

# American Indian Household Structure and Income

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We use the 1980 Public-Use Microdata Sample to consider the relationship between household structure and economic well-being among American Indians. We focus on the total U.S. Indian population and on the residents of 19 "Indian states" where there has been relatively little growth in the Indian population by means of changes in racial self-identification. Using Sweet's (1984) scheme of household types, we find that the prevalence among Indians of female-headed households with children is intermediate between that among blacks and whites, but the prevalence of couple-headed households with children is highest among Indians. Racial differences in the distribution of household types and differences in average household size are important determinants of black-white and Indian-white differences in average household income.

There has been very little demographic research on American Indians, though recent years have seen an increase in work in this area. Some research has examined the historical demography of American Indians and explored the reasons underlying the destruction and subsequent recovery of the American Indian population (Dobyns, 1983; Thornton, in press). Other research has examined the recent resurgence of Indian ethnic identity reflected in the population counts from the 1960, 1970, and 1980 censuses (Passel, 1976; Passel and Berman, 1985). In addition, some work has examined the labor force participation and earnings of the Indian population (Sandefur and Scott, 1983) and the migration of American Indians (Sandefur, 1986). There has been, however, no research on two of the most basic demographic issues: household structure and household income.

Careful analysis of American Indian household structure and income is important for at least two reasons. First, available statistics indicate that American Indians are a very poor and disadvantaged group relative to the white population. Statistics from the 1980 census showed that in 1979, 23.7 percent of American Indian families had incomes below the poverty line, whereas 7 percent of white American families had incomes below the poverty line. Median household income among households headed by Indians was \$12,256; among households headed by whites, \$17,680 (U.S. Bureau of the Census, 1983b).

Second, discussions of policy issues regarding American Indians require better information on this group. Although it is clear that Indian households are more likely to be poor than white American households, it is not clear how the distribution of the American Indian population across types of households (e.g., female-headed households, households headed by couples) or the size of Indian households is related to poverty and income. Many researchers have argued that female headship is a major factor in producing black poverty. The high incidence of female headship among blacks is well known (e.g., see Bianchi, 1980). In 1980, 41.8 percent of black family householders were women, whereas only 14.2

percent of white family householders were women (U.S. Bureau of the Census, 1983a). In 1980, 60.6 percent of poor black individuals were members of female-headed families, whereas 25.8 percent of poor white individuals were members of female-headed families (Bane, 1986). It is unlikely that female headship accounts for as much American Indian poverty, since in 1980 26.9 percent of Indian householders were women, a figure intermediate between that of whites and blacks (U.S. Bureau of the Census, 1983a). Consequently, analyses of the relationship of household structure to poverty and income among Indians could provide information that would be useful in directing antipoverty efforts for this population.

In this article we examine more carefully the relationships between household structure, poverty, and income among American Indians. First, we compare the distribution of household types among blacks, whites, and Indians and examine the poverty rates and incomes for these different types of households. Second, we examine the effects of household structure and household size on racial income differences.

### Methodological Issues in the Study of American Indian Households

An analysis of American Indian households must deal with two problems. First, Passel and Berman (1985) documented the changes in racial self-identification from non-Indian to Indian that have taken place since 1960. Between 1960 and 1970, 67,006 (9.2 percent) of the 1970 American Indian population changed their self-identification from non-Indian to Indian; between 1970 and 1980, 357,655 (25.2 percent) of the 1980 American Indian population changed their self-identification from non-Indian to Indian. Unfortunately, with census data there is no way to determine who has and has not changed their self-identified race since 1970.

Second, published statistics for Indian families and households are based only on those households in which the householder, who is usually a man or a single woman, is an Indian. Those households containing Indian women married to non-Indian men are excluded. Although the same practice is used to define white, black, and other households, it is especially significant in the case of American Indians because in 1980 more than 50 percent of married American Indian women were married to non-Indians (Sandefur and McKinnell, 1986).

