

Montana Poverty Report Card

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Introduction

The Montana Poverty Report Card presents a state summary and county-level description. The report compares the poverty situation in Montana with the U.S. and surrounding states and examines poverty indicators in the 56 Montana counties.

(www.montana.edu/extensionecon/poverty.html).

The document is a reference document with a two-fold purpose: (1) To provide an objective picture of poverty and other financial and economic stress in Montana counties; and (2) To examine the use of benefits and other assistance to determine where areas of unmet need, or overutilization, might exist. It's our hope that this reference document will be useful to those engaged in program planning and policy development.

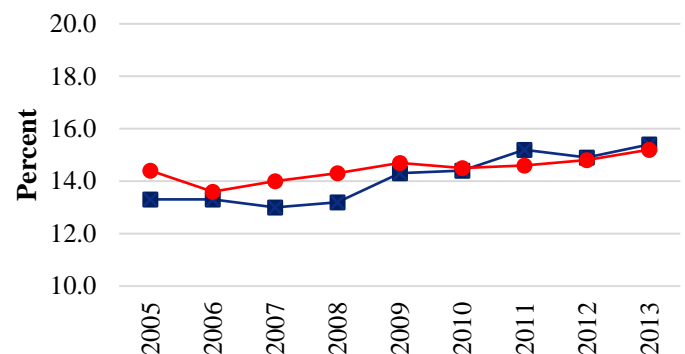
Poverty Indicators

The most important variable in this study is the poverty rate. The most widely used measure of poverty in the U.S. is federal poverty measure reported by the Census Bureau. This income-based measure was established by the Office of Management and Budget and is updated each year using the consumer price index for all urban consumers. The poverty threshold utilized by Census reports poverty thresholds based on non-elderly and elderly for one- and two-person households and households with three persons or more. The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits, such as public housing, Medical care or food stamps. Other poverty guidelines, such as those issued by the U.S. Department of Health and Human Services (HHS), are essentially a simplification of the thresholds reported by Census, where they don't distinguish between non-elderly and elderly persons. Since the poverty thresholds used by Census aren't reported in their final form until late summer of the following calendar year, the poverty guidelines are often utilized as the federal poverty level. Many federal programs use these poverty guidelines to determine eligibility for their programs.

Poverty Rate

The individual poverty rate in Montana has remained above 13 percent since 2005 (Chart 1). Montana has had a slightly lower poverty rate than the U.S. since 2011. The highest poverty rate occurred in 2013 (15.2%) and lowest rate poverty was realized in 2006 (13.6%). In 2013, the Montana poverty rate was 0.2 percent lower than the U.S. poverty rate. During the last recession (2007 to 2009) the poverty rates in Montana and the U.S. trended upward. The U.S. poverty rate increased at a faster rate than the Montana poverty rate from 2008 to 2013. In 2013, Montana had an estimated 151,750 people living in poverty.

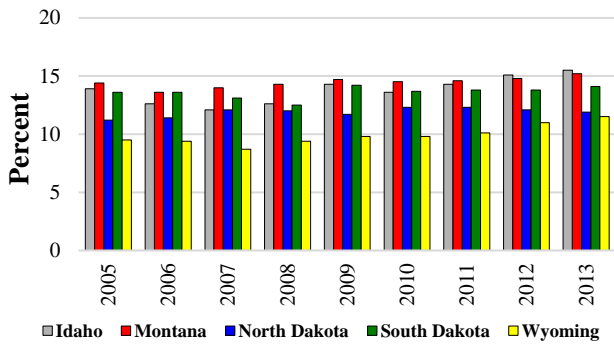
Chart 1: Poverty Rate for Montana and U.S., 2005 to 2013



Source: U.S. Census Bureau, American Community Survey 1-Year Estimates 2005-2009, 5-Year Estimates 2010-2013

Montana has had a higher poverty rate than any of the adjacent states (Idaho, North Dakota, South Dakota and Wyoming) in all years from 2005 through 2011; Idaho had the highest rate in 2012 and 2013 (Chart 2). Idaho, Montana, and Wyoming realized substantial increases in the poverty rate from 2009 through 2013.

Chart 2: Poverty Rate for Montana and Surrounding States, 2004 to 2013

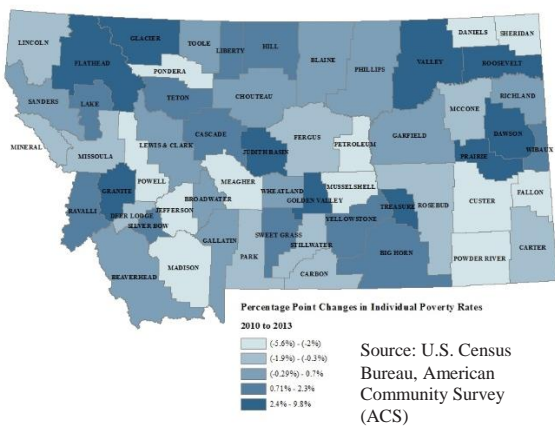


Source: U.S. Census Bureau, American Community Survey 1-Year Estimates 2005-2009, 5-year Estimates 2010-2013

Poverty rates for individual counties are less reliably estimated than for the state as a whole. However, the available evidence indicates that poverty rates changed substantially from 2010 to 2013 for several counties (Map 1). The poverty rate declined by over 2 percentage points in the western Montana counties of Jefferson, Madison and Powell; central Montana counties of Meagher, Musselshell, Petroleum and Pondera; and, eastern Montana counties of Custer, Fallon, Powder River and Sheridan.

The poverty rate increased by over 2 percentage points in 12 counties (Big Horn, Dawson, Flathead, Glacier, Golden Valley, Granite, Judith Basin, Prairie, Roosevelt, Teton, Treasure and Valley).

Map 1: Percentage Point Changes in Individual Poverty Rates from 2010 to 2013

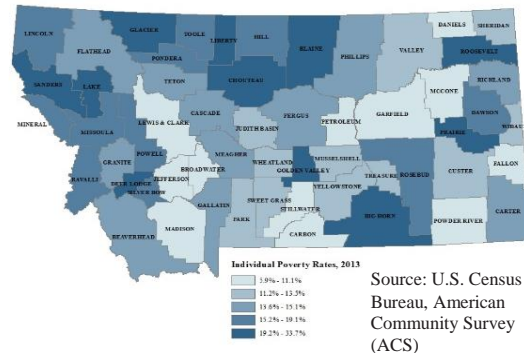


Source: U.S. Census Bureau, American Community Survey (ACS)

The highest poverty rates, over 25 percent, were in Big Horn, Roosevelt, Blaine, and Glacier counties in 2013. A second tier of counties (Deer Lodge, Golden Valley, Liberty, Prairie, Chouteau, Lake and Sanders)

had poverty rates between 20 and 25 percent. Only four counties had poverty rates less than 10 percent (Stillwater, Daniels, Fallon and Richland).

Map 2: Individual Poverty Rates, 2013



Source: U.S. Census Bureau, American Community Survey (ACS)

The poverty rate for individuals under 18 years of age was lower in Montana (20.1%) than in the U.S. (21.6%). Five counties (Blaine, Chouteau, Glacier, Golden Valley and Mineral) had poverty rates of over 35 percent, while Wheatland, Stillwater, Jefferson, Powder River, Fallon and McCone had poverty rates of less than 10 percent for this age group (Chart 3).

Table 1: Poverty rates by age for Montana and U.S.

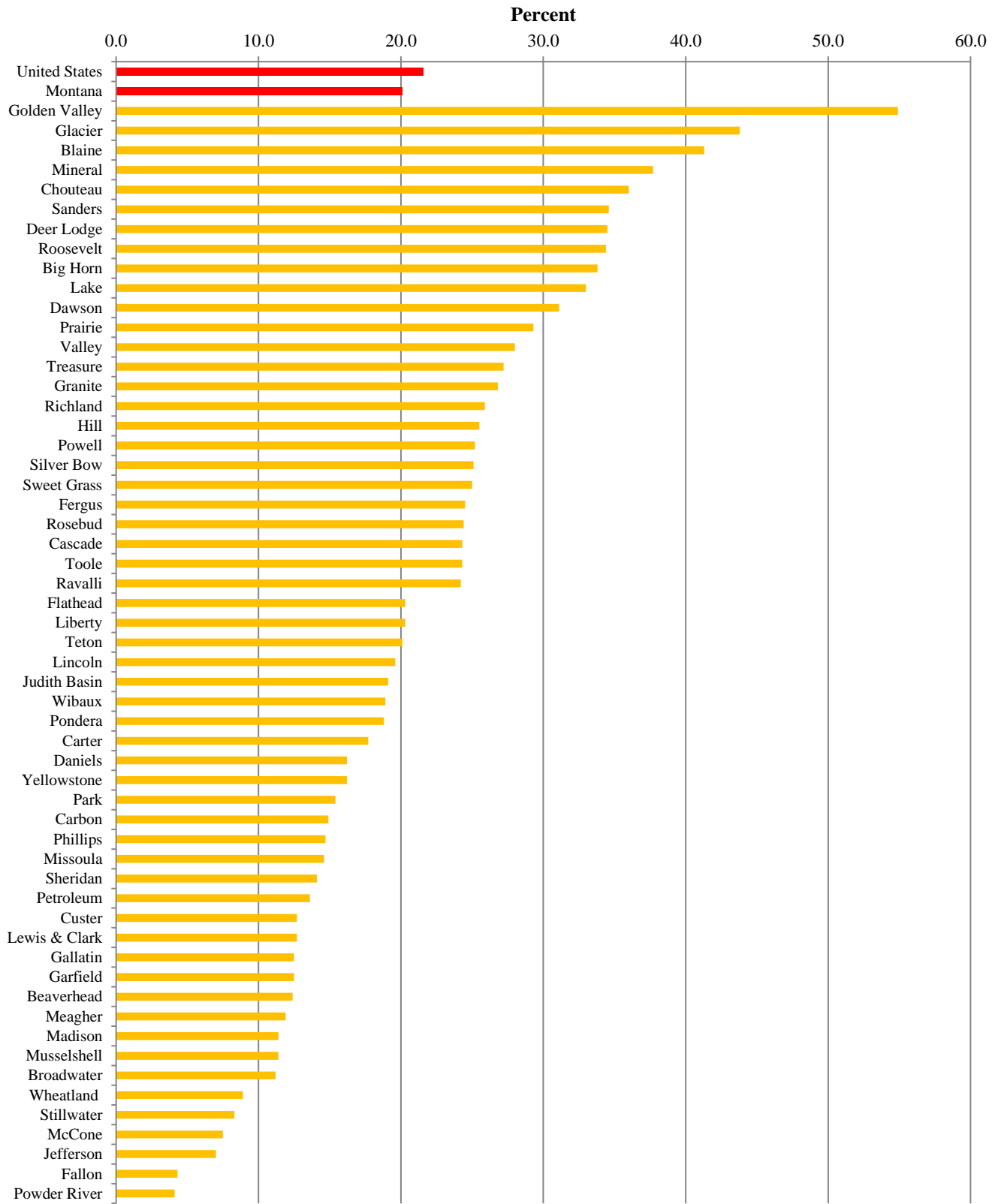
Age	U.S.	Montana
Less than 18	21.6%	20.1%
18 - 64	14.3%	15.2%
65 and older	9.4%	8.4%

