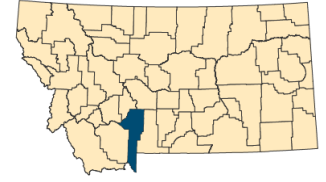




# Gallatin County Montana Poverty Report Card



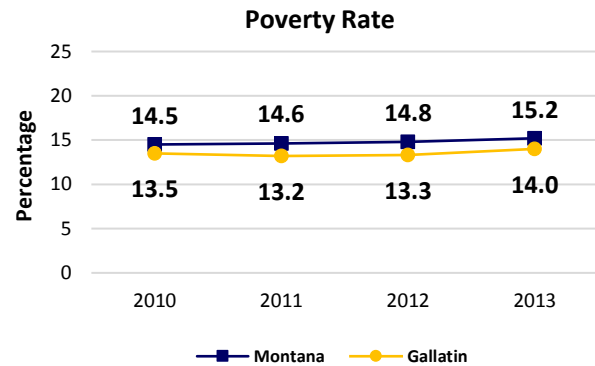
June 2016

## Summary

The poverty rate for Gallatin County increased from 13.5% in 2010 to 14.0% in 2013. For the month of December in 2011 and 2014, the county's unemployment rate decreased from 6.0% to 3.5%. Median income in 2014 was higher in Gallatin County (\$54,298) than the state of Montana (\$46,766). Eligibility for free and reduced school lunch in the county decreased from 28.0% in 2013 to 22.7% in 2016. The LIHEAP case load for the county decreased by 9.6% (654 in 2012 to 591 in 2015).

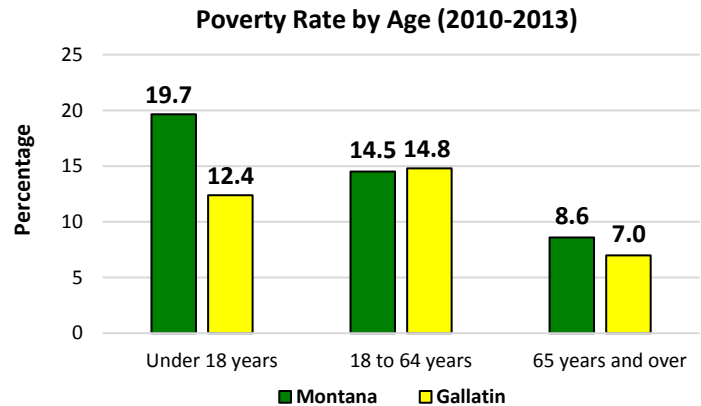
### Poverty Rate

- The poverty rate in Gallatin County has been consistently lower than the statewide rate. The county rate in 2013 is about 1% lower than the state rate. The statewide and Gallatin County rates has increased from 2010 to 2013.



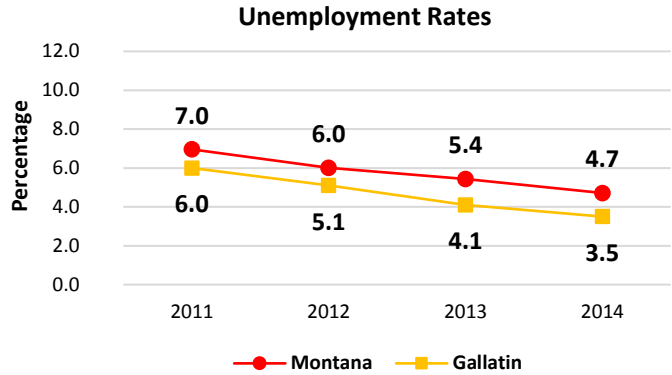
### Poverty Rate by Age

- The poverty rates for the youth (under 18) and elderly adults (65 and older) were lower in Gallatin County than in Montana; however, the poverty rate for working age adults (18 to 64) was slightly higher in Gallatin County than in Montana.
- The poverty rate for youth, those under 18 years of age, was lower in Gallatin County than the state (12.4% versus 19.7%). The poverty rate for those 18 to 64 was higher in Gallatin County than the state (14.8% versus 14.5%). However, the poverty rate for elderly adults (65 and older) was lower in Gallatin County than the state (7% versus 8.6%).



