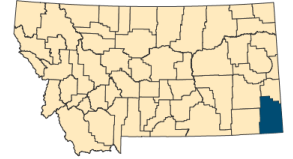




Carter County Montana Poverty Report Card



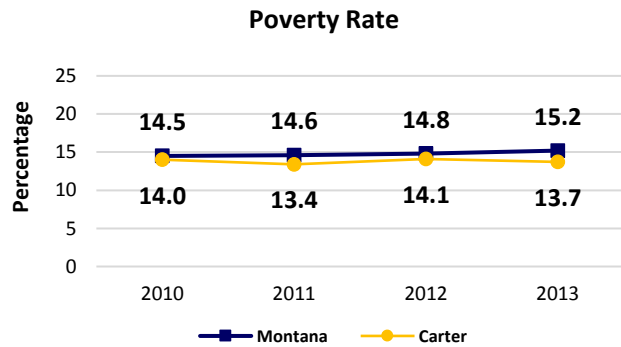
June 2016

Summary

The poverty rate for Carter County decreased from 14.0% in 2010 to 13.7% in 2013. For the month of December in 2011 and 2014, the county's unemployment rate decreased from 3.9% to 3.4%. Median income in 2014 was lower in Carter County (\$44,453) than the state of Montana (\$46,766). Eligibility for free and reduced school lunch in the county increased from 42.5% in 2013 to 51.6% in 2016. The LIHEAP case load for the county decreased by over 6% (16 in 2012 to 15 in 2015).

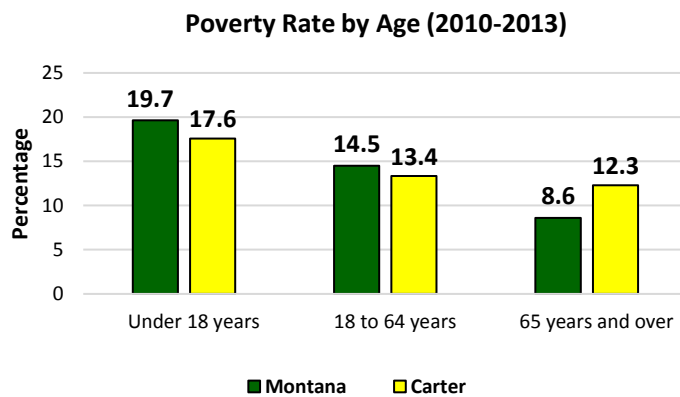
Poverty Rate

- The poverty rate in Carter County has declined each year from 2010 to 2013. The current rate of 13.7% is less than the state rate of 15.2%. In 2010, Carter County's poverty rate was 14.0% compared to 14.5% for the state. From 2010 to 2013, the state rate increased while the county rate decreased in 2011 to 2013 but in 2014 it increased slightly.



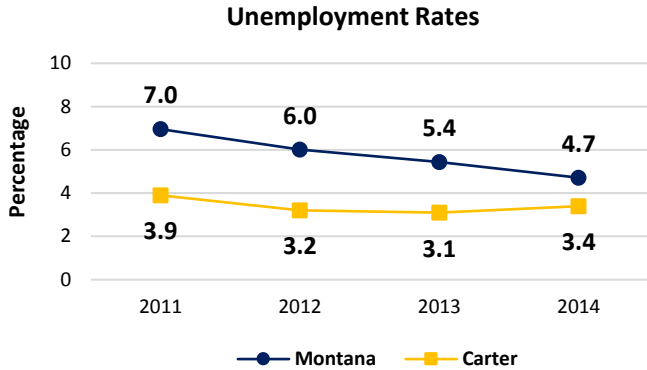
Poverty Rate by Age

- The poverty rates for the youth (under 18) and working age adults (18 to 64) were lower in Carter County than in the state. However, the poverty rate for elderly adults (65 and older) was higher in Carter County than in the state.
- The poverty rate for youth, those under 18 years of age, was lower in Carter County than in the state (17.6% versus 19.7%). The poverty rate for those 18 to 64 was lower in Carter County than in the state (13.4% versus 14.5%). However, the poverty rate for elderly adults (65 and older) was higher in Carter county than in the state (12.3% versus 8.6%).



