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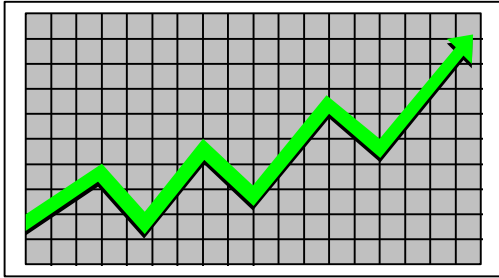
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# POPULATION & ECONOMICS

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## KEY FINDINGS

Teton County has had very little change in population numbers over the last 80 years. Projections indicate that this trend will continue over the next ten years, with an estimated population gain of five persons by 2010.

Although total population numbers are expected to change very little, the distribution among various age groups will change more dramatically. The projected decline in school-age children will affect per pupil revenues to school districts and may require adjustments in staffing, equipment, and building space. The projected ten year increase of nearly 80 persons in the 25-34 age category could increase demand for starter homes and rentals. By 2010, there will be an estimated 195 more persons 45-64 years of age. This age group typically has higher income than other age categories, which may increase demand for higher-end housing, services, and other amenities. As the population aged 65 and older increases, there will likely be an increase in demand for senior care options.

Although most of the population increase between 1990 and 2000 occurred in the unincorporated areas of the county, these areas have yet to regain the losses sustained in the 1980s. Despite population growth county-wide, Dutton and Fairfield suffered net population losses during the 1990s.

Like the rest of Montana, Teton County has experienced serious changes to its basic economy since the 1970s. Unlike many rural counties in the Great Plains states, Teton County has managed to retain and build diversity in its economy, reflected in the higher-than-statewide percentages of jobs in wholesale trade, and transportation and public utilities. In addition, although county per capita income and average earnings per job dipped below even statewide figures during the late 1970s and early 1980s, there have been several years in the past 12 when they have exceeded state rates.

Based on population projections, demands on county services are not likely to increase as a result of population increases. On the other hand, the lack of population growth, combined with aging public infrastructure, could result in either continued deteriorating infrastructure, or increased tax burden, or both.

Teton County is also proactively working to build its economy. The completion of the county's Overall Economic Development Plan in 1998 and its implementation are good steps in that direction, steps that many rural counties in Montana have yet to accomplish.

## 1. Population

- The number of persons residing in Teton County has remained remarkably steady over the past 80 years, rising by less than 10 percent between 1920 and 2000. Teton County's population was 6,445 in 2000, and 5,870 in 1920.
- Projections indicate that population in the year 2010 will include approximately five more persons than there were in 2000.
- Between 1980 and 1990, Teton County had a net loss of 220 persons. Between 1990 and 2000, Teton County gained 174 persons.
- Between 1990 and 1999, births exceeded deaths in Teton County by 31. During this same time, 143 persons moved *into* the county from other areas.
- Between 1980 and 1990, births exceeded deaths by 361. The county experienced a population decrease during this decade, accounted for by a net loss of 581 persons moving *out of* the county.
- Choteau had a population decrease of 57 persons between 1980 and 1990, while Dutton and Fairfield grew by 44 persons. Between 1990 and 2000, Choteau gained 10 persons, and Dutton and Fairfield decreased by four persons.
- Median age in Teton County was 33.3 in 1980, 36.5 in 1990, and 40 in 2000. Median age statewide in 2000 was 37.5.
- The total number of persons ages 5-19 will decrease from 1,536 in 2000 to 1,330 in 2010.
- In 2000, the workforce population (ages 20-64) in Teton County was 3,439 persons. In 2010, the number in the workforce age category will be the same (3,440 projected).
- The number of persons 65 and older will increase from 1,073 in 2000 to 1190 in 2010.

## 2. Economics

Economic conditions can affect county population, land use, population growth (or decline), and personal income and ability of community's to fund services and infrastructure. Teton County completed an Overall Economic Development Plan in March of 1998 that outlines an economic development strategy for the future. This document also provided descriptions and data on the county economy and other factors that can affect or be affected by the economy. The following analysis in this chapter examines longer term trends (over the past 30 years).

- ◆ In 1998, there were 3,300 full- or part-time jobs in Teton County, up 25 percent from 1970.
- ◆ Sixty percent of all jobs in Teton County in 1998 were wage and salary employment; the remaining 40 percent were proprietor employment. Similar employment statewide comprises 74 percent of all jobs.
- ◆ In 1998, farm employment comprised 23 percent of all jobs in Teton County, compared to 6 percent statewide.
- ◆ With the exception of farm proprietors, farm employment, and retail trade, employment increased in every major category between 1970 and 1998.
- ◆ Fastest growing sectors in Teton County in the last 20 years are services, transportation and public utilities, wholesale trade, agricultural services, and government.
- ◆ The number of new jobs created between 1970 and 1998 outpaced population growth by nearly 300 percent. Many Teton County residents may be holding more than one of full or part-time job.
- ◆ In 1998, there were 190 establishments with a total of 1,083 employees, and 478 establishments with no employees. "Non-employer" establishments are typically self-employed individuals or partnerships.
- ◆ Receipts for the 478 self-employed individuals totaled \$13.6 million in 1998. Payroll for the 190 business establishments totaled \$19.6 million.
- ◆ Seventy percent of all businesses with employees had less than five employees in 1998.
- ◆ Total personal income from farms and ranches decreased from \$48.1 million (adjusted for inflation) to \$11.4 million between 1970 and 1998.
- ◆ Labor earnings from non-farm sources increased from \$25 million in 1970 (adjusted for inflation) to \$34.9 million in 1998.
- ◆ Income from dividends, interest and rent increased from \$20.4 million (adjusted for inflation) in 1970 to \$36.6 million in 1998.
- ◆ A total of 306 persons commuted to work outside of Teton County in 1990; 183 persons residing outside the county had jobs in Teton County.
- ◆ In 1973, average earnings per job (adjusted for inflation) were \$43,250 in Teton County. In 1998, average earnings per job were \$17,791. Statewide, average earnings per job in 1998 were \$22,103.

## HISTORICAL POPULATION CHANGE

Teton County's population in 2000 was 6,445. Census population numbers reflect the number of persons who listed Teton County as their place of residence. It does not include persons who may live in Teton County part-time or seasonally but who, for census purposes, officially list their residence somewhere else.

There has been relatively little fluctuation in Teton County population over the past 80 years, as measured by the decennial census data shown in Figure 1. The 2000 population exceeds the 1920 population by 575 persons, or less than 10 percent. Population rose from 5,870 in 1920 to a high of 7,295 in 1960. During the 1960s the population slipped to 6,116. Since 1970 there has been only about a five percent fluctuation in population, as measured by the decennial censuses. (See Figure 1.)

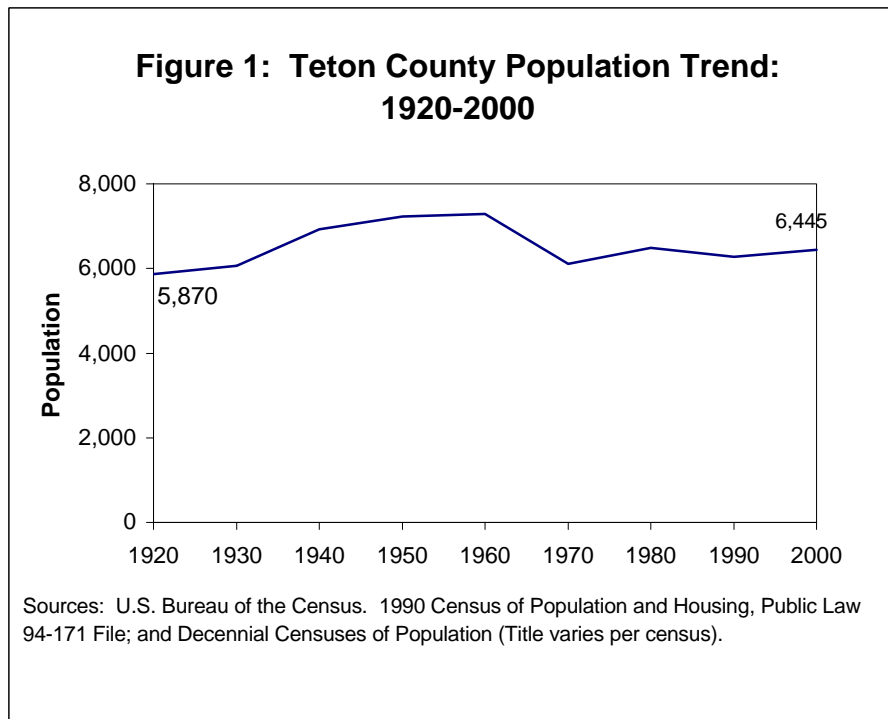
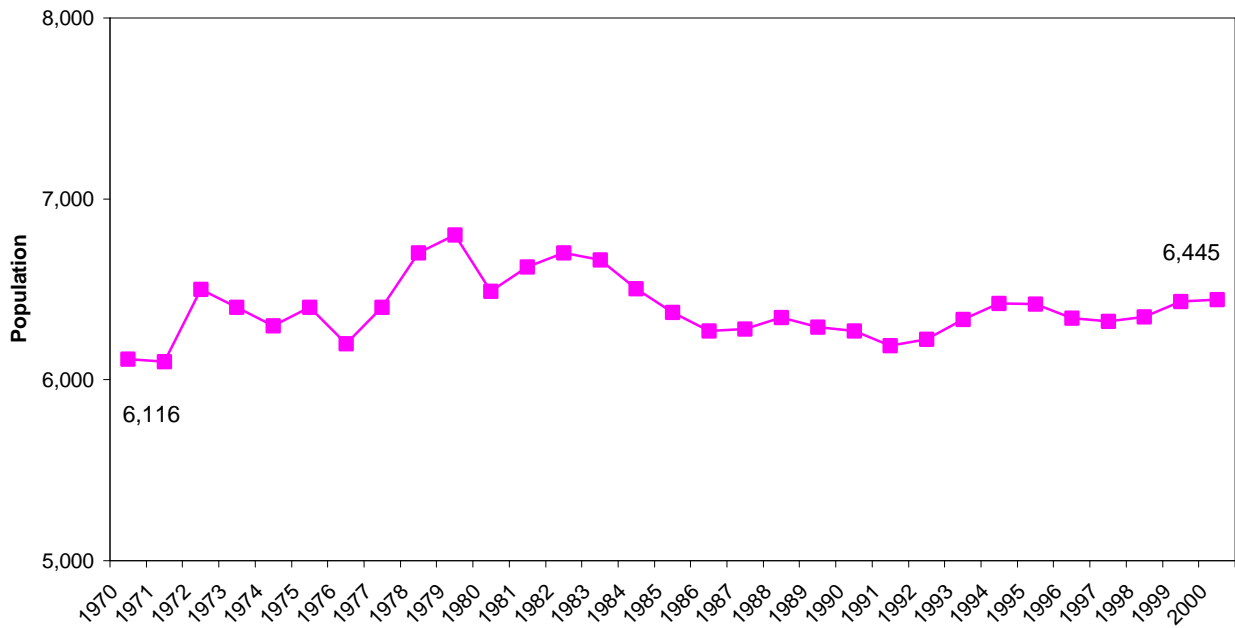


Figure 2 shows decennial information as well as annual population estimates for the period 1970 through 2000. Annual estimates made by the Census Bureau are based on a number of factors including vital statistics records, such as births and deaths. These estimated data show more flux on annual basis, especially during the 1970s. By the mid-1980s, annual changes became much more gradual.

**Figure 2: Teton County Population Trend: 1970-2000**



Sources: U. S. Bureau of the Census. Decennial Censuses of Population and Intercensal Estimates.

## COMPONENTS OF POPULATION CHANGE

Changes in population numbers are the result of births, deaths, and people moving into or out of the area. Between 1980 and 1990, Teton County went from a population of 6,491 to 6,271 for a net loss of 220 persons. When births and deaths are accounted for, there was a net loss of 581 persons who moved out of the county during the 1980s. (See Table 1.)

*Table 1: Components of Population Change: 1980-1990*

<b>1990 Population</b>	<b>1980 Population</b>	<b>Change</b>	<b>Births: 1980-1990</b>	<b>Deaths: 1980-1990</b>	<b>Residual</b>
6,271	6,491	-220	991	630	-581

*Source: U.S. Bureau of the Census. 1990 Census of Population and Housing, Public Law 94-171; 1980-90 Components of Change File; and 1980 Census of Population and Housing, Summary Tape File 1.*

Information on components of population change has not yet been released for the 2000 census. Population estimates indicate that population increased by a total of 161 persons between 1990 and 1999. The number of births exceeded the number of deaths by 31, accounting for less than 20 percent of the total population increase. Between 1990 and 1999, there was a net estimated increase of 119 persons who moved into the county from other parts of the U.S. and another 24 persons who came from other countries.

