Community Reinvestment Narrative – 2025

Flathead County, Montana

Intro

Freedom Bank, located in the heart of Columbia Falls, Montana, is a single-location community bank driven by a mission that goes beyond providing financial services. We are deeply committed to advancing the growth, stability, and prosperity of Flathead County, with a special focus on the Community Reinvestment Act (CRA) objectives. This narrative outlines demographic and economic data from reliable sources, providing the foundation for our strategic initiatives designed to meet the evolving needs of our local community.

At Freedom Bank, we recognize that every individual and business has a distinct financial story. Rather than relying solely on standardized underwriting models, we pride ourselves on offering personalized service and tailored financial analysis. This commitment ensures that our products and services not only address immediate needs but also support long-term financial goals especially for those in low- and moderate-income brackets.

Our approach mirrors the intent of the Community Reinvestment Act by fostering inclusion, addressing economic disparities, and helping all members of our community participate in economic growth. Through deep local relationships, financial education, and responsive lending, we empower individuals and businesses to navigate their financial futures confidently.

Demographic Overview

Flathead County continues to experience steady population growth, reaching an estimated 114,527 residents as of July 1, 2024—a 9.7% increase since the 2020 census and a 0.75% rise over the past year. This growth reflects the area's increasing attractiveness to families, retirees, and remote workers.

- Median Household Income: \$71,327
- Poverty Rate: 9.7%
- Population under 18: 18%
- High School Graduates: 29.4%
- Bachelor's Degree or Higher: 35.1%

These numbers highlight the growing need for family support services, affordable housing, and educational initiatives that will help equip residents with the tools to succeed in a competitive and evolving economy.

Economic Landscape

Flathead County's economy is anchored in small businesses, tourism, recreation, construction, and agriculture—sectors that have shown resilience and adaptability in recent years. Despite opportunities, the area faces some pressing challenges:

- Housing Affordability: With demand outpacing supply, the rising cost of housing is a significant barrier for young families, first-time homebuyers, and essential workers.

- Workforce Needs: As industries expand, the gap in skilled labor creates a strong demand for vocational training and workforce development programs.

- Income Disparity: Although the countywide median income stands at \$71,327, certain populations—particularly seniors and families with young children—face economic hardships, with an estimated 11.6% of the population living below the poverty line.

Freedom Bank is addressing these issues through lending programs tailored for affordable housing, financial counseling services, and partnerships that help businesses thrive.

Community Needs and Strategic Initiatives

Freedom Bank's community reinvestment strategy is shaped by continuous input from local stakeholders and a thorough analysis of socioeconomic data. Key areas of focus include:

Affordable Housing:

We work with local developers and nonprofits to help increase the availability of affordable homes for low- and moderate-income families. We actively support financing for projects that serve these populations.

Education and Workforce Development:

Freedom Bank supports adult education and vocational training programs to enhance economic mobility. Partnerships with local schools and trade programs remain a priority.

Small Business Growth:

From startup financing to expansion loans, we offer flexible solutions and business advisory services that empower entrepreneurs—particularly in underserved sectors.

Healthcare Access:

Board member Don Bennett serves on the Logan Health Hospital Board of Trustees, advocating for accessible healthcare options across the region, especially in rural areas.

Childcare, Youth Programs, and Senior Support:

Freedom Bank champions organizations that serve vulnerable populations. We support nonprofits like the Boys and Girls Clubs, Intermountain Children's Home, Dream Adaptive, Special Olympics, CASA for Kids, Boy Scouts, Nate Chute Foundation, Two Bear Therapeutic Riding Center, and the Senior Mobile Home Repair initiative.

Columbia Falls Kids Foundation (2024):

Founded by Don Bennett, this 501(c)(3) nonprofit transformed the historic 1940 Junior High

building—originally slated for demolition—into a vibrant community center for youth services. Thanks to a donation facilitated by local philanthropist Mick Ruis, the building now houses a Boys & Girls Club, a nonprofit daycare, a wrestling academy, and a youth nutrition program. Nonprofits lease space for just \$1 per year, maximizing their ability to serve local families.

