

District 6 HRDC Community Needs Assessment



2017

Table of Contents

Executive Summary.....Page 1
Introduction..... Page 2
Population Profile..... Page 3
Employment..... Page 14
Education..... Page 19
Housing..... Page 21
Income..... Page 22
Nutrition..... Page 24
Community Needs Survey..... Page 26
Conclusion..... Page 26

Executive Summary

For the last 39 years, the Human Resource Development Council, a private non-profit Community Action Agency, has served low-income individuals residing in six Central Montana counties: Fergus, Golden Valley, Judith Basin, Musselshell, Petroleum, and Wheatland. HRDC covers 8% of the state's landscape, which is comprised of mostly rural and agricultural area. The 2015 census calculated the combined population of all six counties to be 21,498 people (Headwaters, Dept. of Commerce 2015 American Community Survey Office), comprising 2% of the state's population, spreading over 12,260 square miles. The HRDC office is located in Lewistown, the largest population concentration with a population of 5,901 residents; the smallest community served by HRDC is Petroleum County with a total county population of 566 residents (Headwaters, Dept. of Commerce 2015 American Community Survey Office).

“Assisting Montana communities, individuals, and families by linking them to available services, resources, and opportunities to become more independent” is HRDC's mission statement. HRDC programs provide Section 8 Rental Assistance; Low Income Energy Assistance (LIEAP); Weatherization; Energy Share; Employment and Training of Youth, Adults, and Displaced Homemakers; Women Infant and Children (WIC); Emergency Solution Grant; Clearinghouse Connections; Temporary Assistance for Needy Families Program. In 2016, HRDC collaborated with 130 organizations in the six counties to maximize the services available and avoid duplications of programs.

Although each community faces its own unique challenges, there are common challenges facing the six rural communities as identified in the Community Needs Assessment.

1. Affordable rentals and housing
2. Heating and home weatherization
3. More job opportunities

Affordable rentals and housing are common needs statewide, and rural communities are no exception. Many of the houses are older and not fuel-efficient. Low-income housing units are not available in all of the counties in the service area. Employment is limited in the smaller communities and jobs are low-paying, so there is less money available to pay rent and utilities. The largest population subset listing affordable housing on the Community Needs Assessment (69 of the 106) were individuals receiving Social Security or Social Security Disability with a gross wage between \$10,000- \$14,999 annually.

Heating and home weatherization was the second identified need. The median age of the home for the service area is 56 years (built in 1961), compared to Montana's median house age of 41 years (built in 1976). Wheatland County's median house age was the oldest at 63 years (built in 1954). Many older homes have less energy efficient furnaces, water heaters, windows, and limited insulation – increasing the utility costs and overall home maintenance costs. Of the 106 returned Community Needs Assessments, 79 responded they had participated in the Low Income Energy Assistance Program in the past year.

Employment opportunities are limited in the less populated communities. Agriculture, mining, and small privately owned businesses comprise the majority of the employment opportunities in smaller counties. Unfortunately, many retailers have experienced a decline in business due to several factors. Small businesses have to compete with the internet and customers traveling to larger towns to make their purchases. Many main street businesses have permanently closed due to not being able to make a profit. Mining has slowed down thus reducing the number of available jobs. Agriculture jobs are often seasonal, and automation has reduced the number of people needed to complete the work. Education and experience also are important considerations in regards to obtaining employment. Per Headwaters, Dept. of Commerce 2015 American Community Survey Office, 8.9% of the residents in the six counties did not have a high school diploma; 39.3% had high school diploma only; 22.1% had some college; 7.6% had an associates; and 16.9% had a bachelor's degree. Identifying characteristics of the population served by HRDC helps to better serve those in need.

The programs offered by HRDC serve low-income people of Central Montana. Through the use of the Community Needs Assessment, common challenges can be identified so that concentrated efforts can be implement to help ensure a better quality of life for Montana's citizens.

Introduction

District 6 Human Resource Development Council (HRDC) has been “Helping People, Changing Lives” in Fergus, Golden Valley, Judith Basin, Musselshell, Petroleum and Wheatland counties since 1978. HRDC is one of 10 Community Action Agencies in Montana who offer an array of programs to address the needs of low-income individuals and families.

HRDC is a locally governed, private, non-profit corporation who coordinates the efforts of local, state, private and federal resources to strengthen the communities and improve the resident’s lives. HRDC offers an array of comprehensive programs: Workforce Innovation and Opportunities Act (WIOA), State Displaced Homemaker Program, Emergency Services, Energy Share, Women, Infant and Children, Low Income Energy Assistance, Weatherization Program and Section 8 Housing Choice Voucher Program, Clearinghouse Connections and a pilot project Water Assistance Program.

Rural Health Care Information defines frontier areas as the most remote and sparsely populated places along the rural-urban continuum, with residents far from healthcare, schools, grocery stores, and other necessities. All of the counties served by the agency are frontier as they cover a large geographic area, are sparsely populated with six or fewer people per square mile and are isolated from larger populated areas and services. There is no public transportation system between the counties and very limited public transportation to the Billings and Great Falls. Lewistown in Fergus County is the only county that has a Job Service and Lewistown and Roundup are the only two towns that have an Office of Public Assistance. HRDC is one of the few service agencies that routinely travel to the outlying counties to provide services to the low-income residents in need.

A summary of needs and resources was compiled using data from numerous sources. Data came from census demographics, current socio-economics, and a random survey of participants who received services from the agency in 2016. The agency also used information gathered from Human Service Coalition meetings. The Human Service Coalition is composed of representatives from non-profits, governmental agencies, religious institutions, educational organizations, and the low- income population.

The agency conducts a tri-annual customer needs assessment in association with its strategic planning cycle to help determine the needs of the community. Although each county faces unique challenges, the agency uses the Community Needs Assessment to determine the important overall needs of the service area. 865 surveys were mailed to 5% (or a minimum of 5 participants to the smaller counties) of participants and 106 surveys were returned for a 12% response rate. Surveys were also available for the public to complete. The survey asked recipients a series of questions regarding housing, income, household size, etc. and their overall need. The information gathered from the surveys, Human Service Coalition meetings will be used to set goals and objectives for the

Data was gathered from US Census Bureau, Headquarters, Dept. of Commerce 2015 American Community Survey, Montana Dept. of Labor & Industry Research and Analysis Bureau, MT Office of Public Instruction, Kids Count, Montana Poverty Report Card August 2016 and Rural Health Care Information, and demographics from the survey respondents.



Population Profile
Population Profile: Population Change

Population change within the 6 county report area from 2012-2015 is shown below. During the three year period, total population estimates for the report area declined by -0.30%, decreasing from 21,633 persons in 2012 to 21,569 persons in 2015. The greatest loss occurred in Petroleum County, Montana, which experienced a -21.73% decrease in population. Whereas Musselshell County experienced 4.2% increase in population. The increase in population in Musselshell County could be attributed to the coalmine and people living in Roundup and commuting 50 miles to Billings to work.

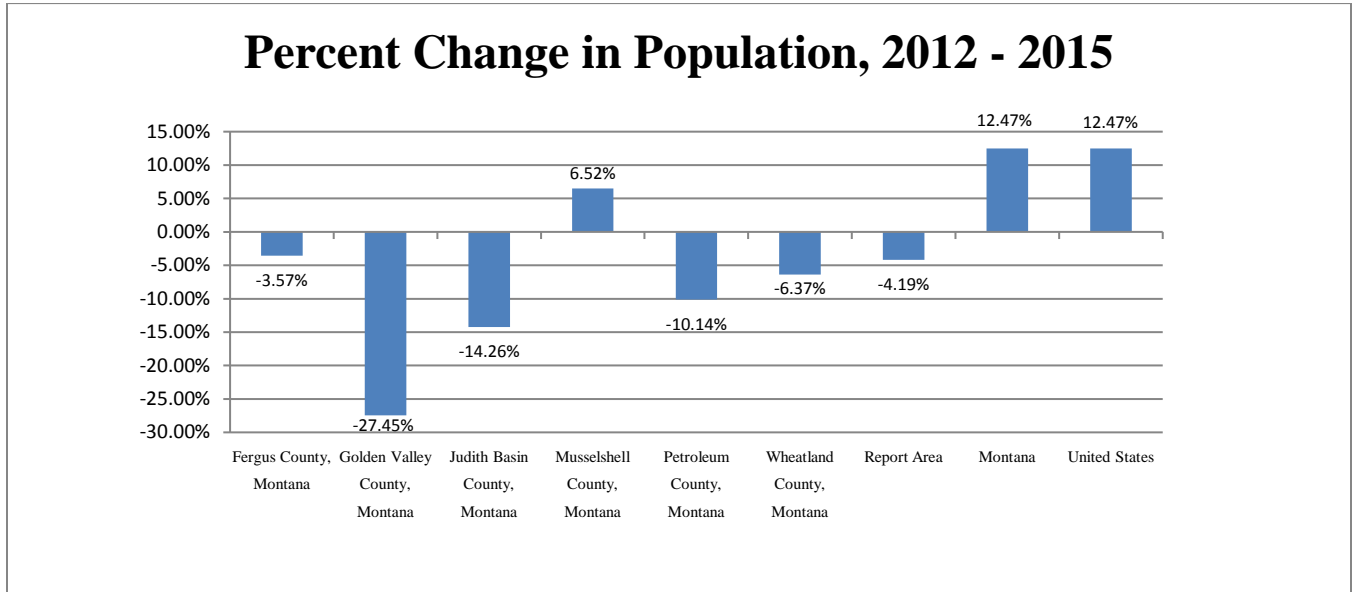


Table 1. Population Change 2012- 2015

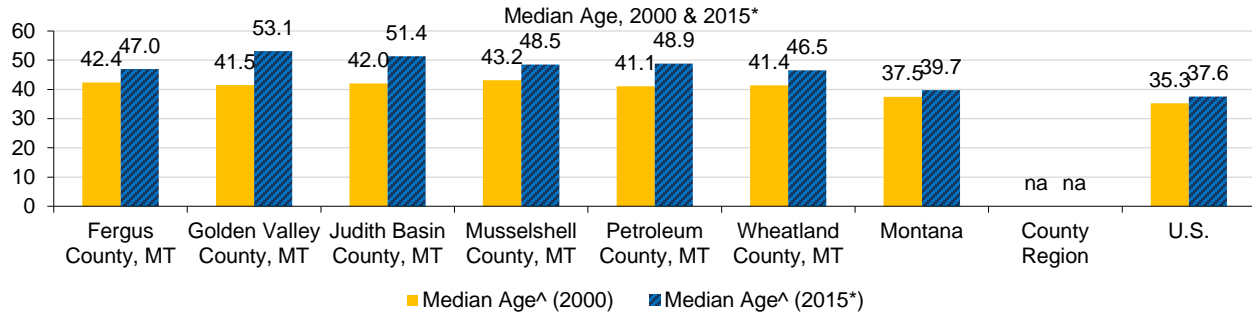
Geographic Area	ACS-2012 Population	ACS -2015 Population	Population Change	Percent Change
Fergus County, Montana	11,507	11,468	-39	-0.34%
Golden Valley County, Montana	769	756	-13	-1.69%
Judith Basin County, Montana	2,052	1,997	-55	-2.68%
Musselshell County, Montana	4,597	4,790	193	4.20%
Petroleum County, Montana	566	443	-123	-21.73%
Wheatland County, Montana	2,142	2,115	-27	-1.26%
Report Area	21,633	21,569	-64	-0.30%
Montana	902,195	1,014,699	112,504	12.47%

