



# Community Needs Assessment 2022

**District XI Human Resource Council, Inc.**

Serving Mineral, Missoula and Ravalli Counties – 9/8/22

## **Table of Contents**

<i>Overview and Methodology</i>	<b>1</b>
<i>Description of the Service Delivery Area</i>	<b>2</b>
<i>General Economic Conditions</i>	<b>3</b>
<i>Overview of Demographic Data</i>	<b>5</b>
<i>Analysis of Data Collected from Low Income Individuals</i>	<b>6</b>
<i>Indicators of Need</i>	<b>8</b>
<i>Partners for Change</i>	<b>11</b>
<i>District XI 2022 Key Findings</i>	<b>12</b>
<i>Acceptance of the Community Needs Assessment</i>	<b>12</b>
<i>Data Sources</i>	<b>13</b>

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## Overview and Methodology

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- The 2022 District XI HRC Community Needs Assessment (CNA) is a key component of the Results Oriented Management and Accountability (ROMA) cycle. Identified by this CNA, specific measurable outcomes are tracked to determine progress. The data and conclusions contained in this analysis create the foundation for subsequent CSBG Work Plans.
  - The CNA is a component of the CSBG Standards of Excellence. The 2022 District XI HRC CNA is performed as a strategy for the Board and Staff to be high performing and efficient, and deploying resources where they can create the greatest positive outcomes.
  - Beginning in January 2019 and continuing through December 2021, community needs data from low-income individuals and families was collected from the 2-1-1 call line at District XI Human Resource Council (HRC). In the summer of 2022, HRC analyzed the data on the 2-1-1 telephone logs. Over 15,000 calls during 2019-2021 from the three-county area of Mineral, Missoula and Ravalli Counties were included in the analysis.
  - The State of Montana Health and Human Services Statewide Centralized Data System (CDS) contains demographic, service and outcome data for District XI HRC (and other districts statewide). CDS is used to capture data on clients that received services at HRC and produce the CSBG Annual Report. The 2021 report is incorporated into this CNA to make comparisons and provide context.
  - In addition to the data from individuals and families collected, HRC collected and analyzed data on population and poverty from PolicyMAP, the U.S. Census Bureau, Bureau of Labor and Statistics, National Association of Counties (NACo), Missoula Organization of Realtors and Needs Assessments conducted by Missoula City/County, Mineral County and the Bitterroot Affordable Housing Coalition. Stakeholder meetings provided input from local entities on the needs as well as the resources available to meet the needs. Additional input was received through participants, each of HRC's Advisory Councils and Board Members. Local data was collected from the Missoulian, the Missoula Indian Education reports and more.
  - The data and analysis are used to keep HRC informed and better able to address the needs of low-income families and individuals in the Service Delivery Area. The CNA is a continual process used to stay abreast of needs as they change. HRC is well-positioned to be aware of changes with the number of calls received on the 2-1-1 call line, the number of partnerships in our communities and the significant role HRC plays in outcome delivery. Additionally, annual review of data from the Central Database System (CDS) housed at the State of Montana helps HRC look at demand and quality of services from those served in the past year. The CNA is utilized in the Strategic Planning and the Community Service Block Grant application where strategies and services align to address the Community Needs and produce intended outcomes. The purpose of this assessment was to ascertain critical community needs, enabling HRC to continue adapting programs and services to produce effective outcomes.
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## Description of the Service Delivery Area

County	Population <sup>1</sup>	Growth in Population 2010 to 2020 <sup>2</sup>	Population Density- persons per square mile
Mineral	4,860	7.89%	3.7
Missoula	119,533	9.85%	45.5
Ravalli	45,959	7.39%	18.5
<b>Total:</b>	<b>170,352</b>		

District XI HRC’s service delivery area includes Mineral, Missoula and Ravalli Counties in Western Montana. The Population of the Service Delivery Area is estimated at 170,352, which is 15.4% of the total population of the state 1,104,271. Missoula County is the most densely populated county in the service delivery area accounting for 70% of the population of the Service Delivery Area, with a population of 45.5 persons per square mile. Within the city of Missoula, density sharply rises to 2,427 persons per square mile. Mineral and Ravalli County population densities are 3.7 and 18.5 persons per square mile, with the state of Montana at 7.4 persons per square mile.