*Table 2: Components of Population Change: 2000 and 1990, Teton and Surrounding Counties*

<b>County</b>	<b>7/1/99 Estimate</b>	<b>4/1/90 Population</b>	<b>Births: 1990-99</b>	<b>Deaths: 1990-99</b>	<b>International Migration 1990-99</b>	<b>Domestic Migration 1990-99</b>
Teton	6,432	6,271	710	679	24	119
Cascade	78,282	77,691	11,393	6,596	223	-5634
Chouteau	5,066	5,452	492	564	4	-308
Flathead	72,773	59,218	7,965	5,109	314	10,606
Lewis and Clark	54,075	47,495	6,108	3,735	123	4,185
Pondera	6,244	6,433	56	649	-15	-274

*Source: Population Estimates Program, Population Division, U.S. Census Bureau, Washington, DC 20233  
Internet Release Date: March 9, 2000*

Teton County is surrounded by extremes in population change. Of the 56 counties in Montana, Cascade County had the largest domestic out-migration, and Flathead County had the largest domestic immigration during the 1990s.

## LOCATION OF POPULATION

The U.S. Census Bureau maintains population statistics for the three incorporated communities in Teton County—Choteau, Dutton, and Fairfield. The 2000 Census also developed statistics for Power. In 2000, these towns had a total of 2,970 persons. An estimated 3,475 persons, or 54% of all Teton County residents, live outside of towns. County-wide, the population density is 2.8 persons per square mile.

*Table 3: Population for Places: 2000, 1990, and 1980*

Place	2000 Census	1990 Census	1980 Census	Change 1990-2000	Change 1980-1990
Choteau	1,751	1,741	1,798	10	-57
Dutton	389	392	359	-3	33
Fairfield	659	660	650	-1	10
Total in Towns	2,799	2,793	2,807	6	-14
Power*	171	*	*	*	NA
Rest of County (including Power)	3,646	3,478	3,684	168	-206
Total	6,445	6,271	6,491	174	-220

\*Power was not counted separately in the 1980 and 1990 census data and is included in “rest of county” for those years.

Sources: U.S. Census Bureau, Released March 21, 2001

U.S. Census Bureau. 1990 Census of Population and Housing, Public Law 94-171 File.

U.S. Census Bureau. 1980 Census of Population and Housing, summary tape File 1.

Between 1980 and 1990, Choteau lost population, while Dutton and Fairfield grew. The unincorporated areas of the county lost 206 persons during this same time. During the 1990s, the largest growth was in the rest of the county. If Power is included in the “rest of county” category for the year 2000, as it was for 1990, there was an increase of 168 persons in unincorporated areas of the county, more than compensating for the loss of population during the 1980s.

## POPULATION BY AGE AND RACE

Teton County experienced little change between 1990 and 2000 in terms of race and ethnicity. Persons listed as White for census purposes comprised approximately 96% of the total population in 2000 and 98% in 1990. The main reason for the two percent difference was the addition of a new category on the 2000 census form that allowed individuals to identify two or more races.

*Table 4: Population by Race and Hispanic Origin: 2000 and 1990*

	<b>2000</b>	<b>%</b>	<b>1990</b>	<b>%</b>
Total	6,445		6,271	
White	6,207	96.3%	6,154	98.1%
Hispanic*	73	1.1%	37	0.6%
Black or African American	12	0.2%	3	0.0%
American Indian and Alaska Native	98	1.5%	93	1.5%
Asian and Pacific Islander	6	0.1%	9	0.1%
Other Race	27	0.4%	12	0.2%
Two or More Races	95	1.5%	NA	NA

\*Note: Hispanics can be of any race and included in other categories such as "White."

Sources: U.S. Bureau of the Census. 1990 Census of Population and Housing, Summary Tape File 1. & U.S. Bureau of the Census, 2000 Census of Population and Housing, Released March 21, 2001

Table 5 shows the population by various age categories for each of the last three censuses. In 2000 there were fewer persons aged 44 or less, in all categories, than there were in 1980. Just the opposite is true for ages 45 or greater—in the year 2000, there were more older persons than there were in 1980. This trend is evidenced by the increase in the median age, the age at which half of all persons in the county are younger and half are older. The median age in Teton County has increased from 33.3 in 1980 to 40 in 2000. The aging of the population is a national trend. Median age for Montana in 2000 was 37.5.

*Table 5: Population by Age, 2000, 1990, and 1980*

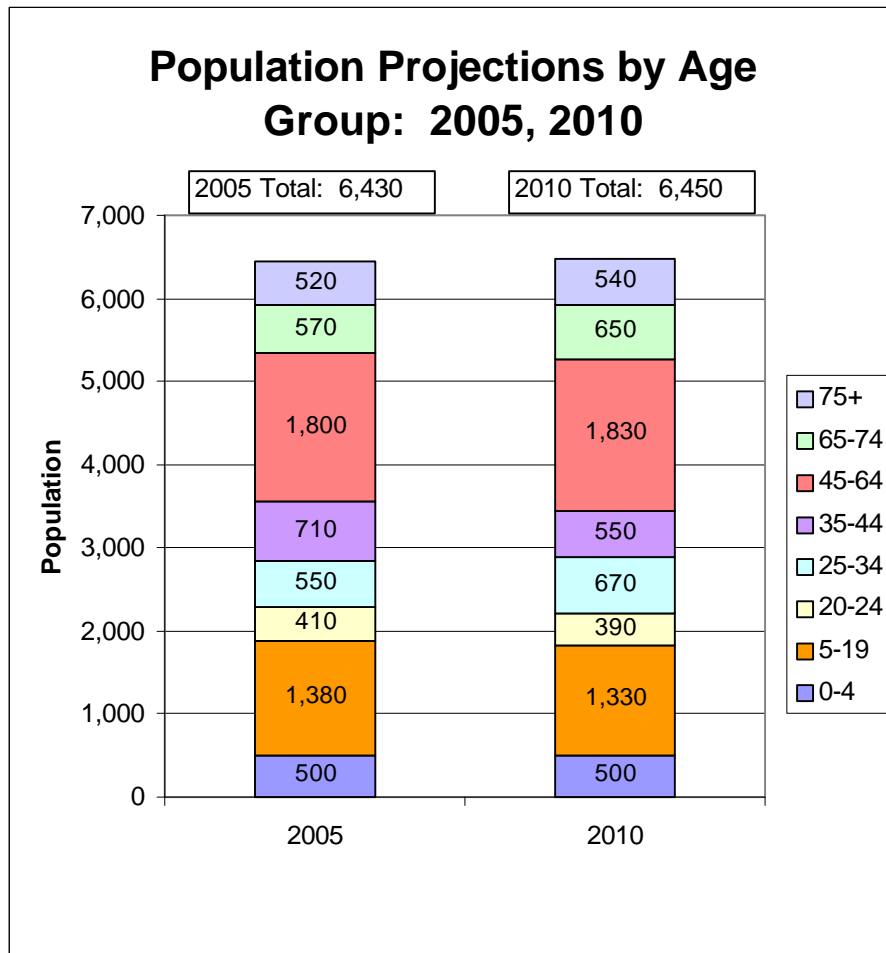
	Total	Ages	Ages	Ages	Ages	Ages	Ages	Ages	
		0-4	5-17	18-24	25-44	45-64	65-84	85+	Median
2000 Census	6,445	397	1,360	393	1,587	1,635	917	156	40.0
1990 Census	6,271	412	1,412	376	1,668	1,285	993	125	36.5
1980 Census	6,491	570	1,385	558	1,614	1,420	824	120	33.3

Sources: U.S. Bureau of the Census. 1980 Census of Population and Housing, Summary Tape File 1 (computer tape); U.S. Bureau of the Census. 1990 Census of Population and Housing, Summary Tape File 1 (computer tape).

U.S. Bureau of the Census. Table DP-1. Profile of General Demographic Characteristics: 2000 and QT-P2. Single Years of Age Under 30 Years and Sex: 2000

## POPULATION PROJECTIONS

The Montana Department of Commerce, Housing Division, provides population projections by age groups. Projections for 2005 and 2010 are shown in Figure 3, based on data released in 1999. These projections indicate that total population is likely to change less than one percent over the next ten years.



Source: NPA Data Services, Inc. 1999

Note: Numbers in age categories do not equal total population due to rounding.

The trend toward fewer persons under age 24 continues. The total number of persons aged 5-19 will decrease from 1,536 (actual 2000 census count) to 1,330 in 2010. The number of persons aged 25 to 34 years of age is projected to increase from 592 (actual 2000 census count) to 670 by 2010. The number of persons aged 35 to 44 is projected to decrease from 995 (actual 2000 census count) to 550 in 2010. The number of persons in the age category 45-64 is projected to increase from 1,635 persons (actual 2000 census count) to 1,830. There will be virtually no change in numbers of working population between the ages of 20-64 by the end of the next ten years. In 2010, 3,440 persons are projected between the ages of 20 and 64, in 2000 there were 3,339 counted in this age category. Trends for increases in the number of persons over age 65 are projected to continue through 2010.

## EMPLOYMENT TRENDS

Table 6 displays employment information for 1970 and 1998 based on the most recent available 30-year comprehensive data from the Bureau of Economic Analysis. The Bureau of Economic Analysis estimates employment according to Standard Industrial Classification (SIC) categories. Employment is measured as the average annual number of jobs, and each job that a person holds is counted at full-weight regardless of whether it is a full-time or part-time job. The estimates are organized by type, wage, and salary; employment and self-employment (proprietors) and by industry.

In 1998, there were 3,300 full-or part-time jobs in Teton County, up 25 percent from 1970 when there were 2,646 jobs. In 1998, 60 percent of the employment was wage and salary employment and the remaining 40 percent was proprietor employment. By comparison, the State of Montana is much more reliant on wage and salary employment—this category comprised 74 percent of all jobs in the state in 1998. Between 1970 and 1998, the number of wage and salary positions in Teton County increased by 56 percent, the number of non-farm proprietors increased by nearly one-third, and the number of farm proprietors decreased by three percent. (See Figure 1 for a trend line for employment growth by wage and salaried workers and self-employed persons from 1970-1998.)

Teton County is much more dependent on farm and farm-related income than is the state as a whole. In 1998, farm employment comprised 23 percent of all jobs in Teton County, compared to 6 percent statewide.

With the exception of farm proprietors, farm employment, and retail trade, employment increased in every category between 1970 and 1998. Refer to Figure 2 for trends between 1970 and 1998 for the fastest growing employment sectors—services; transportation and public utilities; wholesale trade; agricultural services, forestry, and fishing; and government and government enterprises. According to the SIC system, the category of agricultural services, forestry, and fishing includes soil and crop services, veterinary and other animal services, farm management, landscape and horticultural services, forestry, fishing, and hunting. The services category includes a wide variety of occupations from medical providers and engineers to hotel maids.

Teton County has a fairly diversified employment base in the nonfarm sector, with no one major category comprising more than 20 percent of total employment. By contrast, in 1998 nearly one-third of all jobs statewide were categorized as services and 20 percent as retail trade. In 1998, the largest nonfarm employment sector in Teton County was services (17 percent), followed by government (16 percent), retail trade (12 percent). Teton County jobs in transportation and public utilities (9 percent) proportionately exceeded the state rate for this category (5 percent) as did jobs in wholesale trade (Teton County: 7 percent; State: 4 percent). (See Table 6.) With a number of major enterprises and employers, including the Anheuser Bush facility, Three Rivers, Sun River, and various feed operations, Teton County has a more diversified and stable employment base than do most other rural counties in the northern Great Plains states.

Table 6: Teton County Employment by Type and Industry, 1970 and 1998

	1970	% of Total	1998	% of Total	New Employment 1970-1998	% of New Employment
Total full-time and part-time employment	2,646		3,300		654	
Wage and salary employment	1,268	48%	1,981	60%	713	109%
Proprietors' employment	1,378	52%	1,319	40%	-59	-9%
Farm proprietors' employment	817	31%	583	18%	-234	-36%
Nonfarm proprietors' employment	561	21%	736	22%	175	27%
Farm employment	1,090	41%	753	23%	-337	-52%
Nonfarm employment	1,556	59%	2,547	77%	991	152%
Ag. services, forestry, fishing	28	1%	(D)*	NA	NA	NA
Mining	(L)	NA	(D)*	NA	NA	NA
Construction	100	4%	158	5%	58	9%
Manufacturing	56	2%	67	2%	11	2%
Transportation and public utilities	113	4%	301	9%	188	29%
Wholesale trade	42	2%	217	7%	175	27%
Retail trade	406	15%	388	12%	-18	-3%
Finance, insurance, and real estate	142	5%	165	5%	23	4%
Services	306	12%	559	17%	253	39%
Government and gov't. enterprises	361	14%	522	16%	161	25%
Federal, civilian	37		61		24	
Military	49		36		-13	
State	(N)		23		NA	
Local	(N)		402		NA	

Source: U.S. Bureau of Economic Analysis. Regional Economic Information System. Table CA 25. Released June 2000