Digital Security and Financial Literacy

With the rise of digital threats, Freedom Bank is committed to protecting customers through advanced cybersecurity protocols and proactive fraud education. We host workshops and offer personalized guidance to shield vulnerable customers—especially seniors—from scams and cyber fraud.

This is not just a service, but a community imperative. By enhancing financial literacy and digital resilience, we help prevent economic harm and support the financial health of our community.

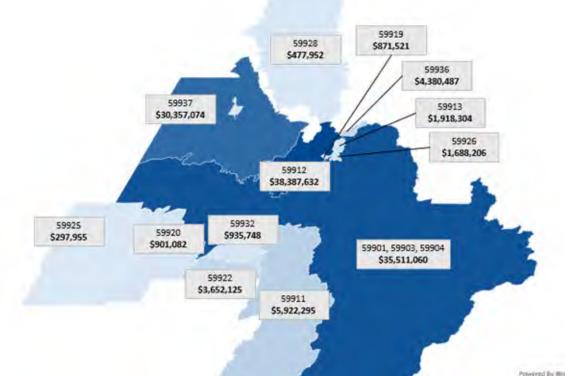
Conclusion

Flathead County is a dynamic, growing community with a strong sense of identity and collaboration. Freedom Bank stands as a partner in progress, drawing on data-driven insights and genuine relationships to meet CRA obligations with integrity and innovation.

Our localized approach ensures that community needs are met with empathy, expertise, and long-term vision. Through volunteerism, philanthropy, inclusive lending, and strategic investments, we remain dedicated to building a more equitable, prosperous Flathead County for all.

2024 CRA Loan Data

YTD Average Principal Balances in Flathead County



Powentd by Illing © TomTom

ZIP	City	Total YTD Average Principal Balance
59901	Kalispell	\$26,490,545
59903	Kalispell	\$4,586,995
59904	Kalispell	\$4,433,521
59911	Bigfork	\$5,922,295
59912	Columbia Falls	\$38,387,632
59913	Coram	\$1,918,304
59919	Hungry Horse	\$871,521
59920	Kila	\$901,082
59922	Lakeside	\$3,652,125
59925	Marion	\$297,955
59926	Martin City	\$1,688,206
59927	Olney	\$0
59928	Polebridge	\$477,952
59932	Somers	\$935,748
59936	West Glacier	\$4,380,487
59937	Whitefish	\$30,357,074

Service Area Totals

	COMMERCI	AL.	CONSUME	2	Total YTD Average Principal Balance	Total %
	YTD Average Principal Balance	%	YTD Average Principal Balance	%		
FLATHEAD COUNTY	\$92,797,630.18	80.05%	\$32,503,811.08	80.17%	\$125,301,441.26	80.08%
OTHER	\$23,124,648.34	19.95%	\$8,038,057.12	19.83%	\$31,162,705.46	19.92%
Totals	\$115,922,278.52	100.00%	\$40,541,868.20	100.00%	\$156,464,146.72	100.00%

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. Flathead County, Montana is bordered by Pondera County, Montana, Lake County, Montana, Glacier County, Montana, Powell County, Montana, Missoula County, Montana, Sanders Coun...Read More

A Share Profile





// United States / Montana / Flathead County, Montana



Race and Ethnicity Hispanic or Latino (of any race) 3,329

P9 | 2020 Decennial Census

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62.8% DP03 | 2023 American Community Survey 1-Year Estimates



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Families and Living Arrangements