Source: U.S Department of Commerce. 2016 Census Bureau, American Community Survey Office. Washington D.C. The 2012 and 2015 American Community Survey 5-year average of data collected from 2008-2012 and 2011-2015.

Population Profile: Age and Gender Demographics

Population by age is displayed in the chart below. The median age in the 6 county report area is higher in all counties when compared to median age of both Montana and the U.S. Gender within the 6 county report area is shown in Table 2. According to American Community Survey 2011-2015 5-year population estimates for the report area, the female population comprised 10,649 of the report area, while the male population was 10,920.

From 2000 to the 2009-2015 period, the median age estimate increased the most in Golden Valley County, MT (41.5 to 53.1, a 28.0% increase) and increased the least in Montana (37.5 to 39.7, a 5.9% increase).



Data Sources: U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.; U.S. Department of Commerce. 2000. Census Bureau, Systems Support Division, Washington, D.C.

Table 2. Gender Demographics, 2011 - 2015

	Total Population	Male	Female
Fergus County, Montana	11,468	5,807	5,661
Golden Valley County, Montana	756	364	392
Judith Basin County, Montana	1,997	1,041	956
Musselshell County, Montana	4,790	2,389	2,401
Petroleum County, Montana	443	232	211
Wheatland County, Montana	2,115	1,087	1,028
Report Area	21,569	10,920	10,649
Montana	1,014,699	510,163	504,536
United States	316,515,021	155,734,280	160,780,741

Source: U.S Department of Commerce. 2016 Census Bureau, American Community Survey Office. Washington D.C. The 2012 and 2015 American Community Survey 5-year average of data collected from 2008-2012 and 2011-2015.

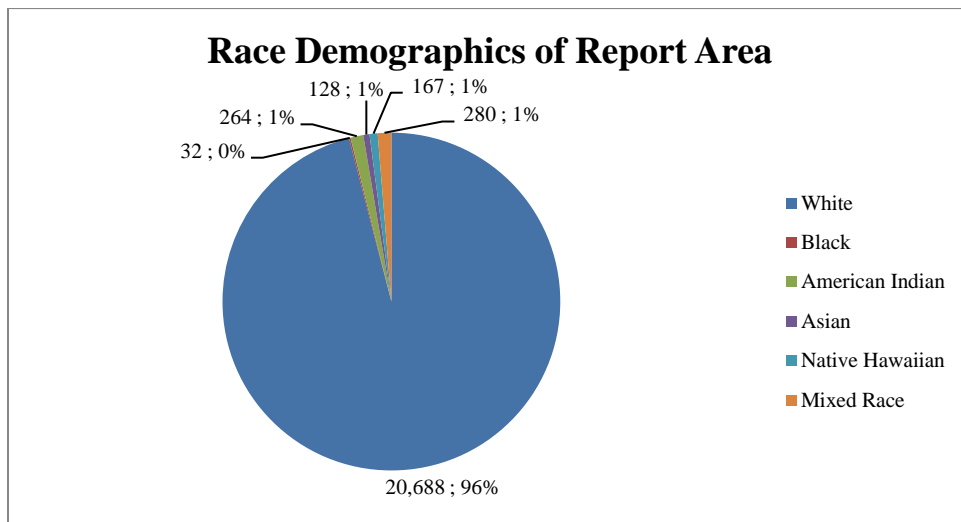
The State of Montana experienced a 12.47% increase in population going from 902,195 people to 1,014,699 people. Montana's population continues to see an increase indicating people are moving to larger towns in Montana instead of the five rural counties. Musselshell County had an increase in their population of 193 people.

The median age in the 6 county report area is higher in all counties when compared to median age of both Montana. According to American Community Golden Valley county experienced the largest median age increase from 41.5 to 53.1 or 28% from 2000-2015. According to the Census Bureau, 10,000 people in the United States turn 65 (retirement age) every day. People born between the years of 1946 and 1964 are called "baby boomers" are the largest demographic in the United States. The aging or greying of America will affect everything from labor force, the need for health care, housing, politics, ethnicity, and the productivity of the workforce.

Population Profile: Race

Demographics

Population by gender within the report area is shown below. According to American Community Survey 2011-2015 5-year population estimates, the white population comprised 96% of the report area; black population represented 0.01%; and, other races combined were .042%.



Source: Census Bureau, American Community Survey Office. Washington D.C. The 2015 American Community Survey 5-year

Population Profile: Poverty, 2015

2015 poverty estimates show 2,983 persons living below the poverty rate in the report area. In 2015, Golden Valley County, Montana, had the highest poverty rate (16.6%), while Petroleum County, Montana, had the lowest poverty rate (6.8%). Poverty information is at 100% of the federal poverty income guidelines.

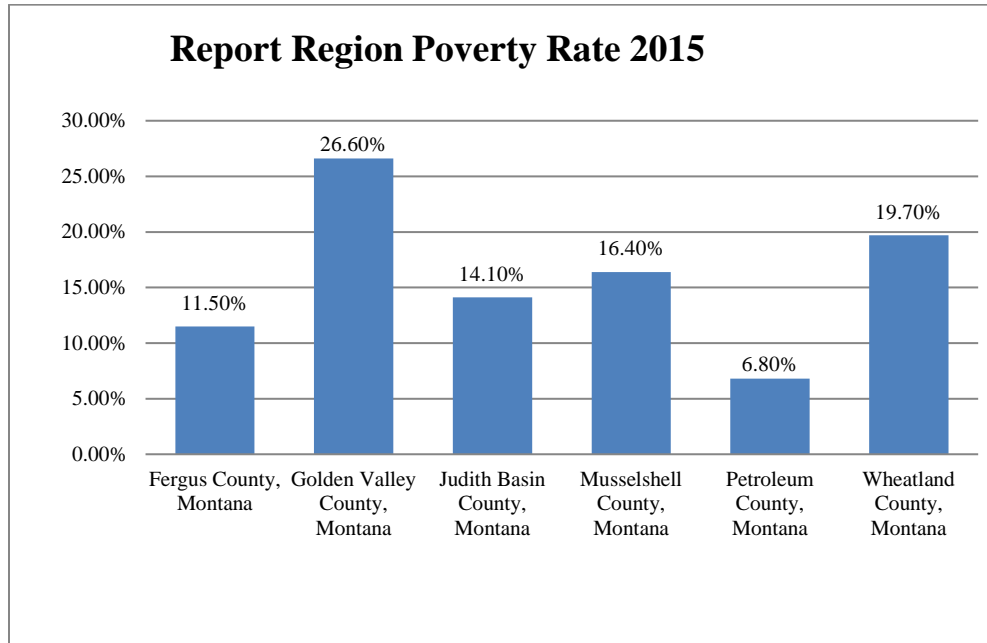


Table 3 Poverty, 2015

Geographic Area	All Ages		Age 0-17		Under 5		Age 5-17	
	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate
Fergus County, Montana	1,287	11.5%	315	13.9%	64	10.1%	251	15.3%
Golden Valley County, Montana	201	26.6%	83	60.1%	15	53.6%	68	61.8%
Judith Basin County, Montana	281	14.1%	67	19.0%	20	34.5%	47	16.0%
Musselshell County, Montana	774	16.4%	232	22.5%	55	19.9%	177	23.4%
Petroleum County, Montana	30	6.8%	7	8.4%	0	0.0%	7	11.5%
Wheatland County, Montana	410	19.7%	140	30.9%	23	18.3%	117	35.8%
Report Area	2,983	15.9%	844	25.8%	177	22.7%	667	27.3%
Montana	150,586	15.2%	43,123	19.6%	13,286	22.3%	29,837	18.6%
United States	47,749,043	15.5%	15,760,766	21.7%	4,795,039	24.5%	10,965,727	20.7%

Source: Census Bureau, American Community Survey Office. Washington D.C. The 2015 American Community Survey 5-year average of data collected 2011-2015.

Population Profile: Poverty Rate Change, 2000 - 2015

Poverty rate change in the 6 county report area from 2000-2015 is shown in Table 7. According to the American Community Survey, the poverty rate for the 6 county area increased by 0.3%, compared to a national increase of 4.2%. Petroleum County, Montana County experienced the greatest change in poverty, decreasing by 11% from 2000-2015, and Judith Basin County, Montana, experienced the least amount of change, decreasing by -0.9%.