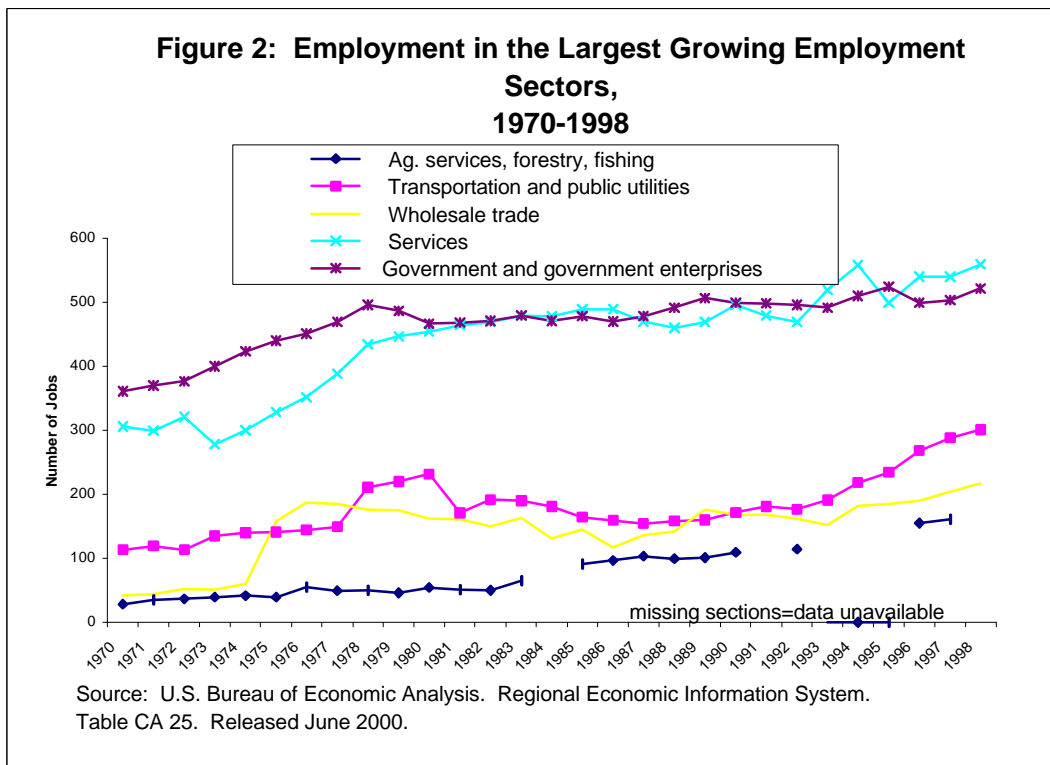
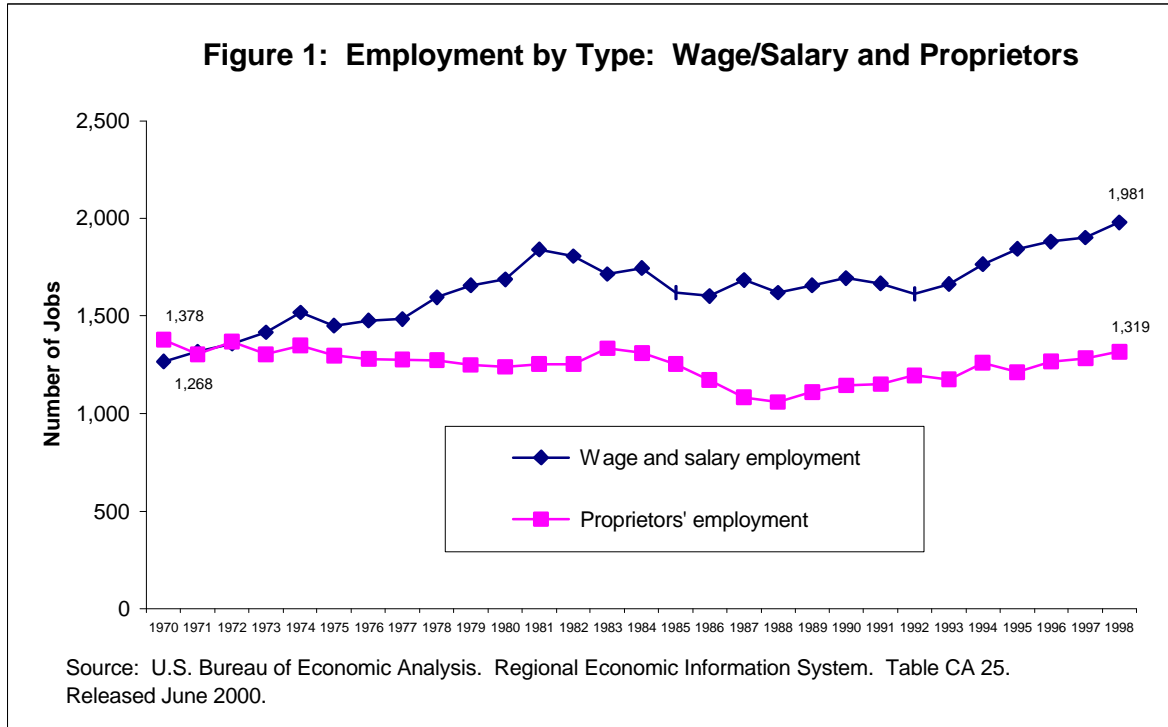
(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals

(L) Less than 10 jobs, but the estimates for this item are included in the totals.

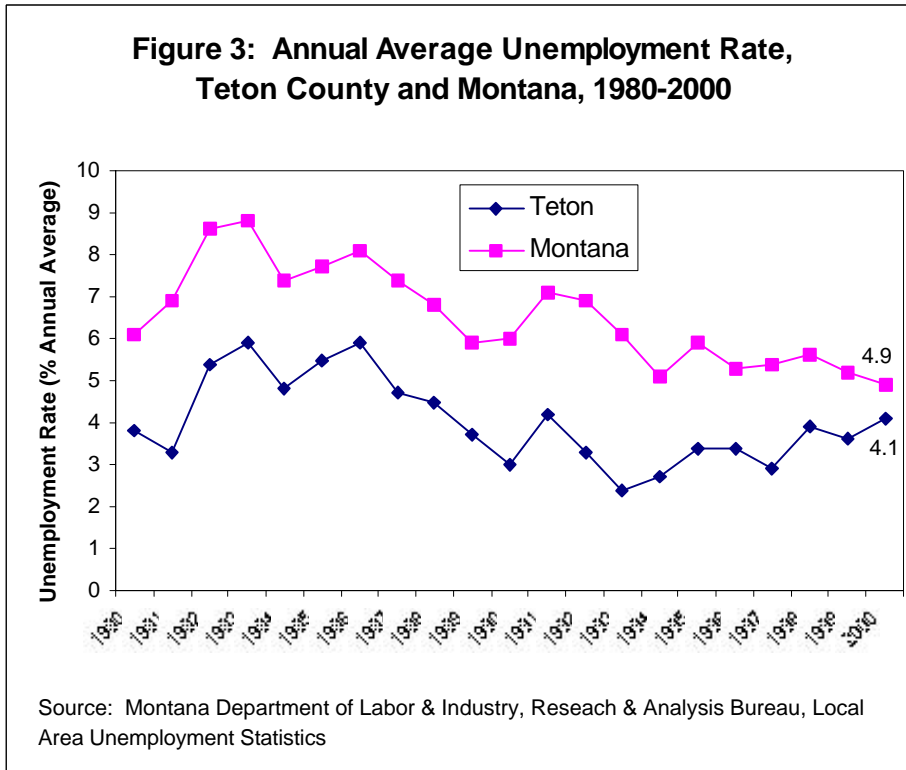
(N) Data not available for this year

\* Based on the totals from all other categories, there were approximately 170 jobs in the combined sectors of mining and agricultural services in 1998. In 1997, the last year information was available for agricultural services, 161 jobs were identified in agricultural services. 1987 was the last year information was available for the mining sector; 11 jobs were listed in that year.

Between 1970 and 1998, the number of jobs in Teton County increased by 654, but the total population increased by 233 persons, only a portion of which would have been in workforce age categories. It is likely that more Teton County residents are working than ever before, with many likely holding more than one of the full- and/or part-time jobs in the County. Statewide, nearly one in four people are holding down a second job (Montana Department of Commerce 2000).



Although the Teton County unemployment rate has consistently been at least two percentage points lower than the state average over most of the period between 1970 and 2000, this gap has been narrowing in the past few years as Teton County unemployment rates rise (See Figure 3).



## BUSINESS ESTABLISHMENTS BY SIZE

The U.S. Bureau of the Census lists employment by size and type of employer in the annual report, *County Business Patterns*. *County Business Patterns* covers most of the country's economic activity but excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees, and most government employees. For this reason and because the data are collected with different methodology, these figures are not comparable to the Bureau of Economic Analysis data (the source for Table 6 and Figures 1 and 2 above).

Up until 1997, the U.S. Census Bureau classified employment and industry sectors according to the Standard Industrial Classification (SIC) code. Beginning in 1998 and for subsequent years, a new system, the North American Industry Classification System (NAICS) was put into use. This change was made to reflect the various changes and new jobs that had been created in the previous decades. Under the SIC system, the category "Services" included occupations ranging from medical providers and engineers to hotel maids. The NAICS system eliminated "Services" as a major category and added many new major categories, including "Information," "Professional, Scientific, and Technical Services," and others.

"*County Business Patterns*" is a useful tool for determining in which industries new businesses are developing because it tracks number of establishments by industry, something not tracked by the Bureau of Economic Analysis. However, because *County Business Patterns* data for 1997 and earlier years are based on the SIC system, and data from 1998 forward are based on the NAICS system, it is difficult to make comparisons with these data at this time.

The U.S. Census Bureau also provides *Nonemployer Statistics*. These data summarize the number of establishments and sales or receipts of companies with no paid employees. These nonemployers are typically self-employed individuals or partnerships operating businesses that they have not chosen to incorporate.

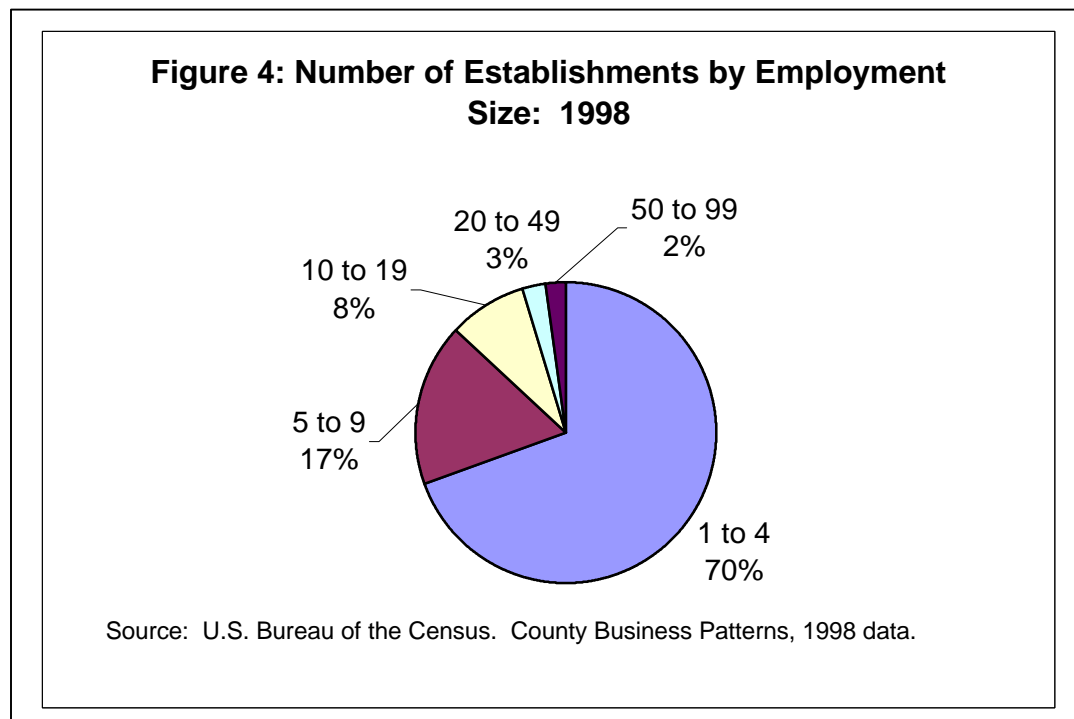


Table 7: Business Establishments in Teton County: 1998

	# of Establishments with employees	# of Establishments with no employees
Forestry, fishing, hunting, and agricultural support	1	27
Mining	D	D
Utilities	3	*
Construction	20	75
Manufacturing	8	17
Wholesale trade	7	D
Retail trade	36	73
Transportation and warehousing	9	24
Information	7	D
Finance and Insurance	11	19
Real estate & rental & leasing	7	40
Professional, scientific & technical services	9	39
Management of companies & enterprises	1	*
Admin, support, waste mgt, remediation services	7	D
Education services	1	D
Health care and social assistance	15	34
Arts, entertainment & recreation	5	15
Accommodation & food services	22	D
Other services (except public administration)	19	83
Unclassified establishments	2	*
Total Establishments	190	478
Number of Employees	1,083	NA
Payroll (for Businesses with Employees)/Receipts for Businesses without Employees	\$19.6 million	\$13.6 million

Sources:

*Businesses with Employees: U.S. Bureau of the Census. County Business Patterns, 1998 data.*

*Businesses without Employees: U.S. Bureau of the Census. Non-employer statistics, 1998 data.*

*D: Withheld to avoid disclosure*

*\* No information provided*

Table 7 displays business establishments in 1998 for businesses with employees as well as for non-employer businesses. Nationally, non-employers account for three-quarters of all businesses (U.S. Census Bureau web-site). The statistic seems to hold true for Teton County. In 1998, there were 190 establishments with employees and 478 establishments with no employees. Nationally, most non-employer businesses are very small, and many are not the primary source of income for their owners. This may also be the case for Teton County, however the average receipt per establishment exceeds the average wage per employee. The receipts for non-employers average \$28,490 per establishment. By contrast, the wages to employees average \$18,073 per employee.