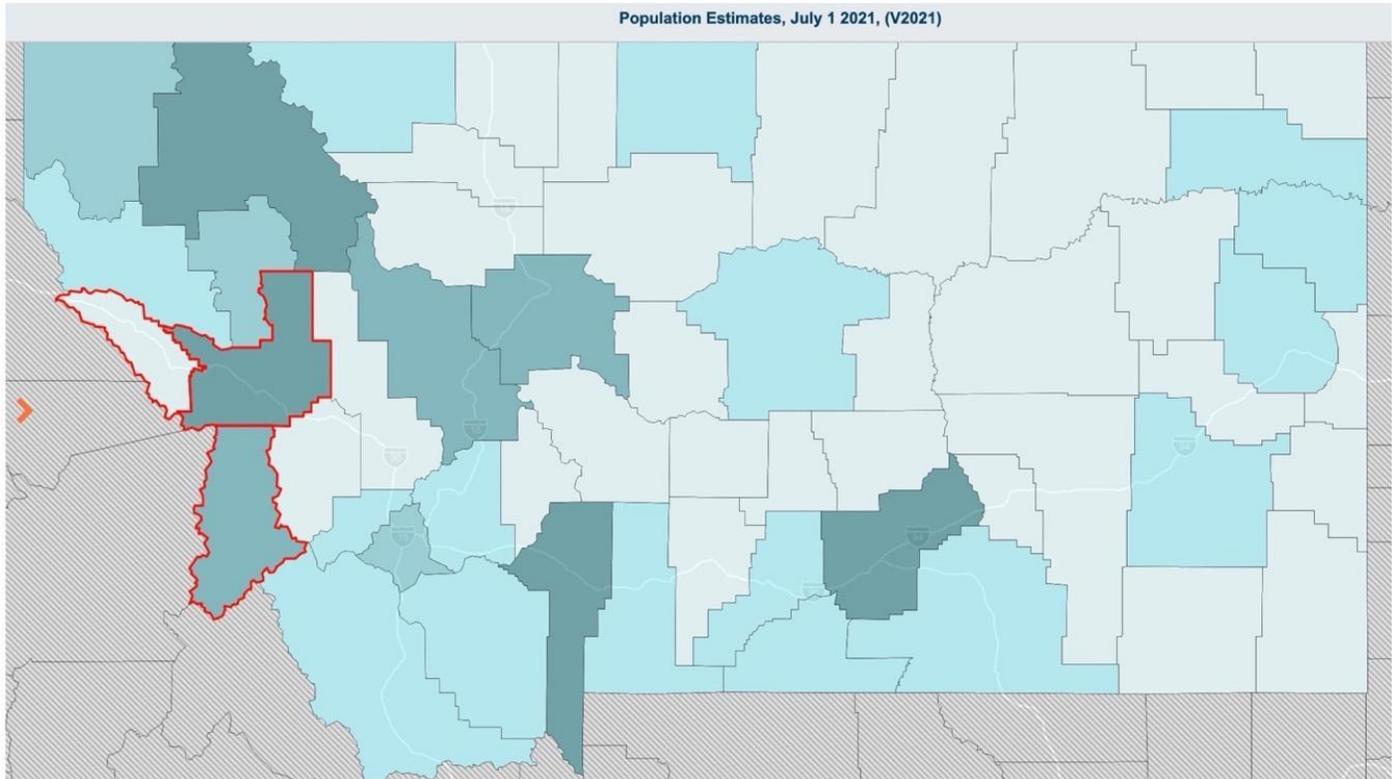


Figure 1 Source U.S. Census Bureau (V2021)

<sup>1</sup> U.S. Census Bureau QuickFacts: UNITED STATES.” *Census Bureau QuickFacts*, [www.census.gov/quickfacts/fact/table/US/](http://www.census.gov/quickfacts/fact/table/US/)

<sup>2</sup> U.S. Census Data aggregated by 2000-2020 Data Contains: 3 Counties

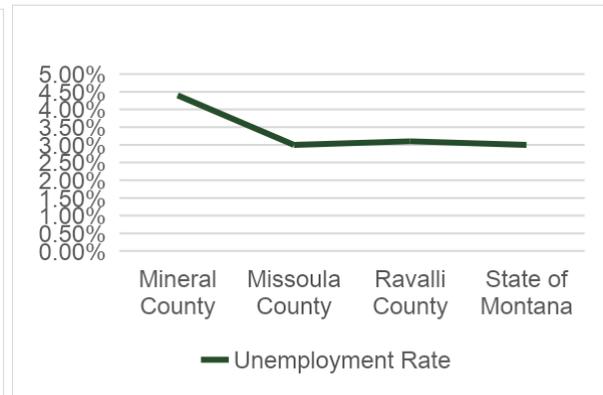
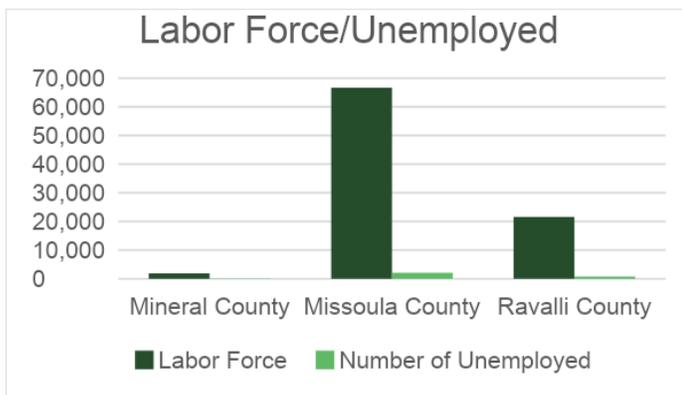
## General Economic Conditions

### Employment

Location	Labor Force	Number of Unemployed	Unemployment Rate June 2022	Unemployment Rate May 2021-June 2022 Annual Average Rate
Mineral County	2,019	78	4.8%	4.4%
Missoula County	67,954	1899	2.8%	3.0%
Ravalli County	22,345	634	2.8%	3.1%
State of Montana	562,748	14,425	2.6%	3.0%

3

May 2021-June 2022 annual average rate of unemployment in HRC’s Service Delivery Area is higher than the 3.0% rate found statewide. Rural counties of Mineral and Ravalli show 4.4% and 3.1% respectively. The rates for June only, show decreases in all but Mineral County which increased to 4.8%.