Source: American Community Survey, 2013

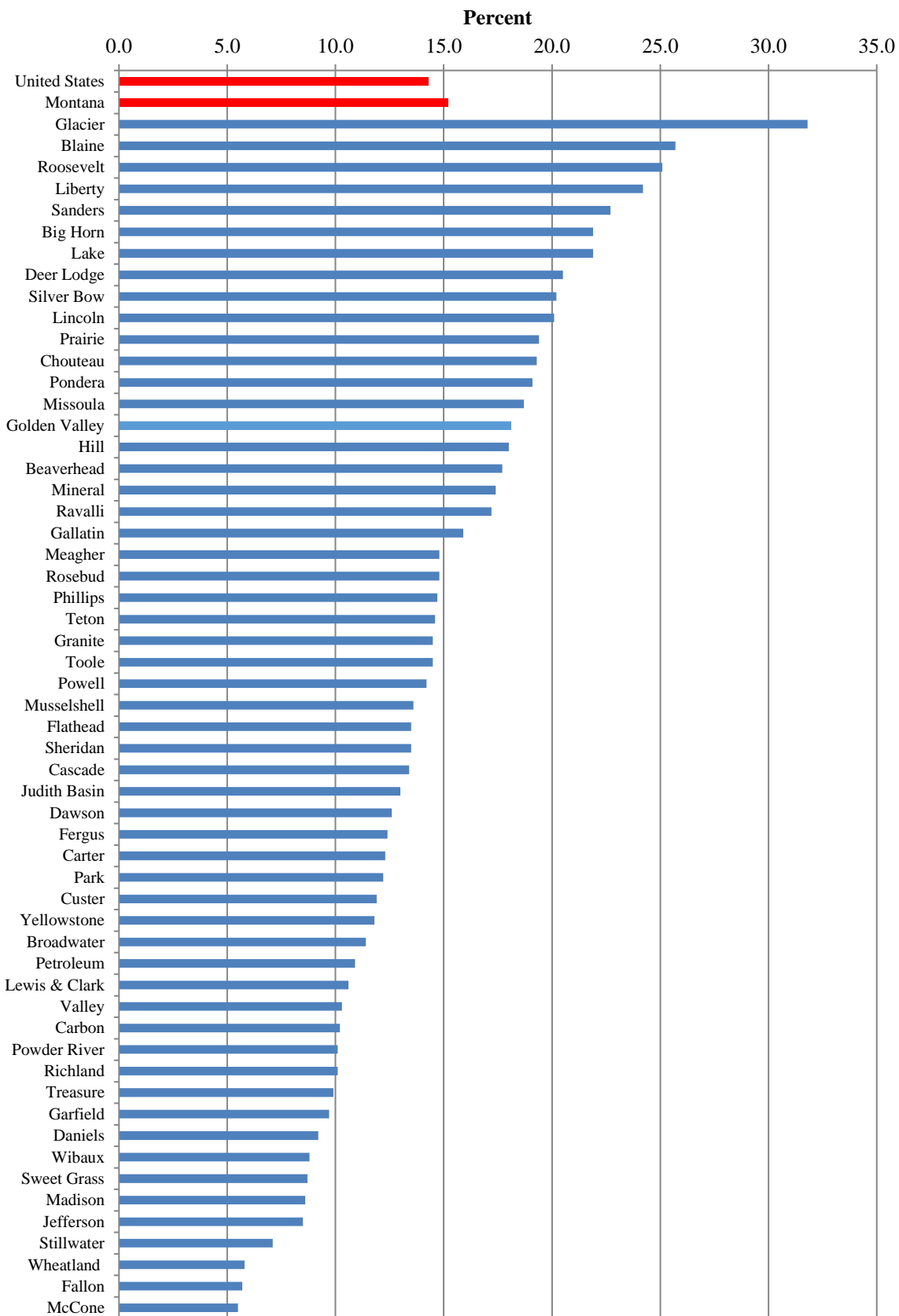
The poverty rate for individuals between 18 and 64 was higher in Montana (15.2%) than in the U.S. (14.3%). Ten counties (Big Horn, Blaine, Deer Lodge, Glacier, Lake, Liberty, Lincoln, Roosevelt, Sanders and Silver Bow) had poverty rates of over 20 percent, while Fallon, McCone and Wheatland had poverty rates of less than 7 percent for this age group (Chart 4).

The poverty rate for individuals 65 years of age and older was lower in Montana (8.4%) than in the U.S. (9.4%). The highest poverty rate was realized in Wheatland County, where poverty rates exceeded 20 percent; while the lowest poverty rates were realized in Golden Valley and Treasure counties where poverty rates were less than 5 percent for this age group (Chart 5).

Chart 3: Poverty rate for individuals less than 18 years old

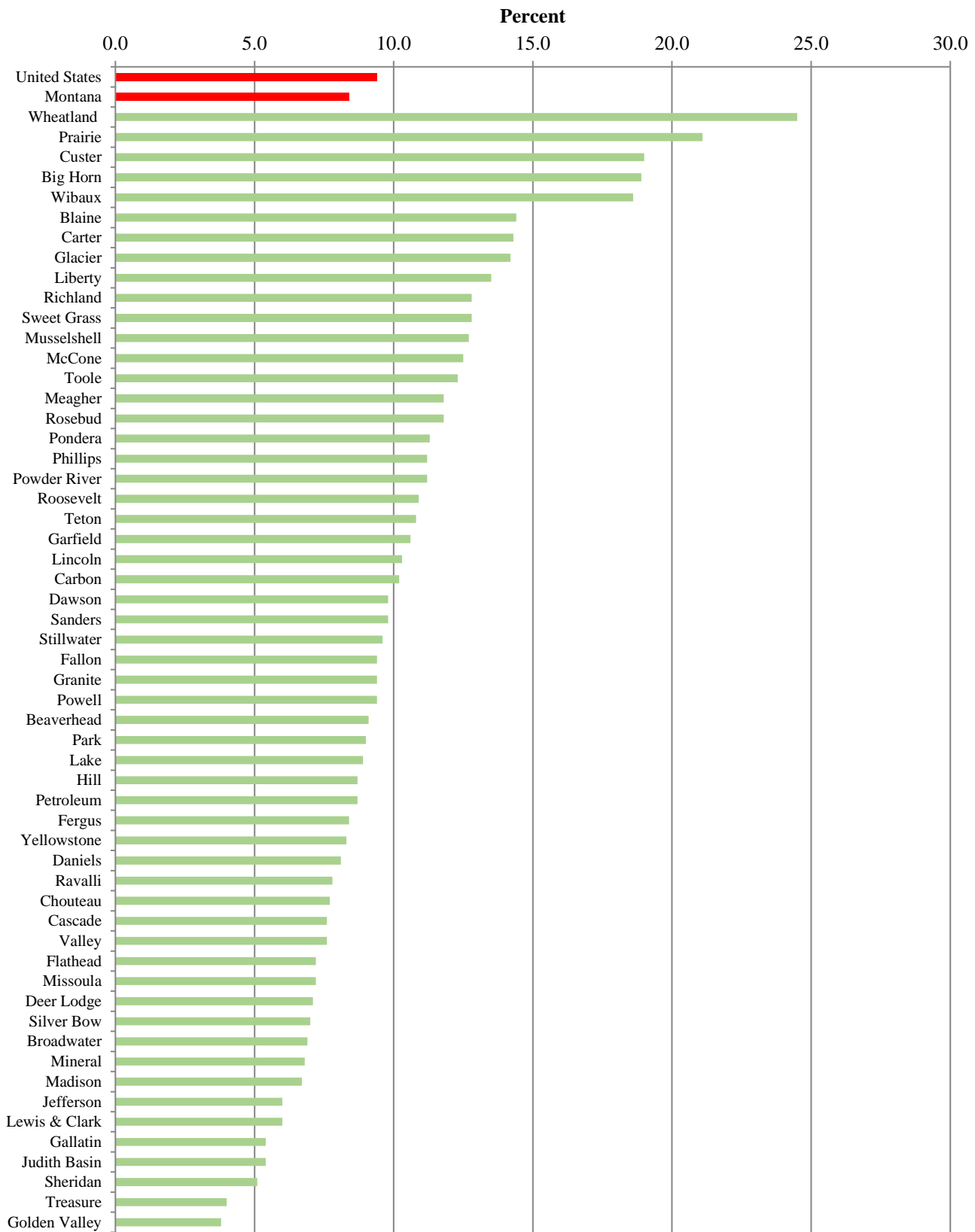


Source: American Community Survey, 2009-2013

Chart 4: Poverty rates for individuals 18 to 64 years of age

Source: American Community Survey, 2009-2013

Chart 5: Poverty rates for individuals 65 years of age and older



Source: American Community Survey, 2009-2013

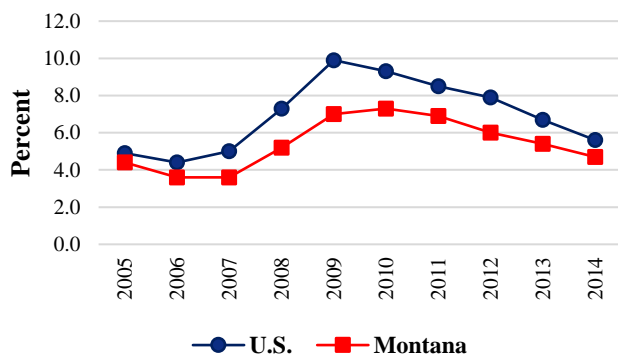
The percentage of individuals in poverty by age group is similar for those over age 65 in Montana and in the U.S. Of the total number of people in poverty in Montana, 29 percent are less than 18 years old (versus 34% in the U.S.), 62 percent are 18 to 64 years of age (versus 58% in the U.S.) and 9 percent are 65 years of age and older (versus 8% in the U.S.).

Unemployment

Employment is a critical factor in discussing poverty. Long-term economic changes in Montana have been very similar to those experienced in the U.S. as a whole. Employment has shifted from manufacturing and natural resource based industries to more knowledge- and service-based industries. Many of those with less education who previously held higher paying jobs in manufacturing- and natural resource- based employment are having to accept lower paying service industry positions.

The unemployment rate is based primarily on information collected by the Bureau of Labor Statistics. The unemployment rate measures the percentage of individuals within the work force that are actively seeking employment, but remain unemployed. The unemployment rate does not include discouraged workers who have dropped out of the labor force. The Montana unemployment rate was lower than the U.S. unemployment rate from 2005 through 2014 (Chart 6).

Chart 6: Unemployment Rate for Montana and U.S.

