



HRDC

BUILDING A BETTER COMMUNITY

**20
22**

**COMMUNITY
NEEDS
ASSESSMENT**



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ACKNOWLEDGEMENTS AND OVERVIEW

As a Community Action Agency, HRDC conducts a Community Needs Assessment every three years to determine the underlying causes and conditions of poverty within our service area. The Community Needs Assessment is the first phase in the development of our strategic plan, which outlines and identifies potential programs, partnerships or policies needed to address the unmet needs of the community. We cannot respond to the local needs of the residents and communities we serve without understanding existing community resources and how conditions change overtime. We believe in order to build a community where anybody and everybody can thrive, we must hear directly from those who are working and living here.

The assessment is a compilation of survey and customer data, as well as census estimates and is designed to be a high level overview. The data reported on by residents of our service area is also compared to supplemental data sources provided by our community partners. Qualitative and quantitative sources include but are not limited to housing assessments, health needs assessments, community health improvement plans, and community outreach materials were utilized in the data analysis.

HRDC serves three counties in Southwest Montana; Gallatin, Park and Meagher. Each county, city, and township we provide services in is unique and we recognize that one-size-fits-all approaches are not always effective in meeting the needs of our entire service area. That is why our needs assessment process is critical in gathering data that will inform the unique ways to support each city we work in.

As Southwest Montana continues to grow and change, the involvement and engagement of our community is more important than ever. We are extremely grateful to our customers and community members who took the time to provide their insights by completing our needs assessment survey and/or participating in roundtable discussions. We appreciate the support of our community partners who were able to share meaningful data and offer feedback on the overall report alongside their own community-driven work. Last, but not least, we are incredibly grateful to our HRDC staff who develop solutions, provide resources and change lives every single day.



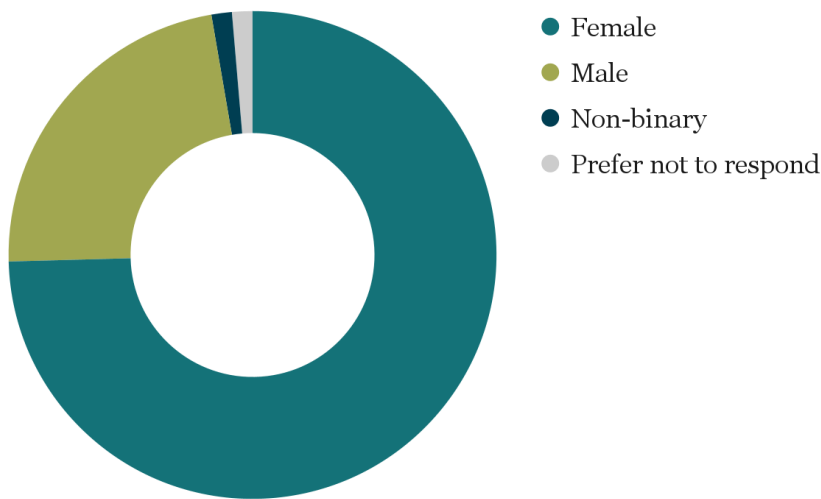
METHODOLOGY AND RESPONDENT DATA

Data was collected via survey, with electronic and hard copy forms available in English and Spanish. The survey remained open for approximately four months with a total of 1,450 respondents across our 3-county service area. The average completion time was 12 minutes.



FIGURE 1- HRDC's service area of Southwest Montana

The goal of the survey was to uncover the primary needs and barriers to stability community-wide and within families or for individuals. Quantitative methods were utilized to categorize types of need and determine level of severity. Needs were further broken down into specific degrees to better explain what exactly is missing in our communities by using qualitative coding and analysis. Further reviewing data based on location, age, income and ethnicity while comparing to Census data paints the best picture of what potential solutions HRDC and our partners can employ that are uniquely tailored to ensure all community members, regardless of status or geographic location, can find stability. Supplemental data used to further support the information provided via survey responses can be found in Appendix C (pg 38).



Approximately 75% of all respondents identified as female. 22% identified as male with 1.5% of respondents identifying as non-binary or choosing not to answer.

HRDC customer demographics for the last five years average 52% female, 46% male and 2% non-binary.

FIGURE 2- Respondents by gender

The majority of respondents (84%) identified as caucasian or white. African American respondents made up 3% of total responses with all other racial groups representing approximately 2.5% of the total survey responses.

HRDC's customer representation has become more racially diverse over the past five years with the total numbers of customers in all racial minority categories increasing. Most notably, the Hispanic customer base of HRDC has increased 93% since 2017. 15% of respondents identified as Hispanic.

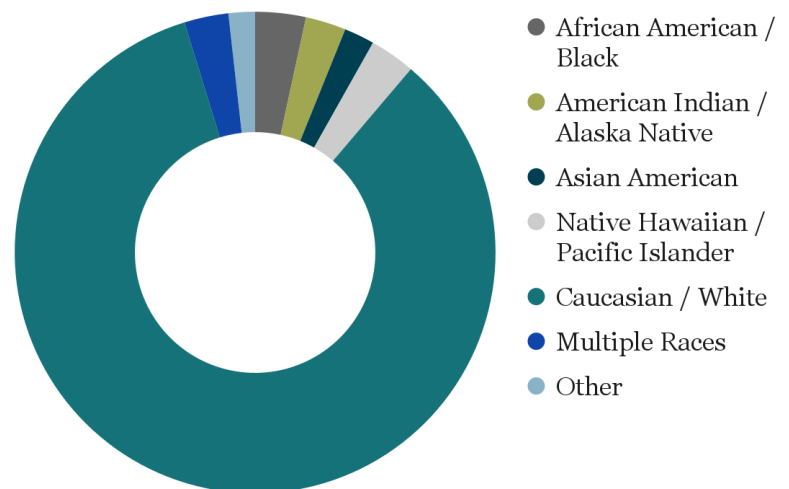


FIGURE 3- Respondents by race

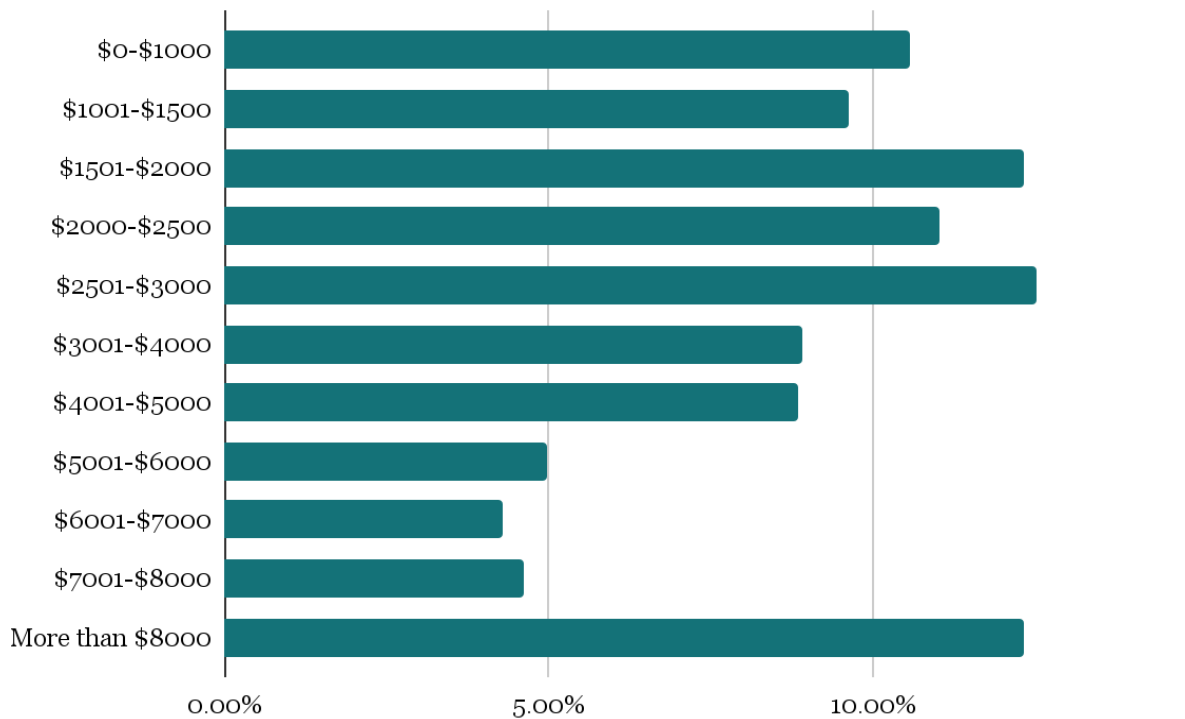


FIGURE 4- Respondents by monthly income

Gross monthly income across respondents varied significantly with each of the top four income brackets being represented by approximately 12% of respondents. Income is frequently assessed by percentage of Area Median Income (AMI), or the midpoint of income distribution in a given location. An individual or family at 50% AMI would make 50% less than the median income for their geographic area and would be considered very low income. 56% of respondents fall at or below 50% AMI and most respondents fall in a 2-person household (37%).

COUNTY AMI COMPARISON (2023)	Gallatin County	Park County	Meagher County
Area Median Income <i>2 person household</i>	\$84,200	\$70,000	\$67,200
50% AMI	\$42,100	\$35,000	\$33,600
50% AMI monthly income	\$3,500	\$2,916	\$2,800



FIGURE 5- Area Median Income comparison for Gallatin, Park and Meagher County

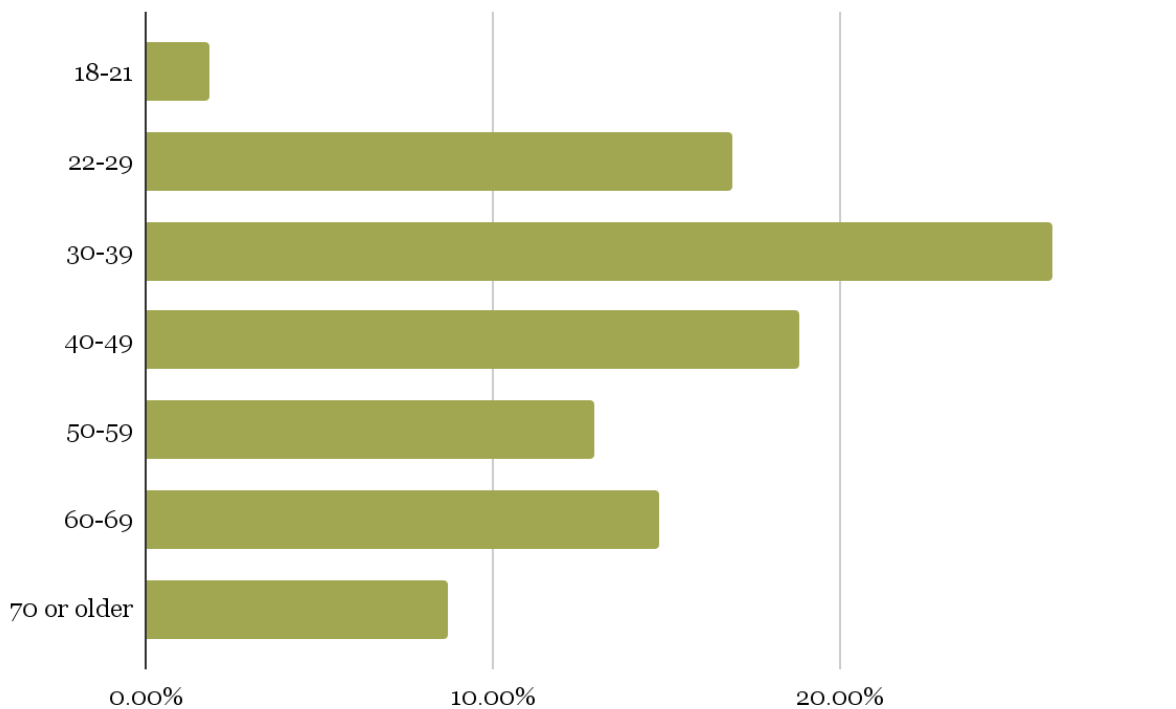


FIGURE 6- Respondents by age

HRDC serves individuals of all ages through a variety of programs such as early childhood education, senior grocery delivery and volunteer opportunities. The primary age group of respondents was 30-39 years of age (26%) followed by 40-49 (19%) and 22-29 (17%). This closely aligns with HRDC historical customer age breakdowns with the largest age group being 25-44 years of age.



