

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF COLUMBIA**

MARILYN KEEPSEAGLE, et al.,

Plaintiffs,

v.

TOM VILSACK, Secretary, United States Department  
of Agriculture,

Defendant.

Civil Action No. 1:99CV03119  
(EGS)

Judge: Emmet G. Sullivan  
Magistrate Judge: Alan Kay

**Expert Report**

Stephanie A. Fryberg, Ph.D.

From the everyday interactions of loan officers with Native American farmers and ranchers, hereby referred to as Native American farmers, to the underlying systemic policies and practices of the United States Department of Agriculture (USDA), the evidence in this case indicates that the prevalent stereotypes of Native Americans influence the treatment of Native American farmers and subsequently their potential to acquire loans to finance their businesses. The social science literature, in particular research from social and cultural psychology, reveals that stereotypes and cultural biases are widely used in inter-group interactions (i.e., in communication between individuals of different social groups—European Americans, Native Americans, African Americans) and that these stereotypes and cultural biases impact judgments and actions (e.g., Blair, 2002; Bodenhausen, 1990; Devine, 1989; Goff, Steele, & Davies, 2008; Greenwald & Banaji, 1995; Gurin, Dey, Hurtado & Gurin, 2002; Macrae, Stangor, & Milne, 1994; Sherman, Lee, Bessenoff, & Frost, 1998).

After reviewing the case materials (e.g., the depositions, the Civil Rights Action Team (CRAT) report, the Qualitative Study of the Civil Rights Implications in Farm Loan Program

Administration (“Qualitative Study”) and the loan policies and practices of the USDA), the evidence indicates that the judgments and decisions of employees within the USDA, in particular, the loan officers who work with Native American farmers, are likely to be influenced by these prevalent stereotypes and cultural biases. The potential of Native Americans as farmers it appears is, at times, regarded with suspicion and hostility—that is, the work, capabilities, and contributions of Native American farmers are devalued and undermined. In addition, there is also evidence that more subtle cultural biases held by loan officers and other members of the USDA are likely to communicate hostility toward Native American farmers and contribute to delays within the loan application process (e.g., obtaining and completing application) and to biases in the granting of loans, the provision of loan servicing, and the process by which the loan dollars are dispersed.

In the remainder of this report, I will discuss the cognitive processes involved in stereotyping Native Americans and how they influence the loan process for Native American farmers. Specifically, I will discuss 1) the nature of stereotyping (i.e., Why do people stereotype? What is the role of cultural biases in reinforcing stereotypes?) and 2) the prevalent stereotypes of Native Americans in American society and how the stereotypes influence non-Natives’ view of Native Americans as farmers and/or as business people. Throughout these two sections, I will link the social science literature to the evidence in the case as examples of the stereotyping and cultural biases in the case materials.

### The Nature of Stereotyping

Stereotypes are persistent and natural features of human discourse; that is, all people stereotype (Blair & Banaji, 1996; Davies, Spencer, Quinn, & Gerhardstein, 2002; Devine, 1989; Macrae, Bodenhausen, Milne, Thorn, & Castelli, 1997). Stereotypes are mental links or associations between a social category and a limited set of behaviors or traits that individuals, form in their

minds (Bargh, Chaiken, Govender, & Pratto, 1992; Dijksterhuis & van Knippenberg, 1999; Fazio, Sanbonmatsu, Powell, & Kardes, 1986; Greenwald & Banaji, 1995; Greenwald, Klinger, & Liu, 1989). With respect to people, stereotypes are cognitive tools that people use to form impressions of others (Gilbert & Hixon, 1991; Macrae, Milne, & Bodenhausen, 1994). These impressions typically characterize out-groups (i.e., groups that are different than one's own group) in rigid or static ways and, as a result, lead individuals to see out-groups as more homogenous or similar than their own group (Park & Rothbart, 1982).

