



ECONOMIC AND DEMOGRAPHIC ANALYSIS OF MONTANA

VOLUME I Overview and Economic Profile

Prepared by



**Center for Applied Economic Research
1500 University Drive
Billings, MT 59101
(406) 657-2217
caheath@msubillings.edu**

**Information in Support of the Montana Consolidated Plan
For the Plan Year Beginning April 1, 2005**

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TABLE OF CONTENTS

VOLUME I- OVERVIEW AND ECONOMIC PROFILE

Overview		1
Economic Structure		12
Chart	Real Montana Gross State Product	14
Chart	Percent Change in Montana Gross State Product	15
Chart	Share of Statewide Employment by Industry Sector	16
Chart	Montana Employment Growth by Industry Sector	17
Chart	Montana Growth vs. National Growth by Industry Sector	18
Labor Force and Employment		18
Table I.1	Annual Average Labor Force	21
Table I.2	Annual Average Employment	22
Table I.3	Annual Average Unemployment Rates	23
Employment		24
Chart	Montana Full- and Part-Time Employment	24
Table I.4	Montana Employment by Industry	25
Table I.5	Class of Montana's Workers	27
Table I.6	Occupation of Montana's Workers	29
Table I.7	Transportation Used to Get to Work	30
Table I.8	Educational Attainment by County	31
Personal Income		32
Table I.9	Real Earnings by Industry in Montana	33
Table I.10	Real Personal Income in Montana	34
Chart	Average Annual Real Wages per Job – Montana vs. U.S.	35
Table I.11	1999 Family Income and Median Family Income	37
Table	Income Levels for Homeowners and Renters in Montana	38
Table I.12	1999 Income for Homeowners in Montana	39
Table I.13	1999 Income for Renters in Montana	40
Poverty		41
Map	Montana's Percent Poverty Rate by County	42
Table I.14	1999 Poverty Status by County for Montana	43
Table I.15	Poverty Status for Families	44
Summary		45

OVERVIEW

The purpose of the Economic and Demographic Analysis is to provide current data and analysis for two primary uses: first, for the Department of Commerce in preparing Montana's Consolidated Plan and in preparing the Annual Action Plan; and second, for communities and other organizations that apply for federal funds from the HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) programs for housing projects, public facilities, and economic development activities. This data may also be useful to other entities wishing a statewide or county level analysis of economic, demographic, and housing trends.

The entire report or sections of the report can be obtained by contacting the Montana Department of Commerce HOME program at (406) 841-2820, or downloaded from the following websites:

http://housing.state.mt.us/Hous_CP_Apps.asp
<http://www.msubillings.edu/caer/realestate.htm>

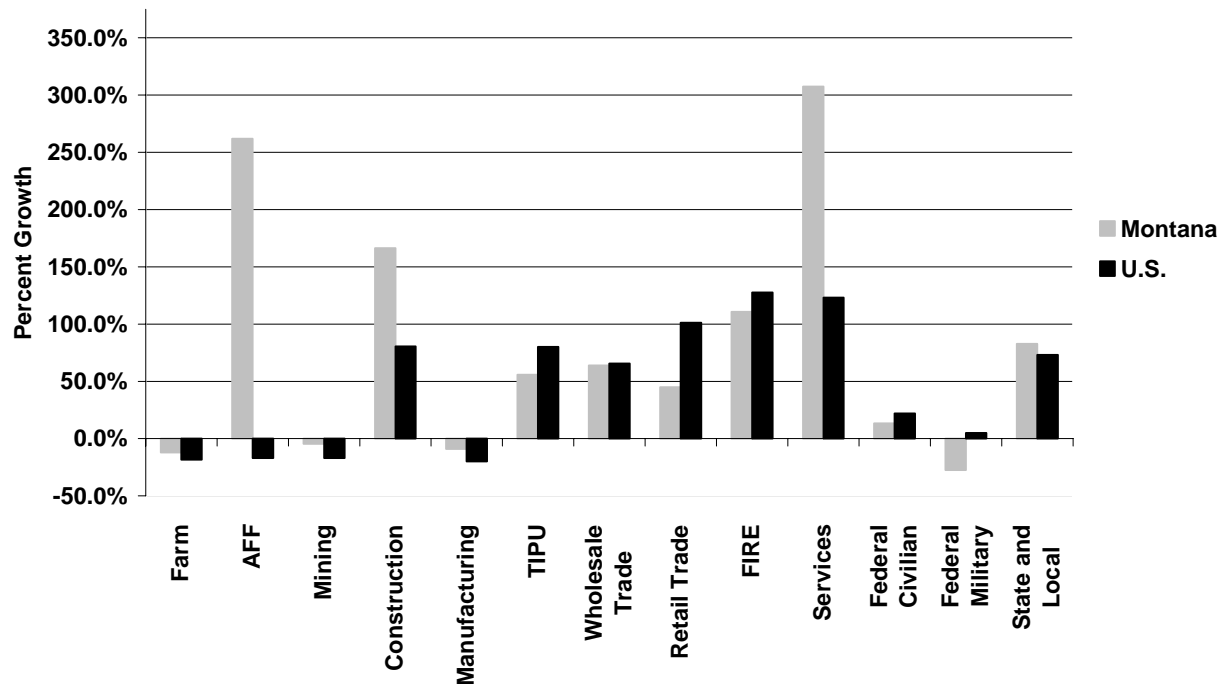
VOLUME I – ECONOMIC PROFILE

Volume I presents and analyzes Montana economic data by county including income and poverty data from the U.S. Census Bureau, employment, earnings and income data from the U.S. Bureau of Economic Analysis, and labor force statistics from the Montana Department of Labor and Industry and the U.S. Bureau of Labor Statistics.

In 2003, Montana's per capita personal income (PCPI) was \$25,775, ranked 45th in the United States and was 82% of the national average of \$31,459. Per capita personal income is total income divided by total population. The 2003 PCPI reflected an increase of 4.2% from 2002, compared to the national increase of 2.2%. Since 2000, Montana's PCPI has increased an average of 4.2% annually. Back in 1993, Montana's PCPI ranked 41st in the U.S.; it has been below 40th since 1984.

Overall, the Montana economy has become more diversified over the past decade, shifting toward the agriculture, forestry and fishery, construction, retail trade, and service industries and away from mining. These shifts in the economy may cause Montana to respond more rapidly in the future to the changing economic conditions nationwide. The chart on the next page shows the rate of growth of the different industry sectors in Montana versus nationwide. The chart was prepared using data from the U.S. Bureau of Economic Analysis (BEA).

**Montana vs. United States
Growth by Industry Sector
1969-2002**



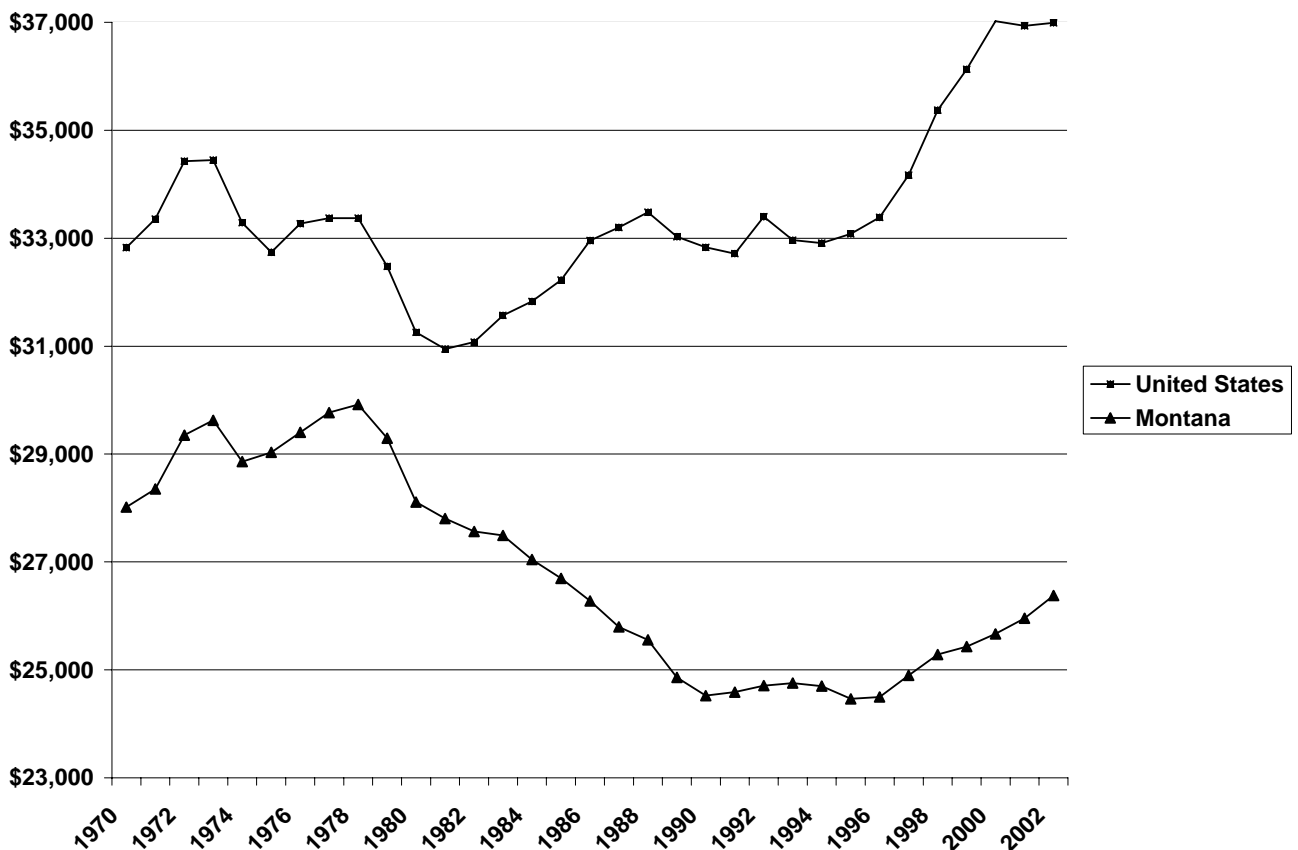
**AFF = agriculture, forestry and fishery TIPU = transportation, information and public utilities
FIRE = finance, insurance and real estate**

Montana’s unemployment rate has dropped 20% over the past eight years; much of the job growth and available jobs continue to be in low paying industries such as agriculture, forestry, and fishery, retail trade, and services. However, the finance, insurance and real estate industry has shown significant job and earnings growth. Some counties have enjoyed solid employment growth while some counties have continued to languish. Montana has an educated workforce, but many workers continue to be “underemployed”. While the Montana Department of Labor and Industry estimates that the majority of Montana’s jobs require a 2-year degree or less, 87.2% of all Montanans are high school graduates, 55.9% have at least some college, and 30.2% have an associate degree or higher. Many Montanans are overqualified for their job, taking into consideration their level of education versus that required for the job. When experience and work-related skills are considered, more people become overqualified for their job.

Although the state’s per capita personal income growth has outpaced the national average, it is still among the lowest levels in the nation. Unearned income sources continue to grow for Montana’s families, and have grown twice as fast as wage income. Much of the disparity in per capita income between Montana and the United States can be attributed to low wages and low paying industries in the state.

The chart below (data from BEA) compares the weighted average real (adjusted for inflation) wage rate for industries in Montana compared to the U.S. While Montana's wages were only 11% lower than the U.S. during the period from 1979 -1981 (which corresponds to the period that mining employment was at an all time high in Montana), they were 40% lower than the U.S. in 2003.

**AVERAGE ANNUAL REAL WAGES PER JOB
Montana vs. the United States
2003 Dollars**



Although Montana's overall poverty rate has dropped 0.5 percentage points over the past 13 years (128,355 persons in Montana were under the poverty level in 2000), in part due to the growth in unearned income and in part due to the growth in personal per capita income, the number of Montana's families in poverty has increased since 1990; from 19,833 families under the poverty level in 1990 to 25,004 families under the poverty level in 2000. The largest increases were seen in the married couple with children and the female householder with children categories. Based on Census 2000

data, higher poverty rates are concentrated along the Hi-line and in the eastern part of the state.

VOLUME II – DEMOGRAPHIC ANALYSIS

Volume II presents an analysis of Montana demographic data by county. These statistics include 1990 and 2000 Census population data as well as current population estimates. Certain social characteristics are also examined such as gender, age and race, population living in group quarters, marital status, veteran status, and school enrollment. Detailed data on the disabled population in Montana is also presented in the Appendix.

Over the past 10 years, Montana’s population density and growth was centered around the western part of the state. The eastern part of the state has seen a decrease in total population and an increase in the elderly population as a percentage of total population. Unincorporated areas have grown 3 times faster than the incorporated cities and towns. The following table shows the population growth in incorporated cities and towns versus unincorporated areas, which show more growth.

MONTANA POPULATION CENSUS BUREAU

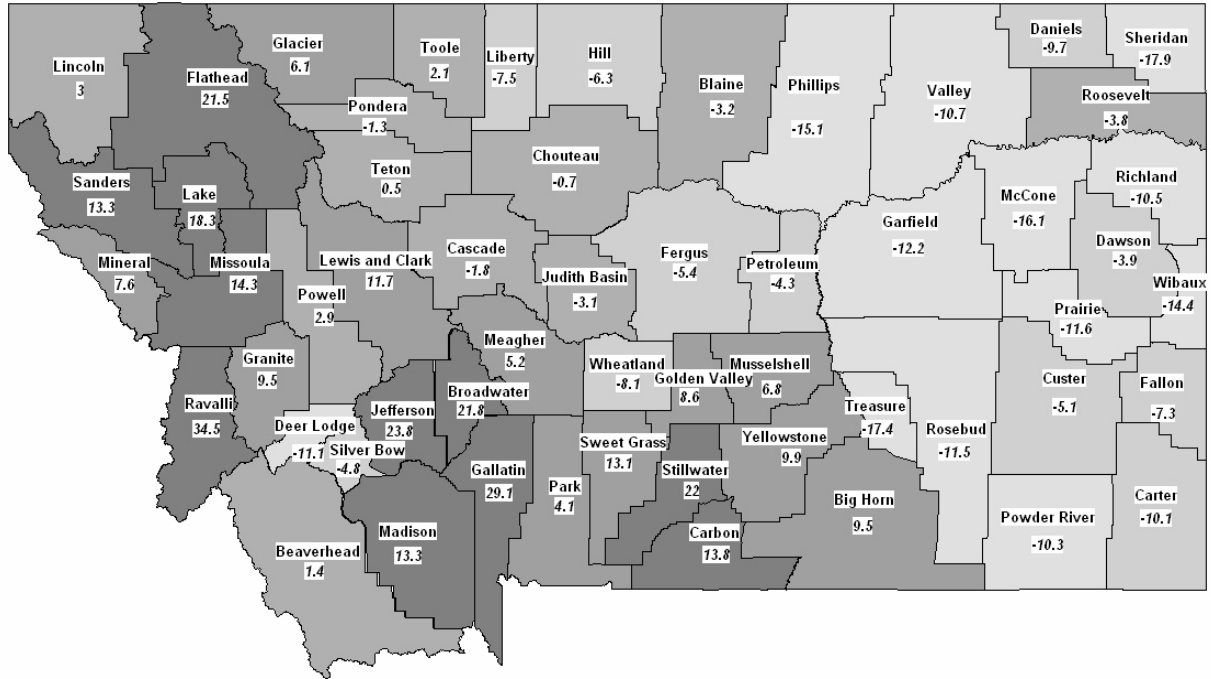
AREA	1970	1980	1990	2000	1970-2000	1990-2000
					30-year growth rate	10-year growth rate
Incorporated Cities and Towns	427,850	437,273	453,884	484,384	13.2%	6.7%
Unincorporated Areas	266,559	349,417	345,181	417,811	56.7%	21.0%
TOTAL MONTANA	694,409	786,690	799,065	902,195	29.9%	12.9%

With much of the growth occurring in unincorporated areas, many of these areas may likely require major infrastructure improvements in the upcoming decades. The five fastest growing counties between 1970 and 2000 were Ravalli, Gallatin, Jefferson, Flathead, and Lake. The table below is the population growth for these counties in the incorporated versus the unincorporated areas:

County	Growth Rate 1970 - 2000		Overall
	Incorporated	Unincorporated	
Ravalli	74%	189%	150%
Gallatin	65%	210%	109%
Jefferson	-1%	169%	92%
Flathead	39%	125%	89%
Lake	40%	105%	84%

The map below serves as further illustration of these growth patterns. The darker shaded counties have higher growth rates.

10 Year Growth Rate by County 1993-2003



**Center for Applied Economic Research
Data from U.S. Census Bureau**

The disabled population has a higher poverty rate and lower employment status than the general population. This, coupled with this population's special needs, makes it a challenge to provide safe, affordable housing for the disabled throughout the state. The appendix to Volume II provides detailed statistics of disability counts by county and cities with a population of 5,000 or more from Census 2000.

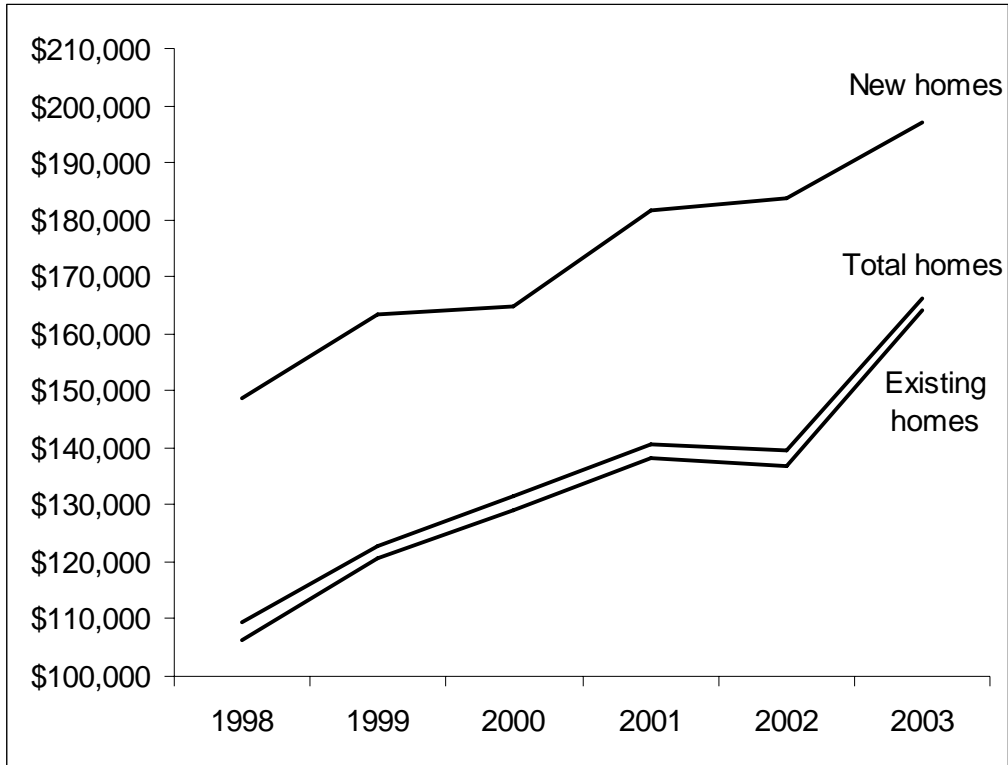
VOLUME III – HOUSING PROFILE

Volume III presents Montana housing statistics by county using 1990 and 2000 Census data, including (a) the year the structure was built, (b) the number of units in the structure, (c) the number of rooms per structure, (d) the occupants per room, and (e) the number of structures lacking complete plumbing or kitchen facilities. Census 2000 homeownership rates are analyzed as well. The Census forecast of 2001, 2002 and 2003 housing units is also presented as well as historical new construction permit data. Current year data on total monthly housing costs are calculated including mortgage payment or rental payment, property taxes, insurance cost and utility costs. These costs are compared to median family income to determine affordability. Historical information on housing prices is presented as well.