SERVICE AREA DEMOGRAPHIC & CENSUS DATA

- We recognize those in our community who identify as transgender or non-binary. Decennial Census data did not include gender other than male or female
- Ethnicity differences between Hispanics and non-Hispanics were specifically highlighted due to Census count changes and customer demographic trends at HRDC
- Red numbers indicate lower income values and person in poverty compared to State Census data

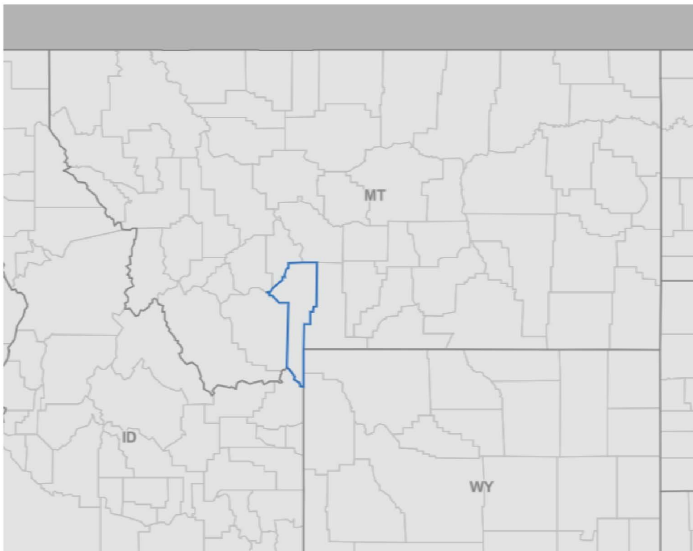


Gallatin County

Location	Population	Median Income <i>Individual</i>	Average Income <i>Individual</i>	Median Income <i>Families</i>	Average Income <i>Families</i>	Persons in poverty
Montana	1,084,225	\$38,707	\$55,835	\$79,958	\$103,786	11.9% (129,022)
Gallatin County	118,960	\$50,580	\$68,611	\$80,763	\$128,287	10% (11,896)

FIGURE 7- Gallatin County Census comparisons to the State

Gallatin County, Montana Reference Map



Source: U.S. Census Bureau

Gallatin County is the second most populous county in Montana and 24th largest in square miles of land. The top three industries are:

1. Educational services, healthcare and social assistance (21.6%)
2. Arts, entertainment, recreation, accommodation and food service (13.2%)
3. Retail trade (13.1%)



Gallatin County housing data:

Median home price: \$810,000

Income to afford median home price: \$247,764

Percent of cost-burdened households 31.9%

Median rent, 2-bedroom: \$2,100

Median housing cost ratio: 28.3%

Unemployment rate (05/2023): 1.9%

GALLATIN COUNTY	Bozeman	Belgrade	Manhattan	Three Forks	Gallatin Gateway	Big Sky	West Yellowstone
Population	52,293	10,555	2,086	1,989	967	3,591	1,272
Median Income Individual	\$48,398	\$54,613	\$44,053	\$49,091	\$44,914	\$55,409	\$30,870
Average Income Individual	\$70,154	\$60,542	\$40,535	\$51,489	\$58,563	\$76,950	\$44,640
Median Income Families	\$94,980	\$89,849	\$101,542	\$78,266	\$103,250	\$128,506	\$80,608
Average Income Families	\$121,411	\$115,616	\$122,837	\$84,813	\$121,004	\$160,242	\$97,854
Persons in poverty	14.9% 7791	12% 1255	7% 146	7.6% 151	7.6% 73	8.5% 305	12.6% 160
Percent of HRDC customers (2022)	49.4%	12.3%	1.96%	3.44%	3.41%	7.5%	3.9%

FIGURE 8- Cities and townships of Gallatin County Census comparisons

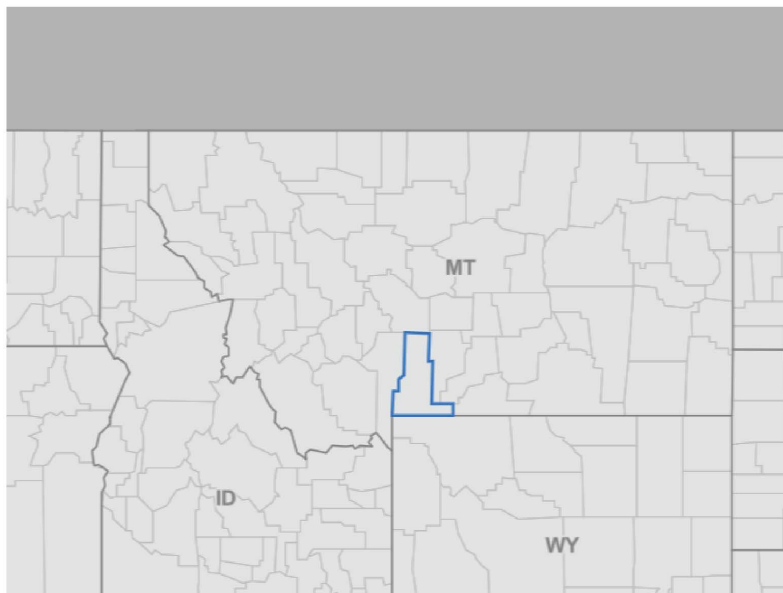


Park County

Location	Population	Median Income <i>Individual</i>	Average Income <i>Individual</i>	Median Income <i>Families</i>	Average Income <i>Families</i>	Persons in poverty
Montana	1,084,225	\$38,707	\$55,835	\$79,958	\$103,786	11.9% (129,022)
Park County	17,191	\$37,555	\$57,790	\$79,534	\$96,183	12.6% (2166)

FIGURE 9- Park County Census comparisons to the State

Park County, Montana Reference Map



Source: U.S. Census Bureau

Park County is the 11th most populous county in Montana out of 56 and 19th largest in square miles of land.

According to Census data, the top three industries are:

1. Educational services, healthcare and social assistance (17%)
2. Arts, entertainment, recreation, accommodation and food service (14.1%)
3. Construction (13.2%)

Park County housing costs:

Median home price: \$599,999

Income to afford median home price: \$196,152

Percent of cost-burdened households 30.1%

Median rent, 2-bedroom: \$1,850

Median housing cost ratio: 25.0%

Unemployment rate (05/2023): 2.4%



PARK COUNTY	Gardiner	Emigrant	Livingston	Clyde Park
Population	833	465	8,040	332
Median Income <i>Individual</i>	\$46,346	\$40,764	\$33,261	\$46,354
Average Income <i>Individual</i>	\$53,655	n/a	\$45,403	\$37,270
Median Income <i>Families</i>	\$89,013	\$45,000	\$71,389	\$63,594
Average Income <i>Families</i>	\$94,832	\$45,759	\$81,960	\$74,447
Persons in poverty	5.4% 44	30.3% 140	14.2% 1142	15.7% 52
Percent of HRDC customers <i>(2022)</i>	4.1%	0%	9.7%	2.4%

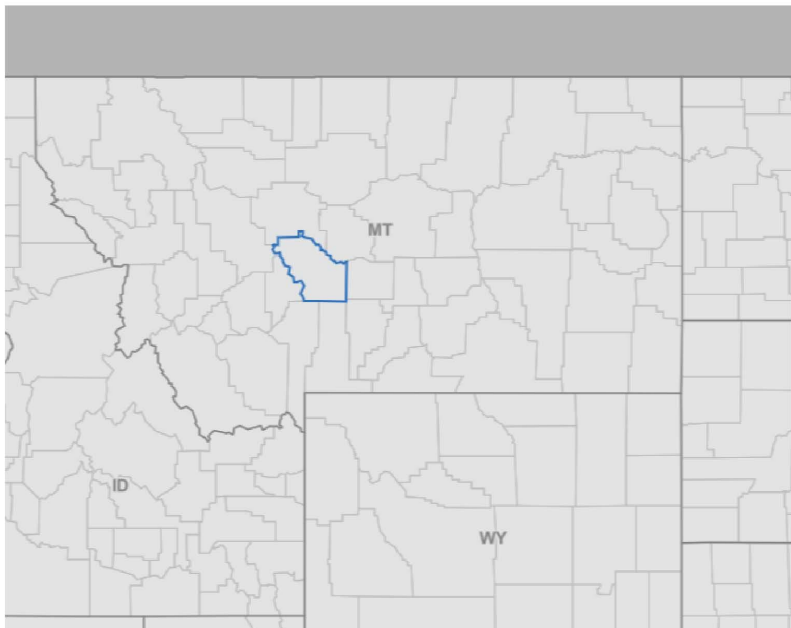
FIGURE 10- Cities and townships of Park County Census comparisons



Meagher County



Meagher County, Montana Reference Map



Source: U.S. Census Bureau

Meagher County is one of the least populous counties in Montana ranking 45th of 56, but is 26th largest in square miles of land. According to most recent Census data, the top three industries are:

1. *Agriculture, forestry, fishing, hunting and mining (24.2%)*
2. *Retail trade (14.8%)*
3. *Construction (6.1%)*

Meagher County housing costs:

Median home price: \$550,000

Income to afford median home price: \$180,468

Percent of cost-burdened households: 23.1%

Median rental, 2-bedroom: \$925

Median housing cost ratio: 23.3%

Unemployment rate (05/2023): 2.2%



MEAGHER COUNTY	Montana	Meagher County	White Sulphur Springs
Population	1,084,225	1,927	955
Median Income <i>Individual</i>	\$38,707	\$37,617	\$37,969
Average Income <i>Individual</i>	\$55,835	\$40,788	\$42,408
Median Income <i>Families</i>	\$79,958	\$66,207	\$65,652
Average Income <i>Families</i>	\$103,786	\$76,502	\$70,163
Persons in poverty	11.9% 129,022	13.5% 260	8.5% 81
Percent of HRDC customers <i>(2022)</i>	N/A	N/A	1.2%

FIGURE 11- Cities and townships of Meagher County Census comparisons



OVERALL ASSESSMENT

Top Ranked Needs

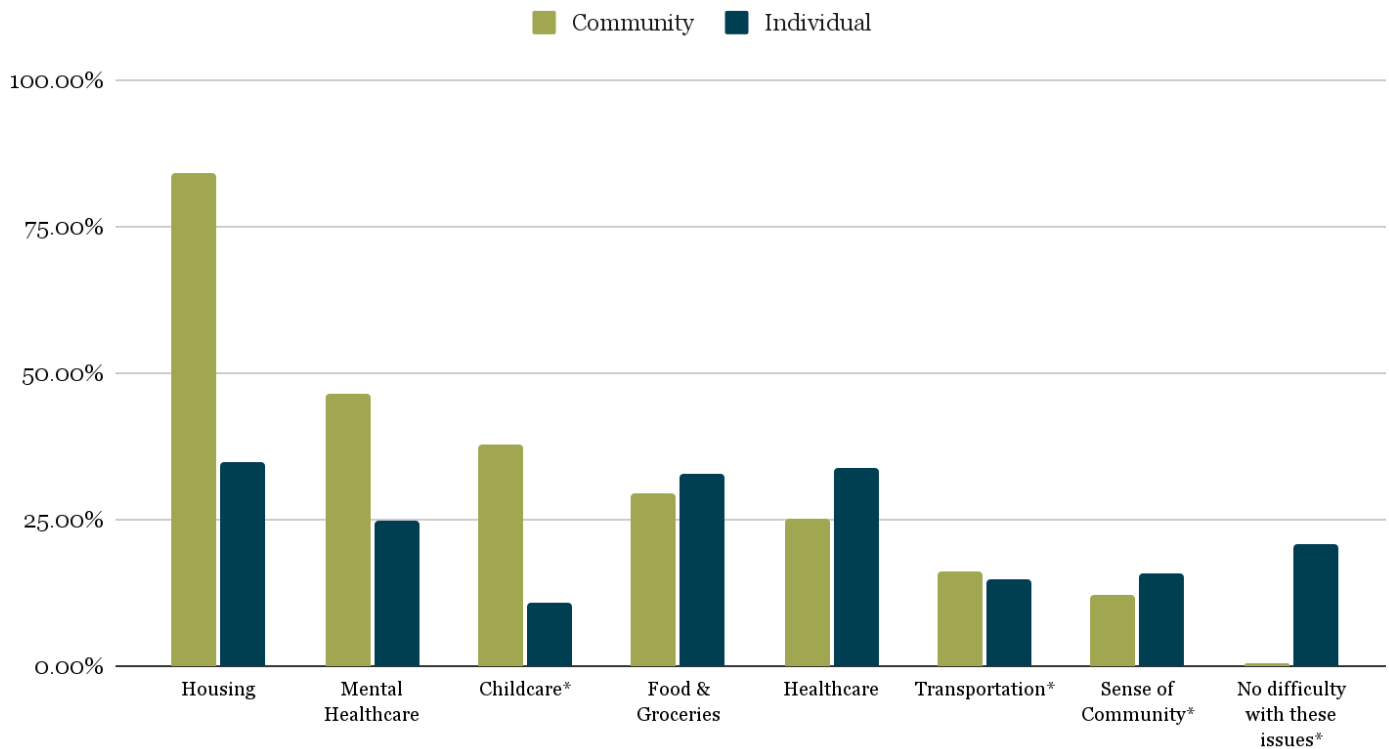


FIGURE 12- Top six community and individual needs by all respondents

Respondents were asked to rank their top three perceived community needs as well as the top three areas of need they or their families had difficulty with in the last year (Appendix B). There are stronger trends across the community level when compared to what families or individuals have struggled with. Variance will increase with a smaller population, which can be seen in the narrower margins of response for families or individuals.