While stereotypes are formed in individual minds, they are not solely individual concoctions (Devine, 1989; Steele, 1997). They are powerful, socially shared, mental links or associations that operate both consciously and unconsciously (i.e., outside of conscious thought) to influence or guide the judgments and decisions made about and with respect to members of a social group (Bargh, 1999; Blair, 2002; Fiske, Lin, & Neuberg, 1999; Greenwald & Banaji, 1995). In fact, research reveals that even when people consciously or explicitly disavow or reject a stereotype, they can still express the stereotype unconsciously or implicitly through their behaviors (e.g., anti-Black sentiments are much more prevalent among White Americans than the survey data suggests; Crosby, Bromley, & Saxe, 1980) (Darley & Gross, 1983; Devine, 1989; Gaertner & Dovidio, 1986; Judd & Park, 1993). In fact, people often misreport their attitudes about underrepresented minority groups (i.e., African Americans, Native Americans, Mexican Americans) especially when they are in socially sensitive domains (e.g., when being asked for help or when individuals know that they should not express their beliefs) (Crosby et al., 1980; Blair, 2002; Wyer, Sherman, & Stroessner, 1998).

Finally, stereotypes do not exist solely in individual minds; they exist in the images, practices, and institutions that make up society (Davies et al., 2002; Devine, 1989; Fryberg, Markus,

Oyserman & Stone, 2008; Steele, 1997). They are embedded in school practices (e.g., logos, classroom activities), sports domains (e.g., mascots), media sources (e.g., television commercials and shows, movies, radio), businesses (e.g., images of successful business people, expected practices), and so on. Moreover, they are reinforced and maintained by various contingencies in the environment (Wittenbrink, Judd, & Park, 2001). For example, in more homogenous work environments (e.g., little racial-ethnic diversity) stereotyped representations of underrepresented groups are more likely to be fostered and maintained in that environment. Research reveals that individuals who engage in or inhabit less diverse environments are more likely to endorse the prevalent stereotypes (Allport, 1954; Fiske, 1998). Given the evidence in this case, I will address: 1) Why people stereotype and 2) The role of cultural biases in reinforcing stereotyping?

### *Why Do People Stereotype?*

As noted above, stereotyping is a normal cognitive process—everyone does it. People stereotype because it simplifies the world; it makes taking in or learning new information easier and thus, frees up cognitive or mental resources<sup>1</sup> (Allport, 1954; Blair, 2002; Bodenhausen, 1990; Cuddy & Fiske, 2002; Fiske, 1998; Macrae et al., 1994; Macrae et al., 1994; Sherman et al., 1998; von Hippel, Silver, & Lynch, 2000). Gordon Allport (1954) wrote that, “The human mind must think with the aid of categories. Once formed, categories are the basis for normal prejudgment. We cannot possibly avoid this process. Orderly living depends on it” (p. 20). In other words, stereotypes develop, over time, as people perceive their changing environments, interpret the perceived information, and encode it in memory (Cuddy & Fiske, 2002). When a child learns about the

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<sup>1</sup> Cognitive or mental resources refer to the availability of working memory to process cues in the environment. People function in their everyday lives by filtering information into categories (i.e., by stereotyping). Categorizing information makes learning and accessing specific information easier. Without this ability, we would not be able to take in and make sense of the abundance of information available in our surrounding environments. Our minds simply could not function effectively; they would be overloaded with information.

category “dog,” for example, the child codes that “dog” has four legs, a tail, a pointy nose, two ears, and fur. As the child’s knowledge of animals expands, the category “dog” becomes the basis by which all animals with dog-like characteristics will be evaluated. Given this, the child is likely to make many mistakes. For instance, the first time the child sees a horse, the child may mistakenly exclaim, “dog.” Given the child’s prior exposure, this statement is correct, but in actuality, the statement is incorrect. Hence, in the learning process, when the child is informed that the large appearing dog is actually a horse, the child then codes this new piece of information (i.e., an animal with the characteristics of a dog, but larger, is a “horse”). While this example represents the cognitive process underlying why people stereotype, it does not capture the power of stereotypes or the larger social consequences that they can have for peoples’ everyday lives.

Moving from the identification and characterization of animals to the identification and characterization of people, the consequences change dramatically. Initially, in the same way that children learn about animal categories, they will also learn to recognize and to categorize people. They quickly learn that people come from different cultures and backgrounds, and that they are born with different physical characteristics (e.g., different ages, heights, weights, genders, and skin colors) and personality traits (e.g., introverted, extraverted, conscientiousness, and agreeableness). In time, depending upon the contexts in which people participate, they will also make mental associations between these types of observed differences and the pervasive cultural ideas about what is and what is not perceived to be good or right in society. For example, just as children may learn that some dogs bite and thus may decide they do not like all dogs, children may see on TV or learn in the classroom negative information about a group of people and, as a result, may decide she or he does not like those kinds of people. In time, children learn that some cultures, backgrounds, and physical traits have higher status and are associated with more positive social outcomes than are

others and their stereotypes will reflect this information.

