

Community Investment Narrative: Flathead County , Montana

Freedom Bank is a single-location community bank situated in the heart of Columbia Falls, Montana. Freedom Bank's mission extends beyond simply offering financial services. We are committed to fostering the growth and prosperity of our community, with a particular focus on the Community Reinvestment Act (CRA) area of Flathead County, Montana. Based on recent data from the US Census Bureau, this narrative outlines the demographics, economic conditions, and identified needs within our area, guiding our strategic investments and initiatives to support our community effectively. Specific data collected through a variety of sources was utilized in assessing the demographics of our service area. This data is detailed below and incorporated in the overall assessment of our CRA area.

At Freedom Bank, we understand that each individual and business in Columbia Falls and the broader Flathead community possesses unique financial histories, challenges, and aspirations. Unlike traditional banking models that may rely on impersonal criteria and generic assessments, we are committed to offering a personalized analysis of our customers' current and past circumstances. This tailored approach ensures that our financial products and services not only meet the immediate needs of our customers but also align with their long-term goals.

Our dedication to understanding the nuances of each customer's situation reflects the spirit of the Community Reinvestment Act (CRA), which encourages banks to meet the specific needs of local communities, including low and moderate-income neighborhoods. By providing customized financial guidance, we help individuals and businesses navigate their financial journeys with confidence, empowering them to achieve economic success and stability.

Demographics Overview

Flathead County is characterized by its vibrant and diverse population. As of the most recent census, the county's population is approximately 117,992, reflecting a 24.67% increase over the past decade and a 2.69% increase in the past year. The area boasts a mix of age groups, with a median age of 41.5 years, indicating a healthy balance between young families, working-age adults, and retirees.

The county's demographic diversity is also reflected in its household compositions and educational levels. With 18% of the population under the age of 18, the importance of supporting family-oriented services and education is clear. Moreover, the percentage of residents with a high school diploma stands at 29.4%, while those holding a bachelor's degree or higher are 35.1% of the population, underscoring the potential for economic growth and the need for educational advancement opportunities.

Economic Landscape

The economic indicators for Flathead County reveal a community poised for growth yet facing certain challenges. The high cost of housing in the Flathead Valley creates significant challenges for the general population and especially the younger generation to afford housing, highlighting the need for quality job creation and workforce development programs. The median household income

of \$65,680 reflects the economic conditions of our residents, with 11.6% living below the poverty line, especially among children and the elderly.

The local economy's backbone comprises small businesses, tourism, recreation, and agriculture, each sector offering unique opportunities for community reinvestment and development. Supporting these industries through targeted financial products, business advisory services, and community partnerships is vital in stimulating economic prosperity.

Community Needs and Opportunities

The analysis of demographic and economic data has identified several critical areas for community investment, including:

Affordable Housing: Addressing the affordable housing shortage is crucial for supporting low and moderate-income families and attracting a skilled workforce.

Educational Programs: Investing in educational initiatives, particularly those focusing on adult education and vocational training, can enhance employment prospects and economic mobility.

Small Business Support: Tailoring financial services to meet the needs of small businesses, including start-up financing and growth capital, can drive local entrepreneurship and job creation.

Healthcare Access: Expanding access to healthcare services, especially in rural and underserved areas, is essential for improving community well-being. Don Bennett currently serves on the Logan Health Hospital Board of Trustees.

Childcare, After-School Programs and Senior Support: Freedom Bank is committed to fostering the support and guidance of our youth and less advantaged persons in the community. We support these objectives through many contributions to non-profit organizations such as Boys and Girls Clubs, Intermountain Childrens Home, Deam Adaptive, Special Olympics, CASA for Kids, Boy Scouts, Senior Mobile Home Repair, Nate Chute Foundation and Two Bear TRC to mention a few.

Cyber Threats and Bad Actors

In today's increasingly digital world, the threat posed by malicious actors and scammers is more prevalent than ever, particularly for innocent and sometimes unsophisticated individuals. Freedom Bank takes a proactive stance in safeguarding our customers' financial well-being by implementing innovative security measures and providing education on potential scams and frauds. Our efforts extend beyond mere transactional security, encompassing a comprehensive strategy to protect our customers from financial predators.

This protective stance is not only a service to our customers but also a reinforcement of our obligation under the CRA to enhance the financial stability and health of our community. By guarding against malicious activities, we ensure that our customers' resources contribute to their prosperity and the economic vitality of our community, rather than falling into the hands of criminals.

Conclusion

Our CRA area of Flathead County, Montana, presents a landscape rich with opportunity, underscored by a strong sense of community and a shared vision for a prosperous future. As a community bank, our role is to function as a catalyst for this growth, leveraging the latest demographic and economic data to form our strategies. Through targeted investments, collaborative partnerships, volunteer activities, and a commitment to serving the needs of our community, we can contribute to the thriving future of Flathead County.

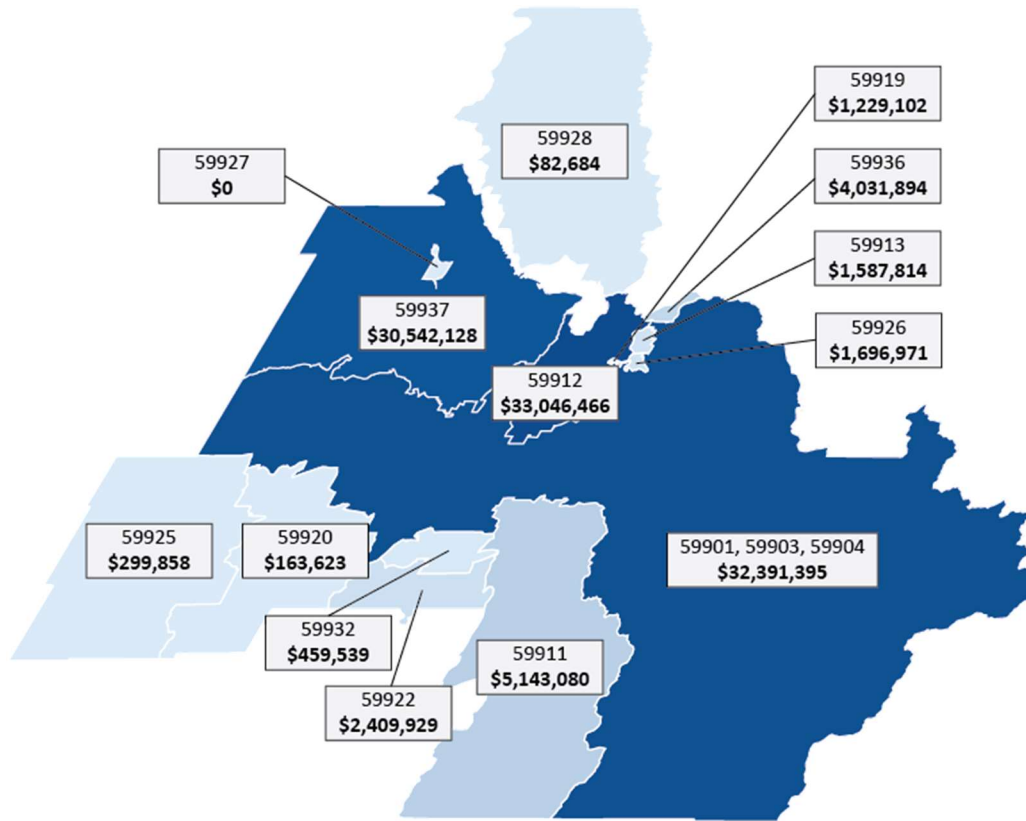
At Freedom Bank, we understand that each individual and business in Columbia Falls and the broader Flathead community possesses unique financial histories, challenges, and aspirations. Unlike traditional banking models that may rely on impersonal criteria and generic assessments, we are committed to offering a personalized analysis of our customers' current and past circumstances.

Our dedication to understanding the nuances of each customer's situation reflects the spirit of the Community Reinvestment Act (CRA), which encourages banks to meet the specific needs of local communities, including low and moderate-income neighborhoods. By providing customized financial guidance, we help individuals and businesses navigate their financial journeys with confidence, empowering them to achieve economic success and stability.

This narrative defines Freedom Bank's unique position in the community, showcasing our proactive and customer-centric approach in line with CRA guidelines and emphasizing its role in fostering a secure, prosperous, and inclusive local economy.

2023 CRA Loan Data

YTD Average Principal Balances in Flathead County



ZIP	City	Total YTD Average Principal Balance
59901	Kalispell	\$25,933,415
59903	Kalispell	\$2,236,211
59904	Kalispell	\$4,221,769
59911	Bigfork	\$5,143,080
59912	Columbia Falls	\$33,046,466
59913	Coram	\$1,587,814
59919	Hungry Horse	\$1,229,102
59920	Kila	\$163,623
59922	Lakeside	\$2,409,929
59925	Marion	\$299,858
59926	Martin City	\$1,696,971
59927	Olney	\$0
59928	Polebridge	\$82,684
59932	Somers	\$459,539
59936	West Glacier	\$4,031,894
59937	Whitefish	\$30,542,128

Service Area Totals

	COMMERCIAL		CONSUMER		Total YTD Average Principal Balance	Total %
	YTD Average Principal Balance	%	YTD Average Principal Balance	%		
FLATHEAD COUNTY	\$ 88,116,205.75	81.39%	\$ 24,968,277.20	82.46%	\$ 113,084,482.95	81.62%
OTHER	\$ 20,146,150.13	18.61%	\$ 5,312,542.18	17.54%	\$ 25,458,692.31	18.38%
Totals	\$ 108,262,355.88	100%	\$ 30,280,819.38	100%	\$ 138,543,175.26	100%

Flathead County, Montana

Flathead County, Montana has 5,087.2 square miles of land area and is the 3rd largest county in Montana by total area. Flathead County, Montana is bordered by Lewis and Clark County, Montana, Glacier County, Montana, Sanders County, Montana, Powell County, Montana, Teton County, Montana, Lake County, Montana, Missoula County, Montana, Pondera County, Montana, and Lincoln County, Montana.