In Teton County most of the establishments with employees do not have large employee bases (See Figure 4). In 1998, 70 percent of all establishments (excluding non-employer establishments), employed less than four persons.

## TRENDS IN PERSONAL INCOME

Although employment is an important measure of economic activity, it does not tell the whole story. The health of the economy depends upon the vitality of industries that bring income into the area. Most often, these “basic” industries bring in revenues by “exporting” products or services. These exports can be manufactured goods, financial services, technology services, or any other number of activities that go far beyond the traditional sectors of mining, agriculture, and forest product industries that have been referred to as the “three-legged stool” or foundation of Montana’s economy. In addition to basic industries, other activities such as retirees living off their domestic stock portfolios also bring basic income into the area.

Table 8: Personal Income from Labor and Non-Labor Sources by Major Category, 1970 and 1998.

(In millions of 1998 dollars)	1970	% of Total	1998	% Total	of New Income	% of New Income
Personal income	110.0		119.4		9.3	
Earnings by place of work	80.5		58.7		-21.8	
less: Personal contrb. for social insurance	1.4		3.5		2.1	
plus: Adjustment for residence /1 equals: Net earnings by place of residence	2.1		4.8		2.7	
	81.2	74%	60.0	50%	-21.2	-227%
plus: Dividends, interest, and rent	20.4	19%	36.6	31%	16.2	173%
plus: Transfer payments	8.4	8%	22.8	19%	14.4	154%
Total Personal income	110.0	100%	119.4	100%	9.3	100%
Nonfarm personal income	61.9	56%	108.0	90%	46.1	493%
Farm income 2/	48.1	44%	11.4	10%	-36.8	-393%
Total Personal income	110.0	100%	119.4	100%	9.3	100%
Earnings by Place of Work						
Farm earnings	48.1	60%	11.4	19%	-36.8	169%
Private earnings	25.0	31%	34.9	59%	9.8	-45%
Government and government enterprises	7.4	9%	12.5	21%	5.1	-24%
Total Earnings by Place of Work	80.5	100%	58.7	100%	-21.8	100%
Earnings by Place of Work:Private Earnings						
Ag. services, forestry, fishing	0.4	2%	(D)			
Mining	(L)		(D)			
Construction	3.0	12%	3.4	10%	0.3	4%
Manufacturing	0.9	4%	0.9	3%	0.0	0%
Transportation and public utilities	5.2	21%	9.4	27%	4.2	43%
Wholesale trade	1.9	8%	6.3	18%	4.4	45%
Retail trade	7.6	30%	4.1	12%	-3.4	-35%
Finance, insurance, and real estate	1.6	6%	2.7	8%	1.1	11%
Services	4.3	17%	6.3	18%	2.0	20%
Total	25.0		34.9		9.8	

Source: U.S. Bureau of Economic Analysis, Regional Economic Information System. Table CA5. Released June 2000.

(L) Less than \$50,000, but the estimates for this item are included in the totals

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

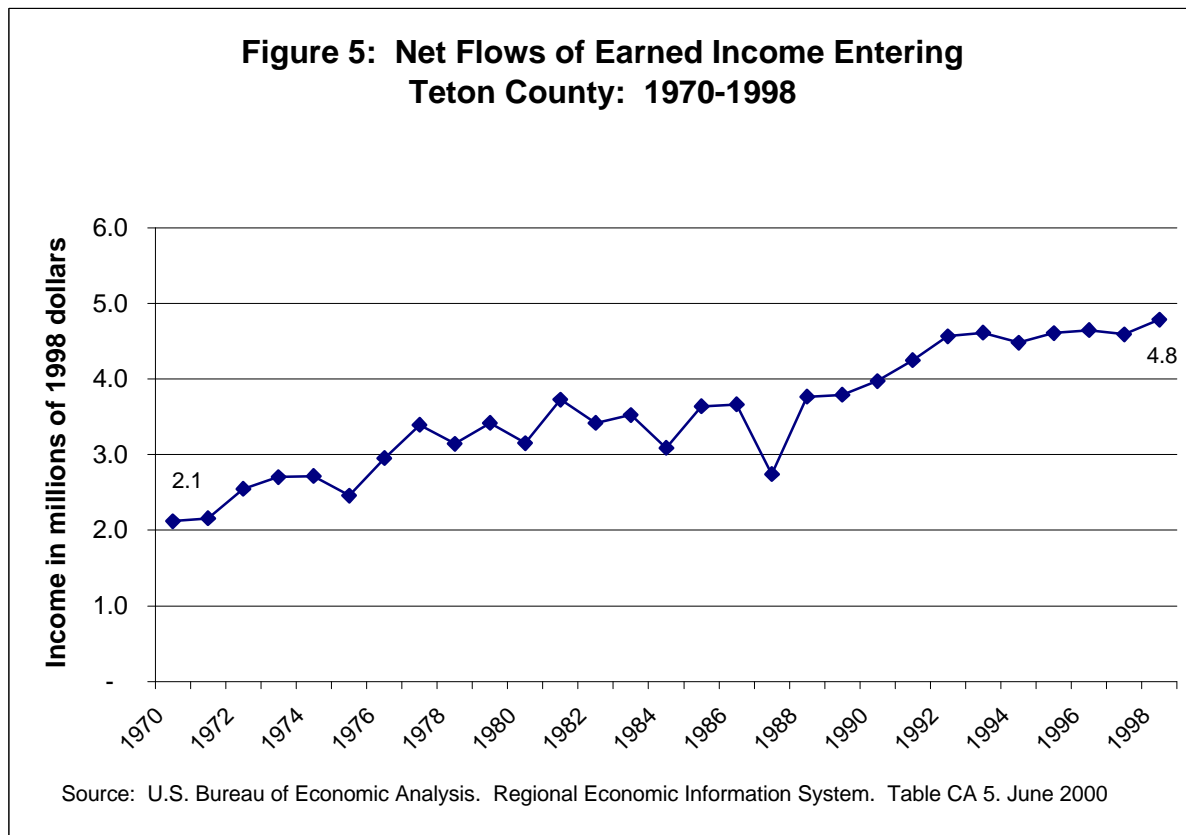
/1 The adjustment for residence is the net inflow of the earnings of interarea commuters.

/2 Farm income consists of proprietors' income, the case wages, pay-in-kind, and other labor income of hired farm workers; and the salaries of officers of corporate farms.

Table 8 displays personal income from labor and non-labor sources. Personal income is measured as the sum of labor income (including wages and salaries, other labor income, and proprietors' income), and non-labor income, comprised of dividends, interest, rent, and transfer payments. Total personal income also factors in personal contributions for social insurance as a deduction from income.

The category "Dividends, Interest, and Rent" includes several types. Dividends are payments to stockholders. Interest is money earned from mutual funds, municipal bonds, private pension funds, and other earnings from deposits in financial institutions. Rent is income from the rental of property, imputed rent of owners/occupants of farm dwellings, and royalties from patents, copyrights, and the rights to natural resources.

Transfer payments are primarily retirement related (pensions and Medicare), but also include disability insurance, income maintenance programs (i.e. welfare), and payments to nonprofit institutions. Transfer payments are payments by government and business to individuals and nonprofit institutions.



Personal income is defined as income received by residents, but labor income is mainly reported by place of work, rather than residence of the employee. The Bureau of Economic Analysis calculates how much money is earned in the county by people residing outside the county (Total Gross Earnings Outflow) and it calculates how much money is brought into the county residents who work outside of the county (Total Gross Earnings Inflow). Subtracting one from the other gives the net residence adjustment. Figure 5 displays net flows of earned income (net residence adjustment) for the years 1970-1998. Adjusted for inflation, net flows have steadily increased, more than doubling since 1970.

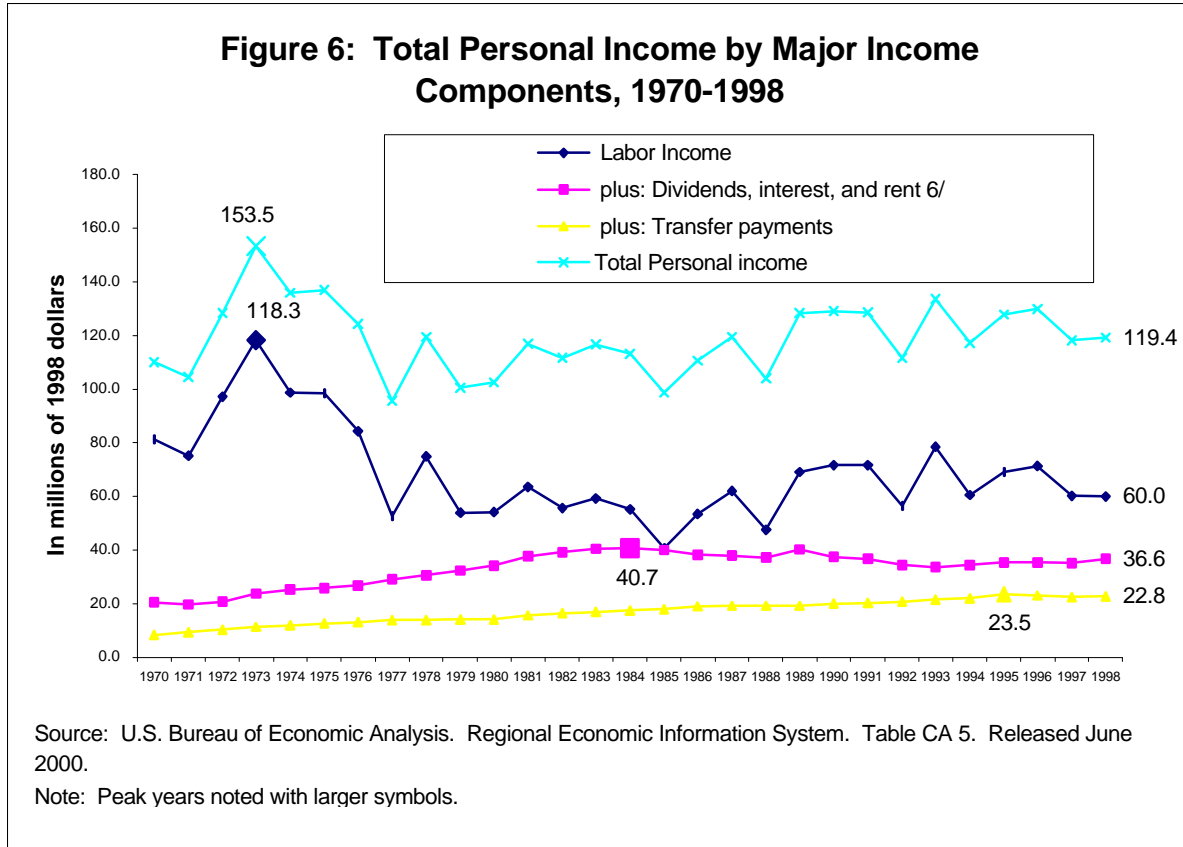
*Table 9: Location of Work for Teton County Residents: 1990*

<b>Work Location</b>	<b># of Teton Residents</b>
Beaverhead	7
Cascade County	200
Fergus County	7
Glacier County	2
Hill County	5
Lewis and Clark County	38
Missoula County	2
Pondera County	23
Teton County	2,392
Toole County	2
Out-of-state	20
<b>Total</b>	<b>2,698</b>

*Source: 1990 Census.*

Detailed commuter data is not yet available from the 2000 census. Commuter Data from the 1990 census is shown in Table 9 and displays where Teton County residents are commuting. A total of 306 residents commuted to work outside of the county, mostly in Cascade County. Conversely, 183 persons commuted to work in Teton County in 1990, but resided in other counties (not shown on Table 9).

Figure 6 shows total personal income as comprised of three basic components—1) labor income; 2) dividends, interest, and rent; and 3) transfer payments. Adjusted for inflation, income from labor sources was higher in 1973 (\$118.3 million in 1998 dollars) than in 1998 (\$60 million), although fewer people were in the workforce in the 1970s than in the 1990s. The slight growth in total personal income is due to increases in non-labor income, which grew both as a proportion of total income and in real dollars between 1970 and 1998. Non-labor income sources (transfer payments, and dividends, interest, and rent) comprised 50 percent of all personal income in Teton County in 1998, up from 27% in 1970. Whereas labor income was reduced by \$21.2 million between 1970 and 1998, non-labor income grew by \$28.8 million.



The major components of labor income are shown in Table 8 (under the categories “Earnings by Place of Work” and “Earnings by Place of Work: Private Earnings”). With the exception of retail trade, which saw a three percent drop in earnings, all major components of private earnings held steady or rose slightly between 1970 and 1998. Government employment earnings also rose. Farm earnings dropped from \$48.1 million in 1970 to \$11.4 million in 1998 and are the primary factor in the overall drop in labor income between 1970 and 1998.