In HRC’s Service Delivery Area, the Labor Force, Unemployed figures and population are at a consistent pattern for Mineral, Missoula, and Ravalli Counties. This indicates there are no substantial pockets of severe unemployment within the service delivery area. In the three counties, the top employers for % employed in this industry were: Health Care and Social Assistance 16.04%, Retail Trade 12.21%, Accommodation and Food Service 9.57% and Educational Service 9.34%. Only 7.06% found employment in Construction, and 4.94% found employment in Manufacturing.<sup>4</sup>

<sup>3</sup>Montana Department of Labor and Industry. “Montana Labor Market Information” <https://livingwage.mit.edu/states/30/locations>

<sup>4</sup>Census, Data aggregated by : 2016-2020 Data Contains: 3 Counties

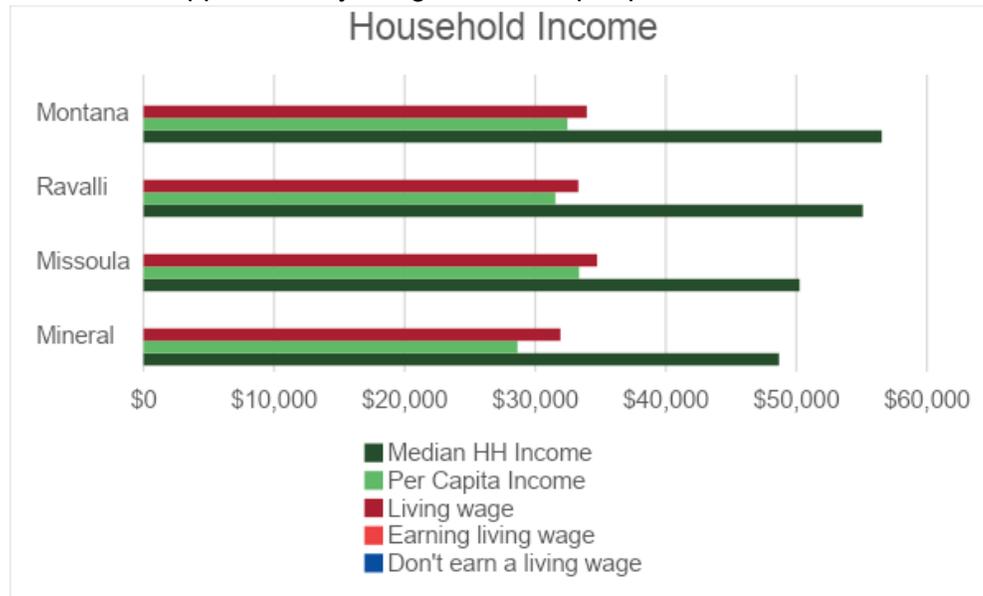
**General Economic Conditions, continued**

**Income**

Location	Median Household Income	Per Capita Income	Percentage of Poverty	Percentage of Poverty in last 12 Months <sup>5</sup>
Mineral County	\$48,672	\$28,644	14.9%	20.8%
Missoula County	\$50,247	\$33,358	11.8%	16.7%
Ravalli County	\$55,090	\$31,545	11.3%	14.6%
State of Montana	\$56,539	\$32,463	12.4%	
United States	\$64,994	\$35,384	11.4%	