Although one-unit detached homes (single-family, mobile, or modular home) still represent over two-thirds of the total housing units in the state, the largest increase in housing units from 1990 to 2000 was in the 1-unit attached category (townhouse or duplex with one common wall). Units lacking either complete plumbing or kitchen facilities decreased significantly over the same period, while units with more than 1.5 occupants per room (defined as extreme overcrowding) increased 49.3%, or by 1,214 units from 1990 to 2000. Almost one-half of Montana's housing units were 31 years or older as of March 2000, and the median number of rooms were 5.3 per structure. Over the past 10 years, single family building permits were at a low in 1997, but have shown a high rate of increase since 2000; permits were at a high in 2003.

Although Montana's housing costs were below the national average in 2000, they are above the national average when calculated as a percentage of monthly household income. The rate of increase in housing costs as a percentage of monthly household income was three times the national increase between 1990 and 2000. The average sales price of homes in Montana is presented in the chart on the next page.

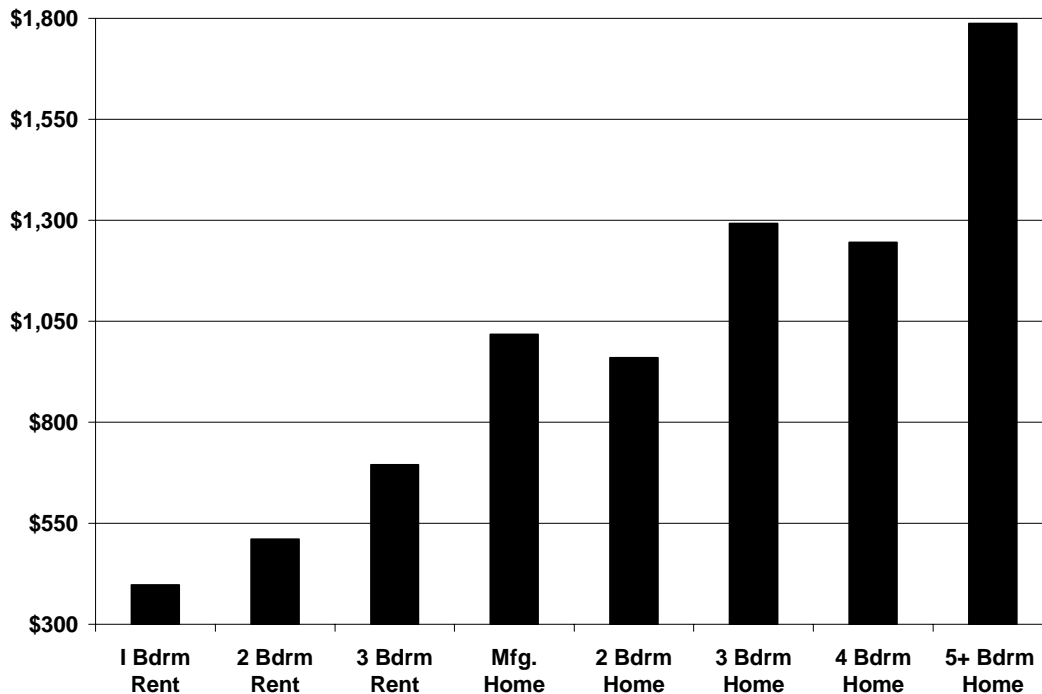
AVERAGE PRICE OF HOUSING IN MONTANA



Center for Applied Economic Research

During the period May to August 2004, data was collected on advertised for rent and for sale prices, finance, tax, and insurance rates, and utility costs. The monthly cost of housing in Montana was calculated for each county. The average costs for Montana for each housing category are depicted in the chart on the next page.

Average Costs for Renters and Homeowners August 2004



HUD sets income limits that determine the eligibility of applicants for assisted housing programs. HUD then calculates three income categories for a four person household:

1. 0-30% of median family income (the lowest income category);
2. 31-50% of median family income, which is defined as very low income; and
3. 51-80% of median family income, which is defined as low income.

HUD's definition of a cost burden is when at least 30%¹ of a household's monthly income is spent on housing costs, including utilities such as energy. HUD's definition of a severe cost burden is when 50% or more of monthly income is spent on housing costs.

Comparing these cost burden thresholds to the monthly cost of housing, we get a picture of housing affordability. As cost burdens are based on median family income for a family of four, these cost burden thresholds are compared to a 3-bedroom home, which would adequately accommodate a family of this size. If the monthly housing cost exceeds the cost burden threshold, a cost burden or severe cost burden exists, and housing is not affordable (i.e.: more than 30% or 50% of a household's income is spent on housing costs).

¹ HUD's 30% calculation has become standard practice. Many lenders prefer a ratio of 30% or less of income to principal, interest, insurance (property and mortgage) and taxes.

	MONTHLY HOUSING COST		MONTHLY COST BURDEN THRESHOLD (30% of MFI)		
	3 BDRM RENTAL	3 BDRM PURCHASE	0-30% MFI	31-50% MFI	51-80% MFI
	Billings	\$860	\$1,467	\$403	\$670
Great Falls	\$801	\$1,199	\$344	\$574	\$918
Missoula	\$1,024	\$1,956	\$396	\$660	\$1,056
MONTANA AVERAGE	\$694	\$1,292	\$352	\$587	\$939

	MONTHLY HOUSING COST		MONTHLY SEVERE COST BURDEN THRESHOLD (50% of MFI)		
	3 BDRM RENTAL	3 BDRM PURCHASE	0-30% MFI	31-50% MFI	51-80% MFI
	Billings	\$860	\$1,467	\$671	\$1,117
Great Falls	\$801	\$1,199	\$573	\$956	\$1,529
Missoula	\$1,024	\$1,956	\$660	\$1,100	\$1,760
MONTANA AVERAGE	\$694	\$1,292	\$586	\$978	\$1,565

Looking at the table above, the shaded numbers indicate that a family could not afford to rent or purchase a 3-bedroom unit without incurring a cost burden. The numbers that are bold italics (but not shaded) indicate that a family could not afford to purchase a 3-bedroom unit without incurring a cost burden.

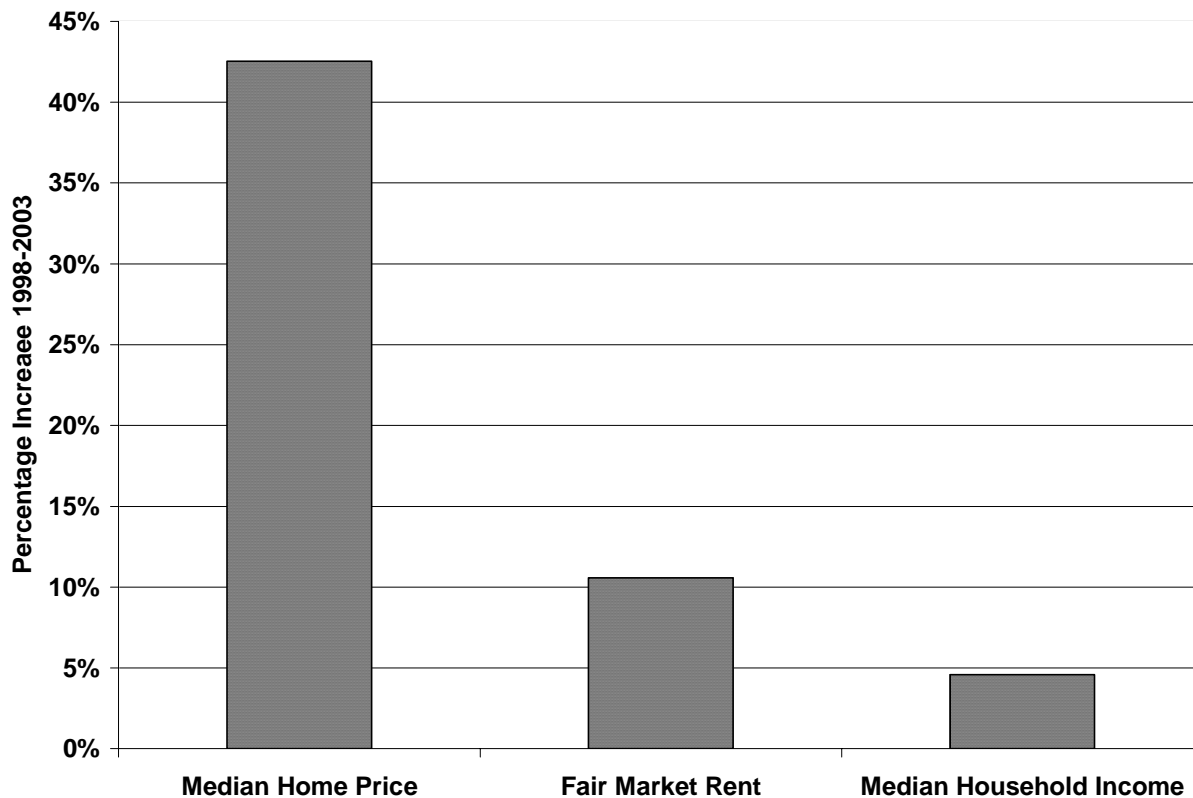
Affordability and attainability continue to be a concern for many households in Montana, not just low income families. Attainability considers whether a household is willing to pay up to 30% or more of its income for housing, and whether a household is able to obtain a 10% down payment or a rental deposit. The chart on the next page compares the increase in the median housing price² to the increase in fair market rent³ and finally the increase in median household income⁴.

² From Montana Board of Housing annual "Price of Housing in Montana" report.

³ HUD annual estimate; represents the amount where 60% of rents are above and 40% of rents are below for standard quality rental housing; includes utilities.

⁴ Three year average median income from the U.S. Census Bureau.

Percent Increase in Housing Price and Rental Rates versus Income in Montana 1998-2003



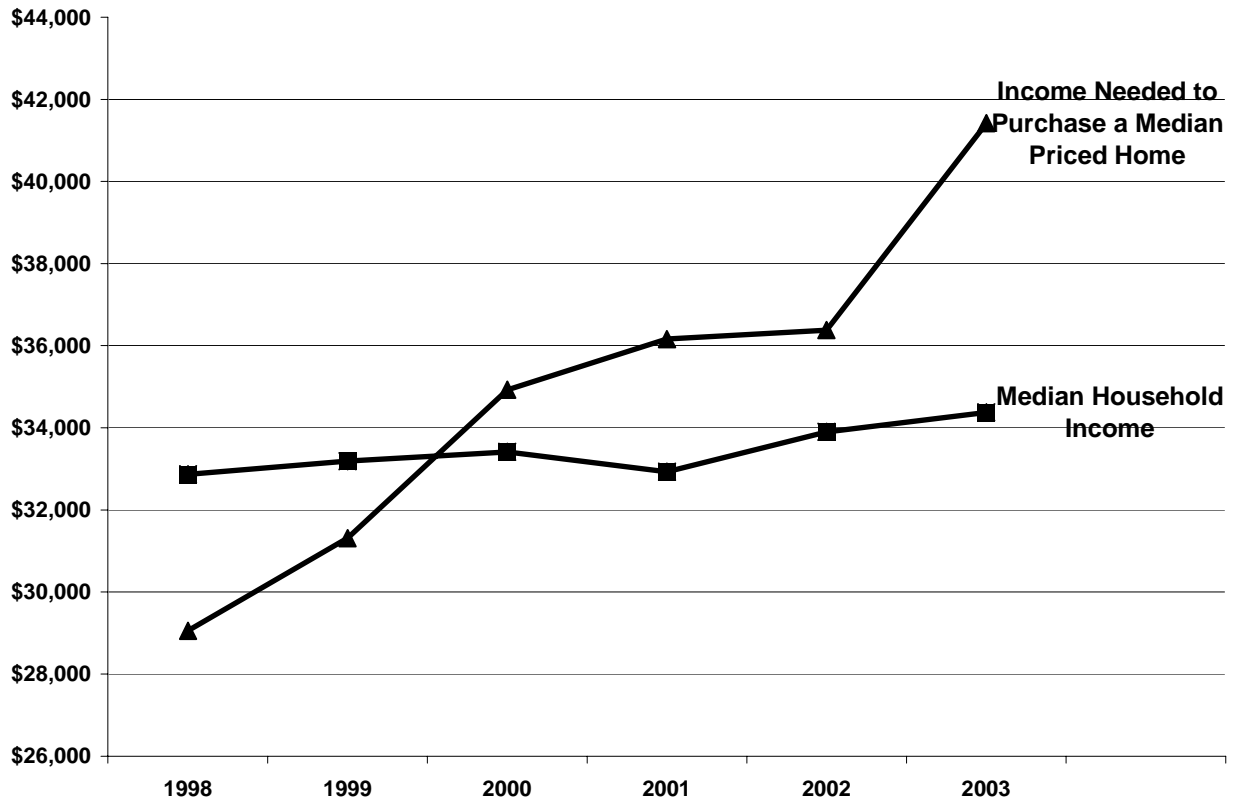
Clearly, the median home price, and to a lesser degree, fair market rent, have increased much more than median household income, bringing attainability into question. The median home price has increased 43% from 1998 to 2003; the fair market rent has increased 11%, and median household income has increased 5%.

The income required to purchase a home has been calculated using the median home price⁵, the average interest rate (6.03%), closing costs (3.07% of purchase price), property taxes (.0113 per \$1 of value), insurance costs (.0063 per \$1 of value for homeowners insurance and .0065 per \$1 of value for PMI)⁶. Utility costs are not included for this analysis. The income required assumes a 10% down payment and 30% ratio of income to principal, interest, insurance and taxes. The down payment percentage and interest rate can change this calculation significantly. While interest rates have been historically low in the recent past, this has not always been the case. The lower interest rates have made homes more attainable for Montanans. Many loans allow a borrower to put down significantly less than 10%; however 10% is used for this calculation. Median household income is compared to the income required to purchase a home in the chart on the next page.

⁵ See footnote 2.

⁶ Per survey of bankers and insurance agents conducted in July 2004.

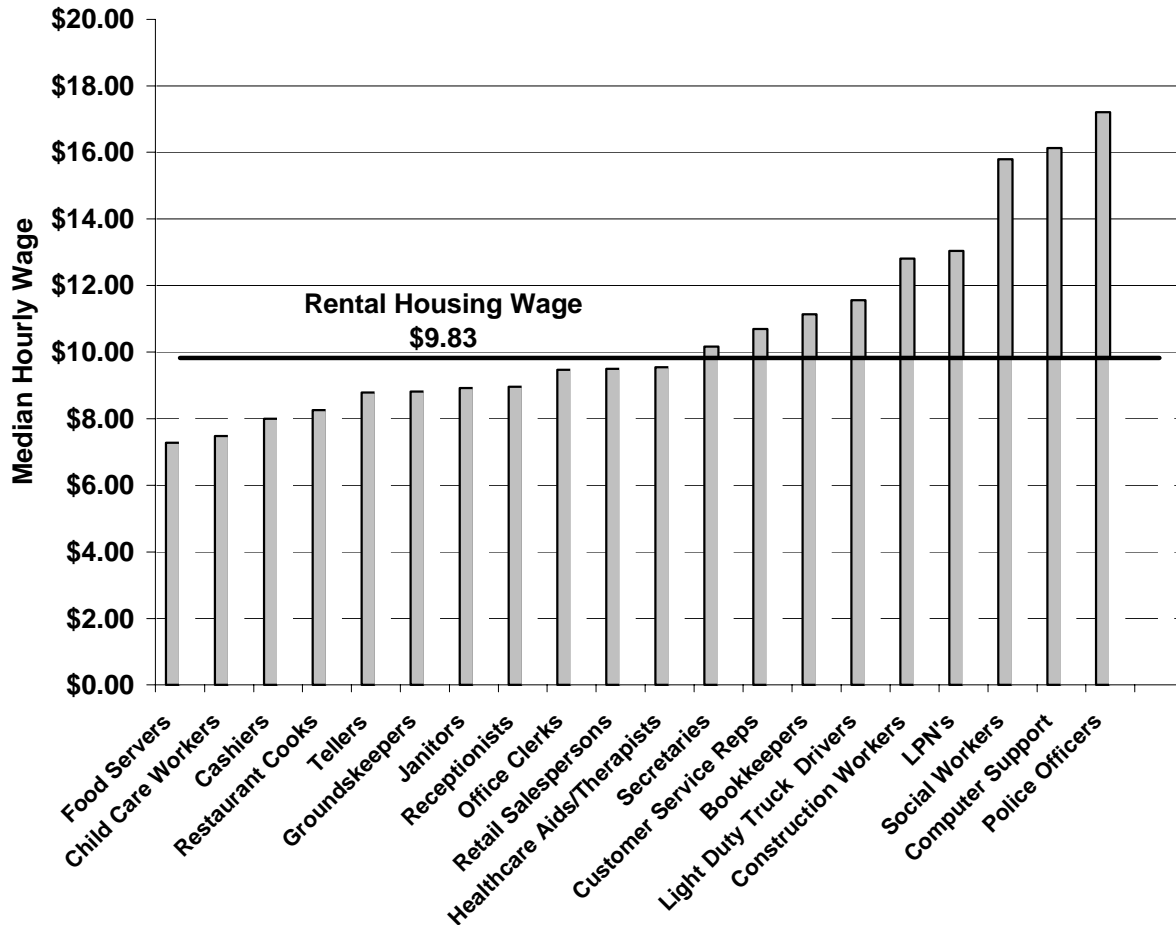
Annual Cost of a Median Priced Home versus Median Household Income 1998 – 2003



While the income required to purchase a home was almost \$5,000 less than the median household income in 1998, required income has risen at a much faster rate than median household income, and has surpassed median household income since 2000.

Renters face a similar challenge. The cost of a three bedroom rental versus the wages of various occupations in Montana is compared in the chart on the next page.

Housing Wage versus Median Wage of Selected Occupations 2003



The rental housing wage is calculated based on renting a two bedroom unit for \$511, including utilities.⁷ Assuming a 52 week work year, a 40 hour work week, and a ratio of 30% of income to rental costs, the hourly wage needed to afford a two bedroom unit is \$9.83. Eleven out of the 20 occupations shown above earn an average hourly wage⁸ less than the amount needed to afford rental housing.

Clearly, an opportunity exists to promote housing incentives to both median income and low income households throughout the state of Montana.

⁷ See Table III.20.

⁸ Average hourly wage for Montana from U.S. Bureau of Labor Statistics.