The income from farms (including ranches) and non-farm sources, adjusted for inflation, is shown in Figure 9 for the period 1970 through 1998. Although farming and ranching are known to be somewhat cyclical, Figure 9 indicates that the last real peaks in earnings were in the 1970s. In 1970, farm income comprised 48 percent of total personal income; by 1998, it accounted for only 10 percent.

Components of transfer payments, or payments to persons who do not render current services, are shown in Table 10 and in Figure 8. Even adjusted for inflation, such payments nearly tripled between 1970 and 1998 in Teton County. By 1998, transfer payments comprised 19% of all personal income. Adjusted for inflation, the trend lines in Figure 9 show a slow, but steady, increase in welfare assistance, a fairly steady and overall dramatic increase in medical assistance (from \$1.2 million in 1970 to \$7.4 million in 1998), and retirement and disability payments that appear to have slowed their growth in the 1990s.

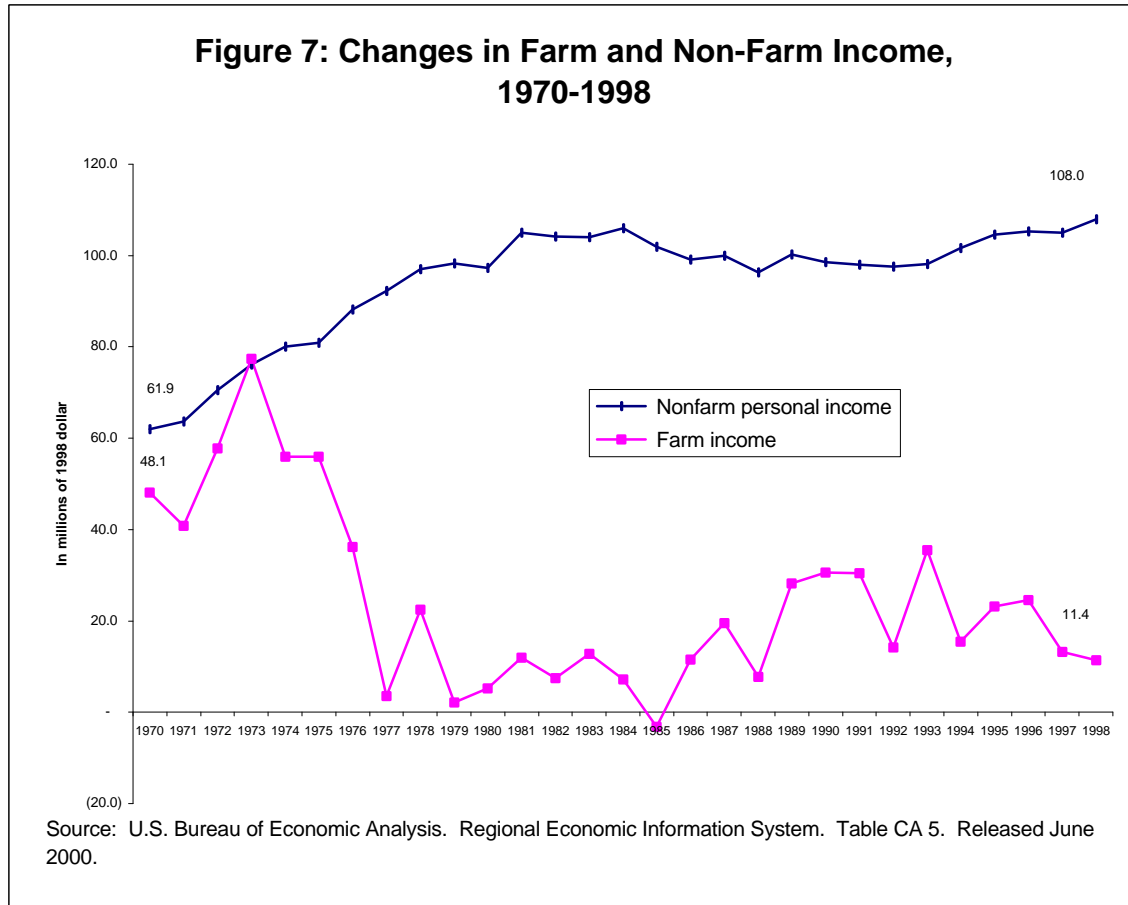


Table 10: Teton County Transfer Payments, 1970 and 1998

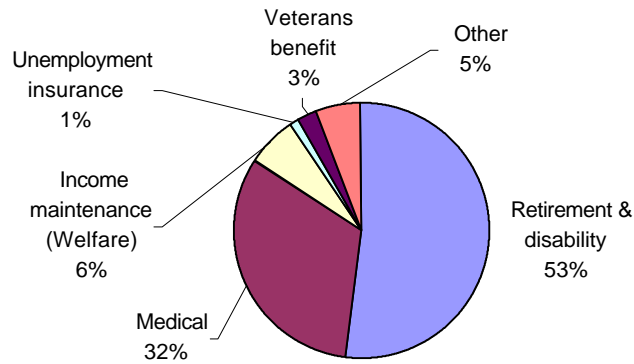
(In millions of 1998 Dollars)	1970	% of Total	1998	% of Total	Change 1970-1998	% Change 1970-1998
Total transfer payments	8.4		22.8		14.4	
Government payments to individuals	7.8	93%	21.6	95%	13.8	96%
Retirement & disability insurance benefit payments	5.1	60%	11.8	52%	6.7	47%
Medical payments	1.2	14%	7.4	32%	6.2	43%
Income maintenance benefit payments (Welfare)	0.5	5%	1.4	6%	1.0	7%
Unemployment insurance benefit payments	(L)		0.3	1%		
Veterans benefit payments	0.9	11%	0.6	3%	-0.3	-2%
Fed ed. & train. assist. paymts. (excl. vets)	(L)		0.1	0%		
Other payments to individuals	0.0	0%	(L)			
Payments to nonprofit institutions	0.3	4%	0.7	3%	0.4	2%
Business payments to individuals 1/	0.3	3%	0.5	2%	0.2	1%

Source: U.S. Bureau of Economic Analysis. Regional economic Information System. Table CA 35. Released June 2000.

1/ Consists largely of personal injury payments to individuals other than employees and other business transfer payments.

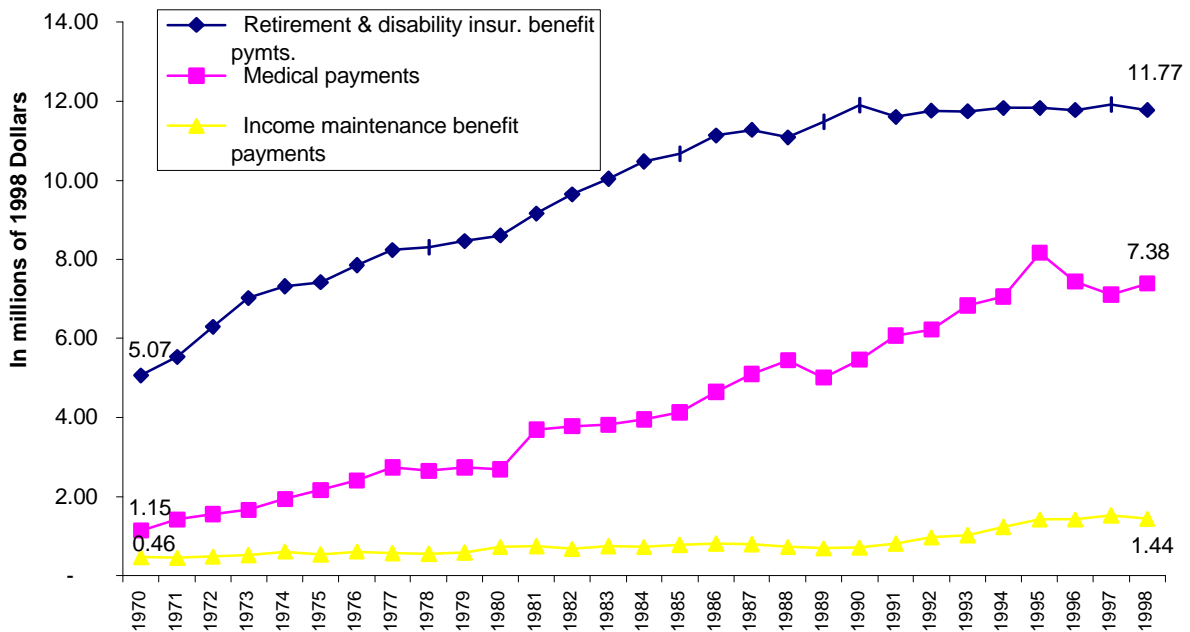
(L) Less than \$50,000 actual dollars not adjusted for inflation

**Figure 8: Components of Transfer Payments, 1998 (Percent of Total Transfer Payments)**



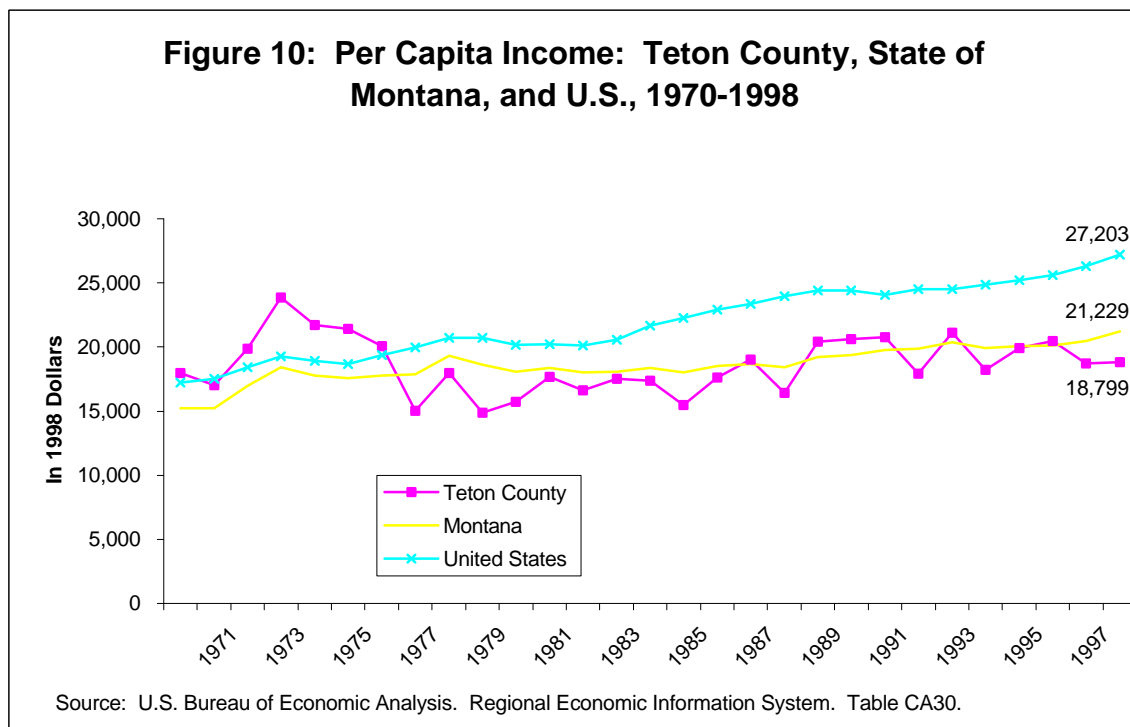
Source: U.S. Bureau of Economic Analysis. Regional Economic Information System. Table CA35.

**Figure 9: Transfer Payments-Major Categories, 1970-1998**

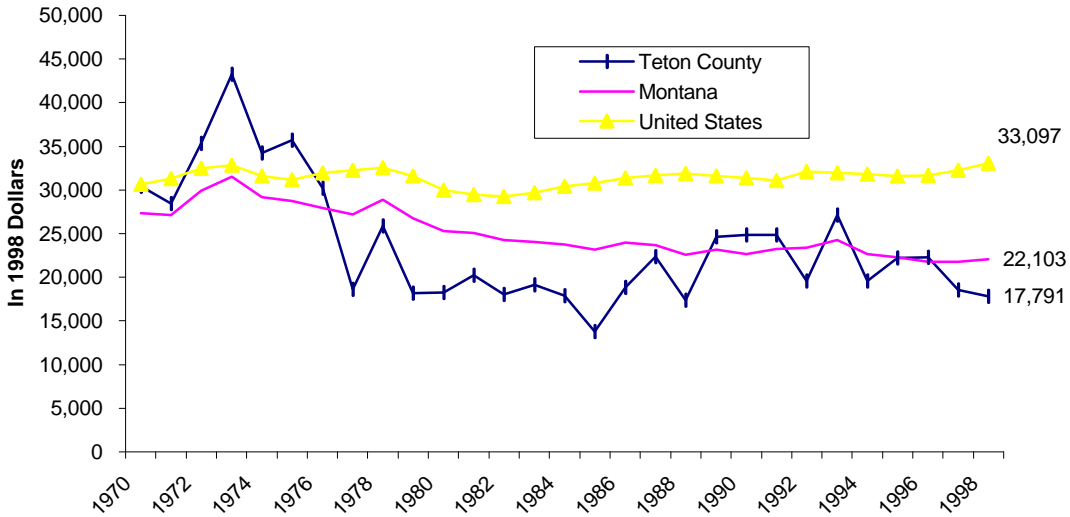


Source: U.S. Bureau of Economic Analysis. Regional Economic Information System. Table CA35.

