

Online Appendix to

Consumer Credit on American Indian Reservations

Valentina Dimitrova-Grajzl¹ Peter Grajzl² A. Joseph Guse³ Richard M. Todd⁴

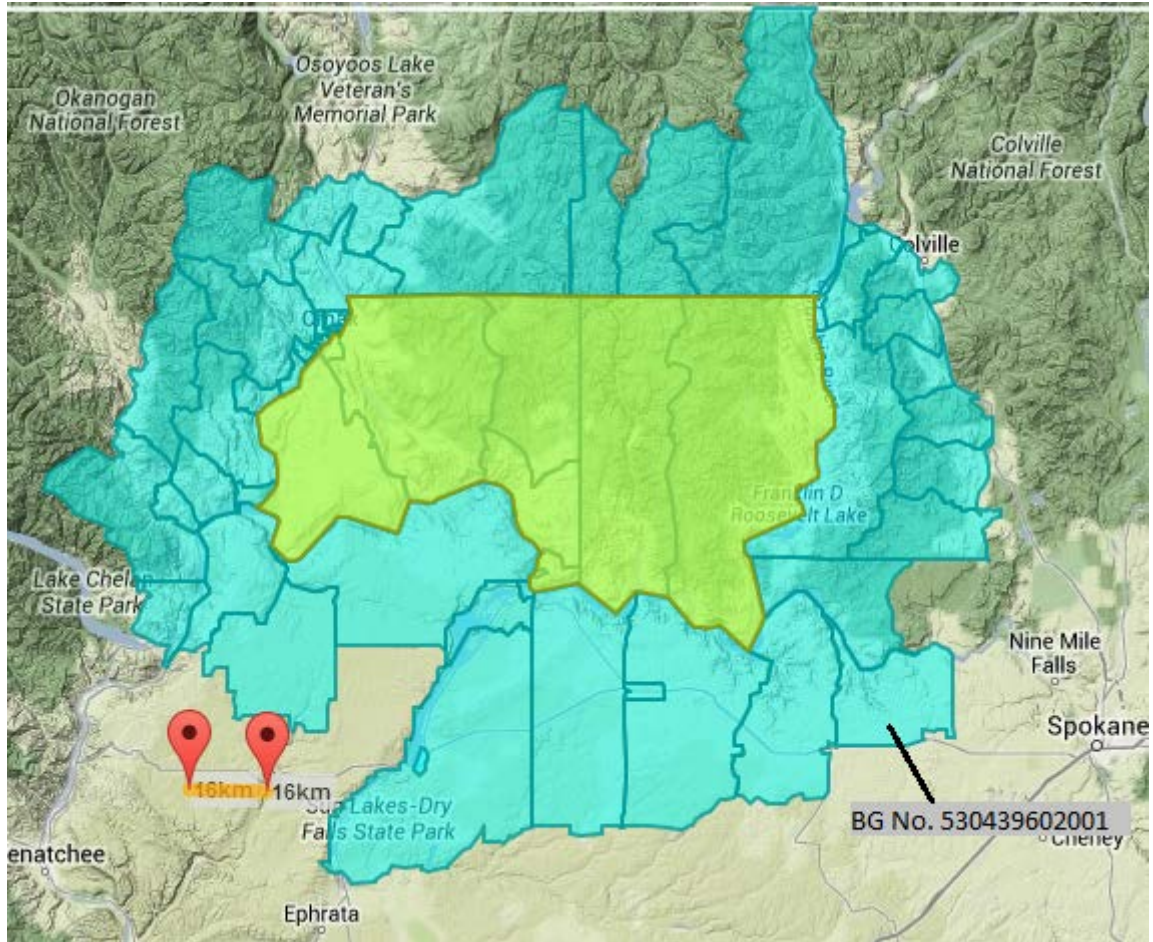
¹ Department of Economics and Business, Virginia Military Institute, Lexington, VA 24450, USA, and Visiting Scholar, Federal Reserve Bank of Minneapolis. Email: dimitrova-grajzlv@vmi.edu

² (Corresponding author) Department of Economics, The Williams School of Commerce, Economics, and Politics, Washington and Lee University, Lexington, VA 24450, USA, and Visiting Scholar, Federal Reserve Bank of Minneapolis. Email: grajzlp@wlu.edu

³ Department of Economics, The Williams School of Commerce, Economics, and Politics, Washington and Lee University, Lexington, VA 24450, USA, and Visiting Scholar, Federal Reserve Bank of Minneapolis. Email: gusej@wlu.edu

⁴ Federal Reserve Bank of Minneapolis, Community Development Department. Email: dick.todd@mpls.frb.org

Figure A1: Block groups within 16 km of the Colville Reservation (WA)



Notes: The reservation itself is highlighted in light green. All of the block groups in both the light green and blue highlighted areas are included in our sample. Note that many of the included block groups in our sample are like block group no. 530439602001: they do not lie in the reservation, nor do they even touch the boundary of the reservation, but they do have at least one point that is less than 16 km from at least one point on the boundary of the reservation. The orange line between the two markers represents 16 km for reference.

