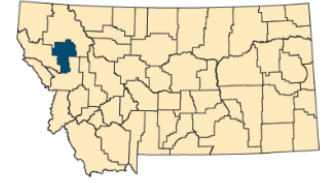




Lake County Montana Poverty Report Card



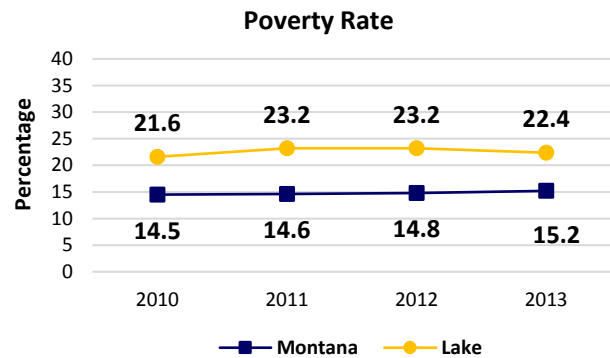
June 2016

Summary

The poverty rate for Lake County increased from 21.6% in 2010 to 22.4% in 2013. For the month of December in 2011 and 2014, the county's unemployment rate decreased from 9.2% to 5.8%. Median income in 2014 was lower in Lake County (\$38,492) than the state of Montana (\$46,766). Eligibility for free and reduced school lunch in the county increased from 62.1% in 2013 to 67.4% in 2016. The LIHEAP case load for the county increased by 9.8% (379 in 2012 to 416 in 2015).

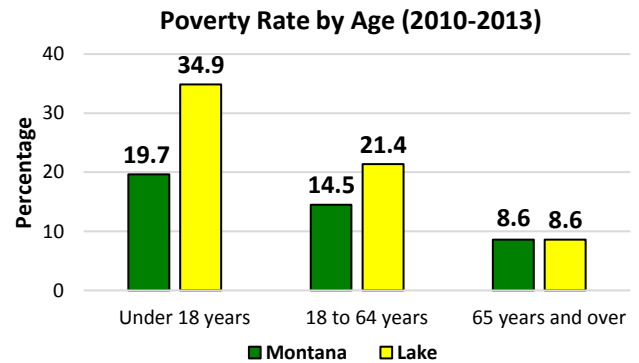
Poverty Rate

- The poverty rate in Lake County is 22.4% in 2013. The statewide poverty rate is 15.2% in 2013. Lake County's rate has been considerably higher than the statewide rate.



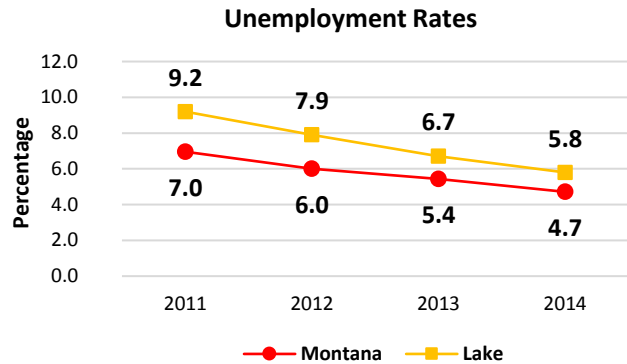
Poverty Rate by Age

- The poverty rates for the youth (under 18) and working age adults (18 to 64) were higher in Lake County than in Montana. However, the poverty rate for elderly adults (65 and older) was the same in Lake County as Montana.
- The poverty rate for youth, those under 18 years of age, was higher in Lake County than the state (34.9% versus 19.7%). The poverty rate for those 18 to 64 was higher in Lake County than the state (21.4% versus 14.5%). However, the poverty rate for elderly adults (65 and older) was the same in Lake County as the state (8.6%).



