



# Broadwater County Montana Poverty Report Card



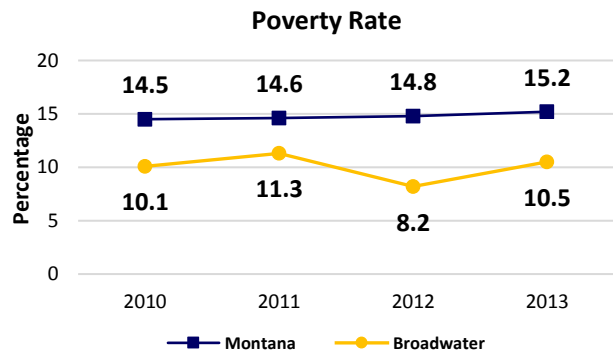
June 2016

## Summary

The poverty rate for Broadwater County increased from 10.1% in 2010 to 10.5% in 2013. For the month of December in 2011 and 2014, the county's unemployment rate decreased from 7.3% to 5.5%. Median income in 2014 was higher in Broadwater County (\$48,211) than the state of Montana (\$46,766). Eligibility for free and reduced school lunch in the county increased from 39.3% in 2013 to 39.9% in 2016. The LIHEAP case load for the county increased by over 47% (76 in 2012 to 112 in 2015).

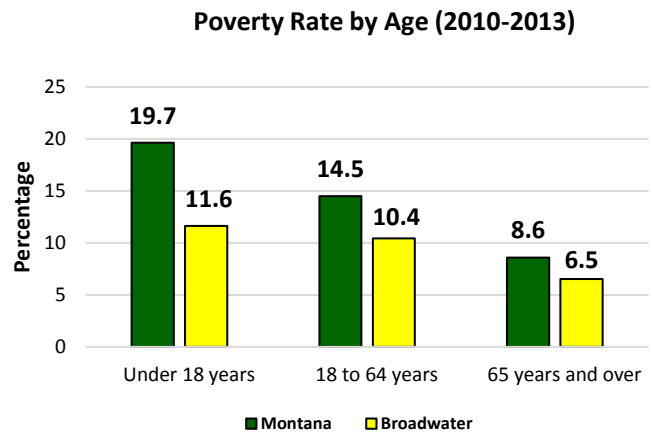
### Poverty Rate

- The poverty rate in Broadwater County has been consistently below the state's poverty level. The current rate of 10.5% is 4.7% less than the state rate. The poverty rate in Broadwater County has increased slightly since 2010.



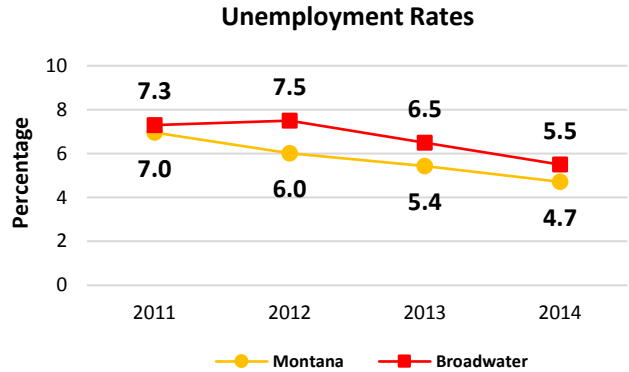
### Poverty Rate by Age

- The poverty rates for all age groups were lower in Broadwater County than state poverty rates.
- The poverty rate for youth, those under 18 years of age, was lower in Broadwater County than the state (11.6% versus 19.7%). The poverty rate for working adults (18 to 64) was higher in Broadwater County than the state (10.4% versus 14.5%) And, the poverty rate for the elderly (65 and older) was lower in Broadwater County than the state (6.5% versus 8.6%).



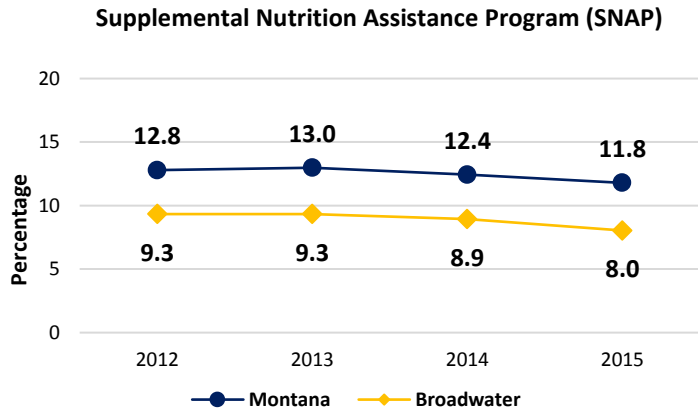
## Unemployment Rate

- The unemployment rate in Broadwater County declined from 7.3% in 2011 to 5.5% in 2014. This rate is slightly higher than the statewide unemployment rate.