Table A1: Number of Block Groups and Files in Sample, by State and Location

Location→	Within		Straddle		Adjacent		Nearby		Total	
State ↓	Block Groups	Files	Block Groups	Files	Block Groups	Files	Block Groups	Files	Block Groups	Files
AZ	45	3,331	20	1,319	138	12,424	1,945	119,704	2,148	136,778
CA	23	1,585	112	8,028	81	6,421	1,785	119,601	2,001	135,635
CO	6	382	1	17	15	1,114	39	1,753	61	3,266
ID	22	738	4	132	33	1,516	136	6,623	195	9,009
MI	16	713	22	1,093	17	874	185	8,096	240	10,776
MN	14	490	69	2,836	35	1,310	456	25,123	574	29,759
MT	33	1,749	6	330	36	1,876	129	7,164	204	11,119
ND	8	208	1	31	15	819	25	1,036	49	2,094
NE	2	74	28	1,878	34	2,616	982	74,933	1,046	79,501
NM	35	1,956	10	1,092	99	6,908	629	37,477	773	47,433
NV	13	464	1	30	44	2,057	700	33,434	758	35,985
NY	9	339	4	123	27	1,008	24	735	64	2,205
OK	17	682	0	0	44	2,135	392	22,862	453	25,679
OR	5	206	26	1,375	18	640	270	12,624	319	14,845
SD	37	1,243	7	209	42	1,415	53	2,158	139	5,025
UT	8	576	13	445	18	1,081	93	4,951	132	7,053
WA	60	3,245	78	3,997	101	5,561	2,460	132,219	2,699	145,022
WI	9	487	51	2,765	32	1,746	610	30,308	702	35,306
WY	24	897	0	0	11	791	7	397	42	2,085
19 State Subtotal	386	19,365	453	25,700	840	52,312	10,920	641,198	12,599	738,575

Notes: Block group categories are defined as follows: Within: Block group lies entirely within a reservation. Straddle: Block group has area on both sides of a reservation boundary. Adjacent: Block group area touches a reservation boundary but has no area within a reservation. Nearby: All other block groups within 16 km of a reservation (as defined in the Data section). Block groups with zero adult population and with fewer than 10 files were dropped in generating this and all subsequent tables. Computed using data from the Federal Reserve Bank of New York/Equifax Consumer Credit Panel.

**Table A2: Percentage of Files with No Equifax Risk Score,
by Block Group Location**

Files Without Risk Score		
(19 States, by Block Group Location)		
2012	Within	13.1%
	Straddle	10.6%
	Adjacent	9.3%
	Nearby	10.2%
2002	Within	12.4%
	Straddle	10.5%
	Adjacent	9.3%
	Nearby	9.9%

Note: Computed using data from the Federal Reserve Bank of New York/Equifax Consumer Credit Panel.

Table A3: Mean Equifax Risk Score Comparison for 19 States, December of 2002 and 2012

Mean Equifax Risk Score by State and Block Group Location, 2002 and 2012								
State	2002				2012			
	Within	Nearby	Within as % of Nearby	Point Gap	Within	Nearby	Within as % of Nearby	Point Gap
AZ	586	679	86%	94	609	688	89%	79
CA	708	685	103%	-22	710	693	102%	-17
CO	683	692	99%	8	701	717	98%	16
ID	680	689	99%	8	699	707	99%	7
MI	684	701	98%	17	687	713	96%	25
MN	668	711	94%	42	677	727	93%	49
MT	652	689	95%	38	679	708	96%	29
ND	617	705	87%	88	650	725	90%	74
NE	669	697	96%	28	686	722	95%	36
NM	615	676	91%	61	635	692	92%	57
NV	622	661	94%	39	635	673	94%	38
NY	655	693	94%	38	663	705	94%	43
OK	653	663	99%	10	660	680	97%	20
OR	632	691	91%	59	638	705	91%	67
SD	638	696	92%	58	655	721	91%	66
UT	675	691	98%	16	686	710	97%	24
WA	674	693	97%	19	688	710	97%	22
WI	714	712	100%	-2	723	725	100%	2
WY	671	703	95%	32	691	738	94%	47

Notes: Point Gap cells are shaded grey if the 95% confidence bands of the Within mean and the Nearby mean do not overlap. Means are weighted by the number of files with an Equifax Risk Score in each block group. Computed using data from the Federal Reserve Bank of New York/Equifax Consumer Credit Panel.

