

INDUSTRY TRENDS

Top five employment industries:

1. Retail Trade (18%)
2. Agriculture, Forestry, Fishing and Hunting, and Mining (17%)
3. Education, Health and Social Services (14%)
4. Construction (14%)
5. Other Services (10%)

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.

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

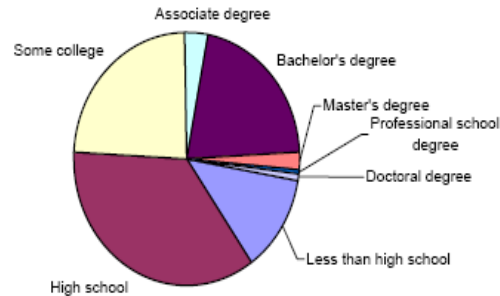
SOCIAL TRENDS

Education

Education of resident 25 years and older in 2000.

- 13 percent had no high school degree, compared to 13 percent in Montana.
- 35 percent had a high school degree, 24 percent had some college education, 3 percent had a associates degree.
- 25 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; ourfactsyourfuture.org; ceic.mt.gov.



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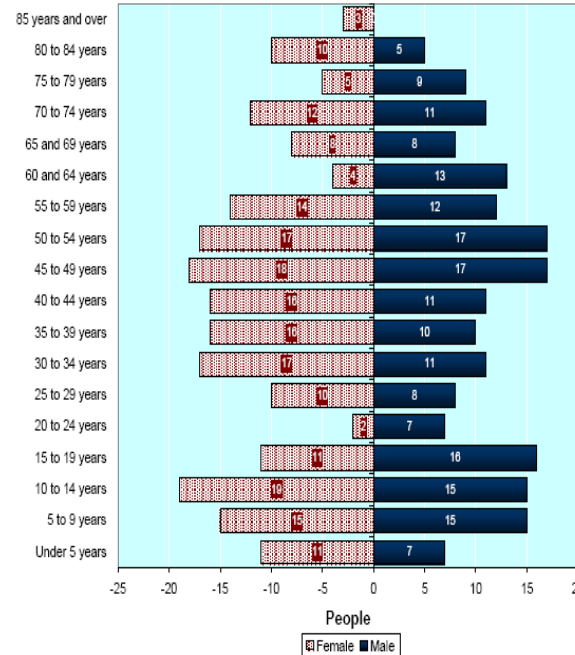
Town of Twin Bridges

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)*	6.0%
Total population (July 2006)*	424
Poverty rate of Households (1999)	12.9%
Per Capita Income (1999)	\$13,171

Age Breakout in 2000



Total Population by Race in 2000	% of Total
White	391 97.8%
Black or African American	0 0.0%
American Indian or Alaskan Native	0 0.0%
Asian	1 0.3%
Native Hawaiian or Other Pacific Islander	0 0.0%
Some Other Race	0 0.0%
Two or More Races	8 2.0%

POPULATION TRENDS

Age

- Median age in 2000 was 42.1 years, compared to 37.5 years in Montana.
- Largest age category is 45 to 49 years (35 people or 8.8 percent).

Populations Changes*

- Total population as of July 2006 was 424.
- Increased 6.0 percent from 2000 to 2006, compared to an increase of 4.7 percent in Montana.
- Gained 24 residents from 2000 to 2006.

New Residents

- 29 percent of residents lived in a different county in 1995.
- 13 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.

- 97.8 percent are White
- 0.5 percent Hispanic or Latino.

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

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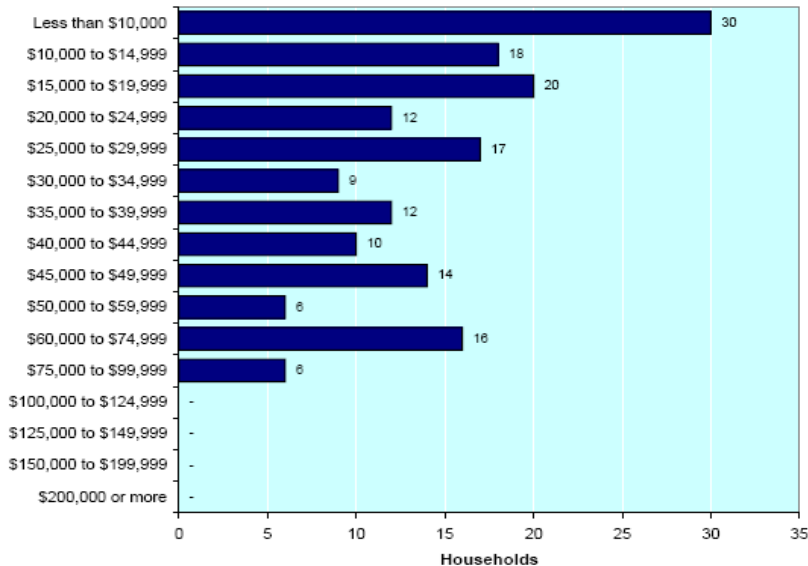
ECONOMIC TRENDS