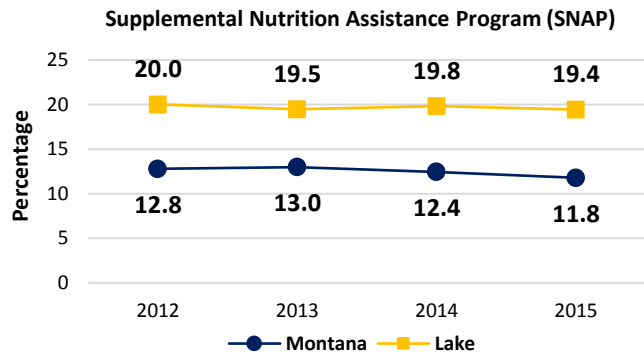
Unemployment Rate

- The unemployment rate in Lake County declined from over 9% in 2011 to less than 6% in 2014. The statewide rate also declined over this period. The Lake County rate has been consistently higher than the statewide unemployment rate.



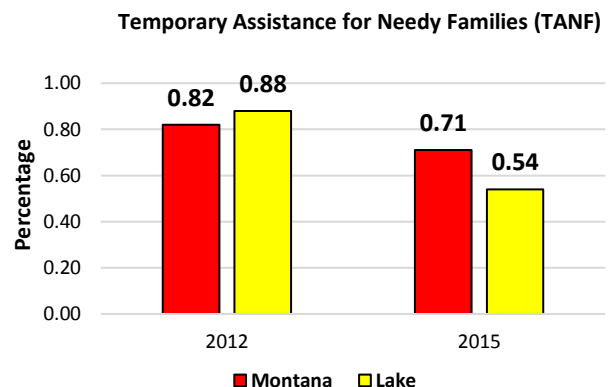
Supplemental Nutrition Assistance Program (SNAP)

- The SNAP Program had 54,535 cases active in June of 2015 providing benefits to 116,843 Montanans. The average monthly benefit per case was \$254 (or \$118 per person). This represents 11.8% of the Montana population. These numbers are down from 2012 when there were 58,918 cases representing 126,547 recipients or 12.8% of the population. Also in 2012, the average benefit was \$276 per case or \$128 per person. Each program statistic has declined since 2012.
- In 2015, 19.4% of the population in Lake County was receiving SNAP benefits. The average amount per case was \$332 up from \$325 in 2012. In the 2012, 20.0% of the population received benefits.



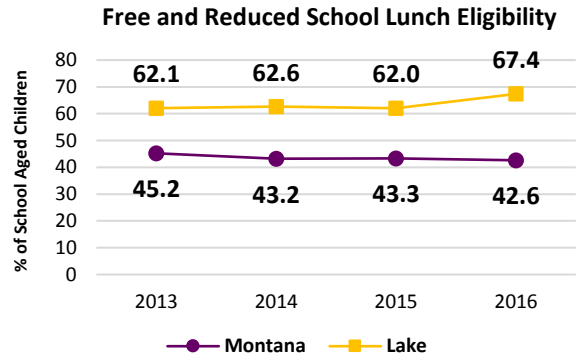
Temporary Assistance for Needy Families (TANF)

- The TANF program had 2,936 active cases in Montana in June of 2015 benefiting 7,007 individuals (0.71% of the population). The average benefit per case was \$374 per month. These numbers are down from 2012 when there were 3,282 cases benefiting 8,162 individuals (0.82% of the population). The average benefit in 2012 was \$426 per month.
- The average benefit in Lake County per case was \$327 in June of 2015 with 0.54% of the population receiving TANF benefits.



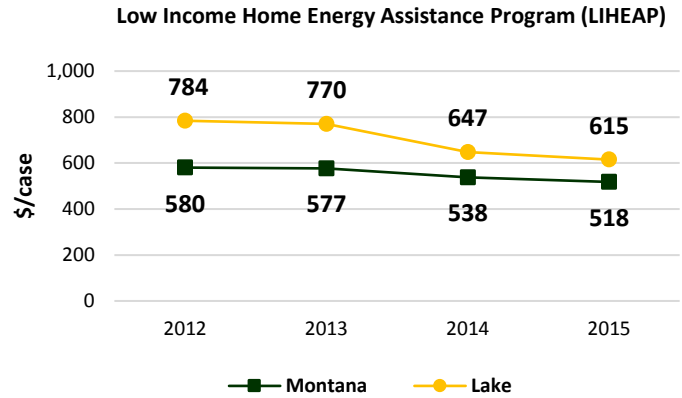
Free and Reduced School Lunch Eligibility

- The percentage of school-aged children eligible for free and reduced school lunch in the county increased from 62.1% in 2013 to 67.4% in 2016, while the state decreased from 45.2% in 2013 to 42.6% in 2016.



