G.7. Dallas-Fort Worth-Arlington, TX MSA


Dallas-Fort Worth-Arlington, TX MSA

Does not include tribal land

Source: US Census Bureau, decennial census 2010.





Legend


 Primary City Boundary


 Tribal Area Boundary


Share of tract population who is AIAN alone

 0-2 percent

 2-7 percent

 7-20 percent

 20-50 percent

 50-100 percent

0 12.5 25 50 Miles

Exhibit G.8. Duluth, MN-WI MSA

Duluth, MN-WI MSA

Includes Bois Forte, Minnesota Chippewa, and Fond du Lac Reservation Lands

Source: US Census Bureau, decennial census 2010.

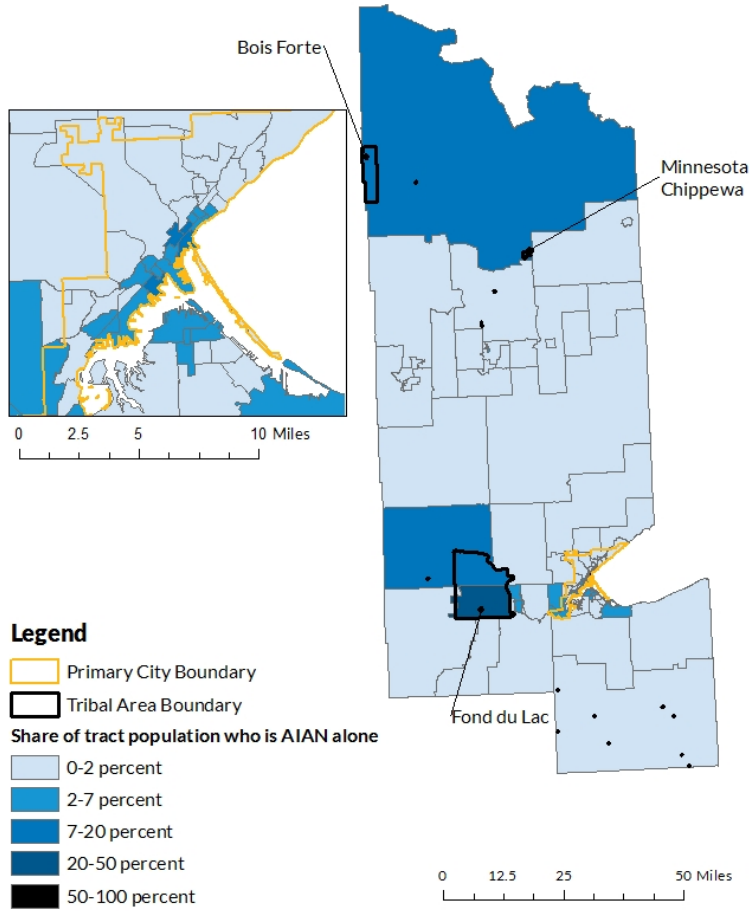


Exhibit G.9. Fairbanks, AK MSA

Fairbanks, AK MSA

Does not include Alaska Native Village Statistical Areas,
but all of Alaska is included in an Alaska Native Regional Corporation
Source: US Census Bureau, decennial census 2010.

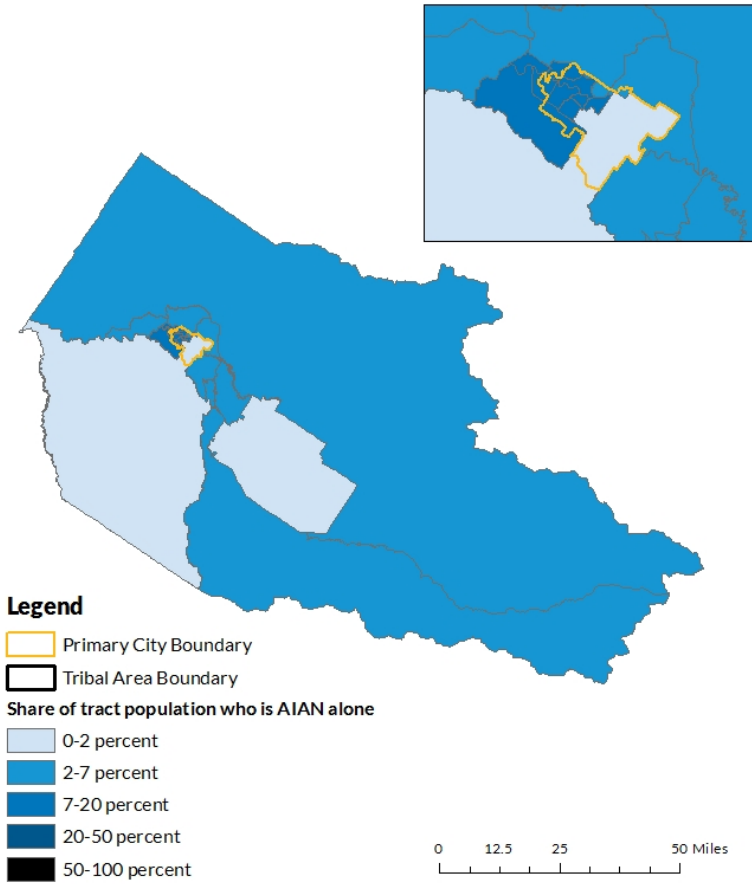
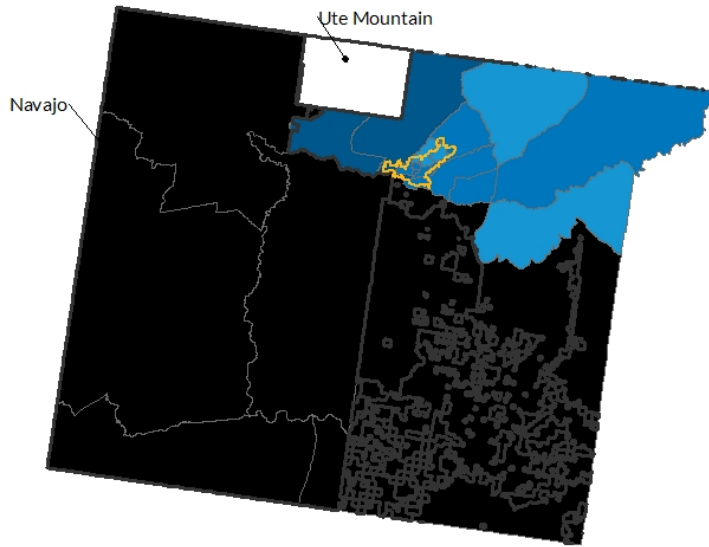


Exhibit G.10. Farmington, NM MSA

Farmington, NM MSA

Includes Navajo and Ute Mountain Reservation Lands

Source: US Census Bureau, decennial census 2010.



Legend

Primary City Boundary

Tribal Area Boundary

Share of tract population who is AIAN alone

0-2 percent

2-7 percent

7-20 percent

20-50 percent

50-100 percent

0 5 10 20 Miles

Exhibit G.11. Fayetteville, NC MSA

Fayetteville, NC MSA

Includes Lumbee and Coharie State Designated Tribal Statistical Area Lands
Source: US Census Bureau, decennial census 2010.

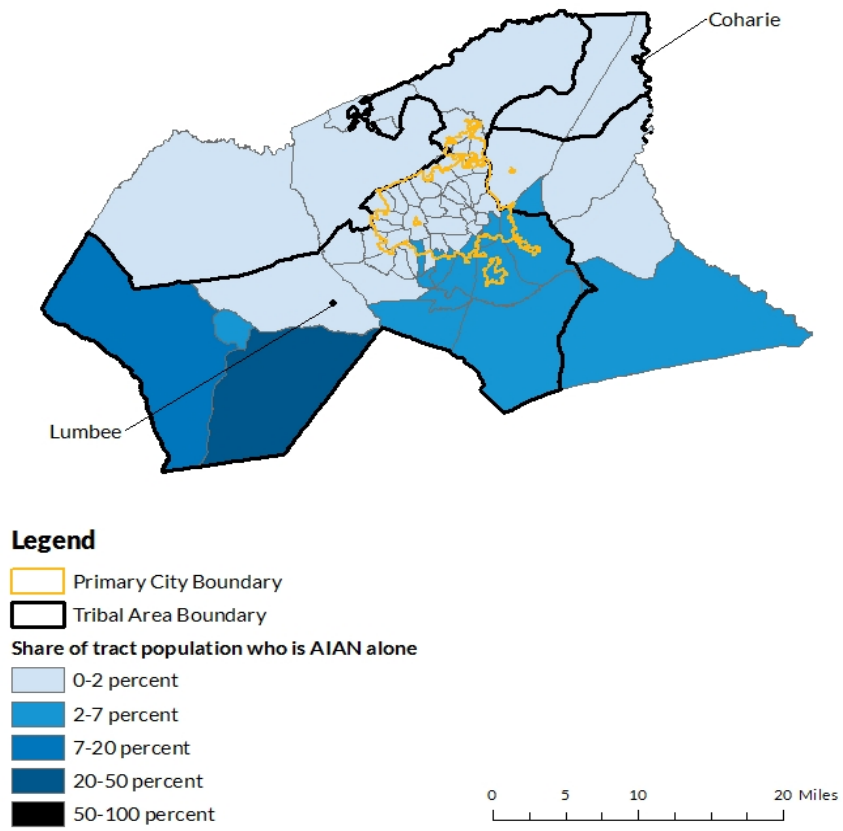


Exhibit G.12. Flagstaff, AZ MSA

Flagstaff, AZ MSA
Includes Fort Apache, Hopi, Havasupai, Hualapai, Kaibab, and Navajo Reservation Lands
Source: US Census Bureau, decennial census 2010.