U.S. Census Bureau

United States / Montana / Flathead County, Montana

☒ Display Sources



Populations and People

Total Population:

104,357

P1 2020 Decennial Census



Income and Poverty

Median Household Income:

\$65,680

S1901 2022 American Community Survey 1-Year Estimates



Education

Bachelor's Degree or Higher:

35.1%

S1501 2022 American Community Survey 1-Year Estimates



Employment

Employment Rate:

61.7%

DP03 2022 American Community Survey 1-Year Estimates



Housing

Total Housing Units:

49,875

H1 2020 Decennial Census



Health

Without Health Care Coverage:

9.7%

S2701 2022 American Community Survey 1-Year Estimates



Business and Economy

Total Employer Establishments:

4,737

CB2100CBP 2021 Economic Surveys Business Patterns



Families and Living Arrangements

Total Households:

46,044

DP02 2022 American Community Survey 1-Year Estimates

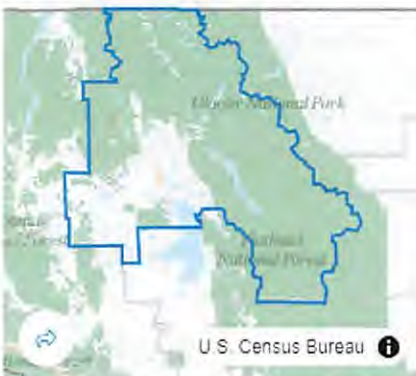


Race and Ethnicity

Hispanic or Latino (of any race):

3,329

P9 2020 Decennial Census



County

Flathead County, Montana

Flathead County, Montana has 5,087.2 square miles of land area and is the 3rd largest county in Montana by total area.

Total Population: 104,357

Without Health Care Coverage: 9.7%

Median Household Income: \$65,680

Total Employer Establishments: 4,737

Bachelor's Degree or Higher: 35.1%

Total Households: 46,044

Employment Rate: 61.7%

Hispanic or Latino (of any race): 3,329

Total Housing Units: 49,875

[View Profile](#)