Utilization of Low Income Home Energy Assistance Program (LIHEAP)

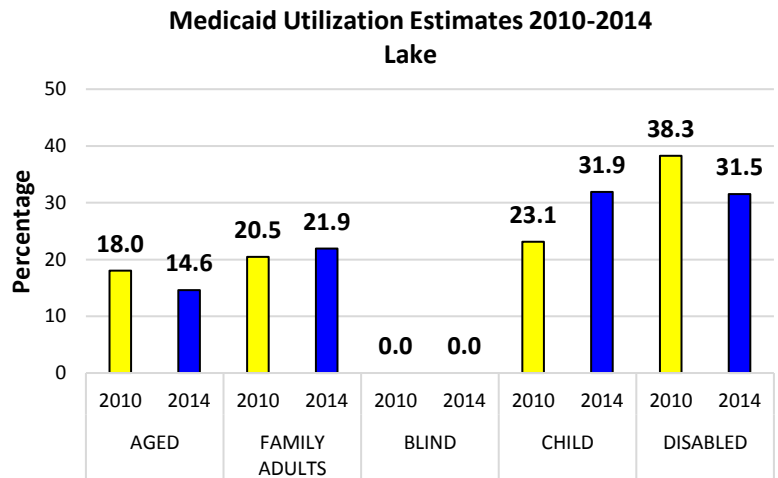
- The LIHEAP case load increased by 9.8% (379 in 2012 to 416 in 2015) for the county and increased by over 9.5% (10,765 in 2012 to 11,795 in 2015) for the state from December 2012 to December 2015. The LIHEAP payments per case decreased 21.6% (\$784 in 2012 to \$615 in 2015) in the county and decreased 10.8% (\$580 in 2012 to \$518 in 2015) for the state from December 2012 to December 2015.



Medicaid Utilization Estimates

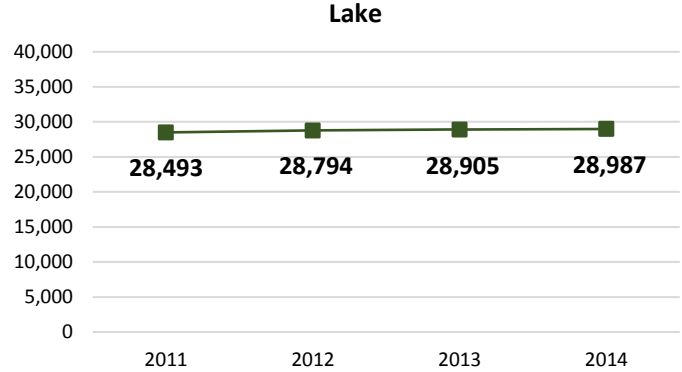
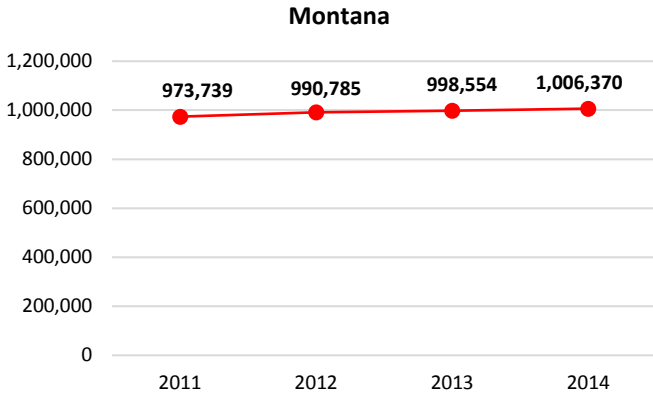
- The county's family adults and child clients accounted for a higher percentage of Medicaid's Physical Health funding utilization in 2014 than 2010. Medicaid Physical Health expenditures in the county increased by 34.9% (\$24.5 million in 2010 to \$33.1 million in 2014), while increasing over 17.5% (\$624.4 million in 2010 to \$733.7 million in 2014) in the state.