The top six needs community-wide and for individuals and families will be compared for all respondents, by geographic location, ethnicity, age, and income. Some needs were identified at the community level but not for individuals and families, and vice versa. An asterisk (*) next to the column label signifies that a need was not in the top six ranked challenges for **both** community and individuals. Lastly, it is important to recognize two needs that while not in the top six for overall community or family needs, continue to increase in severity each assessment cycle: senior support and workforce development.



Housing

Degree of need: **affordability**

Housing remains the greatest area of concern for communities and individuals. Nearly a quarter of all respondents stated that while they plan to live in their community long-term, they are uncertain if they will be able to. 75% of these individuals identified affordable housing as the greatest need impacting their ability to remain in their current location.

"I would need the cost of living to match the wages. As much as I love living here, it is difficult to live in an area where I cannot afford to purchase or rent a home. I don't know how much longer the trade off of not being able to afford the housing will be worth how much I love it here."

"If my rent increases again next year at the end of my lease term I will likely need to move away. I can't keep affording a \$200 or more rental increase year to year. I have completely given up on the idea that I will ever buy a home here, regardless of making a decent wage."

In order to manage housing costs, 22% of respondents reported needing to acquire a second job. 18% were forced to add roommates or move in with family members to keep housing costs somewhat affordable.

Mental Healthcare

Degree of need: **access**

Access to in-person counseling and mental health services was identified as the largest barrier to addressing mental health. This aligns with many other community health assessments including the Bozeman Equity Indicators report where 39% of citizens reported access to mental health as a severe community gap compared to other moderately ranked needs. Anxiety and depression were the two greatest mental health impacts reported on by individuals and families. 48% of respondents reported the presence of anxiety while 46% reported impacts of depression in the last year. Youth specific counseling and treatment for addiction were also noted as limited.

Childcare

Degree of need: **availability** and **quality**

A lack of available childcare slots was identified as the primary concern regarding childcare in the community. Quality of existing childcare was a close secondary concern. Many respondents specifically noted their choice to wait on having children due to the childcare gaps in the community:



"I don't have kids and won't in this town because of lack of quality, affordable child care and lack of quality education"

"I do not have children, I am terrified to have children due to these issues. Child care is expensive, hard to find, and I can not afford to stay home."

On an individual level, nearly 70% of respondents stated they had not experienced difficulty with childcare related needs, a drastic contrast to the large community perception of gaps in childcare.

"We do not have children of this age, but those that do, have very few or no options"

"No childcare issues for me, but I know it's a huge problem"

Food & Groceries

Degree of need: **affordability**

Over 37% of all respondents reported the cost of groceries being the largest burden for food and nutrition with 83% relying on grocery stores for food. 42% of respondents resorted to reducing their overall living costs but avoiding eating at restaurants and/or cutting down on groceries. 90 individuals were forced to forgo meals completely in the last year. The demand for HRDC food bank services has drastically increased at all three locations with over 65% of our customers accessing food and nutrition support.

"The cost of items is shocking still to me. I have to weigh the product and the cost of that product. A lot of times I put the item back because I can not justify the cost in my mind."

"The high cost of food means I buy/eat less, every week it goes higher. I only get what I have to. I do not cook, and eating out is too much."

Healthcare

Degree of need: **affordability** and **quality** and **accessibility**

Healthcare emerged as a significantly higher need area compared to years prior, with a greater degree of complexity in what individuals have struggled with. Affordability was the greatest challenge with 31% of respondents noting the cost of co-payments, high deductibles plans and insurance premiums as most negatively impacting their day-to-day lives. However, it is important to highlight that quality (21%)



and accessibility (20%) were frequently mentioned in tandem with cost. Providers are booked out months at a time with many communities lacking specialists altogether, requiring significant time to travel for regular check-ups or emergencies.

"We can access medical/dental care but need to drive 50-90 miles."

"Every dentist is booked almost a year out, my pcp is booked out 6 months...I've waited 7 months to see a women's specialist and still can't get in"

Over 300 individuals reported avoiding check-ups and doctors appointments, even when sick or injured, in order to avoid costs.

Transportation

Degree of need: **affordability** and **safety**

Cost of transportation was reported as the largest barrier in maintaining adequate transportation, specifically the price of gas and cost of car repairs. 15% of respondents reported a lack of quality mechanics which has further contributed to overall costs. A new trend emerged with a significant increase in reported concern for safety of community transportation. Drivers disregarding traffic laws and unsafe bike lane and pedestrian access were mentioned by over 70 unique respondents.

"We rarely drive to avoid buying gas."

"Drivers with seemingly entitled attitudes are beyond obeying basic traffic rules. Like they're driving is the priority before basic traffic rules including stopping for pedestrians."

Sense of Community

Sense of community is a need that has not been assessed in years prior, but one that surfaced in many of the locations HRDC serves. Specifically, there was a notable divide between locals and those having recently moved from out of state. Long-term residents reported having lost a feeling of sense of community given the dramatic growth, with some reporting feeling pushed out of their homes by wealthy new-comers. New residents reported feeling unwelcome and unaccepted by locals since they moved.

"It feels like the money from the uber rich who are moving into this community and impacting all services should be distributed more equitably. All individuals deserve a safe, reasonably priced place to live and that benefits the whole community."



“Not really discrimination per se, but I find people to be very condescending to me because I'm not from Montana.”

Only 45% of respondents reported their community as being welcoming to all individuals. Race, sexual orientation, and socioeconomic status were the primary protected classes reported to receive the greatest degree of community inequity, followed by ethnicity.

No difficulty with these issues

Only eight total respondents, or 0.5% reported their community having no challenges or needs. At the individual level, 16% of respondents reported not struggling with any of the need areas listed in the survey. Upon further examination of the data, 24% of the respondents who did select this response identified at least one, if not two need categories. Three primary needs selected for those who also reported not having any challenges were healthcare, mental healthcare and inclusivity/cultural awareness.

Senior Needs

According to the Census Bureau, 30% of Montana's population will be over age 60 by 2030. As of now, there is a significant gap in assisted living facilities, in particular in HRDC's service area. With most seniors living on fixed incomes, the ability to remain secure and stable in the community versus feeling stretched thin financially becomes smaller each year as the cost of living only continues to rise. Healthcare for seniors becomes increasingly difficult with high dental costs and insurance premiums causing the biggest roadblocks to receiving care.

Workforce Development

Workforce Development has been an on-going topic of concern for Southwest Montana. Employers of all industries struggle deeply to retain and recruit staff while employees are unable to find wages that meet the high cost of living in the area. It is important to note that a high cost of living prohibits a workforce from developing and stabilizing over time. If there are no affordable housing options while costs of food, healthcare and childcare continue to rise, individuals and families are often left with no choice but to move away from the area in search of somewhere less expensive.

“The cost of living HAS to go down. Housing is outrageous, which in term causes all of the workforce to move away or end up homeless, which snowballs rapidly into un-stocked shelves in grocery stores and businesses closing due to lack of staff, etc. All of this adds up to a miserable existence.”



ASSESSMENT BY LOCATION

Bozeman- 59715, 59718

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
52,293	27,245	24,329	2,646	50,647	20-24 years

FIGURE 13- Bozeman resident demographics

Bozeman

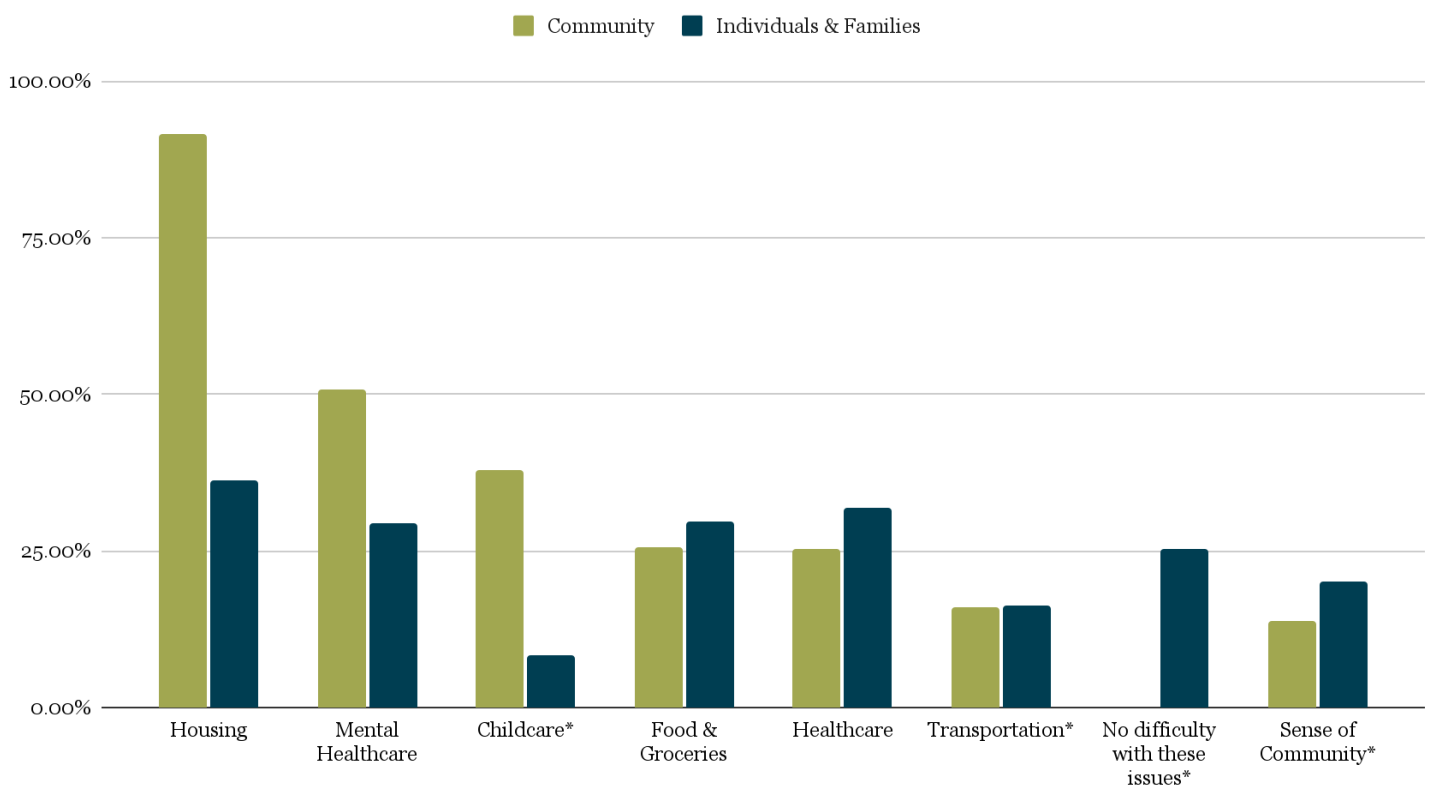


FIGURE 14- Top six community and individual needs by Bozeman residents

Housing unsurprisingly ranked as the top need at both the community and individual level for Bozeman residents. The housing crisis, while somewhat reduced since the spike of 2020, remains a significant challenge for the entire housing spectrum. Renters struggle to keep up with the constant hikes in monthly rent and current homeowners are struggling with high costs of Homeowner Associations Fees (HOA), home repair fees and property taxes. Those who would be considered first-time home buyers are all but priced out of the market due to a high cost of living that makes it difficult to save for a down payment needed for the median cost of homes in the area.



Mental healthcare needs have remained the 2nd biggest concern for the Bozeman community and 3rd ranked need for families and individuals the last two needs assessment cycles. Finding a mental healthcare provider who doesn't have a full caseload or accepts most insurances poses the greatest difficulty for Bozeman residents.

Childcare at the individual level (8%) was ranked significantly lower compared to the perceived community need (37.8%) which was a common trend across all geographic locations. Food and groceries was the 3rd greatest individual need for Bozeman respondents, which is a significant increase from the last assessment where it ranked 7th. At the community level, it also jumped up significantly from the 7th greatest concern to 4th. HRDC's Gallatin Valley Food Bank in Bozeman has seen this drastic spike in need, with 137 new households accessing services just in March 2023. As of June 2023, over 1.5 million pounds of food have been distributed.