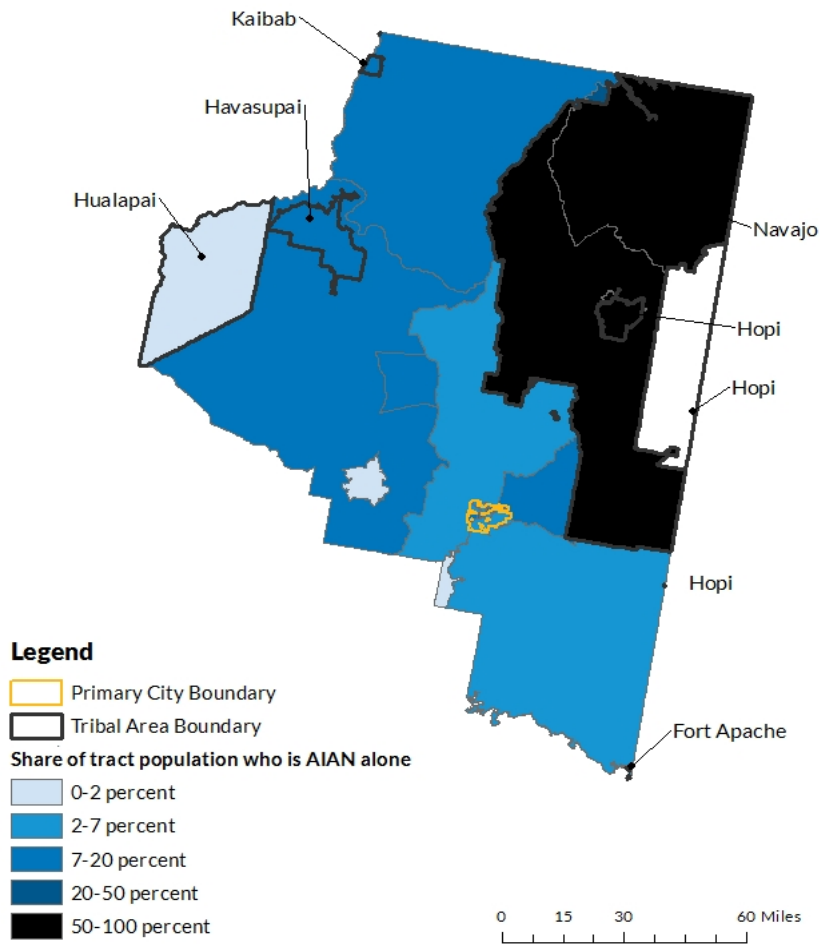


Exhibit G.13. Houston-Sugar Land-Baytown, TX MSA

Houston-Sugar Land-Baytown, TX MSA

Does not include tribal land

Source: US Census Bureau, decennial census 2010.

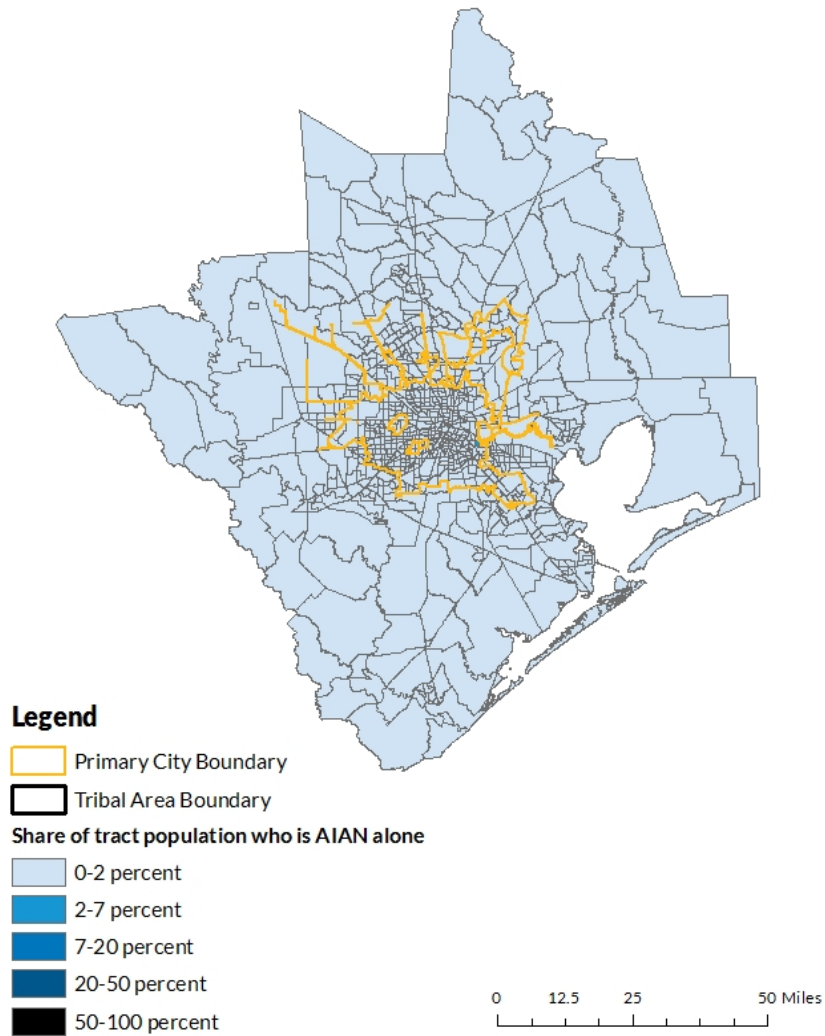
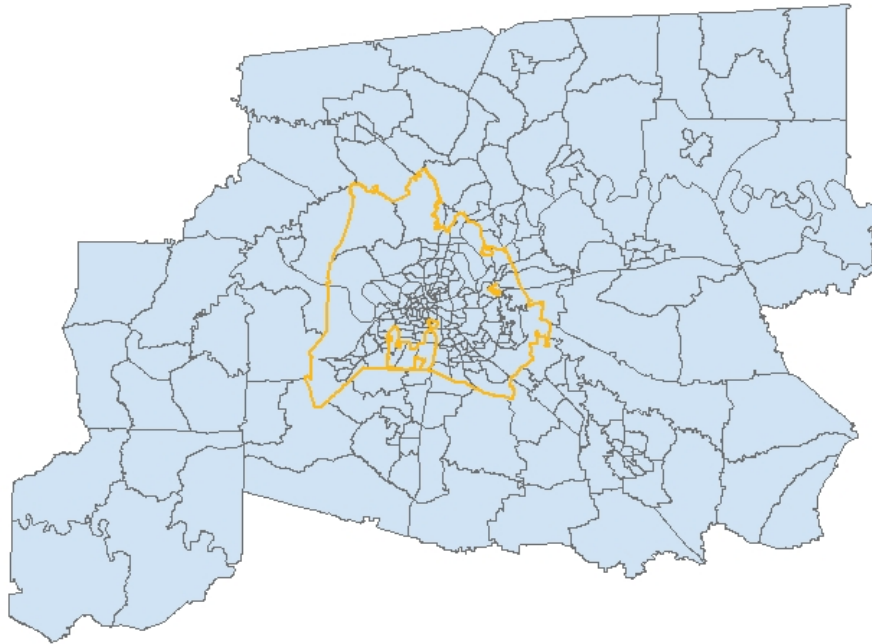


Exhibit G.14. Nashville-Davidson--Murfreesboro--Franklin, TN MSA



Nashville-Davidson-Murfreesboro-Franklin, TN MSA

Does not include tribal land






Source: US Census Bureau, decennial census 2010.



Legend

-  Primary City Boundary
-  Tribal Area Boundary

Share of tract population who is AIAN alone

-  0-2 percent
-  2-7 percent
-  7-20 percent
-  20-50 percent
-  50-100 percent

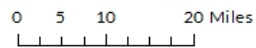


Exhibit G.15. New York-Northern New Jersey-Long Island, NY-NJ-PA MSA

New York-Northern New Jersey-Long Island, NY-NJ-PA MSA

Includes Poospatuck, Ramapough, and Shinnecock Reservation Land

Source: US Census Bureau, decennial census 2010.

