

Appendix A

A "Snapshot" of Businesses and Household Economics

The Surveys.

Native Action conducted two surveys in 1996-1997: 1) a Community and Economic Development Survey, and 2) a Reservation Business Survey. In the Community and Economic Development Survey, a large sample of 494 reservation households was interviewed. The random sample is stratified by community – that is, the five Reservation communities are represented in the sample in proportion to their size. The Community Survey questionnaire has 227 questions concerning various aspects of the reservation community, focusing on livelihoods, facilities, and attitudes toward development. A number of these questions that make up the questionnaire have numerous sub-parts. The relatively large sample size helps ensure the validity and reliability of the results. The total database, consisting of responses by 494 Reservation household members to over 227 questions represents a substantial source of information on Northern Cheyenne Reservation households in the late 1990s.

The Native Action Business Survey is a 100% survey of the businesses then on the Reservation. Native Action identified 30 businesses. The Business Survey questionnaire has 100 questions concerning various aspects of the businesses. This section presents some selected results from the two surveys.

Northern Cheyenne Reservation Business Survey, 1997

Thirty Reservation businesses were surveyed. This represents the number of businesses located on or operating from the Northern Cheyenne Reservation in 1997. It does not include Northern Cheyenne businesses located off the Reservation.

In 1997, thirty businesses were located on the Reservation. Twenty-two of the businesses reported having employees other than the owner, eight did not have employees. The 22 businesses who had hired in 1995 reported a total of 103 full time employees, 81 part time employees, and 61 seasonal/temporary employees, for a total of 289. Reported monthly Payrolls ranged from \$112,717 to \$200, for a total of \$234,817. Gross monthly revenues ranged from \$450,000 to \$200, and totaled \$749,200.

Twelve of the businesses reported that they were incorporated, 18 were not. Northern Cheyennes owned 18 of the businesses, while the remainder were

evenly split between members of other tribes and non-Indians. Eleven Reservation businesses were owned by non-Indians and eleven by members of other tribes. The following table lists the 30 businesses ranked by the year they were started.

Table 1b: Number of Years the Enterprises Have Been in Business

Years in Business	No. Businesses Reporting
1 to 5 Years	9
6 to 10 Years	6
11 to 15 Years	6
16 Years or more	9

Table 1b shows the number of years the thirty Reservation businesses reported being in business. Half of the firms reported being in business less than 10 years.

Sixteen respondents reported that it had been difficult to get their business started. The largest single source of difficulty reported was lack of capital (8 respondents), with lack of management skills and lack of tribal government support tying for second place with 3 each. Two respondents reported facing discrimination in lending by local banks. Fifteen of the businesses had received loans to start, and fifteen had not.

Table 1a: Businesses by Year Started

Businesses Ranked by Year Started	
TRECO-Electric Co Op	1946
Lame Deer IGA	1952
Ranching	1957
Ranching	1970
Beauty Salon	1975
Laundromat	1976
Grocery Store	1976
Chicken Coop	1976
Home Health Care	1978
Self-employed	1982
Hair Salon	1983
Construction	1984
Parker Construction	1984
Cozy Video	1985
Painting	1986
video production	1986
Arts and Crafts	1986
Polysapphire, Inc.	1987
Convenience Store	1987
Dull Knife Café	1990
Cheyenne Children Services	1990
Kinzel Trucking	1991
Convenience Store	1992
Trail Ride	1992
Western Pump	1993
Badger Backhoe	1994
Bead work	1994
Self employed	1996
Convenience Store	1996
Java Junkies	1997

Community and Economic Development Survey

The following are some selected results from the Native Action Community and Economic Development Survey, conducted on the Reservation in 1997. Table 2 and Figure 1 show the reported employment status of the respondents and their households.

Table 2

Q. 213-214: What is the employment status of the adults in your household?								
	Empl Full Time	Empl Part time	Temp/ Seasonal	Retired/ Disabled	Home-maker	Unempl.	N. A. or None/ Skip	TOTAL
213 Self	204	56	46	41	25	117	4	493
214 Adult 2	147	36	32	35	35	100	108	493
215 Adult 3	41	20	16	8	11	59	338	493
216 Adult 4	12	8	9	0	4	44	416	493
Totals	404	120	103	84	75	320	866	