These methodological problems make it difficult to assess the impact of existing social programs on the American Indian population and to plan future programs. Fortunately, there are ways to deal with the changes in self-identification and the definition of Indian households, using the 1980 Public-Use Microdata Sample (PUMS). Passel and Berman (1985) identified areas of the country in which Indian identity has been consistent over the period 1960–1980. They refer to these areas as “Indian states”—states that had 3,000 or more Indians in the 1950 census. (California is excepted because the changes in self-identification there have been very similar to those in non-Indian states.) The Indian states are Alaska, Arizona, Idaho, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, and Wyoming. These states contained 87 percent of the American Indian population in 1950 and 66 percent in 1980 (Passel and Berman, 1985).<sup>1</sup> In this article we perform separate analyses of the total U.S. population and the population living in Indian states to see whether one would reach different conclusions about the importance of household structure in explaining income differences in Indian states compared with the U.S. as a whole. In addition, we define Indian households as those with an Indian householder or spouse.

## Data and Methods

In this study we use the 1980 1 percent census PUMS, representing a random sample of households from across the United States. The Census Bureau created this file from a subsample of the records for those households that received the long-form questionnaire of the 1980 census. Because of its large size, we do not use all of the available cases from the 1980 PUMS. To reduce costs, we selected all Indian households, 25 percent of black households, and 3 percent of white households. We define race at the level of the household. Indian households refer to households in which either the household head or the head's spouse is Indian.<sup>2</sup> White households are defined as households in which the household head is white and the spouse is not Indian. Black households refer to households in which the household head is black and the spouse is not Indian.

In describing racial differences in economic well-being, our unit of analysis is the household. Since the consumption and production activities of individuals are scheduled and organized in the context of their household living arrangements, the household is an appropriate unit for the study of economic well-being. To standardize for the different kinds of household structures, we use a classification of family/nonfamily household types. This classification follows Sweet (1984:131) and includes eight types: (1) married couples without children, (2) married couples with children, (3) mother-child families, (4) father-child families, (5) other families, (6) men living alone, (7) women living alone, and (8) multiperson nonfamily households. As a measure of the central tendency for household income, we use mean per capita income.

Although we do not attempt to examine all of the factors that may explain differences in household income, we control for two possibly confounding factors: age of the householder and location. Location is defined as metropolitan versus nonmetropolitan residence and in terms of a four-category classification of region (South, West, Northeast, and North Central).<sup>3</sup>

## Results

### Household Structure, Poverty, and Income

Table 1 shows, for each racial group, the frequency distribution of households by household types. As expected, the frequency distribution for white households closely follows the results of Sweet (1984:131), which refer to the national aggregate. In particular, our data indicate that almost three-quarters of white households in both sets of states are family households. Of family households, most are married couples about evenly split between those with and without children. The largest component of the nonfamily households is the category of women living alone: 14 percent of all white households.

For blacks, the distribution between family and nonfamily households is about the same as for whites. But within these two broad groupings, there are sizable differences. For example, in sharp contrast to whites, the black household distribution is more heavily weighted by mother-child families. Compared with whites, a smaller percentage of black households are represented by the traditional grouping of married couples with children. Furthermore, whereas only 5 percent of white households are represented in the "other family" category, 11 percent of black households fall into this residual group. In short, in comparison with whites, blacks have a greater propensity to form nontraditional households.

The opposite extreme is represented by the Indian household distribution. Indians appear more likely than whites to live in traditional household forms. First, Indians have a greater propensity than whites to form family households (82–83 percent vs. 73 percent). For Indians, in contrast to whites, most family households are married couples with children. In fact, fully 43 percent of all Indian households in both sets of states are married couples with