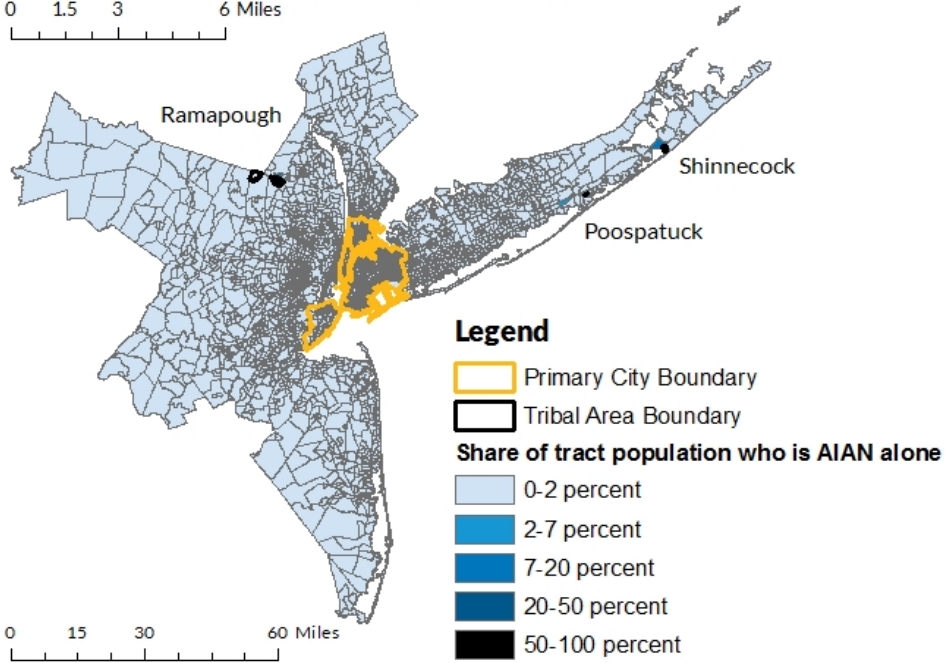
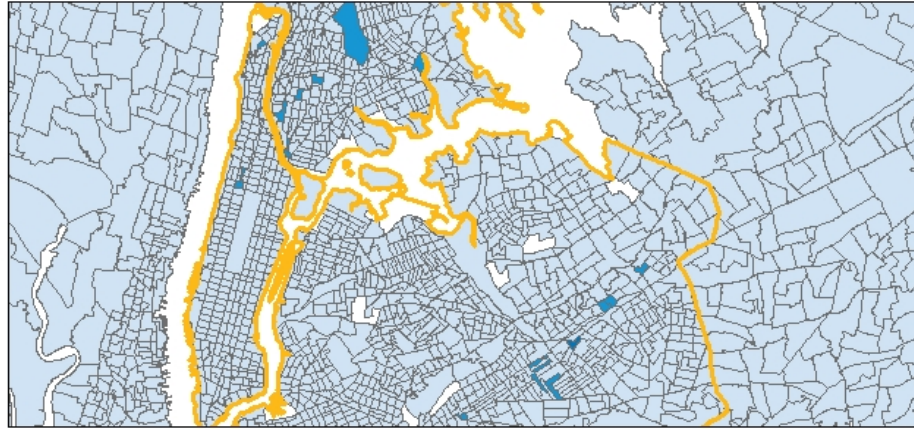


Exhibit G.16. Phoenix-Mesa-Glendale, AZ MSA

Phoenix-Mesa-Glendale, AZ MSA

Includes Fort McDowell Yavapai, Gila River, Maricopa (Ak Chin), Salt River, San Carlos, and Tohono O'odham Reservation Lands
 Source: US Census Bureau, decennial census 2010.

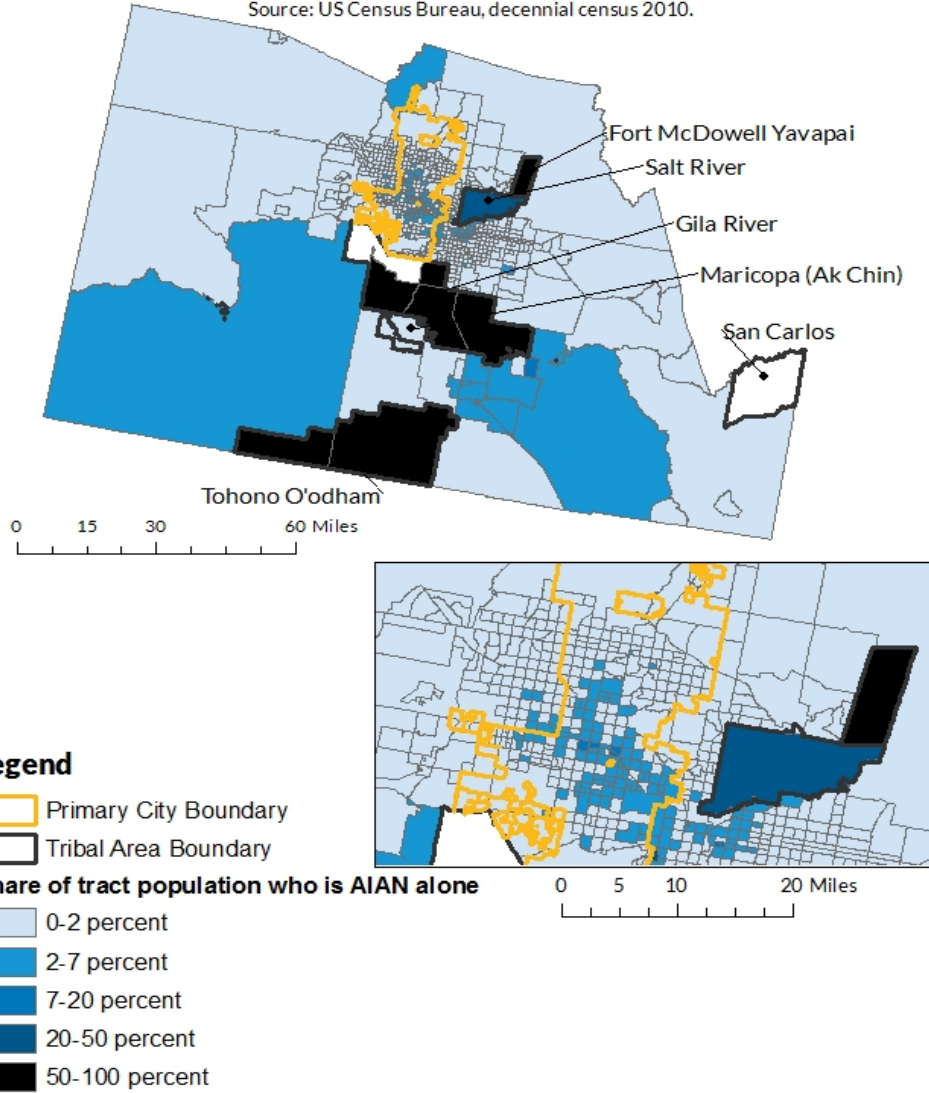


Exhibit G.17. Portland-Vancouver-Hillsboro, OR-WA MSA

Portland-Vancouver-Hillsboro, OR-WA MSA

Includes Warm Springs and Grand Ronde Reservation Lands

Source: US Census Bureau, decennial census 2010.