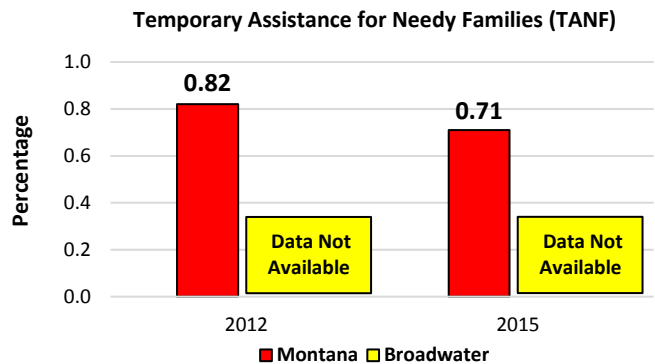
## Supplemental Nutrition Assistance Program (SNAP)

- 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, 8.0% of the population in Broadwater County was receiving SNAP benefits. This is down from 9.3% in 2012.



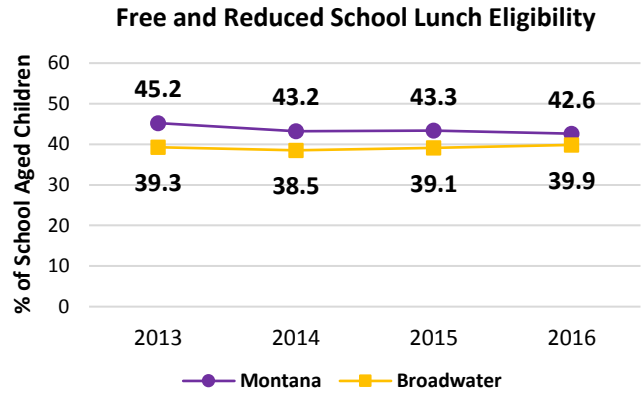
## Temporary Assistance for Needy Families (TANF)

- 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.
- County level data for TANF is not available for Broadwater County.



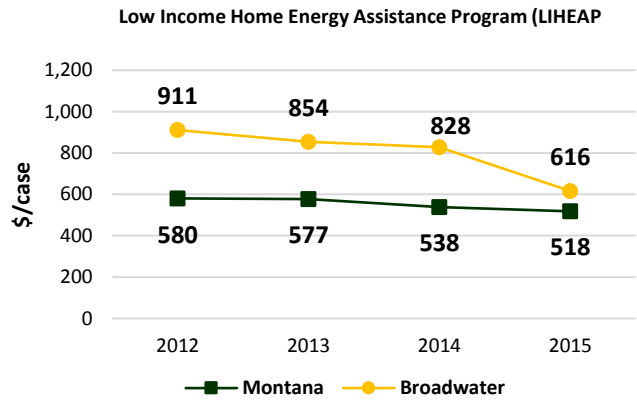
## Free and Reduced School Lunch Eligibility

- The percentage of school-aged children eligible for free and reduced school lunch in the county increased from 39.3% in 2013 to 39.9% in 2016, while the state decreased from 45.2% in 2013 to 42.6% in 2016.



## Low Income Home Energy Assistance Program (LIHEAP)

- The LIHEAP case load increased by over 47% (76 in 2012 to 112 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 by nearly 32% (\$911 in 2012 to \$616 in 2015) in the county and 10.8% (\$580 in 2012 to \$518 in 2015) for the state from December 2012 to December 2015.

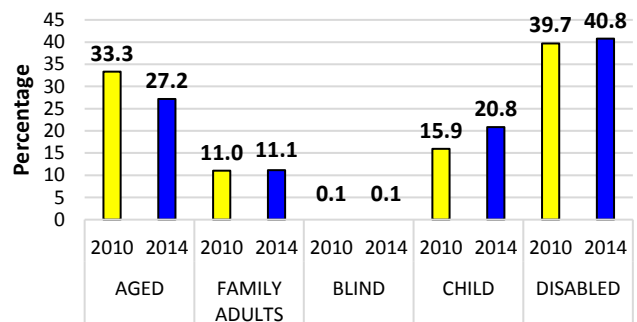


## Medicaid Utilization Estimates

- The county's family adults, child, and disabled 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 less than 2% (\$2.5 million in 2010 to slightly more than \$2.5 million in 2014), while increasing over 17.5% (\$624.4 million in 2010 to \$733.7 million in 2014) in the state.