Table 1. Descriptive Statistics by Race

Characteristic	Indian states			All states		
	Indian	Black	White	Indian	Black	White
Family households (%)	83	72	73	82	72	73
Married couple, no children	21	16	30	23	17	31
Married couple, children	43	24	32	43	24	30
Mother-child	11	19	5	9	18	5
Father-child	2	2	1	2	2	1
Other family	7	11	5	5	11	5
Nonfamily households (%)	17	28	27	18	28	27
Men living alone	7	12	8	8	11	8
Women living alone	7	13	14	7	13	14
Multiperson	3	4	6	3	4	5
Mean household size	3.51	2.91	2.64	3.28	2.97	2.60
Mean age of head	42.62	44.80	47.30	41.89	45.31	47.65
Median age of head	39.00	42.00	46.00	38.00	43.00	46.00
% metro	51.88	88.77	75.98	65.59	86.12	79.21
% South	27.77	24.15	13.73	29.70	50.95	30.67
% West	47.08	6.11	25.95	45.57	9.44	19.54
% Northeast	5.99	44.84	24.52	7.05	19.85	21.81
% North Central	19.16	24.91	35.80	17.68	19.76	27.98
Sample size	3,173	4,746	6,204	5,774	21,052	21,009

children, compared with 30–32 percent for whites and 24 percent for blacks. There are, however, proportionately more mother-child families among Indians than among whites, though not as high a proportion as for blacks.

Table 1 also gives information on household size, the age of the householders, and the geographical distribution of the households. Indian households are significantly larger than black and white households, have younger heads, and are less likely to be located in metropolitan areas than either black or white households. In addition, there are major differences in the regional distribution of Indian, black, and white households. Within the Indian state population, almost one-half of the Indian households are located in the West and 45 percent of the black households in the Northeast, whereas the white households are more evenly distributed. Within the total U.S. population, 46 percent of the Indian households are located in the West and more than one-half of the black households in the South; the white households are, again, more evenly distributed.

In Table 2 we report, for each race and household type, the mean age of the household head<sup>4</sup> and two indicators of economic well-being: the percentage of households whose income falls below the census poverty line and mean per capita total household income.<sup>5</sup> A comparison of the mean ages of household heads indicates that in general, Indian heads of household are younger than black heads of household, who are younger than white heads of household. This pattern applies to most, but not all, types of households in both sets of states and may help account for differences in poverty rates and income.

For every household type, whites are much less likely to be in poverty than are either Indians or blacks. (The one exception is the small residual category "multiperson household," for which whites and Indians have equal poverty rates.) For example, whereas 5 percent of white married couples with children are in poverty, the corresponding figures are 14 percent for blacks and 20 percent for Indians in Indian states and 15 percent for blacks and

Table 2. Descriptive Statistics by Race and Household Type

	Indian			Black			White		
	Mean age	Pov rate	Income (\$)	Mean age	Pov rate	Income (\$)	Mean age	Pov rate	Income (\$)
Indian States									
Family households									
Married couple, no children	51	14	7,162	54	10	7,565	55	5	10,463
Married couple, children	37	20	4,407	38	14	4,922	38	5	6,372
Mother-child	35	59	2,359	34	51	2,661	36	35	3,568
Father-child	37	28	4,812	39	33	3,826	39	9	6,978
Other family	55	35	4,288	54	22	5,220	59	9	7,490
Nonfamily households									
Men living alone	46	38	8,058	45	28	9,497	46	16	13,348
Women living alone	56	45	6,018	55	40	6,730	59	22	8,432
Multiperson	32	26	8,069	42	32	9,533	33	26	11,330
All households	43	27	5,224	45	27	5,868	47	11	8,599
All States									
Family households									
Married couple, no children	50	11	8,155	55	13	7,069	55	4	10,566
Married couple, children	36	16	4,723	38	15	4,763	38	5	6,440
Mother-child	35	54	2,595	34	53	2,536	36	34	3,624
Father-child	37	26	4,890	38	29	4,046	39	10	6,728
Other family	54	29	4,627	55	26	4,733	58	8	7,811
Nonfamily households									
Men living alone	44	27	9,808	45	26	9,375	45	15	13,584
Women living alone	54	39	6,593	56	45	6,190	60	23	8,671
Multiperson	33	21	9,989	42	33	8,470	33	21	11,335
All households	42	22	5,998	45	29	5,570	48	11	8,810

Note: Mean age refers to mean age of head. Pov rate refers to household poverty rate. Income refers to mean per capita total household income.