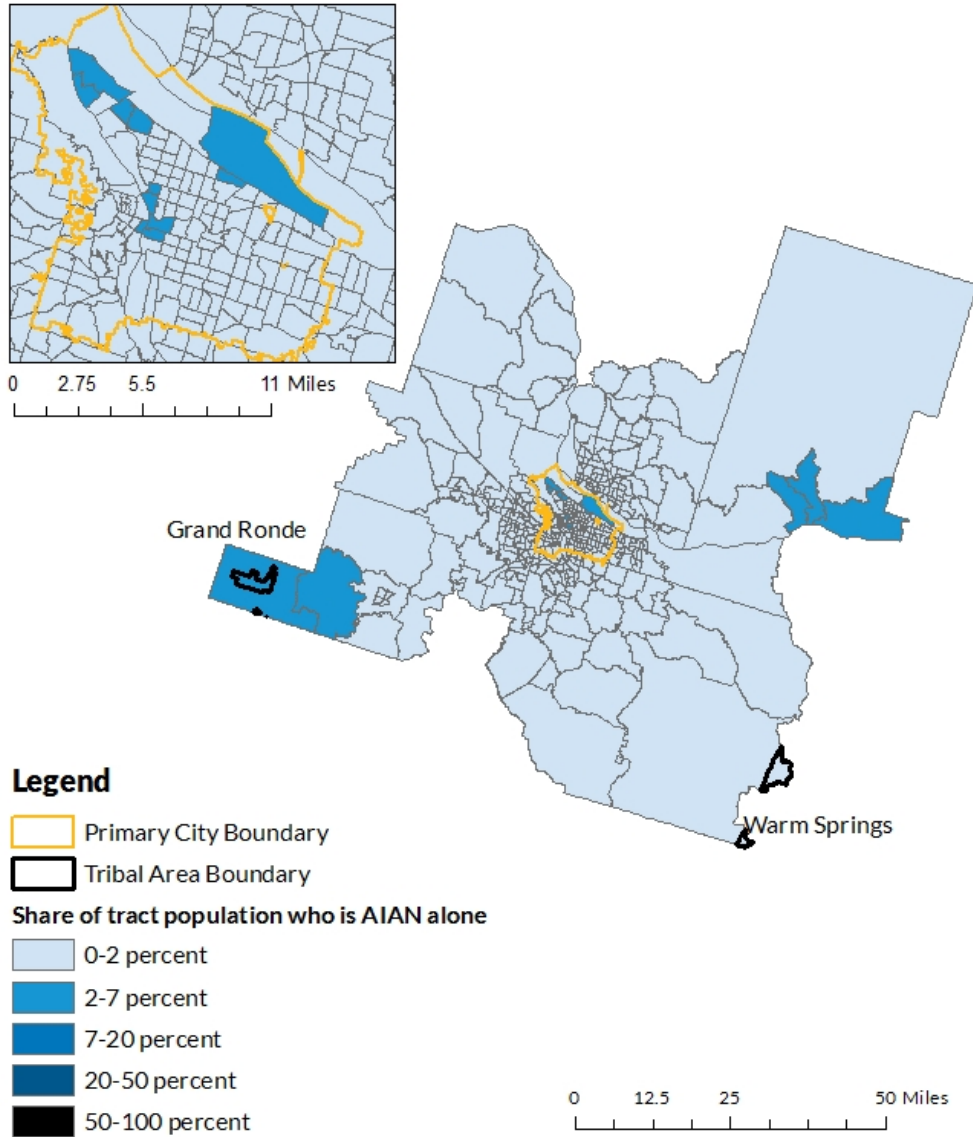


Exhibit G.18. Providence-New Bedford-Fall River, RI-MA MSA

Providence-New Bedford-Fall River, RI-MA MSA

Includes Narragansett Reservation Land

Source: US Census Bureau, decennial census 2010.

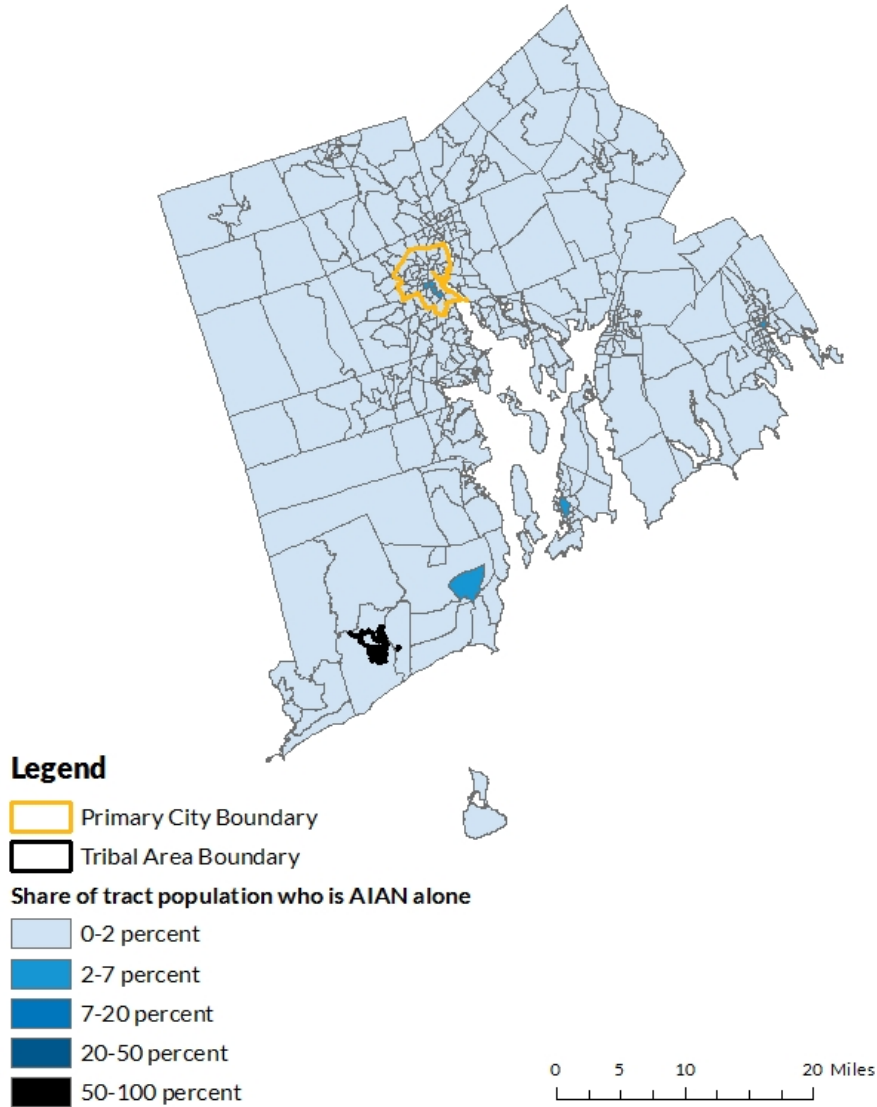


Exhibit G.19. Reno-Sparks, NV MSA

Reno-Sparks, NV MSA

Includes Pyramid Lake Paiute Reservation and Reno-Sparks Indian Colony Land

Source: US Census Bureau, decennial census 2010.

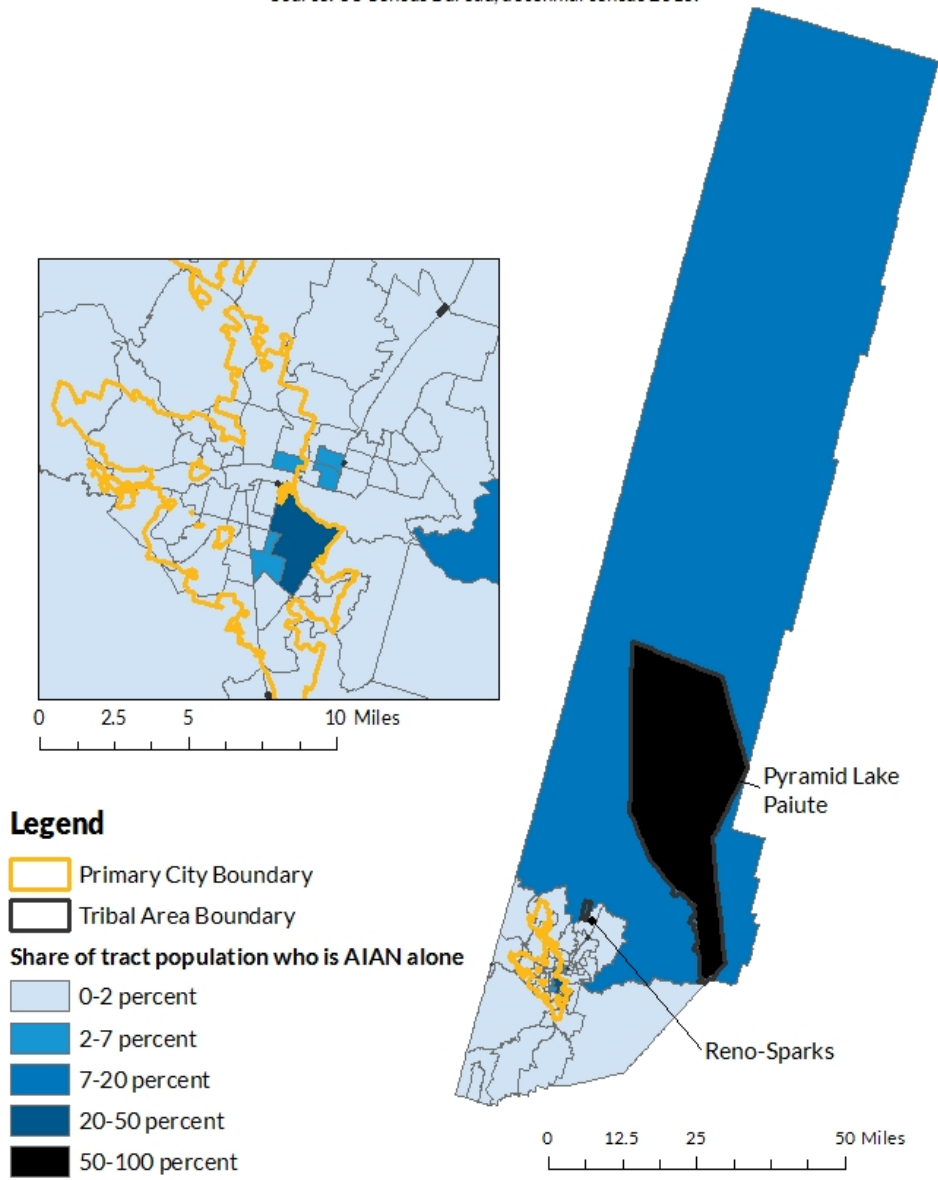
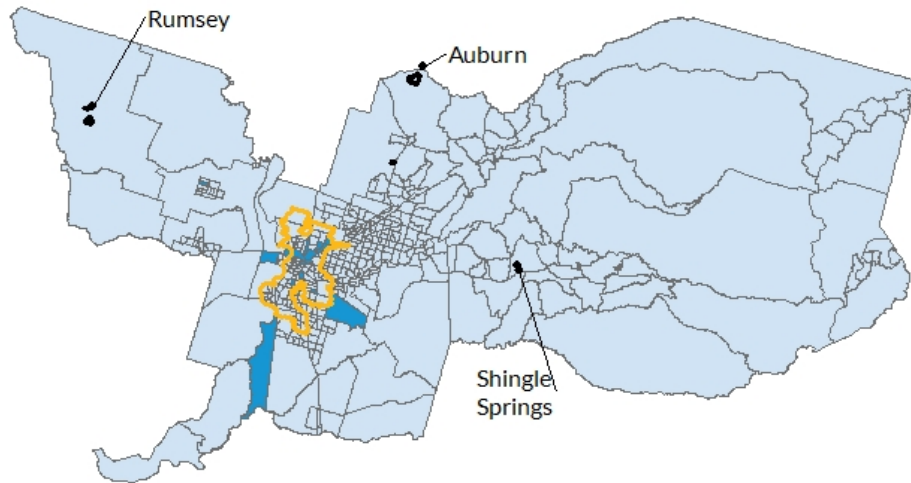


