



Kathryn M. Buder Center for  
American Indian Studies

GEORGE WARREN BROWN  
SCHOOL OF SOCIAL WORK

IN PARTNERSHIP



Center for  
Social Development

GEORGE WARREN BROWN  
SCHOOL OF SOCIAL WORK

# Four Bands Community Fund, Inc.

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## Community Survey Results 2008

The Native EITC Research Gathering  
August 6-7  
St. Louis, MO

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Washington University in St. Louis

## Community Survey Results

Survey Total = 197

**Question 1. What is your race or ethnicity?**

	Frequency	Percentage	Not answered
Native American	186	95%	
Native Alaskan	-	-	
Native Hawaiian	-	-	
Caucasian	3	2%	
African American	-	-	
Latino/Hispanic	-	-	
Asian/Pacific Islander	-	-	
Multi-Ethnic	5	3%	
Other	1	.5%	
Total	195		2

**Question 2. Are you an enrolled member of any tribe?**

	Frequency	Percentage	Not answered
Yes	190	97%	
No	5	3%	
Total	195		2

\*81% indicated that they are members of the Cheyenne River Sioux Tribe. Other tribes mentioned include: Crow Tribe, Shawnee, and Rosebud Sioux Tribe.

**Question 3. What language is spoken most in your home?**

	Frequency	Percentage	Not answered
English	161	83%	
Spanish	1	1%	
Native Language (Lakota)	4	2%	
Both English and Native language	29	15%	
Other	-	-	
Total	177		2

**Question 4. The primary tax filer for your household is:**

	Frequency	Percentage	Not answered
Male	81	42%	
Female	89	47%	
Married-joint filers	21	11%	
Total	191		6

## Community Survey Results

Survey Total = 197

**Question 5. What is your age?**

	Frequency	Percentage	Not answered
16-20	20	10%	
21-30	49	25%	
31-40	36	18%	
41-50	39	20%	
51-60	30	15%	
61+	21	11%	
Total	195		2

**Question 6. What is the highest level of education you have completed?**

	Frequency	Percentage	Not answered
Less than high school or GED	22	11%	
High school or GED	78	41%	
Some college or tech school	52	27%	
Two year degree (Associates)	25	13%	
Four year degree (Bachelors)	6	3%	
Some graduate school	7	4%	
Graduate school	2	1%	
Total	192		5

**Question 7. Did you receive public benefits (like Food Stamps, TANF, Medicaid, or subsidized housing) in 2007?**

	Frequency	Percentage	Not answered
Yes	95	50%	
No, but I would have liked to	54	28%	
No, and I am not really interested	43	22%	
Total	192		5

**Question 8. What was the source of your reportable income in 2007?**

	Frequency	Percentage	Not answered
Paid employment	149	84%	
Unemployment compensation	28	16%	
Social security	27	15%	
Self-employed	11	6%	
Paid employment and unemployment	22	13%	
Total			Multiple answers possible

## Community Survey Results

Survey Total = 197

**Question 9. Are you an employee of any of the following?**

	Frequency	Percentage	Not Answered
Tribal business	17	9%	
Tribal government	33	17%	
Tribal non-profit	18	9%	
Total			Multiple answers possible

**Question 10. How did you have your taxes done last year?**

	Frequency	Percentage	Not answered
Did not file	68	36%	
Had them done here	12	6%	
Another free place like this	60	32%	
Did them myself	1	1%	
Family/Friend did them for free	4	2%	
Paid an individual (Avg. cost = \$67)	10	5%	
Paid an organization (Avg. cost = \$156)	35	18%	
Total	190		7

**Question 11. How did you hear about our taxes preparation services?**

	Frequency	Percentage	Not answered
I came here last year	4	2%	
Radio or TV	4	2%	
I saw a flier or something in paper	64	33%	
Friend/Family member told me	88	45%	
Someone else told me	34	17%	
Information included in my paycheck	1	1%	
Total	195		2