16 percent for Indians in all states. When we examine the poverty rate for all households, we find that whites have the least poverty (i.e., 11 percent vs. 27 percent for either blacks or Indians in Indian states, and 11 percent vs. 29 percent for blacks and 22 percent for Indians in all states).

Household-specific rates are different for Indians and blacks. Blacks have higher rates for father-child families and for multiperson households in both sets of states and for childless couples and multiperson households in the total U.S. Although for the rest of the household types, the Indian poverty rates are equal to or higher than those for blacks, the distribution of Indian household types ameliorates the effects of type-specific poverty on the overall household poverty rate. In particular, the Indian household distribution is heavily weighted toward married couples, who tend to have low poverty rates. The distribution of black households, on the other hand, is more heavily weighted toward female-headed families and nonfamily households, which tend to have high poverty rates.

Since whites have the lowest poverty rates, it should not be surprising that whites also

clearly have the highest mean per capita incomes for every household type. Accordingly, the mean per capita income over all households is around \$3,000 greater for whites than for blacks or Indians in both sets of states. Mean per capita income is higher for blacks than for Indians in Indian states (a difference of \$644) but higher for Indians than blacks in all states (a difference of \$428).

### The Impact of Household Structure on Racial Income Differences

To assess the impact of household structure on racial differences in mean per capita income, we used regression decomposition to derive the components of the difference (Jones and Kelley, 1984). In this instance the difference to be decomposed is the racial differential in mean per capita household income. Although we are most interested in the effects of household type and household size, we also include measures of age and geographical distribution to control for their effects. We estimate the following equation with ordinary least squares regression for each group:

$$\begin{aligned} \text{PHInc} = & b(0) + b(1)\text{HAge} + b(2)\text{Metro} + b(3)\text{West} \\ & + b(4)\text{Neast} + b(5)\text{NCent} + b(6)\text{HhSize} \\ & + b(7)\text{CoupCh} + b(8)\text{MoCh} + b(9)\text{FaCh} + b(10)\text{OthFam} \\ & + b(11)\text{MLA} + b(12)\text{WLA} + b(13)\text{Multip}, \end{aligned} \quad (1)$$

where PHInc = per capita household income, HAge = age of the householder, Metro = 1 if the household resides in a metropolitan or mixed metropolitan and nonmetropolitan county group, West = 1 if the household resides in the West, Neast = 1 if the household resides in the Northeast, NCent = 1 if the household resides in the North Central, HhSize = size of the household, CoupCh = 1 for couples with children, MoCh = 1 for mothers with children, FaCh = 1 for fathers with children, OthFam = 1 for other family types, MLA = 1 for men living alone, WLA = 1 for women living alone, and Multip = 1 for individuals living in multiperson nonfamily households.

Racial differences in per capita household income are then decomposed into the following components, using regression decomposition: (1) the amount due to differences in the age of the head, (2) the amount due to differences in residence (metropolitan/nonmetropolitan and region), (3) the amount due to differences in household size, (4) the amount due to differences in the distribution of household types, (5) the amount due to the interaction between compositional differences and the effects of these factors, and (6) a residual term representing the unexplained racial differences in income.

As shown in the top panel of Table 3, the black-white differential in mean per capita income is about \$2,730 in Indian states and \$3,240 in the U.S. as a whole. About \$158 (8 percent) of the difference in Indian states and \$185 (6 percent) of the difference in all states is explained by black-white differences in household size. About \$713 (26 percent) of the difference in Indian states and \$685 (21 percent) of the difference in all states is due to differences in the distribution of household types. By far the largest component is the residual term, which reflects the racial differences unaccounted for by the factors included in the regression equations.