Take, for instance, a situation where a Native student is highly motivated in school and wants to be seen by her teacher as a “good student.” She works hard in class, does her homework, studies hard for tests, and astutely follows directions. Her teacher, however, has been teaching for many years and in her experience, Native students are generally unprepared for class, unmotivated in school, and do not have families who support their academic achievements. Even the few Native students she has had who were “good students” in time lost interest in school. The teacher eventually came to the conclusion that Native students were simply not worth the effort or the attention. As a result, when the current Native student works hard in this class, she is unlikely to receive positive feedback. In fact, the teacher may unconsciously see her work as being average or below average because the teacher is motivated to confirm her prior beliefs and to justify her decision not to pay attention to Native students (Nickerson, 1998). In the end, however, the Native student, who is now being seen through the lens of a negative stereotype, is likely to suffer the consequences. She will not receive the attention or the encouragement she may need to fulfill her objective of being seen as a “good student” and, as a result, she may not reach her full potential as a student. Moreover, because the teacher is motivated not to see the Native American students as a good student, the teacher risks inadvertently conveying to the other students in the class that the Native American student is not a good student. The other students are likely to create an association between the “Native American student” and the “bad student” categories. More importantly, in the absence of a significant amount of accurate information about Native American students, overtime, the students may falsely generalize this newly learned association to all Native students.

Similarly, in professional settings, stereotypes can influence the criteria used to evaluate the performance and potential of one applicant compared to another. For example, a study by Fay and

Williams (1991) showed that women, who are trying to enter into the “male” business culture, were more likely to be denied a loan or to have the loan restricted than were men. In fact, in the study, the loan applications sent to 200 businesses were identical, in all respects (i.e., educational attainment, equity, security) except that half contained a picture of a woman and half a picture of a man. The study revealed that loan officers were not only more likely to deny women loans, they were also more likely to provide reasons for declining the loans of female applicants than of male applicants. In other words, when the applicants were women, loan officers were more likely to justify their decision; they claimed that women had insufficient equity and security. Given the identical equity and security situation of male applicants who were approved for loans, the research suggests that loan officers justified their decisions rather than acknowledge that their stereotypes of women led them to use tougher standards to evaluate the qualifications of women as opposed to men.

People stereotype, in large part, because they do not have a wealth or depth of information about the social category and they are unable or unwilling to find the information necessary to make a fair judgment. When we do not have a lot of information about a person or group, we “fill in” the missing information with stereotypes. In this sense, the stereotypes brought to mind and used in various contexts depend on a variety of factors. For instance, past exposure to members of out-groups (e.g., learned associations from media sources and direct contact), the extent to which one holds low or high negative judgments or opinions about other groups, the effort or motivation one has to affirm one’s belief or to feel good about one’s self, the prevalence or availability of stereotypes in the given context, and the time and energy they have to resist the stereotype (i.e., if the inhibitory processes, the mental or cognitive resources are depleted, then the person is more likely to stereotype) (Allport, 1954; Devine, 1989; Gilbert & Hixon, 1991; Kawakami, Dovidio, Moll, Hermsen, & Russin, 2000; Lepore & Brown, 1997; Sinclair & Kunda, 1999; von Hippel,

Silver, & Lynch, 2000). For example, if Native Americans are frequently and consistently associated with only a few traits, images, or behavioral tendencies, then powerful, hard-to-break, mental links or stereotypes will be formed between the social category Native American and these behaviors or traits (Bodenhausen & Macrae, 1998; Dijksterhuis & van Knippenberg, 1999; Kawakami, Dion, & Dovidio, 1998; Macrae, Mitchell, & Pendry, 2002; Major & Eccleston, 2004).

People can resist these stereotypes, such as their stereotypes about Native Americans, but it requires tremendous effort and time to resist both the activation (i.e., when the stereotype is automatically brought to mind) and the application (i.e., when the stereotype is used) of the stereotype. That is, people must know that the content of the stereotype is incorrect and they must have correct information or counter-stereotypic information in order to avoid stereotyping (i.e., in order to suppress the activated stereotype). Moreover, given how often stereotypes come to mind, individuals must consistently have the time, mental energy, and motivation, in each new context, to avoid applying stereotypic information. In other words, once these stereotypes are formed, they influence how people see and respond to members of the group. If the stereotypes are negative, then, unless the criteria above are met, one is likely to perceive and act toward the individual group member in negative ways.

