

INDUSTRY TRENDS

Top five employment industries:

1. Educational, Health and Social Services (29%)
2. Retail Trade (13%)
3. Arts, Entertainment, Recreation, Accommodation and Food Services (10%)
4. Other Services (8%)
5. Transportation and Warehousing, and Utilities (8%)

Industrial Specialization Index

The index is calculated using employment and industry information. A more diverse economy has a lower index value, whereas a county with a high specialization index can be described as not being economically diverse.

- 985, compared to 752 in Montana and 789 in the United States.

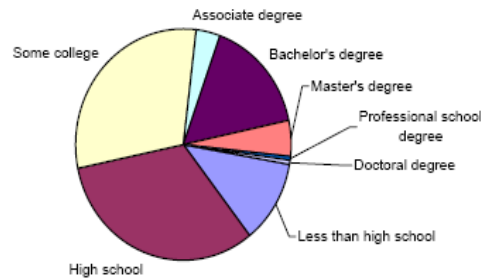
SOCIAL TRENDS

Education

Education of resident 25 years and older in 2000.

- 12 percent had no high school degree, compared to 13 percent in Montana.
- 32 percent had a high school degree, 30 percent had some college education, 3 percent had a associates degree.
- 23 percent have a college degree or greater, compared to 24 percent in Montana.

Educational Attainment



Sources:

- **Headwaters Economics Web Site:** www.headwaterseconomics.org
- **Additional information available at:** dataplace.com; factfinder.census.gov; ourfactyourfuture.org; ceic.mt.gov.



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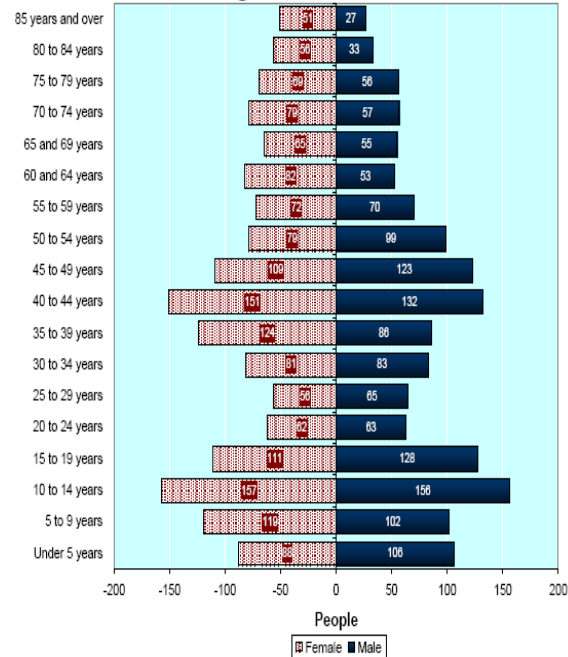
City of Cut Bank

At a Glance

This community profile provides basic demographic, economic, and industry data. It is meant to present baseline information on trends and rankings on a county, state and national level. All information is based on 2000 US Census data obtained from Headwaters Economics unless otherwise noted and compiled and edited by MSU Extension .

Total population change (2000 - 2006)*	2.1%
Total population (July 2006)*	3,171
Poverty rate (2000)	12%
Per Capita Income (1999)	\$15,977

Age Breakout in 2000



Total Population by Race in 2000		% of Total
White	2,563	82.5%
Black or African American	1	0.0%
American Indian or Alaskan Native	420	13.5%
Asian	7	0.2%
Native Hawaiian or Other Pacific Islander	4	0.1%
Some Other Race	4	0.1%
Two or More Races	106	3.4%

POPULATION TRENDS

Age

- Median age in 2000 was 39.2 years, compared to 37.5 years in Montana.
- Largest age category is 10 to 14 years (313 people or 10.1 percent).

Populations Changes*

- Total population as of July 2006 was 3,171.
- Increased 2.1 percent from 2000 to 2006, compared to an increase of 4.7 percent in Montana.
- Gained 66 residents from 2000 to 2006.

New Residents

- 15 percent of residents lived in a different county in 1995.
- 8 percent of residents lived in a different state in 1995.
- 0 percent lived outside of the country in 1995.

Race and Ethnicity

Race and Ethnicity are broken out separately. The Ethnicity breakout is separate because Hispanics can be of any race.

- 82.5 percent are White and 13.5 percent American Indian or Alaskan Native
- 0.9 percent Hispanic or Latino.