Figures 10, and 11 display income in terms of per capita or per job. Per capita income is the total personal income divided by total population. Figure 10 compares per capita income for Teton County, Montana, and the U.S. between 1970 and 1998. Teton County per capita income has been more erratic than the state or the nation over the past 28 years. For a several year period during the early 1970s, per capita income in Teton County exceeded per capita income for the state and the nation. Even with subsequent major declines in agriculture, there have been several years in the past 20 years when Teton County per capita income came close to or exceeded the state rate. Average earnings have declined in real dollars—average earnings per job peaked in 1973 at \$43,250 (adjusted for inflation). In 1998 average earnings per job in Teton County were \$17,791 (Figure 11). By comparison, average earnings per job were \$22,103 in Montana, and \$33,097 nationwide (Figure 17).



**Figure 11: Average Earnings Per Job: Teton County, State of Montana, U.S., 1970-1998**



Source: U.S. Bureau of Economic Analysis. Regional Economic Information System. Table CA 30.



# HOUSING

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## KEY FINDINGS

Teton County has a tight housing market. Based on statistical information from the 2000 census and from the 1999 *Montana Housing Condition Study*, less than one percent of the total housing units in fair or better condition were available for new occupants. It is likely there are periods when it is extremely difficult for anyone to find even unsuitable housing in Teton County. Persons on limited incomes are especially hard-hit by the tight housing market. Although there are housing assistance programs available, it appears that the need is much greater than the supply in most cases. With the exception of Fairfield, there are waiting lists for all of the subsidized housing in the county. Out of a total of 995 persons in Teton County estimated to be living in poverty, only six were receiving HUD Section 8 Housing assistance in 2001.

Population projections indicate that the county's total population is likely to increase by only five persons over the next ten years. Consequently, overall demand for housing may not be much greater than it is currently. The demographics of the population will change however, potentially creating new types of housing demand. The number of persons aged 25-34 is expected to increase by 80 persons over the next ten years, and the demand for starter homes is likely to increase. Projections indicate approximately 120 more persons over age 65 in the next ten years, potentially increasing demand for senior care housing.

The Community Needs Assessments in Dutton and Fairfield indicate a need for housing rehabilitation. The statistical data from the 2000 census and the *Montana Housing Condition Study* indicate a similar need county-wide. A total of 189 units were determined to be in unsound or poor condition in 1999, according to state data. Housing rehabilitation and other programs are available to local government through the Montana Department of Commerce include Community Development Block Grant funds and other programs. Currently, only Dutton has applied for and received such assistance.

- Between 1990 and 2000, population in Teton County increased by 174 persons. The number of housing units increased by 185.
- The 2000 Census counted 2,910 housing units in Teton County, of which 2,538 were occupied. Average household size in Teton County is 2.51, compared to statewide household average size of 2.45.

- Between 1990 and 2000, there was a net increase of 148 housing units in unincorporated areas of the County, 39 in Choteau, and 7 units in Choteau. Fairfield had a net loss of 9 housing units.
- Total number of vacant for rent units in the County declined from 80 in 1980 to 49 in 2000.
- There was a net increase of 19 seasonal housing units in Teton County between 1990 and 2000, compared to 61 units between 1980 and 1990.
- In 1999, there were 2,321 single family homes, 409 mobile homes, and 93 multi-family units in Teton County.
- More than half of the housing stock in Teton County was built prior to 1960.
- More than 75% of all housing units in Teton County had one or fewer bathrooms.
- In Teton County, 916 households have more than three persons, but there are only 570 housing units with two or more bathrooms.
- Teton County has a very tight housing market. If seasonal homes, occupied homes, and homes in unsound or poor condition are subtracted from total housing units, there were approximately 33 homes, or 1.1% of all housing units available for new occupants in 2000.
- Statistical data and information from the Dutton Community Needs Assessment indicate that homes in unsound or poor condition are being used as residences in Teton County.
- Community Needs Assessments in Dutton and Fairfield indicate affordable single family housing, affordable rentals, homebuyer and renter assistance, housing rehabilitation, and elderly and assisted living as priority needs.
- Half of the households in Teton County have less than \$699 to spend on monthly housing costs.
- A total of 995 persons (16%) in Teton County were estimated to be at or below poverty thresholds. Poverty thresholds vary by size of family, age, and number of dependent children. A household with two persons under age 65 with a gross income at the poverty threshold would have approximately \$281 available per month for housing costs (30% of gross income).
- There are a variety of housing assistance programs in Teton County, but assistance is in high demand. There are 190 persons on the waiting list in a multi-county area for HUD Section 8 rental assistance; in December 2001 there were only six persons receiving this assistance in Teton County.
- The 2000 census counted 66 persons living in group quarters rather than households. In Teton County, group quarters primarily consist of facilities for seniors and disabled individuals.

## NUMBER OF HOUSING UNITS AND OCCUPANCY CHARACTERISTICS

According to census data, there were 2,910 housing units in Teton County in 2000. Table 1 displays occupancy characteristics for 1980, 1990, and 2000. In 2000, 66 percent of all units in Teton County were owner occupied, 21 percent were renter occupied, and 13 percent were vacant. These percentages are similar to statewide occupancy characteristics (Table 2).

*Table 1: Occupancy Characteristics of Housing Units, Teton County 1980, 1990, and 2000*

	1980	1990	2000
TOTAL	2,605	2,725	2,910
Occupied	2,316	2,329	2,538
Owner Occupied	1,750	1,710	1,914
As % of Total	67.2%	62.8%	65.8%
Renter Occupied	566	619	624
As % of Total	21.7%	22.7%	21.4%
Vacant	289	396	372
As % of Total	11.1%	14.5%	12.8%
For Rent	80	57	49
For Sale only	28	33	43
Rented or Sold but not occupied	NA	19	36
For seasonal, recreational or occasional use	65	126	145
For migrant workers	NA	9	5
Other vacant	116	152	94

*Sources:*

*U.S. Bureau of the Census. 1980 Census of Population and Housing, Summary Tape File 1.*

*U.S. Bureau of the Census. 1990 Census of Population and Housing, Summary Tape File 1.*

*U.S. Bureau of the Census. 2000 Census of Population and Housing, Summary Tape File 1.*

Of the 372 homes in Teton County that were classified as vacant by the U.S. census, only 92 (3.2 percent of all housing units) were for rent or for sale. Total number of rental units declined from 676 in 1990 (619 occupied and 57 vacant rental units) to 673 (624 occupied and 49 vacant units) in 2000. Total number of rental units available for rent declined from 80 in 1980 to 49 in 2000, while the number of homes available for sale increased from 28 to 43 during the same time.

Table 2: Occupancy Characteristics for Teton County and Montana, 2000

	<b>Teton County</b>	<b>Montana</b>
	<b>% of Total Housing Units</b>	<b>% of Total Housing Units</b>
Owner Occupied	65.8	60
Renter Occupied	21.4	26.9
Vacant	12.8	13.1
For Rent	1.7	2.2
For Sale only	1.5	1.4
Rented or Sold but not occupied	1.2	0.6
For seasonal, recreational or occasional use	5	5.9
For migrant workers	0.2	0.1
Other vacant	3.2	3
	<b>Household Size</b>	<b>Household Size</b>
All occupied units: Average Household Size	2.51	2.45

Source: Census 2000 Summary Tape File 1.

The number of seasonal housing increased by 19 units between 1990 and 2000, a slower rate of growth than the previous decade when there was a net increase of 61 seasonal units (Table 1). Between 1990 and 2000, some of the seasonal housing growth occurred in the incorporated municipalities, where the number of seasonal housing units grew from 8 to 18 in Choteau, and from one to two in Dutton. Fairfield went from five seasonal units to three seasonal units between 1990 and 2000. (Census 2000 Summary Tape File 1)

According to the census, there was a net increase of 185 in number of housing units between 1990 and 2000, and population increased by 174 persons during this same time. The number of housing units in unincorporated areas of the county grew by 148. Table 3 displays housing information for the incorporated communities in the county for 1990 and 2000. Choteau saw a net increase of 39 housing units between 1990 and 2000, although population for the area increased by only 10 persons. Dutton had a net gain of seven housing units and a net population loss of three persons between 1990 and 2000. Fairfield had a net decrease of nine housing units, and a net population loss of one person.

Table 3: Housing Characteristics, Choteau, Fairfield, and Dutton--1990 and 2000

	<b>Choteau</b>		<b>Fairfield</b>		<b>Dutton</b>	
	1990	2000	1990	2000	1990	2000
Average Household Size	2.23	2.13	2.25	2.31	2.58	2.46
Total Housing units	858	897	320	311	170	177
Occupied Housing units	748	807	293	285	152	158
Owner Occupied	514	574	210	198	118	122
Renter Occupied	234	233	83	87	34	36
Vacant Housing Units	110	90	27	26	18	19
For seasonal, recreational...	8	18	5	3	1	2

Source: U.S. Bureau of the Census Summary Tape File 1 for 1990 and 2000

While Census Data shows a decrease in housing units according to U.S. Bureau of the Census, Manufacturing and Construction Division Building Permits Branch, there were a total of seven permits issued for single-family dwellings between 1991 and 2000 in Fairfield. Note that permits are issued when a mobile home is moved from one location to another; therefor, the data doesn't always reflect new construction. There were no permits issued for demolition during this time period.

The discrepancy in data may be due to the census standard definitions for what constitutes housing units. The following factors may account for the net decrease:

- a. Increased age of vacant housing units. The census includes in its vacant housing count units that have windows and/or doors and units that lack plumbing and heating. In 1990 the census taker may have counted a unit as vacant because the door was missing, but the windows were intact. By 2000, however, the windows could be gone too, so it's no longer counted.
- b. Movement of mobile homes. A mobile home that was counted in 1990 could have been moved out of the city limits by the year 2000.
- c. The methodology for counting housing units was refined between 1990 and 2000. The 2000 census involved more participation by other entities, such as the post office. This should result in a more accurate count in 2000 compared to 1990.

## TYPE OF HOUSING AND HOUSING CONDITION

The most recent standardized statewide analysis of housing stock is the 1999 *Montana Housing Condition Study*. Results of the 2000 census detailed sample survey (sent to only a portion of all households) will provide detailed housing information including type of housing (single family, mobile, apartment, etc.), number of rooms, square footage, whether the home is served by telephone, water supply and sewage system type, etc. Census sample survey data for housing were not available at the time this document was prepared. Until this data becomes available from the census, the *Montana Housing Condition Study* is the only standardized source of detailed information on housing in Montana.

The *Montana Housing Condition Study* is based on property tax data from the Montana Department of Revenue. The purpose of the study was to evaluate the inventory of housing in Montana, reporting on physical condition, quality of construction, age, style, finish, and several other characteristics. The data represents all properties on the tax roles in 1999, but the numbers for 1999 may be understated because of the time lag between a house coming into service and when it appears on the tax roles.

The *Montana Housing Condition Study* distinguishes between property taxed as residential and property taxed as commercial, or income property. Commercial property is classified into many types: single family homes, duplexes, triplexes, four unit complexes, apartments, townhouses, row-houses, condominiums, and other miscellaneous building types. Residential property includes three types—single family, mobile home, and condominium. Some of these residences may be rented out, but they show on tax rolls as residential, non-commercial properties. In Teton County for example, the tax data does not show any single family or mobile homes as rental units, but these do exist as rentals in the county.

Table 4: Teton County: Number of Housing Units by Type, 1999

	Residential	Commercial
Single Family	2,321	
Mobile Home	409	
Duplex		17
Triplex		3
Fourplex		8
Apartment		46
Town/Rowhouse		17
Mixed Commercial/Residential		2
Totals	2,730	93

Source: *Montana Housing Condition Study*

Table 4 displays number of housing units by type in 1999. The *Montana Housing Condition Study* identifies a total of 2,823 housing units, and the 2000 census accounted for 2,910 units, a difference of 87 units. Some of the difference may be accounted for by the difference in year of data collection (1999 for the Montana study, 2000 for the census study) and also by the time lag between when homes are built and when they show on tax roles.

Of the total 2,730 residential units in Teton County in 1999, 2,321 (85%) were single family homes and 409 were mobile homes (15%). The *Montana Housing Condition Study* defines mobile homes as dwellings not on permanent foundations. Statewide, single family homes comprised 78 percent of total residential housing stock in 1999, mobile homes 19 percent, and condominiums 3 percent (*Montana Housing Condition Study*).

The *Montana Housing Condition Study* identified 93 commercial or rental type properties in Teton County in 1999, compared to census counts of 673 rental units (624 occupied, 43 vacant). It is likely that hundreds of single family or mobile homes, classified for tax purposes as residential, are used as rental properties in Teton County.