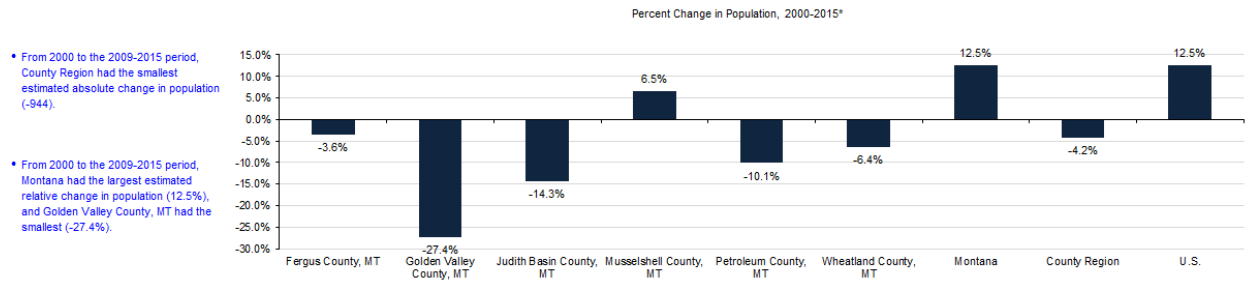


Table 4 Change in Poverty Rate, 2000 - 2015

Geographic Area	Persons in Poverty 2000	Poverty Rate 2000	Persons in Poverty 2015	Poverty Rate 2015	Change in Poverty Rate 2000 - 2015
Fergus County, Montana	1,505	13.2%	1,287	11.5%	-1.7%
Golden Valley County, Montana	205	21.9%	201	26.6%	4.7%
Judith Basin County, Montana	343	15.0%	281	14.1%	-0.9%
Musselshell County, Montana	761	17.4%	774	16.4%	-1.0%
Petroleum County, Montana	87	17.8%	30	6.8%	-11.0%
Wheatland County, Montana	449	22.7%	410	19.7%	-3.0%
Report Area	3,350	15.6%	2,983	15.9%	0.3%
Montana	117,677	13.3%	150,586	15.2%	1.9%
United States	31,581,086	11.3%	47,749,043	15.5%	4.2%

Source: Census Bureau, American Community Survey Office. Washington D.C. The 2000 and 2015 American Community Survey 5-year average of data collected 1996-2000 and 2011-2015.

Poverty continues to be an issue in the Central Montana area. The poverty information is at 100% of the federal poverty income guidelines. The 2015 poverty estimates show 2,983 persons living below the poverty rate in the report area. In 2015, Golden Valley County, Montana, had the highest poverty rate (16.6%), while Petroleum County, Montana, had the lowest poverty rate (6.8%).

Poverty rate change in the 6 county report area from 2000-2015 is shown in the table below. According to the American Community Survey, the poverty rate for the 6 county area increased by 0.3%, compared to a national increase of 4.2%. Petroleum County, Montana County experienced the greatest change in poverty, decreasing by 11% from 2000-2015, and Judith Basin County, Montana, experienced the least amount of change, decreasing by -0.9%. Golden Valley experienced an increase of 4.7%.

Population Profile: Families in Poverty

Table 5 shows the number and percentage of families in poverty in the 6 county report area. At 2.4%, Petroleum County, Montana, had the lowest percentage of families in poverty while the Golden Valley County, Montana, had the largest percentage of families in poverty. In 2015, it is estimated that there were 847 families, or 9.3%, living in poverty within the report area.

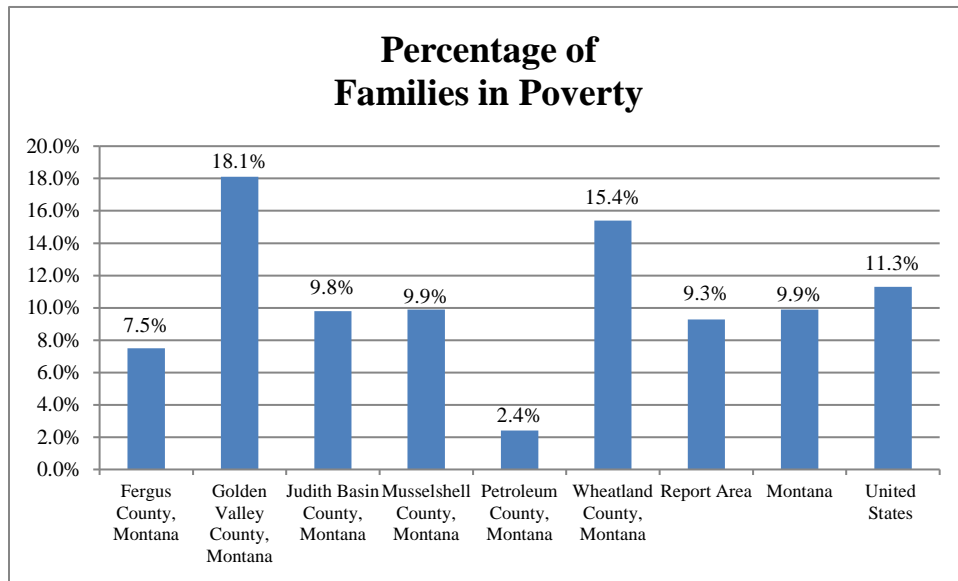


Table 5 Families in Poverty, 2011 - 2015

Geographic Area	Total Families	Families in Poverty	Percentage of Families in Poverty
Fergus County, Montana	4,879	366	7.5%
Golden Valley County, Montana	320	58	18.1%
Judith Basin County, Montana	913	89	9.8%
Musselshell County, Montana	1,951	193	9.9%
Petroleum County, Montana	192	5	2.4%
Wheatland County, Montana	885	136	15.4%
Report Area	9,140	847	9.3%
Montana	409,394	40,530	9.9%
United States	116,926,305	1,3212,672	11.3%

Source: Census Bureau, American Community Survey Office. Washington D.C. The 2015 American Community Survey 5-year average of data collected 2011-2015.

Population Profile: Poverty Rate (ACS)

Table 6 shows the total population estimates for all persons in poverty for the 6 county report area. According to the American Community Survey 5-year estimates, an average of 15.2% of all persons living in Montana were in a state of poverty during the 2011-2015 period. Petroleum County, Montana, had the lowest poverty rate, 6.8%, while Golden Valley County, Montana, had the highest poverty rate, 26.6%. The poverty rate for all persons living in the 6 county report area is less than the national average of 15.5%.

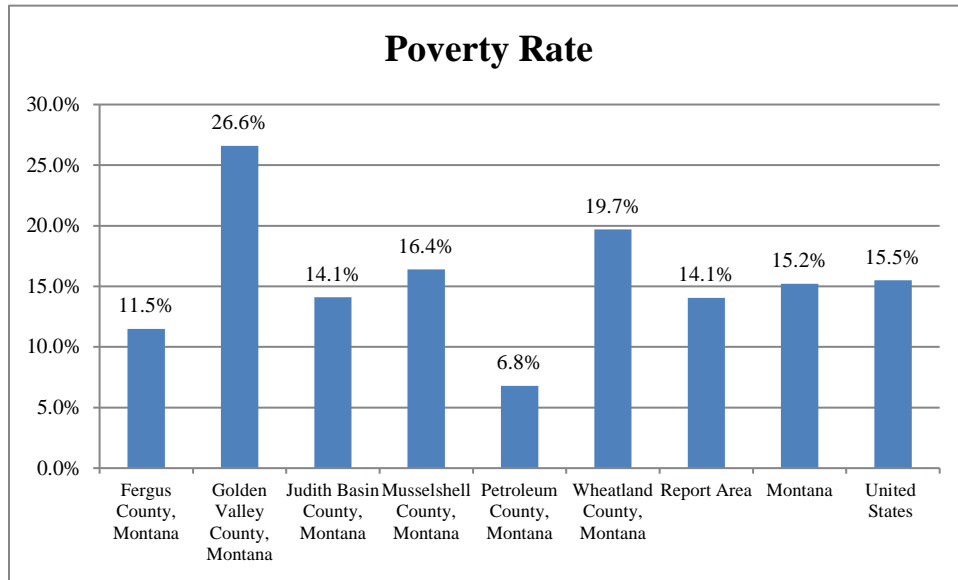


Table 6. Poverty Rate (ACS), 2011 - 2015

Geographic Area	Poverty Rate for All Persons		
	Total Population	In Poverty	Poverty Rate
Fergus County, Montana	11,218	1,287	11.5%
Golden Valley County, Montana	756	201	26.6%
Judith Basin County, Montana	1,997	281	14.1%
Musselshell County, Montana	4,728	774	16.4%
Petroleum County, Montana	443	30	6.8%
Wheatland County, Montana	2,082	410	19.7%
Report Area	21,224	2,983	14.1%
Montana	989,932	150,586	15.2%
United States	308,619,550	47,749,043	15.5%

Source: Census Bureau, American Community Survey Office. Washington D.C. The 2000 and 2015 American Community Survey 5-year average of data collected 1996-2000 and 2011-2015.

Population Profile: Households in Poverty by Family Type

Table 7 shows the number of households in poverty by type in the 6 county report area. At 3 households, Petroleum County, Montana, had the lowest number of households in poverty, while Fergus County, Montana, had the largest number of households in poverty, 242. The American Community Survey estimates that there were 554 households living in poverty within the report area.

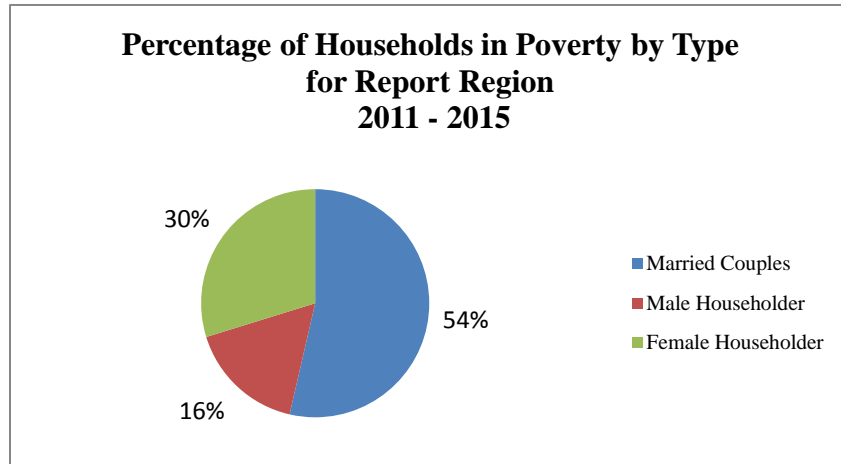


Table 7. Households in Poverty by Family Type, 2011 - 2015

Geographic Area	Total Households 2011-2015	Households in Poverty			
		Overall	Married Couples	Male Householder	Female Householder
Fergus County, Montana	3,213	242	110	55	77
Golden Valley County, Montana	226	41	16	0	25
Judith Basin County, Montana	614	60	40	0	20
Musselshell County, Montana	1,267	126	84	11	31
Petroleum County, Montana	127	3	3	0	0
Wheatland County, Montana	531	82	44	26	12
Report Area	5,978	554	297	92	165
Montana	255,470	25,307	10,082	3,080	12,145
United States	77,260,546	8,761,164	3,171,327	941,758	4,648,079

Source: Census Bureau, American Community Survey Office. Washington D.C. The 2015 American Community Survey 5-year average of data collected 2011-2015.