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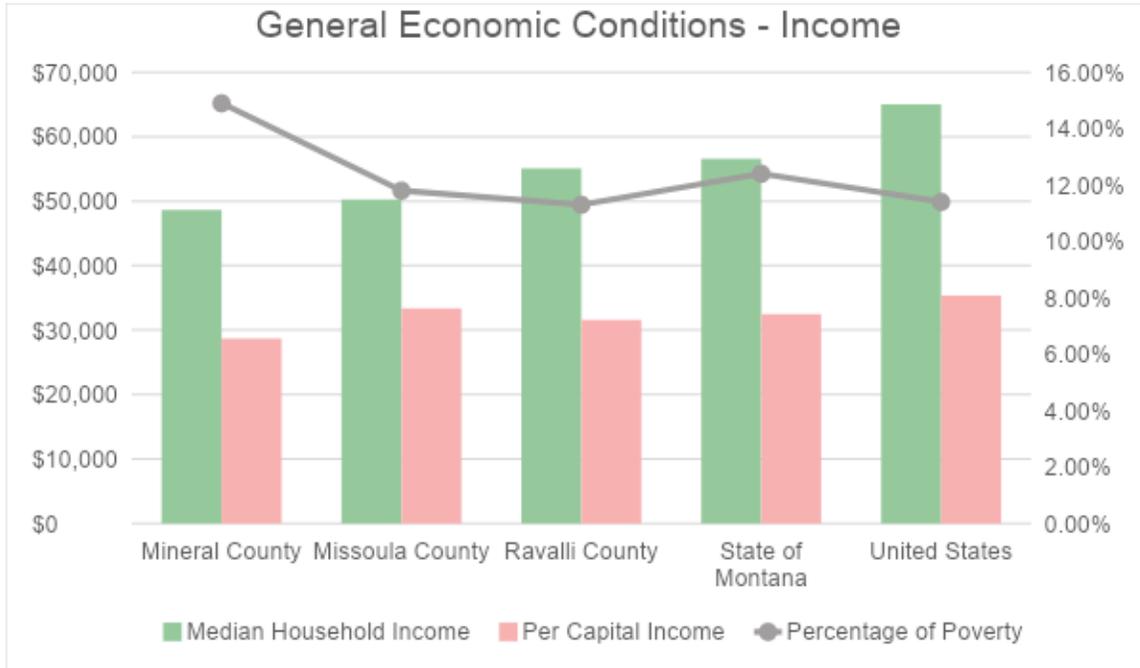
The Median Household Income for families in HRC’s Service Delivery Area falls below the state of Montana and United States Median Household Income in all three counties. Per Capita Income is lower than the state of Montana in all but Missoula County; and lower than United States’ Per Capita Income in all three counties. The rate of poverty is highest in Mineral County at 14.9%, with Missoula and Ravalli slightly less than the state rate. The percentage of poverty in the last twelve months shows the effect of the pandemic on poverty with increases of approximately 5% greater than pre-pandemic.



<sup>5</sup> U.S. Census Bureau, 2008-2012 American Community Survey 5-Year Estimates, POVERTY STATUS IN THE PAST 12 MONTHS, [https://mslservices.mt.gov/legislative\\_snapshot/Demographics/Poverty.aspx#PovertyStatusPercent](https://mslservices.mt.gov/legislative_snapshot/Demographics/Poverty.aspx#PovertyStatusPercent)

<sup>6</sup>2021 U.S. Census Bureau QuickFacts: 3 County

The Living Wage is the income that a person must earn to support their family, assuming the working family member is working full-time.<sup>7</sup> In the service delivery area Living Wage falls below median income, but is more than the per capita income. (More than ½ of workers are making a living wage.)



Statewide the percentage of persons in poverty is 12.4% compared to Mineral County at 14.9% and Missoula and Ravalli Counties at 11.8% and 11.3%. (V2021 US Census Bureau QuickFacts). More recent data indicates greater poverty in the last 12 months in both Mineral and Missoula Counties and a decrease in poverty in Ravalli County.

### Overview of Demographic Data

Demographic	Mineral County	Missoula County	Ravalli County	State of Montana	2-1-1 2019-2021 Call data	DXI HRC Data-2021 Persons Served (CDS 2021)
Persons under 18 years, percent	19.4%	18.3%	18.6%	21.3%	0.0%	29%

<sup>7</sup> Living Wage Calculator “Living Wage Calculation for Missoula County, Montana”

Persons 65 years and over, percent	28.9%	16.7%	25.7%	19.6%	13%	12%
Female persons, percent	48.8%	49.7%	49.7%	49.4%	64%	57%
Population percentage change 4/1/20-7/1/21	+7.2%	+1.4%	+4.0%	+1.8%	N/A	N/A
Disabled	13%	8.2%	13.3%	9.3%	22%	24%
Veterans	11.3%	6.7%	10.7%	7.9%	4%	5%

Race						
White	93.6%	91.3%	95.2%	88.7%	82%	84%
Black or African American	0.5%	0.6%	0.5%	0.6%	2%	1%
American Indian and Alaska Native	2.0%	2.8%	1.2%	6.6%	12%	8%
Asian	0.8%	1.9%	.8%	0.8%	1%	1%
Native Hawaiian	0.0%	0.1%	0.1%	0.1%	0%	0%
Two or More Races	3.1%	3.3%	2.3%	2.8%	1%	3%
Hispanic or Latino	3.4%	3.8%	3.9%	3.8%	2%	5%

Source of County and State data: U.S. Census Bureau Quickfacts (V2021)<sup>8</sup>.

Both Ravalli and Mineral County have a greater percentage of population 65 and older compared to Missoula and the state. The percentage of HRC’s Persons Served that were 65 and over was only 12%. Sex of residents is evenly divided in the three counties and in the state, but of HRC’s clients, more were women. Mineral County saw the highest population percent change at +7.2% increase. Both Mineral and Ravalli County have a higher percentage of veteran population than Missoula, statewide, or of HRC served (5% identified as veteran.) HRC’s Service Delivery area includes less than 10% of non-white residents, whereas there was a higher percentage of clients served that are American Indian/Alaskan Native than the population for that racial category (8% vs 1.2-2.8% in the service delivery area and 6.6% statewide.) Native American graduation rates were higher In the Missoula County Public Schools (76.27%) than found in the state (69.18%) for 2020-2021.<sup>9</sup> All of the data from the 2-1-1 call analysis and the 2021 client served, is based on what information was provided by the persons served. This data is unknown or not collected in some cases.