In this sense, stereotypes of underrepresented groups (i.e., groups, such as Native Americans, African Americans, Mexican Americans, and women farmers, who are generally underrepresented in various domains of life, such as workplaces, schools, and organizations), are generally powerful communicators of how other people perceive individual group members, both in terms of what they see and what they do not see as possible for members of underrepresented groups (Kao, 2000; Fryberg et al., 2008). For example, the extent to which people endorse stereotypes of Native Americans depends, in part, on the domains or contexts in which the



individual participates or inhabits. If there are many Native American people around *and* the person engages with Native people on an equal platform (i.e., one individual does not have higher status in the domain than the other individual) *and* the interaction is substantial (i.e., positive, cooperative interaction) then the individual will be *less* influenced by the prevalent stereotypes (Allport, 1954; Fujioka, 1999; Mastro, Behm-Morawitz, & Ortiz, 2007). In other words, the issue is not whether individuals have met individuals of other cultures, races, religions, sexualities, or social classes, but rather whether they have frequent interaction and depth of knowledge about these individuals and their lives that goes beyond the stereotypic information that is available in that context or that is more broadly communicated by the media. If loan officers, for example, only interact with Native Americans through the application process, then stereotypes of Native Americans are not likely to be eliminated or suppressed; they will engage those stereotypes in the loan application and loan servicing processes.

Conversely, stereotypes not only influence what people see as possible for that person, it also influences what people do not see as possible (Fryberg, 2009; Fryberg & Townsend, 2007). Take common representations or stereotypes of successful business people. To the extent that an individual's stereotype is that successful business men are white males, then it will be more difficult for that person to imagine a Native American or an African American or a female as a successful business person. That is, given the lack of representations of Native Americans as successful business people, it is unlikely that loan officers, who, like all people, are influenced by the prevalent social and cultural stereotypes in society will see Native Americans as potentially successful business people. In fact, what people do not see as being possible for members of underrepresented groups can be just as insidious as negative stereotypes because what people *do not see* can also influence judgments and decision making (i.e., who is selected for employment, who is given the

responsibilities that are associated with business people, and who is seen as capable of starting or advancing a new business).

*What Role does Cultural Bias Play in Stereotypes?*

When we consider stereotypes of groups, such as Native Americans, or stereotypes of business people, such as farmers, the prevalent cultural context also plays an important role. The cultural context refers to the implicit and explicit patterns of ideas, values, and practices that emerge over time (i.e., they are historical products), but that are widely shared and tacitly instantiated in the everyday functioning of society (D'Andrade, 1981, 1995; Holland & Quinn 1987; Shore, 1996, 1999; Sperber, 1985). The cultural context gives meaning and structure to everyday activities and sets up guidelines for rewarding different ways of thinking, feeling, and acting. For example, the cultural context provides guidelines for evaluating 'good' social interactions, business strategies, and leadership qualities, and, as such, it provides specific ideas about the choices and the behaviors of "successful people" or rather, people who will be successful.

In other words, being successful, like any other behavior or activity, requires engaging in culture specific meanings and practices (Fiske, Kitayama, Markus, & Nisbett 1998; Li, 2003; Markus, Mullally, & Kitayama 1997; Tomasello, 2001). If the cultural context is set up to foster particular ways of being successful, then the ideas and behaviors of people participating in these contexts will be expected to reflect these ways of being (Plaut & Markus, 2005). For instance, when loan officers think about "successful farmers" they may think about individuals who fit their stereotypes of successful business people. When an individual does not fit this stereotype, the loan officer may consciously or unconsciously undermine their success.

For example, in the USDA's Qualitative Study, the research team examined the validity of claims of bias in the loan application and servicing process made by ethnic minority farmers. Five

points, taken directly from the report, provide evidence that the stereotypes and cultural biases that the social science literature suggests is likely to exist in organizations such as the USDA actually exist. For example, the lack of ethnic diversity at work conveys cultural biases in the judgments and decisions made by the USDA. As the first two points below address, the lack of a diverse staff may communicate to both loan applicants and loan officers that the group being hired, in this case European Americans, represent success, and therefore, that Native Americans are not are potentially successful loan applicants.