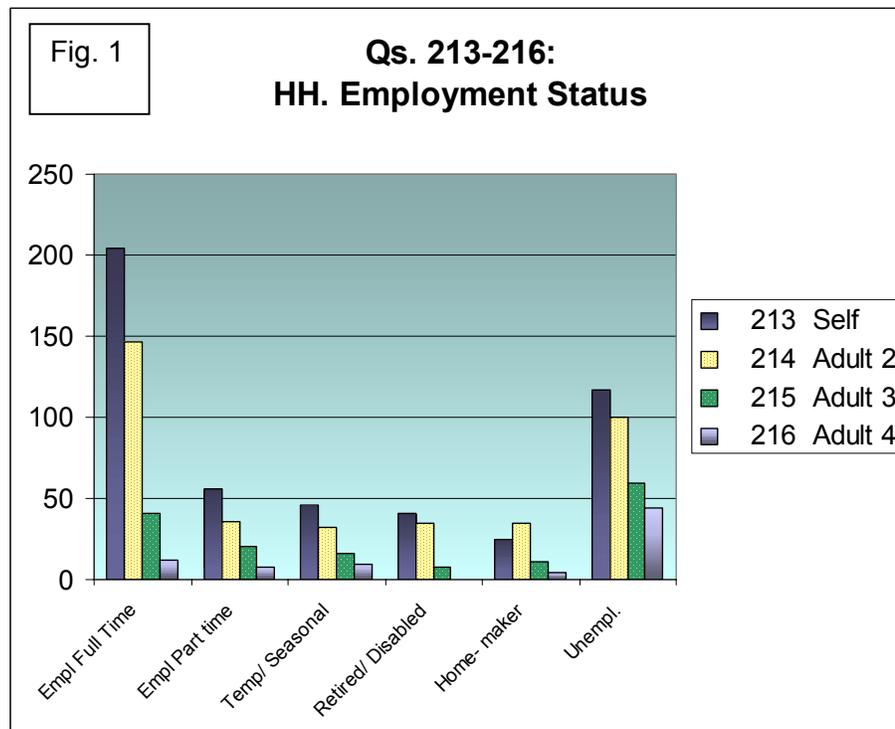
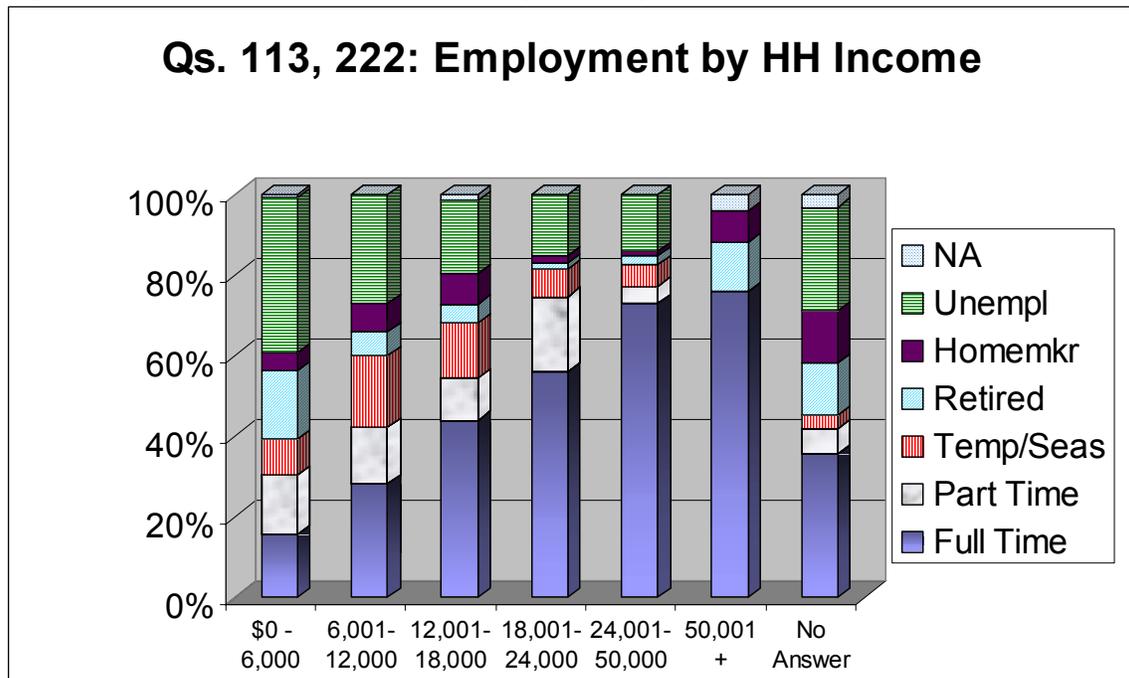