Note: The poverty rate for Household type is based on the total number of households for that household type.

Population Profile: Household Poverty Rate by Family Type

Table 8 shows percentage of households in poverty by household type in the 6 county report area. At 2.4%, Petroleum County, Montana, had the lowest percentage of households in poverty, while the Golden Valley County, Montana, had the largest percentage of households in poverty, 18.1%. In 2015, it is estimated that 10.5% of all households were living in poverty within the report area, compared to the national average of 11.3%. Of the report area’s households in poverty, female-headed households represented 3.6% of all households in poverty, compared to 2.2% and 5.7% of households headed by males and married couples, respectively.

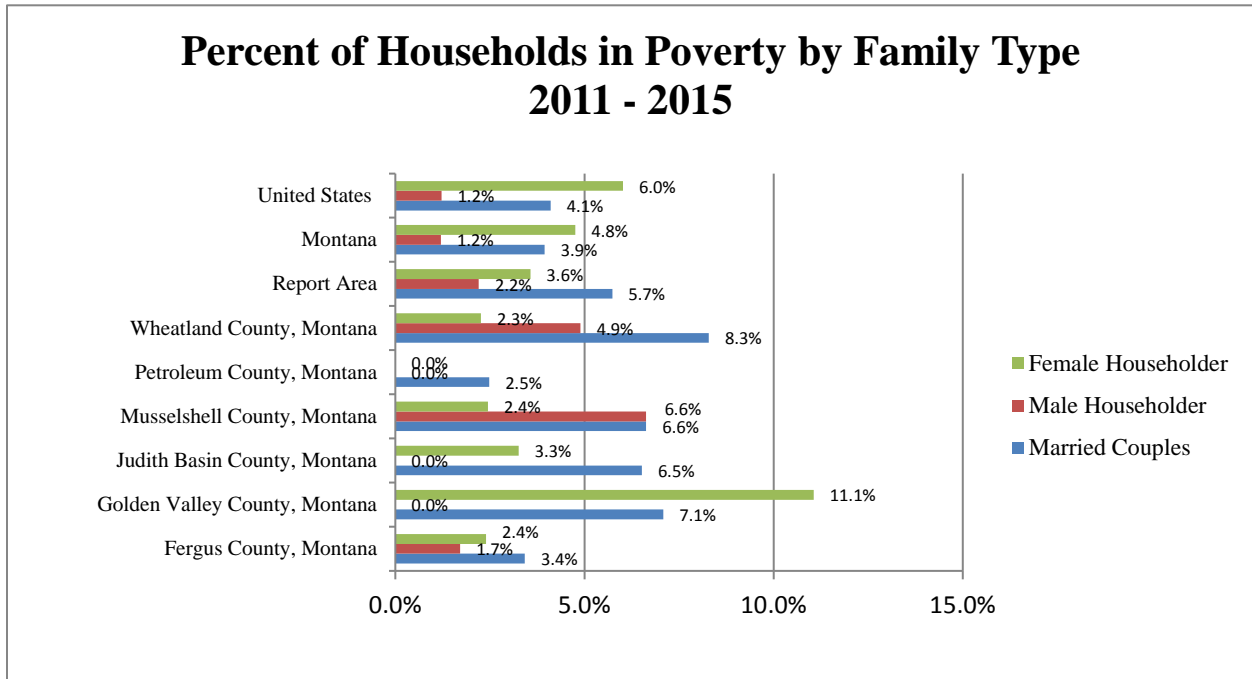


Table 8. Household Poverty Rate by Family Type, 2011 - 2015

Geographic Area	All Types	Married Couples	Male Householder	Female Householder
Fergus County, Montana	7.5%	3.4%	1.7%	2.4%
Golden Valley County, Montana	18.1%	7.1%	0.0%	11.1%
Judith Basin County, Montana	9.8%	6.5%	0.0%	3.3%
Musselshell County, Montana	9.9%	6.6%	6.6%	2.4%
Petroleum County, Montana	2.4%	2.5%	0.0%	0.0%
Wheatland County, Montana	15.4%	8.3%	4.9%	2.3%
Report Area	10.5%	5.7%	2.2%	3.6%
Montana	9.9%	3.9%	1.2%	4.8%
United States	11.3%	4.1%	1.2%	6.0%

Source: Census Bureau, American Community Survey Office. Washington D.C. The 2015 American Community Survey 5-year average of data collected 2011-2015.

Note: The poverty rate for Household type is based on the total number of households for that household type.

Population Profile: Child (0-17) Poverty Rate (ACS)

Table 9 shows the population and poverty estimates for children in the 6 county report area. According to the American Community Survey 5-year data, an average of 19.6% of children lived in a state of poverty during the 2015 calendar year. Petroleum County, Montana, had the lowest poverty rate 8.4%, while Golden Valley County, Montana, had the highest child poverty rate of 60.1%. The poverty rate for children living in the 6 county report area, 19.5%, is less than the national average of 21.7%.

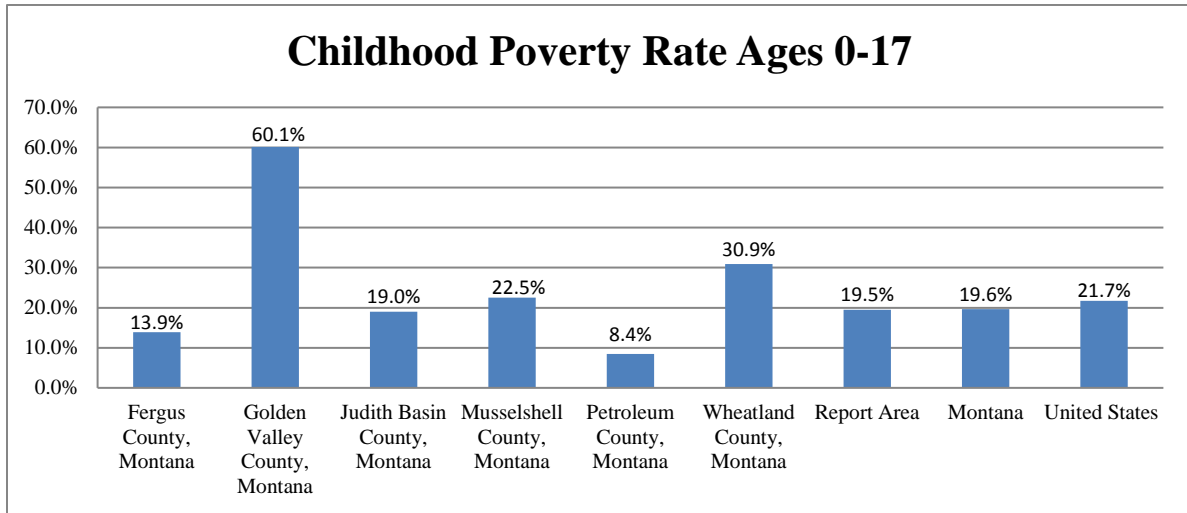


Table 9. American Community Survey, Child (0-17) Poverty Rate

Geographic Area	Children, Ages 0 - 17 years		
	Total Population	In Poverty	Poverty Rate
Fergus County, Montana	2,270	315	13.9%
Golden Valley County, Montana	138	83	60.1%
Judith Basin County, Montana	352	67	19.0%
Musselshell County, Montana	1032	232	22.5%
Petroleum County, Montana	83	7	8.4%
Wheatland County, Montana	453	140	30.9%
Report Area	4,328	844	19.5%
Montana	219,611	43,123	19.6%
United States	72,540,829	15,760,766	21.7%

Source: Census Bureau, American Community Survey Office. Washington D.C. The 2015 American Community Survey 5-year average of data collected 2011-2015.

Population Profile: Seniors in Poverty

Poverty rates for seniors (persons age 65 and over) are shown in Table 18. At 2.5%, Petroleum County, Montana, had the lowest percentage of seniors in poverty while Wheatland County, Montana, had the highest percentage of seniors in poverty, 15.8%. According to American Community Survey estimates, there were 463 seniors, or 10.0%, living in poverty within the report area.

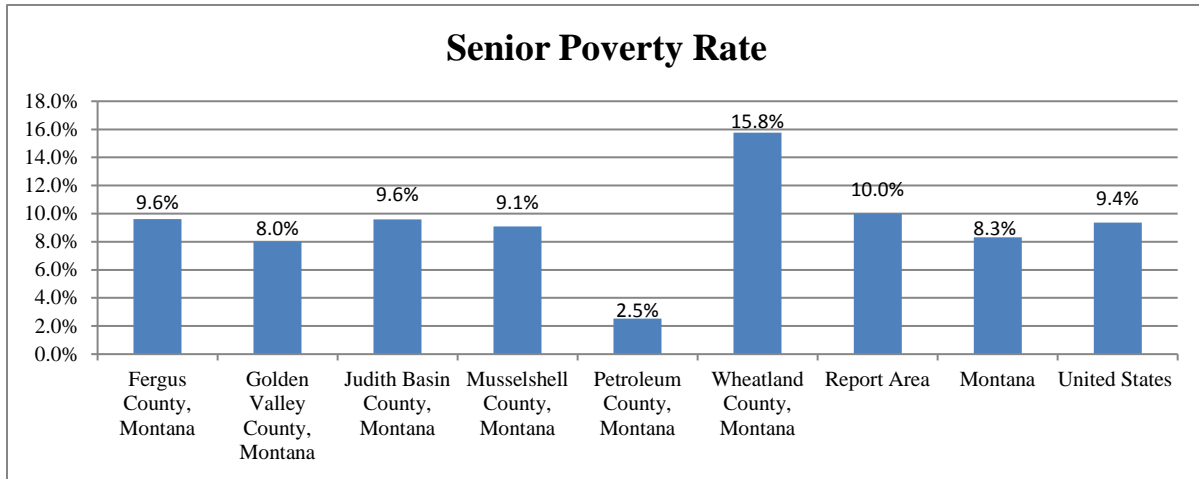


Table 10. Seniors in Poverty, 2011 - 2015

Geographic Area	Seniors	Seniors in Poverty	Senior Poverty Rate
Fergus County, Montana	2,475	238	9.6%
Golden Valley County, Montana	150	12	8.0%
Judith Basin County, Montana	448	43	9.6%
Musselshell County, Montana	980	89	9.1%
Petroleum County, Montana	79	2	2.5%
Wheatland County, Montana	501	79	15.8%
Report Area	4,633	463	10.0%
Montana	159,529	13,263	8.3%
United States	43,313,536	4,058,359	9.4%

Source: Census Bureau, American Community Survey Office. Washington D.C. The 2015 American Community Survey 5-year average of data collected 2011-2015.