- 1) "Some FSA offices lack diverse staff which reflects the demographics of the borrowers they serve. This can lead minority customers to feel that the office is "anti-minority" and that the office does not understand their issues...Despite these efforts [regulatory changes to require a minority representative if there exists an underrepresentation; routine reviews of racial and gender compositions], the team believed that diversity issues have persisted and have led to the perception of bias (p. 19)."

The USDA's Civil Rights Action Team report further details the minimal diversity in positions of authority within the FSA county offices. This practice communicates to members of the organization that these particular people, European American males, are the kinds of people the USDA sees as worthy of hire or as indicative of future success:

Lack of diversity in the FSA county office delivery system directly affects participation of minority and female producers in USDA programs. Under-representation of minorities on county committees and on county staffs means minority and female producers hear less about programs and have a more difficult time participating in USDA programs because they lack specific information on available services (CRAT report, p. 26).

The underrepresentation of minorities on county committees or staffs also communicates that “other” people, in this case Native American farmers, constitute a greater risk and thus, should be cautiously evaluated and, if deemed worthy of a loan or loan servicing, carefully supervised. In this sense, as the reports in this case indicate, Native American farmers are likely to face more barriers in participating in USDA programs because they receive less help and less information about the available services, and because that there is no one to represent the experiences or the voices of Native American farmers, or to provide a representation of a successful Native American loan officer, who can, perhaps even unconsciously, help change the stereotypes that exist about Native American farmers and who can convey to Native American farmers that they can successfully obtain loans or loan servicing at this office. By not changing the practices and the knowledge of the staff, the USDA is perpetuating these cultural ideas and stereotypes, and as such, is perpetuating stereotypic ideas about what and who constitutes a successful farmer (Fryberg & Markus, 2007; Kozulin, 1998).

The second point from the Qualitative Study highlights the subtle ways in which cultural bias can operate in loan offices. Namely, when time is limited, loan officers can concentrate on persons they perceive to be “financially stable farmers:”

- 2) “Further, in county offices in which there is a heavy caseload, a loan officer may concentrate on financially stable farmers who need an operating loan, then work on helping marginally stable farmers and with the remainder of his/her time, work on cases that are in servicing or bankruptcy (p. 20).”

As the Fay and Williams (1991) study revealed, applicants who are equally “stable,” with respect to evaluation criteria, can still be perceived as deficient, if the applicants are members of a negatively stereotyped group. In fact, to the extent that loan officers view themselves as successful

employees and as capable of identifying “successful business people,” they are more likely to “see” success in individuals who resemble them (e.g., individuals of the same race or gender) (Fryberg, 2009; Fryberg & Markus 2007; Kozulin, 1998; Marx & Goff, 2005). If the majority of loan officers who are charged with evaluating the management ability of applicants are White males, then it is likely they will view other White males as more likely to be successful.

Where personal judgment and discretion exist, people are more likely to act on stereotypes. In the next point, the USDA’s Qualitative Study acknowledges where and how personal judgment is exercised by loan offers and where stereotyping is likely to occur:

- 3) “However, the team noted that there are still areas in the FLP in which personal judgment is required...For example, the team found that steps such as—Determinations of “family-sized farm;” Calculations used for the Farm and Home Plan; Interpretation of what constitutes an acceptable credit history; Valuation of Security; Corruption of data used for appraisals—could be manipulated to adversely affect the outcome of a request. Because of the subjective nature of steps such as these, discrimination could occur (p. 22).”

The Qualitative Study also illustrates the ways in which stereotypic and cultural biases are part of the loan application, processing, and servicing practice:

- 4) “The team noted that the loan officers can discourage a minority or female applicant by giving false information due to their beliefs that people of that minority cannot be successful. In addition, the loan officer could discriminate by not giving full consideration to atypical agricultural enterprises (p. 23).”

In other words, loan officers, who are influenced by the stereotypes of successful business people generally, and of Native American farmers as not being successful business people more

specifically, may be more apt to believe that White farmers will better handle their business, and by default, better able to handle the loans needed to sustain or build up their farms. In fact, one could argue that the underlying stereotypes about successful business people carry a double burden for Native American farmers. When they walk into the loan office to ask for financial assistance, as all farmers who walk into the loan office do, their social identity, as Native American, activates the exact stereotypes that will make getting the help they need to acquire the loan and to begin the steps back to being "successful business people" unlikely. The reality, however, is that even when the conditions are simply out of their control, Native American farmers, due to the negative stereotypes, are more likely to be viewed as responsible for their failings.