Exhibit G.20. Sacramento--Arden-Arcade--Roseville, CA MSA


Sacramento-Arden-Arcade-Roseville, CA MSA

Includes Rumsey, Auburn, and Shingle Springs Reservation Lands

Source: US Census Bureau, decennial census 2010.





Legend


 Primary City Boundary


 Tribal Area Boundary


Share of tract population who is AIAN alone

 0-2 percent

 2-7 percent

 7-20 percent

 20-50 percent

 50-100 percent

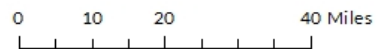


Exhibit G. 21. Santa Barbara-Santa Maria-Goleta, CA MSA

Santa Barbara-Santa Maria-Goleta, CA MSA

Includes Santa Ynez Reservation Land
Source: US Census Bureau, decennial census 2010.

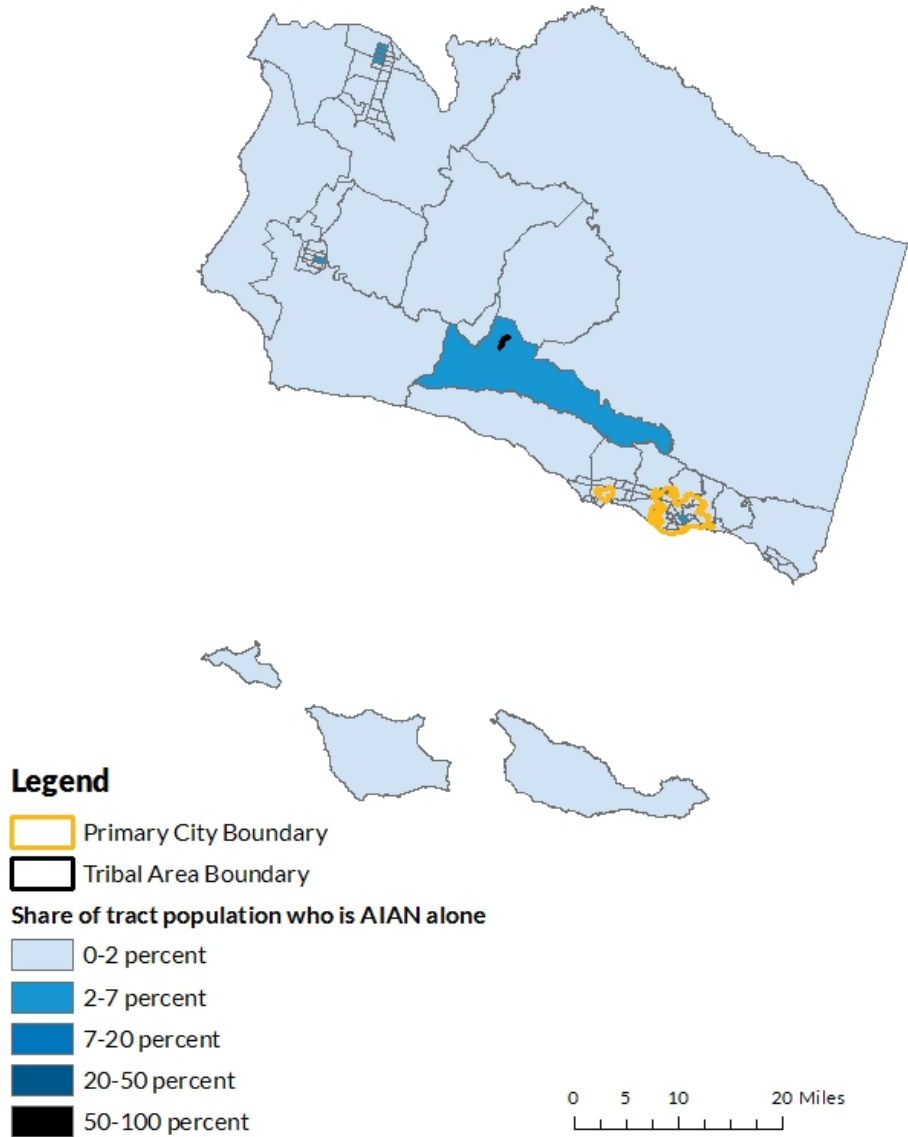


Exhibit G.22. Santa Fe, NM MSA

Santa Fe, NM MSA

Includes Cochiti, Nambe, Pojoaque, San Ildefonso, Santa Clara, Santo Domingo, and Tesuque Reservation Lands

Source: US Census Bureau, decennial census 2010.