**Table A4, Panel A: Means of Files with Balances as a Percentage of Block Group Population,
by Location and Type of Credit (December 2002)**

Panel A																		
State	First Mortgage			Home Equity			Auto			Bank Card			Retail			Consumer Finance		
	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby
AZ	0.09	0.38	24.1%	0.10	0.14	68.6%	0.87	0.38	226.0%	1.20	0.94	128.5%	1.02	0.65	157.1%	0.66	0.37	182.0%
CA	0.30	0.37	81.4%	0.10	0.12	81.2%	0.30	0.39	77.1%	1.11	0.96	115.2%	0.89	0.71	126.2%	0.35	0.38	91.8%
CO	0.31	0.32	97.2%	0.07	0.07	95.9%	0.37	0.26	143.3%	0.82	0.89	91.7%	0.38	0.48	79.2%	0.38	0.37	103.9%
ID	0.18	0.35	50.6%	0.07	0.13	54.5%	0.31	0.37	85.6%	0.62	0.94	65.9%	0.44	0.69	63.6%	0.26	0.49	53.9%
MI	0.33	0.27	122.4%	0.05	0.12	44.8%	0.34	0.26	130.6%	1.02	0.84	120.4%	0.55	0.49	113.3%	0.47	0.39	120.5%
MN	0.22	0.42	53.2%	0.07	0.14	50.6%	0.30	0.34	88.9%	0.82	0.98	83.2%	0.48	0.68	70.6%	0.41	0.42	96.1%
MT	0.18	0.33	53.1%	0.06	0.09	70.2%	0.39	0.25	155.6%	0.94	0.91	103.3%	0.53	0.58	92.0%	0.43	0.39	108.2%
ND	0.03	0.12	29.1%	0.05	0.06	83.0%	0.33	0.27	120.4%	0.78	0.81	95.8%	0.45	0.47	95.4%	0.33	0.41	81.4%
NE	0.06	0.13	46.6%	0.04	0.04	86.8%	0.25	0.21	115.2%	0.70	0.75	92.3%	0.45	0.42	107.6%	0.40	0.39	101.2%
NM	0.18	0.38	47.9%	0.10	0.11	91.1%	0.55	0.37	147.7%	0.78	0.92	84.4%	0.64	0.64	100.3%	0.64	0.41	153.2%
NV	0.02	0.38	6.1%	0.03	0.10	33.5%	0.42	0.40	104.8%	0.51	0.97	52.8%	0.28	0.65	42.8%	0.26	0.41	62.7%
NY	0.07	0.29	26.0%	0.08	0.15	52.0%	0.36	0.34	107.4%	0.82	0.91	89.8%	0.65	0.65	100.1%	0.42	0.43	97.6%
OK	0.12	0.28	43.2%	0.08	0.11	70.6%	0.29	0.32	91.6%	0.57	0.88	65.5%	0.35	0.57	61.9%	0.33	0.43	77.2%
OR	0.15	0.29	50.9%	0.03	0.10	32.4%	0.65	0.33	197.8%	0.95	0.87	108.8%	0.81	0.61	133.4%	0.46	0.37	126.7%
SD	0.06	0.18	32.6%	0.03	0.08	40.8%	0.39	0.30	128.4%	0.77	0.84	91.3%	0.36	0.42	85.9%	0.34	0.46	74.4%
UT	0.26	0.36	71.0%	0.09	0.09	101.9%	0.31	0.35	88.1%	1.00	1.02	97.4%	0.55	0.64	85.4%	0.48	0.45	107.6%
WA	0.31	0.41	75.9%	0.10	0.13	77.6%	0.37	0.35	107.1%	0.84	0.98	85.8%	0.67	0.73	91.1%	0.36	0.39	91.6%
WI	0.39	0.29	135.2%	0.12	0.09	135.9%	0.32	0.24	134.4%	1.08	0.88	123.8%	0.77	0.53	146.9%	0.45	0.38	115.8%
WY	0.23	0.21	111.2%	0.07	0.07	102.5%	0.34	0.33	102.0%	0.91	0.92	99.1%	0.51	0.43	117.9%	0.46	0.38	123.9%

Notes: Cells are shaded grey if the 95% confidence bands of the Within mean and the Nearby mean do not overlap. Means are weighted by the population 25-years-old or more in each block group. Computed using data from the Federal Reserve Bank of New York/Equifax Consumer Credit Panel.