Native American farmers are also more likely to be held responsible for the failings of their group. For example, Keith Mandan, a Native American farmer, frustrated over the treatment he received during the loan application process, contacted USDA's Chief of Reservation Program for North Dakota, Odell Ottmar, to complain of discrimination and to ask for statistics regarding delinquency rates of Native American borrowers on the Fort Berthold and Standing Rock reservations. In the letter to Keith Mandan, Mr. Ottmar sent the delinquency rates and stated, "the majority [of Native Americans] lack good management knowledge and skills which are essential to farming and ranching success." The issue here is not the delinquency rates, but rather the comment attached to the delinquency rates. While Mr. Ottmar is giving his opinion, the reality is that this comment suggests "reasons" why he and any loan officer for that matter should be cautious of providing loans and loan servicing to Native American farmers: They do not have the management skills, so they are more likely to default on the loan. The underlying problem, however, is that applicants such as Keith Mandan are seen as "Native American," rather than as an individual

applying for a loan. They are being seen through the lens of a negative stereotype, rather than as individual who should be evaluated according to their own merit.

In fact, the USDA's Qualitative Study offered several places within the loan application and servicing process where the research team noticed that the loan officers could or did discourage the applicant based on cultural biases and stereotypes:

- 5) "A loan officer has the most direct contact with an applicant or existing borrower. This employee provides the majority of information and answers most questions... Because [of] the loan officer's close relationship with borrowers and applicants, he/she has the ability to encourage or discourage a potential applicant by virtue of the information provided and the manner in which it is provided. The team identified several examples in which the loan officer could discourage the applicant; they are: Derogatory comments; Excessive amount of negative information given to applicant; Negative attitude to borrower's proposal; False or misleading information; Refusal of an application; Preferential or deferential treatment of certain groups; Withholding information (p. 23-24)."

As the last three quotes from the Qualitative Study highlight, and as I would anticipate from the social science literature, stereotyping and cultural biases are influencing the loan application and loan servicing processes at the USDA. Both the CRAT Report and the Qualitative Study offer a solid foundation of evidence as to how the available and pervasive stereotypes and cultural biases lead to negative outcomes for Native American farmers. Indeed, the CRAT Report acknowledges: "Cultural barriers prevent the communication necessary for good service by USDA programs" (CRAT report, p. 27). Moreover, the materials I have examined suggest that the USDA was aware

of the barriers that Native American farmers, and other underrepresented minority farmers, were experiencing:

They are not being helped to complete the complicated application forms. They are not being helped to understand and meet eligibility requirements for programs. They are not receiving information about how their applications are handled and, if they are denied participation, why they were denied and how they might succeed in the future. When they do receive loans or other program benefits, they are not being helped to use those benefits most effectively to improve their operations (CRAT report, p. 26).

Being successful in the loan application and loan servicing process requires engaging in and completing specific activities or practices. If the cultural context, such as the loan office or the larger USDA, is set up to foster some ways of being and not others, and if these ways of being correspond with some groups (i.e., European American males) and not others (i.e., Native Americans), then the outcomes (i.e., the dispersal of loan dollars) will likely also privilege some groups and not others. In other words, taking into account the cultural biases is an important first step to ensuring that all people who chose to partake in the loan application or loan servicing process will have equal chances for success.

#### Prevalent Stereotypes of Native Americans

Native Americans are not widely represented in the public eye (e.g., media, educational domains). One reason this is true, is that Native Americans are a numerically small group. According to the 2000 census, individuals who report being Native Americans or Native American and some other ethnicity constitute 4.1% of the U.S. population. In addition, Native Americans are fairly invisible in and segregated from mainstream society. Approximately 40% of Native Americans reside on Indian reservations (Family Education Network, 2002), many of which are in fairly remote parts of



the country, and roughly one-fourth of which live in poverty, more than twice the national average (U.S. Census Bureau, 2000). Both of these factors contribute to decreased opportunities and, consequently, decreased visibility.

The American media also reflects this decreased visibility. In a two-week composite of primetime television programming in 2002, only six characters (.4%) were identified as Native American (Mastro & Behm-Morawitz, 2005) and in a composite week of television commercials, only 9 characters (.4%) were identified as Native American (Mastro & Stern, 2003). Similar results were found with content analyses of newspapers and films; approximately .2% of newspaper articles and popular films featured Native Americans (Fryberg, 2003). Notably, the numbers of Native American characters or representations are substantially less than the percent of Native Americans in the larger population, suggesting that Native Americans are underrepresented in American media.