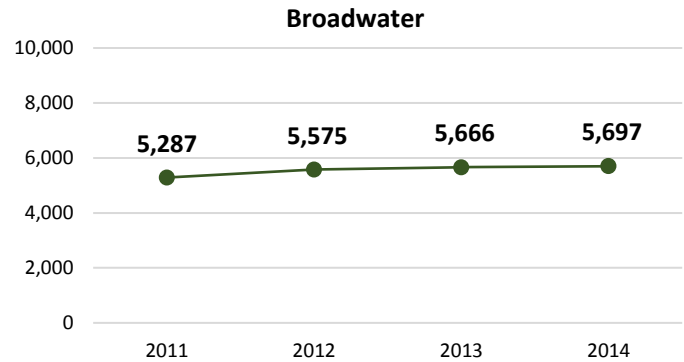
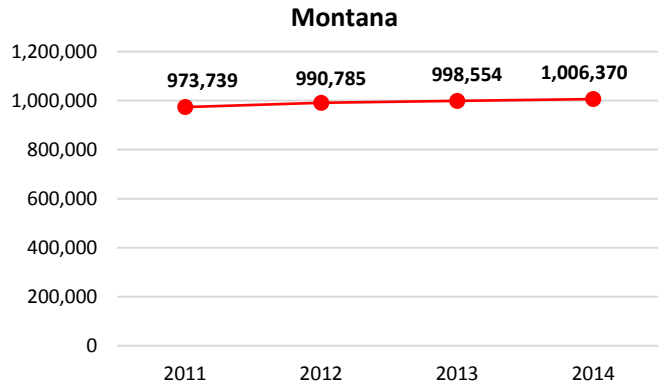
| Medicaid Physical Health | Broadwater | Montana | %   |
|--------------------------|------------|---------|-----|
| 2010 (x\$1 million)      | 2.5        | 624.4   | 0.4 |
| 2014 (x\$1 million)      | 2.5        | 733.7   | 0.3 |

**Medicaid Utilization Estimates 2010-2014  
Broadwater**



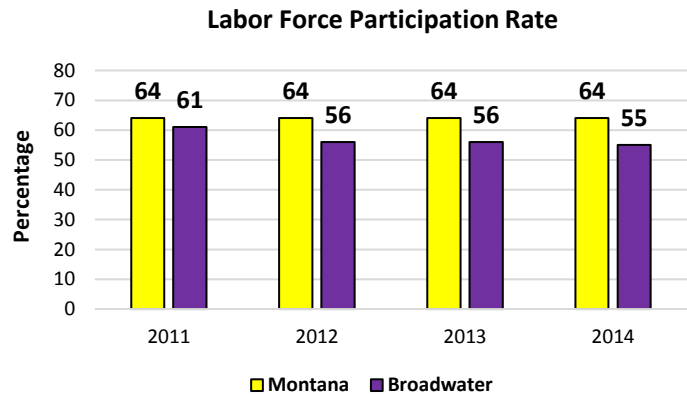
## Population

- From 2011 to 2014, the population of Broadwater County increased by 7.8%.
- During the same time period, the state of Montana’s population increased by 3.4%.



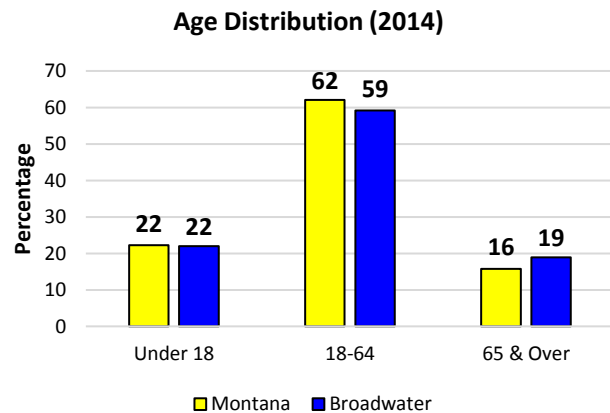
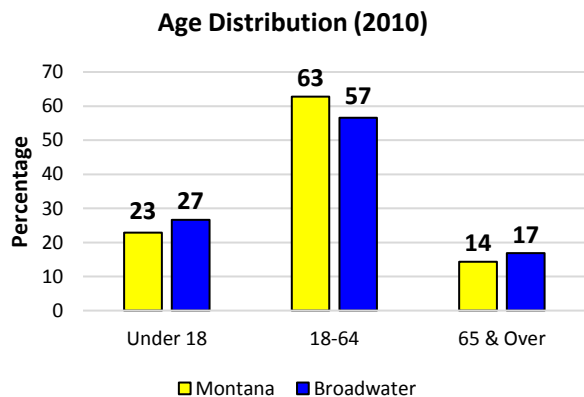
## Labor Force