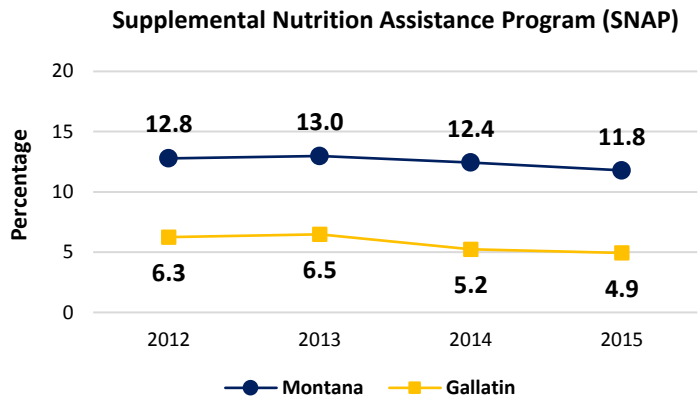
## Unemployment Rate

- The unemployment rate in Gallatin County was less than the statewide rate from 2011 to 2014. The rate in Gallatin County declined each year from 2011 to 2014.



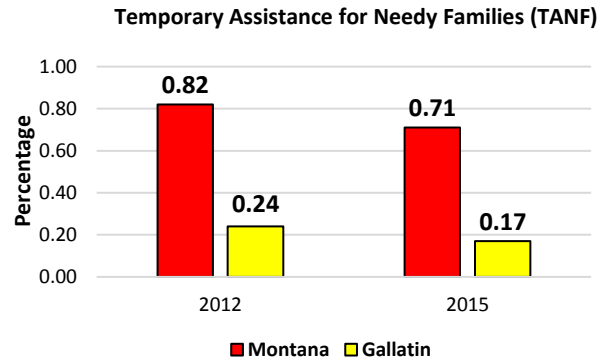
## Supplemental Nutrition Assistance Program (SNAP)

- 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, 4.9% of the population in Gallatin County was receiving SNAP benefits. The average amount per case was \$236 down from \$284 in 2012. In the 2012, 6.3% of the population received benefits.



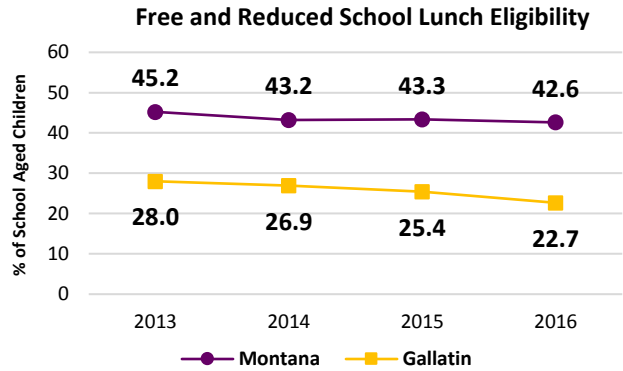
## Temporary Assistance for Needy Families (TANF)

- 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 Gallatin County per case was \$351 in June of 2015 with 0.17% of the population receiving TANF benefits.



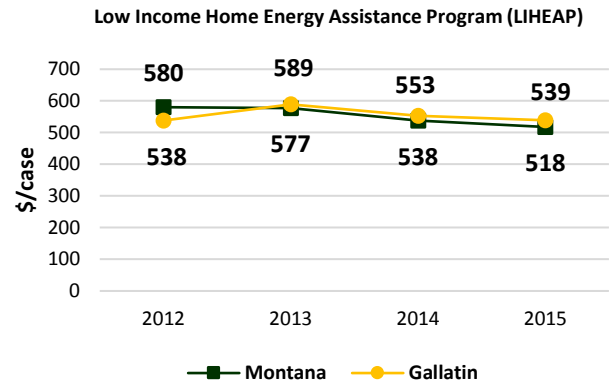
## Free and Reduced School Lunch Eligibility

- The percentage of school-aged children eligible for free and reduced school lunch in the county decreased from 28% in 2013 to 22.7% 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)