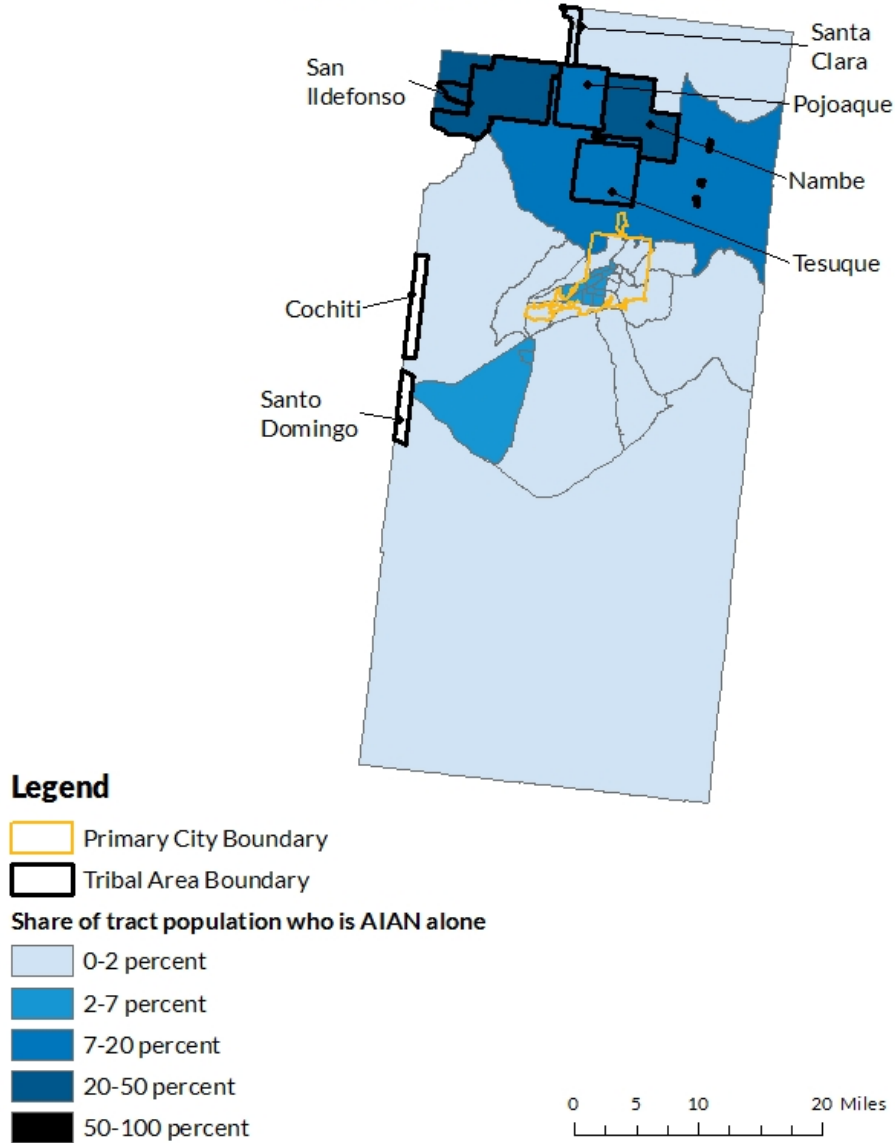
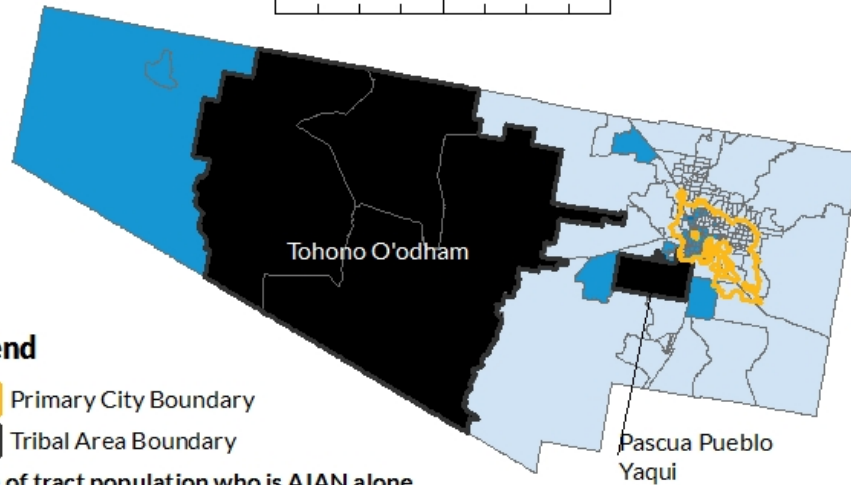
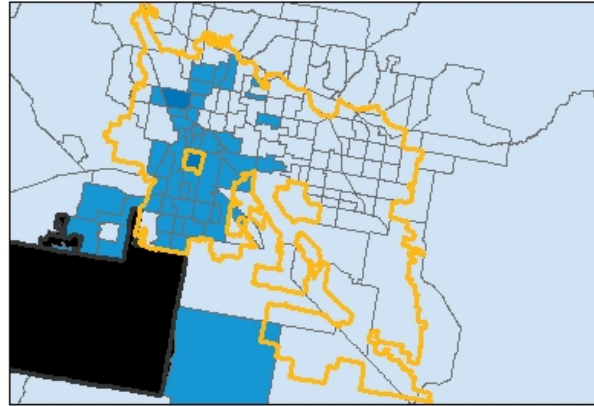


Exhibit G.23. Tucson, AZ MSA








Tucson, AZ MSA

Includes Pascua Pueblo Yaqui and Tohono O'odham Reservation Lands

Source: US Census Bureau, decennial census 2010.



Legend

-  Primary City Boundary
-  Tribal Area Boundary
- Share of tract population who is AIAN alone**
-  0-2 percent
-  2-7 percent
-  7-20 percent
-  20-50 percent
-  50-100 percent

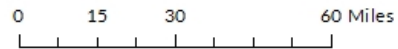
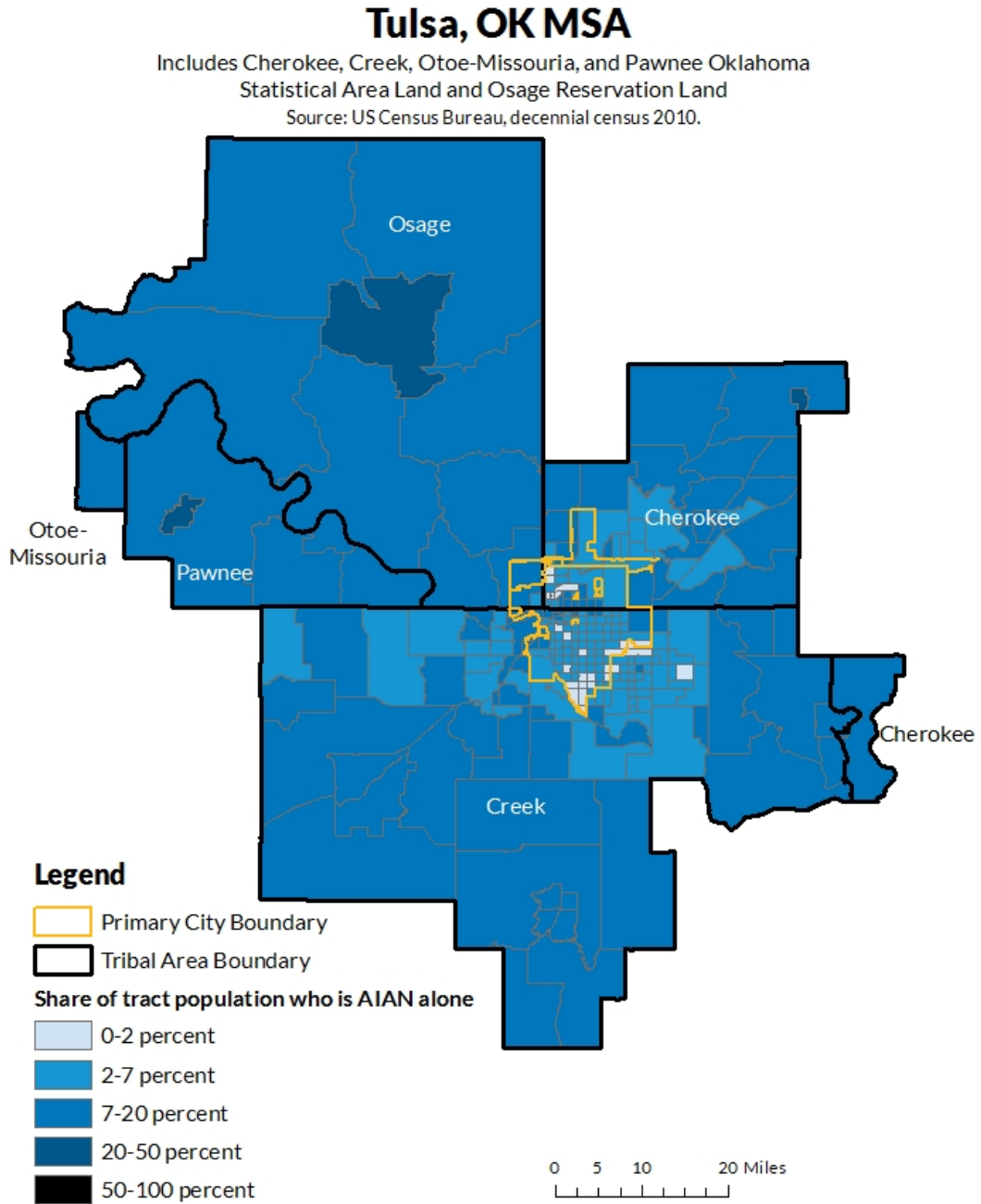