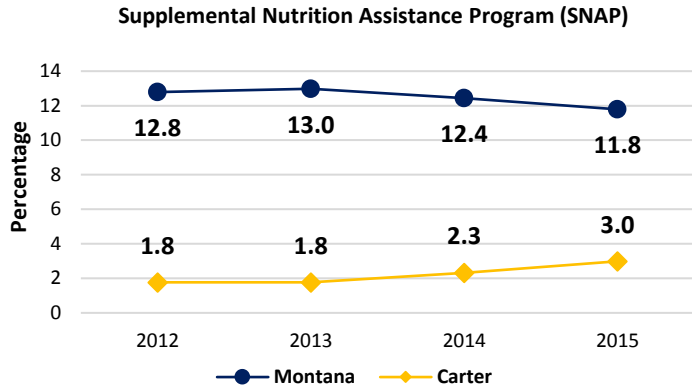
Unemployment Rate

- The unemployment rate in Carter County remained in the 3% to 4% range from 2011 to 2014. This is less than the statewide rate in each year.



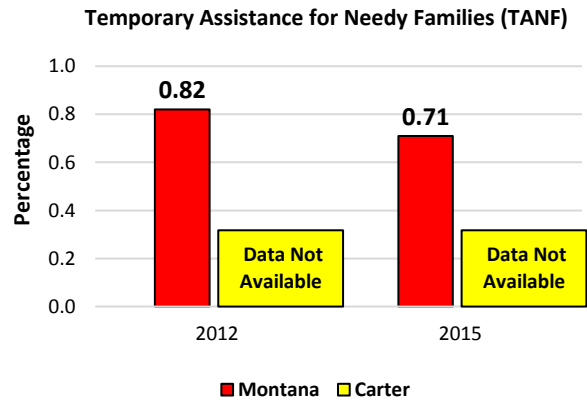
Supplemental Nutrition Assistance Program (SNAP)

- 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, 3.0% of the population of Carter County was receiving SNAP benefits. In 2012, 1.8% of the population received benefits.



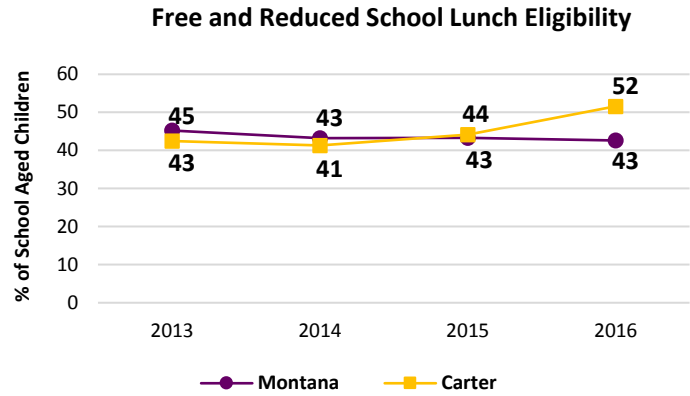
Temporary Assistance for Needy Families (TANF)

- 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.
- County level data for the TANF is not available for Carter County.



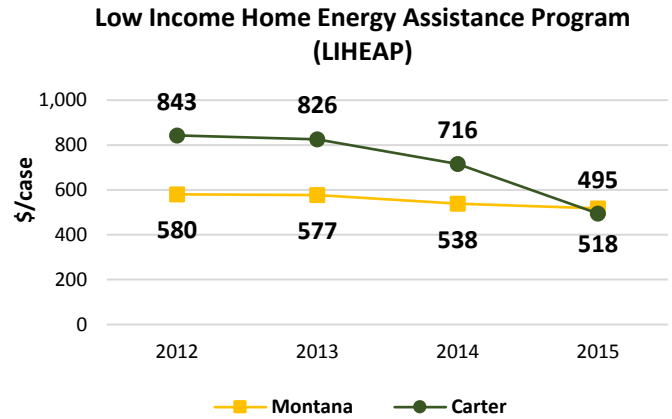
Free and Reduced School Lunch Eligibility

- The percentage of school-aged children eligible for free and reduced school lunch in the county increased from 42.5% in 2013 to 51.6% in 2016, while the state decreased from 45.2% in 2013 to 42.6% in 2016.