### Analysis of Data Collected from Low Income Individuals

HRC collected low-income data from 2-1-1 callers presenting their needs for the three years 2019-2021.

The key results from the 2-1-1 call line are:

- 2-1-1 had 5,175 calls in 2019, 5,220 calls in 2020 and 4,660 calls in 2021. The majority of calls are from Missoula County.
- 64% of the calls are from female callers, 34% from male.

<sup>8</sup> “U.S. Census Bureau QuickFacts: UNITED STATES.” *Census Bureau QuickFacts*, [www.census.gov/quickfacts/fact/table/](http://www.census.gov/quickfacts/fact/table/) V2021

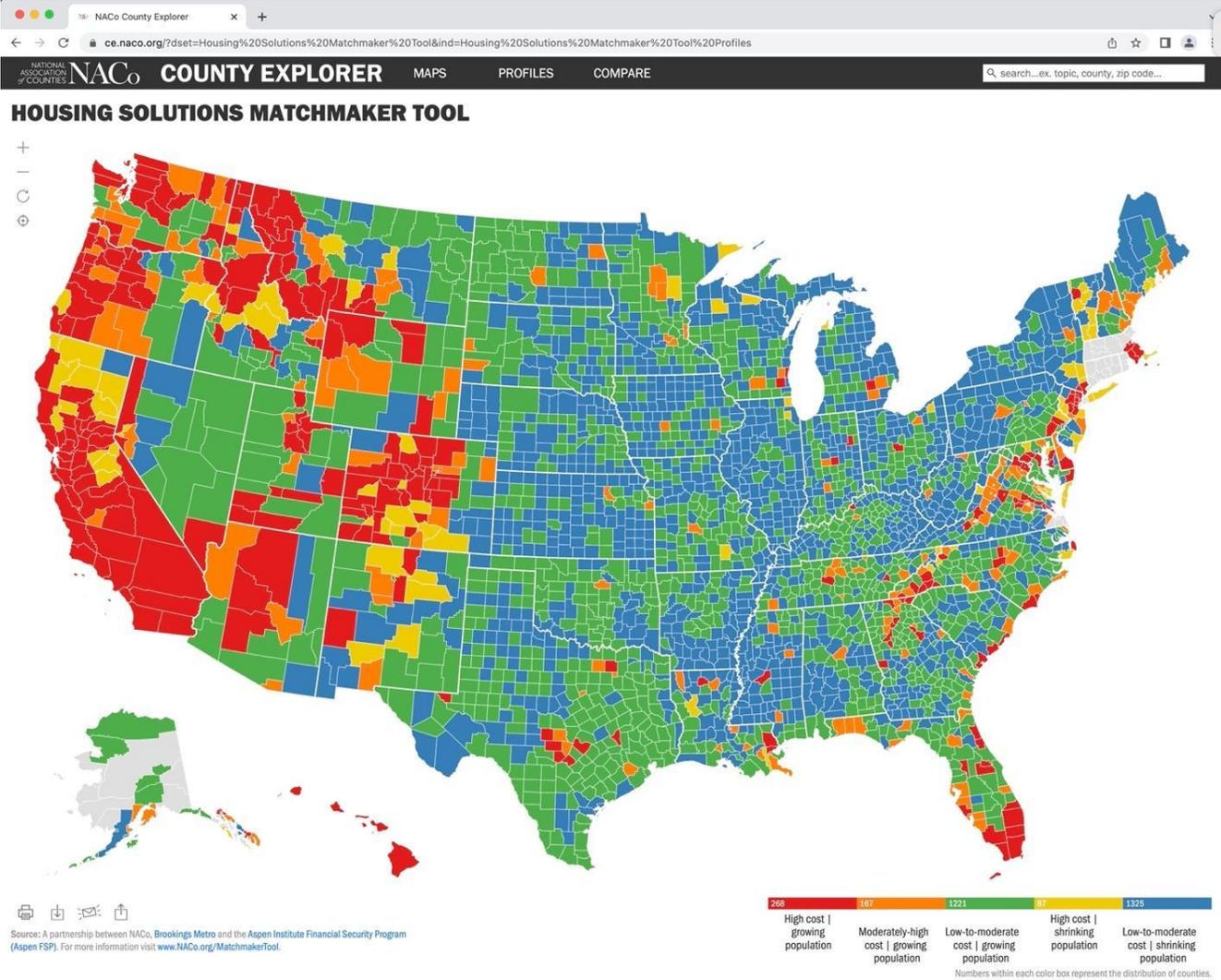
<sup>9</sup> *Missoula County Public Schools, Native American Student Services Department*, <https://www.mcpsmt.org/domain/1398>