Populations and People

Age and Sex

41.5 ± 0.6

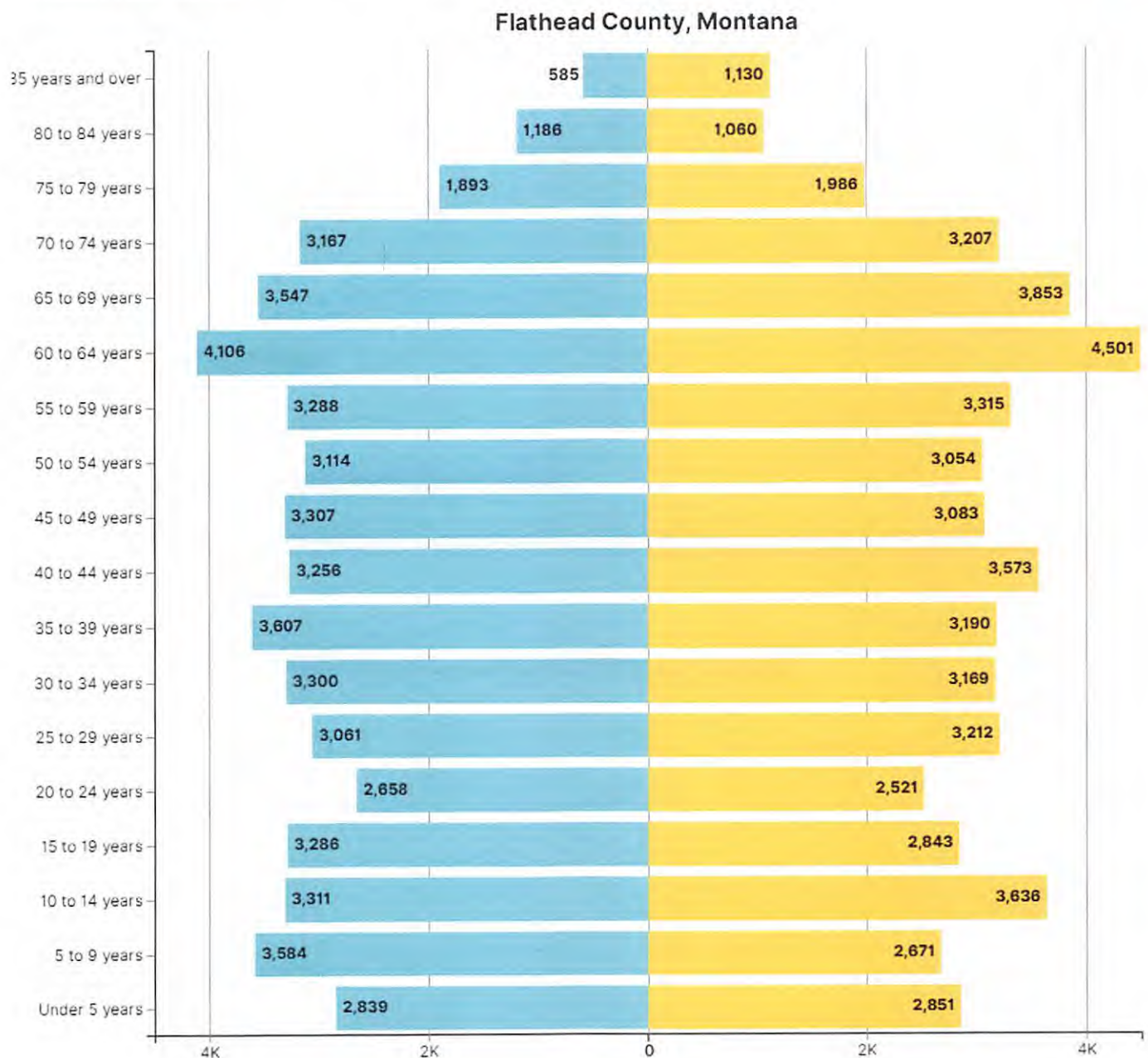
Median Age in Flathead County, Montana

40.2 ± 0.3

Median Age in Montana

S0101 | 2022 American Community Survey 1-Year Estimates

Population Pyramid: Population by Age and Sex in Flathead County, Montana



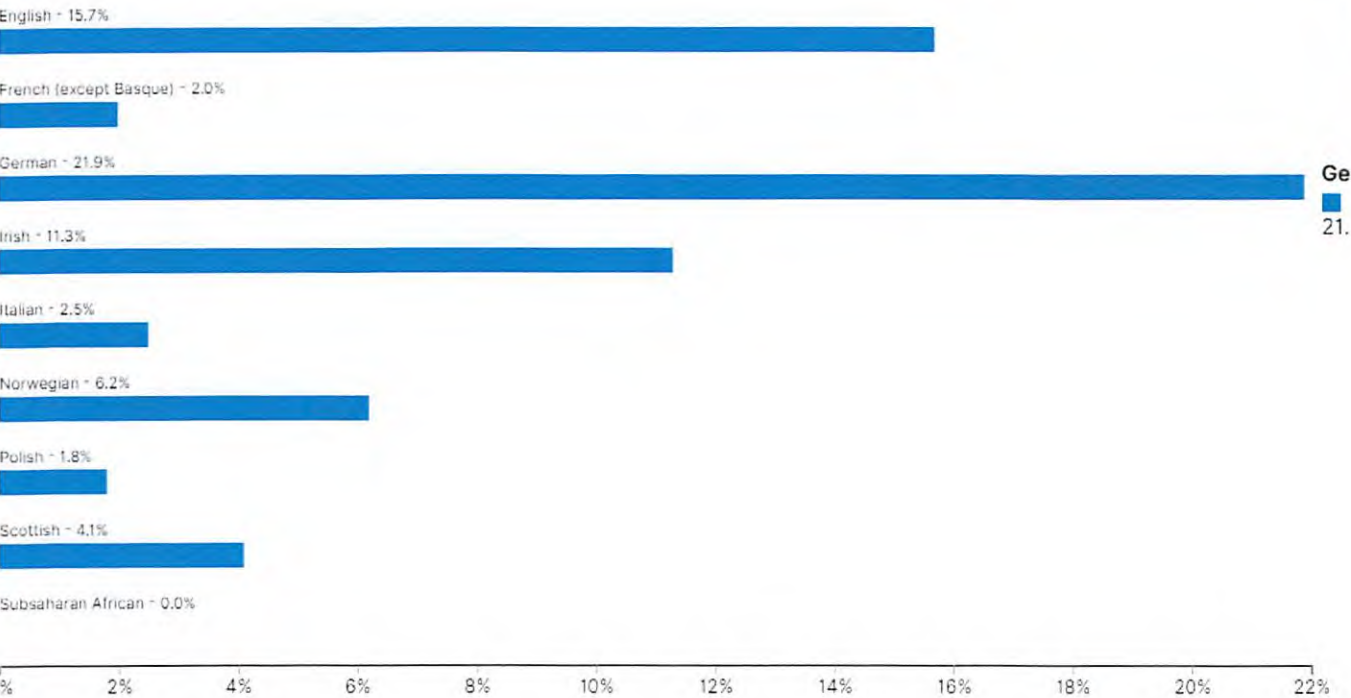
Ancestry

2.5% ± 0.9%
Italian Ancestry in Flathead County, Montana

2.9% ± 0.3%
Italian Ancestry in Montana

DP02 | 2022 American Community Survey 1-Year Estimates

Ancestry
in Flathead County, Montana



Show Table ☐ Display Margin of Error

DP02 | 2022 American Community Survey 1-Year Estimates

Language Spoken at Home

N ± N
Language Other Than English Spoken at Home in Flathead County, Montana

4.6% ± 0.4%
Language Other Than English Spoken at Home in Montana

S1601 | 2022 American Community Survey 1-Year Estimates

Older Population

21.0% \pm 0.2%

65 Years and Older in Flathead County, Montana

20.1% \pm 0.1%

65 Years and Older in Montana

DP05 | 2022 American Community Survey 1-Year Estimates

Older Population by Age

in Flathead County, Montana



65 to 74 years - 13.2%

75 to 84 years - 6.6%

85 years and over - 1.2%

0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12% 13% 14%

Show Table

☒ Display Margin of Error

DP05 | 2022 American Community Survey 1-Year Estimates

Residential Mobility

2.9% \pm 1.1%

Moved From a Different State in the Last Year in Flathead County, Montana

4.3% \pm 0.4%

Moved From a Different State in the Last Year in Montana

S0701 | 2022 American Community Survey 1-Year Estimates

Residential Mobility in the Last Year

in Flathead County, Montana



Moved within the same county - 5.0%

Moved from different county, same state - 0.7%

Moved from a different state - 2.9%

Moved from abroad - 0.1%

0% 0.5% 1% 1.5% 2% 2.5% 3% 3.5% 4% 4.5% 5%

Income and Poverty

Income and Earnings

\$65,680 \pm \$3,371

Median Household Income in Flathead County, Montana

\$67,631 \pm \$1,496

Median Household Income in Montana

[S1901](#) | 2022 American Community Survey 1-Year Estimates

Median Income by Types of Families

In Flathead County, Montana



Families - \$83,267

Married-couple families - \$98,082

Nonfamily households - \$30,165

\$0 \$10K \$20K \$30K \$40K \$50K \$60K \$70K \$80K \$90K \$100K

 Show Table

☐ Display Margin of Error

[S1901](#) | 2022 American Community Survey 1-Year Estimates

Poverty

11.6% \pm 2.7%

Poverty, All people in Flathead County, Montana

12.1% \pm 0.8%

Poverty, All people in Montana

[S1701](#) | 2022 American Community Survey 1-Year Estimates

Poverty by Age

In Flathead County, Montana



Under 18 years - 12.4%

18 to 64 years - 9.8%

65 years and over - 16.0%

0% 2% 4% 6% 8% 10% 12% 14% 16%

Education

Educational Attainment

35.1% ± 2.8%

Bachelor's Degree or Higher in Flathead County, Montana

34.6% ± 0.8%

Bachelor's Degree or Higher in Montana

[S1501](#) | 2022 American Community Survey 1-Year Estimates

Education Attainment (Population 25 Years and Older)

in Flathead County, Montana



High school or equivalent degree - 29.4%

Some college, no degree - 21.5%

Associate's degree - 9.7%

Bachelor's degree - 23.2%

Graduate or professional degree - 11.9%

0% 2% 4% 6% 8% 10% 12% 14% 16% 18% 20% 22% 24% 26% 28% 30%

Show Table

☒ Display Margin of Error

[S1501](#) | 2022 American Community Survey 1-Year Estimates

School Enrollment

82.6% ± 4.0%

School Enrolled Population Enrolled in Kindergarten to 12th Grade in Flathead County, Montana

71.4% ± 1.2%

School Enrolled Population Enrolled in Kindergarten to 12th Grade in Montana

[S1401](#) | 2022 American Community Survey 1-Year Estimates

School Enrollment (Population 3 Years and Over Enrolled in School)

in Flathead County, Montana



Nursery school, preschool - 7.7%

Kindergarten to 12th grade - 82.6%

College, undergraduate - 7.1%

Graduate, professional school - 2.5%

0% 10% 20% 30% 40% 50% 60% 70% 80% 90%

Class of Worker

9.8% $\pm 2.1\%$

Local, state, and federal government workers in Flathead County, Montana

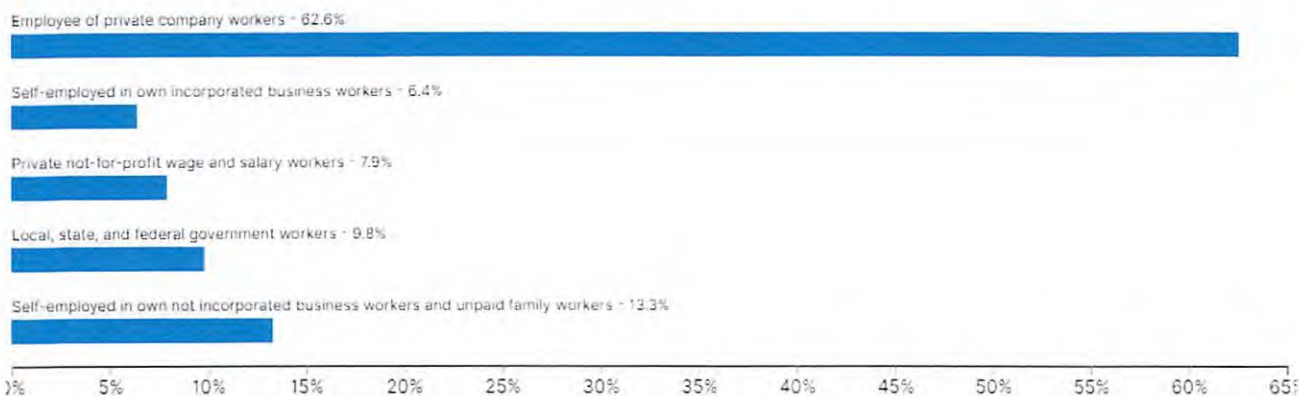
15.6% $\pm 0.7\%$

Local, state, and federal government workers in Montana

[S2406](#) | 2022 American Community Survey 1-Year Estimates

Class of Worker

In Flathead County, Montana



Show Table

☐ Display Margin of Error

[S2406](#) | 2022 American Community Survey 1-Year Estimates

Commuting

19.7 ± 1.0

Average travel time to work (in minutes) in Flathead County, Montana

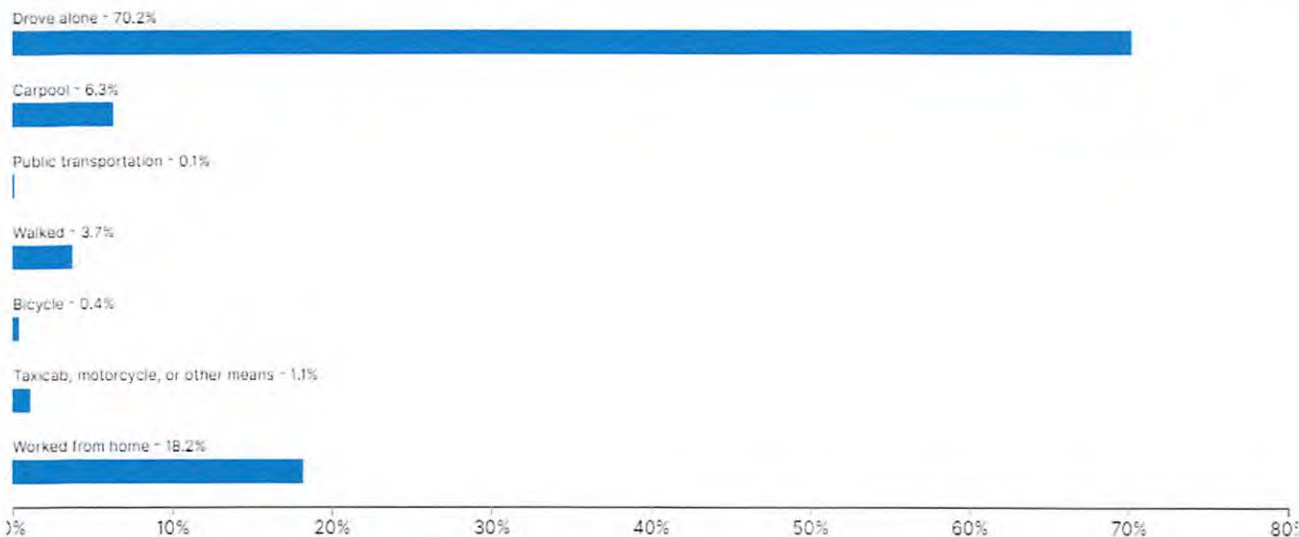
19.0 ± 0.6

Average travel time to work (in minutes) in Montana

[S0801](#) | 2022 American Community Survey 1-Year Estimates

Means of Transportation to Work (Workers 16 Years and Over)

In Flathead County, Montana



Employment and Labor Force Status

61.7% ± 2.3%

Employment Rate in Flathead County, Montana

61.1% ± 0.7%

Employment Rate in Montana

DP03 | 2022 American Community Survey 1-Year Estimates

Industry

5.9% ± 2.3%

Agriculture, forestry, fishing and hunting, and mining in Flathead County, Montana

6.8% ± 0.5%

Agriculture, forestry, fishing and hunting, and mining in Montana

DP03 | 2022 American Community Survey 1-Year Estimates

Industry for the Civilian Employed Population 16 Years and Over

in Flathead County, Montana

Agriculture, forestry, fishing and hunting, and mining - 5.9%

Construction - 11.5%

Manufacturing - 6.9%

Wholesale trade - 1.8%

Retail trade - 14.0%

Transportation and warehousing, and utilities - 3.8%

Information - 1.8%

Finance and insurance, and real estate and rental and leasing - 10.1%

Professional, scientific, and management, and administrative and waste management services - 6.9%

Educational services, and health care and social assistance - 19.4%

Arts, entertainment, and recreation, and accommodation and food services - 12.4%

Other services, except public administration - 3.0%

Public administration - 2.4%

0% 2% 4% 6% 8% 10% 12% 14% 16% 18% 20%

Occupation

25.4% \pm 13.7%

Females in Computer, Engineering and Science Occupations in Flathead County, Montana

28.0% \pm 3.6%

Females in Computer, Engineering and Science Occupations in Montana

[S2401](#) | 2022 American Community Survey 1-Year Estimates

Occupation for the Civilian Employed Population 16 Years and Over in Flathead County, Montana