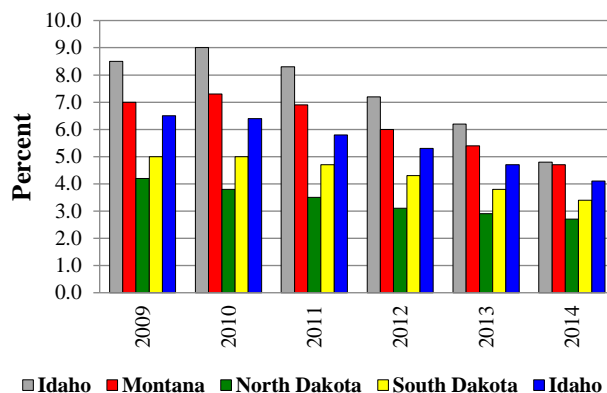


Source: Montana Department of Labor and Industry and Bureau of Labor Statistics

The unemployment rate in Montana has been impacted by the recession that began in 2007. From 2007 to 2010, the unemployment rate more than doubled from 3.6 percent in 2007 to 7.3 percent in 2010; however the unemployment declined to 4.7 percent by 2014. The state’s unemployment rate in 2014 was the lowest it has been in many years.

Idaho’s unemployment rate was higher than all surrounding states from 2009 through 2014 (Chart 7). North Dakota had the lowest unemployment rate in the region from 2009 through 2014.

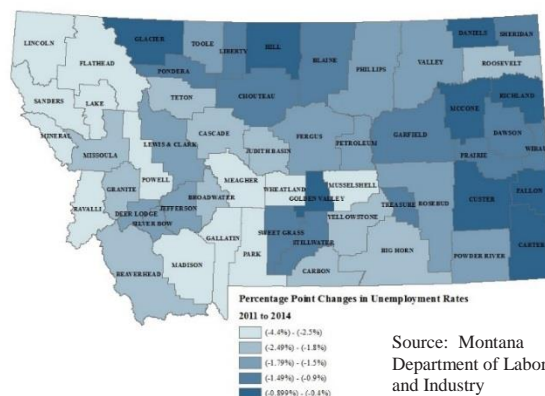
Chart 7: Unemployment Rate for Montana and Surrounding States, 2009 to 2014



Source: Montana Department of Labor and Industry and Bureau of Labor Statistics

There were major differences in the change in unemployment among Montana counties from 2011 to 2014 (Map 3). Mineral, Meagher, Lake, Lincoln, Sanders and Flathead counties realized the largest percentage decreases in unemployment (2011 to 2014) with decreases of 3 percent or more. All 56 counties realized an improvement in the unemployment rate from 2011 to 2014.

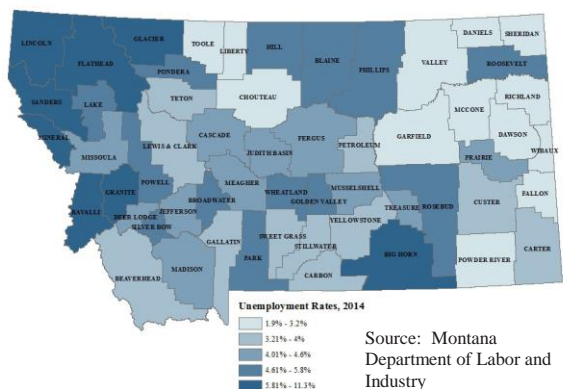
Map 3: Changes in Unemployment Rates from 2011 to 2014



Source: Montana Department of Labor and Industry

As in previous years, there were major differences in unemployment among Montana counties (Map 4). Lincoln, Glacier and Big Horn counties had the state’s highest unemployment rates (greater than 10%) in 2014. Five other counties (Sanders, Mineral, Granite, Flathead and Ravalli) had unemployment rates exceeding 6 percent. The lowest unemployment rates (less than 2.5%) were in the oil producing counties in eastern Montana (Fallon, Richland, and McCone).

Map 4: Unemployment Rates in 2014



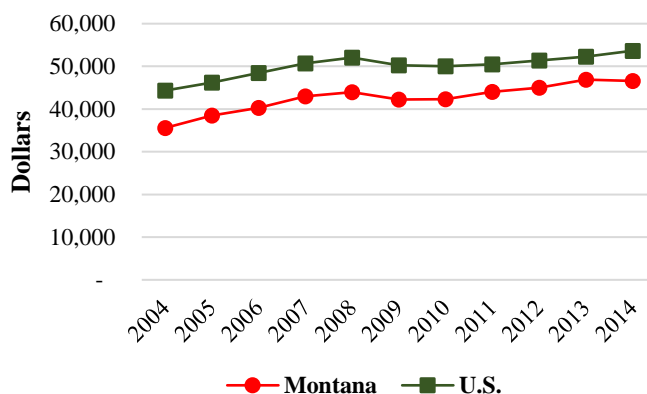
Median Household Income

Median household income refers to the middle value of household incomes. Fifty percent of household incomes fall below the median income value and fifty percent of household incomes fall above the median amount. Median household income is not adjusted for inflation in this section.

The median household income in 2014 for the U.S. was over \$53,000, while the median household income for Montana was just over \$46,000 (Chart 8). Montana’s median household income has been below U.S. median household income over this time period. Montana’s median income increased faster over this period.

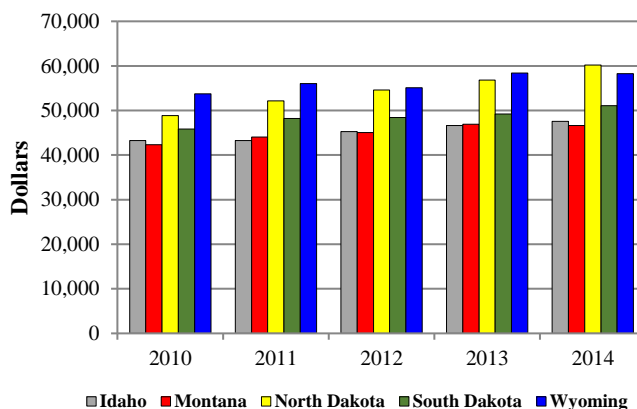
Montana’s median household income has been below the surrounding states since 2004 (Chart 9). Since 2004, Wyoming has had the highest level of median income. North Dakota’s median income has increased at a faster rate than other states in the region.

Chart 8: Median Income for Montana and U.S., 2004 to 2014



Source: U.S. Census Bureau, American Community Survey (ACS), 5 year estimate

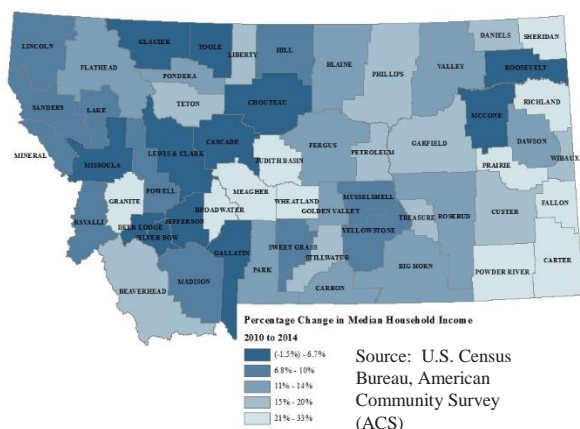
Chart 9: Median Household Income for Montana and the Surrounding States, 2004 to 2014



Source: U.S. Census Bureau, American Community Survey (ACS), 5 year estimate

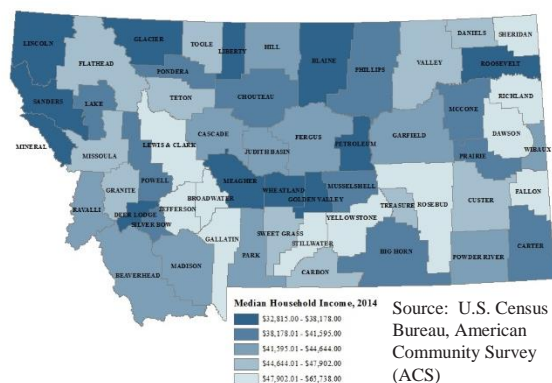
While Montana median household income increased by approximately 10 percent from 2010 to 2014, four counties (Meagher, Sheridan, Granite, and Richland) realized increases of over 25 percent (Map 5). Nine other counties (Daniels, Custer, Carter, Judith Basin, Prairie, Powder River, Broadwater, Fallon and Wheatland) realized increases of 20 percent or more. Madison County realized a decrease in median household income.

Map 5: Percentage Change in Median Household Income from 2010 to 2014



Jefferson, Stillwater and Richland counties had median incomes over \$60,000 in 2014 (Map 6). Dawson, Rosebud, Gallatin, Yellowstone, Sheridan, Lewis and Clark and Fallon counties had median household incomes of over \$50,000. Sanders County's median household income was the lowest (\$32,815) and nearly 50 percent less than the highest median household income county (Richland).