VOLUME I

ECONOMIC PROFILE

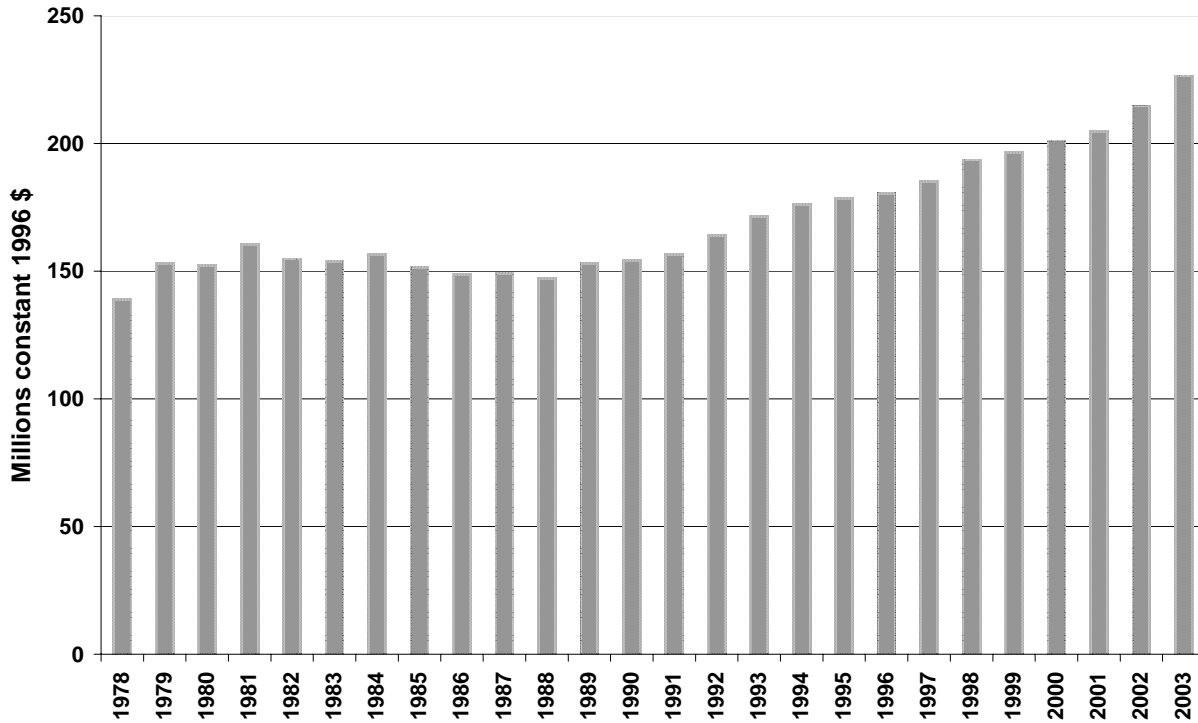
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ECONOMIC STRUCTURE

To gauge overall economic progress in the Montana economy, one measure is the value of goods and services produced by Montana businesses (Gross State Product). Gross State Product (GSP) is determined by summing up the dollar value of goods and services produced and sold by businesses in the state. In general, GSP will increase over time because it reflects both prices and quantities of products sold. As the general price level rises over time, GSP may increase even if the quantity of products being sold has not changed. A better indicator of changes over time in the state is Real (or constant dollar) Gross State product. Real GSP has had the effects of price changes removed and gives a clearer idea of what is happening to production or sales levels within the state. The chart "Real Montana Gross State Product" on the next page illustrates the relationship of real GSP in Montana from 1978 through 2003. Data for 2003, and revised data for 1998 – 2002, was released by the BEA (U.S. Bureau of Economic Analysis) on December 15, 2004.

Real Montana Gross State Product

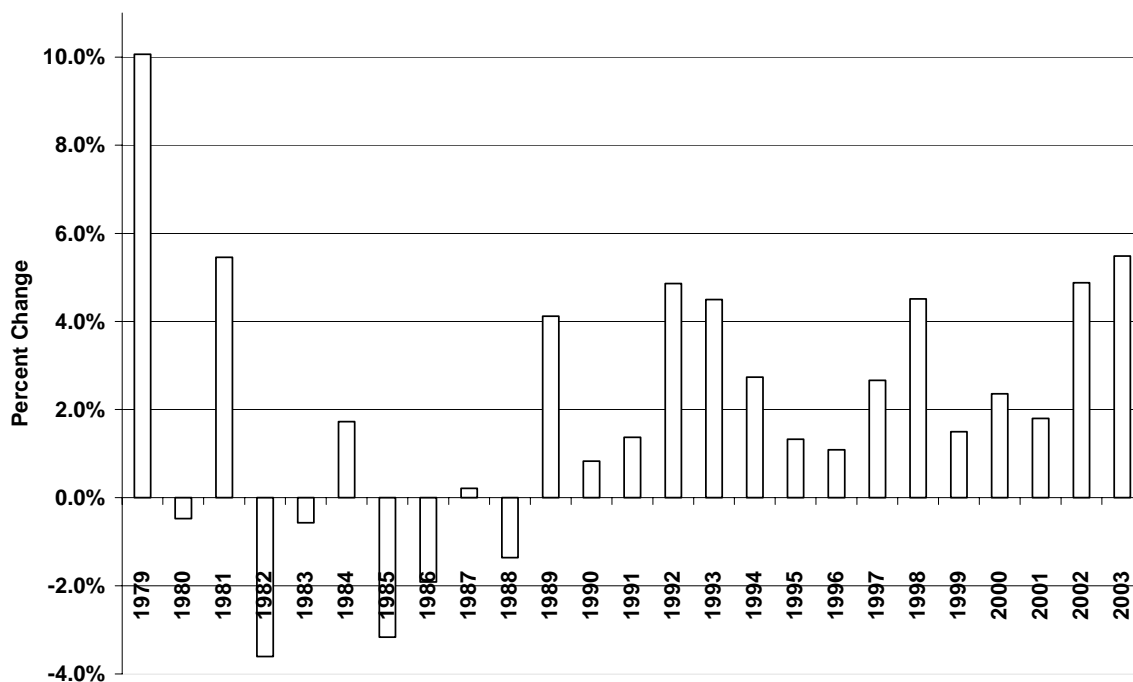


Data is presented in constant 1996 dollars so that it is comparable. This removes the effect of inflation. Periodically, government agencies like the BEA will update the base year used.

In general, the state has increased its production of goods and services except for the mid to latter 1980's. Since 1993, Montana's real GSP has increased an average of 3.0% per year. The increases in 2002 (4.9%) and 2003 (5.5%) were the highest over the past 10 years.

The year-to-year variability is more apparent in the chart on the following page, which shows effectively the change in quantities produced from one year to the next. This chart (data from BEA) reflects the slow down in the economy beginning in 1982 and lasting through 1988. Since 1989, the Montana economy has shown ongoing improvement although not necessarily at a constant rate.

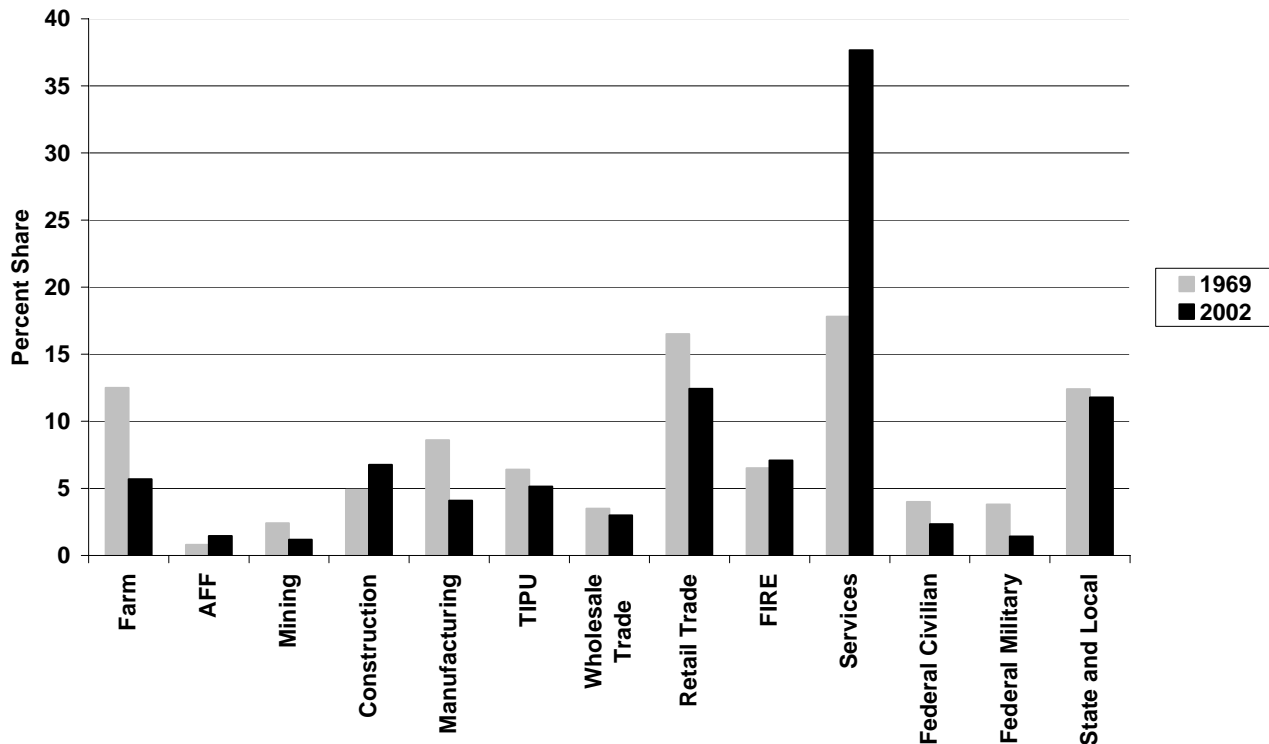
**Percent Change in Montana Gross State Product
(Billions of Constant 1996 Dollars)**



Although the overall improvement in the Montana economy is reflected in Gross State Product, these numbers provide no information on whether the trend is consistent across all industries within the state. Employment data by industry can be used to further analyze what is occurring in the Montana economy. Initially, businesses are divided into sectors by Standard Industrial Classification (SIC) codes and then the employment trends in each sector are calculated as a share of the total employment within the state⁹. An examination of changes in the share of employment provides information on which sectors of the state's economy are increasing or declining in relative importance. The chart on the next page (data from BEA) provides a basis for comparing changes in sectors from 1969 to 2002. Industry level data for 2003 is not available at the date of this report.

⁹ In 2002, the BEA changed from the SIC system (standard industrial classification) to the NAICS (North American Industry Classification System) for data collection. While the industry sectors are not the same between the two classification systems, care has been taken to make the data as comparable as possible.

Montana
Share of Statewide Employment by Sector
1969 to 2002



AFF = agriculture, forestry and fishery TIPU = transportation, information and public utilities
FIRE = finance, insurance and real estate

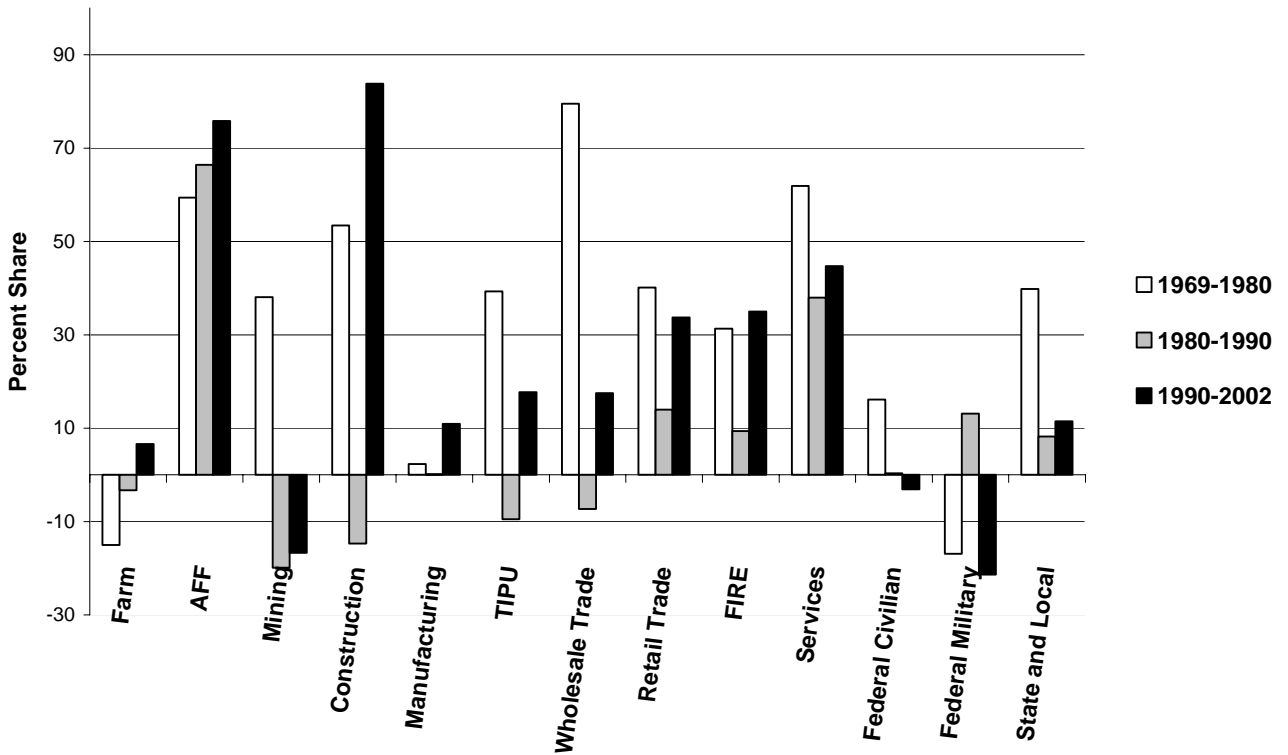
The forestry and fishery (AFF), construction, finance (FIRE), and services sectors account for a greater portion of the state’s economy in 2002 than in 1969. During the same period, farming, mining, manufacturing, transportation and public utilities (TIPU), wholesale and retail trade¹⁰ and government have declined in importance.

The growth in the service sector in Montana is not unexpected as the U.S. shifts to more of a service-producing economy rather than a goods-producing economy. Looking at the sub-sectors contained within the services category, the largest growth has occurred in: accommodation and food services, healthcare and social services, repair and maintenance services, professional & technical services, and amusement (including gambling) and recreation services.

¹⁰ Some of the decrease in retail trade can be attributed to the change from the SIC system to NAICS. Some industries that were previously classified as retail trade are now classified as services (i.e., eating and drinking places).

To determine if the shift in industry sector importance has been constant growth or constant decline over the 31-year period, the data was examined in 10-year increments as illustrated in the chart below (data from BEA). Looking at the 10-year increments, only the agricultural, forestry and fishery sector demonstrated consistent positive growth during each period.

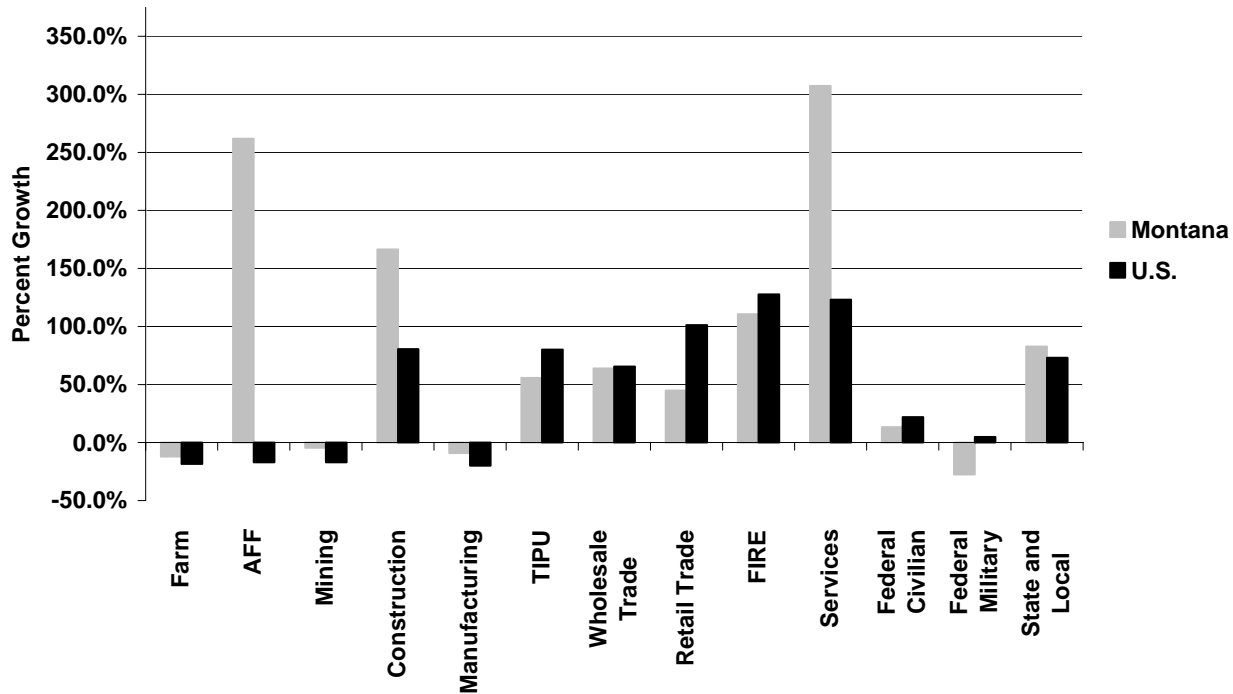
Montana Employment Growth by Sector
Selected Years



AFF = agriculture, forestry and fishery TIPU = transportation, information and public utilities
 FIRE = finance, insurance and real estate

To better understand the changes in Montana's economy between 1969 and 2002; it is useful to compare the changes to the trend nationally for the same industries. This chart displays the rate of growth of the different sectors nationwide and the rate of growth of the same sectors in Montana (data from BEA).

**Montana vs. United States
Growth by Industry Sector
1969-2002**



**AFF = agriculture, forestry and fishery TIPU = transportation, information and public utilities
FIRE = finance, insurance and real estate**

The AFF, construction, and services sectors gained more importance in Montana than nationwide over the period. The data shows a shifting away from the traditional extractive industries in Montana as contributors to the state's economy. This shift will allow for more diversification in the state economy and less reliance on any one sector. If this trend continues, Montana may begin to respond more rapidly to changing economic conditions nationwide.

LABOR FORCE AND EMPLOYMENT

Labor force statistics are collected by the Montana Department of Labor and Industry, under rules established by the U.S. Bureau of Labor Statistics, and represent the civilian

labor force, including self-employed persons and paid family workers. The primary source for these statistics is a monthly survey of 950 households throughout Montana.

The labor force is defined as the number of persons 16 years and older, either employed or unemployed, excluding members of the armed forces. Employment is defined as those persons who work for pay or profit during the week. Also included as employed are persons who were not working but had some job attachment and were not looking for work (such persons may be temporarily absent from a job due to illness, weather, vacation, labor dispute, whether or not they were being paid during their time off). The unemployment rate is defined as the number of unemployed persons expressed as a percentage of the labor force. These labor force statistics represent the most recent data as of the date of this report. Data is periodically re-estimated.