Income and Poverty

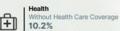
ent Rate

45,510 DP02 | 2023 American Community Survey 1-Year Estimates

\$74,274 S1901 | 2023 American Community Survey 1-Year Estimates



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Populations and People 🔗

Age and Sex

41.7 = 0.5 Median Age in Flathead County, Montana

40.6 ± 0.4

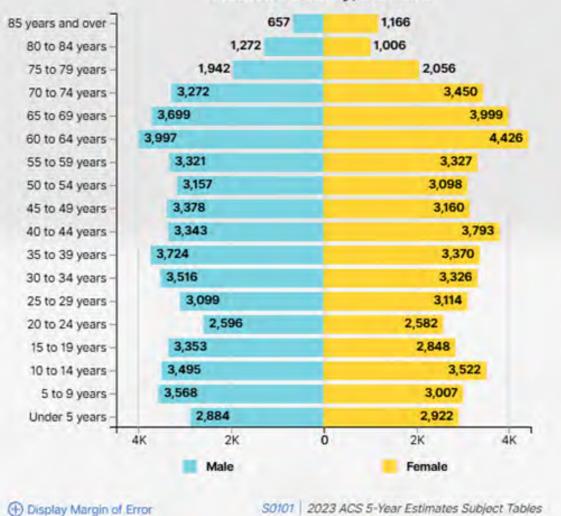
Median Age in Montana

S0101 2023 American Community Survey 1-Year Estimates

Population Pyramid: Population by Age and Sex

in Flathead County, Montana

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Flathead County, Montana

Language Spo	ken at Home
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N ± N ⑦ Language Other Than English Spoken at Home in Flathead County, Montana

4.5% ± 0.4% Language Other Than English Spoken at Home in Montana

S1601 2023 American Community Survey 1-Year Estimates

Native and Foreign-Born

2.3% ± 0.7% Foreign-Born population in Flathead County, Montana

2.2% ± 0.2% Foreign-Born population in Montana

DP02 2023 American Community Survey 1-Year Estimates

Foreign-Born Population in Flathead County, Montana

Naturalized U.S. citizen - 79.7%

 Not a U.S. citizen - 20.3%

 0%
 20%
 40%
 60%
 80%

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 DP02
 2023 American Community Survey 1