TABLE 3: HH Income Level by Employment Status of Interviewee								
Q. 213: Employment Status of Interviewee. Q. 222: Household Income Level.								
Employment Status of Interviewee								
HH Income	Full Time	Part Time	Temp/Seas	Retired	Homemkr	Unempl	NA	TOTALS
\$0 - 6,000	21	20	12	23	6	52	1	135
6,001-12,000	24	12	15	5	6	23	0	85
12,001-18,000	29	7	9	3	5	12	1	66
18,001-24,000	33	11	4	1	1	9	0	59
24,001-50,000	67	4	5	2	1	13	0	92
50,001 +	19	0	0	3	2	0	1	25
No Answer	11	2	1	4	4	8	1	31
TOTALS	204	56	46	41	25	117	4	493

Table 3 and Figure 2 show that, just as for non-Indian households off the Reservation, household income is directly related to employment. What is perhaps surprising is the number of households whose heads work full time that nevertheless have low household incomes.

The result illustrated in Figure 3 dispels the common myth that Reservation Indians live well off of government transfer payments. Without adequate jobs, people on the Reservation remain desperately poor, just as do non-Indians elsewhere. Only by working do Northern Cheyenne receive living incomes.

Figure 2: Household Income Level by Employment Status of Interviewee

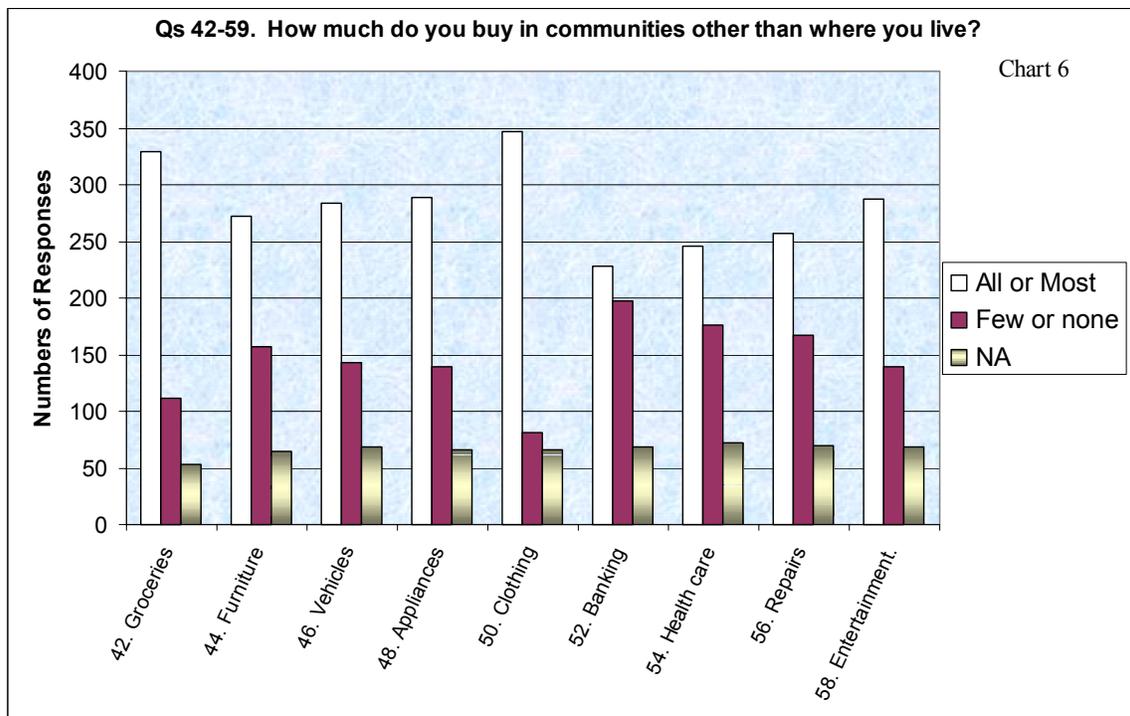


The following questions are about where Northern Cheyennes go to shop; and recreate.

TABLE 4: Qs 42-59. Pt. A: For each of the following types of goods and services, how much do you purchase in communities other than your own?

ITEMS	4. All	3. Most	2. Few	1. None	0. NA	TOTAL
42. Groceries	86	243	99	13	53	494
44. Furniture	190	82	72	85	65	494
46. Vehicles	222	61	56	87	68	494
48. Appliances	192	97	72	67	66	494
50. Clothing	252	95	48	33	66	494
52. Banking	179	49	42	156	68	494
54. Health care	116	130	100	76	72	494
56. Repairs	137	120	93	74	70	494
58. Entertainment.	155	132	75	64	68	494

Figure 3: Purchases made in other communities



As Table 4 and Figure 3 derived from it show, none of the goods and services listed are purchased locally by a majority of respondents. Clothing and, surprisingly, groceries, show the highest rates of non-local purchases. (Banking and health care show the highest local purchases. Later questions, however, indicate that many people do not have bank accounts, so this question needs further analysis.)