Management, business, science and arts occupations - 21,756

Service occupations - 8,157

Sales and office occupations - 11,442

Natural resources, construction, and maintenance occupations - 7,422

Production, transportation, and material moving occupations - 7,253

0 2K 4K 6K 8K 10K 12K 14K 16K 18K 20K 22K

Show Table

☒ Display Margin of Error

[S2401](#) | 2022 American Community Survey 1-Year Estimates

Work Experience

38.5 \pm 0.7

Mean Usual Hours Worked for Workers in Flathead County, Montana

38.8 \pm 0.3

Mean Usual Hours Worked for Workers in Montana

[S2303](#) | 2022 American Community Survey 1-Year Estimates

Mean Usual Hours Worked for Workers by Sex in Flathead County, Montana



Male - 40.4

Female - 36.4

0 5 10 15 20 25 30 35 40 45

Housing

Financial Characteristics

\$1,138 \pm \$89

Median Gross Rent in Flathead County, Montana

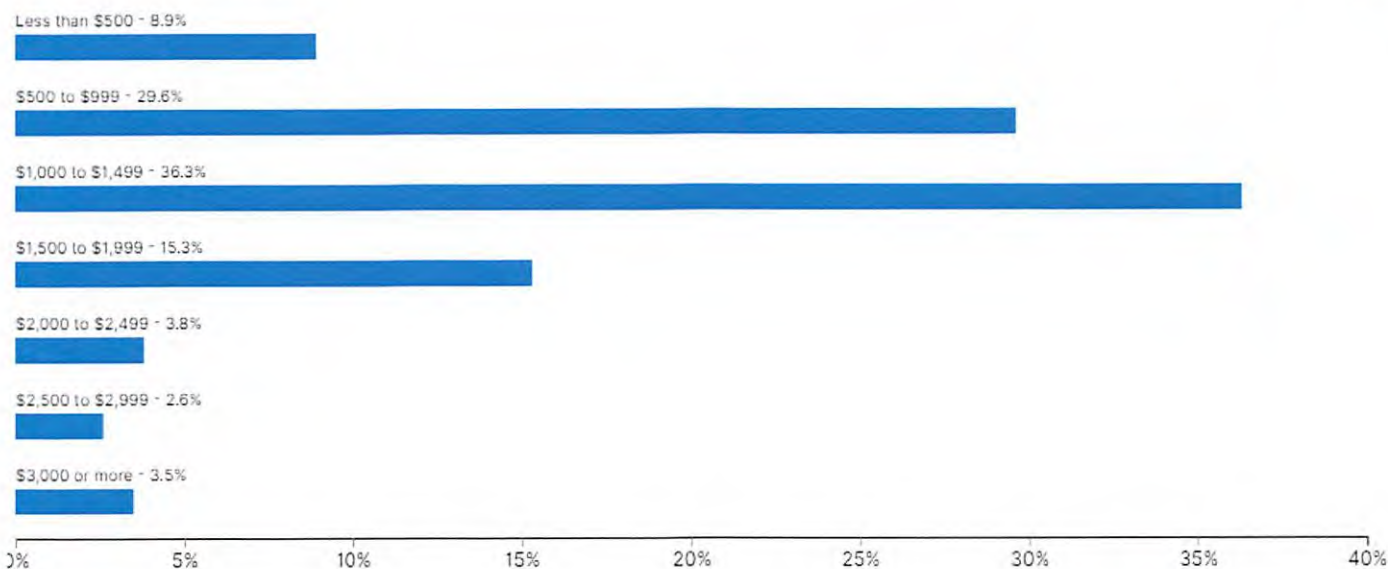
\$1,005 \pm \$26

Median Gross Rent in Montana

DP04 | 2022 American Community Survey 1-Year Estimates

Occupied Units Paying Rent

In Flathead County, Montana



Show Table

☐ Display Margin of Error

DP04 | 2022 American Community Survey 1-Year Estimates

Homeownership Rate

70.8% \pm 3.9%

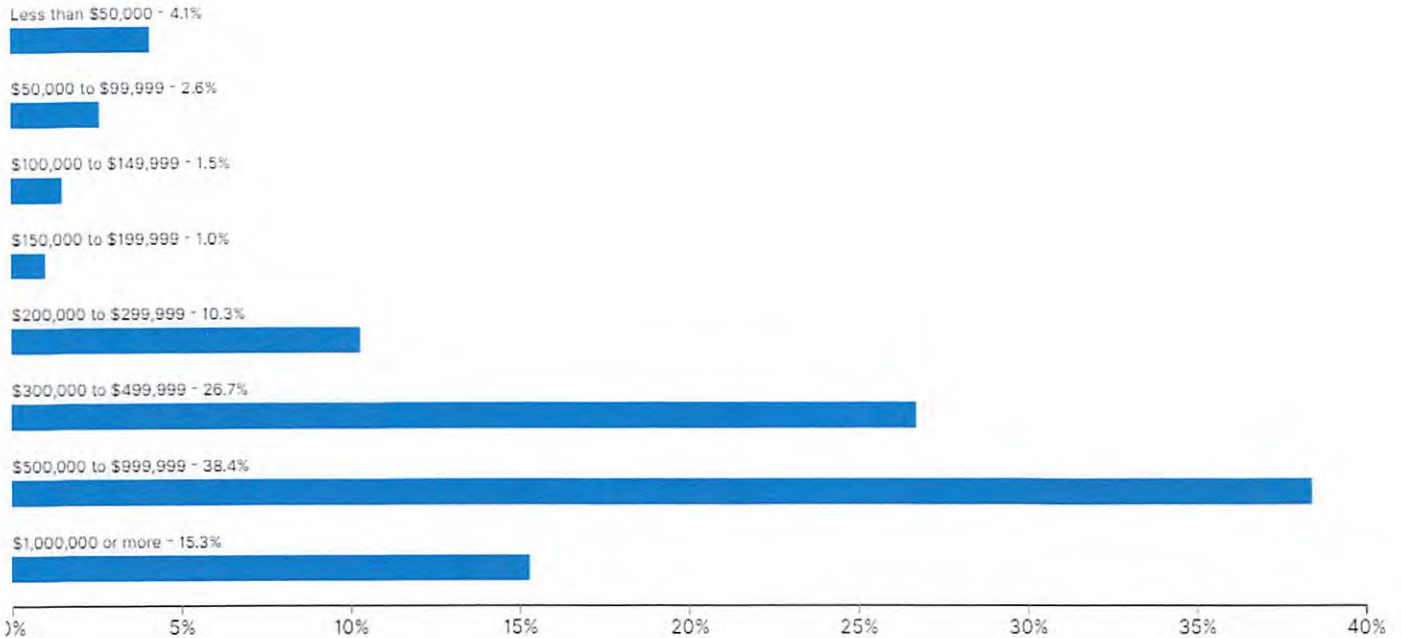
Homeownership Rate in Flathead County, Montana

68.8% \pm 1.0%

Homeownership Rate in Montana

Housing Value

in Flathead County, Montana



Show Table

☐ Display Margin of Error

DP04 | 2022 American Community Survey 1-Year Estimates

Housing Units

49,875

Total Housing Units in Flathead County, Montana

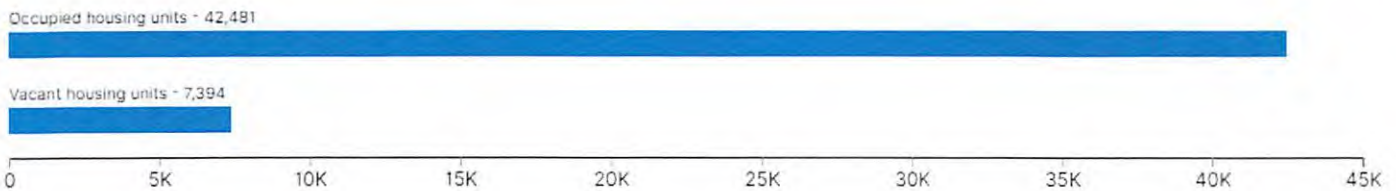
514,803

Total Housing Units in Montana

H1 | 2020 Decennial Census

Housing Occupancy

in Flathead County, Montana



Occupancy Characteristics

42,481

Occupied Housing Units in Flathead County, Montana

H1 | 2020 Decennial Census

Owner Occupied Housing Units by Types of Households

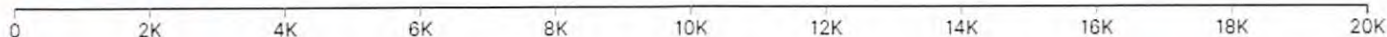
in Flathead County, Montana



Married-couple family - 19,790

Male householder, no spouse present - 954

Female householder, no spouse present - 2,793



Show Table

☐ Display Margin of Error

S2501 | 2022 American Community Survey 1-Year Estimates

Owner/Renter (Householder) Characteristics

14.7% ± 2.8%

Moved 2021 or Later Into Occupied Housing Unit in Flathead County, Montana

18.0% ± 0.9%

Moved 2021 or Later Into Occupied Housing Unit in Montana

S2502 | 2022 American Community Survey 1-Year Estimates

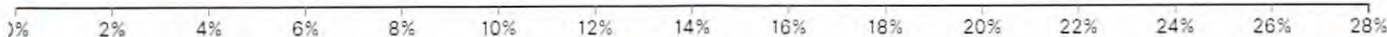
Moved 2021 or Later Into Occupied Housing Unit by Type of Units

in Flathead County, Montana



Owner-occupied housing units - 9.8%

Renter-occupied housing units - 26.8%



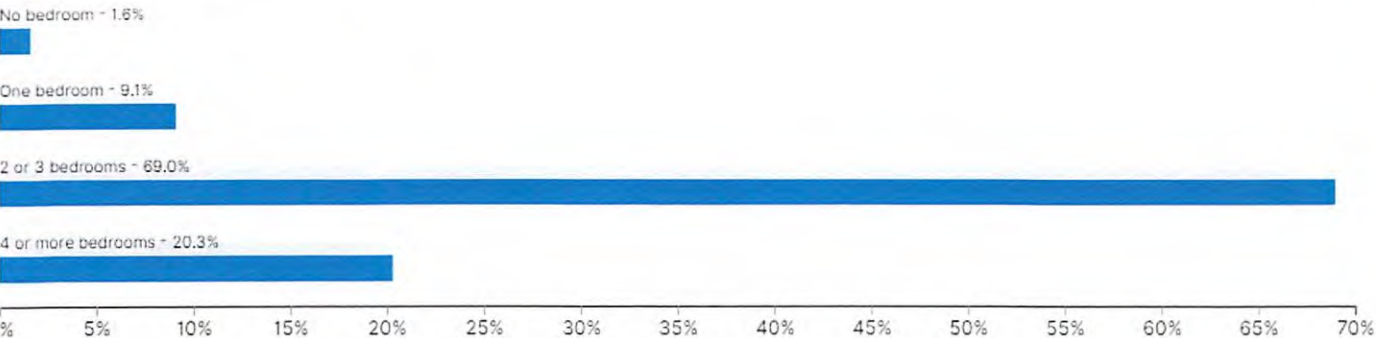
Physical Characteristics

20.3% ± 2.9%
Occupied Housing Units with Four or More Bedrooms in Flathead County, Montana