*Table 5: Teton County 1999, Residential Units by Date of Construction*

	<b>Single Family</b>	<b>Mobile Home</b>	<b>Total</b>
Prior to 1960	1,717	12	1,729
1960-1969	135	47	182
1970-1979	210	210	420
1980-1989	119	67	186
1990-1999	140	73	213
<b>Total</b>	<b>2,321</b>	<b>409</b>	<b>2,730</b>

Source: *Montana Housing Condition Study*

Table 5 displays residential units by date of construction. Nearly seven percent of all existing housing in Teton County was built in the 1970s, when a total of 420 new housing units came on the tax role. More than half of housing stock in 1999 was built prior to 1960.

*Table 6: Teton County 1999, Housing Units by Number of Bedrooms*

	<b>Residential</b>	<b>Commercial</b>	<b>Total</b>
None	31		31
One Bedroom	269	36	305
Two Bedrooms	872	22	894
Three Bedrooms	1,110		1,110
Four Bedrooms	364		364
Five or More Bedrooms	84		84
Missing Data		35	35
<b>Total</b>	<b>2,730</b>	<b>93</b>	<b>2,823</b>

Source: *Montana Housing Condition Study*

Tables 6 and 7 display information on housing stock by numbers of bedrooms and bathrooms in 1999. More than 75 percent of all housing units had one or fewer bathrooms. A total of 55 percent of all units had three or more bedrooms. Most newer residential units are being constructed with two or more bathrooms. Between 1990 and 1999, 81 percent of all residential units had two or more bathrooms. Newer units also have more bedrooms; 78 percent of the units built between 1990 and 1999 had three or more bedrooms. (*Montana Housing Condition Study, Technical Appendix, Volume 1*)

Table 7: Teton County 1999, Housing Units by Number of Bathrooms

	Residential	Commercial	Total
None	212		212
One Bathroom	1,967	39	2,006
Two Bathrooms	525	19	544
Three Bathrooms	21		21
Four or More Bathrooms	5		5
Missing Data		35	35
Total	2,730	93	2,823

Source: Montana Housing Condition Study

The Housing Condition Study defines a full bathroom as having a toilet, sink, and shower or tub. It is likely that at least some of these units have a half bathroom, defined as having a toilet or toilet and sink. The Study does not provide detailed information on how many of these units have only half bathrooms and nothing else. The 2000 census data with detailed housing information, such as number of bathrooms, has not yet been released. The 1990 census data; however, shows 70 housing units lacking complete plumbing. The census data is based on sample surveys.

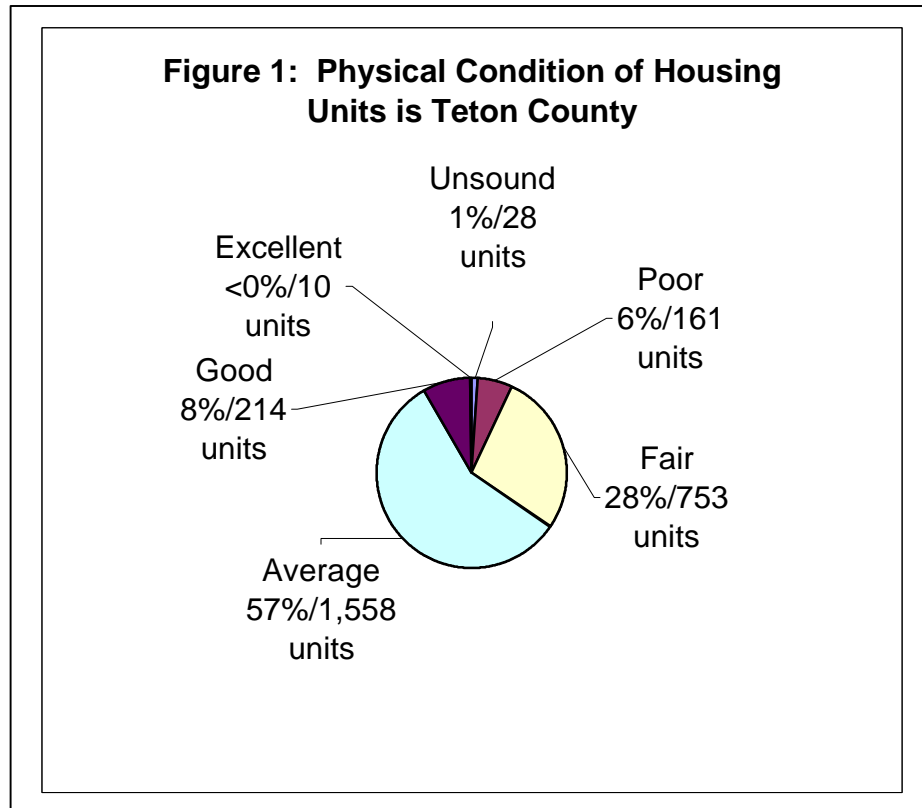
The Montana Housing Condition has considerable information on physical condition of residences, based on Montana's appraisal system. The rating system for housing condition is slightly different for residences and commercial properties as shown in Table 8.

Table 8: Montana Appraisers' Rating System for Physical Condition of Housing

Rating	Residential Housing	Commercial/Rental
Unsound	<b>Structurally unsound</b> , not suitable for habitation, and subject to condemnation. It may be possible that the dwelling is occupied, but still unsound	N/A
Poor	Shows many signs of structural damage (such as sagging roof, foundation cracks, etc.) combined with a significant degree of deferred maintenance	Exterior/Interior line is <b>structurally unsound</b> . Major structural elements require replacement.
Fair	Structurally sound condition, but has greater than normal deterioration relative to its age	Exterior/Interior line shows marked wear and deterioration but the property is usable for commercial or industrial purposes.
Average (Normal for Rentals)	Shows only minor signs of deterioration caused by normal "wear and tear."	Exterior/interior line shows only minor signs of physical deterioration due to "wear and tear."
Good	Shows an above ordinary standard of maintenance and upkeep in relation to its age	Exterior/interior line is in new or "like new" condition. No deficiencies in material or construction.
Excellent	Exhibits an outstanding standard of maintenance and upkeep in relation to its age	Indicates a major renovation or rehabilitation of the exterior/interior line has taken place.

Source: Montana Housing Condition Study

Figure 1 displays housing condition status for all 2,730 residential and commercial units in 1999 in Teton County. Approximately seven percent of all housing units in Teton County were in unsound or poor condition in 1999, according to the *Montana Housing Condition Study*. Statewide, housing in unsound or poor condition is approximately four percent of total residential housing stock.



## HOUSING DEMAND AND SUPPLY

The 2000 census counted 2,538 households and 2,910 housing units in Teton County. A “household” consists of all the people who occupy a housing unit including the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. The average number of persons per household in Teton County in 2000 was 2.51, slightly higher than the state average of 2.45. This average number of persons per household is derived by dividing the total number of persons in households (6,379) by the number of occupied housing units (2,538).

*Table 9: Housing Units Available in Fair or Better Condition in Teton County in 2000*

<b>Total Units</b>	<b>2,910</b>
Less Housing in Unsound or Poor Condition	189
Less Seasonal Housing Units and Housing for Migrant Workers	150
Total Housing Units Available For Full-time Residents in fair or better condition	2,571
Number of Households	2,538
Units Available in fair or better condition (Supply less # Households)	33
% of All Units	1.1%

*Sources/Notes:*

*Total Units: 2000 Census, Summary Tape File 1*

*Units in Unsound or Poor Condition: Montana Housing Condition Study, 1999*

*Seasonal Housing: 2000 Census, Summary Tape File 1*

*Number of Households: 2000 Census, Summary Tape File 1*

Table 9 displays information related to housing availability in Teton County, using data on housing condition from the Montana Housing Condition Study. The total number of housing units available in fair or better condition for full-time residents is calculated by reducing total number of units (2,910) by number of units in unsound or poor condition (189) and by the number of seasonal housing units (150). Using this method, the number of housing units available in fair or better condition was 33 units in 2000, or 1.1 percent of total housing units. The 33 units include all types of housing units; rentals and units for sale, as well as units that may be unoccupied but not available for rent or for sale. The number of housing units available in fair or better condition may be somewhat understated because it is possible that some seasonal units may be counted both as seasonal units and as housing in unsound or poor condition.

Table 9 does not subtract the 36 units counted by the 2000 census as rented or sold, but not occupied. Subtracting these from the total units in fair or better condition results in a negative number; strong evidence that in fact many people in Teton County are living in substandard housing and that local demand exceeds supply of good housing.

Detailed information on occupancy by condition of dwelling is not available county-wide at the current time. In its application for housing rehabilitation to the Community Development Block Grant program, the Town of Dutton documented a total of 177 housing units in 1998, including 16 units that were ranked suitable for demolition. Six of the unsound units were occupied, five by renters, and ten were vacant. It is probable that similar conditions exist in other parts of the county, based on the Montana Housing Condition Study.

## HOUSING NEEDS STUDIES

Between 1998 and 2000, each of the municipalities of Choteau, Fairfield, and Dutton conducted community needs assessments. These assessments include a survey with many detailed questions on a variety of community issues including housing.

### 1. Dutton

The Town of Dutton sent a survey in 1997 to all 149 households in town, using the town's water and sewer billing list; 114 questionnaires were returned (a 77 percent response rate). Survey results were supplemented with public hearings, meetings with those from low and moderate income levels, senior citizens and other groups, and town officials and staff. Review of other existing materials, including another needs assessment was conducted in 1990. The town of Dutton used information from the community needs assessment to support its 1998 application for Community Development Block Grant (CDBG) funds for housing rehabilitation. The following needs were identified in the 1998 CDBG application based on the community needs assessment.

- ◆ Affordable Single Family Housing. Survey response: 68 percent indicated this as an important housing need. Very few lots are available in town for new single family homes, which can include manufactured or mobile homes anywhere in Dutton. Although there are numerous vacant lots in Dutton, homeowners have become used to large home-sites and are reluctant to sell existing lots. The Town Council annexed a 29 acre parcel of unimproved land in the last few years, in part to address need for more city lots.
- ◆ Affordable Rentals. Survey response: 50 percent indicated this as an important housing need.
- ◆ Down Payment Assistance. Survey response: 35 percent indicated this an important housing need.
- ◆ Housing Rehabilitation. Survey response 30 percent indicated owner-occupied housing rehabilitation as an important need; 16 percent indicated rental unit rehabilitation as an important need. According to the study, 73 percent of Dutton's existing housing stock is substandard. Removal of deteriorated buildings was also identified as a need.
- ◆ Rent Assistance. Survey response: 21 percent listed this as an important housing need.
- ◆ Assisted Living. Survey response: 17 percent indicated this as an important need. According to the CDBG application, home health care service was identified as probably the most affordable and feasible option in the near future.
- ◆ Parking Spaces for Mobile Homes. Survey response: Less than 5 percent of respondents felt the town should pursue this need. The CDBG application states "Careful planning of development for modular housing accompanied by strong regulation on the quality of mobile homes would be more acceptable to Dutton residents."

## 2. Fairfield

The Town of Fairfield conducted a community needs assessment survey in March 1999. A total of 436 surveys were distributed; 338 within town limits, and 98 outside town. In order to be statistically valid, there would need to be a total of 209 surveys completed and returned. A total of 185 surveys were returned. The following summarizes needs related to housing as identified by survey respondents.

- ◆ Housing Repair and Improvements. Nineteen percent of survey respondents indicated their homes needed some sort of repair, and 65 percent would apply for funds to improve their homes, if such funds were available.
- ◆ Homebuyer Assistance. Thirty-three respondents would participate in a homebuyer assistance program, if available.
- ◆ Rentals. Over 70 percent of the respondents indicated a need for rental houses, apartments, better quality rentals, and more affordable rentals.
- ◆ Elderly Housing. Sixty-seven percent of respondents indicated a need for elderly apartments and 70 percent a need for low income elderly housing; 67 percent indicated a need for a personal care facility; 40 percent a nursing home.
- ◆ Deteriorated Buildings. A total of 78 percent of respondents indicated vacant, severely deteriorated buildings should be demolished.

## 3. Choteau

The City of Choteau sent out surveys to 900 households in 1999 and 500 surveys were returned. Survey results have been tallied, but have not yet been officially presented to the city. (Anderson, Dwyer, Huidekoper)

## FACTORS RELATED TO DEMAND FOR SPECIFIC TYPES OF HOUSING

Table 10 displays information on the age of head of household for all occupied housing units in Teton County. Households headed by individuals aged 35 to 44 comprised the largest proportion (21.3%) of all households in Teton County in 2000. Population projections for the next ten years indicate a potential increase of five County residents by the year 2010. There will be, however, shifts in age demographics that could potentially affect demand for specific types of housing. Number of persons in the 34-44 age category will shrink from a total of 995 persons in 2000 to 550 persons in 2010. The number of persons ages 25-34 will increase from 592 in 2000 to 670 in 2010. This increase of nearly 80 persons in this age category could result in increased demand for starter homes. The number of persons who are 65 years or older will increase from 1073 to 1190, an increase of 117 persons.

*Table 10: Housing Units Available in Fair or Better Condition in Teton County in 2000*

	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	<b>% of Total</b>
15-24	15	53	68	2.7%
25-34	168	117	285	11.2%
35-44	408	133	541	21.3%
45-54	413	104	517	20.4%
55-64	326	69	395	15.6%
65-74	300	41	341	13.4%
75-84	227	66	293	11.5%
85 and older	57	41	98	3.9%
<b>Totals</b>	<b>1,914</b>	<b>624</b>	<b>2,538</b>	<b>100.0%</b>

*Source: 2000 Census, Summary File 1*

Results of the community needs assessments completed by Dutton and Fairfield already indicate a need for single family homes and special housing for elderly.