DP02 | 2023 American Community Survey 1-Year Estimates

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Older Population

21.1% ± 0.3% 65 Years and Older in Flathead County, Montana

20.5% ± 0.1% 65 Years and Older in Montana

DP05 2023 American Community Survey 1-Year Estimates

	ation by Age unty, Montana		🚓 Share / Ember
35 to 74 years -	13.2%		-
75 to 84 years -	6.3%		
5 years and ov	ver - 1.7%		
6	5%	10%	15%
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5.2%	= 1.3%				
	C. C. Starter	itate in the Last Year in	Rathead County	(Montano	
3.3%	± 0.4%				
Acved F	rom à Different S	tate in the Last Year in	Montana		
50701	2023 American C	Community Survey 1 Ye	oar Estimates		
	ntial Mobility in ad County, Monta	n the Last Year		it Sh	are / Embed
foved wi	thin the same cou	inty - 6.4%			
			1		
loved fro	om different count	ly, same state - 2.0%			
loved fro	om a different stat	e = 3.2%			
laved fra	om abroad * 0.2%				
-	2%	4%	6%	8%	10%
					10.10
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Income and	Earnings		
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\$70,804 ± s Median Household	1,475 I Income in Montana		
S1901 2023 Ame	erican Community Survey 1-Year	r Estimates	
Median Income in Flathead County	by Types of Families		💠 Share / Embed
Families - \$94,955		-	
Married-couple fam	ilies - \$104,168		
Nonfamily househol	ds - \$44,627		
0	\$50K	\$100K	\$150K
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Poverty			
9.7% ± 1.9%	in Flathead County, Montana		
Poverty, All people			
Poverty, All people 11.7% ± 0.7% Poverty, All people	in Montana		
11.7% ± 0.7% Poverty, All people	in Montana erican Community Survey 1-Year	Estimates	
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Educational At	tainme	nt			
37.4% ± 3.0% Bachelor's Degree or H	ligher in Fla	athead County	, Montana		
34.6% ± 1.0% Bachelor's Degree or H	ligher in M	ontana			
S1501 2023 American	n Commun	ity Survey 1-Y	ear Estimates	r.	
Education Attainme in Flathead County, Mo		ulation 25 Y	ears and OI	der)	A Share / Embed
High school or equivalen	t degree -	28.3%	_		
Some college, no degree	- 18 9%				
Some conege, no degree	10.074				
Associate's degree - 11.5	5%				
Rachelor's deares - 24 9					
Bachelor's degree - 24.8	74				
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		15%	20%	25%	30% 35%
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elf-emp	loyed in own inc	corporated busi	ness workers - 8	3.7%		
ivate n	ot-for-profit way	ge and salary w	orkers - 9.0%			
ocal, sta	ate, and federal	government wo	orkers - 13.2%			
ell-emp	loyed in own no	t incorporated i	business worker	s and unpaid fami	ily workers - 13.0	7%
£	10%	20%	30%	40%	50%	60%
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62.8% ± Employment i		County, Montana		
60.8% -				
		nunity Survey 1-Year Es	timates	
Industry				
Industry for		Employed Populatio	n 16 Years a	🕫 Share / Emit
		n care and social assista	nce - 19.8%	
Construction -	12.7%			
Retail trade - 1	2.5%			
Arts, entertain	ment, and recreat	tion, and accommodation	n and food services -	10.8%
Professional, s	cientific, and man	agement, and administr	ative and waste man	agement services -
Finance and In	surance, and real	estate and rental and le	asing - 6.9%	
Other services				
Other services	, except public ad	sministration - 6.4%		
Manufacturing		iministration - 6.4%		
		iministration - 6,4%		
Manufacturing	- 5.9%	g, and utilities - 4.3%		
Manufacturing	- 5.9%			
Manufacturing	- 5.9%			
Manufacturing Transportation Public adminis	- 5.9%		15%	20%
Manufacturing Transportation Public adminis	and warehousing tration - 3.8%	a, and utilities - 4.3% 10% ay Margin of Error	15% DP03 2023 Americ Vear Estimates	
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37.9 ±		Workers in Flathead (County, Montana	
38.3 ± Mean Usu		Workers in Montana		
\$2303 1	2023 American Com	munity Survey 1-Year	Estimates	
in Flathea Male - 40.0		d for Workers by	Sex	<0 Share / Embed
	d County, Montana 8	d for Workers by	Sex	جې Share / Embed

	ng			
Financial Chara	cteristics			
\$1,275 ± \$117 Median Gross Rent in Fla	athead County, Montana			
\$1,083 ± \$30 Median Gross Rent in M	ontana			
DP04 2023 American	Community Survey 1-Yes	ar Estimates		
Homeownershi	p Rate			
74.7% ± 3.1% Homeownership Rate in	Flathead County, Monta	na		
69.2% = 1.1% Homeownership Rate in	Montana			
DP04 2023 American	Community Survey 1-Yes	ar Estimates		
Housing Value in Flathead County, Mon	itana		es Sh	are / Embed
Less than \$50,000 - 4.4%	6) 			
\$50,000 to \$99,999 - 2.6	×			
\$100,000 to \$149,999 - 0	.2%			
\$150,000 to \$199,999 - 1.	3.4			
\$150,000 to \$199,999 - 1. \$200,000 to \$299,999 - 5				
	5.8%			
\$200,000 to \$299,999 - 5	5.8% 26.2%	5		
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2	5.8% 26.2% 16.0%			
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4 \$1,000,000 or more - 13.1	5.8% 26.2% 16.0%			
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4	5.8% 26.2% 16.0% % 20%	30% DP04 2023 Year Estimat	40% 3 American Comm	50% punity Survey 1
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4 \$1,000,000 or more - 13.15 % 10%	5.8% 26.2% 16.0% % 20%	DP04 202	3 American Comm	
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4 \$1,000,000 or more - 13.1 % 10% Show Table Housing Units 49,875	26.2% 16.0% % 20% Display Margin of Error	DP04 202: Year Estimat	3 American Comm	
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4 \$1,000,000 or more - 13.1 % 10% Show Table Housing Units 49,875	26.2% 16.0% % 20% Display Margin of Error	DP04 202: Year Estimat	3 American Comm	
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4 \$1,000,000 or more - 13.13 \$	20% 20% Display Margin of Error	DP04 202: Year Estimat	3 American Comm	
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4 \$1,000,000 or more - 13.13 % 10% B Show Table Housing Units 49,875 Total Housing Units in Fil 514,803 Total Housing Units in M	26.2% 26.2% 20% Display Margin of Error athead County, Montane Iontana msus	DP04 202 Year Estimat	3 American Comm	
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4 \$1,000,000 or more - 13.1 \$	26.2% 16.0% 20% Display Margin of Error athead County, Montana Iontana Iontana	DP04 202 Year Estimat	3 American Comm	unity Survey 1
\$200,000 to \$299,999 - 5 \$300,000 to \$499,999 - 2 \$500,000 to \$999,999 - 4 \$1,000,000 or more - 13.13 % 10% Bhow Table Housing Units 49,875 Total Housing Units in Fl 514,803 Total Housing Units in M H1 2020 Decennial Ce Housing Occupancy	26.2% 26.2% 16.0% % Display Margin of Error athead County, Montana tontana msus	DP04 202 Year Estimat	3 American Comm	unity Survey 1