Finding available physicians in a reasonable amount of time that are also in network poses the greatest barrier to supportive healthcare for Bozeman residents. Many specialty providers are no longer in the area, requiring travel to Billings, Missoula or out of the state completely. Transportation concerns were largely centered around traffic safety and concerns with downtown parking and driving congestion. Many Bozeman respondents noted the critical need for the expansion of public transportation services, calling for the passage of the Urban Transportation District as a solution for sustainable service.

Bozeman's population has increased more than 50% since 2010, which many attributed for the strain in a sense of community. The slower pace of Bozeman once felt has been replaced with more congestion, local businesses closing and a feeling of divide politically and socioeconomically.



Belgrade- 59714

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
10,555	5,027	5,528	773	9,782	40-44 years

FIGURE 15- Belgrade resident demographics

Belgrade

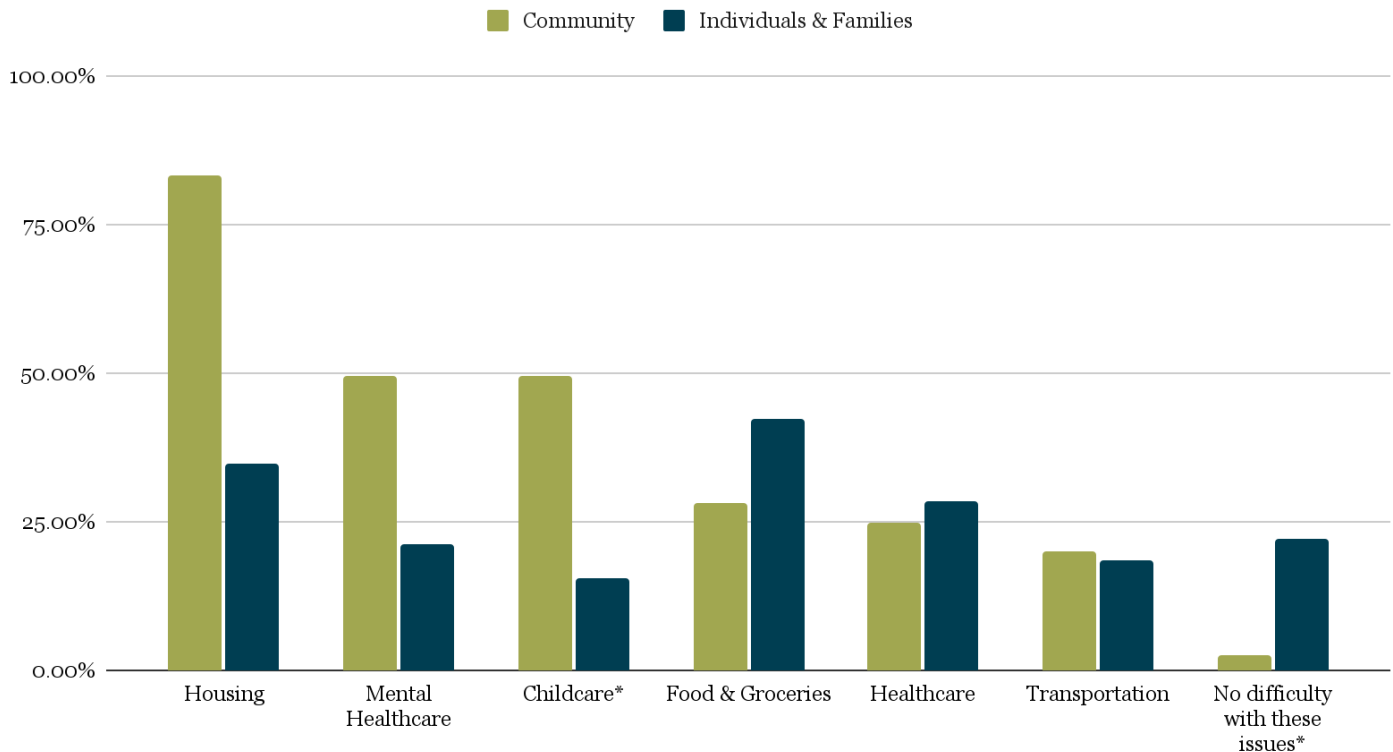


FIGURE 16- Top six community and individual needs by Belgrade residents

Belgrade respondents were closely aligned in community need and individual areas of challenge. Food and groceries greatly surpassed other individual needs for residents, with many respondents naming the need for more grocery options, specifically in the River Rock development. Mental healthcare community needs were tied 2nd with childcare, but ranked lower individually at 5th overall. Belgrade residents specifically spoke to the high cost of mental health services and the extended waitlists to get in for appointments.



Housing ranked 2nd individually, and once again 1st overall for the Belgrade community. Previously, many people living in Bozeman would move to Belgrade for a sense of financial relief, but this option is no longer viable with the median listing price at \$635,000. Belgrade is developing quickly, but costs of homes and rental units continue to remain high and largely unattainable for first time buyers. Uncooperative and high priced HOA fees were also mentioned on multiple occasions by Belgrade residents. Transportation to and from healthcare appointments along with increased traffic safety near Belgrade school zones were the specific identified levels of need for transportation by residents.



Manhattan- 59741

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
2,086	1,209	877	66	2,020	5-9 years- male 35-39 years- female

FIGURE 17- Manhattan resident demographics

Manhattan

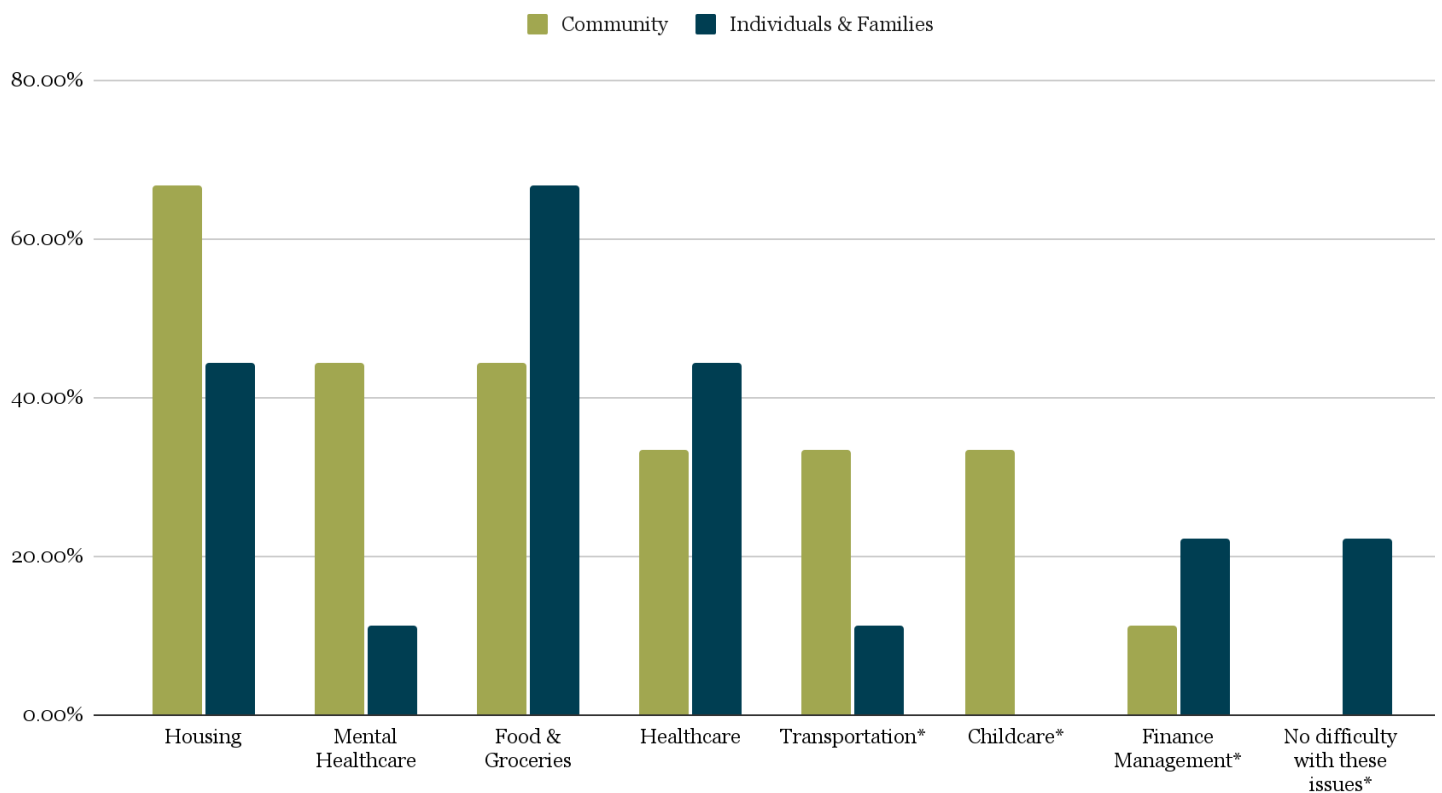


FIGURE 18- Top six community and individual needs by Manhattan residents

Cost of housing and food & groceries were ranked first, but inverse for community and individual/family level respectively while mental healthcare was significantly lower of an individual need compared to the perception of community gaps. Healthcare was tied with individual needs of housing, with most residents struggling to keep up with prescription costs or obtain regular care for chronic illnesses. No respondents reported difficulties with childcare personally. Finance management was unique to Manhattan respondents, with areas of concern including budget management, short-term loan assistance and debt management. Scheduling and obtaining affordable auto repairs was the greatest concern in transportation.



Three Forks- 59752

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
1,989	987	1,002	78	1,911	60-64 years

FIGURE 19- Three Forks resident demographics

Three Forks

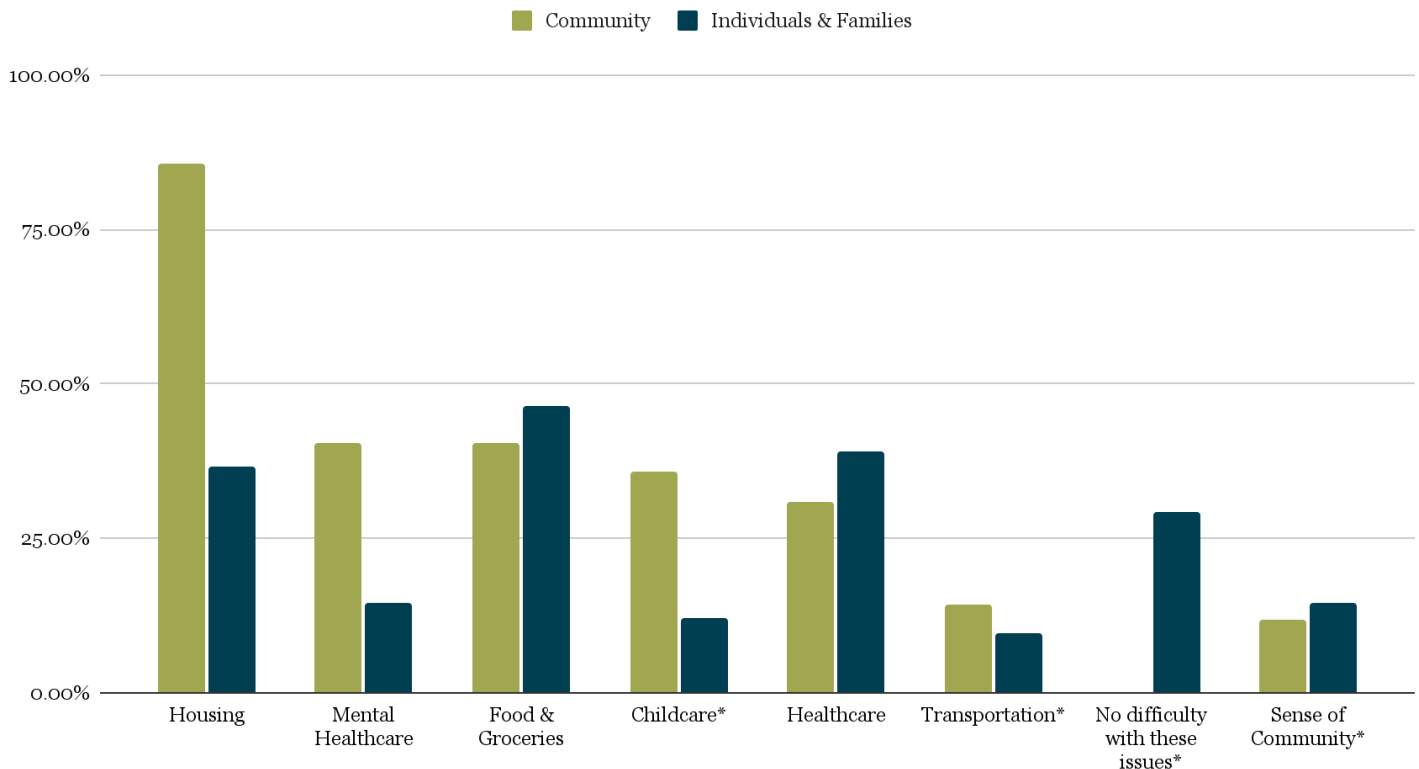


FIGURE 20- Top six community and individual needs by Three Forks residents

Three Forks respondents were closely aligned with Manhattan respondents in having difficulties with housing second to food & groceries, followed by healthcare. Respondents noted that food costs are significantly higher than in Bozeman, but this then requires travel just to purchase less expensive items. Property tax increase was the most significant housing burden on residents, followed by energy bills. Three Forks respondents had one of the highest response rates for no difficulty with the needs described in the survey, but most described the need for more amenities and specialty services that don't require significant travel to either Bozeman or Belgrade.