Exhibit G.24. Tulsa, OK MSA



Appendix H. Supplemental MSA-Level Exhibits

Exhibit H.1. Household Size and Type, by Race of Householder and MSA, 2010

	AIAN Alone Households				All Households			
	Average Household Size	Small Families (%)	Large Families (%)	Other, Non-Family (%)	Average Household Size	Small Families (%)	Large Families (%)	Other, Non-Family (%)
Anchorage	2.9	49.4	15.9	34.7	2.7	55.1	11.9	33.1
Bakersfield	3.2	52.9	22.3	24.8	3.2	53.9	21.4	24.7
Billings	3.1	53.9	18.5	27.6	2.4	55.3	7.9	36.8
Boston	2.7	48.4	13.9	37.7	2.5	53.5	9.1	37.4
Charlotte	2.9	53.4	15.1	31.5	2.6	57.1	10.2	32.8
Chicago	3.4	46.6	26.2	27.3	2.7	53.4	13.1	33.6
Dallas	3	53.2	18.3	28.6	2.7	55.6	13.6	30.8
Duluth	2.8	49	14.5	36.6	2.3	53.7	6.5	39.7
Fairbanks	2.7	48.3	13.3	38.4	2.6	54.5	10.7	34.9
Farmington	3.5	50.2	28.4	21.4	2.9	56.2	17	26.9
Fayetteville	2.8	58.2	14.6	27.2	2.6	59.1	9.7	31.2
Flagstaff	3.7	48	31.6	20.4	2.7	50.7	12.8	36.5
Houston	3.3	51.1	23.9	25	2.8	55.7	15.3	29.1
Nashville	2.7	50.8	13.4	35.8	2.5	56.6	9.5	33.9
New York	3.2	49.8	21.9	28.3	2.7	53.2	12.5	34.2
Phoenix	3.3	47.2	24.9	27.9	2.7	53.4	13.3	33.3
Portland	2.8	49.8	14.7	35.6	2.5	53.9	9.6	36.5
Providence	2.9	49.7	16.2	34.1	2.5	55.4	8.6	36
Reno	2.8	52	14.2	33.8	2.5	52.4	10.5	37.1
Sacramento	2.9	52.4	16.1	31.5	2.7	54.5	12.3	33.2
Santa Barbara	3.4	50.9	23.5	25.6	2.9	49.5	15	35.5
Santa Fe	2.7	51.7	13.6	34.8	2.3	50.6	7.8	41.6
Tucson	3.2	47.5	23.6	28.9	2.5	52.5	10	37.4
Tulsa	2.7	58.5	12.9	28.6	2.5	57	10.1	32.9

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
Source: U.S. Census Bureau, decennial census 2010

Exhibit H.2. Percentage of Households, by Family Relationship Type, Race of Householder, and MSA, 2010

	AIAN Alone Households						All Households					
	Family Households	Married With Children	Married Without Children	Single Parent	Other Family	Non Family Households	Family Households	Married With Children	Married Without Children	Single Parent	Other Family	Non Family Households
Anchorage	65.3	16.7	16.5	19.7	12.5	34.7	66.9	23.4	26.9	10.2	6.4	33.1
Bakersfield	75.2	22.7	23.8	16.3	12.5	24.8	75.3	26.8	25.4	13.7	9.5	24.7
Billings	72.4	19.8	14.4	27.5	10.7	27.6	63.2	18.6	29.8	9.1	5.8	36.8
Boston	62.3	15.7	16.9	18.2	11.5	37.7	62.6	20.6	26.1	7.9	8	37.4
Charlotte	68.5	23.7	21.1	13.8	10	31.5	67.2	22.5	26.1	10.6	8.2	32.8
Chicago	72.7	29.1	16.6	15.5	11.6	27.3	66.4	22.3	25.6	9.1	9.5	33.6
Dallas	71.4	27.2	22.8	11.9	9.6	28.6	69.2	25.2	25.4	10.3	8.2	30.8
Duluth	63.4	10.7	16.5	23.1	13.1	36.6	60.3	15.7	30.4	8.6	5.6	39.7
Fairbanks	61.6	16.5	14.8	19.3	11	38.4	65.1	24.2	27.1	9	4.9	34.9
Farmington	78.6	20.1	19.7	19.4	19.5	21.4	73.1	21	28.7	12.6	10.8	26.9
Fayetteville	72.8	18	23.9	18.5	12.5	27.2	68.8	28.1	24.8	14.5	9.4	31.2
Flagstaff	79.6	20.4	19.3	20.3	19.7	20.4	63.5	18.2	26.8	10.1	8.4	36.5
Houston	75	30.5	20.9	12.9	10.7	25	71	25.5	25.5	10.8	9.2	29.1
Nashville	64.2	18.7	24.2	11.3	10.1	35.8	66.1	21.1	27.7	9.4	7.9	33.9
New York	71.7	20	15	19.3	17.4	28.3	65.8	20.9	24.5	9.1	11.2	34.2
Phoenix	72.1	17.1	14	23.7	17.3	27.9	66.7	21.1	27.4	10.4	7.8	33.3
Portland	64.4	19.3	20	15.3	9.9	35.6	63.5	20.9	27.4	8.6	6.6	36.5
Providence	65.9	14.7	14.7	22	14.5	34.1	64	18.2	27.3	10	8.5	36
Reno	66.2	13.1	18.9	18.9	15.3	33.8	62.9	19.1	26.6	9.5	7.7	37.1
Sacramento	68.5	18.3	21.8	15.6	12.9	31.5	66.8	21.8	26.5	9.9	8.6	33.2
Santa Barbara	74.4	25.4	23.2	14.1	11.7	25.6	64.5	21.7	26.8	8.1	7.9	35.5
Santa Fe	65.2	14.2	17.4	19	14.7	34.8	58.4	14.9	27.2	9.1	7.3	41.6
Tucson	71.2	13.1	15.4	22.2	20.5	28.9	62.6	16.3	28.2	9.9	8.2	37.4
Tulsa	71.4	22.3	25.8	13.8	9.5	28.6	67.1	20.2	29.2	10.1	7.6	32.9

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
Source: U.S. Census Bureau, decennial census 2010

Exhibit H.3. Age Group, by Population Type and MSA, 2010

	AIAN Alone Population				Total Population			
	Under 18	18 to 44	45 to 61	62 and older	Under 18	18 to 44	45 to 61	62 and older
Anchorage	29.6	41.5	20.8	8.1	26.7	39	24.3	10
Bakersfield	30.2	37.7	22.1	10	30.3	38.6	19.8	11.3
Billings	36.1	40.6	16.9	6.4	23.4	33.9	24.9	17.8
Boston	28.6	41.3	21.1	9	21.6	37.8	24.3	16.3
Charlotte	29.2	41.9	20.7	8.2	25.9	39.1	22.1	12.9
Chicago	32.5	42.2	18.6	6.7	25.1	37.8	22.8	14.3
Dallas	30.8	41	20.5	7.8	27.8	39.3	21.5	11.3
Duluth	30	39.7	22.1	8.2	20.5	34.6	25.8	19
Fairbanks	28.8	42.6	20.2	8.4	25.6	42.8	22.5	9.1
Farmington	32.2	38.8	19.3	9.7	29	35.2	22.4	13.5
Fayetteville	29	40.3	20.9	9.8	27.2	41.1	20.1	11.6
Flagstaff	33.2	40.5	17.5	8.9	23.7	42.7	22	11.6
Houston	32	42.2	19.2	6.6	28	39.2	21.7	11.2
Nashville	23.2	42.4	24.9	9.5	24.4	39	23	13.6
New York	30.2	43	18.4	8.4	22.8	37.7	23.3	16.2
Phoenix	32.4	46.3	15.8	5.5	26.4	37.7	20.6	15.3
Portland	26.7	43.9	21.7	7.7	23.7	38.4	23.5	14.5
Providence	28.8	42.8	18.8	9.5	21.6	36.1	24.6	17.7
Reno	28.5	38.5	23.1	9.9	23.5	37	23.8	15.7
Sacramento	26.1	39	24.5	10.5	24.9	37.1	23	15.1
Santa Barbara	27.6	41.4	21.3	9.8	23.1	40.4	20.8	15.6
Santa Fe	28.2	40.8	21.1	9.9	21	31.6	27.6	19.8
Tucson	32.1	41.5	18.3	8.1	23	35.7	22.4	18.9
Tulsa	33.7	37.2	19.5	9.5	25.5	35.5	23	16

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.
Source: U.S. Census Bureau, decennial census 2010

Exhibit H.4. Highest Level of Educational Attainment, by Population Type and MSA, 2006–2010

	Less than a High School Diploma or GED	High School Diploma or GED	Some College or Associates Degree	Bachelor's Degree or Graduate Degree	Less than a High School Diploma or GED	High School Diploma or GED	Some College or Associates Degree	Bachelor's Degree or Graduate Degree
Anchorage	15.9	36.1	37	11.1	8.1	24.8	36.9	30.2
Bakersfield	24.8	26.8	40	8.4	28.9	26.8	29.6	14.7
Billings	18	29.2	36.1	16.8	8.6	31.2	31.3	28.9
Boston	22.8	27.6	28.1	21.5	9.9	25.2	22.8	42.2
Charlotte	24.9	32.4	25.4	17.3	13.9	24.6	29.3	32.2
Chicago	25.1	29.1	28.1	17.8	14.2	25.7	26.8	33.4
Dallas	21.9	25.1	31.3	21.7	17.1	23.4	28.6	30.9
Duluth	18.1	29.7	37.6	14.7	8.4	31.4	35.7	24.5
Fairbanks	19	40.5	30.6	10	7.1	26.5	39.3	27.1
Farmington	24.8	33.9	34.1	7.3	19.1	33	32.9	15
Fayetteville	38.7	31.4	23.2	6.8	12.8	28	38.2	21
Flagstaff	27.5	30.5	31.8	10.2	13	23.5	32.5	31.1
Houston	30.4	23.8	28	17.9	19.9	24.5	27.2	28.4
Nashville	18	33.8	29.4	18.8	14.1	29.3	26.8	29.7
New York	31.1	29.1	23.5	16.4	15.8	27	21.7	35.6
Phoenix	23.5	32.3	33.4	10.9	14.6	24.3	33.1	28.1
Portland	37.5	21.7	28	12.8	10	22.9	33.7	33.4
Providence	25.2	35.8	26.7	12.3	17.6	28.9	25.1	28.4
Reno	14.5	31.8	41.9	11.8	13.6	25.1	34.8	26.6
Sacramento	20.5	28.5	35.1	15.9	13	22.1	35	30
Santa Barbara	26.2	29.4	31.1	13.4	19.9	18.5	30.7	31
Santa Fe	13.6	31.9	39.5	15	13.7	21.2	25.1	40
Tucson	26.5	31.8	30.3	11.5	13.2	23.6	33.6	29.7
Tulsa	14.5	34.7	34.1	16.7	12.6	30.8	31.7	24.9

AIAN = American Indian and Alaska Native. GED = general educational development. MSA = metropolitan statistical area.