*Table 11: Households by Numbers of Persons: Teton County, 2000*

<b>Household Size</b>	<b>Number of Households</b>	<b>Percent</b>
1-Person	694	27.3
2-Person	928	36.6
3-Person	318	12.5
4-Person	310	12.2
5-Person	164	6.5
6-Person	86	3.4
7 or more Person	38	1.5
	<b>2,538</b>	<b>100</b>

*Source: 2000 Census, Summary File 1*

Table 11 displays the number and percent of households by household size. Nearly 64 percent of all households have one or two persons. A total of 916 households have three or more persons, and there are 1,558 units with three or more bedrooms (Table 6). There are; however, only 570 units with two or more bathrooms.

## AFFORDABILITY OF HOUSING

The ability to afford housing depends on household income. The most recent data on median household income from the U.S. Bureau of the Census was released in 2000 for the year 1997. Housing affordability is gauged by the percentage of income paid by a household for rent and utilities, or house payment plus taxes and insurance. The amount available for housing is typically calculated at between 28 and 30 percent of gross household income.

*Table 12: Comparison of Median Household Income and Monthly Costs of Housing*

	<b>Teton County</b>	<b>State</b>
Median Household Annual Income (1997)*	27,944	29,672
Median Household Monthly Income (1997)*	2,329	2,473
Amount Available for Monthly Housing Costs (1997)*	699	742
Monthly Housing Cost**		
For Rent: 1bdrm (including energy utilities)	NA	354
For Rent: 2bdrm (including energy utilities)	308	466
For Rent: 3 bdrm (including energy utilities)	NA	632
For Sale: Mfg Home*** (including principal, interest, taxes, and insurance-PITI)	579	507
For Sale: 2 bdrm (including PITI)	635	566
For Sale: 3 bdrm (including PITI)	783	813
For Sale: 4 bdrm (including PITI)	996	1,095
For Sale: 4+bdm**** (including PITI)	1,496	1,841

\* *County Estimates for Median Household Income for Montana: 1997, U.S. Census Bureau, Small Area Income and Poverty Estimates Program. Estimates released November 2000.*

\*\**Average monthly cost of housing based on the average advertised price of housing in August 2000 includes energy utility costs for rentals, and principal, interest, taxes, and insurance for "for sale" properties. Data does not assure a statistically valid sample; consequently, data is to be viewed more as illustrative of Montana's local housing market conditions rather than statically precise. Source: Montana Department of Commerce, Economic and Demographic Analysis, 2000.*

\*\*\**Manufactured home assumes purchase of three bedroom double-wide manufactured home, including costs of installing on a permanent foundation and purchase of an owner-occupied lot. Source: Montana Department of Commerce, Economic and Demographic Analysis, 2000.*

\*\*\*\**4+ group is designed to represent the higher end of the market. These homes have more than four bedrooms, or they have four bedrooms and a scenic view, water frontage or 1-10 acres. Source: Montana Department of Commerce, Economic and Demographic Analysis, 2000.*

Table 12 displays median household income, the amount that would be available monthly for housing based on a maximum of thirty percent of gross income, and the average cost of housing. Median income indicates that half of the households have income less than this amount, and half have income greater than this amount. Consequently, half of the households in Teton County have less than \$699 to spend on monthly housing costs and would have difficulty affording a two-bedroom home.

The amounts for cost of housing (for rent and for sale) in Table 12 are based on average advertised prices in July of 2000. Single family home prices advertised were \$73,214 for a two bedroom, and \$107,078 for a three bedroom. Data from the Montana Board of Housing indicate that the median price of a home in

Teton County in 1999 was \$89,950 (Appendix A, Economic and Demographic Analysis of Montana, September 2000). In 1990 the median value was \$44,900 according to the census, indicating housing costs have doubled in the past decade, while per capita income declined slightly over the same period (Figure 10-Economics Section of this Report). Data on housing costs from the 2000 census were not yet available at the time this report was prepared.

A total of 995 persons in Teton County (16% of total county population) were estimated to be living in poverty in 1997 (U.S. Bureau of the Census, November 2000). The definition of poverty is based on a variety of factors. Thresholds for poverty vary by size of family, age, and number of dependent children. For example, for a two-person household where the owner or primary renter is 65 years or older, the threshold was \$10,419 in 2000. For a two-person household where the primary owner or renter is less than 65, the threshold was \$11,239 (U.S. Census Bureau, January 2001). Applying the guideline that the amount paid for housing should not exceed 30 percent of gross income, the amount available for two persons under 65 with a gross income of the poverty threshold, \$11,239, would be \$281/month.

Affordability of housing for seniors who need assistance is also an existing or potential issue in Teton County. Using estimates from Table 2 of the *Montana Assisted Living Study* (1996), 39.5 percent of all persons over age 75 in Teton County have annual income of less than \$10,000. According to the *Montana Assisted Living Study*, the statewide cost of assisted living units ranged from approximately \$600 to \$3,000 per month. The study also reported that 95 percent of all residents are self-pay. An annual income of \$10,000 is insufficient for these costs, and the balance typically comes from a combination of family subsidy, sale of a home, and/or some sort of substantive government intervention such as a program for subsidized housing for low income elders.

## HOUSING ASSISTANCE

Housing assistance is available to persons who meet income guidelines, and to seniors and persons with disabilities. Agencies providing assistance include:

- Area Agency on Aging, Conrad
- Montana Department of Commerce, Helena - various programs under Housing Division (including CDBG and HOME programs)-available to local governments and nonprofits
- Neighborhood Housing Services, Inc. of Great Falls
- Opportunities Inc., Great Falls
- Town of Dutton Housing Rehabilitation Program, Dutton
- USDA Rural Development, local office in Choteau until January 2002

### 1. Rental Assistance

Persons meeting income and/or age requirements are eligible for rental assistance from HUD, Section 8 Rental Voucher Program and from U.S. Department of Agriculture (USDA) Rural Development through subsidized housing.

The Section 8 voucher program for Teton County is administered by Opportunities, Inc. in Great Falls. The voucher program allows the tenant to choose a house or apartment as long as it meets program standards. Rent is paid with a combination of tenant payments and Section 8 voucher assistance. Tenants must use at least 30 percent of their adjusted gross income as payment toward rent, but can use up to 40 percent if the rental unit exceeds Section 8 Rental Standards (Table 12). The amount of voucher assistance is determined by tenant's income and family size. The Section 8 voucher program can also provide utility assistance to the tenant if utilities are not included in the rental costs.

*Section 8 Monthly Rent Standards for Units including Rent and Utilities for Teton County (effective: October 1, 2001)*

1-Bedroom Unit	2-Bedroom Unit	3-Bedroom Unit	4-Bedroom Unit
\$331	\$521	\$676	\$677

*Source: Montana Department of Commerce*

- ◆ **Opportunities Inc.** - Had a waiting list of 190 for Section 8 assistance as of December 14, 2001 for an area that includes Choteau, Glacier, Pendera, Toole, and Teton Counties. It takes approximately two to three years to move from the bottom of the waiting list to the top of the list and become an active recipient of the Section 8 program in this five county area. As of December 2001, there were six people in Teton County receiving Section 8 housing assistance (Horning).
- ◆ **USDA Rural Development** - Provides subsidized housing in Choteau, Fairfield, and Dutton.

Table 13 : Subsidized Housing, Teton County 2001

Location	Name	Type/Description	Number of Subsidized Units	Occupancy	Waiting List
Choteau	Choteau Transitional Living Complex	5 apartments dedicated for Developmentally Disabled	3	Full	Yes
Choteau	Sunset Court	16 apartments; 8 units each in two buildings: 14 2-BR, 2 1-BR	9	All subsidized units full	14 on waiting list for subsidized
Dutton	Sunshine Trail Lodge	10 apartments; mix of 1- and 2-BR units, dedicated for elderly/handicapped	9	All subsidized units full	4 on waiting list for subsidized
Fairfield	Fairmont	8 apartments, all dedicated to elderly and handicapped	3-4	one available subsidized unit	No waiting list
Fairfield	Teton Court	12 apartments, dedicated to elderly and handicapped	12	2 vacancies	No waiting list

Sources: USDA Rural Development, Al Lazarewicz and agencies listed in table.

## 2. Assistance to Home Buyers

Neighborhood Housing Services, Inc. of Great Falls and Rural Development provide assistance to homebuyers in Teton County.

- ◆ **USDA Rural Development** - Can assist homebuyers with loan assistance (502 program) or loan guarantees. USDA Rural Development provides single-family housing assistance in Teton County through its Choteau office. The Choteau office serves Toole, Pondera, Teton, Glacier, and a portion of Lewis and Clark County, and the Blackfeet Reservation. Other regional offices will provide the services in this region after the Choteau office closes in January of 2002. The 502 program provides financing options for low and very low income families with little or no down payment, and reduced interest rates. The guaranteed loans are used to assist low to moderate income families who cannot obtain conventional financing without assistance. Under this program, Rural Development provides a 90 percent guarantee to traditional lender loans. This eliminates down payment costs and insurance premium costs. The Choteau office has provided the 502 program to 135 households and the guarantee program to 24 households in the multi-county region in the five years since 1997 (Vollertsen).

- ◆ **Neighborhood Housing Services** - Provides assistance to first time homebuyers. Neighborhood Housing Services is the Community Housing Development Organization (CHDO) serving Teton County. They provide down payment and closing cost assistance and also assist with foreclosure prevention. Neighborhood Housing Services has assisted 16 households in Teton County since Neighborhood Housing Services first started in 1997. (Nebel)

### 3. Housing Rehabilitation and Utility Assistance

USDA Rural Development, Area Agency on Aging, Opportunities Inc., and the town of Dutton provide housing rehabilitation assistance in Teton County.

- ◆ **USDA Rural Development** - Provides home improvement loans and grants under its 504 program. Applicants must have annual income that does not exceed the very low income limit. Only persons 62 years of age or older are eligible for grants. The Choteau Rural Development office has assisted 64 households with the 504 program in its multi-county area in the five years between 1997 and 2001 (Vollertsen)
- ◆ **Area Agency on Aging** – The agency is located in Conrad and serves Toole, Teton, and Pondera Counties. It administers the Low Income Energy Assistance Program for persons needing help paying utility bills. Assistance is provided to persons of any age based on income, number of persons in the household, number of rooms in the housing unit, type of fuel, and other factors. Assistance is provided from October 1 through April 30 of each year. In Teton County, a total of 107 households applied for assistance and 96 households were approved for the 2001-02 season (Jensen). Those households that are approved for the Low Income Energy Assistance Program are also eligible for weatherization programs provided by **Opportunities Inc.** of Great Falls. The Area Agency on Aging in Conrad also provides assistance for heating emergencies such as furnace repair. In the three months between October 1 and December 21, 2001, six emergencies in the multi-county area have met the application criteria for assistance. Three of these emergencies were in Teton County (Jensen).
- ◆ **The town of Dutton** - Has a housing rehabilitation program, financed by Community Development Block Grant (CDBG), HOME program funds, town of Dutton, and Dutton State Bank. The town's Housing Board reviews applications for the program. A total of 15 households were assisted between 1999 when the program began and October 2001 (Schoonover).

### 4. Other Special Needs Housing

In addition to group quarters provided by nursing homes and assisted living facilities (Table ), Skyline Lodge Retirement Facility offers apartments and additional services, such as meals, transportation, and activities. The facility is available to persons over age 62 and/or handicapped or disabled. There were 56 units and 93 percent occupancy as of December 2001. There were four waiting lists for efficiency apartments, one bedroom apartments, subsidized housing, and unsubsidized housing (Jarvis).

## GROUP QUARTERS

The U.S. Census Bureau defines group quarters as those quarters that house all persons not living in households. Typical types of group quarters include nursing care facilities, group homes, detention centers, and dormitories. A total of 66 persons were counted as living in group quarters in the 2000 census.

Table 14 displays group quarters in Teton County and occupancy as of the summer and fall of 2001. Occupancy at that time was 73 persons.

The Choteau Ranch for Boys, not yet currently operating, is scheduled to open in 2002. This existing 8,500 square foot facility will have capacity for 25 boys, ages 12-15 identified as "at risk." The Choteau Ranch for Boys program will provide early intervention for this target population (Brubaker).

*Table 14: Group Quarters in Teton County, 2001*

<b>Facility Name/Location</b>	<b>Type</b>	<b>Capacity</b>	<b>Occupancy</b>
Choteau Activities, Inc. Group Home, Choteau	Group Home for Developmentally Disabled	8	8 and a waiting list (Dec. 01)
Beehive Homes, Choteau	Assisted Living for seniors over age 55	10	8 (Dec. 01)
Teton Medical Center Nursing Home, Choteau	Nursing Home	31 general nursing home beds; 8 special care locked facility beds	22 general nursing home beds 8 special care beds (and a waiting list) (Oct. 01)
Teton County Nursing Home, Choteau	Nursing Home	41	27 (July 01)

*Sources: Telephone interviews with agencies listed in table.*