- 72% of calls are from adults ages 25 to 60. Calls are increasingly coming from an older population. In 2013, seniors accounted for 6% of calls. That figure has steadily risen, and as of 2021, seniors accounted for 13% of calls.
- The share of calls from Native American/Alaskan Native ranges between 11% and 19%, most recently 15% in 2021. Going back to previous reports, the proportion of calls from Native Americans is as follows: 2013 (19%), 2014 (12%), 2015 (18%), 2016 (11%), 2017 (14%), 2018 (11%), 2019 (11%), 2020 (12%), 2021 (15%). More than 80% of the calls are from white callers.
- Callers typically call for Information (46%), Referral (47%), or Advocacy (7%).
- "Basic Needs," which accounted for 43% of the calls recorded in 2005, now accounts for 70% of recorded client needs in 2021. "Basic Needs" includes Child Care, Clothing, Education, Employment, Financial Stress, Food, Housing/Shelter, Personal Care Items, Transportation and Other.
- Basic Needs included 4295 calls over the 2019-2021 period for Housing/Shelter, the highest Basic Need expressed at 48% of the total, with an increase from 1207 to 1675 calls or a 39% increase in the number of calls on Housing/Shelter issues.
- The Basic Need of Transportation saw a total of 1469 calls over the 2019-2021 period (17% of total Basic Need calls)
- The reported Basic Need of Financial Stress, has seen significant increases in the percentage of calls received: 9% 2019, 19% 2020, and 18% 2021. (Consistent with Covid.) There was a 128% increase in calls due to Financial Stress from 2019-2020 and a slight decrease in 2021 resulting in an over all 118% increase from 2019 to 2020.
- Calls from House-less persons rose from 748 callers in 2019, 842 callers in 2020, and 1008 callers in 2021, a 35% increase from 2019 to 2021.
- The most surprising data that was collected from 2019-2021 was the increase in calls related to Abuse, Health, Human Relationships, Mental Health, Sex Abuse/Assault, Substance Abuse/Addiction and Suicide calls. These calls increased from 200 to 922 calls over the 3-year period, a 361% increase.

## Indicators of Need

The following are the indicators of need in HRC's 3 County Area:

**1. High rates of cost burdened housing in all three counties:**



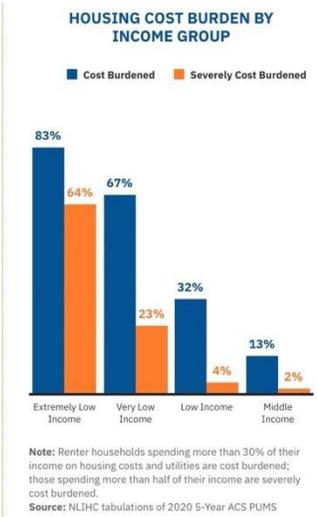
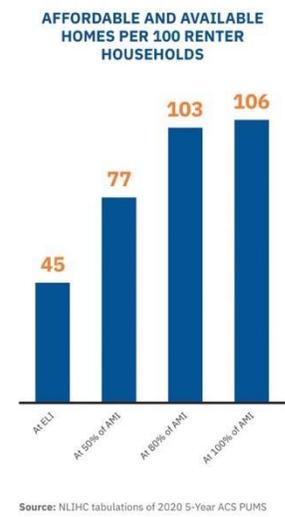
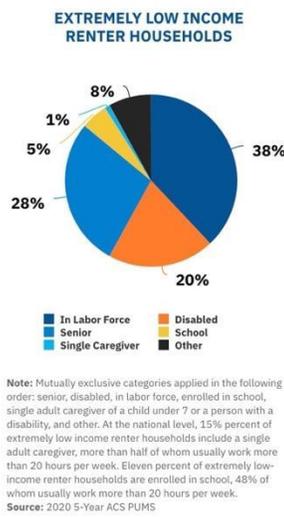
The typical household in Montana would have to pay over 4 times their annual income to purchase a median home in Mineral County, 5.25 times in Missoula, and 5.26 times in Ravalli County. An accepted ratio for home value-to-income is 2.5-3.5 times.

An accepted standard for affordable housing cost is when the resident is paying approximately 30% of their income toward their housing cost. Paying over 50% of one's income toward housing is defined as cost-burdened. 4.3 percent of renters in Mineral County are severely cost-burdened (paying over 50%), while 24.4 percent in Missoula and 17.7 percent in Ravalli County are severely cost-burdened. Missoula's percentage of cost-burdened renters is over the statewide and national averages while Ravalli County is slightly above state averages, and below national. This data comes from 2019 and it is known that the COVID Pandemic only exacerbated the problem.