The middle panel shows that the Indian-white differential in mean per capita income is about \$3,375 in Indian states and \$2,812 in all states. A larger amount and percentage of the Indian-white difference (14 percent in both sets of states) than the black-white difference is accounted for by household size, and a smaller amount and percentage is accounted for by household type (11 percent in Indian states and 14 percent in all states). The bottom panel shows that the geographical distribution of Indians and blacks in Indian states and differences

Table 3. Regression Decompositions of Racial Differences in Mean Per Capita Household Income (dollars)

Characteristic	Indian states	All states
Component for White-Black		
Age of head	-136.73	-145.34
Residence	13.61	122.38
Household size	157.60	185.47
Household type	713.02	684.99
Interaction	81.13	236.69
Residual	1,900.87	2,156.29
Total	2,729.50	3,240.48
Component for White-Indian		
Age of head	-118.23	-103.73
Residence	115.30	-6.86
Household size	472.36	405.22
Household type	372.28	389.51
Interaction	902.63	310.79
Residual	1,630.57	1,816.69
Total	3,374.91	2,811.62
Component for Indian-Black		
Age of head	119.72	212.05
Residence	-565.55	5.74
Household size	-339.11	-158.76
Household type	176.52	247.28
Interaction	468.04	-159.25
Residual	-505.08	281.77
Total	-645.46	428.83

in household size explain a great deal of the lower household incomes of Indians in these states. On the other hand, geography has little to do with the difference in the U.S. as a whole, but differences in household type, specifically the greater prevalence of female-headed households with children among blacks, are quite important in explaining the lower incomes of blacks relative to Indians.

In sum, these results show that Indians benefit somewhat from a more traditional household structure relative to blacks and suffer somewhat from larger households. Factors other than household structure are most responsible for differences in household income.

### The Impact of Household Size on Racial Differences in Income

To examine more carefully the effects of household size on racial differences in income, we considered married couples with children and female-headed households (with or without children) separately. The regression equations and the decomposition procedure are identical to those used for Table 3 with the exception that household type no longer enters in the equations. We restricted the analysis to households with nonelderly heads (younger than 65). (Note that elderly households were included in Tables 1-3 and that the category of female-headed households in Table 4 includes households other than the mother-child households in Tables 1 and 2.)

The results in Table 4 show that there is a \$1,178 difference in Indian states and a \$1,840 difference in all states in mean per capita income between white and black nonelderly

Table 4. Regression Decompositions of Racial Differences in Mean Per Capita Income for Nonelderly Female-Headed Households (dollars)

Characteristic	Indian states	All states
Component for White-Black		
Age of head	121.86	159.85
Residence	17.08	27.59
Household size	363.28	404.80
Interaction	262.37	434.93
Residual	413.86	812.42
Total	1,178.45	1,839.59
Component for White-Indian		
Age of head	68.03	122.15
Residence	169.21	157.40
Household size	388.01	319.54
Interaction	416.66	561.70
Residual	688.67	786.87
Total	1,730.58	1,947.66
Component for Indian-Black		
Age of head	21.41	-6.93
Residence	-124.40	-59.04
Household size	-170.11	34.48
Interaction	-59.73	-187.32
Residual	-219.23	110.72
Total	-552.06	-108.09

female-headed households. About \$363 (31 percent) in Indian states and \$405 (22 percent) in all states are due to racial differences in family size. For the white-Indian differentials of \$1,731 and \$1,948, the respective components are \$388 (22 percent) and \$320 (16 percent). Thus these results suggest that (at least for female-headed households) differences in family size are somewhat more important for blacks than for Indians in explaining their overall income disparities with whites, especially in percentage terms.

Table 5 reports the decompositions for nonelderly married couples with children. As was the case with female-headed households, the difference between Indians and whites is larger than the difference between blacks and whites in both sets of states. Family size accounts for approximately the same percentage of the Indian-white difference (\$431, or 22 percent) and the black-white difference (\$301, or 21 percent) in Indian states but for a slightly higher percentage of the black-white difference (\$395, or 24 percent) than the Indian-white difference (\$316, or 19 percent) in all states. Again, as was the case with all households in Table 3, residence emerges as an important determinant of the Indian-black difference in Indian states.