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



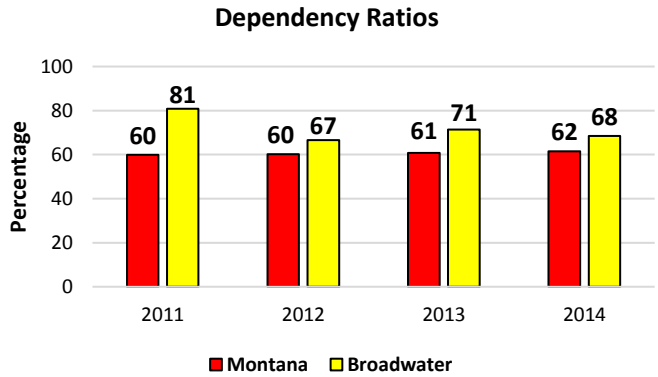
## Age Distribution

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



## Dependency Ratios

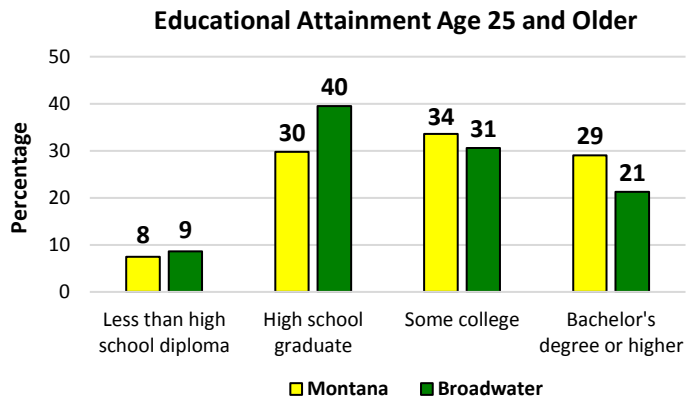
- The dependency ratio is the number of young (0 to 17) and elderly (65 and older), who are said to be dependent, divided by the working age (18 to 64) population.
- The county’s dependency ratio was substantially higher than the state’s dependency ratio from 2011 to 2014.
- The county’s dependency ratio declined from 81% in 2011 to 68% 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% of county residents aged 25 and older did not obtain a high school diploma, while the state average was 8%.

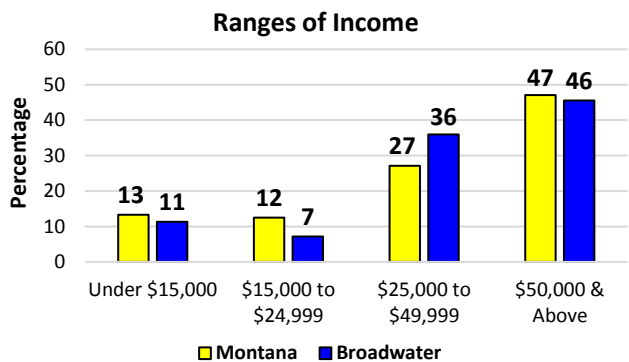
Data Note: Educational Attainment is measured by the American Community Survey 60 month (2010 to 2014) estimate.



## Ranges of Income

- Twenty Five percent 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 Broadwater County with household income of less than \$25,000 per year was 18%, which is about 7% lower than the statewide rate.