## Indicators of Need continued:

### 2. Limited Housing options

← → ↻ nlihc.org/housing-needs-by-state/montana



The graphic above from National Low Income Housing Coalition demonstrates the shortage of rental homes in the state of Montana is 18,538 units for the extremely low-income renter. There are 33,598 extremely low-income renter households, or 24% of all households. Tenants need to be earning \$36,718 annual income in order to afford a two-bedroom rental and have it be affordable. The state maximum income limit for extremely low-income households is \$26,200. There is an over \$10,000 gap between what the extremely low income earn, and what they need to make in order to afford the rental housing. Therefore, 64% of extremely low-income renters are severely cost burdened. (They are paying much more than they can afford.) The circle graphic demonstrates that 38% of the extremely low income are in the labor force, 20% of these renters are disabled, and 28% are seniors. Next, in the center bar graph, we see that only 45 homes are available and affordable per 100 extremely low tenants. Not until you reach 80% of median income are there enough units to cover the demand for affordable units in the state. The far-right bar graphic shows us that the renters from middle income through extremely low income are all cost-burdened (spending more than 30% of their income on housing), with the extremely low income most likely to be both cost-burdened, and severely cost-burdened (spending more than 50% on housing.) In addition, according to the Missoula Organization of Realtors' sales, the median price of a Missoula home increased to \$538,000 in 2022, a 71% increase since 2019. Similarly Mineral County homes saw a 95% increase since 2019 to \$415,000 median sales price. Ravalli County's median prices in January 2022 were \$534,000, a 78% increase since 2019.

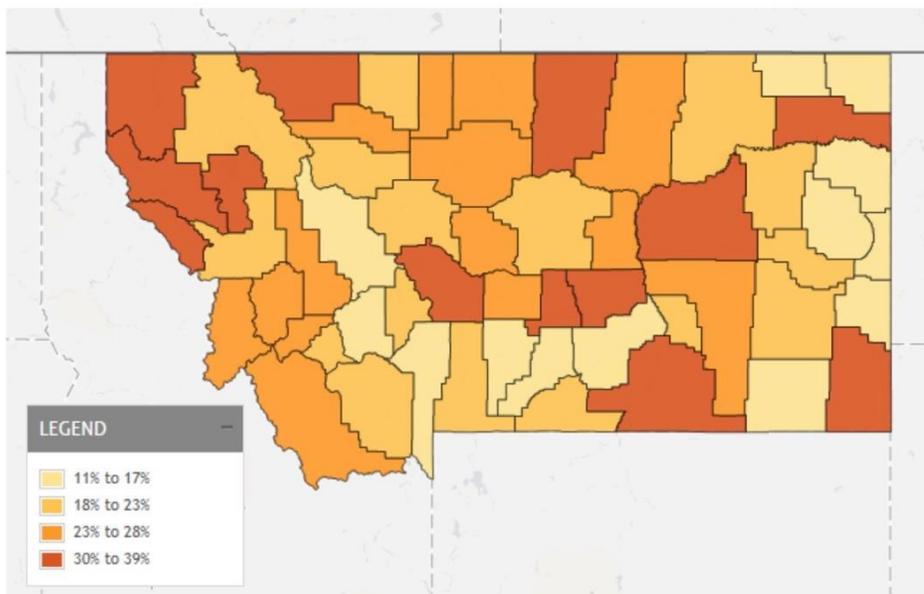
3. Median incomes lag the State of Montana incomes with higher poverty rates as well (see General Economic Conditions-Income page 4.)
4. Childhood Poverty Rates were at 23%, 18%, and 21% for Mineral County, Missoula County and Ravalli County.<sup>11</sup>

Source

- U.S. Census Bureau, 2008-2012 American Community Survey 5-Year Estimates, POVERTY STATUS IN THE PAST 12 MONTHS

Child Poverty

Montana Child Poverty By County (Percent - 2011)



Source

- Kids Count Data Center, Children Ages 0-17 Living Below 100% FPL, By County

5. Higher rates of unemployment than the State average (3%) for Mineral 6%, Missoula 3.1% and Ravalli County 3.6% (See General Economic Conditions Unemployment table page 3.)
6. The percentage of poverty in the last 12 months has risen in each county. For Mineral County 1 in 5 residents is below the poverty level, 1 in 6 in Missoula County, and Ravalli 1 in 7, (see Description of Service Delivery Area table page 2.)

<sup>11</sup> U.S. [https://mslservices.mt.gov/legislative\\_snapshot/Demographics/Poverty.aspx#ChildPoverty](https://mslservices.mt.gov/legislative_snapshot/Demographics/Poverty.aspx#ChildPoverty)

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## Partners for Change

Community change occurs when entities partner for specific change. Each entity brings their particular resources to the project and the project is stronger for the contributions each member makes. Partners also provide feedback and insight as to the needs of the community, and what needs may already be addressed. HRC has strong partnerships that work for change, especially on the critical issue of housing for low-income families.

Crosswinds Recovery has partnered with HRC to assist clients with a history of incarceration or addictions to find permanent housing. This partnership expands HRC's efforts to provide Housing Stability Services. Some clients receive services limited to accessing the Montana Emergency Rent Assistance, and others receive longer term supports that address barriers that the individual is experiencing in their access to housing.

Emergency shelter providers, The Poverello Center, Supporters of Abuse-Free Environments (SAFE), and the Missoula YWCA, were essential partners during the pandemic. HRC provided financial assistance to the providers to expand their capacity and support their efforts to quickly and safely house unhoused persons.

Missoula Home Coalition made up of local housing developers including HRC, the faith community, private landlords, Homeword, NeighborWorks Montana, Missoula Housing Authority, and interested citizens meet to discuss the need to provide input to local elected officials on the creation of local affordable housing.