### Summary and Conclusions

Our results show that in 1980 Indians were much more likely to live in family households, and in *traditional* family households (couples with children), than either blacks or whites. Although Indians in Indian states were somewhat poorer than all Indians, one comes to essentially the same conclusions about the effects of household structure on Indian



Table 5. Regression Decompositions of Racial Differences in Mean Per Capita Income for Nonelderly Married Couples With Children (dollars)

Characteristic	Indian states	All states
Component for White–Black		
Age of head	19.08	13.61
Residence	87.41	110.37
Household size	301.42	394.92
Interaction	18.85	29.17
Residual	1,015.57	1,101.61
Total	1,442.33	1,649.68
Component for White–Indian		
Age of head	174.68	168.73
Residence	7.44	–3.70
Household size	430.58	316.36
Interaction	412.71	207.72
Residual	908.67	1,006.00
Total	1,934.08	1,695.11
Component for Indian–Black		
Age of head	–97.18	–100.50
Residence	–356.50	–10.81
Household size	–159.48	71.28
Interaction	409.40	–13.14
Residual	–289.05	7.74
Total	–492.81	–45.43

well-being regardless of whether the analysis looks at Indians in Indian states or all Indians: the higher prevalence of traditional family households among Indians works to their economic advantage. A decomposition of white–black and white–Indian income differences shows that differences in the distribution of household types were more important in explaining black–white differences, whereas differences in household size were more important in explaining white–Indian differences. Among nonelderly female-headed family households, household size accounted for more of the black–white income difference than the Indian–white income difference. Among nonelderly couple-headed family households, household size had more equal effects on the two sets of differences.

The greater prevalence of family households, and especially couples with children, among American Indians should be taken into account in designing social policies to assist this group. Many social programs designed to ameliorate or eliminate poverty are oriented toward female-headed households, since these are clearly the households that are most at risk. In each racial group in our sample, single mothers with children are the most likely to be below the poverty line. Further, among blacks in our sample from all states, mothers with children make up 33 percent of the poor households, whereas couples with children make up 12 percent of the poor households. Among American Indians, however, couples with children make up 31 percent of the poor households, whereas mothers with children make up 22 percent of the poor households. Consequently, it is important that the current preoccupation of social policy discussions with the problems of female-headed households not lead us to overlook the fact that among some sectors of the population, including

American Indians, couples with children constitute a larger proportion of the poor than do mothers with children.

### Notes

<sup>1</sup> The procedure used by Passel and Berman (1985) to assess changes in self-identification involves an analysis of state variation in implied birth, death, and migration rates. This analysis showed that states that have historically had large Indian populations in general had high birth and death rates and reasonable migration rates. Many other states, however, had anomalously low birth and death rates with extraordinarily high implied migration rates. The high implied migration rates are attributed to changes in self-identification.

<sup>2</sup> As we pointed out earlier, published statistics on household composition for Indian households exclude those Indians who are married to non-Indians. This, of course, reduces the proportion of Indian households that are family households, and within family households, it reduces the proportion that are couples.

<sup>3</sup> To protect the confidentiality of respondents, the Census Bureau does not always distinguish between metropolitan and nonmetropolitan residents in the 1980 PUMS. Some households are coded as residing in county groups that include both metropolitan and nonmetropolitan counties. We combine these households with metropolitan households. The regional classification follows the standard Census Bureau scheme.

<sup>4</sup> We report mean age rather than median age because we use mean age in the regression decompositions later. A comparison of median ages leads to the same conclusion.

<sup>5</sup> In the case of family households, total family income was divided by the number of persons in the family to derive per capita total household income. For nonfamily households, total household income was divided by the number of persons in the household to derive the per capita total household income figures that are shown in Table 2. Although per capita income figures are preferable to total household income figures for purposes of comparison, caution must be used in interpreting them. Research indicates that the marginal cost of living of additional individuals in the household in general declines with household size. The poverty thresholds adjust for this, but per capita income statistics do not.

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