Poverty rates for seniors (persons age 65 and over) are below. At 2.5%, Petroleum County had the lowest percentage of seniors in poverty while Wheatland County, had the highest percentage of seniors in poverty of 15.8%. According to American Community Survey estimates, there were 463 seniors, or 10.0%, living in poverty within the report area. The number of seniors in poverty in the agency’s service area is higher than both Montana’s at 8.3% and the United States at 9.4%. The majority of the services by provided to seniors are fuel assistance and home weatherization. With the increase of baby boomers retiring, the need for both heating assistance and home weatherization will also increase. Social Security and other pensions help cushion some seniors from falling into poverty; however, the benefits may be greatly increased by the receipt of additional supports, such as energy assistance, housing subsidies and Supplemental Nutrition Assistance Payments.

Employment

Employment: Current Unemployment

Labor force, employment, and unemployment data for each county in the 6 county report area is provided in Table 19. According to the MT Department of Labor and Industry in February 2017, unemployment in the report area varies from 3.2% in Judith Basin County, Montana, to 6.5% in Petroleum County, Montana. Overall, the report area experienced an average 5.1% unemployment rate in February 2017, higher than both the state and national unemployment rates.

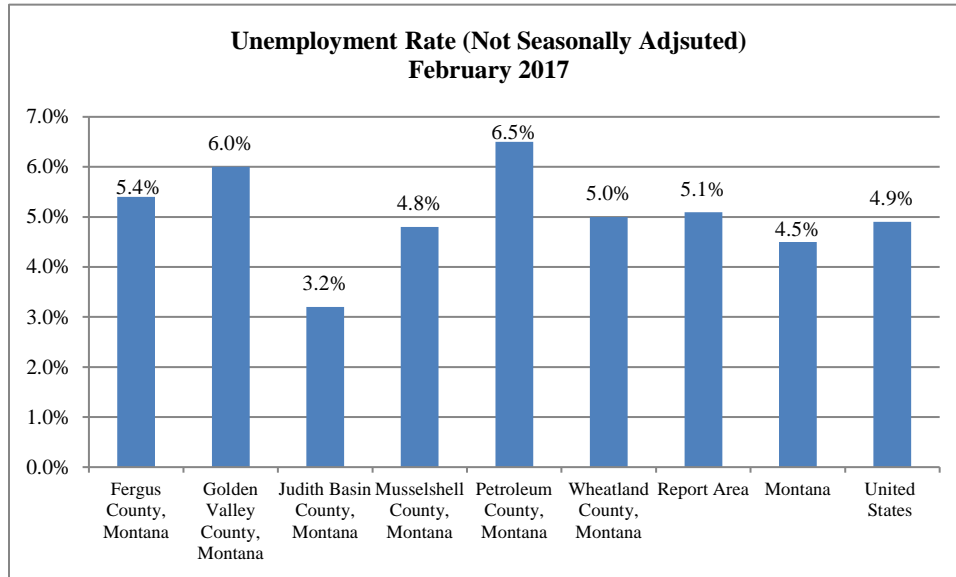


Table 11. Employment & Unemployment (Not Seasonally Adjusted) Information, February 2017

Geographic Area	Civilian Labor Force	Employment	Unemployment	Unemployment Rate
Fergus County, Montana	5,835	5,520	315	5.4%
Golden Valley County, Montana	383	360	23	6.0%
Judith Basin County, Montana	918	889	29	3.2%
Musselshell County, Montana	2,296	2,186	110	4.8%
Petroleum County, Montana	275	257	18	6.5%
Wheatland County, Montana	794	754	40	5.0%
Report Area	10,501	9,966	535	5.1%
Montana	521,221	497,807	23,414	4.5%
United States	159,482,000	151,594,000	7,887,000	4.9%

Source: Montana Department of Labor and Industry. Labor Force Statistics. February 2017, Final, Not Seasonally Adjusted.

Employment: Unemployment Change

Unemployment change within the 6 county report area during the 1-year period from February 2016 to February 2017 is shown in the Table 20. According to the Montana Department of Labor and Industry, unemployment for this 1-year period fell from 620 persons to 535 persons, a decrease in unemployment of 1%. The greatest change in the unemployment rate occurred in Musselshell County, Montana, with an unemployment rate decrease of -2.3%, while Golden Valley, County, Montana, remained unchanged at 6.0%.

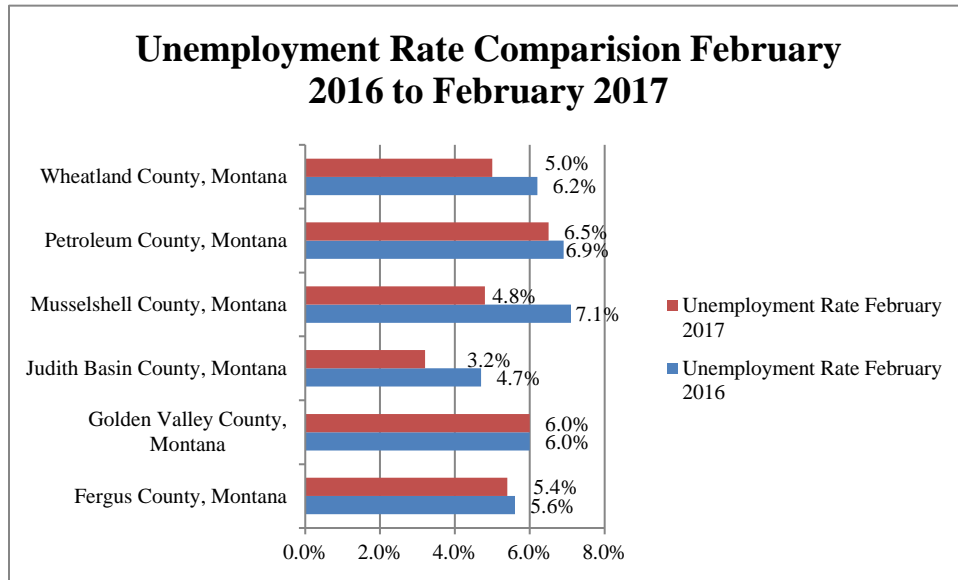


Table 12. Change in Unemployment (Not Seasonally Adjusted), February 2016 – February 2017

Geographic Area	Unemployment February 2016	Unemployment February 2017	Unemployment Rate February 2016	Unemployment Rate February 2017
Fergus County, Montana	320	315	5.6%	5.4%
Golden Valley County, Montana	23	23	6.0%	6.0%
Judith Basin County, Montana	44	29	4.7%	3.2%
Musselshell County, Montana	165	110	7.1%	4.8%
Petroleum County, Montana	19	18	6.9%	6.5%
Wheatland County, Montana	49	40	6.2%	5.0%
Report Area	620	535	6.1%	5.1%
Montana	26,156	23,414	5.0%	4.5%
United States	8,219,000	7,887,000	5.2%	4.9%

Source: Montana Department of Labor and Industry. Labor Force Statistics. February 2017, Final, Not Seasonally Adjusted.

Employment: Household Income

Median annual household incomes in the 6 county report area are shown in Table 21. According to the American Community Survey, median annual household incomes ranged from a low of \$33,825 in Wheatland County, Montana to a high of \$45,670 in Judith Basin County, Montana in 2015. Median household income is lower in all counties when compared to both state and national median household income. Population is declining in the service area, baby boomers are retiring and young people are relocating to areas where the median income is higher and there is more opportunity for advancement.

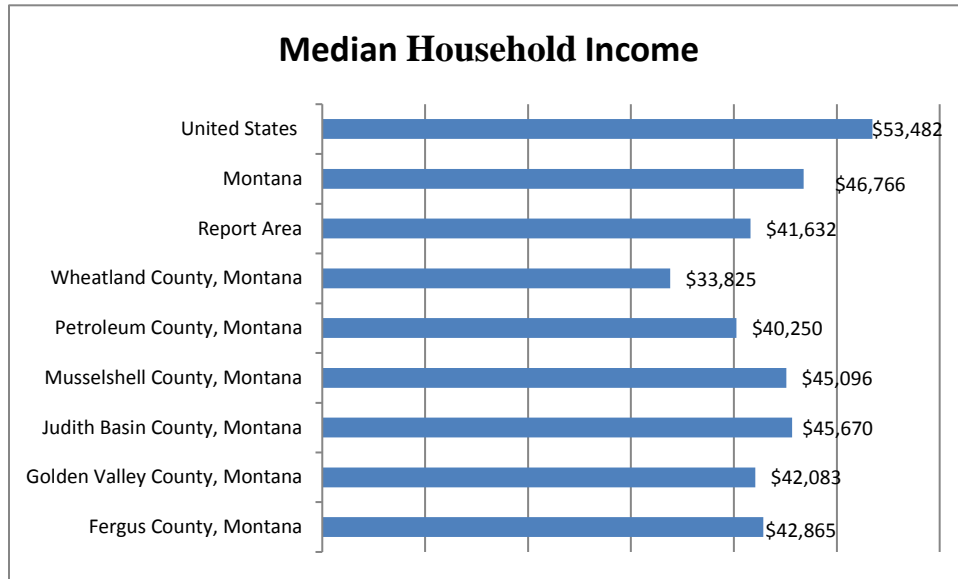


Table 13 Median Annual Household Income, 2015

Geographic Area	Median Household Income
Fergus County, Montana	\$42,865
Golden Valley County, Montana	\$42,083
Judith Basin County, Montana	\$45,670
Musselshell County, Montana	\$45,096
Petroleum County, Montana	\$40,250
Wheatland County, Montana	\$33,825
Report Area	\$41,632
Montana	\$46,766
United States	\$53,482

Source: U.S. Census Bureau, American Community Survey, 2015 Data Release. The 2015 American Community Survey 5-year data is a 5-year average of data collected from 2011 - 2015. (2014 Inflation Adjusted Dollars).

