



Indian Country Economic Development: Data and Data Gaps

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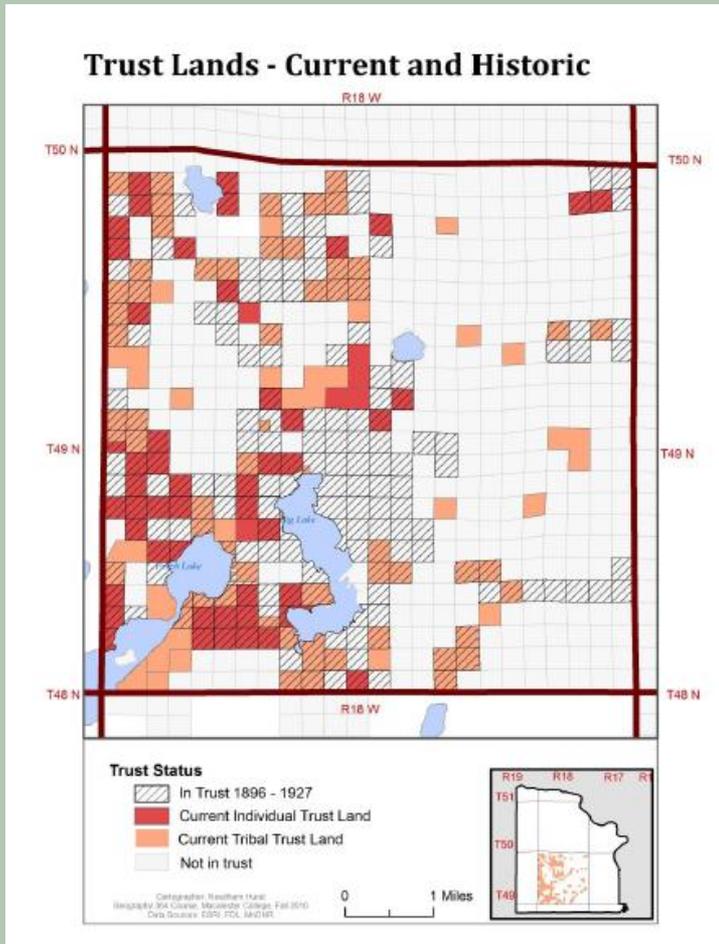
Key Points

- Research on reservation economies relies heavily on Census population data
- Despite creative use of additional sources, important gaps remain
 - Data on land ownership on reservations
 - Data on government structure and operations
 - Data on reservation businesses
 - Microdata on individuals, households, businesses
- Federal Reserve hopes to narrow the data gap
- Greater collaboration might narrow it further

Census Population Data Is Critical

- Reviewed studies that compared economic outcomes across multiple reservation areas
- Census population data used heavily
 - Population, income, employment, education, etc.
 - Other common sources: BIA, BEA, USDA, legal and historical documents, maps, gaming websites
- Reliance on Census data means continuation and quality of ACS are important
- But big data gaps remain

Data Gap 1: Land Status



- Accurate data on land status (individual trust, tribal trust, fee-simple) is not easy to get
 - Studies use aggregate estimates from BIA regional offices, but not convenient to access
 - Tiller's Guide has aggregates too
 - Detailed spatial data hard to assemble
- This map of trust land status on the Fond du Lac Reservation was chosen partly for its relative simplicity; others are more intricate. (From *Mapping Indian Land Tenure in Minnesota*, Macalester College & Indian Land Tenure Foundation, 2010, at <http://www.macalester.edu/geography/civcengagement/iltf.pdf>.)

Data Gap 2: Gov't. Structure & Operations

- Mixed availability of data on government structure
 - Some datasets on tribal constitutional provisions
 - Limited data on tribal laws, apart from PL 280 status
 - Little data on tribal regulations, zoning, etc.
 - Only sporadic data on federal-tribal compacts
 - Decent data on presence of gaming facilities
- Little data on government operations
 - Budgets and staffing generally (tribal or relevant federal)
 - Budgets, staffing, caseloads for tribal courts (Cookson 2012)
 - Volume of filings under secured transactions laws
 - Approvals/denials of permits, zoning variances, etc.
 - Volume of gaming operations (apart from # of slots, etc.)