In these analyses of newspaper articles and popular films, Fryberg also found that Native Americans were most commonly portrayed as warriors (e.g., fighters, noble savages), as people with stereotypically negative outcomes (e.g., alcoholism, suicide, teen pregnancy, high school dropout rates), or as romanticized figures from the 18<sup>th</sup> and 19<sup>th</sup> century (e.g., as individuals who wear 18<sup>th</sup> and 19<sup>th</sup> century clothing and anthropomorphize animals and objects). Notably, in both analyses, Native Americans were rarely portrayed or described as contemporary people with contemporary jobs (e.g., as teachers, doctors, business people, lawyers, firemen, or farmers) or in contemporary roles (e.g., housewives, husbands, students, athletes, philanthropists).

Moreover, these stereotypes are embedded in many domains of American society. For example, many of these representations are found in sports team mascots (e.g., major league baseball's *Cleveland Indians*; the National Football League's *Washington Redskins*; and college sports teams such as the University of North Dakota *Fighting Sioux*), Hollywood movies (e.g., Disney's

*Pocahontas*, *The Last of the Mohicans*, and *Dances with Wolves*), commercial advertising (e.g., Calumet Baking Powder's Indian chief and the Land O' Lakes butter Indian maiden), and contemporary literature (e.g., *Indian in the Cupboard* and *The Return of the Indian* by Lynne Reid Banks) (Bordewich 1996; Churchill 1992; Fryberg & Oyserman, 2009; LaBonty, 1995; Mihesuah, 1996; Pewewardy, 1998; Reese, 1999; Reese & Caldwell-Wood, 1997; Rollins & O'Connor, 1998). Thus, Native Americans in mainstream contexts are more likely to be associated with 18<sup>th</sup> and 19<sup>th</sup> century images, than they are to be associated with any contemporary forms of success.

Mihesuah (1996) points out that Native Americans have endured "greater and more varied distortions of its cultural identity" than all other ethnic groups (p. 9). The distorted images can be found in publications, academic textbooks, movies, television, literature, cartoons, and logos. These stereotypes range from perceptions of Native Americans as alcoholics to perceptions they freeload off the Government. The records for this case suggest that these stereotypes are operating, at various levels, in the USDA's offices. In Luther J. Crasco's deposition, Crasco claims to have been subject to a number of racially derogatory statements that reflect the larger stereotypes of Native Americans. For example, when Crasco mentioned to FmHA County Supervisor, Melvin Nielson, that he was able to get glasses at a low cost through Indian Health Services, Crasco claims that Nielson responded, "You Indians are always getting things for free (p. 92)." Similarly, in another discussion with Mr. Ernie Becker [County Supervisor], Crasco claims Becker said, "You Indians are always getting free money and you don't...pay taxes. That's why I've only got a little office (p. 96.)."

At various times, the evidence I have reviewed suggest that these stereotypes also seem to influence attitudes toward Native Americans, including the belief that Native Americans do not have the ability to be successful farmers or are untrustworthy (i.e., that Native Americans are

actively deceitful). The stereotype sets up the notion that Native American farmers cannot be trusted, so extra effort must be made to protect the government's money. Crasco claims, for example, that Ernie Becker said, "I can't loan you the money for the same sprinkler system because it's too movable. It's got to be a piece of real estate. You'll just pick it up and go sell it." On another occasion, Crasco claims that Vern Hellyer [FmHA County Supervisor] stated that, "I have only been sent here for two reasons, to protect the government's money and to sell you people out (p. 97)." In his deposition, Crasco stated that these comments led him to believe Hellyer did not want to loan any Native American farmer money; that he was going to protect the government's money from Native Americans.

In another example, Porter Holder, a Native American rancher, claims that Zack Williams, the USDA farm loan officer, reviewed his application and told him, "You might as well withdraw this [application] because you ain't got nothing" (Eighth Amended Complaint, ¶119). Holder claimed that Williams stated this without asking to look at Holder's tax returns or financial information. In other words, Williams appeared to reach his decision based on limited information and may have permitted stereotypes of Native Americans and their ability to establish successful farms to affect his decision-making. While stereotypes of Native Americans vary over time and across regions, depending on the community and the individuals in the community, they, nonetheless, affect the mindsets of non-Natives both personally and professionally and create barriers for Native people who are trying to succeed in mainstream contexts.