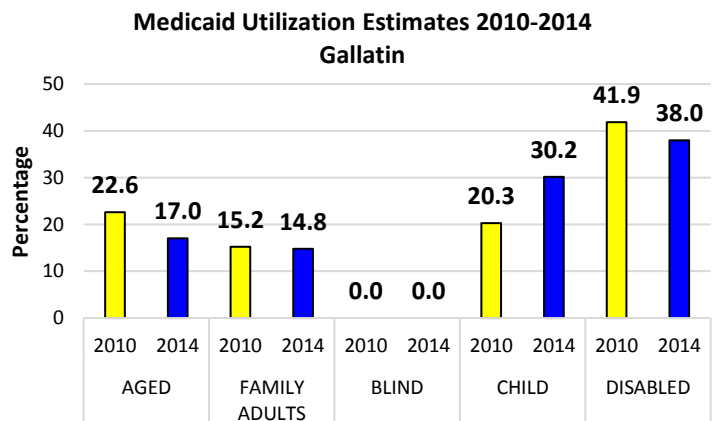
- The LIHEAP case load decreased by 9.6% (654 in 2012 to 591 in 2015) for the county and increased by over 9.5% (10,765 in 2012 to 11,795 in 2015) for the state from December 2012 to December 2015. The LIHEAP payments per case increased by less than 1% (\$538 in 2012 to \$539 in 2015) in the county and decreased 10.8% (\$580 in 2012 to \$518 in 2015) for the state from December 2012 to December 2015.



## Medicaid Utilization Estimates

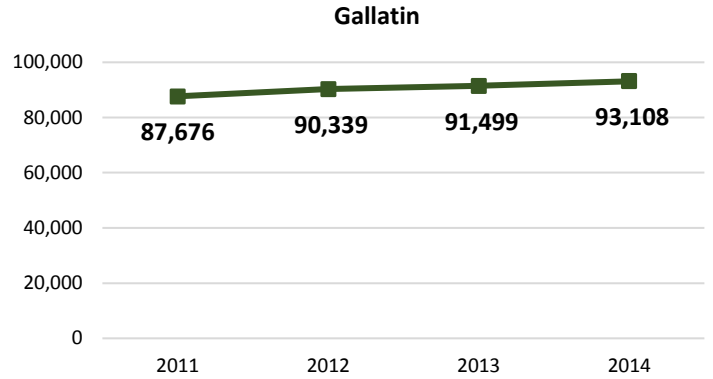
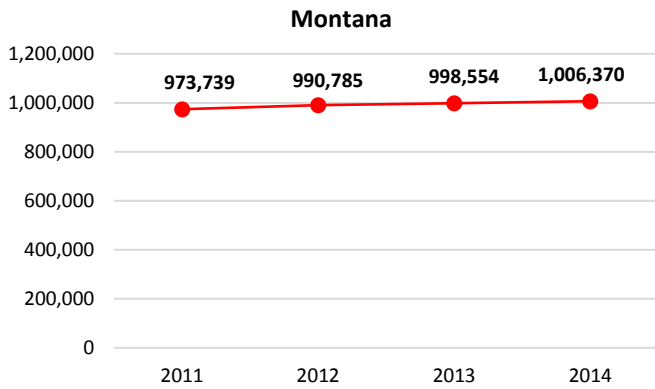
- The county's child clients accounted for a higher percentage of Medicaid's Physical Health funding utilization in 2014 than 2010. Medicaid Physical Health expenditures in the county increased by 17.5% (\$22.9 million in 2010 to \$26.9 million in 2014), while increasing over 17.5% (\$624.4 million in 2010 to \$733.7 million in 2014) in the state.

Medicaid Physical Health	Gallatin	Montana	%
2010 (x\$1 million)	22.9	624.4	3.7
2014 (x\$1 million)	26.9	733.7	3.7



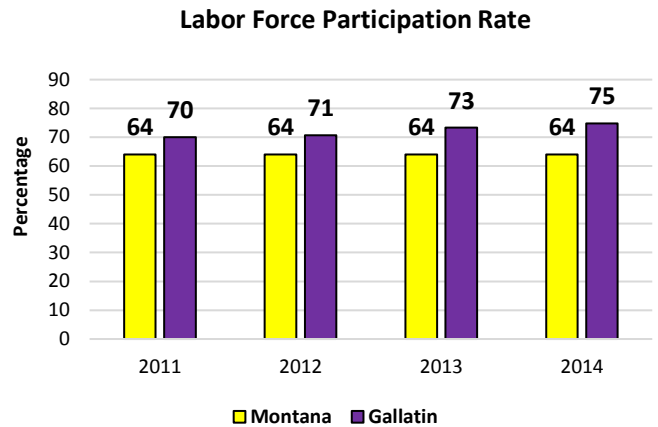
## Population

- From 2011 to 2014, the population of Gallatin County increased by 6.2%.
- During the same time period, the state of Montana’s population increased by 3.4%.