Low Income Home Energy Assistance Program (LIHEAP)

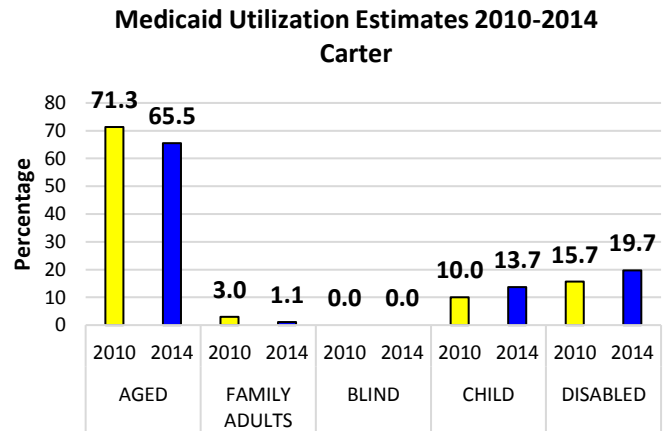
- The LIHEAP case load decreased by over 6% (16 in 2012 to 15 in 2015) for the county and increased by over 9.5% (10,765 in 2012 to 11,795 in 2015) for the state from December 2012 to December 2015. The LIHEAP payments per case decreased 41.3% (\$843 in 2012 to \$495 in 2015) in the county and 10.8% (\$580 in 2012 to \$518 in 2015) for the state from December 2012 to December 2015.



Medicaid Utilization Estimates

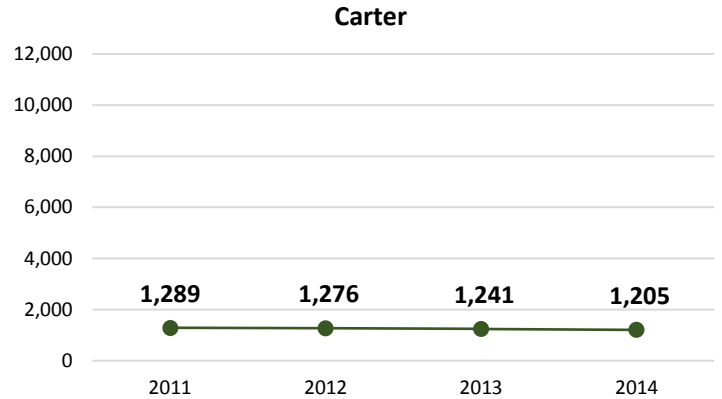
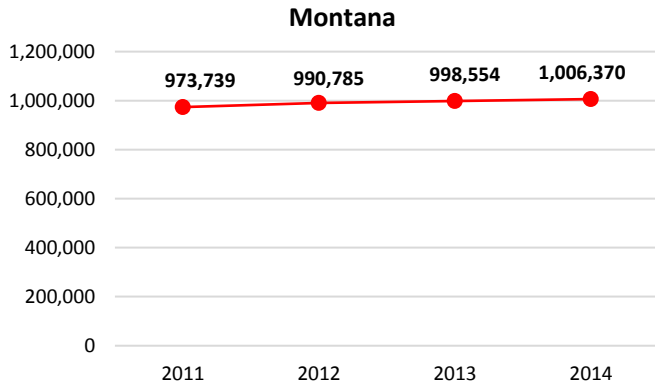
- The county's child and disabled clients accounted for a higher percentage of Medicaid's Physical Health funding utilization in 2014 than 2010. Medicaid Physical Health expenditures in the county stayed nearly the same (less than \$500,000 in 2010 and 2014), while increasing over 17.5% (\$624.4 million in 2010 to \$733.7 million in 2014) in the state.