Map 6: Median Household Income 2014



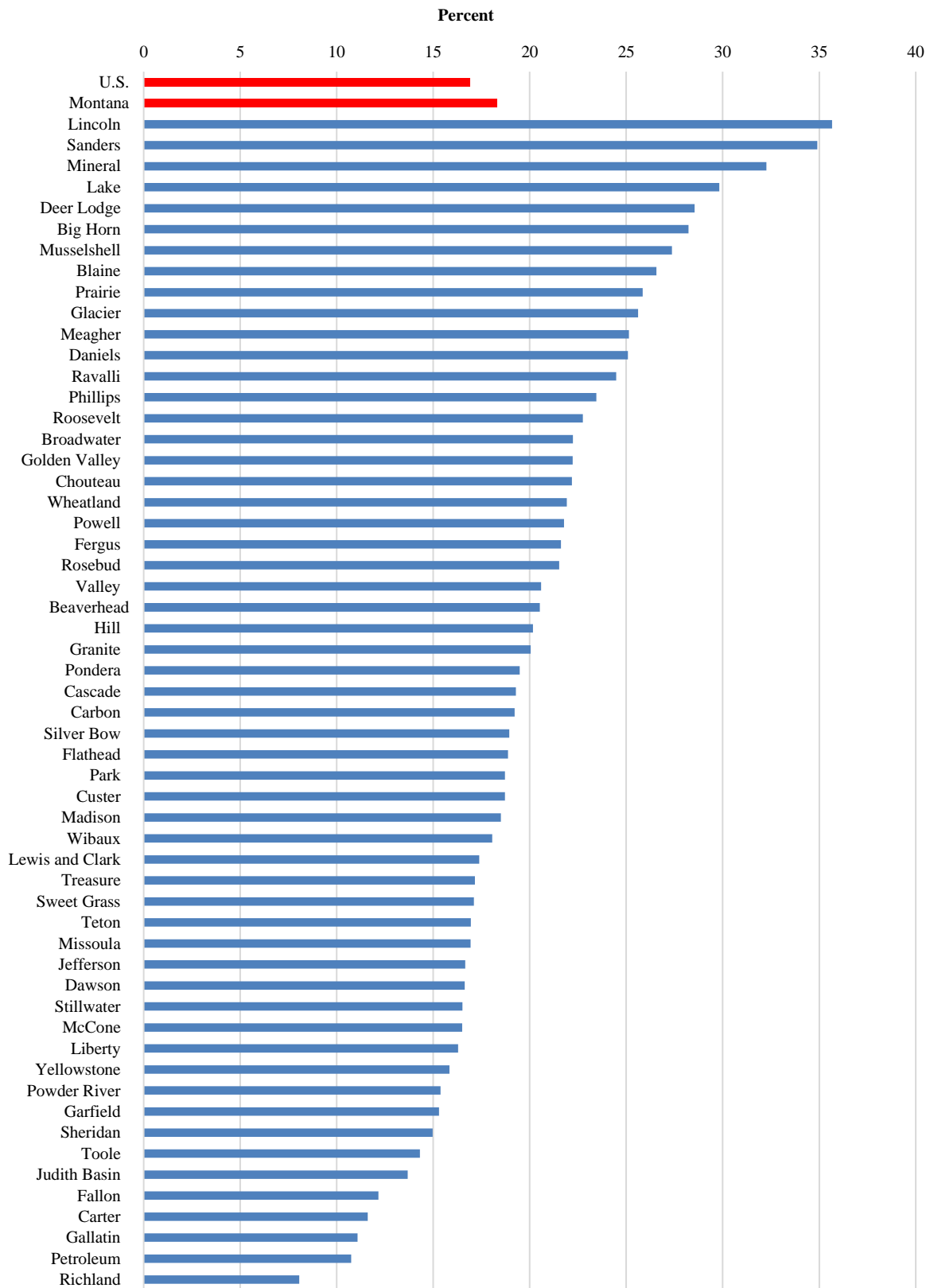
Personal Income

Personal income is generally considered the most comprehensive measure of income received by persons. According to Bureau of Economic Analysis, personal income of an area represents all types of income (both cash and non-cash) received by individuals within an area of residence. Personal income includes net earnings (from wages and self-employment), investments (dividends, interest, and rent), and transfer payments. Transfer payments are payments by local, state, and federal governments and by businesses when no current services are rendered. A review of personal income, especially transfer payments, in each county can provide a measure of the economic stress or well-being.

Nationally, income from net earnings comprised 63.1 percent and transfer payments comprised 16.9 percent of personal income in 2014. In Montana, income from net earnings was substantially lower (58.2%), while transfer payments (18.3%) were higher.

There are substantial differences among counties in the relative proportion of income derived from transfer payments. Richland (8.1%), Petroleum (10.7%) and Gallatin (11.1%) had the lowest proportion of income from transfers (Chart 10). Lincoln (35.7%), Sanders (34.9%), and Mineral (32.3%) had the highest percentage of transfer payments.

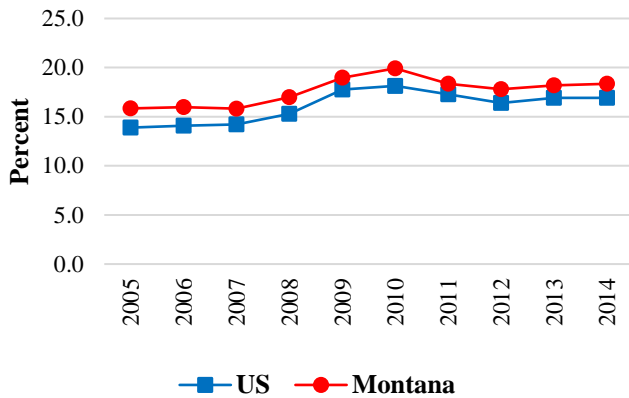
Chart 10: Transfer Payments as Percentage of Personal Income for U.S., Montana, and Montana Counties, 2014



Source: Bureau of Economic Analysis, Table CA30

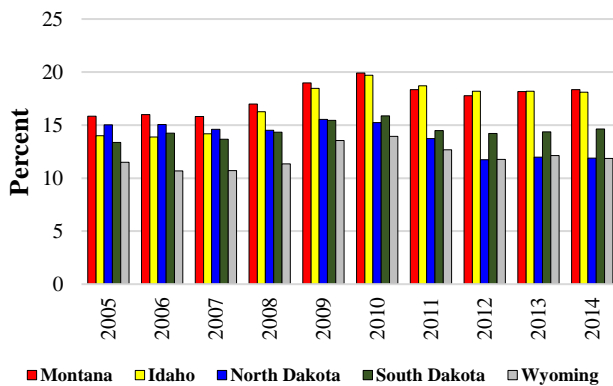
Montana has followed the same trajectory of increases in the percentage of transfer payments as the U.S. economy since 2005. Since 2005, the percentage of transfer payments has increased from 15.8% to 18.3% of personal income in Montana (Chart 11). Montana had a higher percentage of transfer payments than the other surrounding states from 2005 through 2010; and a slightly higher percentage of transfer payments in 2014 (Chart 12). Wyoming has had a lowest percentage of transfer payments; most recently, over 6 percentage points lower than Montana.

Chart 11: Transfer Payments as a Percentage of Personal Income for Montana and U.S. 2005 to 2014



Source: Bureau of Economic Analysis, Table CA30

Chart 12: Transfer Payments as a Percentage of Personal Income for Montana and Surrounding States 2005 to 2014

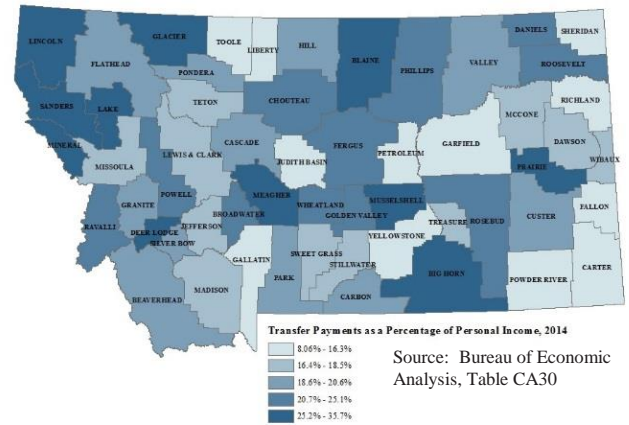


Source: Bureau of Economic Analysis, Table CA30

In 2014, the wood products dependent counties (Lincoln, Sanders and Mineral had the highest proportion of transfer payment income, 32% or

more (Map 7). The lowest proportion of transfer payment income was realized in Richland (8.1%) and Petroleum (10.7%) counties.

Map 7: Transfer Payments Percentage of Personal Income



The percentage of transfer payments in personal income decreased in all but eight counties (McCone, Rosebud, Lewis and Clark, Jefferson, Lincoln, Lake, Chouteau and Daniels) since 2010 (Map 8). Two eastern Montana counties (Carter and Powder River) have realized decreases of more than 10 percent in the percentage of transfer payments. For instance, transfer payments in Carter County decreased from 24.9% in 2010 to 11.6% in 2014.

Map 8: Changes in Transfer Payments Percentage of Personal Income 2010 to 2014

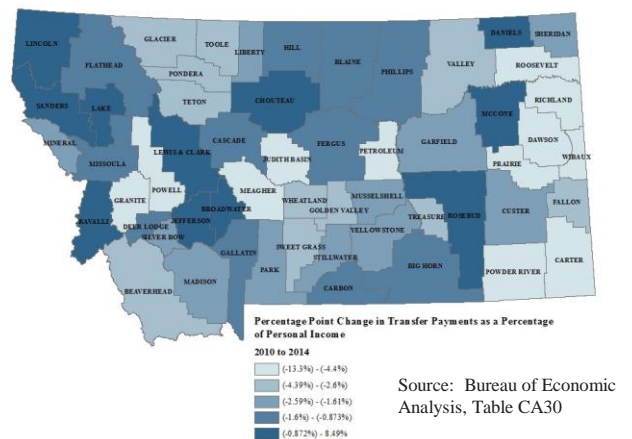


Table 2 summarizes the percentage of total transfers allocated to each major expenditure category. While medical benefits comprise a substantially large

portion of total transfer payments in the U.S. and Montana, these transfer payments are paid directly to providers, not the individual receiving the treatment. Thus, medical benefits are not counted as income for determining individual poverty status. Nationally, medical benefits are the largest share of transfer payments (44.0%); however, in Montana, retirement and disability insurance benefits comprise the largest share (39.9%) with medical benefits comprising the second largest share (36.5%). Retirement and disability insurance benefits account for nearly one-half of the transfer payments for several counties (Treasure, Prairie, Golden Valley, Judith Basin, Stillwater, Liberty, Granite, McCone, and Carbon); and less than one-quarter for three counties with younger populations residing on Native American Reservations within their borders (Glacier, Big Horn, and Roosevelt). Medical benefits comprised nearly one-half of the transfer payments for Roosevelt, and Daniels counties, while comprising less than one-third of transfer payments for Gallatin, Lewis and Clark, Jefferson, and Petroleum counties.