**Question 12. Did you receive a refund last year?**

	Frequency	Percentage	Not answered
Yes	99	51%	
No	95	49%	
Total	194		3

## Community Survey Results

Survey Total = 197

**Question 13. Did you receive a refund anticipation loan (sometime called an instant refund or rapid refund) last year?**

	Frequency	Percentage	Not answered
Yes	20	10%	
Average cost for a RAL = \$244.			
No	173	90%	
Total	193		4

**Question 14. How did you use last year's refund?**

	Frequency	Percentage	Not answered
Rent/mortgage payment	27	20%	
Utilities	64	49%	
Groceries	66	50%	
Clothing	54	41%	
Down payment on a home	-	-	
Auto insurance	23	17%	
Down payment on a car or truck	12	9%	
Household appliance	12	9%	
Computer	2	2%	
Furniture	15	11%	
Help for a family member	22	17%	
Property taxes	6	5%	
Medical bills	1	1%	
Small business	1	1%	
School (yourself or others)	7	5%	
Traditional ceremonies/ celebrations	6	5%	
Savings account/other form of savings	1	1%	
Retirement	1	1%	
Other (There was an equal distribution of the following answers: bills, pay off student loans.)	30	23%	
Total			Multiple answers possible

**Question 15. Will you receive a refund this year?**

	Frequency	Percentage	Not answered
No	27	17%	
Yes	130	83%	
Total	157		40

## Community Survey Results

Survey Total = 197

**Question 16. Have you heard of the split refund option (the split refund option allows you to divide your refund and deposit it in up to three separate accounts)?**

	Frequency	Percentage	Not answered
No	164	86%	
Yes, I am planning to choose this option	7	4%	
Yes, but I will <u>not</u> choose this option	20	10%	
Total	191		6

**Question 17. If you are choosing the split refund option, which accounts do you plan to deposit your refund into (check all that apply):**

	Frequency	Percentage	Not answered
Savings account	34	37%	
Checking account	29	32%	
Retirement account (e.g. IRA, etc.)	1	1%	
Other	22	24%	
Total			Multiple answers possible

**Question 18. If you are not choosing to have your income tax refund directly deposited into a bank account, please tell us why:**

	Frequency	Percentage	Not answered
Past problems with direct deposit	6	5%	
Do not have a bank account	52	44%	
Do not trust banks	8	7%	
Do not want the IRS to know	1	1%	
Prefer to receive a check	57	48%	
Total			Multiple answers possible

## Community Survey Results

Survey Total = 197

**Question 19. How do you plan to use this year's refund?**

	Frequency	Percentage	Not answered
Rent/mortgage payment	35	20%	
Utilities	86	48%	
Groceries	75	42%	
Clothing	72	41%	
Down payment on a home	3	2%	
Auto insurance	25	14%	
Down payment on a car or truck	11	6%	
Household appliance	14	8%	
Computer	4	2%	
Furniture	19	11%	
Help for a family member	18	10%	
Property taxes	3	2%	
Medical bills	12	7%	
Small business	5	3%	
School (yourself or others)	16	9%	
Traditional ceremonies/ celebrations	7	4%	
Savings account/other form of savings	17	10%	
Retirement	1	1%	
Other (Responses included pay off loans, bills, child support, and car repairs)	33	19%	
Total			Multiple answers possible

**Question 20. When you receive your tax refund what percentage of it will you spend on income generating items (for example: chainsaws, fishing supplies, hunting supplies, or other business related supplies):**

	Frequency	Percentage	Not answered
0%	77	40%	
25%	100	51%	
50%	13	7%	
75%	3	2%	
100%	2	1%	
Total	195		2