The above table and chart refer to *non-local* purchases. For many people who live in communities other than the Reservation capital and market center of Lame Deer, there virtually are no local options. But some items, especially clothes (limited selection) and groceries, are available in Lame Deer. Thus, the above figures do not discriminate between on-Reservation and off-Reservation purchases. Figure 4, and Table 5 below, in contrast, look at goods and services purchased off- as opposed to on-Reservation.

Figure 4 Purchases on and off-Reservation

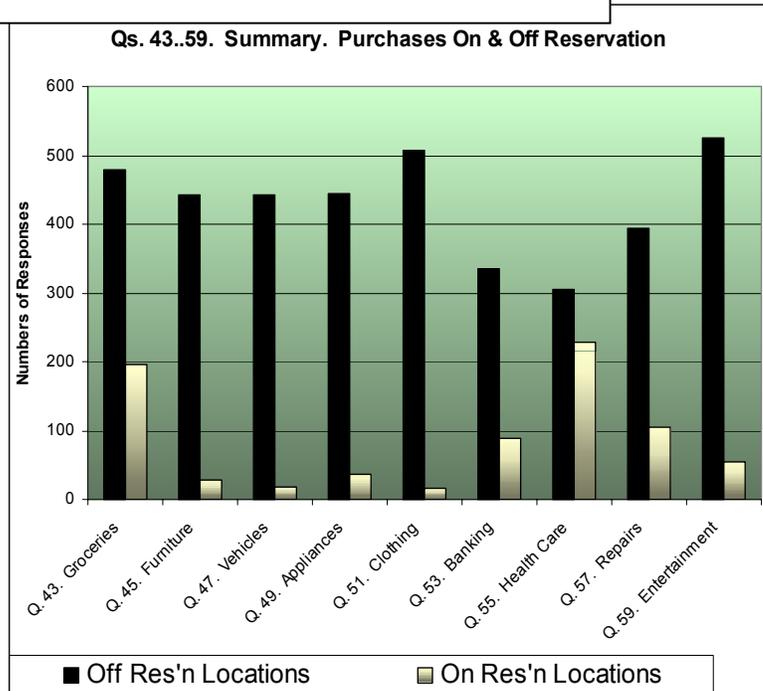


Table 5: Purchases on and off Reservation

Reservation residents purchase the vast majority of all goods and services listed in off-Reservation locations, especially Billings. Groceries and health care show the largest proportions of on-Reservation purchases, with repairs and banking following, respectively, distant third and fourth. With the Indian Health Service clinic in Lame Deer, health care is more evenly parceled between on- and off-reservation than any other item.

Item	Off Res Locations	On Res Locations
Q. 43. Groceries	478	195
Q. 45. Furniture	443	29
Q. 47. Vehicles	443	18
Q. 49. Appliances	445	37
Q. 51. Clothing	507	17
Q. 53. Banking	335	88
Q. 55. Health Care	305	228
Q. 57. Repairs	394	106
Q. 59. Entertainment	526	54

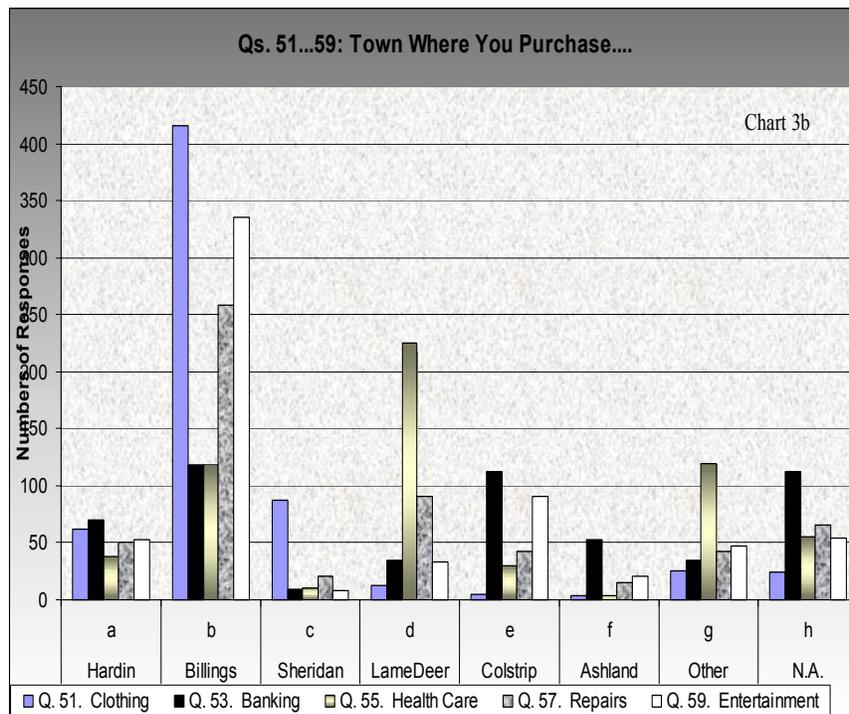
The following charts and tables show in which towns Northern Cheyenne households purchase their goods and services. Billings, the regional market center, two hours by car from Lame Deer, receives by far the largest segment of Northern Cheyenne business.