Gallatin Gateway- 59730

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
967	499	468	55	912	5-9 years- male 50-54 years- female

FIGURE 21- Gallatin Gateway resident demographics

Gallatin Gateway

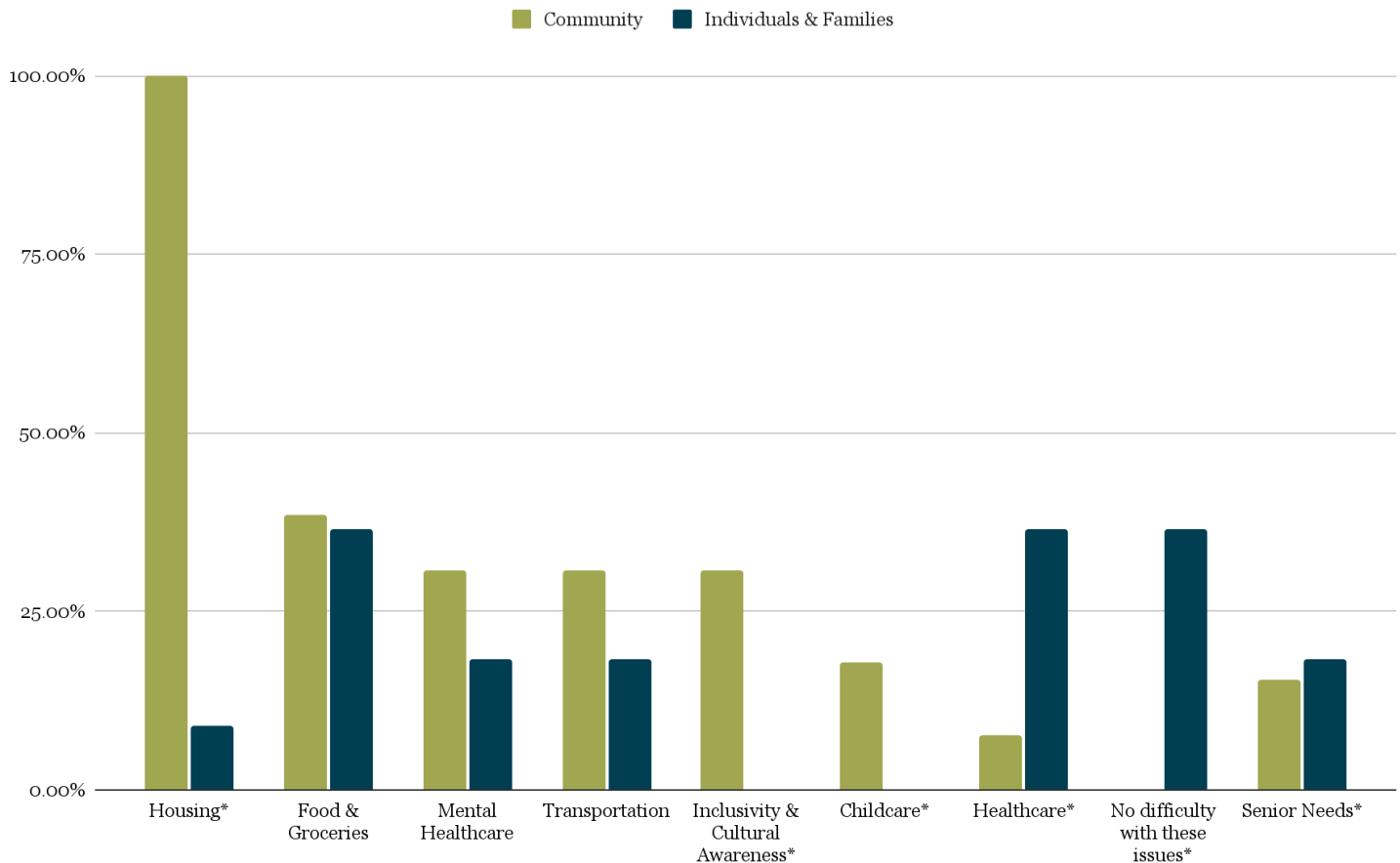


FIGURE 22- Top six community and individual needs by Gallatin Gateway residents

Gallatin Gateway was one of the two unanimous responses for housing difficulties at the community level, with only 9% of individuals reporting similarly. Gateway respondents also had the highest percentage of those not having any challenges in the past year, tied with top need alongside costs of food and healthcare coverage. Also unique to the area is the community's need for greater inclusivity and cultural awareness. Senior needs also surfaced higher compared to most communities, with social engagement and more options for senior healthcare as top concerns.



Big Sky- 59716

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
3,591	1,813	1,778	243	3,348	40-44 years- male 35-39 years- female

FIGURE 23- Big Sky resident demographics

Big Sky

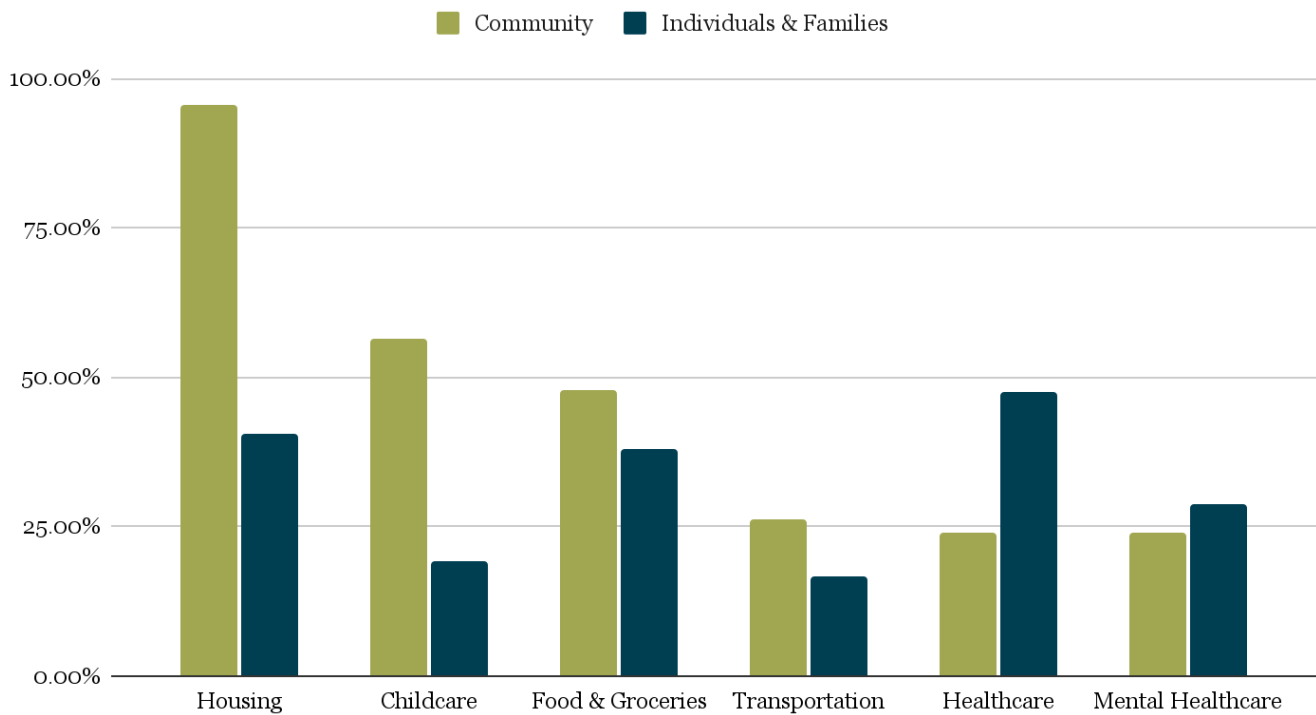


FIGURE 24- Top six community and individual needs by Big Sky residents

Big Sky was the only location where respondents had the same top six needs for individuals and families as well as the whole community. Housing affordability has continued to cause strain on permanent residents, but also on the seasonal workforce critical to the overall infrastructure and stability of Big Sky. Healthcare ranked the greatest need for individuals and families with over 60% of respondents reporting the high cost of services, followed by the challenges of seeking specialty physicians locally. Many respondents specifically noted their ability to stay in the area would be contingent on changes in childcare availability and education options for kids. With one primary road in and out of Big Sky, transportation remains in the top four needs of Big Sky with many noting the challenge of having to access more specialized services such as mental healthcare and less expensive food items in Bozeman.



West Yellowstone- 59758

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
1,272	583	689	268	1,004	35-39 years- male 30-34 years- female

FIGURE 25- West Yellowstone resident demographics

West Yellowstone

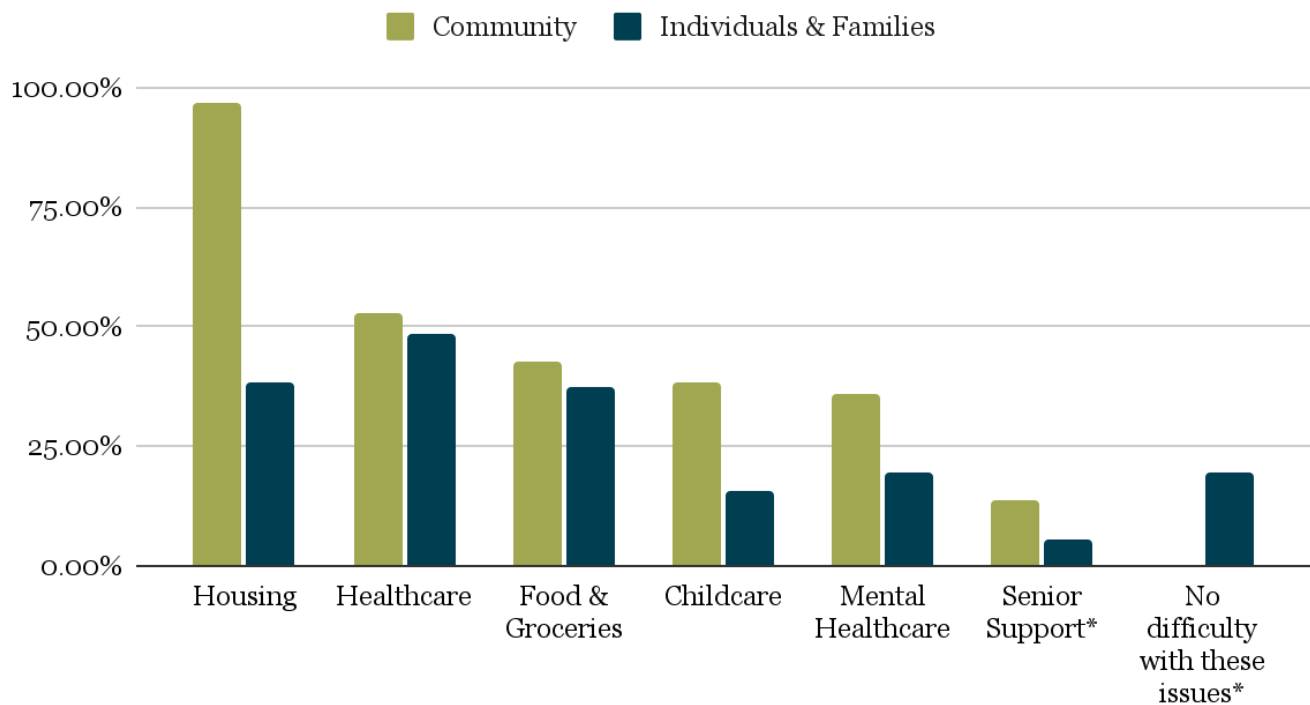


FIGURE 26- Top six community and individual needs by West Yellowstone residents

West Yellowstone respondents had the second highest report of community challenge in housing at 97%. Housing ranked second overall for families and individuals with a call for more affordable options. West Yellowstone was the only location to report senior needs within the top six areas of challenge, specifically noting the need for assisted living facilities and programs to enhance community connection. Healthcare was also mentioned frequently, with many respondents stating a lack of consistent healthcare providers makes it difficult to maintain regular check-ups. While transportation and public safety did not surface in the top six overall needs, many West Yellowstone residents highlighted the need for improved snow removal processes to better support walkability and to ensure safety for seniors.