Data Gap 3: Businesses and Credit

- No Census business data for reservations
 - Rez location not coded for Business Register, Economic Census, and Survey of Bus. Owners
 - Cookson 2012 “crosswalks” County Bus. Patterns
 - Substitute: Pop. survey data on self-employed
- Alternative business data: USDA (ag), BIA (forestry), gambling facilities
- Limited credit and financial data
 - Mortgages (HMDA in Parker 2010)
 - BIA reports from 1951-70 (Parker 2010)

Data Gap 4: Microdata

- Cross-sectional data on reservation residents scarce
 - Census's Public Use Microdata Sample (PUMS) is hard to match to reservations (Reagan and Gitter try)
 - HMDA data provide a limited, narrow exception
- Individual reservations are too small to be identified in most panel datasets on consumers, although Gitter and Reagan use American Indians by Census region from NLSY
- Microdata on reservation businesses very scarce

Data Gap 5: Sharing and Preserving?

- Indian Country researchers have collected and created useful data from specialized sources
 - Coding of constitutions and historical documents
 - Coding of hard-to-access government documents or personal communications from experts
 - Scraping websites and business publications, etc.
- These data are informally shared but are not immediately available to new users

Narrowing the Gov't. Data Gap

- FRB Mpls. effort to collect tribal bus. law data
 - Surveyed tribal officials, scraped websites 2010-12
 - Sought structural and operation info on secured transactions laws, civil courts, filing systems, etc.
 - Obtained at least basic structural data on existence of secured transactions laws for about 70 reservations; less successful on operational data
 - Data analyzed in Randy Akee's paper today
- Barriers
 - Hard to find documents or right experts
 - Some tribes not willing to complete our survey