Below is a summary of labor force and employment statistics for the 6 largest counties in Montana:

Table I.1

	Average Annual Labor Force				Change 2000 - 2003	
	2000	2001	2002	2003	#	%
Cascade	37,372	36,961	36,898	36,527	-845	-2.3%
Flathead	38,397	40,574	40,363	41,632	3,235	8.4%
Gallatin	43,510	44,251	44,987	46,034	2,524	5.8%
Lewis & Clark	28,686	27,645	28,208	28,393	-293	-1.0%
Missoula	55,218	52,575	52,960	56,669	1,451	2.6%
Yellowstone	72,424	67,802	68,501	72,032	-392	-0.5%
Montana	475,729	463,507	463,516	474,910	-819	-0.2%

Table I.2

	Average Annual Employment				Change 2000 - 2003	
	2000	2001	2002	2003	#	%
Cascade	35,467	35,286	35,315	34,853	-614	-1.7%
Flathead	36,011	38,190	38,098	38,960	2,949	8.2%
Gallatin	42,318	43,139	43,762	44,725	2,407	5.7%
Lewis & Clark	27,465	26,431	27,003	27,279	-186	-0.7%
Missoula	53,352	50,602	50,894	54,480	1,128	2.1%
Yellowstone	69,648	65,457	65,647	69,436	-212	-0.3%
Montana	452,124	442,000	442,144	452,416	292	0.1%

Table I.3

	Average Annual Unemployment Rate				Change 2000 - 2003	
	2000	2001	2002	2003	#	%
Cascade	5.1%	4.5%	4.3%	4.6%	-0.5	-10.1%
Flathead	6.2%	5.9%	5.6%	6.4%	0.2	3.5%
Gallatin	2.7%	2.5%	2.7%	2.8%	0.1	5.3%
Lewis & Clark	4.3%	4.4%	4.3%	3.9%	-0.4	-8.8%
Missoula	3.4%	3.8%	3.9%	3.9%	0.5	13.6%
Yellowstone	3.8%	3.5%	3.7%	3.6%	-0.2	-5.2%
Montana	5.0%	4.6%	4.6%	4.7%	-0.3	-5.3%

Statewide, the average annual labor force dropped slightly and the average annual employment showed a small increase from 2000 to 2003, while the average annual unemployment rate decreased 0.3 percentage points or 5.3%. Cascade, Lewis and Clark, and Yellowstone counties all showed a decrease in their unemployment rate while Flathead, Gallatin and Missoula counties showed an increase in their unemployment rate.

Historical detail by county of labor force, employment, and the unemployment rate are on the following three pages. The sum of individual counties may not agree to the Montana total due to rounding.

Over the last 8 years (1995 to 2003), Montana's labor force has increased 9.2%, while average annual employment has increased 10.5%. During the same time period, the unemployment rate dropped 1.2 percentage points or a 20% drop in the unemployment rate.

Some counties within Montana have enjoyed solid employment growth while other areas have continually languished. Carter, Chouteau, Daniels, Gallatin, Liberty, McCone and Powder River counties have maintained an average unemployment rate of 3.0% or below since 1995. Big Horn, Glacier, Lincoln and Sanders counties have maintained an average unemployment rate of 10.0% or higher since 1995. Since 1995, the following counties have experienced at least a 3.0 percentage point drop in their unemployment rate: Blaine, Glacier, Mineral and Sanders, while Big Horn county experienced a 3.0 percentage point increase in its unemployment rate.

TABLE I.1
ANNUAL AVERAGE LABOR FORCE IN MONTANA
Montana Department of Labor and Industry

COUNTY	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003
Beaverhead	4,289	4,891	4,945	5,024	5,161	5,152	5,034	5,035	4,831	4,940
Big Horn	4,596	4,888	5,024	5,117	5,226	5,417	5,832	5,264	5,080	5,111
Blaine	3,037	2,815	2,879	2,838	2,936	2,976	2,914	2,657	2,591	2,607
Broadwater	1,663	1,858	1,912	2,056	2,143	2,137	2,139	2,053	2,103	2,185
Carbon	3,728	4,232	4,461	4,603	4,751	4,857	4,843	4,672	4,613	4,654
Carter	892	873	947	918	1,008	1,079	1,088	920	896	914
Cascade	35,777	36,679	36,822	37,638	38,229	37,320	27,474	36,963	36,217	36,527
Chouteau	2,584	2,615	2,731	2,686	2,839	2,933	2,936	2,693	2,489	2,542
Custer	5,934	5,893	5,947	5,958	6,203	6,074	6,102	5,899	5,678	5,715
Daniels	1,150	1,200	1,265	1,266	1,324	1,316	1,319	1,205	1,187	1,125
Dawson	4,848	4,728	4,719	4,764	4,956	5,064	5,044	4,889	4,791	4,834
Deer Lodge	4,024	3,869	3,743	3,757	3,919	3,934	3,976	3,872	3,840	3,575
Fallon	1,568	1,522	1,628	1,671	1,737	1,729	1,661	1,543	1,589	1,580
Fergus	5,841	5,858	6,101	6,189	6,372	6,412	6,476	6,090	5,927	5,943
Flathead	30,282	35,663	36,499	37,394	38,117	37,884	38,333	40,576	40,321	41,632
Gallatin	28,651	35,914	37,695	39,125	40,492	42,441	43,439	44,254	44,562	46,034
Garfield	887	878	928	901	968	1,071	1,086	920	875	884
Glacier	5,312	5,573	5,614	5,642	5,651	5,484	5,359	5,226	5,153	5,372
Golden Valley	469	482	498	484	528	579	594	493	460	475
Granite	1,161	1,092	1,124	1,144	1,212	1,232	1,249	1,144	1,121	1,126
Hill	8,366	8,907	8,950	8,973	9,218	8,993	8,957	9,169	9,170	9,305
Jefferson	4,124	4,596	4,783	4,897	5,061	5,119	4,999	4,831	4,870	5,023
Judith Basin	1,163	1,050	1,099	1,082	1,153	1,231	1,234	1,154	1,083	1,112
Lake	9,646	10,244	10,630	10,910	11,261	12,384	12,572	11,752	11,545	11,641
Lewis & Clark	25,539	27,399	27,463	27,969	28,042	27,951	28,643	27,729	27,588	28,393
Liberty	953	1,090	1,091	1,058	1,151	1,228	1,219	1,085	1,038	1,062
Lincoln	8,338	7,363	7,108	7,216	7,419	7,066	6,962	6,739	6,703	7,018
McCone	1,145	1,156	1,190	1,170	1,251	1,307	1,315	1,167	1,139	1,138
Madison	3,299	3,470	3,586	3,631	3,765	3,996	4,018	4,011	3,850	3,909
Meagher	910	938	955	956	1,003	1,077	1,116	1,045	930	963
Mineral	1,771	1,684	1,622	1,672	1,713	1,672	1,669	1,713	1,639	1,637
Missoula	42,682	47,746	49,672	51,096	52,005	53,561	55,128	52,577	54,287	56,669
Musselshell	1,783	1,923	1,925	1,930	1,963	1,841	1,853	1,753	1,770	1,788
Park	7,700	9,984	10,356	10,406	10,568	10,350	10,381	9,894	9,580	9,621
Petroleum	261	298	309	298	323	371	379	306	281	292
Philips	2,596	2,432	2,442	2,374	2,503	2,438	2,368	2,154	2,087	2,121
Pondera	2,937	2,991	3,140	3,159	3,357	3,452	3,466	3,195	3,092	3,134
Powder River	1,168	1,141	1,248	1,230	1,302	1,309	1,308	1,157	1,150	1,152
Powell	2,643	2,345	2,411	2,443	2,517	2,541	2,566	2,315	2,351	2,366
Prairie	670	646	671	658	686	686	704	637	626	604
Ravalli	11,718	15,039	15,909	16,436	16,988	17,624	17,936	18,623	18,544	19,252
Richland	5,319	5,371	5,374	5,482	5,669	5,716	5,710	5,386	5,317	5,228
Roosevelt	4,501	4,094	4,015	3,991	4,117	4,351	4,324	3,954	4,003	4,137
Rosebud	4,879	4,674	4,530	4,620	4,314	4,570	4,610	4,610	4,420	4,782
Sanders	3,729	4,078	4,042	4,063	4,069	4,298	4,285	4,323	4,309	4,464
Sheridan	2,048	2,057	2,035	2,033	2,158	2,184	2,164	1,930	1,909	1,928
Silverbow	16,008	16,658	16,866	17,337	17,913	17,569	17,041	16,441	16,433	16,679
Stillwater	3,289	3,697	3,923	4,044	4,189	4,736	4,843	5,540	5,369	5,330
Sweet Grass	1,531	1,655	1,692	1,713	1,786	1,811	1,833	1,912	1,832	1,839
Teton	2,951	2,980	3,112	3,073	3,275	3,496	3,511	3,168	3,157	3,202
Toole	2,630	2,767	2,794	2,782	2,874	2,983	2,937	2,724	2,689	2,922
Treasure	477	425	440	434	477	509	519	482	422	454
Valley	4,146	4,184	4,358	4,349	4,461	4,342	4,259	4,093	4,115	4,267
Wheatland	1,122	1,281	1,348	1,351	1,379	1,277	1,260	1,223	1,119	1,124
Wibaux	527	561	566	564	604	593	602	544	555	555
Yellowstone	61,613	66,500	66,964	68,270	69,776	71,439	72,307	67,806	70,226	72,032
Montana	400,872	434,948	444,096	452,833	464,077	471,159	475,729	463,507	463,516	474,910

TABLE I.2
ANNUAL AVERAGE EMPLOYMENT IN MONTANA
Montana Department of Labor and Industry

COUNTY	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003
Beaverhead	4,084	4,706	4,762	4,837	4,952	4,936	4,843	4,875	4,589	4,759
Big Horn	3,981	4,288	4,540	4,654	4,780	4,925	4,988	4,356	4,343	4,308
Blaine	2,801	2,553	2,604	2,558	2,680	2,744	2,720	2,508	2,436	2,465
Broadwater	1,588	1,763	1,818	1,983	2,031	2,025	2,043	1,964	1,956	2,077
Carbon	3,571	3,997	4,226	4,352	4,487	4,624	4,598	4,458	4,425	4,477
Carter	876	861	936	901	981	1,060	1,067	899	864	894
Cascade	33,861	34,850	35,221	35,783	36,302	35,527	35,467	35,286	35,315	34,853
Chouteau	2,518	2,538	2,670	2,632	2,763	2,858	2,849	2,611	2,463	2,478
Custer	5,643	5,649	5,693	5,705	5,930	5,840	5,844	5,686	5,589	5,536
Daniels	1,116	1,172	1,241	1,247	1,293	1,282	1,282	1,171	1,155	1,100
Dawson	4,666	4,572	4,589	4,629	4,773	4,889	4,879	4,760	4,796	4,718
Deer Lodge	3,638	3,532	3,482	3,529	3,645	3,646	3,656	3,600	3,676	3,343
Fallon	1,530	1,479	1,596	1,621	1,687	1,644	1,604	1,502	1,528	1,538
Fergus	5,530	5,521	5,780	5,844	5,993	6,110	6,104	5,732	5,700	5,641
Flathead	28,010	32,919	33,953	34,763	35,279	35,431	36,011	38,190	38,098	38,960
Gallatin	27,306	35,121	36,886	38,114	39,428	41,491	42,318	43,139	43,762	44,725
Garfield	871	853	905	871	937	1,044	1,045	900	838	863
Glacier	4,690	4,776	4,870	4,883	4,865	4,727	4,654	4,629	4,620	4,745
Golden Valley	455	447	470	455	496	550	561	468	439	442
Granite	1,070	1,014	1,067	1,065	1,109	1,146	1,156	1,055	1,060	1,048
Hill	7,918	8,408	8,556	8,522	8,695	8,521	8,514	8,804	8,910	8,944
Jefferson	3,923	4,403	4,564	4,697	4,842	4,919	4,740	4,686	4,787	4,805
Judith Basin	1,125	1,007	1,058	1,032	1,108	1,183	1,182	1,111	1,022	1,063
Lake	8,858	9,469	9,918	10,179	10,482	11,679	11,808	10,725	11,059	10,857
Lewis & Clark	24,404	26,112	26,323	26,679	26,832	26,848	27,465	26,431	27,003	27,279
Liberty	936	1,068	1,074	1,035	1,119	1,183	1,181	1,053	1,009	1,030
Lincoln	7,319	6,296	6,303	6,370	6,482	6,231	6,150	5,979	5,996	5,901
McCone	1,108	1,126	1,154	1,134	1,209	1,266	1,275	1,139	1,126	1,111
Madison	3,195	3,312	3,454	3,483	3,620	3,838	3,864	3,876	3,700	3,755
Meagher	877	886	912	905	953	1,016	1,037	985	914	911
Mineral	1,616	1,476	1,481	1,523	1,535	1,521	1,520	1,567	1,540	1,489
Missoula	40,181	45,498	47,871	49,110	50,046	51,932	53,352	50,602	50,894	54,480
Musselshell	1,658	1,766	1,776	1,786	1,826	1,699	1,717	1,636	1,611	1,661
Park	7,288	9,567	9,902	9,912	10,035	9,834	9,837	9,438	9,416	9,181
Petroleum	255	286	297	286	307	352	358	299	282	278
Philips	2,474	2,293	2,243	2,220	2,300	2,259	2,257	2,061	1,996	2,023
Pondera	2,829	2,874	3,014	3,044	3,198	3,309	3,310	3,059	3,012	2,974
Powder River	1,146	1,120	1,233	1,211	1,264	1,269	1,271	1,135	1,118	1,121
Powell	2,515	2,170	2,291	2,316	2,394	2,429	2,445	2,200	2,312	2,229
Prairie	645	619	642	623	645	662	674	607	585	582
Ravalli	10,741	14,160	15,007	15,449	15,863	16,658	17,013	17,776	17,584	18,201
Richland	4,990	5,086	5,092	5,217	5,349	5,354	5,360	5,122	5,011	4,989
Roosevelt	4,017	3,680	3,625	3,647	3,760	3,947	3,914	3,662	3,688	3,816
Rosebud	4,529	4,265	4,012	4,237	3,972	4,248	4,268	4,281	4,243	4,482
Sanders	3,319	3,516	3,549	3,643	3,658	3,925	3,941	3,969	3,952	4,097
Sheridan	1,989	2,007	1,993	1,982	2,067	2,075	2,070	1,867	1,837	1,860
Silverbow	14,910	15,769	15,949	16,530	16,958	16,692	16,022	15,590	15,717	15,827
Stillwater	3,162	3,531	3,760	3,838	4,008	4,568	4,613	5,370	5,181	5,169
Sweet Grass	1,494	1,602	1,650	1,654	1,715	1,761	1,789	1,864	1,775	1,792
Teton	2,865	2,893	3,020	2,995	3,165	3,392	3,370	3,056	2,991	3,094
Toole	2,550	2,631	2,700	2,699	2,783	2,887	2,839	2,649	2,646	2,842
Treasure	461	412	426	418	453	490	494	467	405	438
Valley	3,967	4,018	4,185	4,187	4,287	4,165	4,091	3,950	3,951	4,116
Wheatland	1,077	1,222	1,295	1,295	1,290	1,207	1,204	1,182	1,071	1,078
Wibaux	510	538	546	546	570	572	578	530	528	538
Yellowstone	58,563	63,611	64,247	65,433	67,049	68,976	69,648	65,457	65,647	69,436
Montana	377,011	409,283	420,699	428,573	438,006	446,663	452,124	442,000	442,144	452,416

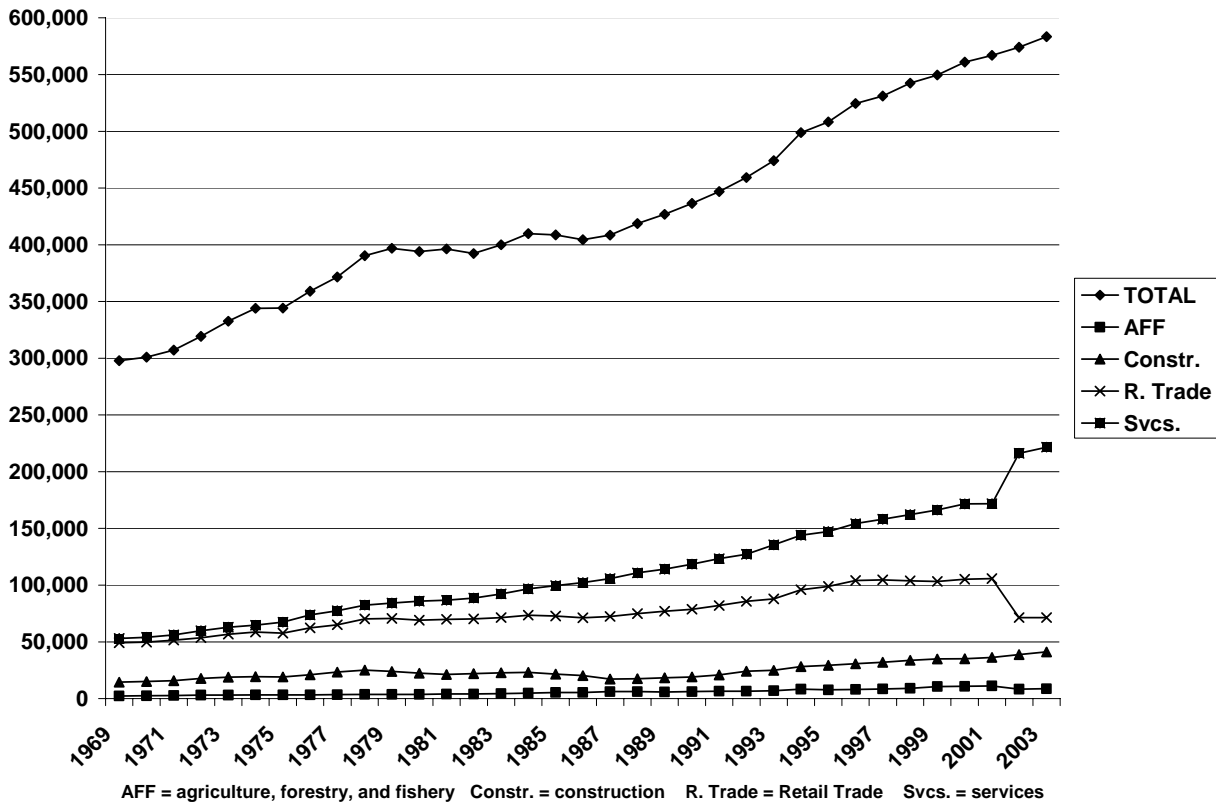
TABLE 1.3
ANNUAL AVERAGE UNEMPLOYMENT RATES IN MONTANA (PERCENT)
Montana Department of Labor and Industry