Gardiner- 59030

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
833	483	350	32	801	50-54 years

FIGURE 27- Gardiner resident demographics

Gardiner

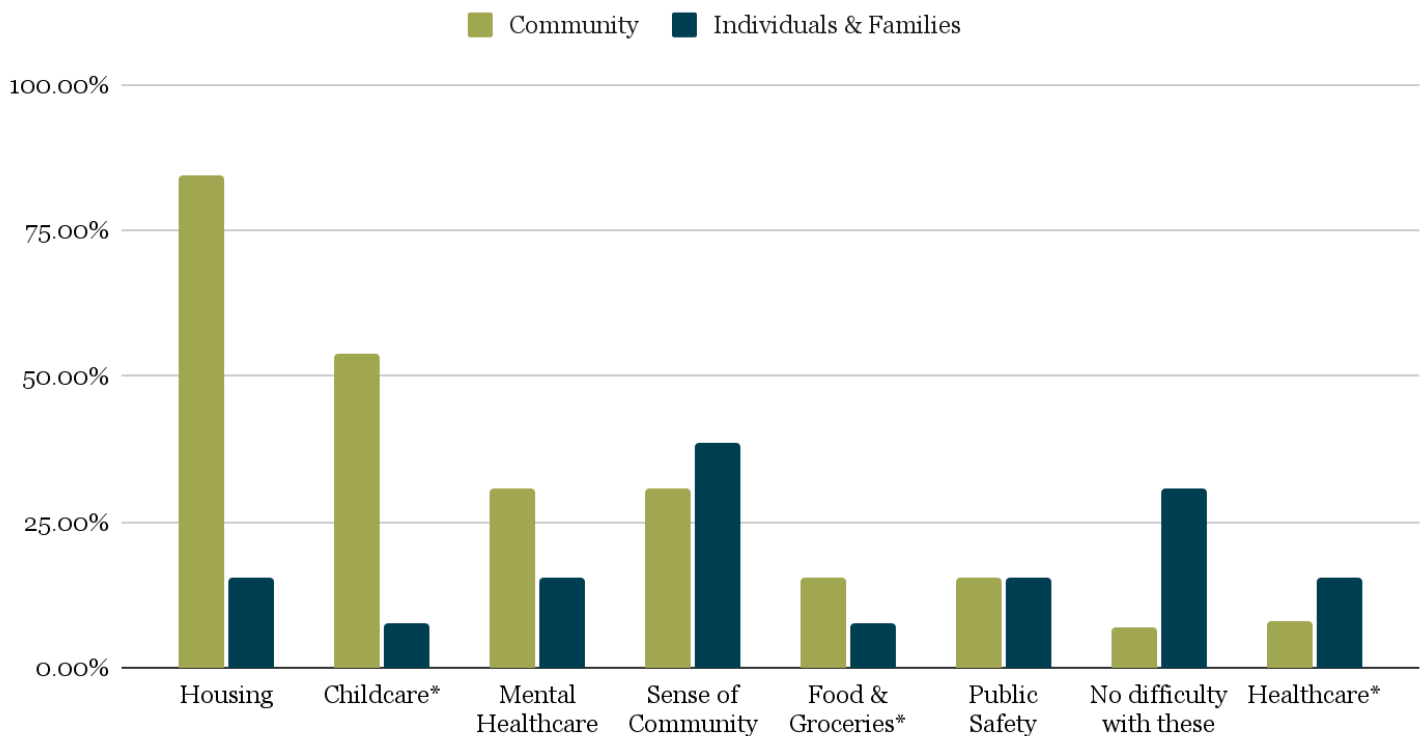


FIGURE 28- Top six community and individual needs by Gardiner residents

Gardiner residents ranked a lack of sense of community as a higher need at both the individual and community levels compared to any other location. Survey respondents also highlighted the concern of outside entities buying up significant plots of land and too many vacation rentals as the primary issues in inflated housing costs. Public safety was also a unique top rated need at both the community and individual level, which could be attributed to the flooding events occurring in Gardiner months before the survey was released. Childcare shortages and significant drops in school enrollment were another concern raised by Gardiner residents, with a fear that if affordable housing and cost of living is not addressed, families will continue to vacate the area and school enrollment could drop even further.



Emigrant- 59027

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
465	207	258	14	451	20-24 years- male 30-34 years- female

FIGURE 29- Emigrant resident demographics

Emigrant

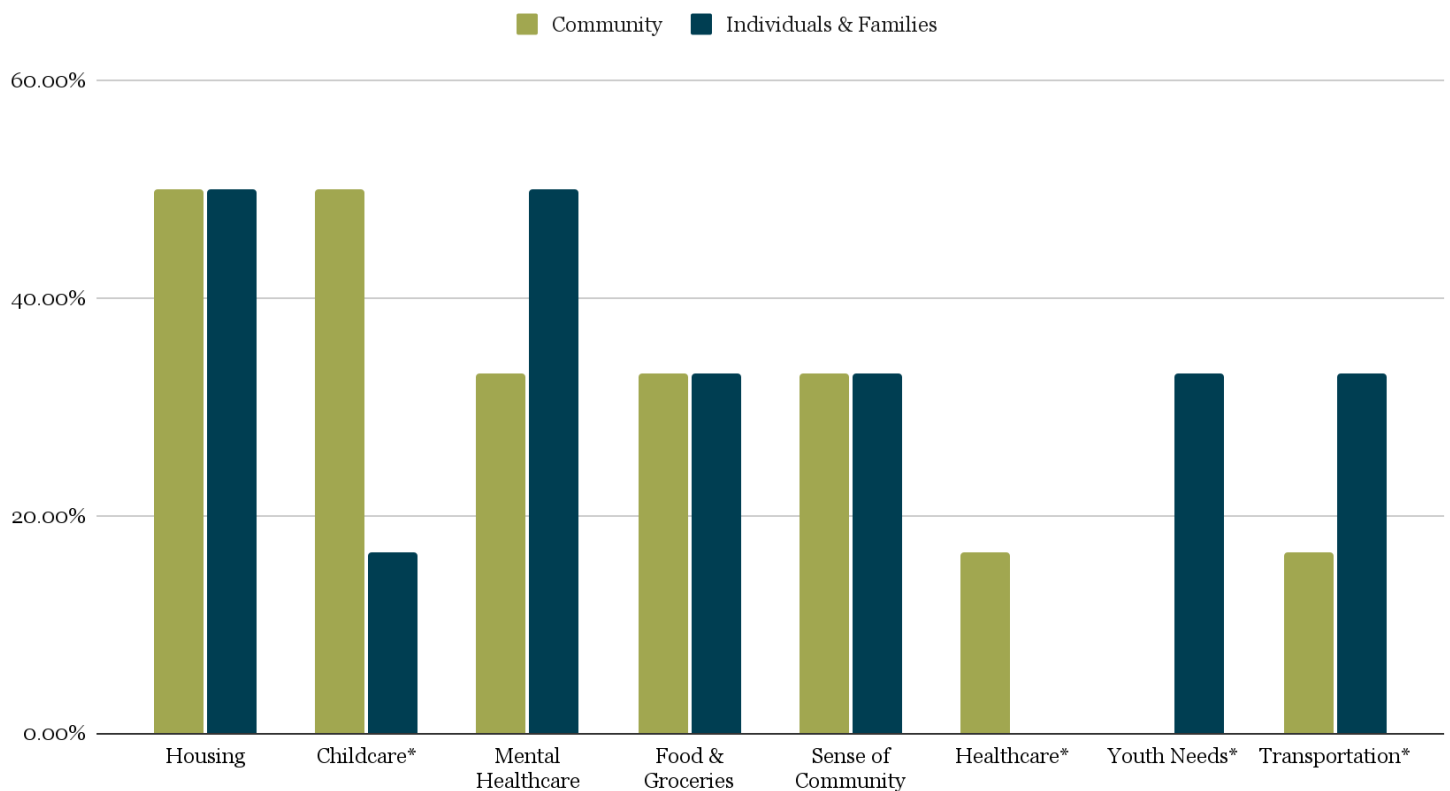


FIGURE 30- Top six community and individual needs by Emigrant residents

Housing costs and childcare availability were tied for greatest community concerns in Emigrant while housing and mental healthcare were tied for largest family and individual needs. In regard to feeling a lack of a sense of community, respondents highlighted the need to invest in the current community and focus less on developing infrastructure that supports tourists only. Transportation needs were significantly higher at the individual level, with respondents noting the difficulty in obtaining timely and affordable vehicle repairs. Rising prices of groceries was the greatest concern for food.



Livingston- 59047

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
8,040	3,970	4,070	270	7,770	40-44 years- male 25-29 years- female

FIGURE 31- Livingston resident demographics

Livingston

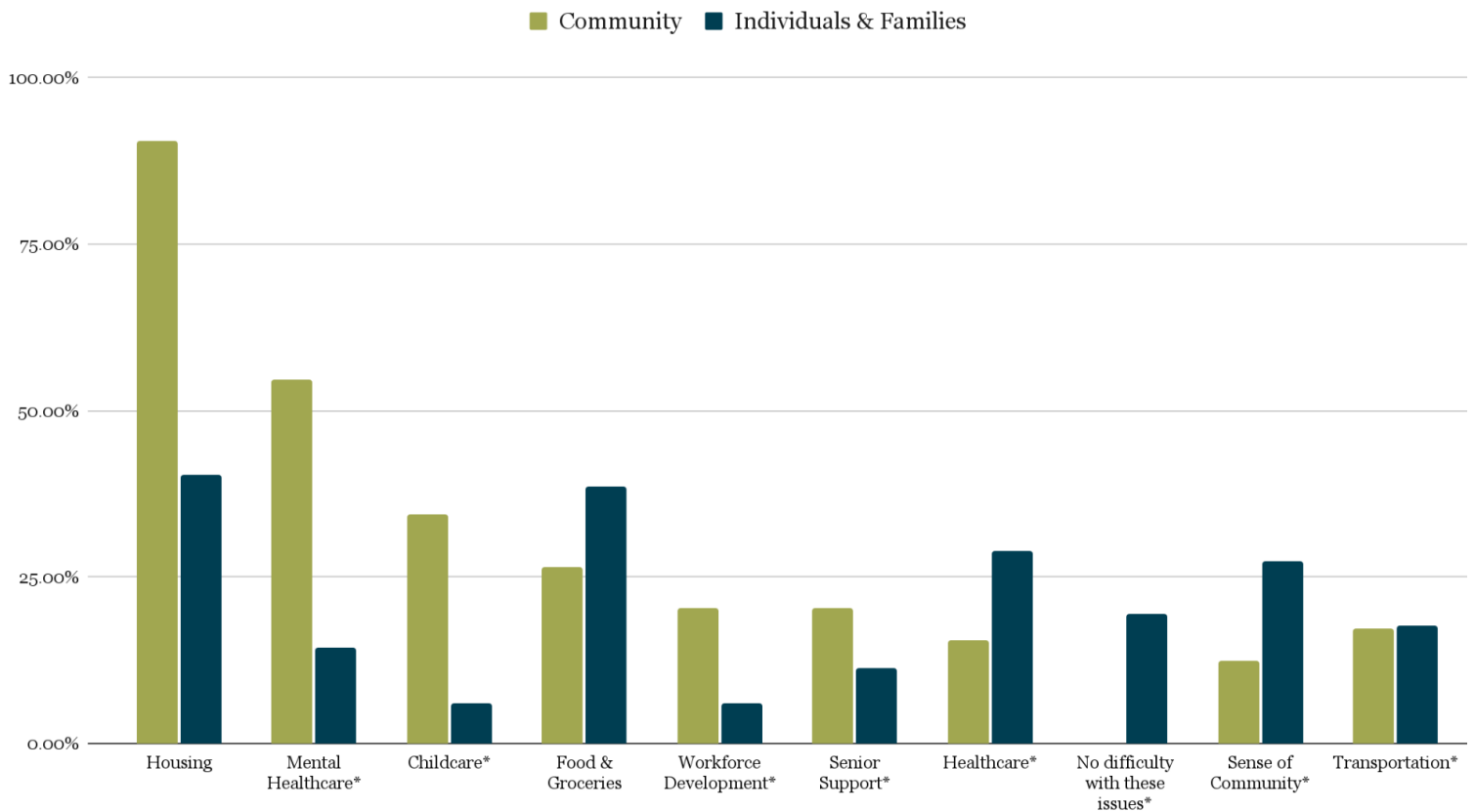


FIGURE 32- Top six community and individual needs by Livingston residents

Livingston respondents had the greatest spread in community versus individual and family needs. The only needs that ranked in the top 6 for both were housing and food & groceries, with 91% stating the immediate need for affordable housing options. Livingston residents ranked senior needs highest at both levels compared to all other communities, citing a major gap in assisted living. Many residents also reported the need for jobs that pay enough to cover the significant costs of housing in the area. The high rating for sense of community aligns with the CASPER survey taken in 2022, where 36.4% of respondents reported considering moving away from the area due to a significant change in the community culture.