Employment: Thirteen Month Unemployment Rates

Unemployment change within the 6 county report area from February 2016 to February 2017 is shown in the chart below and in Table 14. According to the Montana Department of Labor & Industry, dropped from 5% to 4.5%. The thirteen-month unemployment absolute rate change for the report area varies from no change in Judith Basin County to a change of -2.3% in Musselshell County.

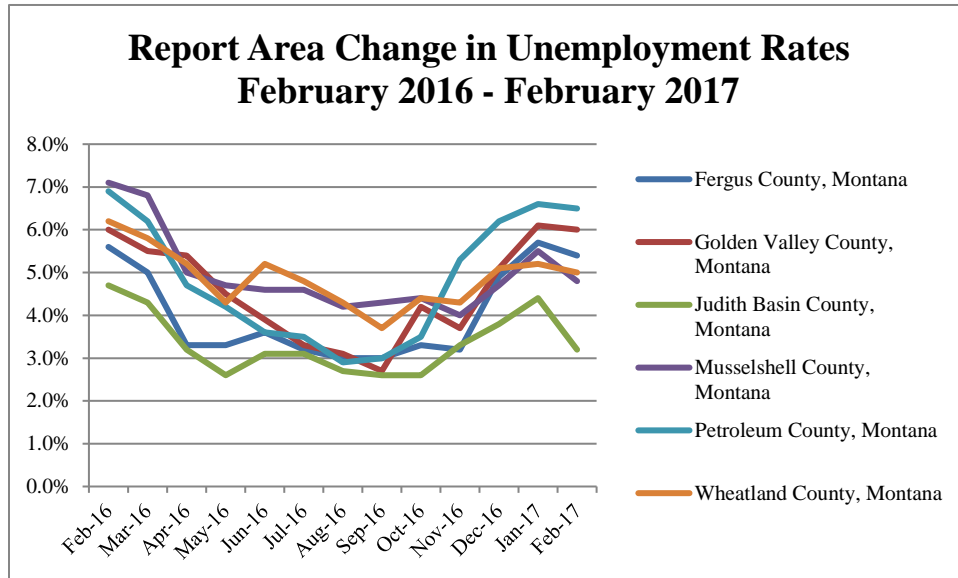


Table 14. Change in Unemployment (Not Seasonally Adjusted) Rates over Thirteen Months, February 2016 – February 17

Geographic Area	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17
Fergus County, Montana	5.6%	5.0%	3.3%	3.3%	3.6%	3.2%	3.0%	3.0%	3.3%	3.2%	4.9%	5.7%	5.4%
Golden Valley County, Montana	6.0%	5.5%	5.4%	4.5%	3.9%	3.3%	3.1%	2.7%	4.2%	3.7%	5.1%	6.1%	6.0%
Judith Basin County, Montana	4.7%	4.3%	3.2%	2.6%	3.1%	3.1%	2.7%	2.6%	2.6%	3.3%	3.8%	4.4%	3.2%
Musselshell County, Montana	7.1%	6.8%	5.0%	4.7%	4.6%	4.6%	4.2%	4.3%	4.4%	4.0%	4.7%	5.5%	4.8%
Petroleum County, Montana	6.9%	6.2%	4.7%	4.2%	3.6%	3.5%	2.9%	3.0%	3.5%	5.3%	6.2%	6.6%	6.5%
Wheatland County, Montana	6.2%	5.8%	5.2%	4.3%	5.2%	4.8%	4.3%	3.7%	4.4%	4.3%	5.1%	5.2%	5.0%
Report Area	6.1%	5.6%	4.5%	3.9%	4.0%	3.8%	3.4%	3.2%	3.7%	4.0%	5.0%	5.6%	5.2%
Montana	5.0%	4.9%	4.1%	3.7%	4.2%	3.8%	3.7%	3.4%	3.7%	3.8%	4.3%	4.8%	4.5%
United States	5.2%	5.1%	4.7%	4.5%	5.1%	5.1%	5.0%	4.8%	4.7%	4.4%	4.5%	5.1%	4.9%

Source: Montana Department of Labor and Industry. Labor Force Statistics. February 2016 – February 2017, Final, Not Seasonally Adjusted.

Employment: Five Year Unemployment Rate

Unemployment change within the 6 county report area from February 2013 to February 2017 is shown in the chart below and in Table 25. According to the Montana Department of Labor & Industry, unemployment for the report area during this 5-year period fell from 6.2% to 5.1%. During this time period, the unemployment rate changed the most in Wheatland County, Montana and the least in Petroleum County, Montana.

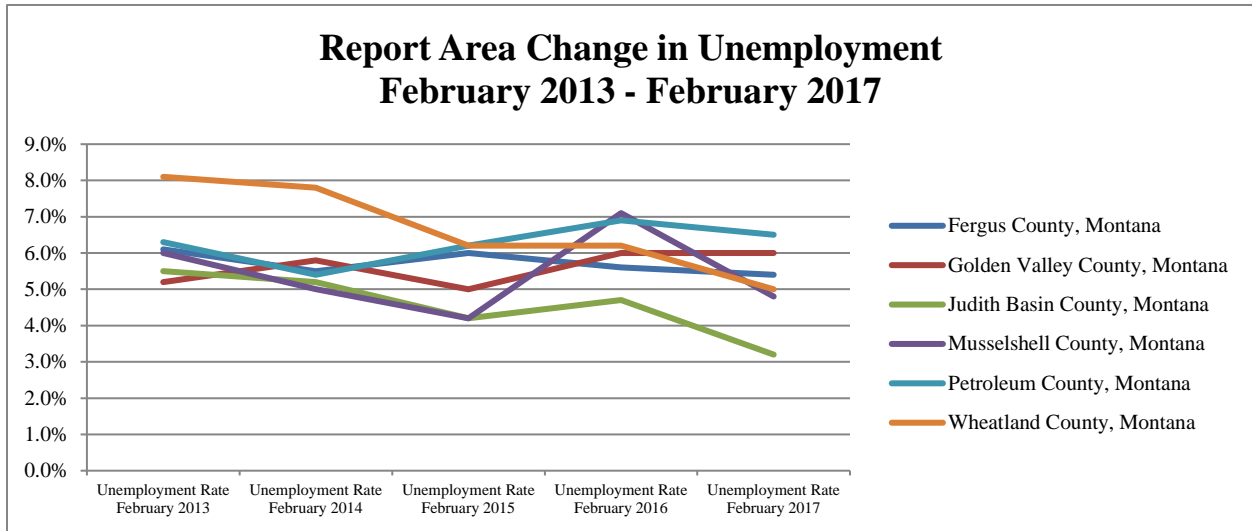


Table 15. Five-Year Unemployment Rate (Not Seasonally Adjusted), February 2013 - 2017

Geographic Area	Unemployment Rate February 2013	Unemployment Rate February 2014	Unemployment Rate February 2015	Unemployment Rate February 2016	Unemployment Rate February 2017
Fergus County, Montana	6.1%	5.5%	6.0%	5.6%	5.4%
Golden Valley County, Montana	5.2%	5.8%	5.0%	6.0%	6.0%
Judith Basin County, Montana	5.5%	5.2%	4.2%	4.7%	3.2%
Musselshell County, Montana	6.0%	5.0%	4.2%	7.1%	4.8%
Petroleum County, Montana	6.3%	5.4%	6.2%	6.9%	6.5%
Wheatland County, Montana	8.1%	7.8%	6.2%	6.2%	5.0%
Report Area	6.2%	5.8%	5.3%	6.1%	5.1%
Montana	6.4%	5.8%	5.0%	5.0%	4.5%
United States	8.1%	7.0%	5.8%	5.2%	4.9%

Source: Montana Department of Labor and Industry. Labor Force Statistics. February 2013 - 2017, Final, Not Seasonally Adjusted.

Education

Education: Educational Attainment

Table 16 shows the distribution of educational attainment levels in the 6 county region. Educational attainment is calculated for persons over 25 and is an average for the period from 2011-2015. 39.3% of the report area population over 25 has a high school diploma or its equivalent as their highest educational attainment, a greater percentage than is seen at the state or national levels. Services for Employment and Training continue to be in need in the Central Montana area. Although the high school dropout rate is considered low, a number of residents struggle with literacy and need continuing education in order to achieve a living wage and support a family.