In many respects, these barriers are amplified for Native Americans. The decreased visibility of Native Americans combined with the limited and distorted images or stereotypes create a situation where the few prevalent stereotypes of Native Americans emerge as powerful communicators of how Native Americans should appear and behave. Take this quote as an example:

When Chief Illiniwek, the University of Illinois's mascot, danced around the gym at halftime or in a homecoming parade, he was not simply generating enthusiasm for the team and intensifying hopes for future victory. He was strengthening the association people have between the category "Native American" and popular ideas about "Native American chiefs." By reinforcing these ideas, Chief Illiniwek's performances influence how onlookers define Native Americans. The performances communicate to the audience, including those who identify as Native American, that this is one of a few publicly agreed upon ways for Native Americans to look and act (Fryberg et al, 2008).

In essence, the number of available representations of Native Americans further enhanced the power of each stereotype to define the group. As the stereotype accessibility literature reveals, if one group is represented in a wide variety of ways, while another group is represented in a limited number of ways, then the narrowly defined group will be more influenced by the public representation (Bodenhausen & Macrae, 1998; Dijksterhuis & van Kippenberg, 1999; Kawakami et al., 1998; Macrae et al., 2002). For example, at any given point in time, you can find a wide variety of representations of European Americans on television whereas, you will be hard pressed, or perhaps lucky, to find any notable representations of Asian Americans, Mexican Americans, and, in particular, Native Americans. The limited social representations of these groups affect the collection of identity resources (i.e., the available information about the out-groups) available to the perceiver of the out-groups. Given this, it may be difficult, for example, for a person to imagine or to accept a Native American as a lawyer, surgeon, or college professor, or in this case, for a loan officer to perceive, without bias, a Native American as a successful farmer. Stereotypes of Native Americans publicly state that "this is what an Indian is" and if you want to understand Native Americans, communicate with Native Americans, speak about Native Americans, or even *be* a Native American, then you must

engage this set of representations. So, while Native Americans can resist and contest these social representations, they cannot live, behave, or communicate completely outside of them because they importantly influence how non-Natives view Native Americans and what they see as possible for this group.

### Conclusion

The social science literature, in particular research from social and cultural psychology, reveals that stereotypes and cultural biases are widely used in inter-group interactions (i.e., in communication between individuals of different racial ethnic minority groups, sexes, ages, social classes, etc.). Moreover, these stereotypes and cultural biases importantly impact judgments and actions. My review of the evidence reveals that in this case, Native American farmers do not receive the attention from loan officers they need to successfully complete the complicated loan or loan servicing processes. Moreover, in some cases, they report experiencing derogatory statements about their group and about their abilities as farmers, the contexts of which seem to coincide with the broader stereotypes and cultural biases that persist in society. Given that loan officers participate in society, the availability of these stereotypes and cultural biases are quite prevalent and are likely to influence their judgments and actions toward Native American farmers.

In fact, the studies done by the Civil Rights Action Team and the research team that carried out the Qualitative Study both offer a solid foundation of evidence as to how available and pervasive stereotypes within the USDA lead to negative outcomes for Native American farmers.

These reports also indicate that the USDA was aware of both the overt and subtle acts of racial hostility and cultural bias against Native American farmers and have not successfully delivered their programs to the public without discrimination. In other words, the USDA fostered an environment

that allows both cultural biases and stereotypes of Native Americans within the USDA to influence the opportunities of individual Native American farmers. The CRAT report and the Qualitative Study both reveal the need for training to overcome these stereotypes and cultural biases and the failure, on the part of the USDA, to provide such training for loan officers.

Finally, the reports in this case, as well as the CRAT reports suggest that the under-representation of minorities on county committees and staffs may be negatively influencing the likelihood that Native American farmers will benefit from the USDA programs, even those programs directed towards them. Native American farmers are less likely to hear about programs and to receive the help and attention needed to participate in these programs. Taken together, Native American farmers face many obstacles in the process of obtaining a loan or loan servicing from the USDA and, as a result, their opportunities to successfully obtain loans or loan servicing, in ways that will facilitate future success, are simply less likely.

I swear that the foregoing is true to the best of my knowledge under penalty of perjury.

S.A. Fryberg  
Stephanie A. Fryberg

2/20/09  
Date