Clyde Park- 59018

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
332	167	165	10	322	65-69 years

FIGURE 33- Clyde Park resident demographics

Clyde Park

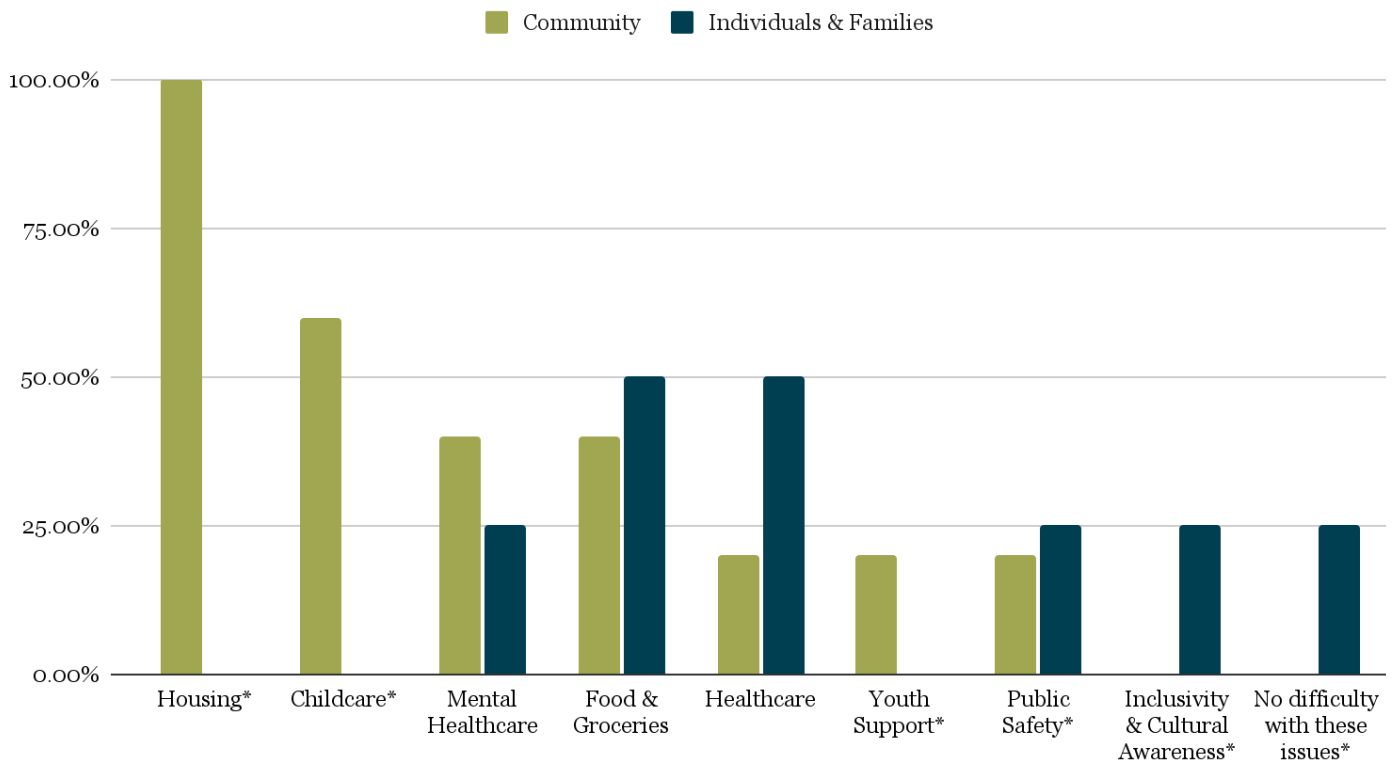


FIGURE 34- Top six community and individual needs by Clyde Park residents

Individual needs of Clyde Park residents are drastically different compared to local community needs and compared to other locations. Childcare was ranked 2nd overall for community need, but was not negatively impactful on families and individuals in the last year. Clyde Park was the only location where no residents reported struggling with housing, and where support for youth was identified as a gap in the community. For youth needs, residents unanimously reported a need for greater opportunities that ease college application and entrance, plus resources to support youth staying in college once admitted. Residents also reported highest on the need for greater individual inclusivity and cultural awareness, specifically citing the need for less divisive political perspectives.



White Sulphur Springs- 59645

Population	Male	Female	Ethnicity <i>Hispanic</i>	Ethnicity <i>non-Hispanic</i>	Primary Age Group
955	546	409	26	929	70-74 years- male 65-69 years- female

FIGURE 35- White Sulphur Springs resident demographics

White Sulphur Springs

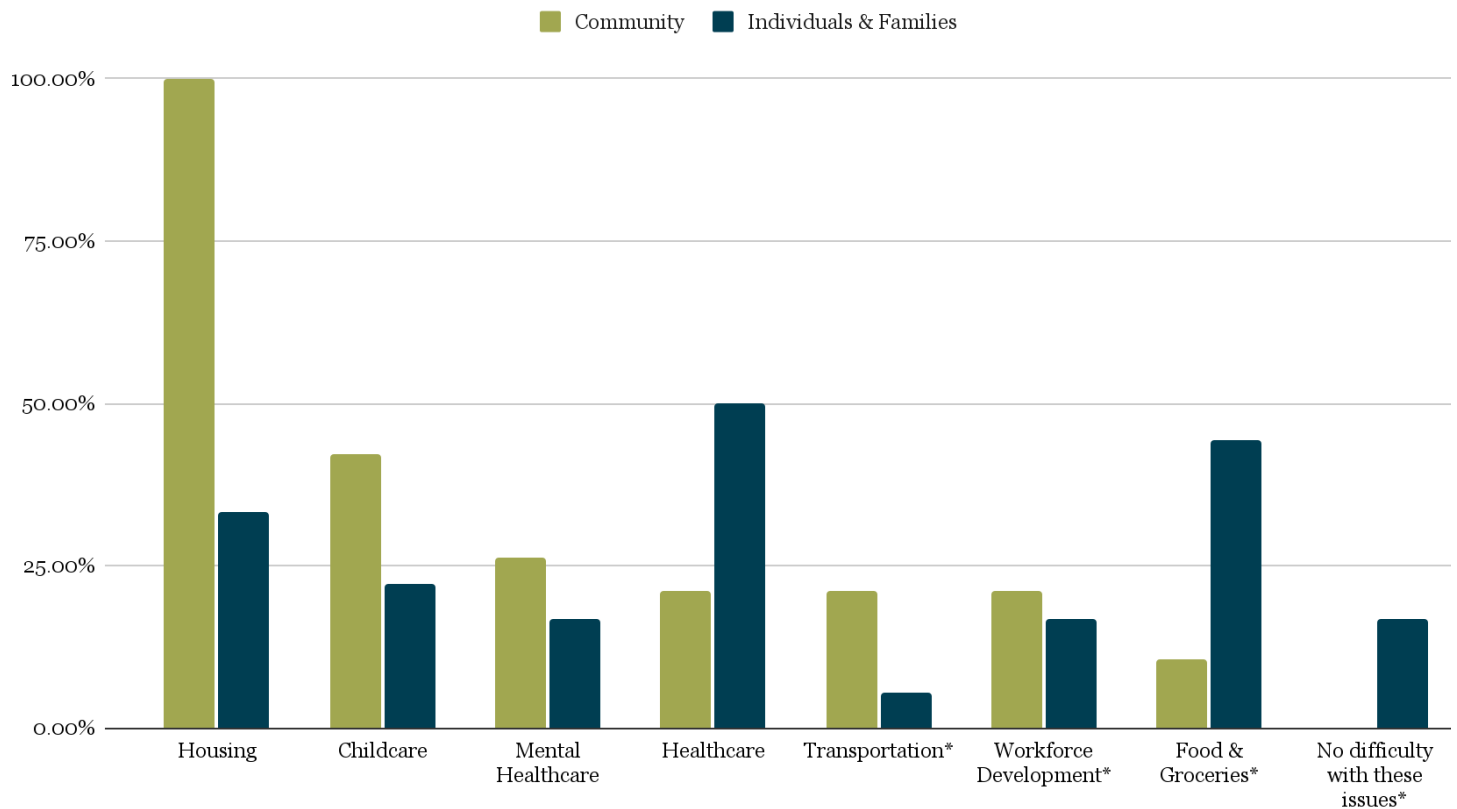


FIGURE 36- Top six community and individual needs by White Sulphur Spring residents

White Sulphur Springs respondents reported affordable housing as their greatest community need at 100%, while healthcare and food & groceries tied highest individually. Travel required for specialty services and obtaining a consistent general care physician have been the largest barriers to individual healthcare. Residents also stated their difficulty in obtaining quality, affordable fruits and vegetables, even though food & groceries needs at the community level were ranked lowest compared to all locations. Lastly, there is a major concern that workforce development is not sustainable, and that focus is primarily on short-term advances that will not contribute to long-term, stable jobs that also cover the cost of housing.



ASSESSMENT BY DEMOGRAPHIC

Ethnicity

Community Needs

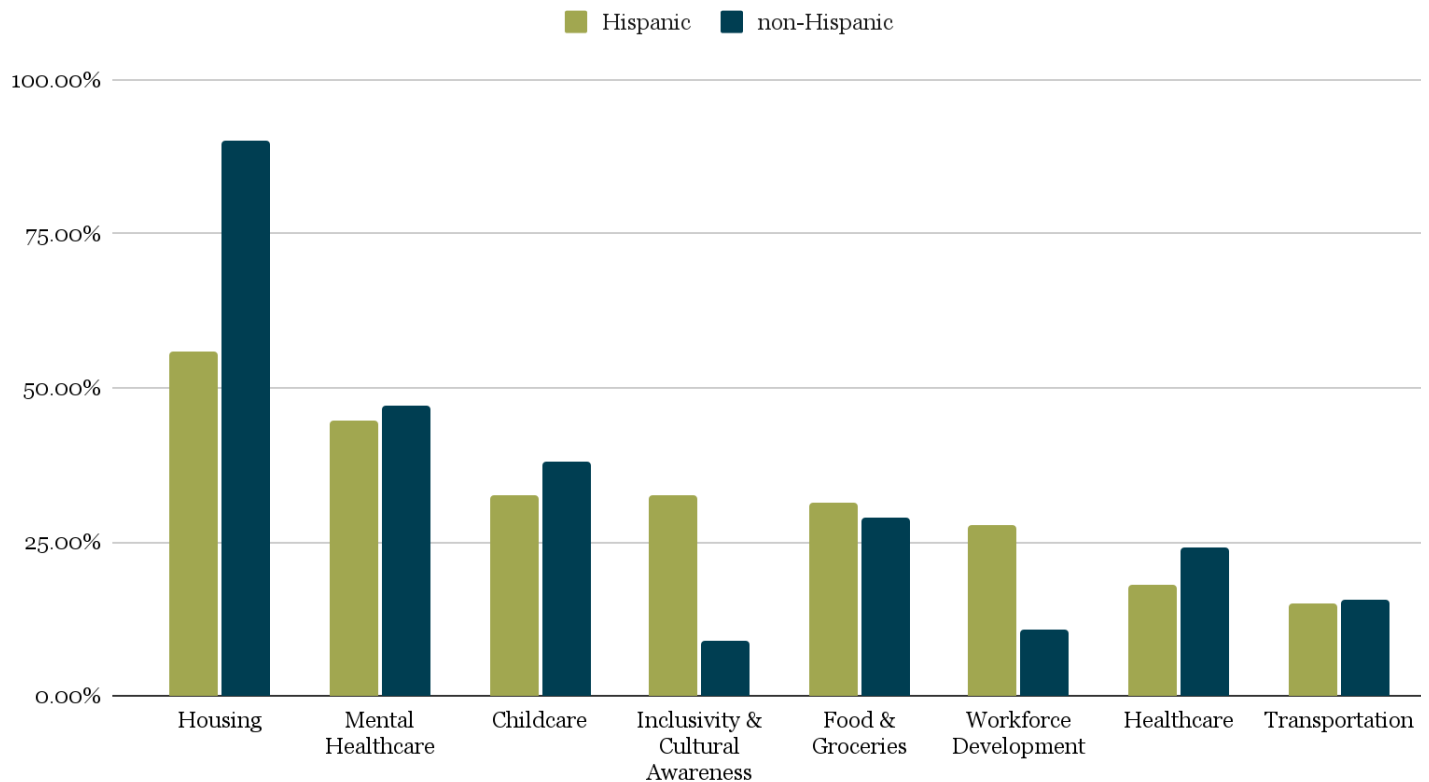


FIGURE 37- Community need comparison by ethnicity

The top three community level needs were ordered similarly between Hispanic and non-Hispanic respondents with a notably greater concern for housing amongst Non-Hispanics. Food & groceries ranked similarly between both respondent groups.