26.3% ± 1.2%
Occupied Housing Units with Four or More Bedrooms in Montana

S2504 | 2022 American Community Survey 1-Year Estimates

Bedrooms in Occupied Housing Units
in Flathead County, Montana



Show Table Display Margin of Error

S2504 | 2022 American Community Survey 1-Year Estimates

Vacancy

7,394
Vacant Housing Units in Flathead County, Montana

Disability

11.6% ± 1.7%

Disabled Population in Flathead County, Montana

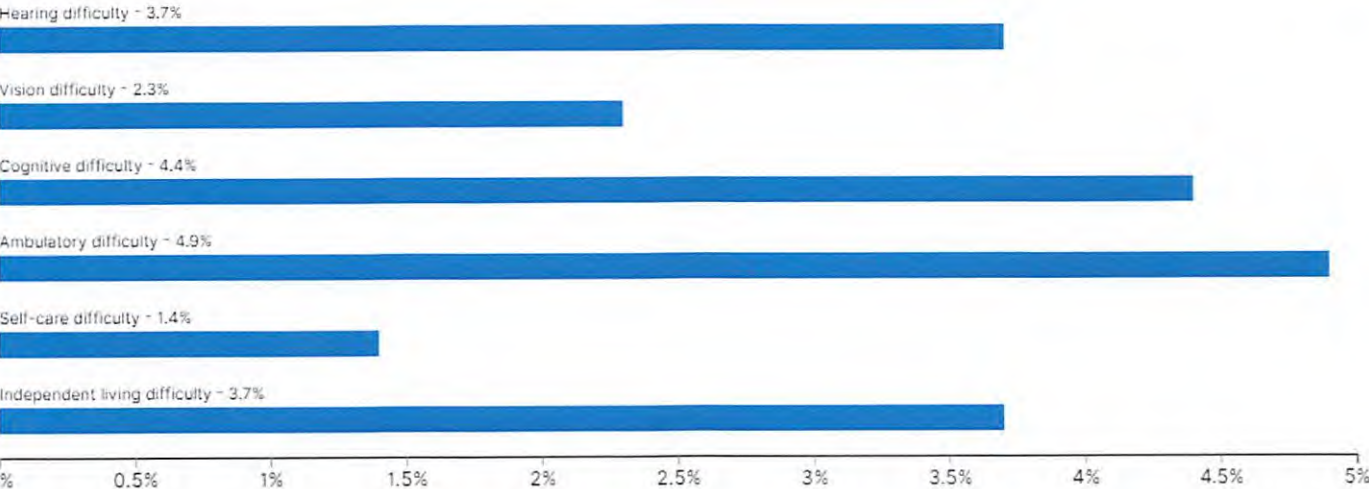
14.4% ± 0.5%

Disabled Population in Montana

S1810 | 2022 American Community Survey 1-Year Estimates

Types of Disabilities

in Flathead County, Montana



Show Table

Display Margin of Error

S1810 | 2022 American Community Survey 1-Year Estimates

Fertility

23,265 ± 465

Women 15 to 50 years old in Flathead County, Montana

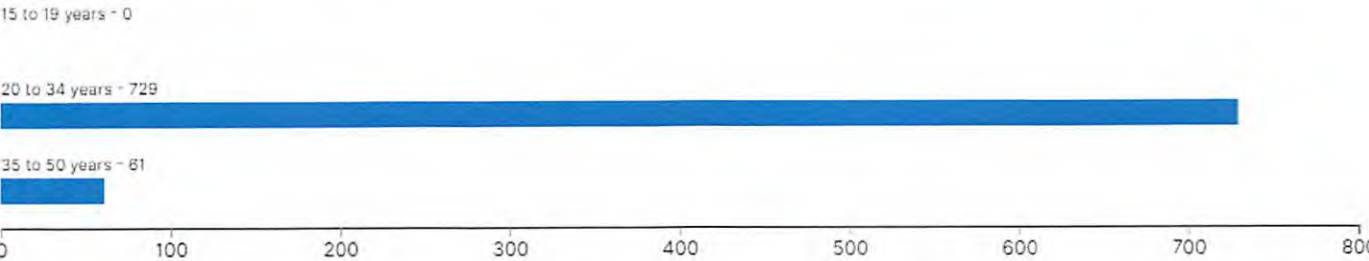
244,242 ± 2,092

Women 15 to 50 years old in Montana

S1301 | 2022 American Community Survey 1-Year Estimates

Women with Births in the Past 12 Months

in Flathead County, Montana



Families and Living Arrangements

Children

21.7% $\pm 0.3\%$

Under 18 years old in Flathead County, Montana

20.9% $\pm 0.1\%$

Under 18 years old in Montana

[S0101](#) | 2022 American Community Survey 1-Year Estimates

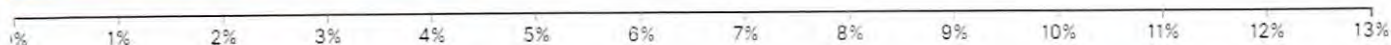
Children Under 18 by Age Range

in Flathead County, Montana

Under 5 years - 5.1%

5 to 14 years - 12.3%

15 to 17 years - 4.3%



[Show Table](#)

☐ Display Margin of Error

[S0101](#) | 2022 American Community Survey 1-Year Estimates

Families and Household Characteristics

2.97 ± 0.13

Average Family Size in Flathead County, Montana

2.95 ± 0.04

Average Family Size in Montana

[DP02](#) | 2022 American Community Survey 1-Year Estimates

Total Households by Type of Households

in Flathead County, Montana

Married-couple family household - 51.1%

Male householder, no spouse present, family household - 16.7%

Female householder, no spouse present, family household - 25.7%



Marital Status and Marital History

N ± N

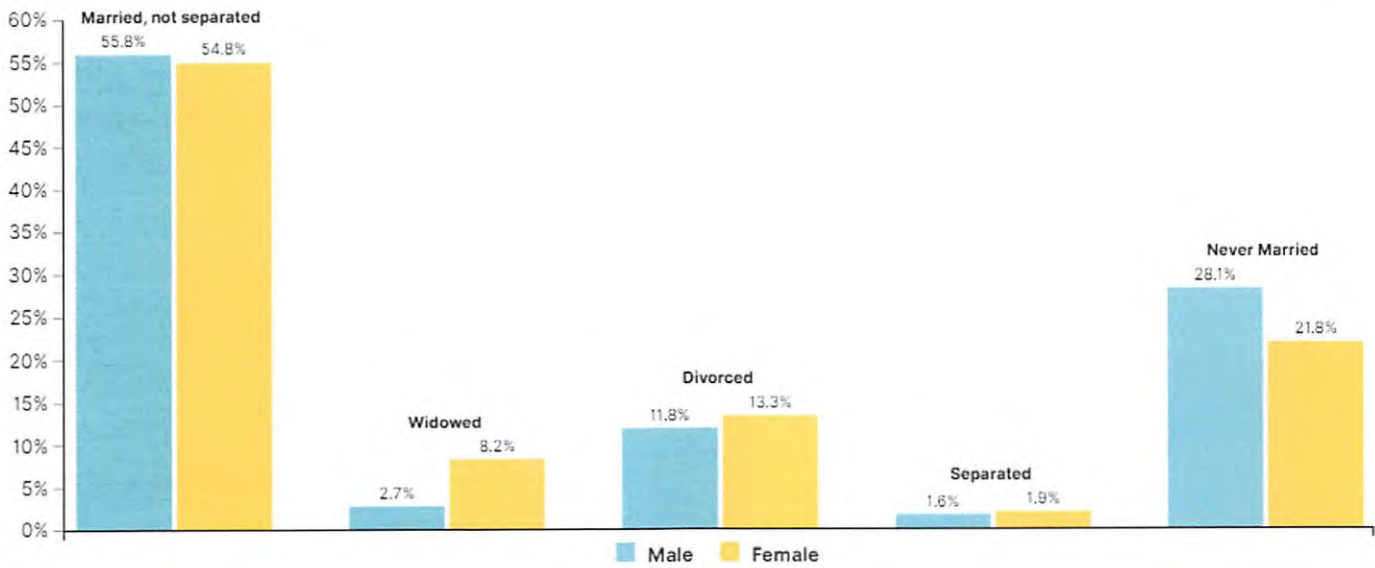
Never Married in Flathead County, Montana

30.6% ± 0.7%

Never Married in Montana

S1201 | 2022 American Community Survey 1-Year Estimates

Marital Status by Sex in Flathead County, Montana



Race and Ethnicity

American Indian and Alaska Native

985

American Indian and Alaska Native alone in Flathead County, Montana

67,612

American Indian and Alaska Native alone in Montana

P8 | 2020 Decennial Census

Asian

717

Asian alone in Flathead County, Montana

8,300

Asian alone in Montana

P8 | 2020 Decennial Census

Black or African American

280

Black or African American alone in Flathead County, Montana

5,484

Black or African American alone in Montana

P8 | 2020 Decennial Census

Hispanic or Latino

3,329

Hispanic or Latino (of any race) in Flathead County, Montana

45,199

Hispanic or Latino (of any race) in Montana

P9 | 2020 Decennial Census

Native Hawaiian and Other Pacific Islander

90

Native Hawaiian and Other Pacific Islander alone in Flathead County, Montana

941

Native Hawaiian and Other Pacific Islander alone in Montana

Not Hispanic or Latino

93,416

White alone, not Hispanic or Latino in Flathead County, Montana

901,318

White alone, not Hispanic or Latino in Montana

[P9](#) | 2020 Decennial Census

Some Other Race

1,039

Some Other Race alone in Flathead County, Montana

14,089

Some Other Race alone in Montana

[P8](#) | 2020 Decennial Census

Two or More Races

6,641

Two or More Races in Flathead County, Montana

71,275

Two or More Races in Montana

[P8](#) | 2020 Decennial Census

White

94,605

White alone in Flathead County, Montana

916,524

White alone in Montana

Columbia Falls CCD, Flathead County, Montana

Columbia Falls CCD, Flathead County, Montana is a city, town, place equivalent, and township located in [Flathead County, Montana](#).