Medicaid Physical Health	Carter	Montana	%
2010 (x\$1 million)	0.5	624.4	0.1
2014 (x\$1 million)	0.5	733.7	0.1



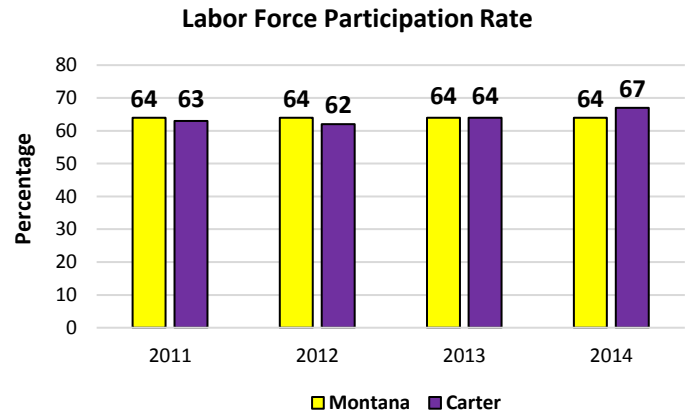
Population

- From 2011 to 2014, the population of Carter County decreased by 6.5%.
- During the same time period, the state of Montana’s population increased by 3.4%.



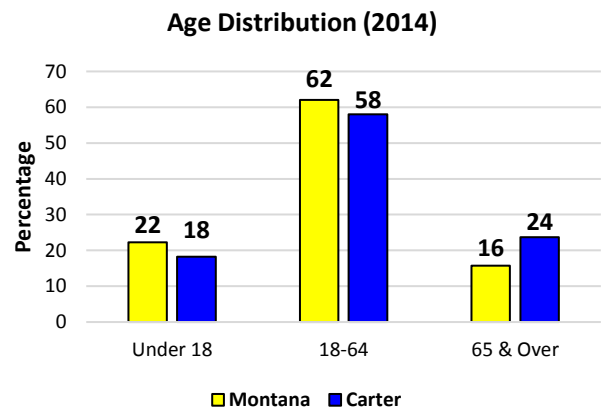
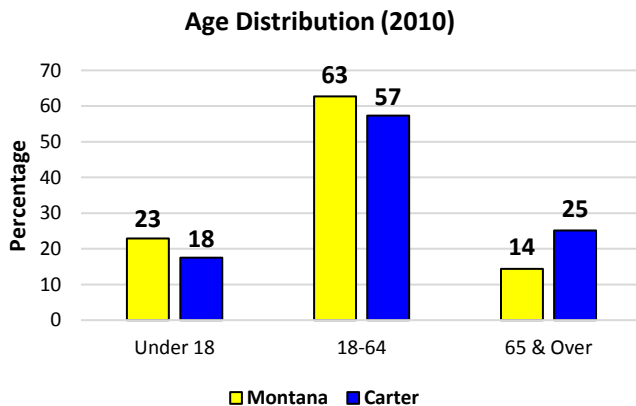
Labor Force

- Labor force participation rates (LFPR) were lower in Carter County than the state of Montana in 2011 and 2012; however, they were slightly higher in 2014.