Table 2: Transfer payments by type, percentage, 2014

	Retirement and Disability Insurance	Medical Benefits	Income Maintenance Benefits	Unemployment Insurance Compensation	Veterans Benefits	Education and Training Assistance	Other Transfer Receipts from Governments	Other Transfer Receipts Non-Profits	Other Transfer Receipts Businesses
County	Benefits	Benefits	Benefits	Compensation	Benefits	Assistance	Receipts from Governments	Receipts Non-Profits	Receipts Businesses
U.S.	34.4	44.0	10.6	1.4	3.3	2.5	1.3	1.6	1.0
Montana	39.9	36.5	8.0	4.8	4.0	2.4	1.6	1.6	1.3
Beaverhead	39.0	38.6	6.4	3.6	3.7	4.7	1.3	1.5	1.2
Big Horn	22.2	43.4	19.8	5.1	1.6	2.4	2.8	1.6	1.2
Blaine	29.0	43.8	12.7	3.2	4.1	2.3	2.2	1.5	1.2
Broadwater	43.0	33.9	6.8	4.4	6.2	1.3	1.5	1.6	1.3
Carbon	46.0	35.6	5.2	4.0	3.4	1.3	1.5	1.7	1.3
Carter	45.0	38.1	4.8	3.0	3.3	1.3	1.5	1.7	1.3
Cascade	37.7	38.9	7.5	3.4	6.6	2.0	1.4	1.5	1.1
Chouteau	40.2	43.5	4.6	2.4	3.6	1.3	1.6	1.7	1.3
Custer	39.9	40.0	6.5	3.2	4.0	2.3	1.4	1.5	1.2
Daniels	40.7	46.3	3.8	2.1	2.6	1.0	1.1	1.3	1.0
Dawson	45.7	37.6	4.7	3.1	2.9	2.1	1.3	1.5	1.1
Deer Lodge	41.4	40.6	6.9	3.4	3.3	0.9	1.3	1.2	0.9
Fallon	41.8	42.8	4.6	2.9	2.1	1.3	1.3	1.8	1.3
Fergus	44.7	37.0	5.8	3.4	4.0	1.1	1.4	1.5	1.1
Flathead	41.1	33.2	7.5	7.8	3.8	1.9	1.8	1.7	1.3
Gallatin	42.0	27.2	6.9	8.0	4.0	5.3	1.8	2.6	2.0
Garfield	44.0	37.8	5.7	3.2	2.5	1.6	1.5	2.1	1.6
Glacier	21.4	45.4	18.1	4.8	2.5	3.2	2.3	1.3	1.0
Golden Valley	46.8	33.4	5.4	3.6	6.1	1.0	1.6	1.3	1.0
Granite	46.2	33.9	5.2	5.0	4.4	1.1	1.6	1.5	1.1
Hill	37.5	36.8	10.5	3.8	3.1	4.1	1.6	1.4	1.1
Jefferson	45.9	31.8	5.5	5.0	5.6	1.4	1.6	1.8	1.4
Judith Basin	46.6	34.2	4.9	3.5	5.4	1.2	1.5	1.6	1.2
Lake	36.0	39.9	9.8	4.3	3.1	2.5	1.8	1.4	1.1
Lewis and Clark	43.6	31.3	8.2	4.0	6.1	2.3	1.5	1.8	1.4
Liberty	46.2	39.8	3.5	2.3	2.9	1.2	1.2	1.6	1.2
Lincoln	40.4	36.7	7.5	6.2	4.6	0.9	1.5	1.2	0.9
McCone	46.1	34.0	8.9	3.0	1.5	1.5	1.5	2.0	1.5
Madison	45.8	37.2	3.5	4.5	3.4	1.2	1.5	1.6	1.2
Meagher	38.1	44.0	5.9	3.8	4.0	0.9	1.3	1.2	0.9
Mineral	40.7	37.7	8.5	4.6	4.2	0.9	1.4	1.2	0.9
Missoula	38.2	34.8	8.8	5.3	3.6	4.4	1.5	1.9	1.5
Musselshell	37.8	42.9	6.7	3.5	4.7	0.9	1.3	1.2	0.9
Park	43.1	35.2	6.6	5.9	3.4	1.3	1.6	1.7	1.3
Petroleum	45.8	33.0	6.3	3.9	4.6	0.0	0.0	1.9	0.0
Phillips	38.4	44.0	6.9	3.4	2.3	1.1	1.5	1.4	1.1
Pondera	36.0	43.3	9.4	3.0	3.5	1.0	1.5	1.3	1.0
Powder River	45.2	35.9	5.3	3.6	3.3	1.5	1.6	2.0	1.5
Powell	39.5	39.3	6.3	4.6	5.5	1.0	1.5	1.3	1.0
Prairie	47.1	38.7	3.8	2.1	3.8	1.0	1.2	1.3	1.0
Ravalli	43.7	33.9	7.2	5.1	4.7	1.2	1.6	1.5	1.2
Richland	43.2	38.7	5.4	3.9	2.6	1.4	1.5	1.9	1.4
Roosevelt	23.2	47.9	17.2	3.4	1.5	2.3	2.1	1.3	1.0
Rosebud	33.7	38.0	14.4	4.0	2.8	2.4	2.0	1.6	1.2
Sanders	41.3	35.0	7.2	6.3	5.4	1.0	1.7	1.2	1.0
Sheridan	43.6	43.2	4.5	2.5	1.7	1.0	1.3	1.3	1.0
Silver Bow	39.5	38.9	8.2	3.7	3.4	2.5	1.3	1.4	1.1
Stillwater	46.5	34.7	4.8	4.3	3.6	1.4	1.5	1.8	1.4
Sweet Grass	44.7	34.9	4.5	4.3	5.4	1.4	1.5	1.8	1.4
Teton	41.6	41.0	5.4	3.0	4.2	1.1	1.3	1.4	1.1
Toole	41.4	39.8	6.9	3.4	2.8	1.3	1.4	1.7	1.3
Treasure	47.6	38.4	3.8	3.2	1.9	1.1	1.4	1.4	1.1
Valley	43.0	39.0	7.2	3.0	2.7	1.1	1.5	1.4	1.1
Wheatland	45.5	35.2	5.0	3.9	4.8	1.2	1.5	1.6	1.3
Wibaux	41.2	43.8	4.0	3.3	2.7	1.1	1.3	1.5	1.1
Yellowstone	41.1	37.3	7.7	3.9	3.3	2.2	1.5	1.7	1.3

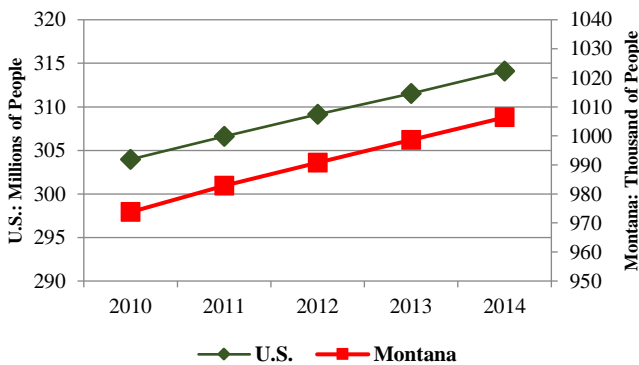
Source: Bureau of Economic Analysis, Table CA30

The remainder of transfer payments in Montana is allocated to income maintenance (8.0%), unemployment insurance compensation (4.8%), Veterans benefits (4.0%) and other benefits (6.3%) in Montana. Counties receiving a higher percentage of income maintenance benefits all have Native American reservations within their borders. Counties with high unemployment insurance compensation benefits have been adversely impacted by the decline in the wood products or construction industries (Gallatin, Flathead, Lincoln, Sanders, Park, Missoula, and Ravalli). The percentage of transfer payments allocated to Veterans benefits is higher in Montana than in the U.S. In four counties (Lewis and Clark, Golden Valley, Cascade, and Broadwater) Veterans benefits comprise more than 6 percent of transfer payments.

Population

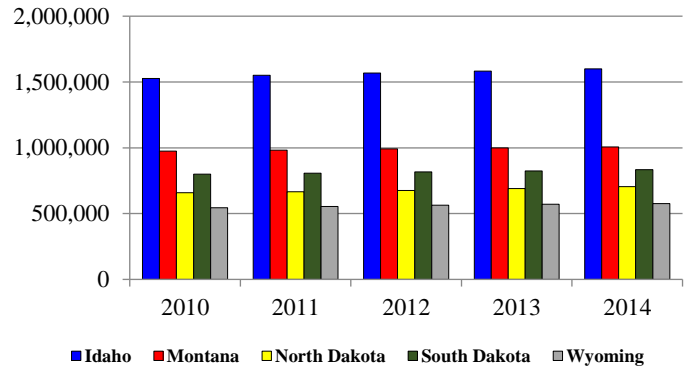
According to estimates from the Census Bureau, the population in the U.S. grew by 3.34 percent, or 10.1 million people, while the Montana population grew by 3.35 percent, or 31,631 people from 2010 to 2014 (Chart 13). Since 2010, Montana has grown at a nearly identical pace to the U.S. Montana has grown at a slower pace than our surrounding states. (Chart 14). North Dakota grew at roughly double the rate in Montana.

Chart 13: Population for Montana and U.S., 2010 to 2014



Source: Census Bureau

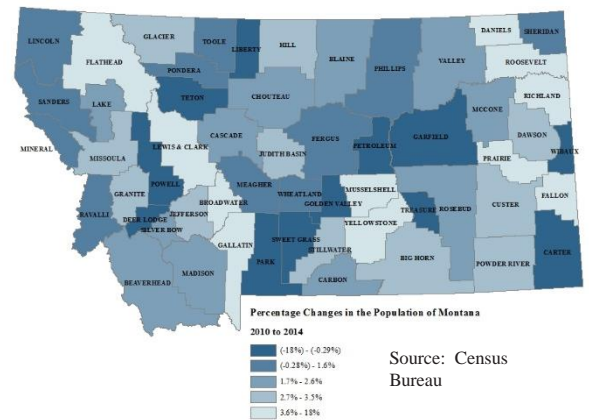
Chart 14: Population for Montana and Surrounding States, 2010 to 2014



Source: Census Bureau

Map 9 shows the changes in total county population between 2010 and 2014. Within Montana, 25 of 56 counties lost population from 2010 to 2014 with the largest population declines occurring in Petroleum (18.2%), Garfield (10.4%) Treasure (10.3%), and Golden Valley (8.9%). The most rapid population growth occurred in Prairie (17.7%), Richland (12.5%), Daniels (10%), Musselshell (9.7%), Broadwater (7.8%), Fallon (7.6%) and Gallatin (6.2%).

Map 9: Changes in Population in Montana, 2010 to 2014



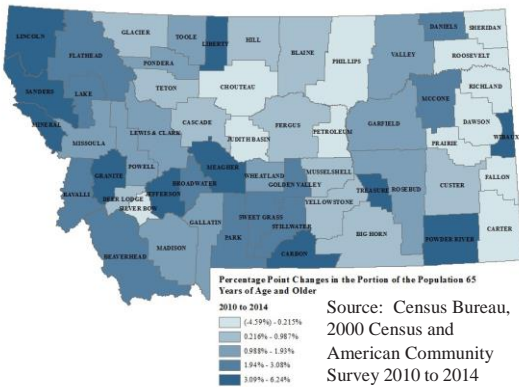
Source: Census Bureau

Aging Population

The Montana population is aging as people live longer and our birth rate has declined. From 2010 to 2014, the percentage of people 65 years of age or older increased from 14.4% to 15.7%. Montana has a higher percentage of people 65 years or older than any of the surrounding state. Both Wyoming (13.1%) and Idaho (13.3%) have markedly lower percentages of people 65 years of age and older than Montana.

Map 10 shows the change in the percentage of people 65 years of age and older from 2010 to 2014. Ten counties had a smaller percentage of people 65 years of age and older in 2014 than 2010 (Judith Basin, Sheridan, Fallon, Petroleum, Carter, Prairie, Richland, Dawson, Roosevelt and Phillips). The highest percentage growth in people 65 years of age and older occurred in Treasure (6.2 % points), Mineral and Granite (4.6% points) counties.

Map 10: Changes in Population, People 65 years of age and older, 2010 to 2014

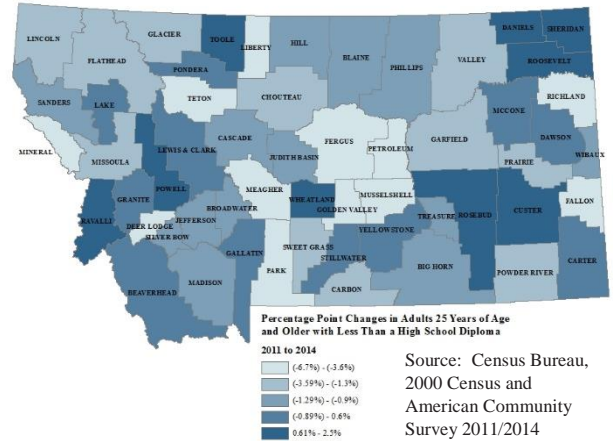


Educational Attainment (less than high school)

Education is an important indicator of the human capital available in the county, where increases in human capital are associated with lower levels of poverty and higher gross domestic production growth rates. According to the American Community Survey, over 90 percent of Montanans 25 years of age and older have at least a high school diploma. From 2011 to 2014, the percentage of Montanans 25 years of age and older with less than a high school diploma declined by 1 percentage point from 8.6 to 7.6 percent.