## Community Survey Results

Survey Total = 197

**Question 20a. Please list some of the items you may purchase to generate income:**

Item	Frequency	Percentage
Arts and crafts supplies (beads, material, sinew, tools, buckskin, needles, thread)	13	18%
air compressor, sheet metal tools	1	1.4%
air conditioning	1	1.4%
auto parts	3	4%
beds (for hotel)	1	1.4%
car	5	7%
carpentry tools	3	4%
chainsaw	3	4%
clothing (for work)	9	12%
cooking items (utensils, packaging and storage containers)	2	3%
dog	1	1.4%
education expenses (books, computer)	5	7%
fishing pole	1	1.4%
generator	1	1.4%
gloves, boots	1	1.4%
groceries	2	3%
hay	1	1.4%
home business expenses	1	1.4%
hunting supplies	1	1.4%
lawn mower	1	1.4%
Mary Kay products	1	1.4%
mechanical tools	1	1.4%
new musical equipment	1	1.4%
propane	2	3%
save it to go to school and just to save it	1	1.4%
taking classes for home- business - medical	1	1.4%
tire machine	1	1.4%
tires	1	1.4%
tires, brakes	1	1.4%
tools	8	11%
Total	73	

## Community Survey Results

Survey Total = 197

**Question 21. When you receive your tax refund what percentage of it will you spend on necessities such as food, clothing, housing, etc.?**

	Frequency	Percentage	Not answered
0%	3	2%	
25%	28	16%	
50%	64	37%	
75%	48	27%	
100%	32	18%	
Total	175		22

**Question 22. Will you most likely use your tax refund to buy:**

	Frequency	Percentage	Not answered
items in community where you live	62	31%	
items outside your community but within 60 miles of where you live	29	15%	
items outside your community but more than 60 miles away from where you live	91	46%	
Total			Multiple answers possible

**Question 23. Which of the following items would you travel outside your community to purchase?**

	Frequency	Percentage	Not answered
Medical items or services	25	15%	
Groceries	78	46%	
Appliances/furniture	87	52%	
Clothing	135	78%	
Professional services (accounting, legal, etc.)	10	6%	
Other (car, car parts, and tools)	11	7%	
Total			Multiple answers possible

**Question 24. What is the main reason that you make these purchases outside of your community:**

	Frequency	Percentage	Not answered
Items are less expensive	103	62%	
Items are better quality	48	29%	
Items are not available	88	53%	
Total			Multiple answers possible

## Community Survey Results

Survey Total = 197

**Question 25. Do you have a bank account that you use regularly?**

	Frequency	Percentage	Not answered
Yes, both checking/savings accounts	33	18%	
Yes, checking account only	34	19%	
Yes, savings account only	29	16%	
No, but I would like a bank account	29	16%	
No, I am not interested in a bank account	55	31%	
Total	180		17

**Question 26. If you do not have a bank account, please tell us why:**

	Frequency	Percentage	Not answered
There are no banks nearby	1	1%	
Bank fees too high	8	9%	
Unable to qualify for an account (no credit, poor credit, etc.)	17	19%	
Do not trust banks	10	11%	
Prefer to use cash	54	60%	
Total	90		107

**Question 27. Do you save money on a regular basis?**

	Frequency	Percentage	Not answered
No	69	37%	
Yes	116	63%	
Total	185		12

## Community Survey Results

Survey Total = 197

**Question 27a. What do you save for?**

Item	Frequency	Percentage
a rainy day	1	.7%
bills	6	4%
car	4	3%
child expenses	6	4%
cigarettes	1	.7%
clothing	4	3%
education	2	1%
emergencies	24	17%
extra money	3	2%
extras	2	1%
food	10	7%
for the next pay period	1	.7%
furniture	1	.7%
gas	13	9%
groceries	6	4%
hard times	2	1%
house	2	1%
house payment	1	.7%
house repairs	1	.7%
household necessities	3	2%
investment opportunities	1	.7%
last minute/unexpected short falls	1	.7%
loan	1	.7%
medical bills	3	2%
necessities	6	4%
personal	1	.7%
propane	3	2%
rainy day	3	2%
rent	1	.7%
retirement	1	.7%
rims	1	.7%
school	3	2%
self	1	.7%
small one-time purchases	1	.7%
special occasions	1	.7%
stuff I need	1	.7%
summer months (unemployed)	1	.7%
the future	1	.7%
things	3	2%
to buy material for small business	1	.7%
travel	8	6%
utilities (general, heating costs)	4	3%
Total	140	

## Community Survey Results

Survey Total = 197

**Question 27b. What is the most amount of money you have ever saved?**

Average amount of reported savings = \$1,882.