Medicaid Physical Health	Lake	Montana	%
2010 (x\$1 million)	24.5	624.4	3.9
2014 (x\$1 million)	33.1	733.7	4.5



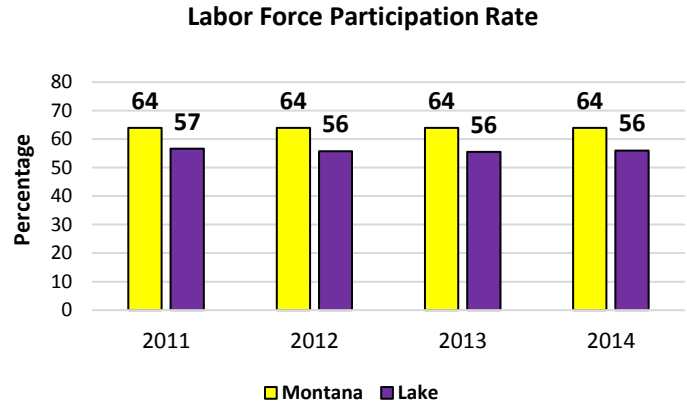
Population

- From 2011 to 2014, the population of Lake County increased by 1.7%.
- During the same time period, the state of Montana’s population increased by 3.4%.



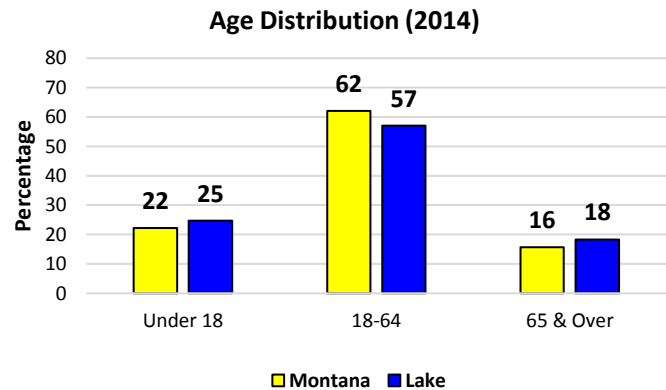
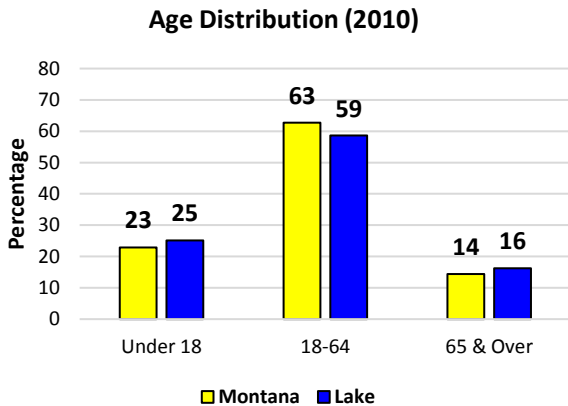
Labor Force

- Labor force participation rates (LFPR) were substantially lower in Lake County than for the state of Montana from 2011 through 2014.



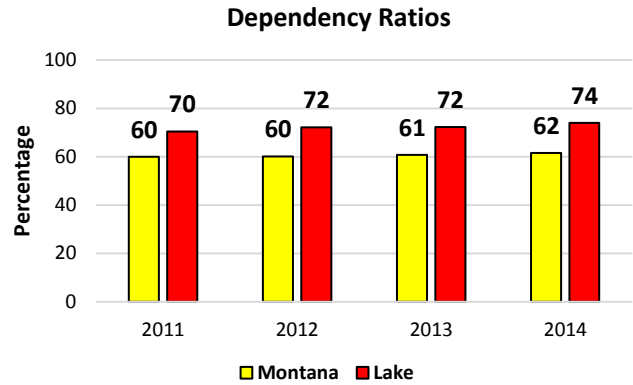
Age Distribution

- In 2014, the county’s Under 18 population was a higher proportion than for Montana. The county’s 65 & older population was a higher proportion than for Montana.