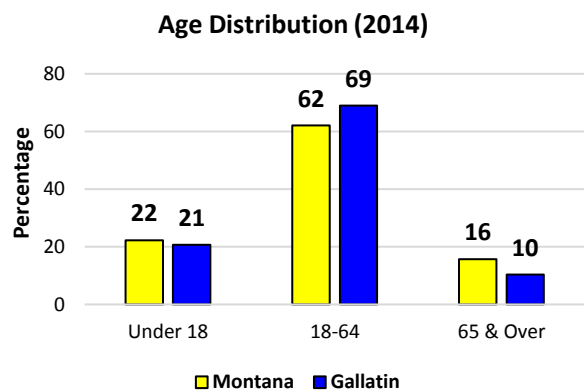
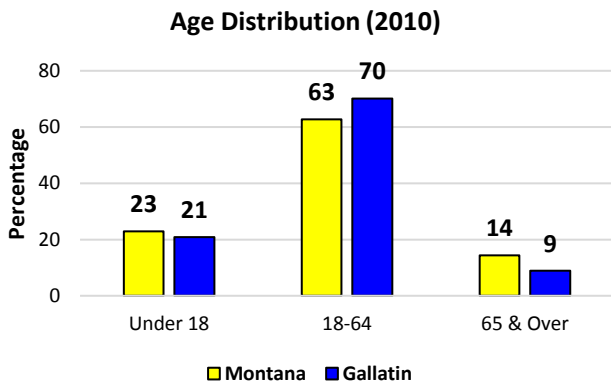
## Labor Force

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



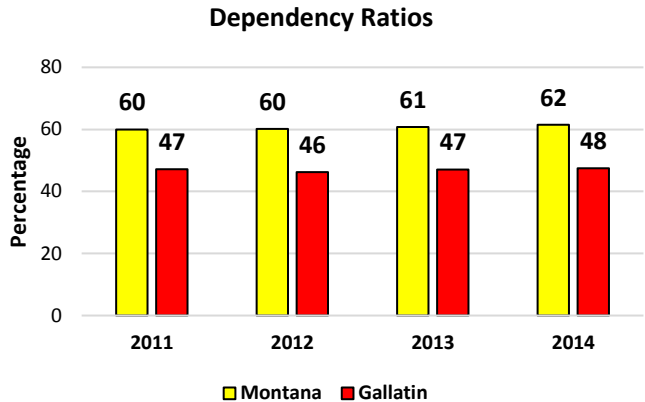
## Age Distribution

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



## Dependency Ratios

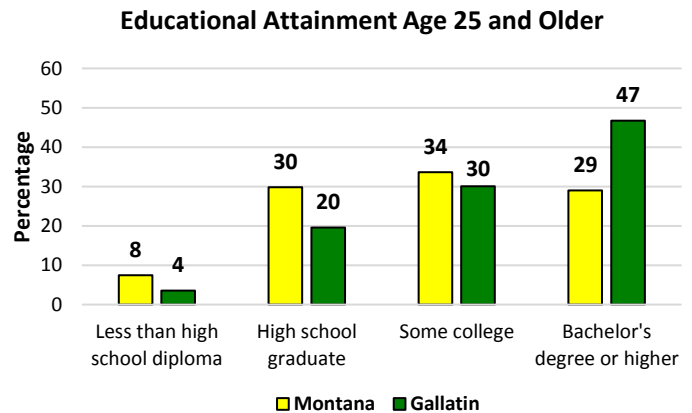
- The dependency ratio is the number of young (0 to 17) and elderly (65 and older), who are said to be dependent, divided by the working age (18 to 64) population.
- The county's dependency ratio was substantially lower than the state's dependency ratio from 2011 to 2014.
- The county's dependency ratio state the same from 2011 to 2014 (47%), while the state's dependency ratio increased from 60% in 2011 to 62% in 2014. This low dependency ratio is driven by the county's low old age dependency ratio (15% in the county versus 25% in the state).



## Educational Attainment Age 25 and Older

- Between 2010 and 2014, 4% of county residents aged 25 and older did not obtain a high school diploma, while the state average was 8%.