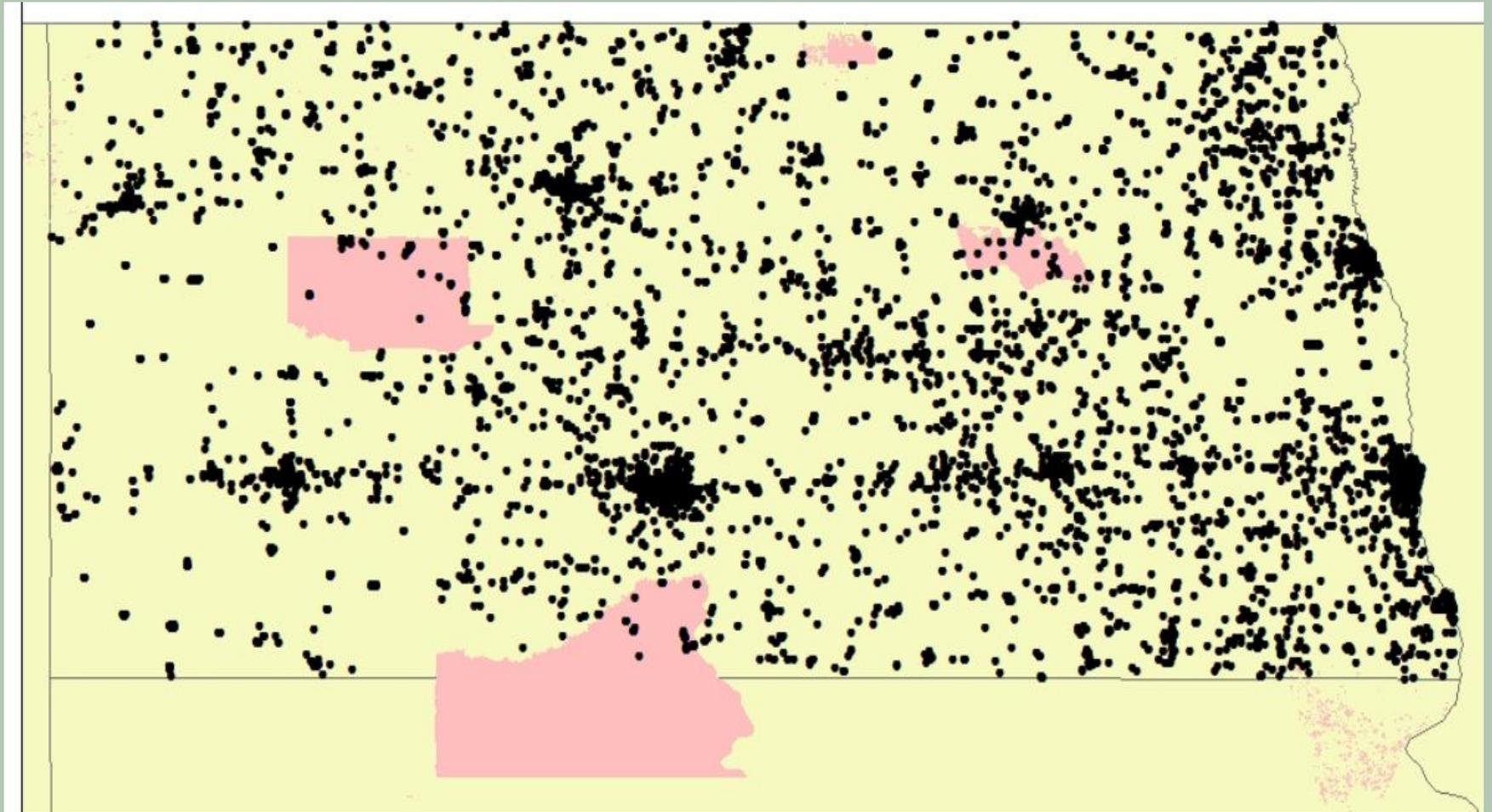
Policies on Reservation Research

- Some tribes' reluctance to complete our survey may reflect a general concern about "research"
- These concerns spring in part from experience with medical research and are expressed in calls for tribal research review boards (IRBs)
- My own view is that tribes should also consider the advantages of sunshine policies and government transparency in choosing policies to govern research on tribal governments

Narrowing the Business Data Gap

- Proposal to geocode and analyze Census business microdata by reservation location
 - Involves confidential records, so only limited analytical results would be released
 - Purpose: Enhance Census records and methods
 - Census would decide whether to create new public data on the reservation business sector
 - Would give Census good business microdata on reservations
- Exploring some accessible vendor data
 - *referenceUSA* illustration next
 - Also Dunn and Bradstreet, UCC filings data, ???

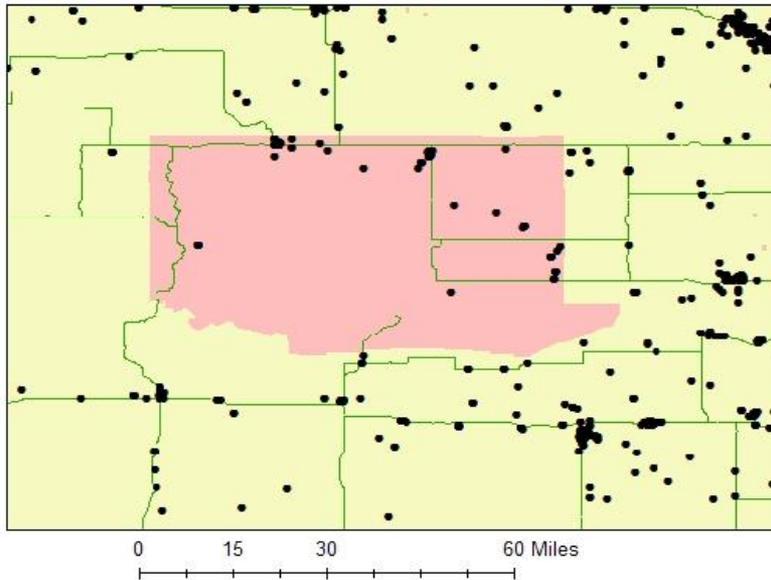
referenceUSA Business Data



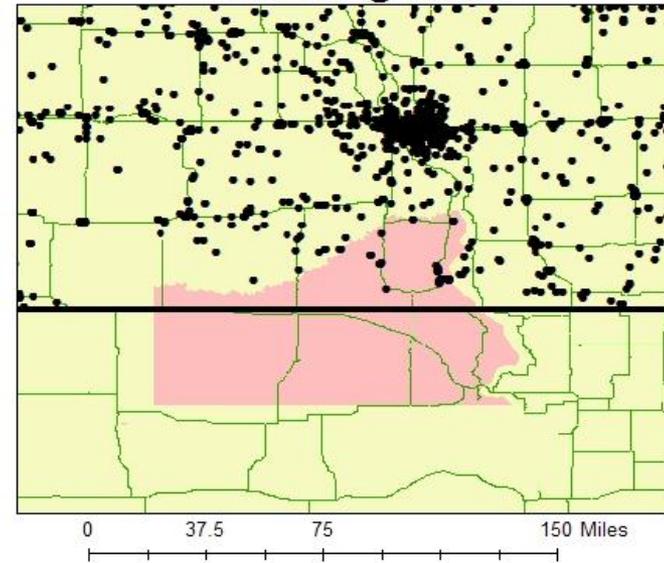
For North Dakota. Each dot = one business. Reservations shaded in pink.