COUNTY	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003
Beaverhead	4.8	4.3	4.1	4.1	4.5	4.8	3.9	3.2	4.0	3.7
Big Horn	13.4	12.7	10.0	9.4	9.0	9.6	14.6	17.2	14.7	15.7
Blaine	7.8	9.8	9.9	10.2	9.2	8.3	6.8	5.6	6.3	5.4
Broadwater	4.6	5.6	5.4	4.0	5.7	5.8	4.6	4.3	4.2	4.9
Carbon	4.3	6.0	5.6	5.8	6.0	5.4	5.2	4.6	4.2	3.8
Carter	1.9	1.8	1.5	2.2	3.2	2.4	2.1	2.3	2.4	2.2
Cascade	5.4	5.5	4.7	5.3	5.5	5.4	5.1	4.5	4.3	4.6
Chouteau	2.6	3.4	2.6	2.4	3.2	3.1	3.1	3.0	2.9	2.5
Custer	5.0	4.6	4.7	4.6	4.9	4.4	4.4	3.6	3.2	3.1
Daniels	3.0	2.8	2.3	1.8	2.8	3.1	3.0	2.8	2.7	2.2
Dawson	3.8	3.8	3.2	3.2	4.2	4.0	3.4	2.6	2.5	2.4
Deer Lodge	9.6	9.2	7.3	6.4	7.4	7.9	8.2	7.0	6.2	6.5
Fallon	2.5	3.4	2.4	3.3	3.4	5.5	3.6	2.7	3.5	2.7
Fergus	5.4	6.2	5.6	5.9	6.4	5.3	5.9	5.9	4.8	5.1
Flathead	7.6	8.1	7.3	7.4	7.9	7.0	6.2	5.9	5.6	6.4
Gallatin	4.7	2.7	2.5	3.0	3.1	2.8	2.7	2.5	2.7	2.8
Garfield	1.9	3.3	2.8	3.7	3.7	3.1	3.9	2.2	2.7	2.4
Glacier	11.8	14.7	13.6	13.8	14.3	14.3	13.3	11.4	9.9	11.7
Golden Valley	3.0	7.6	6.0	6.4	6.6	5.7	5.7	5.1	4.8	6.9
Granite	7.8	7.6	5.4	7.2	8.9	7.5	7.6	7.8	6.9	6.9
Hill	5.4	6.1	4.8	5.4	6.2	5.8	5.1	4.0	3.8	3.9
Jefferson	4.9	4.7	5.0	4.4	4.8	4.5	5.4	4.6	4.5	4.3
Judith Basin	3.4	4.5	4.1	5.0	4.4	4.4	4.4	3.7	5.1	4.4
Lake	8.2	8.0	7.1	7.1	7.4	6.3	6.2	8.7	7.5	6.7
Lewis & Clark	4.5	5.2	4.5	5.0	4.8	4.5	4.3	4.4	4.3	3.9
Liberty	1.8	2.6	2.0	2.5	3.3	4.3	3.3	2.9	3.2	3.0
Lincoln	12.3	14.9	11.7	12.1	13.1	12.4	11.8	11.3	11.5	15.9
McCone	3.2	3.1	3.4	2.5	3.8	3.7	3.2	2.4	1.7	2.4
Madison	3.2	5.0	4.1	4.4	4.3	4.5	4.0	3.4	3.7	3.9
Meagher	3.6	6.1	4.9	5.6	5.4	6.3	7.2	5.7	5.7	5.4
Mineral	8.8	12.8	9.1	9.3	10.9	9.6	9.1	8.5	8.9	9.0
Missoula	5.9	5.2	4.0	4.3	4.3	3.6	3.4	3.8	3.9	3.9
Musselshell	7.1	8.6	8.1	7.8	7.4	8.3	7.5	6.7	7.7	7.1
Park	5.4	4.7	4.8	5.1	5.5	5.6	5.4	4.6	4.3	4.6
Petroleum	2.3	4.3	4.2	4.7	5.2	5.9	5.5	2.3	2.8	4.8
Phillips	4.8	6.2	8.5	6.8	8.6	7.9	4.8	4.4	4.7	4.6
Pondera	3.7	4.4	4.4	4.0	5.2	4.7	4.6	4.3	4.5	5.1
Powder River	1.9	2.4	1.6	1.9	3.4	3.7	3.0	1.9	2.5	2.7
Powell	4.9	7.9	5.3	5.5	5.4	5.0	4.9	5.0	6.0	5.8
Prairie	3.7	4.6	4.7	5.6	6.4	4.1	4.3	4.7	4.4	3.6
Ravalli	8.4	6.3	6.0	6.4	7.1	6.0	5.3	4.5	5.0	5.5
Richland	6.2	5.8	5.6	5.2	6.1	6.9	6.3	4.9	5.5	4.6
Roosevelt	10.8	10.5	10.1	9.0	9.1	9.8	9.6	7.4	7.5	7.8
Rosebud	7.2	9.2	11.8	8.7	8.4	7.6	7.6	7.1	6.5	6.3
Sanders	11.0	14.2	12.5	10.7	10.5	9.2	8.2	8.2	8.4	8.2
Sheridan	2.9	2.9	2.4	2.8	4.7	5.6	4.5	3.2	3.3	3.5
Silverbow	6.9	5.8	5.8	5.0	5.8	5.6	6.1	5.2	5.2	5.1
Stillwater	3.9	5.0	4.5	5.5	4.8	4.1	4.9	3.1	3.6	3.0
Sweet Grass	2.5	3.7	2.9	3.8	4.5	3.4	2.6	2.5	3.2	2.6
Teton	3.0	3.4	3.4	2.9	3.9	3.6	4.2	3.5	3.6	3.4
Toole	3.1	5.4	3.8	3.4	3.7	3.8	3.5	2.8	2.7	2.7
Treasure	3.6	3.5	3.6	3.9	5.4	4.3	5.0	3.1	3.8	3.5
Valley	4.4	4.4	4.3	4.1	4.4	4.6	4.1	3.5	3.4	3.5
Wheatland	4.0	5.1	4.4	4.5	6.9	6.0	4.6	3.4	5.0	4.1
Wibaux	3.2	4.6	3.9	3.5	6.3	4.0	4.1	2.6	3.5	3.1
Yellowstone	5.0	4.8	4.4	4.5	4.4	4.0	3.8	3.5	3.7	3.6
Montana	6.0	5.9	5.3	5.4	5.6	5.2	5.0	4.6	4.6	4.7

EMPLOYMENT

Employment by industry is helpful to see where and why job growth and contraction have occurred. The U.S. Bureau of Economic Analysis publishes employment by industry based on the NAICS. The source of the BEA employment data is the state unemployment insurance system, and represents both full-time and part-time employment. Full-time and part-time jobs are counted at equal weight, thus the BEA statistics by industry will exceed average annual employment produced by the Montana Department of Labor and Industry. Employees, sole proprietors, and partners are included; unpaid family workers and volunteers are excluded.

MONTANA FULL-TIME & PART-TIME EMPLOYMENT
Selected Industries (Source: BEA)



The effect of the change from the SIC system to the NAICS in 2002 can be seen in the above chart by looking at the sharp increase in the services sector and the sharp decrease in the retail trade sector. Prior to 2002, eating and drinking places were classified in the retail trade category, while they are now classified in the services category.

TABLE 1.4
MONTANA EMPLOYMENT BY INDUSTRY
U.S. BUREAU OF ECONOMIC ANALYSIS (BEA)

Year	Farm	AFF	Mining	Constr.	Mfg.	TIPU	W. Trade	R. Trade	FIRE	Svcs.	Gov't.	TOTAL
1969	37,172	2,320	7,073	14,574	25,727	18,933	10,493	49,268	19,282	53,078	60,032	297,952
1970	37,031	2,433	7,295	15,029	25,397	18,962	10,777	49,874	18,662	53,987	61,602	301,049
1971	37,659	2,689	6,134	15,739	25,094	19,066	10,901	51,512	18,375	56,191	63,854	307,214
1972	37,184	3,014	6,953	17,750	25,555	19,987	11,781	53,608	18,597	59,881	64,955	319,265
1973	36,901	3,130	7,536	18,941	25,938	20,733	12,235	56,662	20,981	62,944	66,621	332,622
1974	37,448	3,365	8,160	19,304	25,948	21,918	12,953	58,713	21,975	64,663	69,501	343,948
1975	34,176	3,244	7,305	19,070	24,692	21,891	15,653	57,658	21,866	67,311	71,359	344,225
1976	32,213	3,352	6,976	20,953	25,761	22,484	16,395	62,262	23,290	73,756	71,678	359,120
1977	30,671	3,447	7,279	23,324	27,321	23,442	16,941	65,102	24,786	77,342	72,040	371,695
1978	30,522	3,696	8,305	25,082	28,821	24,921	17,674	70,188	25,037	82,386	73,805	390,437
1979	32,172	3,602	8,784	23,968	29,069	26,404	18,536	70,678	24,946	84,231	74,528	396,918
1980	31,611	3,698	9,770	22,360	26,319	26,368	18,833	69,028	25,321	85,928	74,776	394,012
1981	31,271	3,977	12,589	21,165	25,156	26,476	19,156	69,851	26,277	86,757	73,616	396,291
1982	30,743	3,999	10,634	22,083	22,392	25,844	18,271	70,240	26,412	88,575	73,113	392,306
1983	32,967	4,431	9,040	22,868	24,247	24,448	18,021	71,337	26,675	92,254	73,799	400,087
1984	31,891	4,831	9,308	23,235	25,005	25,480	18,371	73,590	27,175	96,629	74,373	409,888
1985	31,875	5,323	8,223	21,682	24,400	25,362	17,532	72,814	26,931	99,710	74,925	408,777
1986	31,980	5,342	6,990	20,314	23,829	24,313	16,162	71,174	26,834	102,334	75,227	404,499
1987	32,221	6,162	7,663	17,144	24,421	23,368	16,534	72,426	27,221	105,888	75,466	408,514
1988	31,622	6,114	7,840	17,656	25,099	23,240	16,290	74,975	28,175	110,867	76,822	418,700
1989	30,743	5,749	7,849	18,365	26,325	23,221	17,083	77,020	27,911	114,118	78,365	426,749
1990	30,576	6,154	7,824	19,070	26,342	23,858	17,449	78,715	27,693	118,623	80,270	436,574
1991	29,741	6,587	7,420	20,938	25,591	24,401	18,055	82,113	27,874	123,409	80,736	446,865
1992	28,945	6,524	7,343	24,134	26,787	23,755	18,647	85,658	27,235	127,133	83,152	459,313
1993	29,629	7,000	7,346	24,835	27,361	24,340	18,881	87,894	28,518	135,614	82,754	474,172
1994	30,004	8,216	7,167	28,193	28,116	25,299	19,464	95,936	29,185	143,958	83,255	498,793
1995	30,686	7,750	6,866	29,356	28,174	25,287	19,872	98,839	31,397	147,349	82,709	508,285
1996	30,810	8,123	6,856	30,783	29,019	25,338	20,041	104,060	32,627	154,330	82,463	524,450
1997	29,981	8,411	6,966	32,109	29,326	25,861	20,234	104,632	33,211	158,098	82,336	531,165
1998	32,061	9,111	6,757	33,771	29,072	26,795	20,789	103,848	34,736	162,244	83,320	542,504
1999	31,972	10,593	6,698	34,904	29,029	27,090	20,762	103,338	35,357	166,239	83,687	549,669
2000	32,579	10,818	6,515	35,045	29,217	28,076	20,497	105,230	37,377	171,589	84,051	560,994
2001	31,127	11,220	7,101	36,343	28,364	27,878	20,056	105,725	38,593	171,748	88,799	566,954
2002	32,663	8,394	6,758	38,831	23,402	29,483	17,212	71,367	40,632	216,229	89,202	574,173
2003	31,944	8,674	6,463	41,025	22,774	29,077	17,289	71,426	42,182	221,632	90,839	583,325

Three industries showed a decrease in employment from 1969 to 2003: farming (14% decrease), manufacturing (11% decrease) and mining (9% decrease). During the same period, employment in the agriculture (274% increase) and services (318% increase) industries increased significantly. The three largest industries in terms of percent of total employment in 2003 were services (38%), government (16%), and retail trade (12%). The next largest industries, FIRE and construction, each accounted for 7% of employment in 2003.

Class of Worker

Table I.5 on the following page shows Montana's class of worker. The total employed persons over 16 of 425,977 were based on the count as of the 2000 Census; the Montana Department of Labor and Industry employment of 452,124 represents average annual employment. Since the 1990 Census, total workers have increased 21%; the percentage that are private salary and wage workers (65.7% of total in 1990) has increased since 1990 while the percentage that are government (20.1% of total in 1990) and self-employed workers (13.2% of total) has decreased since 1990.

Civilian government workers are included in the "government" column; those in the armed forces are excluded from the table.

TABLE I.5
CLASS OF MONTANA'S WORKERS
Census 2000

County	Total Civilians 16 and Over Employed	CLASS OF WORKER			
		Private Wage and Salary	Government	Self-Employed	Unpaid Family
Beaverhead	4,478	2,819	1,136	474	49
Big Horn	4,660	2,397	1,805	435	23
Blaine	2,789	1,286	1,003	467	33
Broadwater	2,032	1,212	422	366	32
Carbon	4,566	2,982	692	850	42
Carter	743	301	100	306	36
Cascade	34,792	25,403	5,949	3,256	184
Chouteau	2,600	1,477	533	551	39
Custer	5,554	3,535	1,307	683	29
Daniels	903	471	179	239	14
Dawson	4,358	2,937	878	514	29
Deer Lodge	3,790	2,342	999	415	34
Fallon	1,429	860	304	259	6
Fergus	5,589	3,250	1,064	1,143	132
Flathead	34,680	26,146	3,997	4,404	133
Gallatin	37,611	26,450	6,751	4,219	191
Garfield	654	293	137	208	16
Glacier	4,750	2,155	2,117	384	94
Golden Valley	512	234	96	127	55
Granite	1,272	738	266	241	27
Hill	7,415	5,201	1,486	654	74
Jefferson	4,895	2,804	1,529	547	15
Judith Basin	1,068	505	179	321	63
Lake	11,069	6,848	2,387	1,751	83
Lewis and Clark	28,651	17,901	8,076	2,594	80
Liberty	893	574	137	154	28
Lincoln	6,814	4,426	1,465	839	84
McCone	1,011	578	161	249	23
Madison	3,169	1,905	574	648	42
Meagher	904	530	169	189	16
Mineral	1,678	1,109	285	262	22
Missoula	50,436	37,088	8,604	4,596	148
Musselshell	1,929	1,147	326	419	37
Park	7,857	5,708	1,036	1,053	60
Petroleum	232	81	62	89	0
Phillips	2,154	1,230	485	387	52
Pondera	2,699	1,600	620	422	57
Powder River	924	409	238	249	28
Powell	2,602	1,427	774	377	24
Prairie	577	302	133	137	5
Ravalli	15,730	10,563	2,243	2,793	131
Richland	4,465	3,149	700	554	62
Roosevelt	3,867	1,788	1,452	579	48
Rosebud	3,926	2,528	984	386	28
Sanders	3,952	2,460	730	717	45
Sheridan	1,877	1,145	293	402	37
Silver Bow	15,768	12,044	2,581	1,046	97
Stillwater	3,907	2,876	478	515	38
Sweet Grass	1,772	1,025	316	393	38
Teton	2,719	1,661	490	525	43
Toole	2,280	1,433	554	254	39
Treasure	429	252	92	75	10
Valley	3,511	2,253	687	526	45
Wheatland	1,020	512	174	231	103
Wibaux	503	279	109	98	17
Yellowstone	65,512	52,002	7,779	5,540	191
Montana	425,977	294,631	78,123	50,112	3,111
Percentage of Total	100.0%	69.2%	18.3%	11.8%	0.7%

Occupation

The occupation of Montana's workers from Census 2000 is in Table I.6 on the following page. The majority of Montana's workers were employed in either a management or sales and office positions. While Census 1990 figures are not directly comparable since the occupation categories have changed somewhat, there clearly has been growth in the management, service, and sales and office categories (34% combined increase) and decline in the farming, fishing and forestry category (68% decline) since 1990.

Method of Transportation

Table I.7 shows the method of transportation used by Montana's workers to get to their job. Almost three-quarters of workers drove alone to their job. While the percentage of workers utilizing public transportation was below 1%, not all counties have extensive public transportation systems. Not surprisingly, Missoula (1.3%) and Yellowstone (1.1%) counties had the highest percentages. The overall percentage of carpoolers has not changed since 1990, while the percentage of those driving alone has increased slightly. There was a slight drop in the combined percentage of workers walking or working at home since 1990 (these categories were combined in the 1990 Census).

Educational Attainment

According to the Montana Department of Labor and Industry, the majority of Montana's jobs require a 2-year degree or less. Montana has a highly educated population. Just over 87% of all Montanans are high school graduates, 55.9% have at least some college, and 30.2% have an associate degree or higher. Given that 24.4% of Montanans have a bachelor degree or higher, this demonstrates that many residents are "underemployed"¹¹. (The percentage with a bachelor's degree or higher ranges from a high of 41% in Gallatin County to a low of 12.3% in Mineral County.) Table I.8 details educational attainment by County from Census 2000. The underemployment concept is further magnified by the lack of higher-paying jobs and the predominance of lower-paying jobs.

Using Montana's Job Service clients in Yellowstone County in 2000, it was estimated that 25%¹² of those individuals seeking better employment in Yellowstone County were over-qualified ("underemployed") for their last job. While this percentage cannot be directly applied to other counties in the state, it would be reasonable to assume that this "underemployment" exists in other counties in Montana given its residents' education and job status.

¹¹ Over-qualified/underemployed refers to job requirements compared to educational attainment.

¹² This percentage could be higher if work-related skills and experience were also factored into the analysis.

TABLE I.6
OCCUPATION OF MONTANA'S WORKERS
Census 2000

County	Total Civilians 16 and Over Employed	OCCUPATION					
		Management	Service	Sales and Office	Farming, Fishing, and Forestry	Construction, Extraction, and Maintenance	Production, Transportation, Material Moving
Beaverhead	4,478	1,548	896	784	304	453	493
Big Horn	4,660	1,559	1,076	995	158	531	341
Blaine	2,789	1,155	470	503	160	310	191
Broadwater	2,032	660	312	381	90	314	275
Carbon	4,566	1,617	763	977	131	631	447
Carter	743	442	66	86	64	62	23
Cascade	34,792	10,626	6,401	10,324	331	3,478	3,632
Chouteau	2,600	1,179	392	443	169	209	208
Custer	5,554	1,783	1,230	1,417	152	544	428
Daniels	903	391	123	212	51	71	55
Dawson	4,358	1,425	876	913	90	573	481
Deer Lodge	3,790	1,048	1,208	727	47	399	361
Fallon	1,429	493	258	265	45	172	196
Fergus	5,589	2,070	1,012	1,132	198	618	559
Flathead	34,680	9,777	5,452	9,031	658	4,440	5,322
Gallatin	37,611	13,301	5,807	9,646	523	4,268	4,066
Garfield	654	320	79	87	61	54	53
Glacier	4,750	1,796	948	1,001	159	463	383
Golden Valley	512	225	78	66	44	48	51
Granite	1,272	397	219	228	116	178	134
Hill	7,415	2,458	1,404	1,653	205	939	756
Jefferson	4,895	1,925	797	1,129	77	583	384
Judith Basin	1,068	534	152	152	97	53	80
Lake	11,069	3,474	1,748	2,523	459	1,305	1,560
Lewis and Clark	28,651	11,350	4,217	7,886	292	2,358	2,548
Liberty	893	365	134	192	65	78	59
Lincoln	6,814	1,844	1,241	1,520	300	725	1,184
McCone	1,011	436	114	240	61	91	69
Madison	3,169	1,028	469	621	206	478	367
Meagher	904	311	152	162	132	101	46
Mineral	1,678	406	314	368	68	253	269
Missoula	50,436	16,273	9,048	14,286	458	4,884	5,487
Musselshell	1,929	591	291	402	121	301	223
Park	7,857	2,444	1,506	1,645	152	1,230	880
Petroleum	232	120	25	26	25	30	6
Phillips	2,154	778	373	472	144	162	225
Pondera	2,699	1,122	420	574	95	218	270
Powder River	924	414	148	125	114	60	63
Powell	2,602	846	571	478	136	199	372
Prairie	577	277	83	96	27	45	49
Ravalli	15,730	5,068	2,433	3,772	375	2,217	1,865
Richland	4,465	1,459	704	984	197	527	594
Roosevelt	3,867	1,500	780	833	89	351	314
Rosebud	3,926	1,336	722	657	154	550	507
Sanders	3,952	1,190	623	666	208	574	691
Sheridan	1,877	710	333	367	64	158	245
Silver Bow	15,768	5,102	3,063	4,265	114	1,478	1,746
Stillwater	3,907	1,091	529	752	129	823	583
Sweet Grass	1,772	624	322	337	121	219	149
Teton	2,719	1,070	423	548	148	266	264
Toole	2,280	692	554	541	71	206	216
Treasure	429	147	70	75	71	40	26
Valley	3,511	1,237	683	840	112	367	272
Wheatland	1,020	382	210	147	140	86	55
Wibaux	503	206	75	76	27	55	64
Yellowstone	65,512	20,334	10,919	20,164	441	5,944	7,710
Montana	425,977	140,956	73,316	108,792	9,246	45,770	47,897
Percentage of Total	100.0%	33.1%	17.2%	25.5%	2.2%	10.8%	11.2%