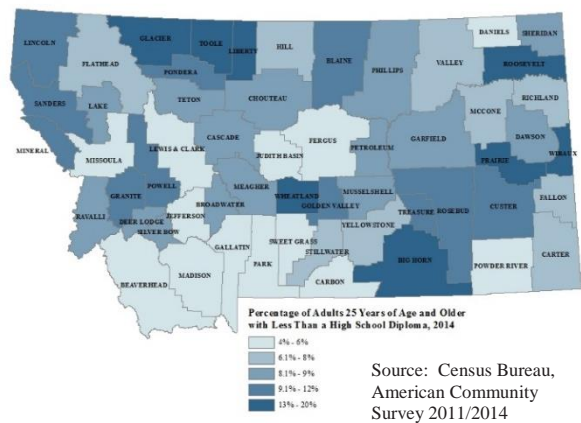
The most dramatic decreases in low educational attainment occurred in Liberty and Mineral counties with reductions of over 6 percentage points (Map 11). Thirteen counties (Stillwater, McCone, Granite, Lewis and Clark, Sheridan, Ravalli, Toole, Powell, Rosebud, Wheatland, Custer, Daniels and Roosevelt) realized increases in the percentage of adults 25 years and older with less than a high school diploma.

Map 11: Percentage Points Changes in Adults 25 years of Age and Older with Less than High School Diploma, 2011 to 2014



Two counties (Liberty and Wheatland) have over 18 percent of adults 25 years and older without a high school diploma (Map 12). Petroleum (3.4%) and Gallatin (3.6%) have the lowest percentage of adults without a high school diploma.

Map 12: Percentage of Adults 25 years of Age and Older with Less than High School Diploma 2011 to 2014

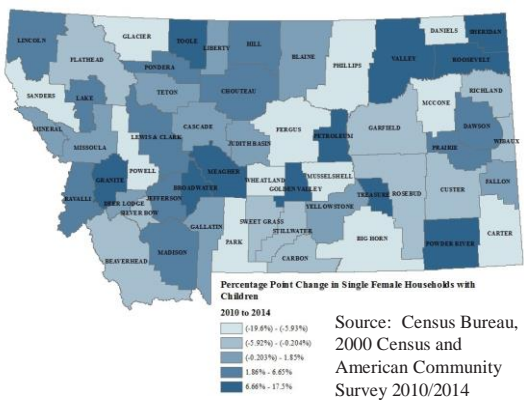


Single Female Households with Children

One of the most significant indicators of poverty in a county is the percentage of female, no husband present, households with children under 18, hereafter called single female households with children. From 2010 to 2014 the percentage of single female households with children (denominator is families with children under 18 years of age) in Montana increased from 18.2 to 18.9 percent.

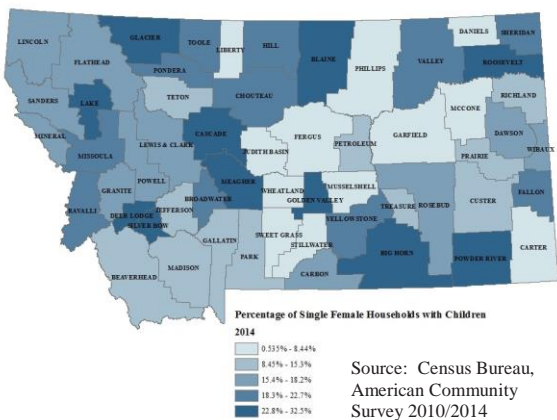
Twenty-three of Montana’s 56 counties realized declines in the percentage of single female households with children from 2010 to 2014 (Map 13). The percentage of single female households with children declined by over ten percentage points in Daniels (19.6%), Glacier (12.6%), Phillips (12.1%), Fergus (10.8%), Musselshell (10.2%) and Carter (10.1%) from 2010 to 2014. Eight counties realized increases over ten percent in single female households with children with the largest increases in Powder River (16.9%) and Meagher (17.5%).

Map 13: Percentage Change in Single Female Households with Children, 2010 to 2014



Four relatively sparsely populated counties, Wheatland (0.5%), Daniels (3.9%), Carter (4.0%) and Liberty (4.1%) have the lowest rates of single female households with children (Map 14). Big Horn (30.0%), Blaine (30.0%), Golden Valley (30.1%), Roosevelt (31.3%) and Powder River (32.5%) have the highest rates of single female households with children.

Map 14: Percentage of Single Female Households with Children, 2010 to 2014

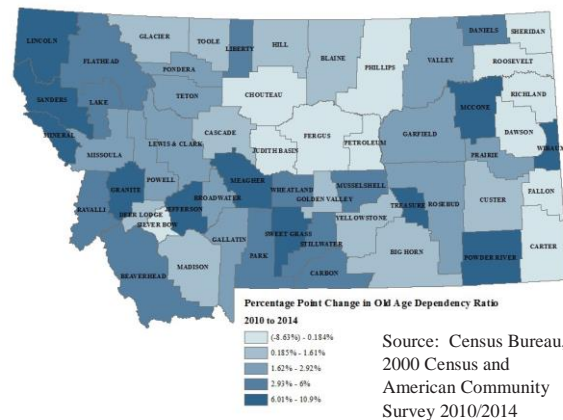


Old-Age Dependency Ratio (OADR)

Dependency ratio for a given group is the economically dependent portion (under age 18 and 65 years of age and older) of the population to the potentially employable portion (age 18 to 64 years of age) of the same population. The most important concern in Montana is the old age dependency ratio, the ratio of those 65 years of age and older divided by those 18 to 64 years of age.

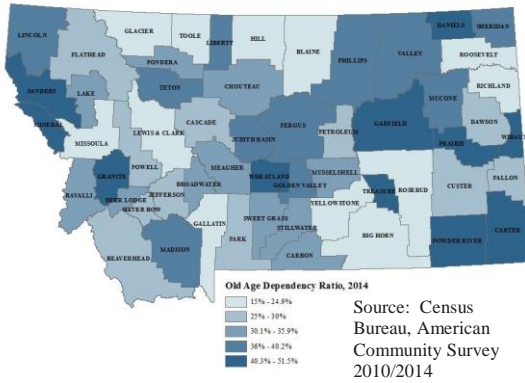
The most substantial percentage point increases in the Old Age Dependency Ratio (OADR) occurred in Granite (10.9%) and Treasure (10.8%) counties (Map 15). Eleven of Montana’s 56 counties realized decreases in the OADR with the largest decreases occurring in Judith Basin (8.6%), and Petroleum (6.3%) counties.

Map 15: Percentage Point Change in Old Age Dependency Ratio, 2010 to 2014



The OADRs for Montana and U.S. were 36.1 and 23.2 percent, respectively in 2014. The lowest OADRs are in the two major university counties, Gallatin (15.0%) and Missoula (18.3%) and in the five counties (Big Horn, Glacier, Roosevelt, Rosebud and Hill) with Native American Reservations within their borders (Map 16). All other counties in Montana have OADRs that are higher than the U.S. The highest OADRs are in Prairie (51.5%), Wheatland (49.4%), and Granite (48.4%).

Map 16: Old Age Dependency Ratio, 2014



Benefits and Assistance

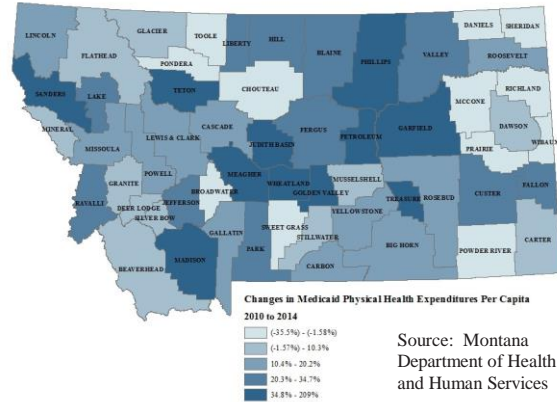
Poverty is often assessed by analyzing the incidence and level of benefits provided to the low-income population. The challenge with this approach is that only those receiving benefits are counted; hence, only those demanding and receiving services are counted and no assessment of unmet need is estimated. In this section of the report, we examine those receiving benefits from medical services supplied through Medicaid, Earned Income Tax Credits (EITC), Supplemental Nutritional Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Low Income Home Energy Assistance Program (LIHEAP) and Free and Reduced-Priced School Lunch Program (FRSL).

Medicaid

The Medicaid program is administered by the Department of Public Health and Human Services. It is designed to help qualifying individuals and families obtain physical and mental health care. This study examines the largest component of Medicaid, physical health care. In fiscal year 2015, Medicaid physical health care expenditures comprised 81 percent of total Medicaid expenditures and mental health comprising the remainder (19%). Richland, Sheridan, Powder River, Daniels, and Wibaux realized reductions in Medicaid per capita expenditures of \$20 or more from 2010 to 2014 (Map 17). Sweet Grass, Pondera, Broadwater, Chouteau, McCone, Prairie and Toole realized small reductions in Medicaid expenditures per capita, while all other counties realized increases. The

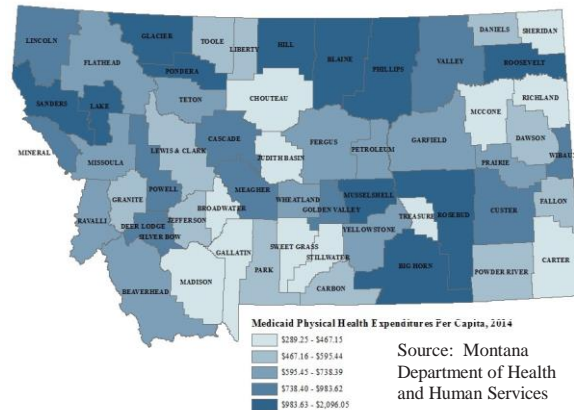
largest per capita increases occurred in Petroleum (\$470) and Golden Valley (\$561) counties.

Map 17: Percentage Change in Physical Health Medicaid Expenditures per capita, 2010 to 2014



The largest Medicaid expenditures were in Glacier and Roosevelt counties with expenditures of over \$1,500 per capita (Map 18). The lowest Medicaid expenditures were in Gallatin County with expenditures of \$289 per capita. Several other counties (Sweet Grass, Madison and Richland) had expenditures of less than \$400 per capita.

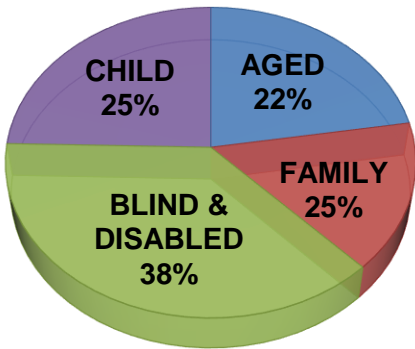
Map 18: Physical Health Medicaid Expenditures per Capita, 2014



The allocation of Medicaid physical health funds is dominated by expenditures on the disabled and blind (38%) and children (25%) in 2014 (Chart 13). Since 2010, the share of Medicaid expenditures to the aged has declined from 26.4 percent to 22.4 percent and Medicaid expenditures to children has increased from 20.0 percent to 24.6 percent. There was substantial variation across counties. Expenditures on the aged varied from less than 10 percent in Petroleum and

Judith Basin counties to over 70 percent in the eastern Montana counties of Prairie and Wibaux in 2014. Expenditures on children varied from less than 10 percent in Garfield and Wibaux to over 40 percent in Judith Basin, Golden Valley, and Petroleum.