// [United States](#) / [Montana](#) / [Flathead County, Montana](#) / Columbia Falls CCD, Flathead County, Montana

☒ Display Sources



Populations and People

Total Population

10,063

[P1](#) | 2020 Decennial Census



Income and Poverty

Median Household Income

\$69,196

[S1901](#) | 2022 American Community Survey 5-Year Estimates



Education

Bachelor's Degree or Higher

28.7%

[S1501](#) | 2022 American Community Survey 5-Year Estimates



Employment

Employment Rate

60.2%

[DP03](#) | 2022 American Community Survey 5-Year Estimates



Housing

Total Housing Units

4,939

[H1](#) | 2020 Decennial Census



Health

Without Health Care Coverage

11.7%

[S2701](#) | 2022 American Community Survey 5-Year Estimates



Families and Living Arrangements

Total Households

3,845

[DP02](#) | 2022 American Community Survey 5-Year Estimates



Race and Ethnicity

Hispanic or Latino (of any race)

299

[P9](#) | 2020 Decennial Census

Populations and People

Age and Sex

41.2 ± 2.0

Median Age in Columbia Falls CCD, Flathead County, Montana

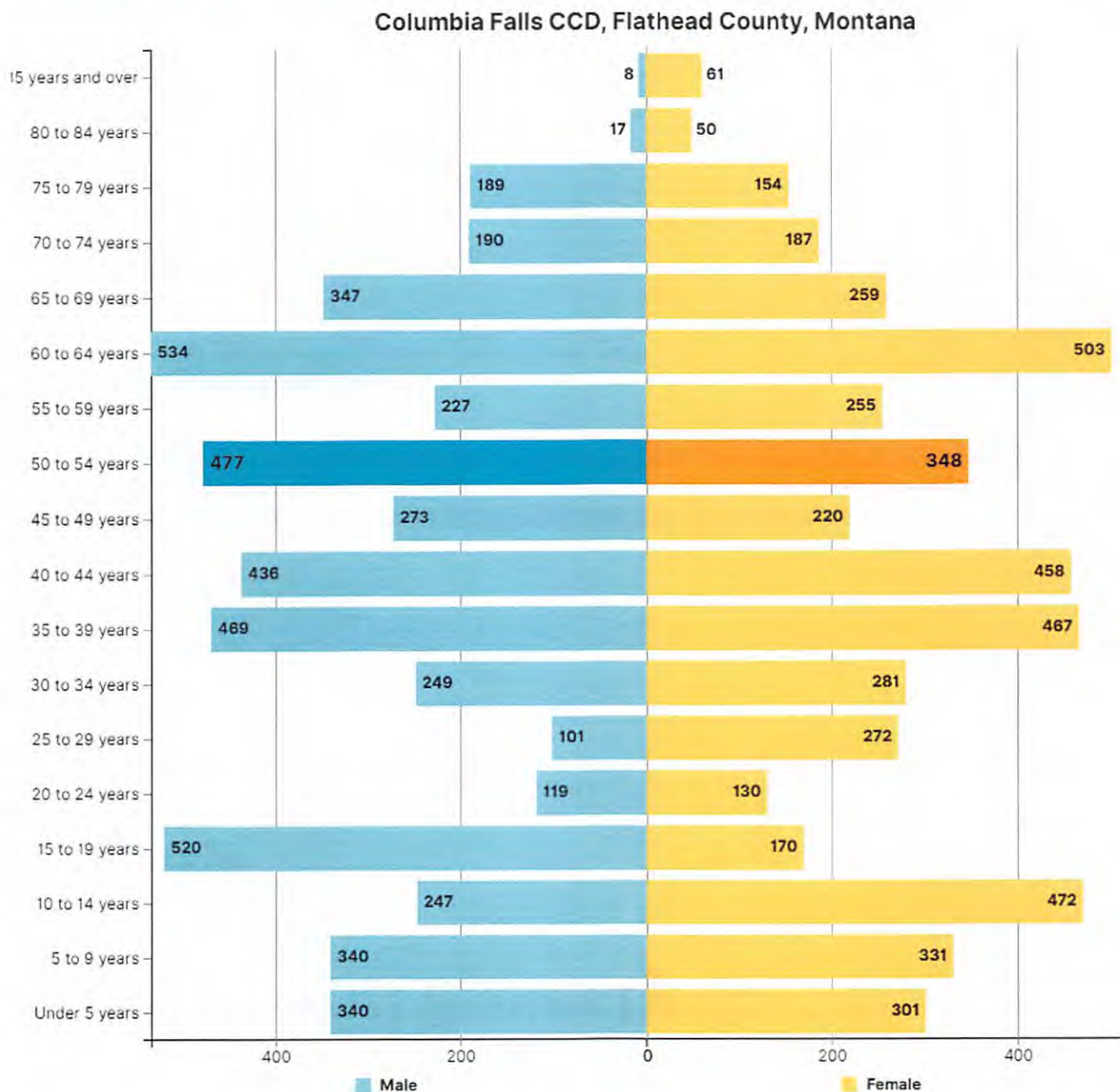
41.5 ± 0.6

Median Age in Flathead County, Montana

S0101 | 2022 American Community Survey 5-Year Estimates

Population Pyramid: Population by Age and Sex

in Columbia Falls CCD, Flathead County, Montana



Income and Poverty

Income and Earnings

\$69,196 ± \$10,808

Median Household Income in Columbia Falls CCD, Flathead County, Montana

\$65,680 ± \$3,371

Median Household Income in Flathead County, Montana

[S1901](#) | 2022 American Community Survey 5-Year Estimates

Median Income by Types of Families

In Columbia Falls CCD, Flathead County, Montana



Families - \$80,450

Married-couple families - \$94,063

Nonfamily households - \$35,973

\$0 \$10K \$20K \$30K \$40K \$50K \$60K \$70K \$80K \$90K \$100k

 Show Table

☐ Display Margin of Error

[S1901](#) | 2022 American Community Survey 5-Year Estimates

Poverty

10.1% ± 4.0%

Poverty, All people in Columbia Falls CCD, Flathead County, Montana

11.6% ± 2.7%

Poverty, All people in Flathead County, Montana

[S1701](#) | 2022 American Community Survey 5-Year Estimates

Poverty by Age

In Columbia Falls CCD, Flathead County, Montana



Under 18 years - 11.7%

18 to 64 years - 10.0%

65 years and over - 7.9%

0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12%

Industry

2.7% ± 2.1%

Agriculture, forestry, fishing and hunting, and mining in Columbia Falls CCD, Flathead County, Montana

5.9% ± 2.3%

Agriculture, forestry, fishing and hunting, and mining in Flathead County, Montana

DP03 | 2022 American Community Survey 5-Year Estimates

Industry for the Civilian Employed Population 16 Years and Over

in Columbia Falls CCD, Flathead County, Montana



Agriculture, forestry, fishing and hunting, and mining - 2.7%

Construction - 12.9%

Manufacturing - 9.8%

Wholesale trade - 0.7%

Retail trade - 11.4%

Transportation and warehousing, and utilities - 4.6%

Information - 1.9%

Finance and insurance, and real estate and rental and leasing - 7.1%

Professional, scientific, and management, and administrative and waste management services - 11.5%

Educational services, and health care and social assistance - 16.0%

Arts, entertainment, and recreation, and accommodation and food services - 11.8%

Other services, except public administration - 4.1%

Public administration - 5.6%

0% 2% 4% 6% 8% 10% 12% 14% 16%

Housing

Financial Characteristics

\$930 \pm \$112

Median Gross Rent in Columbia Falls CCD, Flathead County, Montana

\$1,138 \pm \$89

Median Gross Rent in Flathead County, Montana

DP04 | 2022 American Community Survey 5-Year Estimates

Occupied Units Paying Rent

In Columbia Falls CCD, Flathead County, Montana



Less than \$500 - 4.3%



\$500 to \$999 - 58.4%



\$1,000 to \$1,499 - 24.4%



\$1,500 to \$1,999 - 12.6%



\$2,000 to \$2,499 - 0.3%



\$2,500 to \$2,999 - 0.0%

\$3,000 or more - 0.0%

0% 5% 10% 15% 20% 25% 30% 35% 40% 45% 50% 55% 60%

Show Table

☒ Display Margin of Error

DP04 | 2022 American Community Survey 5-Year Estimates

Homeownership Rate

75.2% \pm 4.7%

Homeownership Rate in Columbia Falls CCD, Flathead County, Montana

70.8% \pm 3.9%

Homeownership Rate in Flathead County, Montana

Housing Value

in Columbia Falls CCD, Flathead County, Montana



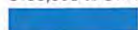
Less than \$50,000 - 7.3%



\$50,000 to \$99,999 - 2.6%



\$100,000 to \$149,999 - 3.4%



\$150,000 to \$199,999 - 5.9%



\$200,000 to \$299,999 - 25.1%



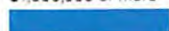
\$300,000 to \$499,999 - 34.1%



\$500,000 to \$999,999 - 17.3%



\$1,000,000 or more - 4.2%



0% 5% 10% 15% 20% 25% 30% 35%

Show Table

☒ Display Margin of Error

DP04 | 2022 American Community Survey 5-Year Estimates

Housing Units

4,939

Total Housing Units in Columbia Falls CCD, Flathead County, Montana

49,875

Total Housing Units in Flathead County, Montana

H1 | 2020 Decennial Census

Housing Occupancy

in Columbia Falls CCD, Flathead County, Montana



Occupied housing units - 4,076



Vacant housing units - 863



0 500 1K 1.5K 2K 2.5K 3K 3.5K 4K 4.5K

Occupancy Characteristics

4,076

Occupied Housing Units in Columbia Falls CCD, Flathead County, Montana

42,481

Occupied Housing Units in Flathead County, Montana

H1 | 2020 Decennial Census

Owner Occupied Housing Units by Types of Households

in Columbia Falls CCD, Flathead County, Montana



Married-couple family - 1,869



Male householder, no spouse present - 142



Female householder, no spouse present - 155



0 200 400 600 800 1K 1.2K 1.4K 1.6K 1.8K 2K

Show Table

☐ Display Margin of Error

S2501 | 2022 American Community Survey 5-Year Estimates

Owner/Renter (Householder) Characteristics

3.7% ± 3.0%

Moved 2021 or Later Into Occupied Housing Unit in Columbia Falls CCD, Flathead County, Montana