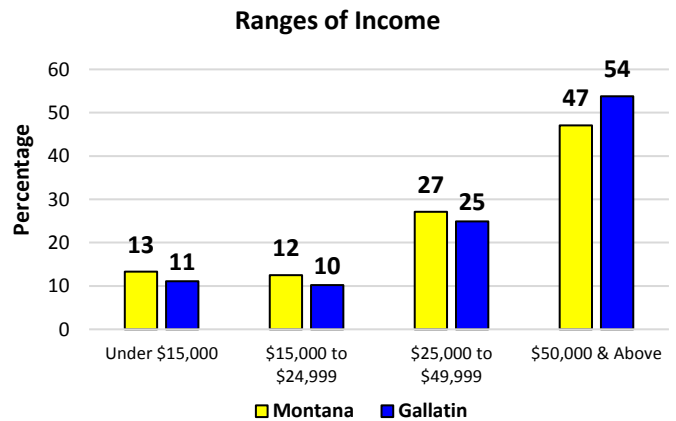
Data Note: Educational Attainment is measured by the American Community Survey 60 month (2010 to 2014) estimate.



## 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 Gallatin County with household income of less than \$25,000 per year was 21%, which is 4% lower than the statewide rate.

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

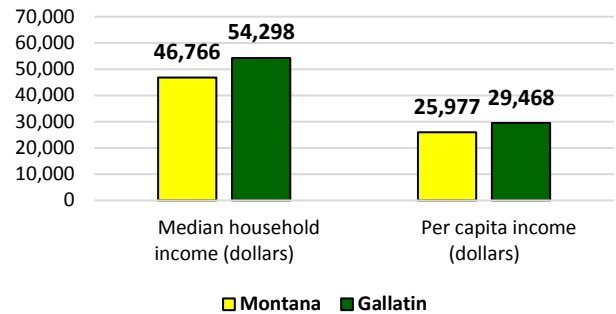


## Median Income

- 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.

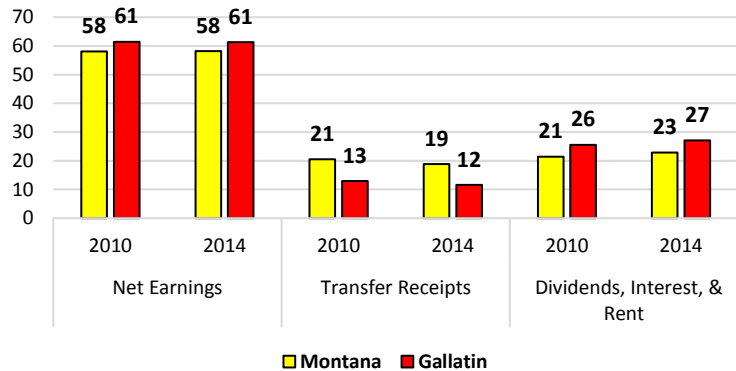
Median Income 2010-2014



## 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 Gallatin County from 2010 to 2014, the percent of income generated by transfer receipts decreased from 13% to 12% of personal income. The percentage of personal income from dividends and interest increased from 26% to 27%. Gallatin County's personal income represents 10.1% of the statewide total.

Personal Income by Source



Personal Income (2014)	Gallatin	Montana	%
(\$ x 1000) Total Personal Income	\$4,121,020	\$40,843,525	10.1%

## 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 and county.

Transfer Payments Share	Montana		Gallatin	
	2010	2014	2010	2014
Retirement and disability insurance benefits (%)	38.9	42.7	40.0	45.9
Medical benefits (%)	37.2	38.6	29.0	31.8
Income maintenance benefits (%)	8.6	8.3	7.4	6.8
Unemployment insurance compensation (%)	4.8	1.6	7.4	2.0
Veterans' benefits (%)	4.3	4.8	4.4	5.2
Other (%)	6.2	4.1	11.8	8.2

Total cost (x\$1,000,000) 2010

6,855

408

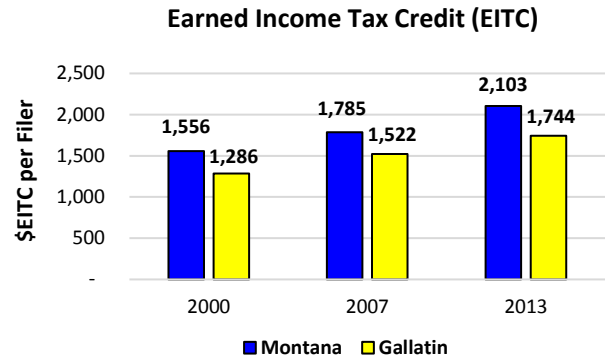
Total cost (x\$1,000,000) 2014

7,489

457

## Earned Income Tax Credit (EITC)

- From 2000 to 2013, EITC payments per EITC filer increased by 35.6% (\$1,286 in 2000 to \$1,744 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 30.4% 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](http://www.montana.edu/extensionecon/poverty.html).