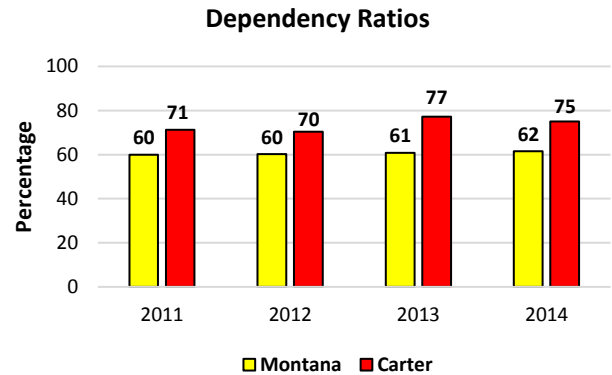
Age Distribution

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



Dependency Ratios

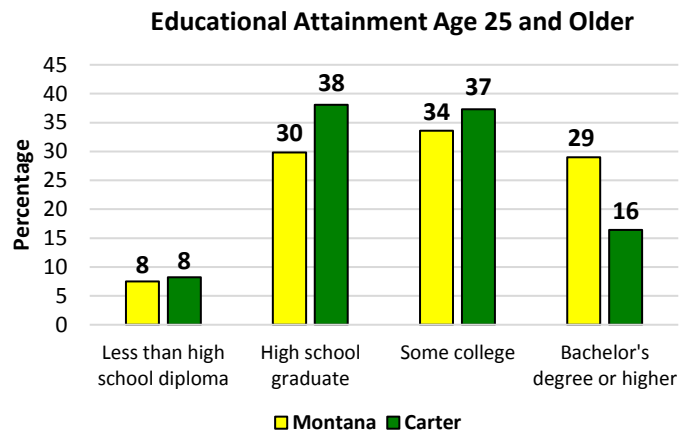
- The dependency ratio is the number of young (0 to 17) and elderly (65 and older), who are said to be dependent, divided by the working age (18 to 64) population.
- The county's dependency ratio was substantially higher than the state's dependency ratio from 2011 to 2014.
- The county's dependency ratio increased from 71% in 2011 to 75% in 2014, while the state's dependency ratio increased from 60% in 2011 to 62% in 2014. This high dependency ratio is driven by the county's high old age dependency ratio (42% in the county versus 25% in the state).



Educational Attainment Age 25 and Older

- Between 2010 and 2014, 8% of county residents aged 25 and older did not obtain a high school diploma, while the state average was the same 8%.

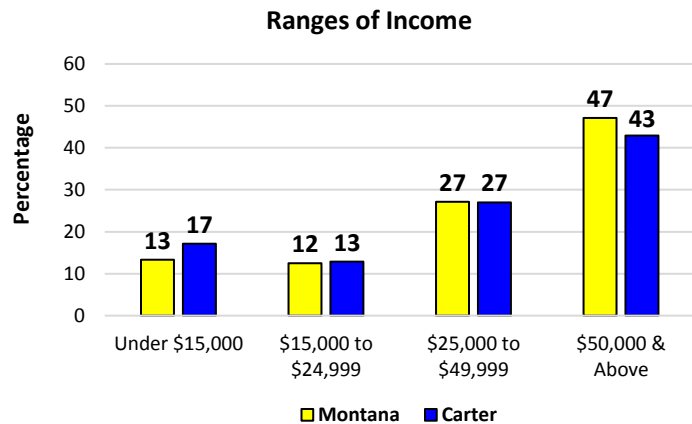
Data Note: Educational Attainment is measured by the American Community Survey 60 month (2010 to 2014) estimate.



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 Carter County with household income of less than \$25,000 per year was 30%, which is about 4% higher than the statewide rate.

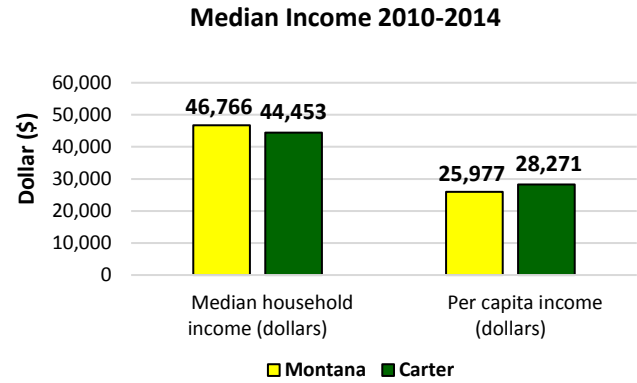
Data Note: Income is measured by the American Community Survey 60 month (2010 to 2014) estimate.