14.7% ± 2.8%

Moved 2021 or Later Into Occupied Housing Unit in Flathead County, Montana

S2502 | 2022 American Community Survey 5-Year Estimates

Moved 2021 or Later Into Occupied Housing Unit by Type of Units

in Columbia Falls CCD, Flathead County, Montana



Owner-occupied housing units - 0.5%



Renter-occupied housing units - 13.6%



0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12% 13% 14%

Show Table

☐ Display Margin of Error

S2502 | 2022 American Community Survey 5-Year Estimates

Physical Characteristics

23.3% ± 5.6%

Occupied Housing Units with Four or More Bedrooms in Columbia Falls CCD, Flathead County, Montana

20.3% ± 2.9%

Occupied Housing Units with Four or More Bedrooms in Flathead County, Montana

Physical Characteristics

23.3% \pm 5.6%

Occupied Housing Units with Four or More Bedrooms in Columbia Falls CCD, Flathead County, Montana

20.3% \pm 2.9%

Occupied Housing Units with Four or More Bedrooms in Flathead County, Montana

[S2504](#) | 2022 American Community Survey 5-Year Estimates

Bedrooms in Occupied Housing Units

in Columbia Falls CCD, Flathead County, Montana



No bedroom - 1.5%



One bedroom - 6.8%



2 or 3 bedrooms - 68.4%



4 or more bedrooms - 23.3%



0% 5% 10% 15% 20% 25% 30% 35% 40% 45% 50% 55% 60% 65% 70%



Show Table



Display Margin of Error

[S2504](#) | 2022 American Community Survey 5-Year Estimates

Vacancy

863

Vacant Housing Units in Columbia Falls CCD, Flathead County, Montana

7,394

Vacant Housing Units in Flathead County, Montana

[H1](#) | 2020 Decennial Census

Families and Living Arrangements

Children

23.9% $\pm 2.9\%$

Under 18 years old in Columbia Falls CCD, Flathead County, Montana

21.7% $\pm 0.3\%$

Under 18 years old in Flathead County, Montana

[S0101](#) | 2022 American Community Survey 5-Year Estimates

Children Under 18 by Age Range

in Columbia Falls CCD, Flathead County, Montana



Under 5 years - 6.4%



5 to 14 years - 13.9%



15 to 17 years - 3.6%



0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 11% 12% 13% 14%

Show Table

☐ Display Margin of Error

[S0101](#) | 2022 American Community Survey 5-Year Estimates

Families and Household Characteristics

2.97 ± 0.17

Average Family Size in Columbia Falls CCD, Flathead County, Montana

2.97 ± 0.13

Average Family Size in Flathead County, Montana

[DP02](#) | 2022 American Community Survey 5-Year Estimates

Total Households by Type of Households

in Columbia Falls CCD, Flathead County, Montana



Married-couple family household - 56.4%



Male householder, no spouse present, family household - 17.1%



Female householder, no spouse present, family household - 18.0%



0% 5% 10% 15% 20% 25% 30% 35% 40% 45% 50% 55% 60%

Race and Ethnicity

American Indian and Alaska Native

103

American Indian and Alaska Native alone in Columbia Falls CCD, Flathead County, Montana

985

American Indian and Alaska Native alone in Flathead County, Montana

P8 | 2020 Decennial Census

Asian

32

Asian alone in Columbia Falls CCD, Flathead County, Montana

717

Asian alone in Flathead County, Montana

P8 | 2020 Decennial Census

Black or African American

21

Black or African American alone in Columbia Falls CCD, Flathead County, Montana

280

Black or African American alone in Flathead County, Montana

P8 | 2020 Decennial Census

Hispanic or Latino

299

Hispanic or Latino (of any race) in Columbia Falls CCD, Flathead County, Montana

3,329

Hispanic or Latino (of any race) in Flathead County, Montana

P9 | 2020 Decennial Census

Native Hawaiian and Other Pacific Islander

22

Native Hawaiian and Other Pacific Islander alone in Columbia Falls CCD, Flathead County, Montana

90

Native Hawaiian and Other Pacific Islander alone in Flathead County, Montana

Not Hispanic or Latino

8,954

White alone, not Hispanic or Latino in Columbia Falls CCD, Flathead County, Montana