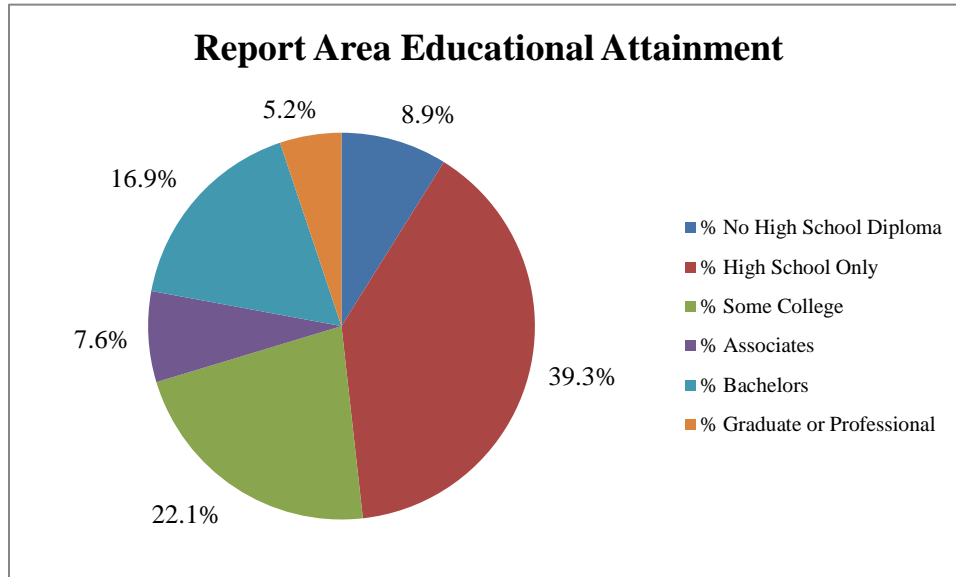


Table 16. Percent Attaining Educational Levels, 2011 – 2015

Geographic Area	No High School Diploma	High School Only	Some College	Associates	Bachelors	Graduate or Professional
Fergus County, Montana	5.5%	35.4%	21.7%	9.8%	21.4%	6.1%
Golden Valley County, Montana	10.4%	41.4%	21.3%	6.0%	16.9%	3.9%
Judith Basin County, Montana	6.2%	34.3%	21.3%	6.1%	27.4%	4.7%
Musselshell County, Montana	9.2%	38.7%	30.7%	6.3%	8.7%	6.5%
Petroleum County, Montana	3.4%	45.4%	17.0%	16.2%	11.1%	6.9%
Wheatland County, Montana	18.6%	40.8%	20.5%	1.1%	16.1%	2.8%
Report Area	8.9%	39.3%	22.1%	7.6%	16.9%	5.2%
Montana	7.5%	29.8%	25.3%	8.3%	19.8%	9.2%
United States	13.6%	27.8%	21.1%	8.1%	18.5%	11.2%

Source: U.S. Census Bureau, American Community Survey, 2015 Data Release.
The 2015 American Community Survey 5-year data is a 5-year average of data collected from 2011 - 2015.

Education: Adult Literacy

The National Center for Education Statistics (NCES) produces estimates for adult literacy based on educational attainment, poverty, and other factors in each county. Estimated literacy rates for the 6 county report area ranged from 8% in Judith Basin County, Montana, to 13% in Wheatland County, Montana in 2003.

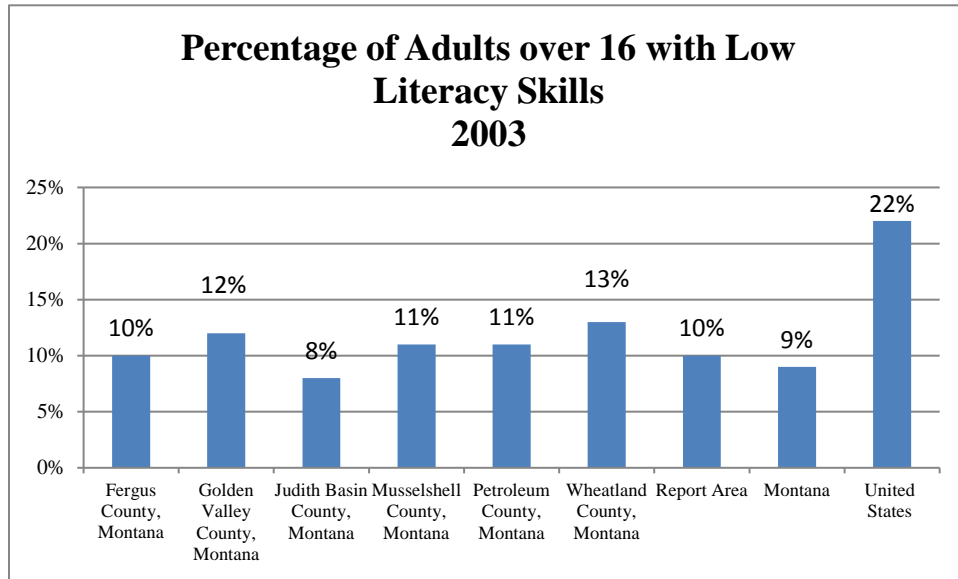


Table 17. Persons Lacking Basic Prose Literacy Skills, 2003

Geographic Area	Estimated Population over 16	Percent Lacking Literacy Skills
Fergus County, Montana	8,983	10%
Golden Valley County, Montana	689	12%
Judith Basin County, Montana	1,749	8%
Musselshell County, Montana	3,563	11%
Petroleum County, Montana	387	11%
Wheatland County, Montana	1,370	13%
Report Area	16,741	10%
Montana	704,494	9%
United States	15,058,111	22%

Source: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, State and County Estimates of Low Literacy, 2003.

Housing

Housing: Housing Age

Total housing units, median year built and median age in 2015 for the 6 county report area are shown in Table 29. According to the U.S. Census Bureau, the median age of housing ranged from 46 years in Musselshell County to 63 years in Wheatland County.

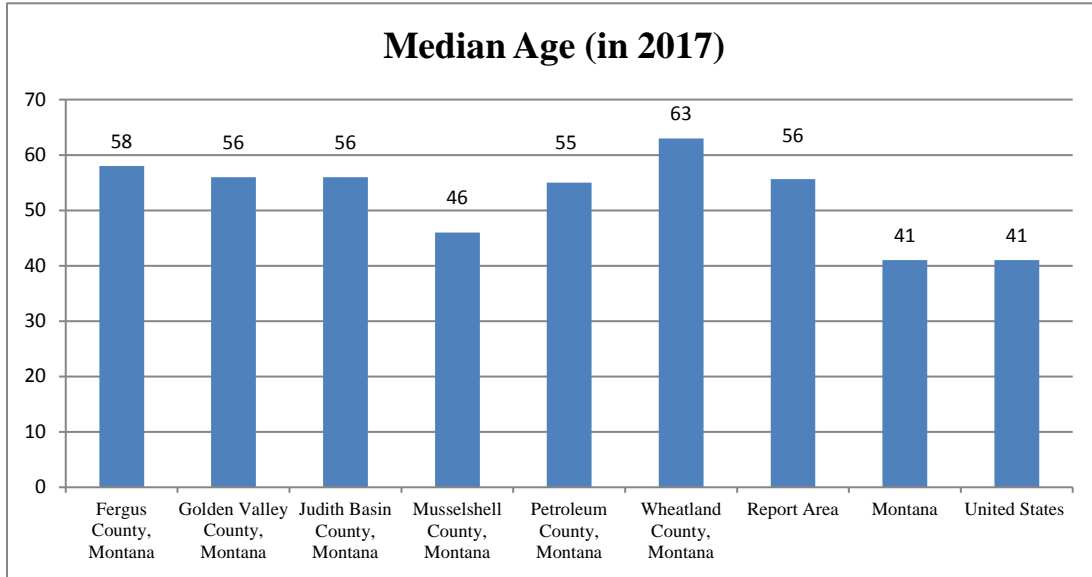


Table 18. Median Housing Unit Age, 2011 – 2015 Data

Geographic Area	Total Housing Units	Median Year Built	Median Age (in 2017)
Fergus County, Montana	5,825	1959	58
Golden Valley County, Montana	456	1961	56
Judith Basin County, Montana	1,327	1961	56
Musselshell County, Montana	2,708	1971	46
Petroleum County, Montana	309	1962	55
Wheatland County, Montana	1,343	1954	63
Report Area	11,968	1961	56
Montana	488,845	1976	41
United States	133,351,840	1976	41

Source: U.S. Census Bureau, American Community Survey, 2015 Data Release.
The 2015 American Community Survey 5-year data is a 5-year average of data collected from 2011 - 2015.

According to the total housing units, median year built and median age in 2015 for the 6 county report area are shown below. U.S. Census Bureau, the median age of housing ranged from 46 years in Musselshell County to 63 years in Wheatland County. The median age for housing in Montana is 41 years, the houses in central Montana average 56 years, and many were built before energy efficiencies were routinely used. This can result in wasted energy and high costs for heating and home repairs. Lack of affordable rentals was the listed as the number one concern of the community concern on the needs assessment. The agency provides monthly rental assistance through the Section 8 Housing Choice Voucher. Heating costs contribute to the increasing monthly housing costs and the amount of money spent on housing. The agency offers assistance with utility payments through the federal Low Income Energy Assistance Program, the state Energy Share program and the Fergus Electric Universal Systems Benefit. Emergency assistance is provided through both the state program and the local umbrella charity.

Income

Income: Income Levels, 2011 - 2015

Two common measures of income are median household income and per capita income. Both measures are shown for the 6 county report areas in Table 33. Household incomes ranged from \$33,723 in Wheatland County to \$44,602 in Judith Basin County. The average per capita income for the 6 county report area is \$23,763 as compared to a national average of \$28,930.

Table 19. Income Levels by County, 2011 - 2015

Geographic Area	Median Household Income	Per Capita Income
Fergus County, Montana	\$40,881	\$26,111
Golden Valley County, Montana	\$40,938	\$21,562
Judith Basin County, Montana	\$44,602	\$26,595
Musselshell County, Montana	\$39,517	\$23,545
Petroleum County, Montana	\$43,750	\$25,378
Wheatland County, Montana	\$33,723	\$19,385
Report Area	\$40,402	\$23,763
Montana	\$47,169	\$26,381
United States	\$53,889	\$28,930

Source: U.S. Census Bureau, American Community Survey, 2015 Data Release. The 2015 American Community Survey 5-year

Income: Household Income

Median annual household incomes in the 6 county report area are shown in Table 34. According to the American Community Survey, median annual household incomes in 2015 ranged from a low of \$33,825 in Wheatland County, Montana to a high of \$45,670 in Judith Basin County, Montana. All counties in the report area have a lower median household income than is seen at the state and national levels.