Dependency Ratios

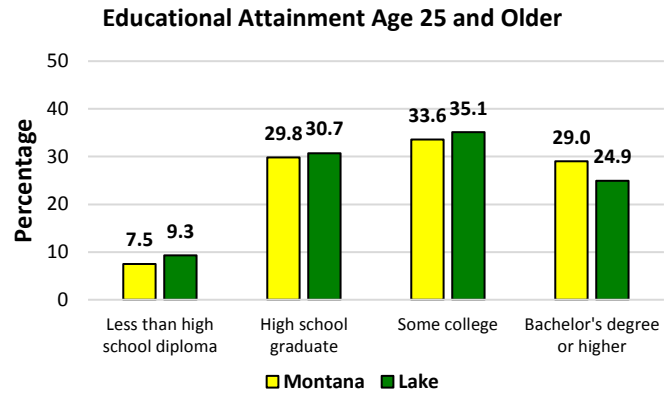
- The dependency ratio is the number of young (0 to 17) and elderly (65 and older), who are said to be dependent, divided by the working age (18 to 64) population.
- The county's dependency ratio was substantially higher than the state's dependency ratio from 2011 to 2014.
- The county's dependency ratio increased from 70% in 2011 to 74% in 2014, while the state's dependency ratio increased from 60% in 2011 to 62% in 2014.



Educational Attainment Age 25 and Older

- In 2014, 9.3% of county residents aged 25 and older did not obtain a high school diploma, while the state average was 7.5%.

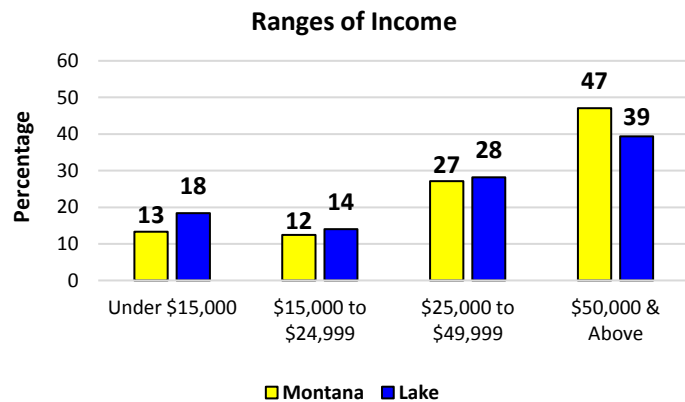
Data Note: Educational Attainment is measured by the American Community Survey 60 month (2010 to 2014) estimate.



Ranges of Income

- Between 2010 and 2014, 25% of households in Montana earned less than \$25,000 a year. Over the same time period, 47% of Montana households earned \$50,000 or more.
- The percentage of households in Lake County with household income of less than \$25,000 per year was 32%, which is about 7% higher than the statewide rate.

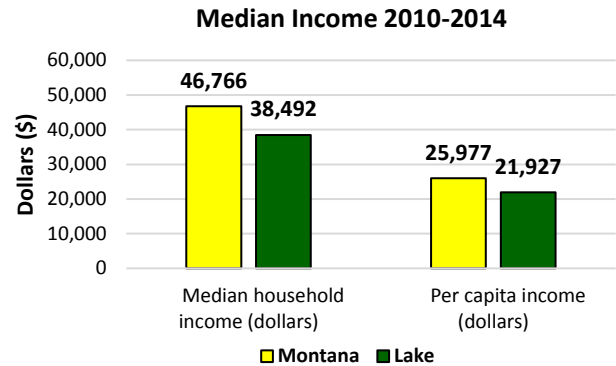
Data Note: Income is measured by the American Community Survey 60 month (2010 to 2014) estimate.