referenceUSA: Reservation Detail

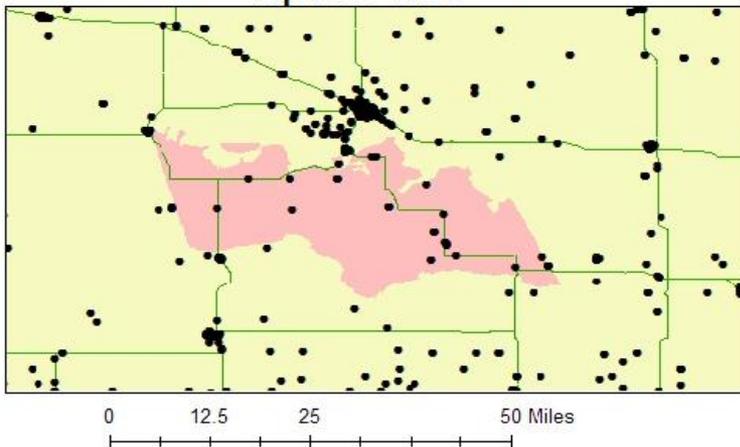
Fort Berthold



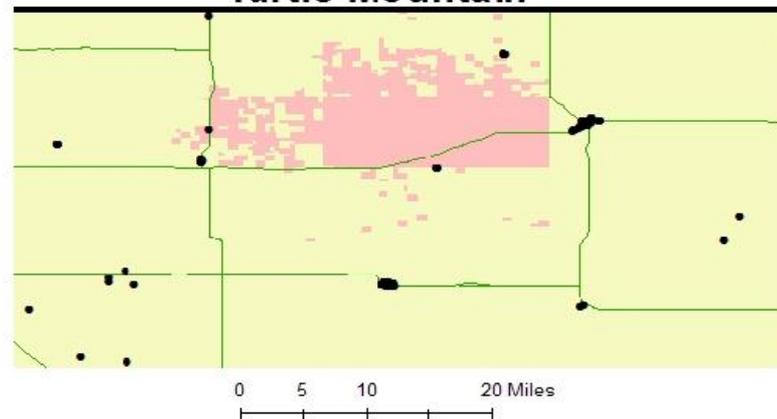
Standing Rock



Spirit Lake



Turtle Mountain



Narrowing the Microdata and Credit Gaps

- Federal Reserve Banks have access to vendor panel data on mortgages and credit files
 - Data from mortgage servicers and securitizations
 - Static mortgage origination data
 - Dynamic performance data
 - Mergers with HMDA can be done, with restrictions
 - Data from Equifax on credit histories
 - 5% sample of credit files since 1999 (quarterly data)
 - Organized as a panel of individuals
 - Demographics include age and census tract location

Some Reservation Credit Score Dynamics:

Transition Rates among Credit Score Categories, 2000-2012

Panel 1: Pennington County, S.D.

(Source: FRBNY Consumer Credit Panel/Equifax)

Pennington County N= 1291		Credit score category in 2012					% in Row in 2000
		<620	621-680	>680	No score	No File	
Credit score category in 2000	<620	0.44	0.21	0.23	0.04	0.07	29%
	621-680	0.18	0.22	0.49	0.04	0.05	23%
	>680	0.05	0.08	0.83	0.02	0.03	41%
	No score	0.25	0.13	0.09	0.14	0.38	7%
% in Col. in 2012		21%	15%	52%	4%	7%	

Some Reservation Credit Score Dynamics:

Transition Rates among Credit Score Categories, 2000-2012

Panel 2: Shannon and Todd Counties, S.D.

(Source: FRBNY Consumer Credit Panel/Equifax)

Shannon County N=89		Credit score category in 2012					% in Row in 2000
		<620	621-680	>680	No score	No File	
Credit score category in 2000	<620	0.33	0.24	0.14	0.12	0.16	55%
	621-680	0.15	0.23	0.38	0.15	0.08	15%
	>680	0.11	0.22	0.33	0.00	0.33	10%
	No score	0.33	0.06	0.11	0.17	0.33	20%
% in Col. in 2012		28%	20%	19%	12%	20%	

Some Reservation Credit Score Dynamics:

Transition Rates among Credit Score Categories, 2000-2012

Panel 3: Todd County, S.D.

(Source: FRBNY Consumer Credit Panel/Equifax)

Todd County N=71		Credit score category in 2012					% in Row in 2000
		<620	621-680	>680	No score	No File	
Credit score category in 2000	<620	0.52	0.15	0.12	0.06	0.15	46%
	621-680	0.36	0.07	0.29	0.07	0.21	20%
	>680	0.00	0.14	0.71	0.00	0.14	10%
	No score	0.35	0.00	0.00	0.24	0.41	24%
% in Col. in 2012		39%	10%	18%	10%	23%	

Closing Thoughts on Reservation Data Gaps

- Organize to systematically share and store data
- Build consensus on what data the federal government should provide, and encourage tribal government dialogue too
- Collaborate to tap relevant vendor data
- Assist dialogue on policies governing reservation research
- Support the Indian Country Economists Network that Steve Payson has launched