Youth Action Board (YAB) provides expertise (lived-experience) on how to better serve youth in ways that respect their agency. The YAB seeks to engage youth to address problems they are having. This could be help to find stable housing, understand their rights and community resources, get connected to educational supports and more. HRC engages with the YAB to better assist unhoused youth.

Cardinal Property Management and Infinity Property Management are two property management companies that HRC partners with to run the day-to-day operations of HRC's over 260 units of income-restricted rental housing. Partnering with the property management companies allows HRC to take advantage of their expertise in low-income housing, and conserve HRC resources.

Missoula and Ravalli Job Service partners with HRC to provide client training, employment and supportive services. When clients can be co-enrolled with the Job Service and HRC, the result is a more coordinated and well-rounded support system for the client.

Mineral County Commissioners' annual Public Meeting of Community Needs, where workforce housing, transitional housing for domestic violence victims, teacher housing, HRC's CDBG-CV grant application, were a major component of the Commissioners' agenda.

Mineral, Missoula and Ravalli Continuum of Care (CoC) members seek to promote solutions where homelessness is rare and one-time only. The members coordinate to serve the most vulnerable in a manner that uses limited resources effectively and efficiently.

HRC's long-standing collaboration with the State of Montana is seeing expansion in the variety of supports we can offer families including rent arrears, water assistance, weather-ready home measures, infrastructure improvements (allowing us to upgrade equipment and vehicles), and improvements in the offerings of the weatherization training center.

## **District XI 2022 Key Findings**

**Based on the data collected, HRC resources should be deployed in the Housing and Income Security domains.**

In Housing, the need is apparent at all three levels: family, community and agency. For families the lack of affordability of housing creates instability and deteriorating health conditions. Since residential rental costs exceed many family incomes, families sometimes go without other basic needs such as nutrition and health. A growing number of families in the community are homeless or facing the threat of eviction. HRC's programs in Housing Stability, Emergency Solutions, Energy Conservation, and Energy Assistance continue to reduce barriers for low-income individuals and families. Given the housing market, homeownership for most families is not attainable. Utilizing CDBG Home Rehab funds to assist homeowners in making necessary repairs, improves the housing stock, allows families to age in place, addresses health and safety measures, and keeps homes affordable. These current programs of HRC which serve families are relevant and currently still needed in the community.

Within the community, there is an insufficient supply of affordable housing to meet the demand. The housing data related to cost burdened households, coupled with other sources, demonstrates the need to create new housing opportunities for low-income households. HRC's efforts to partner and develop additional affordable units has been productive in the past, producing 269 affordable rental units in the service delivery area. The need for additional housing units indicates HRC should continue to pursue partnerships and opportunities to develop and preserve additional affordable units.

At the agency level, HRC has had difficulty attracting and hiring staff in all departments, including housing and employment departments. Currently in Housing Stability Services the demand for services is greater than HRC can provide given worker shortages. HRC partners with many entities on the issue of housing, which results in the greater impact for individual families, development of additional units, and community solutions for homeowners, renters and houseless residents.

In the domain of Income Security, the needs assessment indicates continued work on the family level outcomes. Families are experiencing greater poverty and instability. Living wage jobs are limited and skills/training are needed. HRC's Employment Programs work to provide recruitment, counseling, referral, supportive services, housing navigation, training, job placement and follow-up. The goals for the Employment Programs are for participants to identify and address barriers to employment, achieve economic self-sufficiency through entry into unsubsidized employment, to achieve financial security, and to achieve housing and family stability. These are unduplicated and relevant services.

### **Acceptance of the Community Needs Assessment**

*The Community Needs Assessment (CNA) was presented and formally accepted by the Board of Directors at the October 13, 2022 board meeting.*

## Data Source

- 2-1-1 Key Findings 2019-2021. District XI HRC Internal Analysis of 2-1-1 call logs.
- BLS labor force data by county, not seasonally adjusted May 2021-June 2022 (p). <https://www.bls.gov/web/metro/laucntycur14.txt>
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- Montana Department of Labor and Industry. (2022) *Montana labor market information, unemployment rate ranking by county June 2022*. <https://lmi.mt.gov/Employment/lausCntyrank>
- NACo analysis of U.S. Census Bureau. American Community Survey (ACS) 5-year estimates.
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- National Low Income Housing Coalition. (2019, March 12) *Out of reach: Montana*. [reports.nlihc.org/oor/montana](https://reports.nlihc.org/oor/montana)
- County Health Rankings & Roadmaps. *Rankings*. <https://www.countyhealthrankings.org/app/montana/2019/measure/factors/24/data>
- USDA Food and Nutrition Service, Department of Agriculture. *Supplemental Nutrition Assistance Program: number of households participating data as of July 1, 2022*. <https://fns-prod.azureedge.us/sites/default/files/resource-files/34SNAPmonthly-7.pdf>
- U.S. Census Bureau. *QuickFacts*. [U.S. Census Bureau QuickFacts: United States](https://www.census.gov/quickfacts/)
- U.S. Census Bureau. 2008-2012 American Community Survey 5-Year Estimates. *Poverty Status in the Past 12 Months*.