Median Income

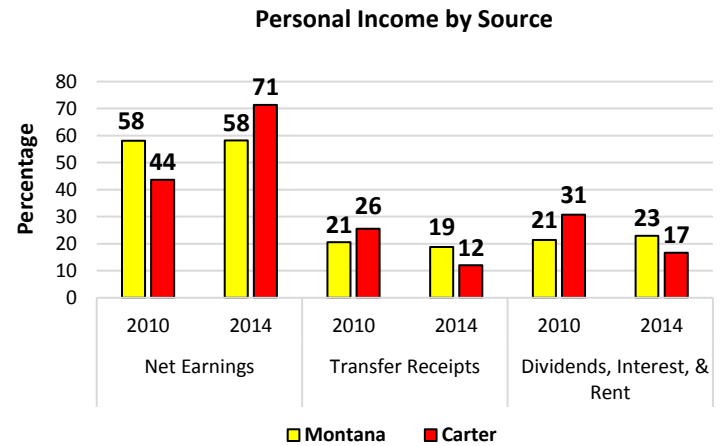
- The median income amount was lower and the per-capita income amount were higher for the county than the state.

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%.
- In Carter County the percent of income generated by transfer receipts was decreased from 26% of personal income in 2010 and to just 12% in 2014. The percentage of personal income from dividends and interest decreased from 31% to 17%. Both of these changes were primarily driven by increased personal income rather than decreased transfer receipts or dividend income.



Personal Income (2014)	Carter	Montana	%
(\$ x 1,000) Total Personal Income	\$64,014	\$40,843,525	0.2%

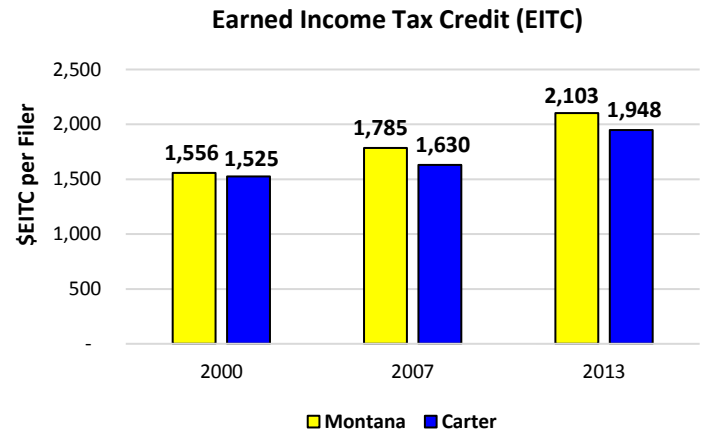
Transfer Payments

- 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 and veteran's benefits, while other transfer payments decreased for the county.

Transfer Payments Share	Montana		Carter	
	2010	2014	2010	2014
Retirement and disability insurance benefits (%)	38.9	42.7	42.7	49.7
Medical benefits (%)	37.2	38.6	41.5	37.8
Income maintenance benefits (%)	8.6	8.3	5.0	4.4
Unemployment insurance compensation (%)	4.8	1.6	2.9	1.4
Veterans' benefits (%)	4.3	4.8	3.3	3.5
Other (%)	6.2	4.1	4.6	3.2
Total cost (x\$1,000,000) 2010			6,855	8
Total cost (x\$1,000,000) 2014			7,489	7

Earned Income Tax Credit (EITC)

- From 2000 to 2013, EITC payments per EITC filer increased by 27.8% (\$1,525 in 2000 to \$1,948 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 24.7% 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.

Copyright 2016 All rights reserved.

The U.S. Department of Agriculture (USDA), Montana State University and the Montana State University Extension prohibit discrimination in all of their programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital and family status. Issued in furtherance of cooperative extension work in agriculture and home economics, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Jeff Bader, Director of Extension, Montana State University, Bozeman, MT 59717.