Chart 13: Allocation of Medicaid Physical Health Expenditures, 2014



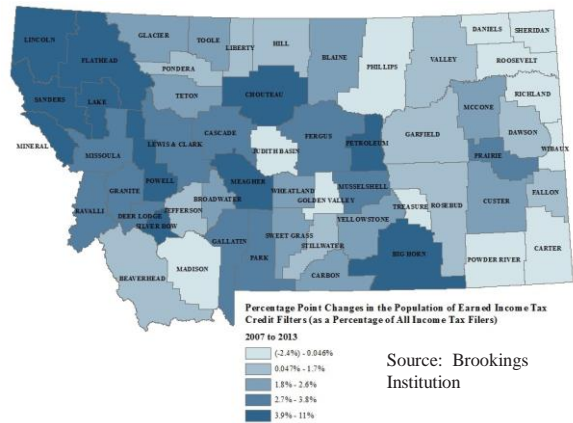
Source: Montana Department of Health and Human Services

Earned Income Tax Credits

Nationally, 16 to 17 percent of tax filers claim earned income tax credits (EITC). However, a somewhat higher percentage, 18% of tax filers claim EITC in Montana. Since 2007, 46 Montana counties have realized increases in the percentage of tax filers claiming EITC with the highest percentage point increases realized in Meagher (10.6%), Petroleum (7.3%), and Mineral (6.3%) counties (Map 19). Treasure, Liberty, and Sweet Grass realized an increase over 60 percent in EITC funds per filer from 2000 to 2013, substantially exceeding the Montana average increase of 35%.

The remaining 10 counties realized decreases in the percentage of tax filers claiming EITC with Daniels (2.4%) and Sheridan (2.2%) realizing the largest percentage point decreases.

Map 19: Percentage Changes in Proportion of EITC Filers from 2007 to 2013



The counties with Native American Reservations within their borders have over 30 percent of tax filers who claim EITC. Big Horn (40.2%), Glacier (36.7%), Blaine (31.2%) and Roosevelt (30.4%) have the highest proportion of tax filers claiming EITC in 2013 (Map 20). Stillwater, Daniels, Richland, Liberty, Fallon and Sheridan have 11 percent or less of tax filers claiming EITC.

According to Brookings Institution scholars and the Internal Revenue Service, between 80 and 85 percent of tax filers who are eligible for the EITC claim the credit. Given that EITC can provide a family with a significant cash benefit and because a broader range of working families are eligible for the EITC than for other means-tested programs, local organizations, such as Montana Extension have devoted substantial resources to alerting potential recipients of the benefits of EITC. Many EITC filers are also eligible for the Additional Child Tax Credit (ACTC), the refundable version of the Child Tax Credit.

Map 20: Percentage of Tax Filers Claiming EITC by county, 2013

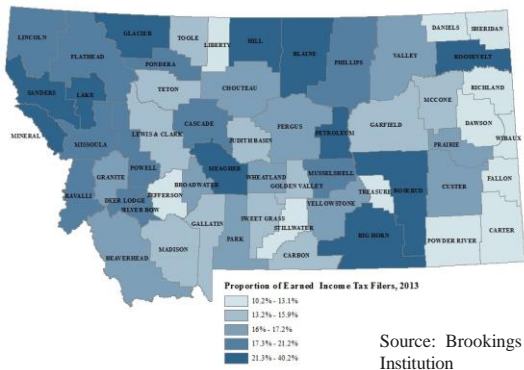
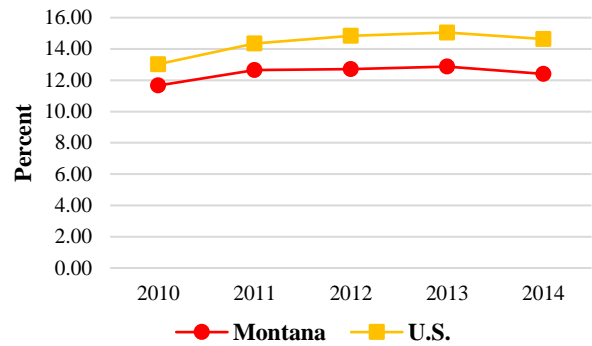


Chart 14: SNAP Participation in Montana and the U.S., 2010 to 2014



Source: Montana Department of Health and Human Services and USDA, Food and Nutrition Service

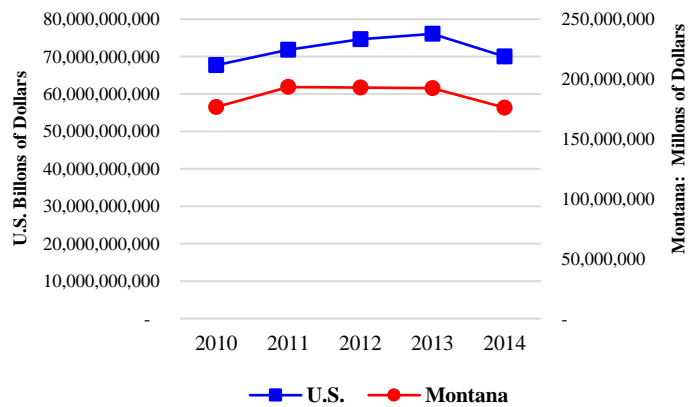
Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) aids low income families in the purchase of food to gain the nourishment they need. SNAP was formerly referred to as the Food Stamp Program.

During grocery checkout, a qualifying household can utilize a Montana Access Electronic Benefit Transfer (EBT) card to pay for food electronically. This card works much like an ATM card, and required the customer to enter their pin number for processing. Items that are not considered food products, such as tissues, cannot be purchased using the SNAP transfer funds.

In Montana, the percentage of individuals receiving SNAP decreased from 12.64 percent in 2011 to 12.41 percent in 2014; and total expenditures on SNAP decreased from \$176.5 million in 2010 to \$176.2 million in 2014 (Charts 14 and 15). At the national level, SNAP participation rates increased from 13.03 percent in 2010 to 14.63 percent in 2014; and total expenditures on SNAP increased by from \$67.7 billion in 2010 to \$70.0 billion in 2014. The average SNAP value was \$118 per month for recipients of SNAP in Montana in 2014.

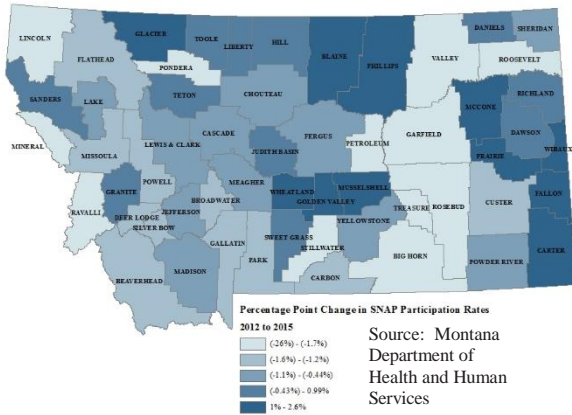
Chart 15: SNAP Expenditures in Montana and the U.S., 2010 to 2014



Source: Montana Department of Health and Human Services and USDA, Food and Nutrition Service

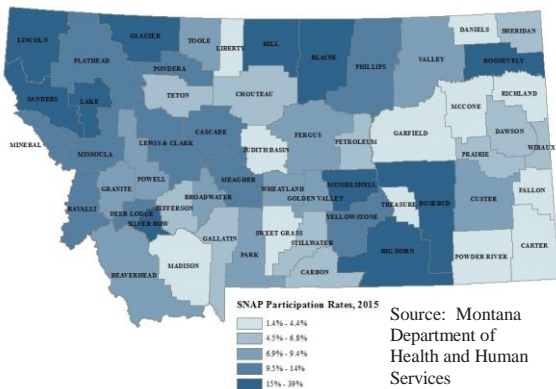
Wyoming had had the lowest SNAP expenditures among the surrounding states with \$49.2 million in 2014 while Idaho had the highest with \$295.6 million. Thirty-six Montana counties realized lower SNAP participation rates in 2015 than 2012, while all other counties realized modest increases (Map 21). Lincoln, Mineral, Roosevelt, and Rosebud counties realized the most significant decreases while the largest increases were realized in Blaine (2.0%), Glacier (2.2%), McCone (2.3%) and Wheatland (2.6%) counties.

Map 21: Percentage Point Changes in SNAP Participation Rates from 2012 to 2015



SNAP participation rates were lowest in Powder River, McCone and Garfield counties at less than 2 percent in 2015 (Map 22). The highest SNAP participation rates are in counties with Native American Reservations within their borders (Hill, Lake, Rosebud, Blaine, Roosevelt, Big Horn and Glacier). These counties have SNAP participation rates exceeding 19 percent.

Map 22: SNAP Participation Rates, 2015



Temporary Assistance for Needy Families (TANF)

Temporary Assistance for Needy Families (TANF) offers cash assistance to eligible participants on a monthly basis for up to 60 months, unless exemption criteria apply. Benefit amounts are based on income and household size.

TANF’s monthly cash benefit is less restrictive than the SNAP benefit regarding what items may be

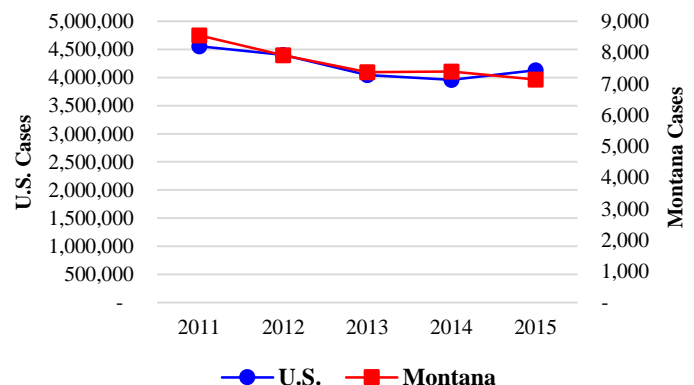
purchased. Once allocated, TANF funds may be used by the program participant to purchase both food and nonfood items. There are three ways that cash assistance can be issued to a participant. Funds can be distributed by check, direct deposit, or through the Montana Access EBT card.

Eligible households must be willing to meet various requirements of the TANF program. For example, Montana adults who are considered “work-eligible” must meet or exceed weekly work requirements and attempt to collect child support if it is safe to do so through the Child Support Enforcement Division. Work-eligible individuals can receive other services to help them partake in job related activities and employment. These supportive services can include, but are not limited to, child care, transportation and clothing assistance.

In June of 2015, the average amount of funds received by TANF recipients (adults and children) in Montana was \$157 per month.