Note: Universe is the population ages 25 and older.

Source: U.S. Census Bureau, American Community Survey, 2006–2010

Exhibit H.5. Economic Characteristics, by Population Type and MSA, 2006–2010

	AIAN Alone Population				Total Population			
	Labor Force Participation Rate (%)	Employment Rate (%)	Unemployment Rate (%)	Poverty Rate (%)	Labor Force Participation Rate (%)	Employment Rate (%)	Unemployment Rate (%)	Poverty Rate (%)
Anchorage	58.9	48.9	17.1	17.6	69.7	64.2	7.8	8.4
Bakersfield	57.7	48	16.8	22.8	59	52.3	11.4	20.6
Billings	63.7	53.4	16	42.6	68.6	65.7	4.3	11.3
Boston	65.2	58	11	24.3	69	64.2	6.9	9.7
Charlotte	67.3	59.2	12	17.7	70.6	64.2	9	12.5
Chicago	67.1	58.8	12.4	17.5	67.9	61.8	9	12.2
Dallas	68.7	63.2	8	13.1	70.2	65.2	7.1	13.4
Duluth	58.3	45.5	22.1	39.3	63.1	58.3	7.6	14.2
Fairbanks	58.1	46.8	19.3	22.3	65.7	61.1	7.1	7.6
Farmington	52.1	48	7.8	31.3	58.6	55.9	4.6	20.8
Fayetteville	52.1	45.2	13.3	33	55.7	49.8	10.7	17.2
Flagstaff	58	49.7	14.3	29.6	66.8	62.1	7	18.6
Houston	67.9	59.8	11.9	18.9	68.1	63.4	6.9	14.9
Nashville	71.4	64.8	9.3	34.7	68.1	63.2	7.2	13.2
New York	65.6	57.4	12.4	20.3	64.9	59.9	7.7	12.8
Phoenix	61.8	53.3	13.7	26.2	64.7	60.1	7.1	13.9
Portland	71.4	63.6	11	25.6	68.5	62.6	8.5	11.9
Providence	58.8	47.7	18.9	25.3	66.2	60.7	8.3	11.9
Reno	66.2	54.7	17.3	15.4	69.2	63.5	8.1	12.5
Sacramento	61	53.1	12.8	16.8	64.5	58.4	9.4	12.5
Santa Barbara	60.1	51.8	13.8	26.2	63.3	58.6	7.5	14.3
Santa Fe	71.9	64.7	10	17.5	66.5	62.1	6.7	14.4
Tucson	58.9	47.5	19.4	34.6	60	55.2	8	16.4
Tulsa	67.8	62	8.7	18.4	65.9	61.8	6.2	14.5

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Source: U.S. Census Bureau, American Community Survey selected population tables, 2006–2010

Exhibit H.6. Housing Cost Burden, by Race of Householder and MSA, 2006–2010

	AIAN Alone Households		All Households	
	Cost Burdened (%)	Severely Cost Burdened (%)	Cost Burdened (%)	Severely Cost Burdened (%)
Anchorage	41	18.6	35.2	12.9
Bakersfield	48.7	28.2	43.8	20.3
Billings	44.5	28.1	28.1	11.5
Boston	52.1	29.2	41.5	18.4
Charlotte	38.1	15.1	33.3	13.9
Chicago	47.6	26.8	41.8	18.8
Dallas	34.5	15.4	35.4	14.7
Duluth	40.4	21.3	31.4	13.1
Fairbanks	45.7	21.4	33.4	13.8
Farmington	21.9	10.4	24.7	11
Fayetteville	43.3	24.9	36.3	15.7
Flagstaff	23.1	10.2	37.2	17.1
Houston	37.8	15.3	35.1	15.2
Nashville	55.7	24.9	33	13.6
New York	49.6	28.2	46.5	23
Phoenix	39.3	18.7	39.3	16.9
Portland	47.7	18.9	40.3	16.8
Providence	65.6	37.8	41.7	18.3
Reno	40.5	17.7	44.3	18.7
Sacramento	58.7	26.4	46.3	20.1
Santa Barbara	51.9	30.2	48.6	23.4
Santa Fe	32.5	21.7	38.9	18.7
Tucson	43.3	23.1	37.7	16.7
Tulsa	31.2	12.5	29.5	12.7

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: Percentage cost burdened is the percentage of households paying more than 30 percent of their household incomes for housing. Percentage severely cost burdened is the percentage of households paying more than 50 percent of their incomes for housing.

Source: U.S. Census Bureau, American Community Survey selected population tables, 2006–2010

Exhibit H.7. Rate of Owner-Occupied Home Purchase Originations, by Race and Ethnicity of Borrower, for Selected MSAs, 2000 and 2010

	2000				2010			
	2000 AIAN Population Share (%)	% AIAN	% Minority	% Non-Hispanic White	2010 AIAN Population Share (%)	% AIAN	% Minority	% Non-Hispanic White
Anchorage	7	3	18.7	81.3	7.4	4	21.4	78.6
Bakersfield	1.5	1.5	44.4	55.6	1.5	0.3	49.3	50.7
Billings	2.9	1	4.7	95.3	3.8	1	5.5	94.5
Boston	0.2	0.2	15.4	84.6	0.3	0.1	20.1	80
Charlotte	0.4	0.6	23.1	77	0.5	0.2	25.9	74.1
Chicago	0.3	0.6	30.2	69.8	0.4	0.1	29.9	70.1
Dallas	0.6	0.4	29.8	70.3	0.7	0.2	31.3	68.7
Duluth	2.4	0.5	2.8	97.2	2.7	0.6	3.9	96.1
Fairbanks	6.9	4.2	14.9	85.2	7.1	3.3	13.7	86.4
Farmington	36.9	22	38	62	36.6	8.4	30.1	69.9
Fayetteville	2.5	1.3	41	59	2.6	1	37.7	62.3
Flagstaff	28.5	7.6	18.6	81.4	27.3	3.1	16.9	83.1
Houston	0.4	0.5	38.1	62	0.6	0.2	39.7	60.3
Nashville	0.3	0.4	15.1	84.9	0.3	0.3	13.7	86.3
New York	0.4	0.4	33.4	66.6	0.5	0.2	36.7	63.3
Phoenix	2.2	0.6	23.9	76.1	2.4	0.5	26.5	73.5
Portland	0.9	0.3	14.9	85.1	0.9	0.3	15.8	84.2
Providence	0.4	0.2	10.6	89.4	0.5	0.1	12.8	87.2
Reno	1.8	0.5	20.2	79.8	1.7	0.4	24.8	75.2
Sacramento	1.1	0.5	29.3	70.8	1	0.4	33.8	66.2
Santa Barbara	1.2	0.4	30.7	69.3	1.3	0.6	40.3	59.7
Santa Fe	3.1	0.6	31.5	68.5	3.1	0.6	31	69
Tucson	3.2	0.9	29	71	3.3	0.4	31.5	68.6
Tulsa	7.3	2.2	15.5	84.5	8.3	4.4	19.6	80.4

AIAN = American Indian and Alaska Native. MSA = metropolitan statistical area.

Note: The way mortgage applicants could identify their race changed in 2004. Before 2004, applicants could select only one race. Starting in 2004, they could identify with one or more races. Therefore, AIAN data for 2000 include those applicants who identified as AIAN when they could choose only one race. AIAN data for 2010 include those who identified as AIAN and no other races (that is, identified as AIAN alone).

Source: Home Mortgage Disclosure Act data, 2000 and 2010

U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Washington, DC 20410-6000



January 2017