TABLE I.7
TRANSPORTATION USED TO GET TO WORK
Census 2000

County	Total Workers 16 Years And Older	Method of Transportation to Work							
		Drove Car, Or Van Alone	Carpooled in Car, Truck or Van	Took Public Transportation	Rode Motorcycle	Rode Bicycle	Walked	Other Means	Worked At Home
Beaverhead	4,403	3,060	441	24	5	19	504	33	317
Big Horn	4,576	2,970	961	4	0	0	346	70	225
Blaine	2,749	1,683	460	12	0	7	257	39	291
Broadwater	1,995	1,347	295	0	0	12	130	18	193
Carbon	4,468	2,951	570	39	5	42	297	52	512
Carter	742	247	68	3	3	0	83	12	326
Cascade	37,275	30,017	3,966	297	45	147	1,241	132	1,430
Chouteau	2,548	1,559	275	13	4	15	260	38	384
Custer	5,480	4,264	544	9	11	51	274	2	325
Daniels	895	535	95	0	0	2	111	3	149
Dawson	4,291	3,120	547	2	4	39	226	26	327
Deer Lodge	3,744	2,818	537	3	0	0	211	36	139
Fallon	1,408	1,030	135	2	0	2	98	4	137
Fergus	5,472	3,688	642	15	6	10	442	23	646
Flathead	34,045	26,229	4,139	136	14	201	1,373	232	1,721
Gallatin	36,773	25,944	4,586	107	56	697	2,527	188	2,668
Garfield	646	389	66	0	0	0	101	0	90
Glacier	4,692	2,961	1,047	4	0	8	375	50	247
Golden Valley	512	202	73	0	0	4	71	2	160
Granite	1,261	821	144	5	0	2	131	25	133
Hill	7,335	5,718	771	16	23	49	426	26	306
Jefferson	4,842	3,641	678	8	10	13	178	21	293
Judith Basin	1,056	588	121	2	0	4	109	2	230
Lake	10,815	7,696	1,567	45	0	22	474	81	930
Lewis and Clark	28,411	21,570	3,439	127	26	187	1,574	111	1,377
Liberty	881	466	69	0	4	19	156	0	167
Lincoln	6,721	4,994	718	10	6	51	352	101	489
McCone	997	602	109	4	0	4	112	3	163
Madison	3,109	1,948	470	3	2	8	284	24	370
Meagher	891	550	132	0	0	5	79	4	121
Mineral	1,629	1,107	271	0	0	13	120	8	110
Missoula	49,448	36,236	5,461	657	37	1,776	2,717	326	2,238
Musselshell	1,888	1,290	202	6	0	6	210	13	161
Park	7,712	5,286	906	107	0	52	548	100	713
Petroleum	228	80	34	0	0	0	56	3	55
Phillips	2,115	1,317	249	2	0	19	307	0	221
Pondera	2,691	1,748	301	6	11	12	323	25	265
Powder River	922	536	79	0	0	0	123	0	184
Powell	2,553	1,709	334	2	0	2	238	14	254
Prairie	569	293	41	2	0	8	171	5	49
Ravalli	15,362	10,706	2,195	36	27	44	715	126	1,513
Richland	4,410	3,321	505	2	2	23	194	10	353
Roosevelt	3,792	2,631	487	9	2	16	352	23	272
Rosebud	3,873	2,686	618	7	4	39	356	29	134
Sanders	3,903	2,536	637	19	0	20	284	38	369
Sheridan	1,816	1,194	190	4	0	12	190	5	221
Silver Bow	15,601	12,664	1,639	90	7	18	655	103	425
Stillwater	3,847	2,422	606	205	4	10	234	20	346
Sweet Grass	1,753	1,002	278	37	0	4	158	17	257
Teton	2,669	1,714	284	2	4	22	240	23	380
Toole	2,239	1,517	296	1	0	2	216	16	191
Treasure	429	267	42	2	0	1	56	2	59
Valley	3,470	2,585	343	17	0	2	243	6	274
Wheatland	1,013	465	104	2	0	2	159	6	275
Wibaux	497	317	58	0	0	0	24	7	91
Yellowstone	64,697	52,635	6,367	707	16	326	1,645	366	2,635
Montana	422,159	311,872	50,192	2,812	338	4,049	23,336	2,649	26,911
Percentage	100.0%	73.9%	11.9%	0.7%	0.1%	1.0%	5.5%	0.6%	6.4%

TABLE I.8
EDUCATIONAL ATTAINMENT BY COUNTY
 Census 2000

County	Total Population 25 Years and Older	Percent of Population by Educational Attainment						
		Less than 9th Grade	9th - 12th Grade	High School	Some College	Associate Degree	Bachelor Degree	Professional Degree
Beaverhead	5,825	3.8	7.0	29.1	28.3	5.5	18.7	7.7
Big Horn	7,051	7.0	16.6	30.2	26.1	5.8	10.1	4.2
Blaine	4,144	8.3	13.1	28.0	23.6	9.7	13.8	3.6
Broadwater	3,061	3.7	11.1	39.7	25.4	5.0	11.6	3.4
Carbon	6,701	4.2	7.7	36.0	23.4	5.3	16.9	6.4
Carter	946	9.8	6.9	35.8	26.4	7.4	11.7	1.9
Cascade	52,333	4.1	8.8	33.3	25.5	6.8	14.8	6.7
Chouteau	3,837	4.9	7.9	30.4	27.5	8.7	16.1	4.4
Custer	7,819	7.1	8.1	29.8	27.5	8.8	12.3	6.5
Daniels	1,467	6.7	8.0	36.3	28.4	6.5	12.1	2.0
Dawson	6,161	7.7	9.6	30.5	27.6	9.5	11.5	3.6
Deer Lodge	6,584	6.0	9.5	43.0	22.1	4.8	10.6	4.1
Fallon	1,935	7.6	6.7	43.4	21.7	6.3	10.8	3.6
Fergus	8,290	5.7	7.9	36.8	25.0	5.5	14.3	4.8
Flathead	49,648	3.6	9.0	30.6	27.4	7.0	16.1	6.4
Gallatin	40,461	2.0	4.6	21.2	26.0	5.1	28.1	12.9
Garfield	871	5.3	10.0	38.8	24.1	5.1	14.7	2.1
Glacier	7,383	8.0	13.4	27.3	26.3	8.6	10.8	5.6
Golden Valley	704	19.5	10.1	28.8	21.0	4.4	13.4	2.8
Granite	1,988	4.2	8.0	34.9	26.5	4.4	18.3	3.8
Hill	10,031	5.8	7.4	32.1	25.3	9.4	13.9	6.1
Jefferson	6,717	3.5	6.3	31.2	25.1	6.2	18.7	8.9
Judith Basin	1,595	5.4	7.0	30.4	28.2	5.5	19.1	4.5
Lake	16,971	4.1	11.6	31.8	24.3	6.0	15.6	6.6
Lewis and Clark	36,690	2.2	6.5	29.3	25.4	5.1	21.3	10.3
Liberty	1,470	14.4	10.6	25.0	26.7	5.6	14.1	3.5
Lincoln	13,008	6.5	13.2	38.0	23.2	5.3	9.4	4.3
McCone	1,374	5.6	8.3	38.2	25.4	6.1	13.2	3.1
Madison	4,945	3.0	7.3	32.6	25.8	5.8	19.7	5.9
Meagher	1,334	6.3	10.3	37.2	22.8	4.6	15.3	3.4
Mineral	2,691	4.0	12.8	43.7	24.1	3.0	9.3	3.0
Missoula	59,298	2.5	6.5	26.5	26.8	4.9	22.1	10.7
Musselshell	3,181	5.8	11.6	38.1	22.3	5.6	12.6	4.1
Park	11,013	4.1	8.3	32.3	27.6	4.6	15.9	7.1
Petroleum	333	4.5	12.6	35.7	24.9	4.8	16.5	0.9
Phillips	3,102	8.0	9.6	35.5	25.0	4.9	13.9	3.2
Pondera	4,108	9.5	8.9	34.9	21.7	5.2	14.0	5.7
Powder River	1,272	4.7	11.9	31.4	27.7	8.4	12.2	3.8
Powell	5,098	5.6	12.5	38.9	25.3	4.7	8.5	4.6
Prairie	913	12.7	8.5	32.3	23.0	8.7	12.3	2.5
Ravalli	24,565	2.7	9.9	31.5	28.2	5.2	15.9	6.6
Richland	6,398	7.1	9.4	35.4	24.4	6.5	14.1	3.1
Roosevelt	6,107	7.5	12.0	32.4	24.7	7.9	12.5	3.1
Rosebud	5,543	4.3	11.3	36.0	23.1	7.8	12.9	4.7
Sanders	7,242	5.1	13.7	37.2	22.8	5.6	11.0	4.5
Sheridan	2,931	9.7	9.1	31.5	26.1	5.2	15.3	3.1
Silver Bow	23,097	4.6	10.3	34.3	24.6	4.5	14.8	6.9
Stillwater	5,632	3.3	9.3	39.1	25.1	5.5	13.1	4.7
Sweet Grass	2,487	3.7	7.4	35.4	24.4	5.5	18.4	5.2
Teton	4,295	9.1	7.5	31.8	25.4	5.4	16.0	4.8
Toole	3,570	7.4	11.7	35.1	23.8	5.3	13.3	3.5
Treasure	577	1.7	12.0	41.1	23.2	3.8	15.8	2.4
Valley	5,345	7.1	9.0	39.7	21.8	6.7	11.4	4.3
Wheatland	1,508	19.8	11.1	30.8	20.9	3.8	10.6	2.9
Wibaux	738	12.6	10.6	34.8	20.6	5.4	11.2	4.7
Yellowstone	84,233	3.9	7.6	31.0	25.5	5.5	19.1	7.3
MONTANA	586,621	4.3	8.6	31.3	25.6	5.9	17.2	7.2

PERSONAL INCOME

The BEA also provides earnings and income data. The BEA data was converted from nominal dollars to real dollars, to remove the effect of inflation.

Table I.9 shows earnings by industry, per worker. The highest paying sector in 2003, mining, had the second highest earnings growth rate of 74% from 1969 to 2003. However, this sector only accounted for 1.1 % of total employment in 2003 (Table I.4). The lowest paying sector, farming, had a 45% drop in earnings from 1969 to 2003 and a 14% drop in employment (Table I.4) during the same period.

The services industry, which had the largest total employment in 2003 at 38% and the highest employment growth rate from 1969 to 2003 of 318% (Table I.4), showed a 35% increase in earnings from 1969 to 2003. The FIRE industry, with a 119% increase in employment from 1969 to 2003 and a 7% share of total employment in 2003 (Table I.4), posted the highest earning growth rate of 142%.

Overall, Montana's average (for all industries) real earnings per worker increased 15% from 1969 to 2003.

Real per capita income for Montana is compared to the United States in Table I.10. Real per capita income includes unearned income such as dividends, interest and rents. While unearned income has grown 171% from 1969 to 2003 in Montana, earnings (wages and other earned income) have grown 91% over the same period.

Overall, Montana's per capital personal income increased 50% from 1969 to 2003, compared a national increase of 82%.

TABLE I.9
REAL EARNINGS BY INDUSTRY IN MONTANA (Per Worker)
U.S. BUREAU OF ECONOMIC ANALYSIS (BEA)
2003 DOLLARS

Year	Farm	AFF	Mining	Constr.	Mfg.	TIPU	W. Trade	R. Trade	FIRE	Svcs.	Gov't.	AVG.
1969	\$32,617	\$22,272	\$40,160	\$41,925	\$37,425	\$43,027	\$40,203	\$23,445	\$17,332	\$22,305	\$28,739	\$31,768
1970	37,459	20,919	40,568	42,801	36,883	43,407	39,513	23,106	17,461	22,296	29,985	32,218
1971	30,642	21,850	41,486	43,321	38,003	45,340	40,053	23,425	19,158	22,214	31,189	32,426
1972	48,114	23,861	43,472	44,775	39,359	47,772	40,728	24,199	20,083	22,556	32,878	35,254
1973	64,469	25,507	45,296	43,840	39,763	48,391	41,565	24,235	17,811	22,478	33,486	36,986
1974	46,303	24,687	49,080	43,003	39,761	47,111	43,089	23,281	16,184	21,896	32,665	35,187
1975	39,912	23,577	54,233	43,110	40,225	47,029	41,511	22,902	17,022	22,253	33,886	35,060
1976	22,595	25,168	51,076	46,014	41,771	50,818	41,659	23,119	18,658	22,974	34,535	34,399
1977	6,796	18,066	52,151	45,860	44,704	51,183	41,113	22,746	18,558	23,955	35,193	32,757
1978	28,176	17,270	53,176	45,246	46,126	51,170	41,438	22,343	19,933	24,130	34,714	34,884
1979	8,823	17,630	55,278	42,260	45,952	49,408	40,226	21,367	19,910	23,662	33,724	32,567
1980	8,010	13,582	56,320	40,453	42,783	46,713	38,768	19,710	18,817	22,398	32,211	30,888
1981	12,926	12,019	53,410	37,285	41,305	46,316	37,414	18,886	17,804	22,175	32,307	30,168
1982	9,849	11,557	52,815	35,105	39,827	47,510	36,587	18,559	16,496	21,841	32,643	29,345
1983	6,286	14,839	49,323	34,435	39,350	48,258	36,107	19,346	17,571	21,815	33,779	29,192
1984	2,378	15,268	47,026	33,013	38,954	48,383	35,698	19,412	16,734	21,988	34,127	28,453
1985	-3,766	14,687	47,890	34,113	38,560	47,664	34,955	19,745	15,736	21,770	34,801	27,832
1986	12,232	13,755	47,133	34,406	38,371	47,293	34,941	18,814	15,813	21,870	34,506	29,012
1987	13,477	15,494	44,301	35,109	36,520	48,614	33,627	17,438	17,267	21,857	34,452	28,923
1988	4,012	15,097	48,460	32,541	35,346	45,902	33,454	16,770	17,851	21,832	34,167	27,767
1989	18,875	15,405	46,832	31,323	35,318	44,406	33,178	16,525	17,129	21,669	33,071	28,521
1990	16,535	15,856	43,926	30,929	34,651	43,216	33,165	16,407	17,136	21,332	32,537	27,790
1991	23,974	15,945	48,158	31,180	34,999	43,759	32,268	16,462	17,838	21,319	33,043	28,995
1992	18,889	17,401	46,399	30,059	34,804	45,220	32,658	16,569	20,727	22,132	33,144	28,909
1993	32,234	19,057	43,688	31,458	35,164	46,095	33,155	16,609	22,094	21,747	33,942	30,477
1994	14,144	13,584	44,417	30,915	33,738	45,186	33,179	15,651	21,554	21,478	34,202	28,004
1995	13,795	12,849	50,317	29,335	32,727	44,088	32,796	15,144	20,924	21,644	34,023	27,967
1996	10,369	11,048	47,991	29,254	32,294	42,245	32,733	14,438	21,090	21,397	34,612	27,043
1997	7,689	11,443	48,022	28,761	32,030	42,415	32,219	14,677	21,481	21,436	34,728	26,809
1998	10,385	14,430	45,533	29,706	34,628	42,483	32,646	14,912	22,926	22,094	35,043	27,708
1999	13,366	14,258	48,012	30,284	33,397	43,067	32,998	15,211	24,164	22,499	35,284	28,413
2000	6,587	14,163	52,918	30,057	34,319	42,275	33,389	15,199	23,153	22,777	36,532	28,306
2001	7,713	25,204	65,502	30,024	41,050	37,427	37,009	20,449	42,655	28,341	38,521	33,990
2002	8,042	24,924	69,329	31,492	44,240	39,733	40,523	22,277	44,362	30,547	42,521	36,181
2003	18,031	22,991	69,811	31,959	44,812	38,492	39,661	22,051	41,906	30,145	42,332	36,563

AFF = agriculture, forestry and fishery TIPU = transportation, information and public utilities
W. Trade = wholesale trade R. Trade = retail trade FIRE = finance, insurance and real estate

To remove the effect of inflation, nominal dollars were converted into real 2003 dollars using the CPI-U (consumer price index for all urban consumers).