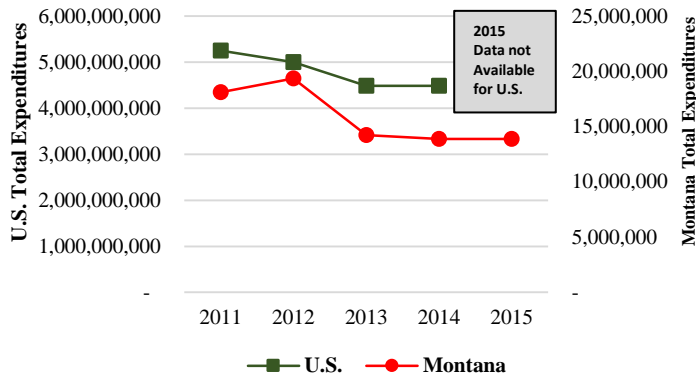
TANF participation in Montana and U.S. have followed similar trajectories with TANF participation declining from around 1.5 percent of the U.S. population and 0.9 percent of the Montana population in 2011 to 1.3 and 0.7 percent participation in 2015, respectively (Chart 16). TANF expenditures in Montana fell dramatically from \$18.1 million in 2011 to \$13.9 million in 2015 (Chart 17). TANF expenditures in the U.S. declined at a much slower pace falling from about \$5.2 billion in 2011 to \$4.5 billion in 2014.

Chart 16: TANF Participation in Montana and U.S., 2011 to 2015



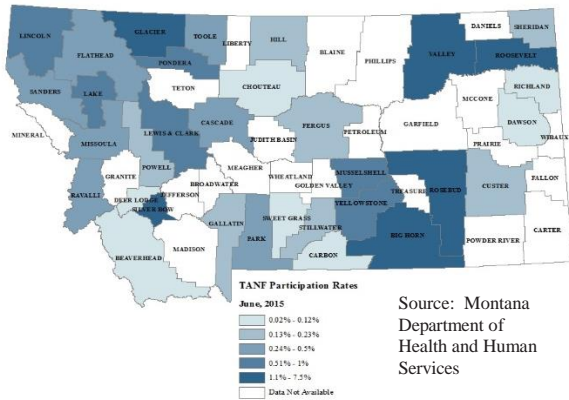
Source: Montana Department of Health and Human Services, U.S.

Chart 17: TANF Expenditures in Montana and U.S., 2011 to 2015



Source: Montana Department of Health and Human Services, U.S.

Map 26: TANF Participation Rates, 2015



Source: Montana Department of Health and Human Services

In general, TANF participation rates are very low; of the 32 counties for which data is available in 2015, 26 have participation rates of less than 1 percent (Map 26). The highest TANF participation rates are in Big Horn (6.3%), Roosevelt (6.0%), Glacier (7.5%) and Rosebud (5.1%) counties.

TANF expenditures per capita in Montana declined from \$177 per month in 2011 to \$162 per month in 2015.

Low Income Home Energy Assistance Program

The State of Montana offers two Low Income Home Energy Assistance Programs (LIHEAP) that assist qualifying families in reducing their home energy costs. The weatherization program helps make a client’s home more energy efficient. The heat assistance program reduces participant heating energy

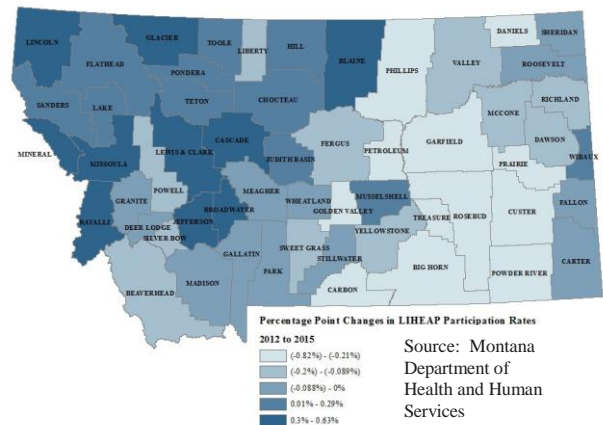
costs by contributing funds directly to their energy provider. Both homeowners and renters can qualify for these LIHEAP programs. This study addresses the heating assistance program only.

Due to the nature of heat assistance funding, families with the greatest need are served first. If supplemental funds become available, a second payment may be made to energy providers on behalf of LIHEAP heat assistance households.

LIHEAP participation rates for December remained steady around 1 percent from 2012 through 2015 in Montana. LIHEAP expenditures in December increased in Montana from \$6.0 million to \$6.1 million from 2012 to 2015.

LIHEAP participation rates have increased in 21 Montana counties (Map 27). The largest percentage point increases occurred in Broadwater (0.63%), Lewis and Clark (0.56%), Jefferson (0.44%), and Lincoln (0.38%) counties.

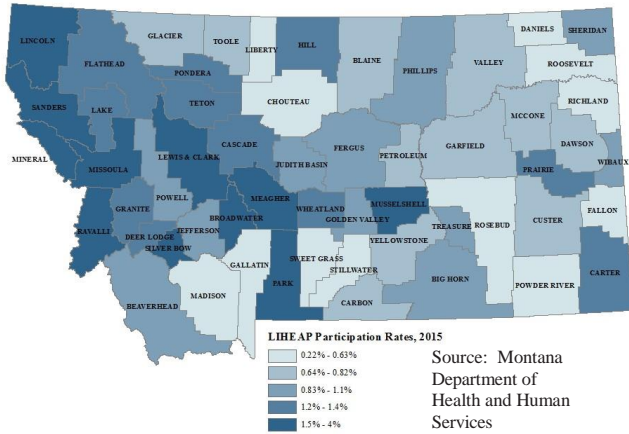
Map 27: Percentage Point Changes in LIHEAP Participation Rates from 2012 to 2015



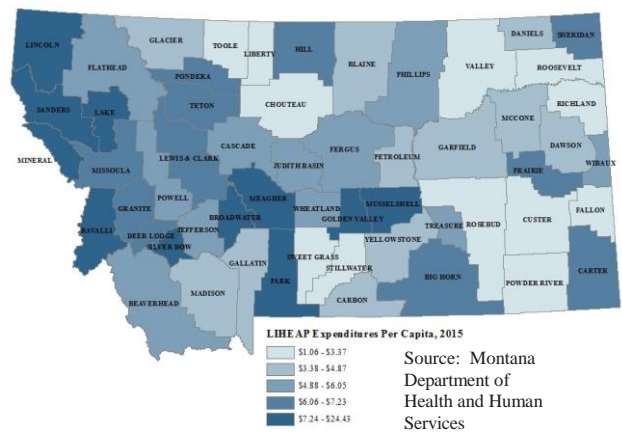
Source: Montana Department of Health and Human Services

LIHEAP participation rates in 2015 were highest in Mineral (4.04%), Lincoln (3.56%), Meagher (3.21%) Sanders (2.73%), and Musselshell (2.35%) counties (Map 28). The lowest LIHEAP participation rates were in Roosevelt (0.22%), Fallon (0.26%) and Liberty (0.27%) counties; although, LIHEAP is distributed by MDPHHS to American Indians living on the Crow reservation and Big Horn county only.

Map 28: LIHEAP Participation Rates, 2015

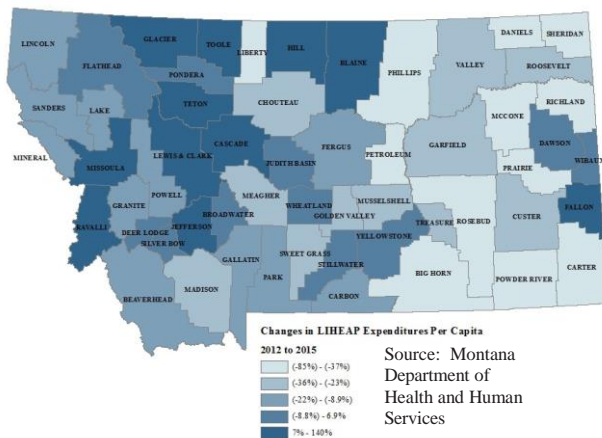


Map 30: LIHEAP Expenditures per Capita, 2015



LIHEAP expenditures have increased in 13 counties since 2012. The largest per capita percentage increases occurred in Glacier (138.4%), Toole (122.5%), and Blaine (118.6%) counties (Map 29).

Map 29: Percentage Changes in LIHEAP Expenditures from 2012 to 2015



LIHEAP expenditures per capita follow very closely with participation rates in the county. Rosebud, Stillwater, Sweet Grass, Richland, Liberty, Roosevelt, Powder River and Fallon counties had the lowest LIHEAP expenditures with less than \$2 per capita; however, no LIHEAP funds are distributed to American Indians living on reservations in these counties (Map 30). Meagher, Lincoln and Mineral counties had the highest LIHEAP expenditures, which exceeded \$20 per capita.

Free and Reduced School Lunch

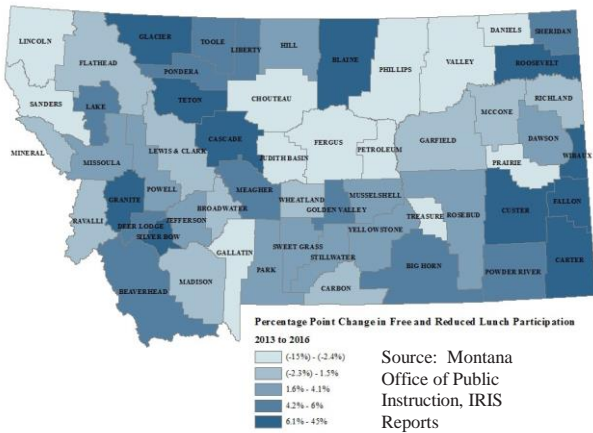
Federal funds help qualifying families provide reduced-price lunches and after-school snacks to school-aged children when schools partner with the United States Department of Agriculture (USDA). To access Federal subsidies, schools must serve meals and snacks that meet or exceed Federal guidelines. These items must be available to students at a free or reduced price during in and after-school educational programs.

In Montana, the USDA estimated that about 66,000 children participated in the school lunch program in 2016. Nationally, over 31.7 million children participated in the program in 2010. Within Montana’s public schools, about 45 percent of school-aged children were eligible for free and reduced school lunches in 2016.

Any child at a participating school may purchase a meal through the National School Lunch Program. Children from families with incomes at or below 130 percent of the poverty level are eligible for free meals. Those with incomes between 130 percent and 185 percent of the poverty level are eligible for reduced-price meals. Children from families with incomes over 185 percent of poverty pay a full price, though their meals are still subsidized to some extent. Local school food authorities set their own prices for full-price (paid) meals, but must operate their meal services as non-profit programs.

From 2013 to 2016, FRSL participation increased from 43 percent in 2013 to 45 percent in 2016 (Map 31). Participation rates declined in 17 counties while the largest percentage point increases occurred in Teton (44.7%), Glacier (18.1%) and Granite (17.8%).

Map 31: Changes in Free and Reduced School Lunch Participation, 2013 to 2016



FRSL participation in 2016 ranged from under 25 percent in Richland, Gallatin and Daniels counties to over 75 percent in Roosevelt, Teton, Glacier and Big Horn counties (Map 32).

Map 32: Free and Reduced Lunch Participation, 2016