**Table A4, Panel B: Means of Files with Balances as a Percentage of Block Group Population,
by Location and Type of Credit (December 2012)**

Panel B																		
First Mortgage				Home Equity			Auto			Bank Card			Retail			Consumer Finance		
State	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby	Within	Nearby	Within as % of Nearby
AZ	0.09	0.36	26.1%	0.08	0.13	60.3%	1.22	0.40	308.1%	0.65	0.82	79.0%	0.58	0.48	119.4%	0.41	0.21	198.5%
CA	0.26	0.40	64.5%	0.09	0.13	74.0%	0.29	0.42	67.5%	0.81	0.91	89.3%	0.55	0.62	87.5%	0.17	0.24	69.2%
CO	0.31	0.40	77.4%	0.10	0.12	88.0%	0.46	0.35	131.9%	0.69	0.87	80.1%	0.39	0.40	97.9%	0.19	0.21	87.7%
ID	0.22	0.41	52.9%	0.14	0.15	93.5%	0.36	0.43	85.4%	0.71	0.86	82.9%	0.49	0.59	83.6%	0.21	0.25	81.0%
MI	0.31	0.34	91.1%	0.08	0.14	58.4%	0.37	0.33	114.2%	0.72	0.75	95.8%	0.45	0.48	92.7%	0.18	0.18	95.5%
MN	0.29	0.49	58.7%	0.09	0.22	42.6%	0.33	0.41	81.3%	0.70	1.00	69.4%	0.42	0.66	64.3%	0.18	0.21	89.0%
MT	0.24	0.40	60.1%	0.06	0.12	47.7%	0.41	0.36	113.8%	0.67	0.93	72.1%	0.43	0.52	82.8%	0.12	0.20	61.6%
ND	0.08	0.18	47.3%	0.04	0.07	51.4%	0.32	0.29	110.5%	0.44	0.72	60.3%	0.30	0.46	66.8%	0.09	0.13	68.8%
NE	0.14	0.19	76.2%	0.05	0.05	93.2%	0.30	0.27	110.7%	0.48	0.64	74.6%	0.39	0.43	90.4%	0.10	0.10	107.0%
NM	0.20	0.43	46.0%	0.09	0.12	74.7%	0.73	0.46	158.1%	0.62	0.86	72.8%	0.51	0.50	101.8%	0.67	0.30	221.5%
NV	0.06	0.39	15.0%	0.02	0.11	21.2%	0.45	0.44	104.0%	0.63	0.90	70.1%	0.66	0.55	120.4%	0.26	0.23	113.1%
NY	0.07	0.30	24.8%	0.05	0.16	28.7%	0.46	0.43	105.8%	0.53	0.79	66.9%	0.43	0.56	76.6%	0.15	0.20	76.0%
OK	0.17	0.31	56.4%	0.08	0.08	104.9%	0.33	0.38	84.9%	0.44	0.66	66.7%	0.36	0.43	82.8%	0.29	0.24	120.6%
OR	0.13	0.30	44.3%	0.05	0.12	39.7%	0.53	0.32	163.7%	0.62	0.75	82.5%	0.66	0.50	132.5%	0.14	0.17	84.2%
SD	0.10	0.35	29.2%	0.04	0.13	31.5%	0.41	0.37	112.6%	0.51	0.83	61.4%	0.36	0.46	77.6%	0.09	0.12	77.5%
UT	0.37	0.49	76.5%	0.09	0.14	62.8%	0.72	0.55	131.3%	0.91	1.15	79.2%	0.47	0.57	83.2%	0.31	0.31	99.3%
WA	0.35	0.45	78.2%	0.11	0.16	72.5%	0.40	0.38	104.0%	0.76	0.94	80.1%	0.57	0.58	97.6%	0.18	0.19	93.4%
WI	0.43	0.38	111.9%	0.14	0.11	124.5%	0.37	0.31	118.5%	0.90	0.85	105.4%	0.60	0.56	106.9%	0.19	0.18	108.0%
WY	0.29	0.27	107.3%	0.08	0.05	150.4%	0.45	0.35	126.2%	0.79	0.71	110.9%	0.44	0.28	155.5%	0.21	0.18	118.0%

Notes: Cells are shaded grey if the 95% confidence bands of the Within mean and the Nearby mean do not overlap. Means are weighted by the population 25-years-old or more in each block group. Computed using data from the Federal Reserve Bank of New York/Equifax Consumer Credit Panel.