When asked about perceived community safety (Appendix B), 50% of Hispanic respondents agreed or strongly agreed their community is safe while over 80% of non-Hispanics responded the same way. Only 17% of Hispanic respondents disagreed that their community is welcoming to all, which is lower than the 34% of non-Hispanics respondents disagreeing or strongly disagreeing that their community is welcoming to all (Appendix B).



Individual & Family Needs

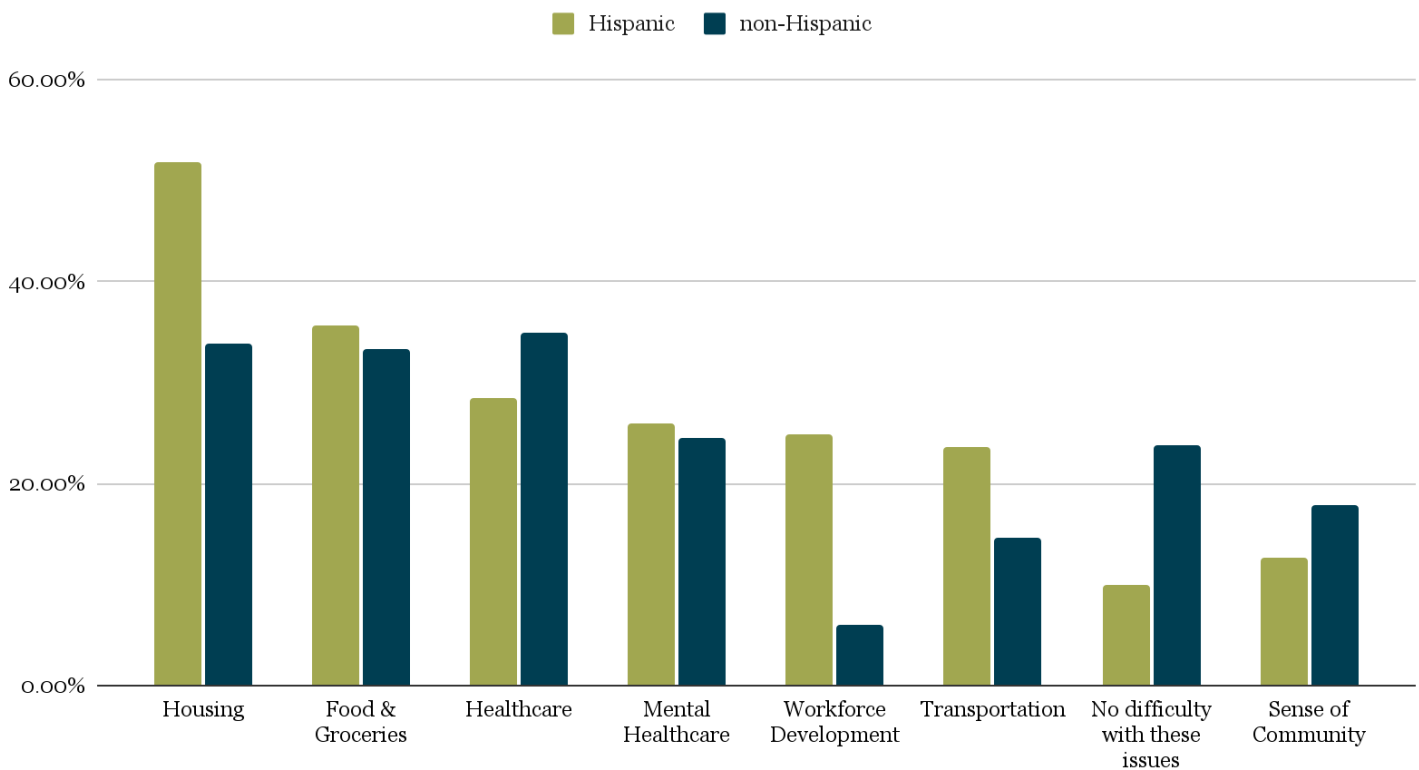


FIGURE 38- Individual and family need comparison by ethnicity

Individual and family needs showed greater variation between Hispanic and non-Hispanic respondents. Only 10% of Hispanic respondents reported having no needs in the last year compared to 25% of non-Hispanic respondents. Workforce development and transportation were unique to the top 6 needs for Hispanic individuals and families.

Respondents were asked how frequently they are able to provide the basic necessities for themselves and/or their family (Appendix B). 29% of Hispanic respondents reported always being able to provide basic necessities which is significantly lower than the 64% response rate for non-Hispanic respondents. Income gaps were notable between groups with 77% of Hispanic respondents making less than \$4000/month compared to 52% of non-Hispanic respondents. Barely 1% of Hispanic respondents reported making more than \$8000/month, while 14% of non-Hispanic respondents recorded the same income.



Age

Community

Respondents ages 18-59 were closely aligned in primary community needs, ranking housing, mental healthcare, childcare/youth support, food & groceries and healthcare as the greatest concerns. The 6th perceived community need is where the greatest difference is shown between age groups:

Age range	6th perceived community need
18 - 21 years old	Specialized Services
22 - 29 years old	Inclusivity & Cultural Awareness
30 - 39 years old	Transportation
40 - 49 years old	Transportation
50 - 59 years old	Workforce Development
60 years or older	Senior Needs

FIGURE 39- 6th ranked community need based on age

Individual

Housing needs were reported at the individual level for all age groups except 18-21 year olds and were scored highest by 22-29 year olds. Housing needs are still considerably high for 30-59 year olds, with many respondents signaling the increase in property taxes over the years. Healthcare was reported individually across all age ranges and was ranked higher in overall need than prior HRDC needs assessments. 18-21 and 30-39 year old respondents ranked healthcare as their greatest need with food & groceries as a close second. Food & groceries is the final commonality across all ages, also increasing in overall severity of need compared to prior assessments.

Inclusivity and cultural awareness were only reported as a higher level community and individual need by respondents under 29 years of age, whereas respondents 40 years or older all reported a lack of community as a considerable personal need.



Income

For a comparison of all respondents we will consider an average Area Median Income of \$73,800 for Gallatin, Park and Meagher County (Appendix A).

50% AMI

According to Housing and Urban Development (HUD), an individual or household at 50% Area Median Income (AMI) is considered very low income. The estimated annual income for 50% AMI in HRDC's service area would equate to \$36,900, or \$3,075 gross monthly. \$922 would be the maximum a person or family could pay on rent or housing before being cost burdened. 37% of survey respondents would fall in this income bracket or lower with 23% identifying as Hispanic and 52% falling between ages 20-39.

Housing ranked as the greatest need, both at the community level (81%) and for families and individuals (48.4%). Mental healthcare, food & groceries and healthcare were also ranked in the primary areas of concern for both. Childcare and inclusivity/cultural awareness were unique to community needs compared to transportation and finance management unique to families and individuals.

100% AMI

The estimated annual income for 100% AMI would equate to \$73,800, or \$6,150 gross monthly. \$1,845 would be the maximum a person or family could pay on rent or housing before being cost burdened. 3.4% of survey respondents would fall in this income bracket, with only 13.4% making over 100% AMI. 29% of respondents at 100% AMI identified as Hispanic, and the primary age group of this income bracket fall between 30-39 years of age.

91.7% of respondents at 100% AMI reported housing as the greatest community need, which is a deep contrast to only 16.3% having struggled personally with housing costs in the last year. A sense of community was ranked highest for individuals in this income bracket, followed by healthcare, mental healthcare food & groceries and childcare, which were also reported as top community level needs.

Given aforementioned county housing data, individuals in either income bracket would be unable to purchase a home in their area and renters would all be considered cost-burdened.



CLOSING THOUGHTS

It is critical to remember that every community is unique, and within each community are valued individuals who face a completely different set of circumstances and challenges. The issues impacting our communities at large are deeply intertwined and hardly ever stand alone. A lack of housing can impact the ability to buy groceries or pay for transportation needs, which can lead to negative physical and mental health consequences, all of which impact the workforce and engagement of a community.

A final overall trend shared by residents of all ages, locations and income levels is the misconception that only low-income families and individuals are struggling. The ability for many to find financial stability and meet more than basic needs has become difficult to achieve without working multiple jobs or excessive hours. Even though many reported making what should be a living wage, the gap to cover cost of living has become too wide in our service area. The cost of living has increased so dramatically, eligibility requirements of many services no longer apply to individuals and families who need help, which makes the distance between insecurity and stability that much larger.

"I am a caretaker for my father and special needs son, I shouldn't have to work 2 jobs just to pay rent. That doesn't even cover groceries or utilities, yet I am still over income levels for help, even with one job."

"Being a single person in this town is incredibly difficult and I feel we are often forgotten. I make a great wage for someone under 30 but I have never been able to hold less than 2 jobs and I don't see that changing. It's either live paycheck-to-paycheck or work 75+ hours a week to get by somewhat comfortably. There are a lot of people struggling to get by. "

No one entity can solve homelessness, hunger, or cost of living alone. It requires a deeply integrated community approach that will take time and engagement from everyone who lives, works and recreates here. A needs assessment is the first step in understanding where to start. We once again would like to thank those who took the time to complete our needs assessment survey and those who work tirelessly in pursuit of a strong and thriving community. For questions or concerns regarding the 2022 HRDC Community Needs Assessment, please contact Krista Dicomitis, Strategic Planning Officer at kdicomitis@thehrdc.org



APPENDICES

APPENDIX A

Definitions:

Housing cost ratio: percent of total income spent on housing

Cost-burdened: households spending more than 30% of total income on housing

Calculations:

PG 7:

Income required for median home prices calculated with the following assumptions:

- 30 year term
- 7% interest
- 5% down payment
- \$0 debt
- 1.1% property tax
- \$200 Homeowner Association fee

PG. 34:

Averaged Area Median Income across HRDC's service area:

$$\begin{aligned} & \$84,200 = 100\% \text{ AMI Gallatin County} \\ + & \$70,000 = 100\% \text{ AMI Park County} \\ + & \underline{\$67,200 = 100\% \text{ AMI Meagher County}} \\ & \$221,400 \div 3 = \mathbf{\$73,800 \text{ averaged AMI}} \end{aligned}$$



APPENDIX B

Sample survey questions:

FIGURES 12-38:

Question #3; multiple choice:

Select the top three categories you believe are causing the most difficulty for your community at this time.

Question #19; multiple choice:

Select the top three categories of need that have caused the most difficulty for you and/or your family in the past year.

PG 31-32:

Question #8; Likert scale, strongly agree to strongly disagree:

I feel safe in my community.

Question #9; Likert scale, strongly agree to strongly disagree:

My community is welcoming to all individuals, regardless of race, gender, religion, sexual orientation, ethnicity, age, socioeconomic status, appearance, etc.

Question #14; Likert scale, always to never:

Are you able to provide the basic necessities (e.g. food, rent, childcare, utilities) for you and/or for your family?

Question #47; multiple choice:

What is your MONTHLY household income after taxes and other deductions?



APPENDIX C

Supplemental data:

SOURCES:

[Bozeman Real Estate Group](#)
[CASPER Survey- Park County](#)
[City of Bozeman 2024 Budget Report](#)
[Federal Reserve Economic Research](#)
[Federal Reserve Bank Montana Workforce Experience report](#)
[Gallatin Association of Realtors](#)
[Headwaters Economics](#)
[National Low Income Housing Coalition](#)
[Northern Rocky Mountain Economic Development District CEDS](#)
[United States Census Bureau](#)
[Zillow](#)

PHOTOS:

[Park County](#)
[Visit Bozeman](#)
[Visit Meagher County](#)