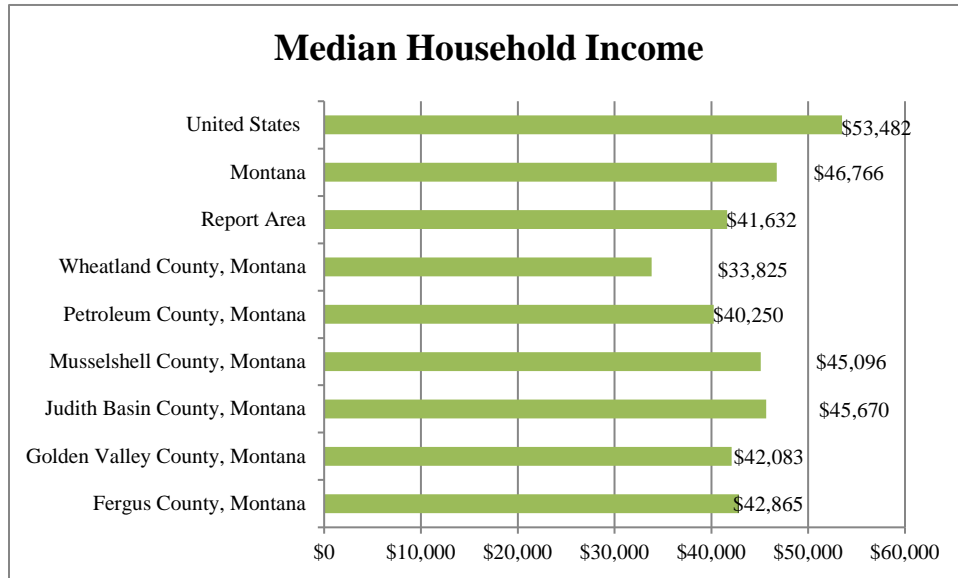


Table 20. 2011 - 2015 Median Annual Household Income

Geographic Area	Median Household Income
Fergus County, Montana	\$42,865
Golden Valley County, Montana	\$42,083
Judith Basin County, Montana	\$45,670
Musselshell County, Montana	\$45,096
Petroleum County, Montana	\$40,250
Wheatland County, Montana	\$33,825
Report Area	\$41,632
Montana	\$46,766
United States	\$53,482

Source: U.S. Census Bureau, American Community Survey, 2015 Data Release.
 The 2015 American Community Survey 5-year data is a 5-year average of data collected from 2011 - 2015.

Nutrition

Nutrition: Free and Reduced Lunch Program

The table below shows that 1,387 students (or 48.02 percent) received free or reduced price lunches during the 2016-2017 school year. At 36.98 percent, Wheatland County had the smallest percentage of students participating in the school lunch program, while Petroleum County had 61.11 percent of students participating, which is more than the national average of 43.82 percent.

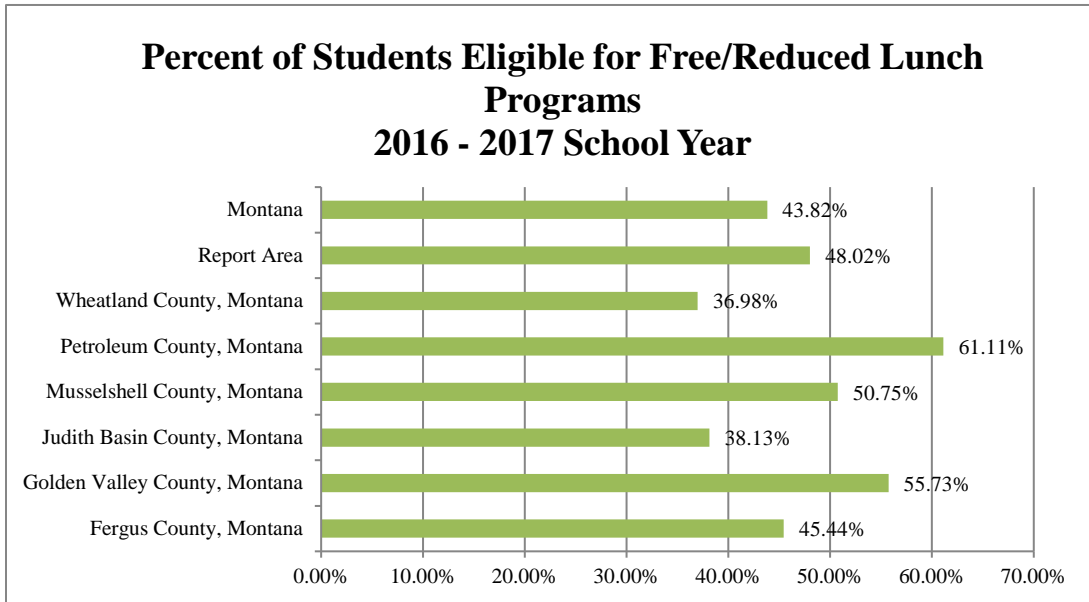


Table 21. Students Participating in the Free and Reduced Lunch Program, 2016 – 2017 School Year

Geographic Area	Student Enrollment	Number of Students Participating	Percentage of Students Participating
Fergus County, Montana	1,558	708	45.44%
Golden Valley County, Montana	131	73	55.73%
Judith Basin County, Montana	257	98	38.13%
Musselshell County, Montana	666	338	50.75%
Petroleum County, Montana	90	55	61.11%
Wheatland County, Montana	311	115	36.98%
Report Area	3,013	1,387	48.02%
Montana	147,939	66,523	43.82%

Source: State of Montana Office of Public Instruction. Free/Reduced Eligibility Data. 2016 – 2017 School Year.

Nutrition: Households Receiving SNAP by Poverty Status (ACS)

Table 22 shows that within the report area 644 households or 7.1% received SNAP payments for the 5-year 2011-2015 period. During this same period, there were 933 households with income levels below the poverty level that did not receive SNAP payments. At 3.8%, Wheatland County, Montana had the smallest percentage of households with income below poverty receiving SNAP payments, while Golden Valley County, Montana had 12.5% of households with income below poverty receiving SNAP payments.

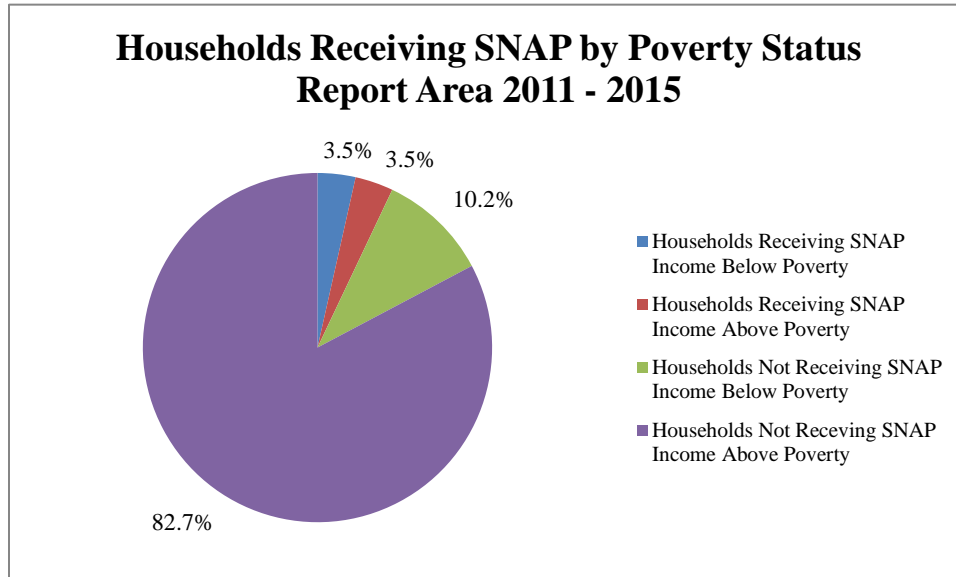


Table 22. Households Receiving SNAP by Poverty Status, 2011 - 2015

Geographic Area	Households Receiving SNAP				Households Not Receiving SNAP			
	Total	Percent	Income Below Poverty	Income Above Poverty	Total	Percent	Income Below Poverty	Income Above Poverty
Fergus County, Montana	328	6.7%	124	204	4,551	93.3%	428	4,123
Golden Valley County, Montana	40	12.5%	24	16	280	87.5%	30	250
Judith Basin County, Montana	35	3.8%	17	18	878	96.2%	95	783
Musselshell County, Montana	178	9.1%	106	72	1,773	90.9%	263	1,510
Petroleum County, Montana	8	4.2%	2	6	184	95.8%	16	168
Wheatland County, Montana	55	6.2%	48	7	830	93.8%	101	729
Report Area	644	7.1%	321	323	8,496	92.9%	933	7563
Montana	43,697	10.7%	24,471	19,226	365,697	89.9%	34,683	331,014
United States	15,399,651	13.2%	7,892,966	7,506,685	101,526,654	86.8%	8,918,629	92,608,025

Source: U.S. Census Bureau, American Community Survey, 2015 Data Release.
The 2015 American Community Survey 5-year data is a 5-year average of data collected from 2011 - 2015.

Community Needs Survey

In order to get a better understanding of the needs of low- income families and individuals, District 6 HRDC conducted a mail questionnaire to people who had received services from the agency in 2016. 865 surveys were mailed (5% or a minimum of 5 participants to the smaller counties) to randomly selected participants. The surveys asked a series of questions regarding their household status, needs, services received and what they perceived, as their top needs.

The top three needs identified in the survey were affordable housing, heating and home weatherization and more job opportunities. The respondent's age varied from 25 to 65 and older. The largest percentage of respondents 45 or 42% were 65 and older followed by 55-64 with 23 or 21%, no surveys were returned from the 18-24 age group. Surveys were returned ranged from 2 from Golden Valley to 56 from Fergus County.

The top HRDC programs clients received in 2016 were heating assistance, rental assistance and Women, Infant and Children. One participant commented, "If it weren't for LIEAP, and all the other help I get, I would not be able to have the life I have." Another comment "Not enough monthly income on limited SSA benefits & LIEAP award is not near enough to help, especially in a very cold winter."

Conclusions

In general, affordable housing, heating and weatherization and more job opportunities are the three top concerns of the participants who completed the survey. Affordable housing continues to be an issue throughout the state. Much of the housing available in the six county area is older and in need of repair and insulation. HRDC is collaborating with Snowy Mountain Development Council to utilize their Community Development Block Grant funds for asbestos abatement for homes having asbestos.

Many of the participants are on a fixed income and have limited funds available for housing costs. 6 HRDC was awarded a pilot project to administer a water assistance program to help clients with their city water costs. The agency is submitting grants in hopes of securing continued funding of this one of a kind service.

The overall survey results demonstrate the need for the programs offered by HRDC. HRDC will continue to offer programs, which meet the needs of the community without duplicating services offered by other organizations.