TABLE I.10
REAL PERSONAL INCOME IN MONTANA
U.S BUREAU OF ECONOMIC ANALYSIS (BEA)
2003 DOLLARS

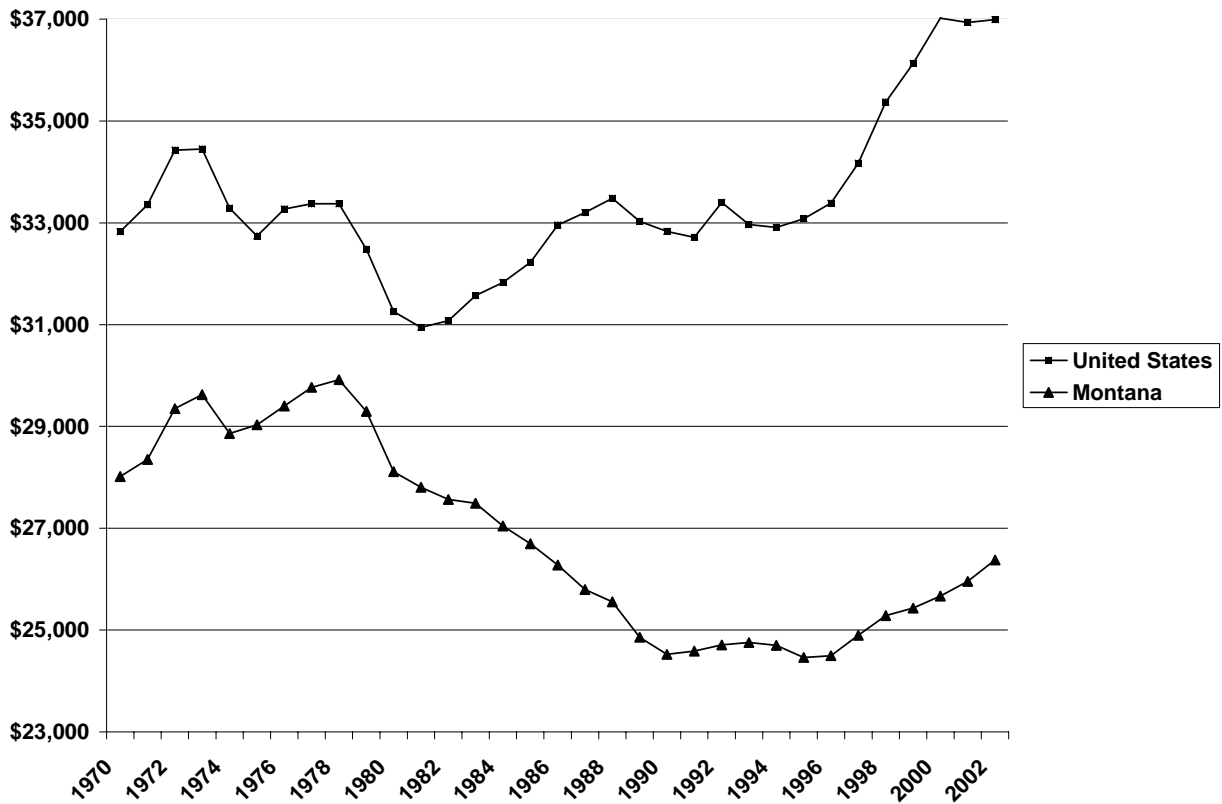
Year	TOTAL FOR MONTANA						MONTANA	U.S.
	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income	Per Capita Personal Income	Per Capita Personal Income
1969	\$8,957,571	\$309,927	-\$5,575	\$1,747,724	\$1,037,905	\$11,427,699	\$16,465	\$14,526
1970	\$9,294,760	\$316,570	-\$5,548	\$1,874,851	\$1,138,059	\$11,985,551	\$17,191	\$14,958
1971	\$9,410,378	\$328,033	-\$3,716	\$1,884,519	\$1,275,815	\$12,238,962	\$17,214	\$16,006
1972	\$10,790,337	\$369,985	-\$1,748	\$2,002,065	\$1,364,910	\$13,785,579	\$19,170	\$16,550
1973	\$11,828,390	\$447,335	\$725	\$2,244,630	\$1,482,675	\$15,109,085	\$20,770	\$16,165
1974	\$11,328,906	\$457,608	\$3,393	\$2,361,646	\$1,566,071	\$14,802,408	\$20,080	\$16,181
1975	\$11,175,353	\$449,952	\$8,413	\$2,382,095	\$1,729,432	\$14,845,342	\$19,816	\$16,741
1976	\$11,314,111	\$469,507	\$10,924	\$2,531,982	\$1,821,031	\$15,208,541	\$20,049	\$17,272
1977	\$11,402,832	\$500,368	\$12,929	\$2,759,487	\$1,867,202	\$15,542,082	\$20,149	\$18,477
1978	\$12,720,403	\$547,036	\$9,364	\$3,000,888	\$1,899,284	\$17,082,901	\$21,789	\$18,757
1979	\$11,998,351	\$563,468	\$16,109	\$3,231,884	\$1,915,501	\$16,598,376	\$21,033	\$18,349
1980	\$11,246,210	\$540,563	\$30,353	\$3,376,107	\$1,991,157	\$16,103,265	\$20,416	\$18,259
1981	\$11,203,940	\$574,042	\$52,328	\$3,724,571	\$2,085,279	\$16,492,076	\$20,736	\$18,263
1982	\$10,732,158	\$572,524	\$34,193	\$3,960,776	\$2,205,674	\$16,360,277	\$20,349	\$18,539
1983	\$10,861,054	\$575,589	\$17,748	\$3,969,484	\$2,336,883	\$16,609,580	\$20,404	\$19,394
1984	\$10,986,481	\$587,397	\$10,905	\$4,244,289	\$2,362,270	\$17,016,547	\$20,729	\$20,012
1985	\$10,701,732	\$611,851	\$6,030	\$4,244,295	\$2,392,901	\$16,733,107	\$20,349	\$20,826
1986	\$10,938,558	\$618,727	-\$2,275	\$4,190,736	\$2,520,530	\$17,028,822	\$20,927	\$21,384
1987	\$10,922,234	\$615,273	-\$4,624	\$4,083,483	\$2,561,078	\$16,946,897	\$21,050	\$21,851
1988	\$10,679,346	\$668,705	-\$2,002	\$4,037,175	\$2,584,968	\$16,630,782	\$20,783	\$22,442
1989	\$11,163,095	\$692,582	-\$3,438	\$4,218,154	\$2,665,421	\$17,350,649	\$21,699	\$21,881
1990	\$11,176,430	\$703,152	-\$5,752	\$4,199,191	\$2,812,866	\$17,479,583	\$21,843	\$21,455
1991	\$11,731,837	\$739,057	-\$19,128	\$4,174,445	\$2,868,907	\$18,017,004	\$22,252	\$21,260
1992	\$12,109,338	\$783,002	-\$7,485	\$4,102,732	\$3,038,115	\$18,459,698	\$22,354	\$22,042
1993	\$12,974,679	\$816,731	-\$5,749	\$4,007,217	\$3,168,211	\$19,327,627	\$22,880	\$22,651
1994	\$12,749,286	\$848,917	-\$1,542	\$4,139,479	\$3,204,749	\$19,243,054	\$22,342	\$23,013
1995	\$12,798,467	\$865,102	\$1,346	\$4,379,767	\$3,361,490	\$19,675,969	\$22,447	\$23,593
1996	\$12,881,581	\$876,853	\$3,574	\$4,523,673	\$3,395,470	\$19,927,445	\$22,485	\$24,508
1997	\$13,000,517	\$889,578	-\$7,915	\$4,852,763	\$3,365,945	\$20,321,733	\$22,837	\$25,271
1998	\$13,687,172	\$907,664	-\$4,278	\$5,185,630	\$3,421,464	\$21,382,324	\$23,960	\$26,056
1999	\$14,141,947	\$919,094	-\$1,607	\$4,920,004	\$3,290,874	\$21,432,125	\$23,879	\$26,427
2000	\$14,318,796	\$927,654	\$4,451	\$5,247,788	\$3,521,669	\$22,165,050	\$24,534	\$26,602
2001	\$16,206,701	\$961,928	\$3,676	\$5,293,795	\$3,663,870	\$22,617,242	\$24,981	\$26,464
2002	\$16,295,744	\$1,890,517	\$33,135	\$5,005,209	\$3,686,515	\$22,788,800	\$25,155	\$26,464
2003	\$17,095,480	\$1,957,099	\$31,327	\$4,744,459	\$3,774,799	\$22,526,118	\$24,744	\$26,464

Residence adjustment is the net inflow of the net labor earnings of inter-state commuters.
Transfer payments include TANF and social security.

To remove the effect of inflation, nominal dollars were converted into real 2003 dollars using the CPI-U (consumer price index for all urban consumers).

Using BEA data, a comparison of annual average real wages per job for Montana and the United States is presented in the chart below:

**AVERAGE ANNUAL REAL WAGES PER JOB
Montana vs. the United States
2003 Dollars**



The chart shows the weighted average real (adjusted for inflation) wage rate for industries in Montana versus the United States. It clearly illustrates the disparity between Montana's average wages and U.S. total average wages. Montana's wages were 40% lower than United States wages in 2003, illustrating that Montana has a preponderance of low paying jobs. Montana's wages were only 11% lower than United States wages in 1979-1981; this corresponds to the time period when Montana mining employment was high.

While U.S. wages have leveled off since 2000, Montana's wages have continued to increase steadily at a rate of between 1% and 2% per annum.

The Census Bureau provides data on median family income by county and family income distribution by income range. Median family income is the income amount where one-half of families have incomes above the median, and one-half of families have incomes below the median. Per capita income is total income divided by total

population. A family is defined as a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption.

Median household income is the income amount where one-half of households have higher incomes, and one-half of households have lower incomes. A household is defined as all persons living together in a housing unit (not necessarily related). Nine counties had median family incomes at or above the Montana average of \$40,487: Flathead (\$40,702), Gallatin (\$46,639), Jefferson (\$48,912), Lewis and Clark (\$46,766), Missoula (\$44,865), Park (\$40,561), Rosebud (\$41,631), Stillwater (\$45,238), and Yellowstone (\$45,277). Flathead, Gallatin, Missoula, and Yellowstone counties are large counties; Jefferson and Lewis & Clark counties have residents employed in higher paying government jobs; and Stillwater county has residents employed in higher paying mining jobs.

The counties with the four lowest median family incomes were Blaine (\$30,616), Garfield (\$31,111), Lincoln (\$31,784), and Sheridan (\$31,340).

The detail by county of income distribution, median family income, and median household income is in Table I.11 on the next page.

**TABLE I.11
1999 FAMILY INCOME DISTRIBUTION AND MEDIAN FAMILY INCOME
2000 CENSUS**

COUNTY	Total	NUMBER OF FAMILIES							DOLLARS		
		< \$20,000	\$20,000 - 39,999	\$40,000 - 49,999	\$50,000 - 74,999	\$75,000 - 99,999	\$100,000 - 149,999	\$150,000+	Median Family Income	Median Household Income	Per Capita Income
Beaverhead	2,354	527	699	316	551	157	86	18	\$38,971	\$28,962	\$21,175
Big Horn	3,052	919	1,017	337	515	189	65	10	\$31,095	\$27,684	\$15,021
Blaine	1,813	596	542	211	277	104	71	12	\$30,616	\$25,247	\$16,135
Broadwater	1,282	211	499	142	287	76	41	26	\$36,524	\$32,689	\$19,038
Carbon	2,715	516	897	366	567	243	89	37	\$38,405	\$32,139	\$22,157
Carter	390	112	132	53	54	26	13	0	\$32,262	\$26,313	\$17,970
Cascade	21,675	3,995	6,858	3,057	4,709	1,663	842	551	\$39,949	\$32,971	\$25,106
Chouteau	1,626	415	572	224	263	75	47	30	\$32,399	\$29,150	\$18,426
Custer	3,120	654	948	463	686	164	163	42	\$38,779	\$30,000	\$22,377
Daniels	560	128	201	62	91	47	23	8	\$35,722	\$27,306	\$28,050
Dawson	2,490	521	779	397	461	233	67	32	\$38,455	\$31,393	\$20,513
Deer Lodge	2,527	525	921	336	519	150	44	32	\$36,158	\$26,305	\$19,641
Fallon	796	174	236	132	171	51	22	10	\$38,636	\$29,944	\$21,329
Fergus	3,205	616	1,155	456	591	219	120	48	\$36,609	\$30,409	\$21,475
Flathead	20,601	3,639	6,380	2,861	4,341	1,817	917	646	\$40,702	\$34,466	\$23,859
Gallatin	16,344	2,078	4,464	2,310	3,961	1,720	1,195	616	\$46,639	\$38,120	\$25,139
Garfield	372	102	129	67	55	9	10	0	\$31,111	\$25,917	\$19,970
Glacier	3,279	972	1,093	432	389	274	78	41	\$31,193	\$27,921	\$15,752
Golden Valley	254	79	70	43	39	13	5	5	\$35,000	\$27,308	\$16,947
Granite	798	201	260	116	115	56	24	26	\$33,485	\$27,813	\$18,738
Hill	4,253	952	1,267	557	931	276	201	69	\$38,179	\$30,781	\$22,473
Jefferson	2,852	373	705	385	782	363	180	64	\$48,912	\$41,506	\$25,476
Judith Basin	661	171	243	96	83	23	30	15	\$34,243	\$29,241	\$17,927
Lake	7,281	1,885	2,429	899	1,173	470	218	207	\$34,033	\$28,740	\$18,068
Lewis & Clark	14,935	2,002	4,064	1,879	4,130	1,652	895	313	\$46,766	\$37,360	\$25,623
Liberty	584	152	160	85	128	24	24	11	\$37,361	\$30,284	\$20,001
Lincoln	5,411	1,419	2,043	599	913	294	114	29	\$31,784	\$26,754	\$17,756
McCone	596	127	218	82	116	29	15	9	\$35,887	\$29,718	\$19,159
Madison	1,924	388	710	248	377	96	71	34	\$35,536	\$30,233	\$20,362
Meagher	532	121	214	81	78	27	9	2	\$33,879	\$29,375	\$20,463
Mineral	1,083	272	390	149	163	50	35	24	\$32,096	\$27,143	\$16,030
Missoula	23,267	3,726	6,418	2,919	5,733	2,444	1,396	631	\$44,865	\$34,454	\$24,696
Musselshell	1,215	317	446	136	183	90	19	24	\$32,298	\$25,527	\$15,090
Park	4,220	671	1,382	719	894	266	198	90	\$40,561	\$31,739	\$20,469
Petroleum	138	38	53	8	24	5	2	8	\$32,667	\$24,107	\$15,726
Philips	1,243	297	367	158	311	72	32	6	\$37,529	\$28,702	\$18,122
Ponderosa	1,742	425	516	253	323	134	74	17	\$36,484	\$30,464	\$19,936
Powder River	535	102	223	73	96	18	9	14	\$34,671	\$28,398	\$17,501
Powell	1,635	329	617	274	243	95	42	35	\$35,836	\$30,625	\$18,435
Prairie	354	104	128	40	45	27	8	2	\$32,292	\$25,451	\$21,604
Ravalli	10,187	1,890	3,419	1,391	2,008	679	521	279	\$38,397	\$31,992	\$19,357
Richland	2,646	465	888	430	583	166	66	48	\$39,348	\$32,110	\$21,496
Roosevelt	2,650	945	825	241	410	139	70	20	\$27,833	\$24,834	\$17,664
Rosebud	2,411	562	590	273	613	226	118	29	\$41,631	\$35,898	\$21,272
Sanders	2,932	772	1,067	350	478	126	90	49	\$31,340	\$26,852	\$17,108
Sheridan	1,146	238	442	134	189	74	54	15	\$35,345	\$29,518	\$23,785
Silverbow	8,970	1,637	2,846	1,081	2,179	610	404	213	\$40,018	\$30,402	\$22,760
Stillwater	2,336	303	655	409	598	228	97	46	\$45,238	\$39,205	\$24,721
Sweet Grass	997	158	361	144	185	79	44	26	\$38,750	\$32,422	\$20,911
Teton	1,743	347	615	247	332	124	52	26	\$36,662	\$30,197	\$19,966
Toole	1,322	266	407	215	313	58	40	23	\$39,600	\$30,169	\$21,637
Treasure	247	54	98	33	40	8	12	2	\$34,219	\$29,830	\$17,470
Valley	2,140	401	695	279	511	141	72	41	\$39,044	\$30,979	\$24,366
Wheatland	512	111	223	74	69	20	13	2	\$32,500	\$24,492	\$16,069
Wibaux	292	59	115	27	60	17	5	9	\$34,265	\$28,224	\$17,766
Yellowstone	34,488	5,539	9,207	4,616	8,240	3,545	2,088	1,253	\$45,277	\$36,727	\$26,628
Montana	238,733	44,598	72,898	31,965	52,176	19,981	11,240	5,875	\$40,487	\$33,024	\$17,151

The Census Bureau also provides income levels for homeowner households and renter households. Households are defined as all persons living in a housing unit (not necessarily related). The table below shows that for income categories of \$34,999 or less, there are a higher percentage of renters than homeowners. For income categories of \$35,000 or more, there are a higher percentage of homeowners than renters. Few renter households fall into the income level of \$150,000 or more.

**INCOME LEVELS FOR HOMEOWNERS AND RENTERS IN MONTANA
2000 CENSUS**

Household Income		Homeowners	% of Total Homeowners	Renters	% of Total Renters	Total	% of Total Households
Less Than	\$5,000	6,280	3%	7,810	7.0%	14,090	3.9%
\$5,000	to \$9,999	10,153	4%	16,180	14.6%	26,333	7.3%
\$10,000	to \$14,999	15,939	6%	15,939	14.4%	31,878	8.9%
\$15,000	to \$19,999	17,581	7%	13,307	12.0%	30,888	8.6%
\$20,000	to \$24,999	18,654	8%	11,908	10.7%	30,562	8.5%
\$25,000	to \$34,999	37,108	15%	18,211	16.4%	55,319	15.4%
\$35,000	to \$49,999	50,227	20%	14,995	13.5%	65,222	18.2%
\$50,000	to \$74,999	52,877	21%	8,587	7.7%	61,464	17.1%
\$75,000	to \$99,999	20,617	8%	2,303	2.1%	22,920	6.4%
\$100,000	to \$149,999	11,914	5%	1,215	1.1%	13,129	3.7%
\$150,000	or More	6,350	3%	512	0.5%	6,862	1.9%
TOTAL		247,700	100%	110,967	100.0%	358,668	100.0%

The detail of income levels for homeowner households (Table I.12) and renter households (Table I.13) by county are on the following pages.

TABLE I.12
1999 INCOME FOR HOMEOWNERS IN MONTANA
2000 CENSUS

COUNTY	Total Home Owners	NUMBER OF HOMEOWNERS										
		Less Than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or More
Beaverhead	2,345	30	136	170	246	169	317	504	511	151	82	29
Big Horn	2,545	147	193	252	216	271	404	398	446	170	37	11
Blaine	1,526	58	122	130	156	135	240	285	238	83	69	10
Broadwater	1,390	59	47	85	111	115	283	256	277	91	37	29
Carbon	3,015	118	167	230	236	241	462	596	563	254	111	37
Carter	405	27	28	51	46	31	57	83	51	20	11	0
Cascade	21,111	460	663	1,205	1,466	1,698	3,088	4,637	4,666	1,683	924	621
Chouteau	1,528	47	89	119	124	120	283	343	237	84	48	34
Custer	3,341	107	134	275	280	349	459	715	647	175	156	44
Daniels	695	35	50	70	57	58	123	127	93	50	24	8
Dawson	2,683	90	167	177	244	215	414	553	487	237	67	32
Deer Lodge	2,952	99	152	227	317	382	433	633	512	126	29	42
Fallon	881	27	61	68	99	85	127	185	155	44	19	11
Fergus	3,582	117	185	317	309	273	643	668	606	264	146	54
Flathead	21,682	497	781	1,416	1,514	1,577	3,242	4,676	4,541	1,775	981	682
Gallatin	16,435	255	389	539	905	842	2,116	3,398	4,193	1,819	1,308	671
Garfield	390	18	46	62	20	34	72	76	38	12	12	0
Glacier	2,667	123	220	209	153	263	424	524	388	255	69	39
Golden Valley	283	13	18	21	29	21	44	65	45	13	11	3
Granite	888	34	42	91	103	71	161	165	122	58	22	19
Hill	4,161	121	157	246	320	299	681	911	887	259	198	82
Jefferson	3,116	67	113	166	160	208	371	608	795	380	186	62
Judith Basin	734	57	52	71	67	69	121	156	80	19	28	14
Lake	7,284	194	419	629	624	724	1,146	1,455	1,176	463	244	210
Lewis & Clark	15,984	193	417	637	948	1,082	2,458	3,176	4,132	1,682	931	328
Liberty	599	36	40	31	63	41	85	114	130	29	19	11
Lincoln	5,941	231	424	573	543	539	1,134	1,057	953	316	128	43
McCone	629	31	43	50	44	52	104	122	124	35	14	10
Madison	2,080	106	108	187	143	146	367	422	377	114	69	41
Meagher	588	28	45	58	45	49	120	125	85	17	14	2
Mineral	1,156	58	55	104	127	98	184	236	172	57	42	23
Missoula	23,793	499	765	1,041	1,317	1,449	3,204	4,549	6,193	2,571	1,496	709
Musselshell	1,445	57	99	125	160	176	241	251	202	98	23	13
Park	4,534	177	198	372	348	323	748	961	818	285	215	89
Petroleum	157	12	24	18	4	19	26	18	20	5	4	7
Philips	1,302	47	58	152	103	107	177	251	300	60	39	8
Ponderosa	1,692	60	93	136	183	131	274	352	265	121	53	24
Powder River	537	25	45	34	39	66	91	110	86	18	10	13
Powell	1,728	70	55	195	141	158	305	399	242	85	41	37
Prairie	417	21	27	59	41	39	75	74	48	26	5	2
Ravalli	10,815	291	414	738	858	900	1,859	2,255	1,963	661	553	323
Richland	2,803	61	155	180	201	262	456	626	560	178	72	52
Roosevelt	2,340	113	152	249	173	223	403	412	377	128	90	20
Rosebud	2,223	68	117	134	161	126	254	437	596	196	106	28
Sanders	3,269	151	261	356	298	333	581	577	466	105	100	41
Sheridan	1,395	42	91	100	124	145	246	292	203	83	56	13
Silverbow	10,154	180	381	782	681	849	1,749	1,972	2,181	734	431	214
Stillwater	2,457	71	105	129	183	190	339	520	548	219	108	45
Sweet Grass	1,094	33	55	86	96	82	161	248	187	77	39	30
Teton	1,920	71	84	123	164	195	327	408	356	120	48	24
Toole	1,402	30	73	118	161	108	176	307	311	57	41	20
Treasure	255	6	15	25	17	15	53	62	42	6	10	4
Valley	2,391	75	143	181	198	159	385	472	517	152	61	48
Wheatland	616	34	61	53	59	71	115	107	74	26	13	3
Wibaux	308	9	20	25	23	34	57	50	56	19	6	9
Yellowstone	36,037	594	1,099	2,062	2,133	2,237	4,643	7,248	8,539	3,852	2,258	1,372
Montana	247,700	6,280	10,153	15,939	17,581	18,654	37,108	50,227	52,877	20,617	11,914	6,350