Median Income

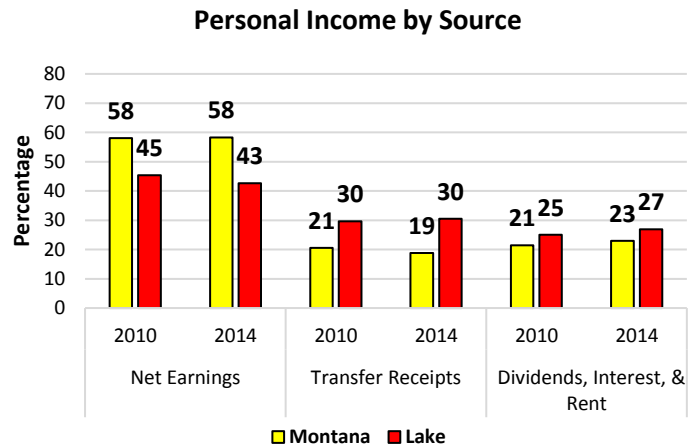
- The median income and the per-capita income amounts were lower for the county than for the state.

Data Note: Income is measured by the American Community Survey 60 month estimate based on 2010 to 2014 data.



Personal Income by Source

- In Montana from 2010 to 2014, the percent of income generated by transfer receipts decreased from 21% to 19% of personal income. The percentage of personal income from dividends and interest increased from 21% to 23%.
- In Lake County from 2010 to 2014, the percent of income generated by transfer receipts remained at 30% of personal income. The percentage of personal income from dividends and interest increased from 25% to 27%. Lake County's personal income represents 2.2% of the statewide total.



Personal Income (2014)	Lake	Montana	%
(\$ x 1000) Total Personal Income	\$915,451	\$40,843,525	2.2%

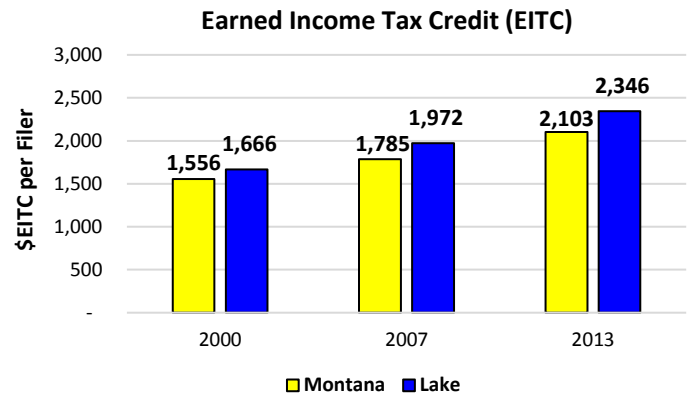
Transfer Payments

- From 2010 to 2014, the share of transfer payments for retirement and disability, medical benefits, and veteran's benefits increased, while other transfer payments decreased for the state.
- The share of transfer payments for retirement and disability benefits increased, while other transfer payments decreased for the county.

Transfer Payments Share	Montana		Lake	
	2010	2014	2010	2014
Retirement and disability insurance benefits (%)	38.9	42.7	35.4	42.4
Medical benefits (%)	37.2	38.6	40.7	40.6
Income maintenance benefits (%)	8.6	8.3	10.4	9.0
Unemployment insurance compensation (%)	4.8	1.6	4.5	1.3
Veterans' benefits (%)	4.3	4.8	3.2	3.0
Other (%)	6.2	4.1	5.8	3.6
Total cost (x\$1,000,000) 2010		6,855	229	
Total cost (x\$1,000,000) 2014		7,489	273	

Earned Income Tax Credit (EITC)

- From 2000 to 2013, EITC payments per EITC filer increased by 40.9% (\$1,666 in 2000 to \$2,346 in 2013) in the county and 35.1% (\$1,556 in 2000 to \$2,103 in 2013) in the state. The percentage of EITC filers (EITC filers/Total IRS filers) increased by 24.1% in the county and 18.3% in the state.



The data sources for this report can be found at www.montana.edu/extensionecon/poverty.html.