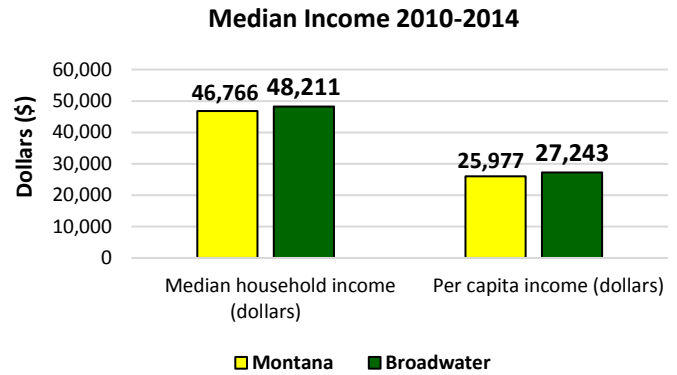
Data Note: Income is measured by the American Community Survey 60 month (2010 to 2014) estimate.



## Median Income

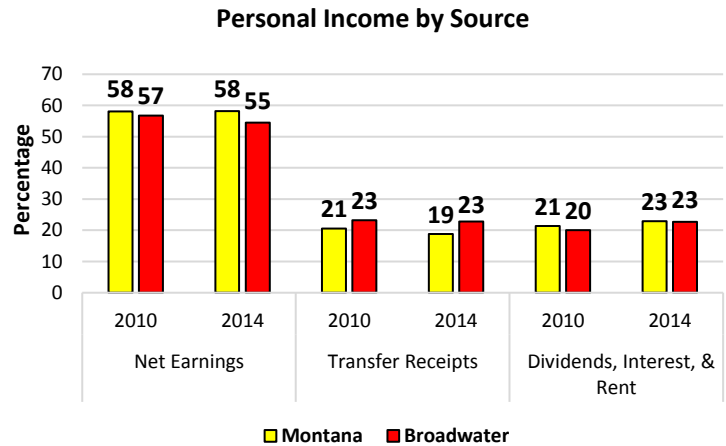
- The median income and the per-capita income amounts were higher for the county than the state.

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%.
- The percent of income generated by transfer receipts was approximately 23% of personal income in both 2010 and 2014. The percentage of personal income from dividends and interest increased from 20% to 23%. Total personal income in Broadwater County accounted for 0.5% of the statewide total.



| Personal Income (2014)             | Broadwater | Montana      | %    |
|------------------------------------|------------|--------------|------|
| (\$ x 1,000) Total Personal Income | \$204,330  | \$40,843,525 | 0.5% |

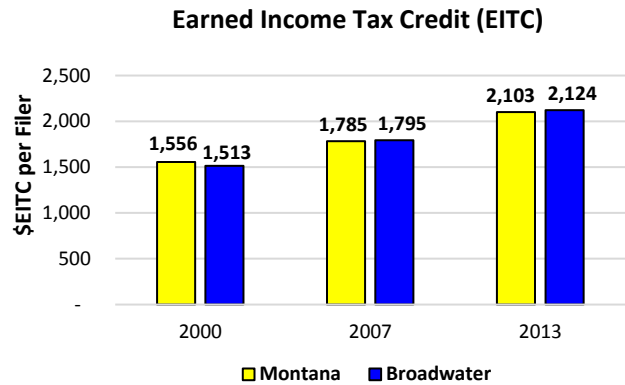
## Transfer Payments

- 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 and medical benefits increased, while other transfer payments decreased for the county.

|  | Montana |       | Broadwater |      |
|--|---------|-------|------------|------|
|  | 2010    | 2014  | 2010       | 2014 |
| Transfer Payments Share                          |         |       |            |      |
| Retirement and disability insurance benefits (%) | 38.9    | 42.7  | 43.0       | 46.8 |
| Medical benefits (%)                             | 37.2    | 38.6  | 34.4       | 36.3 |
| Income maintenance benefits (%)                  | 8.6     | 8.3   | 7.2        | 7.0  |
| Unemployment insurance compensation (%)          | 4.8     | 1.6   | 4.3        | 1.4  |
| Veterans' benefits (%)                           | 4.3     | 4.8   | 6.8        | 5.9  |
| Other (%)  | 6.2     | 4.1   | 4.3        | 2.5  |
| Total cost (x\$1,000,000) 2010                   |         | 6,855 |            | 38   |
| Total cost (x\$1,000,000) 2014                   |         | 7,489 |            | 45   |

## Earned Income Tax Credit (EITC)

- From 2000 to 2013, EITC payments per EITC filer increased by 40.3% (\$1,513 in 2000 to \$2,124 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) decreased by 3.4% in the county and increased by 18.3% in the state.



The data sources for this report can be found at [www.montana.edu/extensionecon/poverty.html](http://www.montana.edu/extensionecon/poverty.html).