Table 6

Qs. 42-59, Part B: Town other than own where purchased:	Hardin	Billings	Sheridan	LameDeer	Colstrip	Ashland	Other	N.A.	TOTS
	Q. 43. Groceries	97	276	43	161	95	34	10	13
Q. 45. Furniture	22	387	32	28	3	1	31	46	550
Q. 47. Vehicles	20	384	24	15	4	3	35	52	537
Q. 49. Appliances	51	363	42	35	7	2	24	52	576
Q. 51. Clothing	62	415	87	13	5	4	25	24	635
Q. 53. Banking	70	118	9	35	112	53	35	113	545
Q. 55. Health Care	38	118	10	225	30	3	119	55	598
Q. 57. Repairs	51	258	21	91	42	15	43	65	586
Q. 59. Entertainment	53	335	8	33	91	21	47	54	642

NOTE: Totals are more than number of respondents, because people could list more than one option as their answer to each question.

Figure 5



Qs 60-66 Since Jan '96, when you purchased goods and services, how much did you spend in:								
	a. \$0-50	b. \$51-99	c. \$100-199	d. \$200-299	e. \$300-399	f. \$400-499	g. \$500+	h. NA
Q. 60. Hardin	161	57	74	62	34	12	49	45
Q. 61. Billings	23	15	44	48	42	25	278	19
Q. 63. Lame Deer	70	57	63	71	52	30	136	15
Q. 64. Colstrip	161	72	72	52	26	22	39	50
Q. 65. Ashland	279	44	34	22	10	6	34	65
Q. 66. Other	169	19	22	23	8	5	56	192

Figure 6

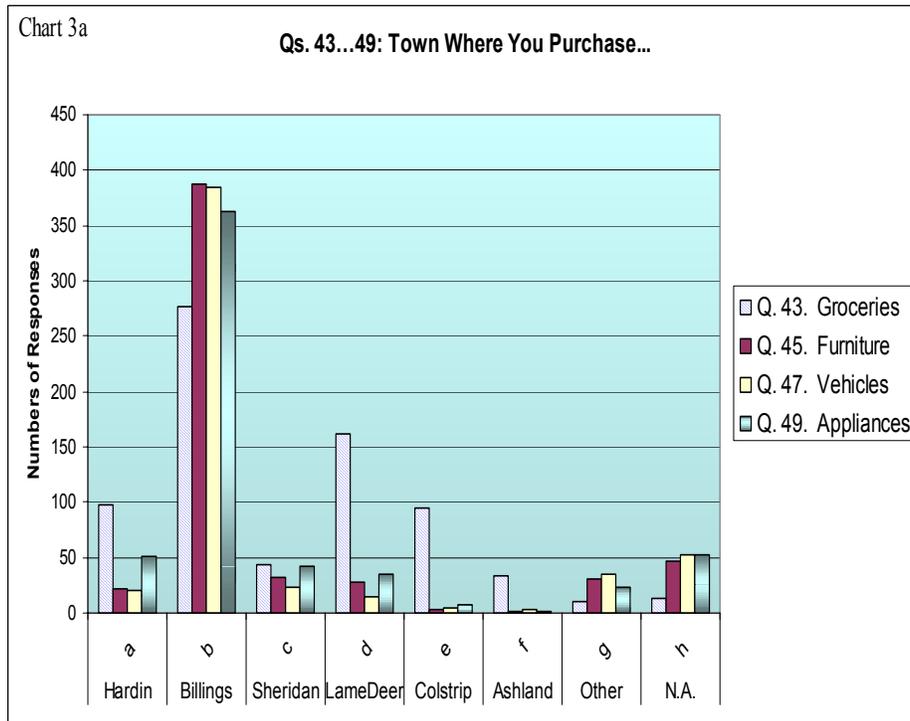


Figure 7