93,416

White alone, not Hispanic or Latino in Flathead County, Montana

[P9](#) | 2020 Decennial Census

Some Other Race

102

Some Other Race alone in Columbia Falls CCD, Flathead County, Montana

1,039

Some Other Race alone in Flathead County, Montana

[P8](#) | 2020 Decennial Census

Two or More Races

732

Two or More Races in Columbia Falls CCD, Flathead County, Montana

6,641

Two or More Races in Flathead County, Montana

[P8](#) | 2020 Decennial Census

White

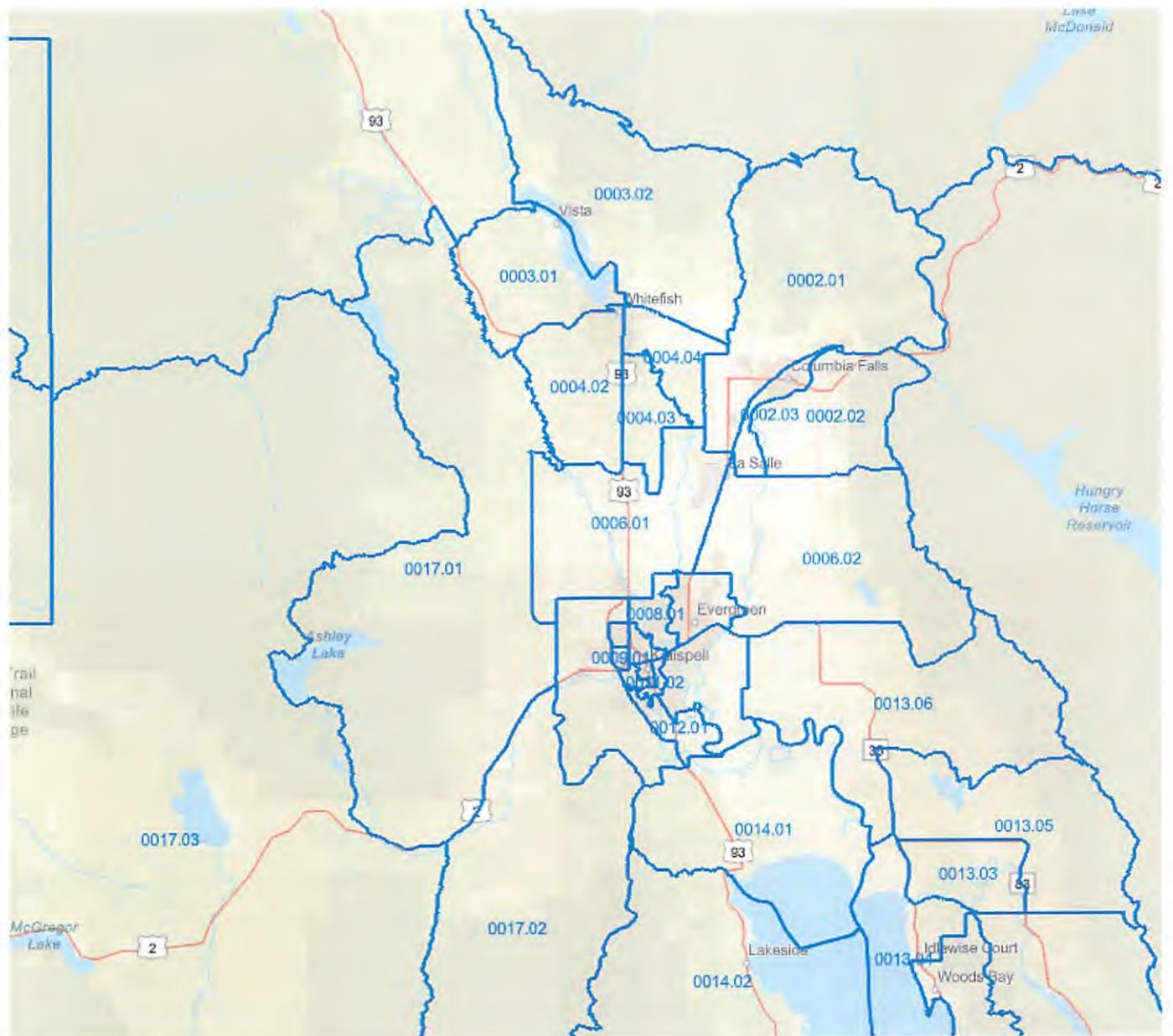
9,051

White alone in Columbia Falls CCD, Flathead County, Montana

94,605

White alone in Flathead County, Montana

[P8](#) | 2020 Decennial Census



Demographics

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0001.01	Middle	No	88.94	\$85,100	\$75,688	\$63,125	954	8.70	83	246	987
0001.02	Moderate	No	55.04	\$85,100	\$46,839	\$39,063	2519	11.67	294	868	2035
0002.01	Middle	No	93.72	\$85,100	\$79,756	\$66,516	5127	10.32	529	1381	2072
0002.02	Middle	No	104.49	\$85,100	\$88,921	\$74,156	3007	10.24	308	956	1158
0002.03	Middle	No	85.42	\$85,100	\$72,692	\$60,625	4762	11.91	567	1521	2119
0003.01	Upper	No	150.23	\$85,100	\$127,846	\$106,620	3096	10.95	339	776	1770
0003.02	Upper	No	128.58	\$85,100	\$109,422	\$91,250	1829	8.26	151	638	1339
0004.02	Middle	No	114.48	\$85,100	\$97,422	\$81,250	3226	9.80	316	929	1538
0004.03	Upper	No	153.68	\$85,100	\$130,782	\$109,063	2564	7.49	192	655	1047
0004.04	Middle	No	111.92	\$85,100	\$95,244	\$79,432	3483	8.30	289	1041	1404
0006.01	Upper	No	123.49	\$85,100	\$105,090	\$87,643	5482	9.58	525	1434	1785
0006.02	Middle	No	103.18	\$85,100	\$87,806	\$73,229	4198	9.08	381	1244	1831
0007.00	Middle	No	96.27	\$85,100	\$81,926	\$68,322	6239	12.21	762	1805	2178
0008.01	Upper	No	120.62	\$85,100	\$102,648	\$85,605	3155	10.14	320	978	1268
0008.02	Upper	No	120.21	\$85,100	\$102,299	\$85,313	6195	10.90	675	1753	2018
0009.01	Middle	No	82.00	\$85,100	\$69,782	\$58,194	2167	14.17	307	352	617
0009.02	Middle	No	115.54	\$85,100	\$98,325	\$82,000	2148	11.31	243	523	722
0009.03	Middle	No	81.73	\$85,100	\$69,552	\$58,008	3588	10.42	374	784	1165
0010.00	Middle	No	83.53	\$85,100	\$71,084	\$59,280	2040	14.12	288	418	744
0011.01	Moderate	No	72.90	\$85,100	\$62,038	\$51,735	2677	15.24	408	584	1266
0011.02	Middle	No	81.22	\$85,100	\$69,118	\$57,644	3337	11.66	389	628	1076
0012.01	Middle	No	110.44	\$85,100	\$93,984	\$78,381	3149	14.32	451	861	990
0012.02	Middle	No	98.24	\$85,100	\$83,602	\$69,722	4702	12.29	578	1488	1830
0013.03	Middle	No	105.89	\$85,100	\$90,112	\$75,147	2044	9.88	202	579	997
0013.04	Upper	No	120.41	\$85,100	\$102,469	\$85,458	1880	9.15	172	624	1145
0013.05	Middle	No	103.92	\$85,100	\$88,436	\$73,750	1533	8.81	135	711	1155
0013.06	Middle	No	104.62	\$85,100	\$89,032	\$74,250	4057	8.36	339	1312	1576
0014.01	Middle	No	89.55	\$85,100	\$76,207	\$63,558	3051	6.88	210	705	1084
0014.02	Middle	No	95.27	\$85,100	\$81,075	\$67,617	3134	8.55	268	924	1864
0017.01	Middle	No	98.63	\$85,100	\$83,934	\$70,000	4622	9.28	429	1454	2060
0017.02	Middle	No	89.65	\$85,100	\$76,292	\$63,625	2180	8.53	186	604	841
0017.03	Middle	No	84.98	\$85,100	\$72,318	\$60,313	2212	10.44	231	684	1311

Income

Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
0001.01	Middle	\$70,967	\$85,100	23.99	88.94	\$63,125	\$75,688	\$40,809
0001.02	Moderate	\$70,967	\$85,100	18.78	55.04	\$39,063	\$46,839	\$27,332
0002.01	Middle	\$70,967	\$85,100	12.99	93.72	\$66,516	\$79,756	\$53,948
0002.02	Middle	\$70,967	\$85,100	4.33	104.49	\$74,156	\$88,921	\$72,766
0002.03	Middle	\$70,967	\$85,100	9.71	85.42	\$60,625	\$72,692	\$47,342
0003.01	Upper	\$70,967	\$85,100	9.43	150.23	\$106,620	\$127,846	\$47,184
0003.02	Upper	\$70,967	\$85,100	5.80	128.58	\$91,250	\$109,422	\$81,658
0004.02	Middle	\$70,967	\$85,100	10.62	114.48	\$81,250	\$97,422	\$64,526
0004.03	Upper	\$70,967	\$85,100	2.26	153.68	\$109,063	\$130,782	\$83,879
0004.04	Middle	\$70,967	\$85,100	3.30	111.92	\$79,432	\$95,244	\$64,344
0006.01	Upper	\$70,967	\$85,100	5.05	123.49	\$87,643	\$105,090	\$70,205
0006.02	Middle	\$70,967	\$85,100	6.00	103.18	\$73,229	\$87,806	\$64,932
0007.00	Middle	\$70,967	\$85,100	6.11	96.27	\$68,322	\$81,926	\$57,794
0008.01	Upper	\$70,967	\$85,100	5.20	120.62	\$85,605	\$102,648	\$75,000
0008.02	Upper	\$70,967	\$85,100	16.10	120.21	\$85,313	\$102,299	\$75,567
0009.01	Middle	\$70,967	\$85,100	33.88	82.00	\$58,194	\$69,782	\$26,477
0009.02	Middle	\$70,967	\$85,100	0.98	115.54	\$82,000	\$98,325	\$71,086
0009.03	Middle	\$70,967	\$85,100	17.10	81.73	\$58,008	\$69,552	\$40,833
0010.00	Middle	\$70,967	\$85,100	15.72	83.53	\$59,280	\$71,084	\$33,914
0011.01	Moderate	\$70,967	\$85,100	8.78	72.90	\$51,735	\$62,038	\$33,826
0011.02	Middle	\$70,967	\$85,100	21.49	81.22	\$57,644	\$69,118	\$51,875
0012.01	Middle	\$70,967	\$85,100	4.12	110.44	\$78,381	\$93,984	\$64,543
0012.02	Middle	\$70,967	\$85,100	3.63	98.24	\$69,722	\$83,602	\$62,351
0013.03	Middle	\$70,967	\$85,100	10.47	105.89	\$75,147	\$90,112	\$63,317
0013.04	Upper	\$70,967	\$85,100	1.76	120.41	\$85,458	\$102,469	\$79,734
0013.05	Middle	\$70,967	\$85,100	11.47	103.92	\$73,750	\$88,436	\$61,944
0013.06	Middle	\$70,967	\$85,100	5.54	104.62	\$74,250	\$89,032	\$66,500
0014.01	Middle	\$70,967	\$85,100	10.50	89.55	\$63,558	\$76,207	\$52,011
0014.02	Middle	\$70,967	\$85,100	25.81	95.27	\$67,617	\$81,075	\$64,000
0017.01	Middle	\$70,967	\$85,100	11.23	98.63	\$70,000	\$83,934	\$57,741
0017.02	Middle	\$70,967	\$85,100	13.87	89.65	\$63,625	\$76,292	\$57,353
0017.03	Middle	\$70,967	\$85,100	20.76	84.98	\$60,313	\$72,318	\$50,000

Population

Tract Code	Tract Population	Tract Minority %	Number of Families	# of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
0001.01	954	8.70	182	331	871	83	12	2	0	27	42
0001.02	2519	11.67	456	1013	2225	294	53	10	0	91	140
0002.01	5127	10.32	1309	1859	4598	529	39	25	3	137	325
0002.02	3007	10.24	812	1055	2699	308	18	18	14	103	155
0002.03	4762	11.91	1408	2142	4195	567	53	28	18	159	309
0003.01	3096	10.95	633	1464	2757	339	15	31	7	100	186
0003.02	1829	8.26	408	735	1678	151	6	16	8	50	71
0004.02	3226	9.80	836	1311	2910	316	20	20	7	99	170
0004.03	2564	7.49	609	935	2372	192	14	12	1	63	102
0004.04	3483	8.30	979	1397	3194	289	26	14	15	79	155
0006.01	5482	9.58	1270	1814	4957	525	34	56	14	161	260
0006.02	4198	9.08	1061	1484	3817	381	24	19	10	118	210
0007.00	6239	12.21	1658	2246	5477	762	94	61	15	215	377
0008.01	3155	10.14	751	1170	2835	320	20	44	8	66	182
0008.02	6195	10.90	1515	1967	5520	675	51	56	19	214	335
0009.01	2167	14.17	397	949	1860	307	28	29	17	100	133
0009.02	2148	11.31	590	721	1905	243	16	23	11	81	112
0009.03	3588	10.42	697	1234	3214	374	36	28	12	114	184
0010.00	2040	14.12	375	1110	1752	288	53	33	9	93	100
0011.01	2677	15.24	630	1376	2269	408	33	31	16	146	182
0011.02	3337	11.66	852	1396	2948	389	33	38	17	101	200
0012.01	3149	14.32	705	1025	2698	451	42	25	17	154	213
0012.02	4702	12.29	1238	1875	4124	578	62	29	8	140	339
0013.03	2044	9.88	510	903	1842	202	15	18	4	60	105
0013.04	1880	9.15	529	733	1708	172	17	1	4	73	77
0013.05	1533	8.81	385	798	1398	135	5	5	0	56	69
0013.06	4057	8.36	1136	1488	3718	339	14	22	6	123	174
0014.01	3051	6.88	778	1013	2841	210	12	15	2	81	100
0014.02	3134	8.55	637	1176	2866	268	19	20	0	97	132
0017.01	4622	9.28	1244	1695	4193	429	26	26	0	129	248
0017.02	2180	8.53	508	760	1994	186	19	11	6	52	98
0017.03	2212	10.44	536	750	1981	231	22	14	1	47	147

Housing

Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
0001.01	1014	967	37	No	246	683	246	85
0001.02	2052	2035	40	No	868	1039	868	145
0002.01	2295	2072	32	No	1381	436	1381	478
0002.02	1158	1158	31	No	956	103	956	99
0002.03	2288	2119	44	No	1521	146	1521	621
0003.01	2211	1770	29	No	776	747	776	688
0003.02	1712	1339	31	No	638	977	604	97
0004.02	1641	1538	32	No	929	330	929	382
0004.03	1253	1047	18	No	655	318	655	280
0004.04	1495	1404	37	No	1041	98	1041	356
0006.01	1895	1785	22	No	1434	81	1434	380
0006.02	1840	1831	33	No	1244	356	1244	240
0007.00	2306	2178	44	No	1805	60	1805	441
0008.01	1268	1268	27	No	978	98	978	192
0008.02	2034	2018	25	No	1753	67	1753	214
0009.01	1029	617	30	No	352	80	352	597
0009.02	747	722	33	No	523	26	523	198
0009.03	1365	1165	49	No	784	131	784	450
0010.00	1254	744	72	No	418	144	391	692
0011.01	1504	1266	54	No	584	128	584	792
0011.02	1396	1076	69	No	628	0	628	768
0012.01	1025	990	26	No	861	0	861	164
0012.02	1893	1830	37	No	1488	18	1488	387
0013.03	1227	997	34	No	579	324	558	324
0013.04	1200	1145	19	No	624	467	611	109
0013.05	1155	1155	25	No	711	357	711	87
0013.06	1591	1576	24	No	1312	103	1308	176
0014.01	1118	1084	29	No	705	105	705	308
0014.02	1951	1864	28	No	924	775	924	252
0017.01	2060	2060	34	No	1454	365	1454	241
0017.02	849	841	31	No	604	89	604	156
0017.03	1319	1311	27	No	684	589	684	66