* Source: Montana Census and Economic Information Center: ceic.mt.gov

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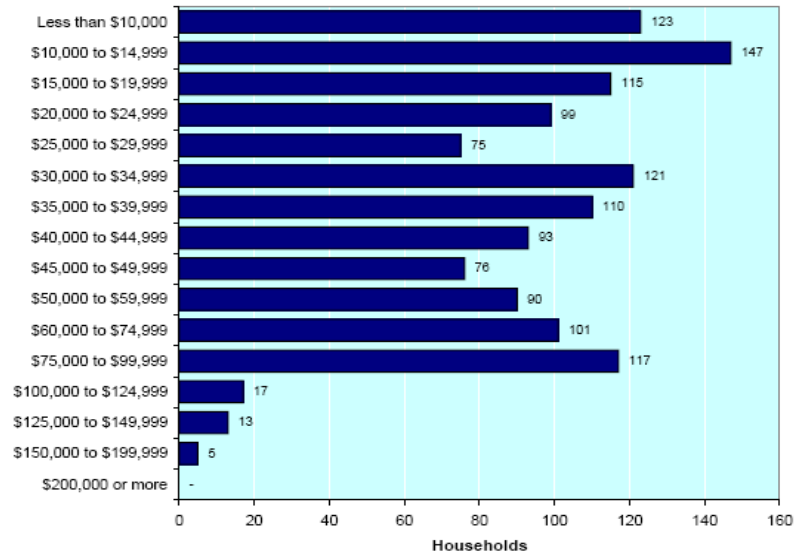
ECONOMIC TRENDS

Income Distribution

- 70 percent of individuals and 43 percent of households earned less than \$30K in 1999.
- Per Capita Income was \$15,977, compared to \$17,151 in Montana in 1999.
- Median household income in 1999 was \$33,885.
- Income bracket with the largest number of households was "\$10,000 to \$14,999".
- In 1999, for every household that made over \$100K, there were 16 households that made less than \$30K.

Sources of Income in 2000	% of Total
Wage or Salary Income	70.3%
Self-Employment Income	4.2%
Interest, Dividends, or Net Rental Income	5.8%
Social Security Income	9.3%
Supplemental Security Income	0.7%
Public Assistance Income	0.1%
Retirement Income	6.6%
Other Types of Income	2.9%

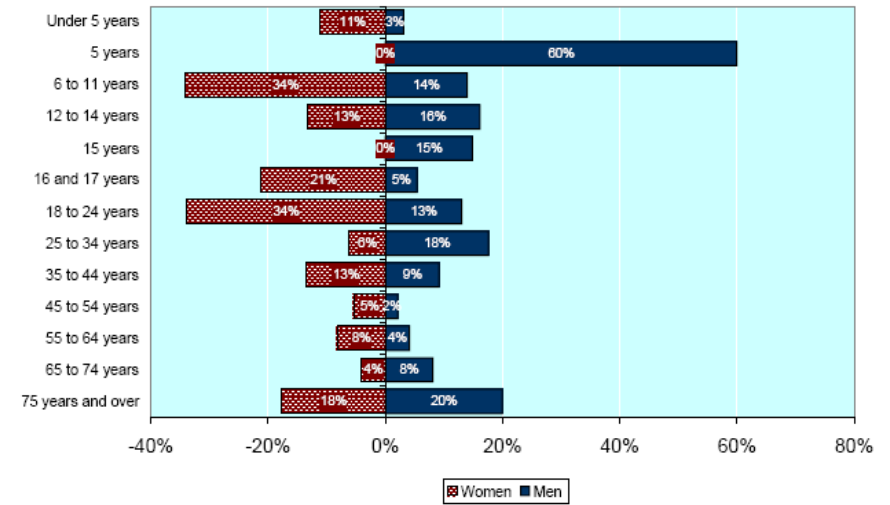
Household Income Distribution in 2000



Poverty

- 12 percent of individuals earn income below the poverty line in 1999, compared with 14.6 percent in Montana.
- 16 percent of individuals under 18 years live below the poverty line, compared to 13.1 percent in Montana.
- 12 percent of individuals over 65 years live below the poverty line, compared to 9.1 percent in Montana.
- 14 percent of women and 10 percent of men live below the poverty line.
- The family type with the highest poverty rate is "Female - No Husband - Children Under 5 years" with 64 percent under the poverty line in 1999.

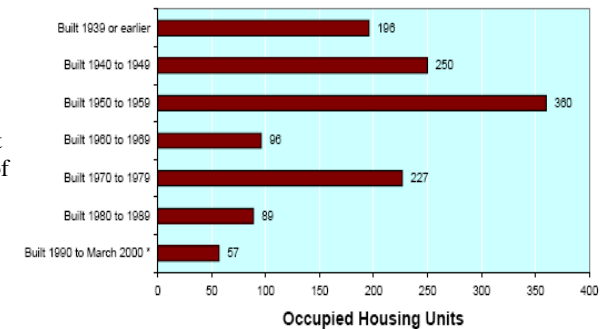
Percent under Poverty by Sex and Age



Housing

- 15.3 percent of housing units were vacant in 2000.
- 62.1 percent of housing units are owner occupied or for sale, compared to 61.4 percent in Montana.
- 9 percent of households that pay rent, spend more 50% of their household income in gross rent (including utilities).
- Largest number of houses were built 1950 to 1959.

Home Construction by Decade



Housing Affordability**

The housing affordability figures assume a 20% down payment and that no more than 25% of a family's income goes to paying the mortgage. It is based on an interest rate of 8.03% in 2000. Use this statistic as a comparative, rather than absolute measure. An index of 100 or above means that the median family can afford the median house.

- Median value of owner occupied housing units is \$60,200, compared to \$99,500 in Montana.
- 10 percent of median income is necessary to buy the median house, compared to 17 percent in Montana.
- Housing affordability index is 242, which suggests that the median family can afford the median house.
- Index of 242, compared to 144 in Montana

** Adjusted for inflation