TABLE I.13
1999 INCOME FOR RENTERS IN MONTANA
2000 CENSUS

COUNTY	Total Rentals	NUMBER OF RENTERS										
		Less Than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or More
Beaverhead	1,339	115	201	256	158	114	192	120	112	30	34	7
Big Horn	1,379	100	175	178	152	134	207	217	141	52	20	3
Blaine	975	103	162	139	114	128	110	109	80	19	10	1
Broadwater	362	18	38	46	47	37	57	68	23	13	15	0
Carbon	1,050	23	134	128	129	111	229	151	107	31	3	4
Carter	138	9	23	12	26	12	16	18	13	7	2	0
Cascade	11,436	741	1,810	1,667	1,272	1,265	1,998	1,499	759	208	137	80
Chouteau	698	46	74	89	101	92	110	90	69	17	5	5
Custer	1,427	82	252	235	174	114	234	160	126	29	14	7
Daniels	197	15	38	25	30	15	29	27	12	4	0	2
Dawson	942	76	167	183	87	90	112	165	38	5	17	2
Deer Lodge	1,043	100	265	155	131	79	96	110	71	15	8	13
Fallon	259	13	35	42	31	30	37	32	33	2	4	0
Fergus	1,278	89	221	153	184	132	191	195	88	15	6	4
Flathead	7,906	472	1,167	1,023	891	917	1,447	1,080	583	201	87	38
Gallatin	9,888	489	1,004	1,100	1,258	955	1,971	1,740	870	327	143	31
Garfield	142	5	22	21	15	25	9	25	18	0	0	2
Glacier	1,637	180	284	241	188	159	233	208	85	28	26	5
Golden Valley	82	6	9	12	21	10	10	9	1	2	0	2
Granite	312	17	65	46	36	19	47	32	26	9	5	10
Hill	2,296	219	363	409	299	194	280	227	236	32	23	14
Jefferson	631	51	86	91	69	68	83	100	45	17	12	9
Judith Basin	217	14	21	30	26	28	30	35	19	8	5	1
Lake	2,908	228	607	418	370	312	407	323	177	48	15	3
Lewis & Clark	6,866	658	909	870	607	757	1,211	946	658	142	67	41
Liberty	234	15	22	44	32	32	19	40	23	4	3	0
Lincoln	1,823	154	467	333	214	138	223	176	87	29	2	0
McCone	181	19	21	27	21	24	33	27	6	2	1	0
Madison	876	38	108	108	117	135	150	127	43	22	17	11
Meagher	215	21	34	27	25	19	16	39	11	16	5	2
Mineral	428	32	65	90	37	43	65	48	34	4	8	2
Missoula	14,646	1,153	2,011	2,009	2,056	1,546	2,424	1,880	1,108	296	122	41
Musselshell	433	24	67	91	72	52	49	47	23	2	0	6
Park	2,294	134	330	288	296	244	351	373	166	44	49	19
Petroleum	54	3	10	7	8	4	16	3	2	1	0	0
Phillips	546	70	89	89	47	63	58	70	35	19	3	3
Ponderosa	718	87	68	100	91	87	97	84	76	11	15	2
Powder River	200	5	15	33	28	32	34	24	23	2	0	4
Powell	694	37	103	77	49	98	108	142	56	18	6	0
Prairie	120	6	10	26	13	21	13	18	11	0	2	0
Ravalli	3,474	200	506	438	386	399	657	471	268	71	58	20
Richland	1,075	89	120	157	109	137	190	169	83	15	6	0
Roosevelt	1,241	129	257	226	155	126	120	119	57	34	13	5
Rosebud	1,084	85	124	139	116	109	170	163	122	34	21	1
Sanders	1,004	88	182	162	94	111	129	110	69	28	12	19
Sheridan	346	24	55	69	36	55	51	31	18	0	5	2
Silverbow	4,278	343	824	780	537	533	524	369	265	46	24	33
Stillwater	777	32	82	63	82	68	139	147	114	33	12	5
Sweet Grass	382	12	24	68	32	59	76	57	37	2	6	9
Teton	618	47	101	86	85	67	97	72	45	8	6	4
Toole	560	23	95	92	61	55	105	84	34	6	2	3
Treasure	102	12	10	24	15	15	19	4	1	2	0	0
Valley	759	71	115	88	129	117	116	73	33	3	12	2
Wheatland	237	8	37	42	34	21	38	39	10	5	3	0
Wibaux	113	12	22	18	15	13	15	10	8	0	0	0
Yellowstone	16,047	968	2,074	2,569	1,899	1,688	2,763	2,293	1,329	285	144	35
Montana	110,967	7,810	16,180	15,939	13,307	11,908	18,211	14,995	8,587	2,303	1,215	512

POVERTY

In 2003, the U.S. Census Bureau reported that the official poverty rate for the United States was 12.5%, up from 12.1% in 2002. Poverty is present when total family income is below a threshold, adjusted based on the Consumer Price Index (CPI), and based on family size, number of children and age of householder. The source of official poverty estimates are the Current Population Survey (CPS) and the Annual Social and Economic Supplement (ASEC).

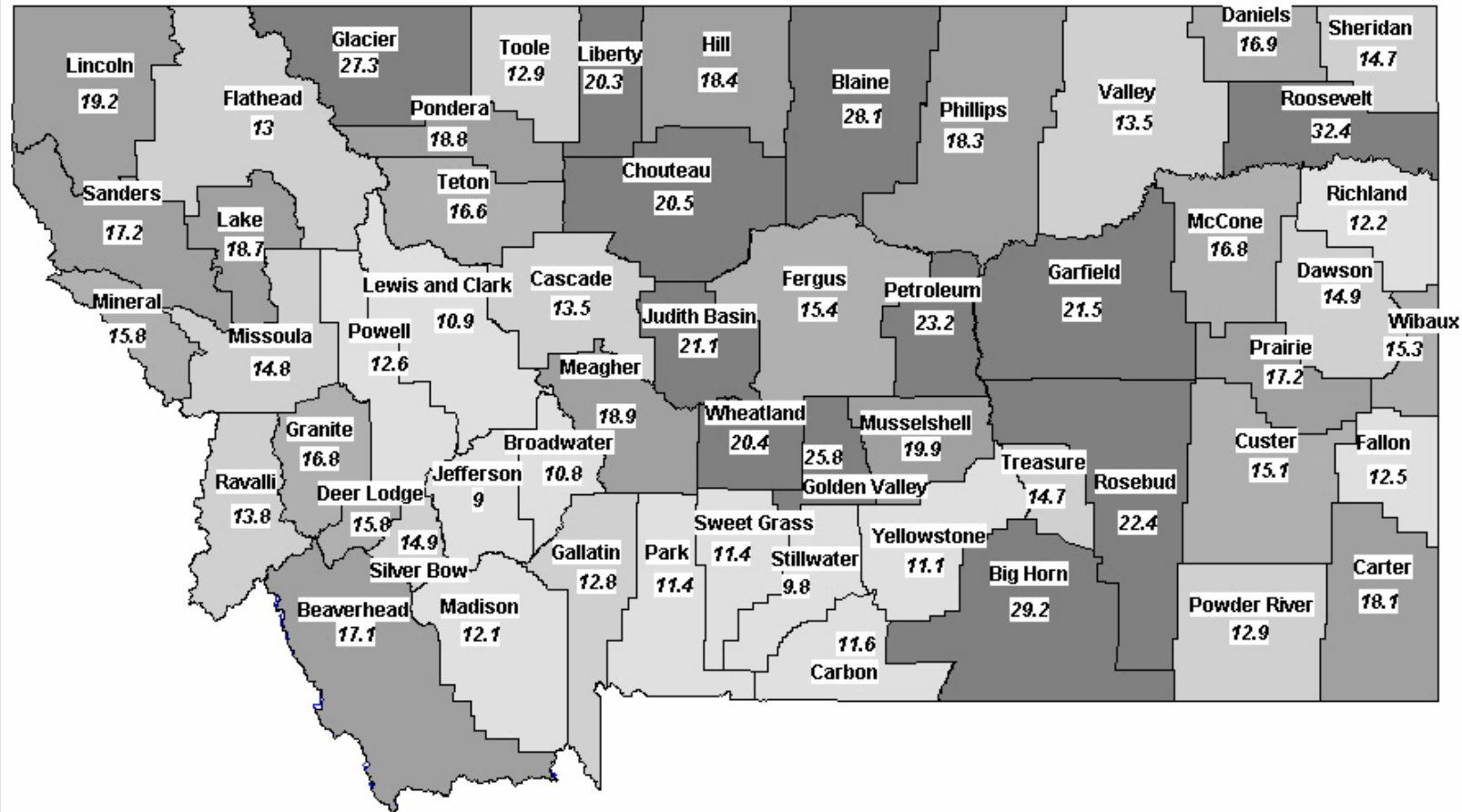
Montana's official poverty rate was 14.1% in 2000, 13.3% in 2001, 13.5% in 2002, and 15.1% in 2003. Montana's poverty rate showed a net increase of 1.0 percentage points between 2000 and 2003, with an increase of 1.6 percentage points in 2003. In 1990, Montana's poverty rate was 15.6%, for a 0.5 percentage point decrease over the past thirteen years. Poverty rates by county differ significantly. Higher poverty rates are concentrated along the Hi-line and in the eastern part of the state. Poverty rates by county from the 2000 Census (based on 1999 income) are depicted in the map on the next page.

The total individuals in poverty status and individuals by selected age are in Table I.14 following the map.

Family Poverty Status

Although Montana's overall poverty rate has decreased since 1990, the poverty rate for Montana's families has not. The total number of families under the poverty level has increased 20.7% from Census 1990 to 2000. Increases were shown in the married-couple with children, female householder (no husband) with children, and male householder (children and no children combined) categories. Thirty-eight percent of total families under the poverty level are female householders with children under 18. The detail of family poverty status is shown in Table I.15.

Montana's Percent Poverty Rate by County Census 2000



Center for Applied Economic Research
Data from U.S. Census Bureau

**TABLE I.14
1999 POVERTY STATUS BY COUNTY FOR MONTANA
2000 CENSUS**

COUNTY	Total Individuals	18 Years and Over	65 Years and Over	Related Children <18 Years	Related Children 5 to 17 Years	Unrelated Children 15 + Years
Beaverhead	1,491	1,052	150	430	312	551
Big Horn	3,632	1,972	199	1,646	1,176	468
Blaine	1,951	1,120	172	822	575	311
Broadwater	466	312	52	149	117	155
Carbon	1,089	760	136	321	230	383
Carter	242	185	37	57	51	60
Cascade	10,605	6,652	896	3,785	2,600	3,321
Chouteau	1,191	681	77	495	360	180
Custer	1,700	1,164	166	503	364	634
Daniels	334	244	58	83	68	118
Dawson	1,285	889	161	390	274	375
Deer Lodge	1,451	986	166	434	328	557
Fallon	349	219	31	125	105	86
Fergus	1,767	1,192	257	529	425	623
Flathead	9,489	6,225	774	3,127	2,204	3,070
Gallatin	8,319	6,684	306	1,527	897	5,123
Garfield	272	180	41	88	60	54
Glacier	3,568	2,059	238	1,495	1,122	530
Golden Valley	253	203	37	46	40	121
Granite	472	304	36	166	119	112
Hill	2,996	1,908	182	1,070	673	808
Jefferson	882	590	95	279	208	281
Judith Basin	490	301	53	189	144	58
Lake	4,862	2,994	303	1,723	1,297	1,419
Lewis & Clark	5,960	4,081	408	1,737	1,119	2,574
Liberty	425	263	56	160	120	29
Lincoln	3,558	2,303	295	1,221	942	1,005
McCone	331	233	42	92	65	62
Madison	821	590	105	219	160	239
Meagher	359	227	43	132	95	74
Mineral	598	423	44	169	128	185
Missoula	13,691	10,410	770	3,108	2,080	7,502
Musselshell	877	543	79	315	283	262
Park	1,780	1,287	229	470	344	785
Petroleum	114	82	14	32	21	29
Philips	828	541	90	279	230	211
Ponderosa	1,194	753	82	438	334	221
Powder River	235	172	51	63	52	65
Powell	719	486	58	230	174	204
Prairie	202	147	42	53	40	50
Ravalli	4,927	3,023	332	1,806	1,344	1,403
Richland	1,161	788	128	360	256	414
Roosevelt	3,358	1,860	170	1,482	1,053	580
Rosebud	2,063	1,074	118	964	738	266
Sanders	1,737	1,147	155	548	405	502
Sheridan	602	453	153	147	92	217
Silverbow	5,005	3,439	459	1,540	1,068	1,941
Stillwater	791	532	103	247	181	268
Sweet Grass	403	265	53	138	102	85
Teton	1,056	608	88	445	294	210
Toole	624	417	71	200	125	154
Treasure	125	72	16	51	38	41
Valley	1,026	727	201	295	232	354
Wheatland	440	356	67	81	69	247
Wibaux	157	105	25	50	40	56
Yellowstone	14,032	9,160	1,199	4,696	3,100	4,982
Montana	128,355	85,443	10,369	41,247	29,073	44,615

The sum of the columns by age does not agree to the total individuals as there is some overlap between age categories.

TABLE I.15
POVERTY STATUS FOR FAMILIES (Based on 1999 Income)
2000 Census

County	Total Number of Families	FAMILIES UNDER POVERTY LEVEL						
		All Families # %		Married-Couple		Female Householder		Male Householder
				w/ Children Under 18	no Children Under 18	w/ Children Under 18	no Children Under 18	
Beaverhead	2354	302	12.8%	102	64	88	23	25
Big Horn	3052	723	23.7%	269	63	295	21	75
Blaine	1813	424	23.4%	162	50	147	19	46
Broadwater	1282	97	7.6%	31	23	36	2	5
Carbon	2715	222	8.2%	80	66	44	4	28
Carter	390	62	15.9%	16	32	8	6	0
Cascade	21675	2258	10.4%	669	242	1052	97	198
Chouteau	1626	269	16.5%	108	71	74	4	12
Custer	3120	316	10.1%	120	45	112	15	24
Daniels	560	75	13.4%	32	24	9	0	10
Dawson	2490	291	11.7%	94	86	74	11	26
Deer Lodge	2527	292	11.6%	59	65	108	13	47
Fallon	796	76	9.5%	40	13	13	5	5
Fergus	3205	339	10.6%	117	87	98	10	27
Flathead	20601	1944	9.4%	681	370	717	46	130
Gallatin	16344	1026	6.3%	332	189	378	32	95
Garfield	372	62	16.7%	30	17	7	2	6
Glacier	3279	772	23.5%	307	103	276	38	48
Golden Valley	254	42	16.5%	8	22	11	1	0
Granite	798	111	13.9%	39	26	34	4	8
Hill	4253	650	15.3%	212	98	245	3	92
Jefferson	2852	190	6.7%	69	45	46	0	30
Judith Basin	661	108	16.3%	58	29	8	8	5
Lake	7281	1020	14.0%	329	140	407	36	108
Lewis and Clark	14935	1086	7.3%	282	162	466	31	145
Liberty	584	111	19.0%	59	33	13	4	2
Lincoln	5411	770	14.2%	245	190	250	28	57
McCone	596	84	14.1%	30	32	7	6	9
Madison	1924	196	10.2%	72	90	22	2	10
Meagher	532	87	16.4%	28	22	27	0	10
Mineral	1083	139	12.8%	33	58	31	0	17
Missoula	23267	2048	8.8%	501	334	947	71	195
Musselshell	1215	158	13.0%	67	34	49	0	8
Park	4220	304	7.2%	83	98	105	4	14
Petroleum	138	29	21.0%	11	8	7	0	3
Phillips	1243	172	13.8%	80	35	37	8	12
Pondera	1742	262	15.0%	101	69	71	3	18
Powder River	535	53	9.9%	23	24	4	0	2
Powell	1635	167	10.2%	43	54	60	0	10
Prairie	354	47	13.3%	21	17	9	0	0
Ravalli	10187	978	9.6%	395	182	346	15	40
Richland	2646	215	8.1%	88	43	59	2	23
Roosevelt	2650	732	27.6%	150	69	407	43	63
Rosebud	2411	428	17.8%	156	39	169	16	48
Sanders	2932	389	13.3%	123	119	114	4	29
Sheridan	1146	121	10.6%	60	38	14	6	3
Silver Bow	8970	961	10.7%	280	113	413	33	122
Stillwater	2336	144	6.2%	61	34	26	3	20
Sweet Grass	997	90	9.0%	47	25	16	2	0
Teton	1743	212	12.2%	105	36	48	4	19
Toole	1322	128	9.7%	71	32	18	3	4
Treasure	247	21	8.5%	11	2	5	0	3
Valley	2140	204	9.5%	81	41	56	10	16
Wheatland	512	57	11.1%	15	28	12	0	2
Wibaux	292	25	8.6%	13	6	6	0	0
Yellowstone	34488	2915	8.5%	682	360	1408	136	329
Montana	238,733	25,004	10.5%	7,981	4,397	9,509	834	2,283
Montana 1990	213,625	19,833	9.3%	5,808	4,711	7,012	863	1,439
Change 1990-2000	10.5%	20.7%		27.2%	-7.1%	26.3%	-3.5%	37.0%

SUMMARY

Overall, the Montana economy has become more diversified over the past decade, shifting toward the agriculture, forestry and fishery, construction, retail trade, and service industries and away from mining. These shifts in the economy may cause Montana to respond more rapidly in the future to the changing economic conditions nationwide.

Montana's unemployment rate has dropped 20% over the past eight years. Much of the job growth and available jobs continue to be in low paying industries such as services, agriculture, forestry, and fishery and retail trade. The finance, insurance and real estate sector has also shown significant job growth as well as a significant increase in wages.

Although the state's per capita personal income growth has outpaced the national average, it is still among the lowest levels in the nation. Unearned income sources continue to grow for Montana's families, and have grown almost twice as fast as wage income. Montana's overall poverty rate dropped from 1990 to 2002 (128,355 persons in Montana were under the poverty level in 2000), and then increased from 13.5% to 15.1% between 2002 and 2003. The number of Montana's families in poverty has increased since 1990; from 19,833 families under the poverty level in 1990 to 25,004 families under the poverty level in 2000.