Total

**Question 28. Where do you cash your paycheck?**

	Frequency	Percentage	Not answered
Grocery store/supermarket	47	27%	
Check cashing places	8	5%	
Bank	117	67%	
Credit union	5	3%	
Pawn shop	-	-	
I have direct deposit	32	18%	
Other	6	3%	
Total			Multiple answers possible

**Question 29. Does the place you cash your check charge a fee?**

	Frequency	Percentage	Not answered
Yes	96	56%	
No	74	44%	
Total	170		27

**Question 30. If you cash your checks somewhere other than a bank or credit union, why do you use that check cashing place?**

	Frequency	Percentage	Not answered
Convenience	82	68%	
No bank branch close by	24	20%	
Other (bank is closed, bank takes too much)	15	12%	
Total	121		76

## Community Survey Results

Survey Total = 197

**Question 31. Do you use money orders to pay your bills?**

	Frequency	Percentage	Not answered
Yes	78	43%	
No	103	57%	
Total	181		16

**Question 32. Have you ever had a loan from a bank for any of the following:**

	Frequency	Percentage	Not answered
Car	77	44%	
Home	25	14%	
Business	2	1%	
Education	14	8%	
Furniture	16	9%	
Other (personal loans, funeral, surgery, family needs, to build credit)	30	17%	
I have never taken out a loan from a bank	76	44%	
Total			Multiple answers possible

**Question 33. A matched savings account is one in which you save \$1 and the money is matched \$1, giving you a total savings of \$2. If such an account were offered in your community, would you be interested in participating?**

	Frequency	Percentage	Not answered
Yes	127	66%	
No	65	34%	
Total	193		4

**Question 34. Have you ever participated of any of the following classes?**

	Frequency	Percentage	Not answered
Financial education	24	13%	
Homeownership	17	9%	
Building or repairing credit	15	8%	
Retirement planning	6	3%	
Small business start-up/financing	21	12%	
None of the above	135	74%	
Total			Multiple answers possible

## Community Survey Results

Survey Total = 197

**Question 35. Did your participation in these classes take place in the last three years?**

	Frequency	Percentage	Not answered
Yes	32	21%	
No	120	79%	
Total	152		45

**Question 36. Do you own a home?**

	Frequency	Percentage	Not answered
Yes, on trust land	38	20%	
Yes, not on trust land	21	11%	
No	129	69%	
Total	188		9

**Question 37. For the home you live in, you:**

	Frequency	Percentage	Not answered
Own, but do not pay rent or mortgage	38	20%	
Own and pay mortgage	27	14%	
Do not own and pay rent	94	49%	
Do not own and live with family/friends with no rent	33	17%	
Total	192		5

**Question 38. If you would you like to purchase a home, what type of home would you like most?**

	Frequency	Percentage	Not answered
New construction	49	28%	
Existing home	32	19%	
Modular unit	17	10%	
Land/home package	32	19%	
Condo	6	4%	
I do not want to purchase a home	60	34%	
Total			Multiple answers possible

## Community Survey Results

Survey Total = 197

**Question 39. What services would be helpful in buying a home?**

	Frequency	Percentage	Not answered
Down payment/closing cost assistance	72	46%	
Credit counseling	35	22%	
Credit repair/loan qualification	61	38%	
Help finding a home	65	41%	
Other (Responses included home repair, loans, building services)	21	13%	
Total			Multiple answers possible

**Question 40. Which services would you like to see offered in your community?**

	Frequency	Percentage	Not answered
Energy and utility assistance	89	48%	
Child care assistance	55	30%	
Food assistance	61	33%	
Health insurance	82	45%	
Financial education	57	31%	
Building or repairing credit	70	38%	
Job training	83	45%	
Car/truck loans	57	31%	
Homeownership	53	29%	
Children's savings account	45	25%	
Opening a bank account	30	17%	
Small business start-up/financing	46	25%	
Retirement planning	53	29%	
None of the above	89	48%	
Total			Multiple answers possible