Income Distribution

- 78 percent of individuals and 57 percent of households earned less than \$30K in 1999.
- Per Capita Income was \$13,171, compared to \$17,151 in Montana in 1999.
- Median household income in 1999 was \$25,833.
- Income bracket with the largest number of households was "Less than \$10,000".

Sources of Income in 2000	% of Total
Wage or Salary Income	63.6%
Self-Employment Income	4.0%
Interest, Dividends, or Net Rental Income	9.0%
Social Security Income	14.3%
Supplemental Security Income	0.4%
Public Assistance Income	0.1%
Retirement Income	6.3%
Other Types of Income	2.4%

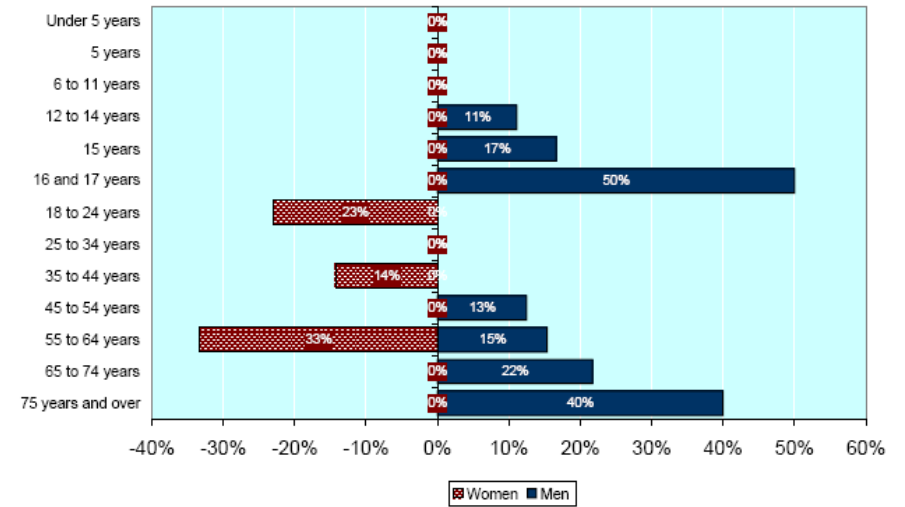
Household Income Distribution in 2000



Poverty

- 12.9% of households earned income below the poverty line in 1999
- 4 percent of individuals under 18 years live below the poverty line, compared to 13.1 percent in Montana.
- 11 percent of individuals over 65 years live below the poverty line, compared to 9.1 percent in Montana.
- 6 percent of women and 12 percent of men live below the poverty line.
- The family type with the highest poverty rate is "Female - No Husband - Children 5 to 17 Years" with 22 percent under the poverty line in 1999.

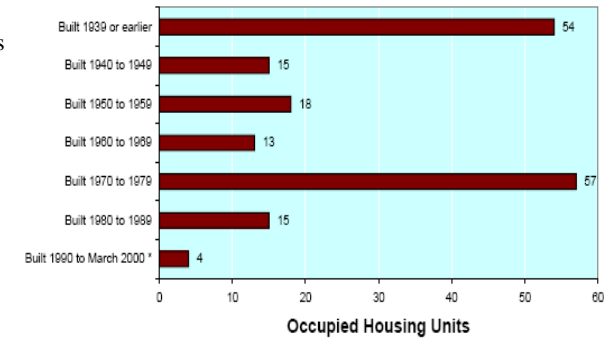
Percent under Poverty by Sex and Age



Housing

- 19 percent of housing units were vacant in 2000.
- 58.3 percent of housing units are owner occupied or for sale, compared to 61.4 percent in Montana.
- 15 percent of households that pay rent, spend more 50% of their household income in gross rent (including utilities).
- Largest number of houses were built 1970 to 1979.

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 \$75,000, compared to \$99,500 in Montana.
- 15 percent of median income is necessary to buy the median house, compared to 17 percent in Montana.
- Housing affordability index is 164, which suggests that the median family can afford the median house.
- Index of 164, compared to 144 in Montana

** Adjusted for inflation