2.481					
coupied Housing U	Inits in Flathead	County, Mor	ntana		
1 2020 Decennia	l Census				
wner Occupied Flathead County,		ts by Types	of Househ	olds	⇔ Share / Embed
rried-couple family	- 21,418			_	P.
le householder, no	spouse present	- 1,040			
male householder, i	no spouse preser	nt - 2,362			
	10				
5K			15K	20K	25K
Show Table	Display Man	gin of Error	1-Year Esti		Community Survey
oved 2021 or La Flathead County, mer-occupied hous	ater Into Occu Montana	upied Hous		Туре	🕫 Share / Embed
	sing units - 15.4%				
nter-occupied hous					-
nter-occupied hous	sing units - 50.9% 20%	•			50% Community Survey
10% Show Table C hysical Cha 7.0% ± 3.5% cupied Housing U 6.4% ± 1.0% cupied Housing U	20% Display Man racteristic	s gin of Error S r More Bedro	52502 2 1-Year Esti	023 Americal imates ad County, M	n Community Survey
10% Show Table	20% Display Man racteristic Juits with Four or Juits with Four or <i>rican Community</i>	s gin of Error S r More Bedro r More Bedro v Survey 1-Ye	52502 2 1-Year Esti	023 Americal imates ad County, M	n Community Survey
10% Show Table C hysical Cha 7.0% ± 3.5% ccupied Housing U 6.4% ± 1.0% ccupied Housing U 2504 2023 Amer	20% 20% Display Man racteristic Juits with Four or Juits with Four or fican Community supjeed Housin	s gin of Error S r More Bedro r More Bedro v Survey 1-Ye	52502 2 1-Year Esti	023 Americal imates ad County, M	n Community Survey
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10% Show Table	20% 20% Display Man racteristic Juits with Four or Juits with Four or fican Community supjeed Housin	s gin of Error S r More Bedro r More Bedro v Survey 1-Ye	52502 2 1-Year Esti	023 Americal imates ad County, M	ontana
10% Show Table	ing units - 50.9%	s gin of Error S r More Bedro r More Bedro v Survey 1-Ye	52502 2 1-Year Esti	023 Americal imates ad County, M	ontana
10% Show Table Char hysical Char 7.0% ± 3.5% coupled Housing U 6.4% ± 1.0% coupled Housing U 504 2023 Amer edrooms in Occ Flathead County, bedroom - 3.4% e bedroom - 6.9%	Display Man and Display Man racteristic Inits with Four or Inits with Four or Ini	s gin of Error S r More Bedro r More Bedro v Survey 1-Ye	52502 2 1-Year Esti	023 Americal imates ad County, M	ontana
10%	Display Man and Display Man racteristic Inits with Four or Inits with Four or Ini	s gin of Error S r More Bedro r More Bedro v Survey 1-Ye	52502 2 1-Year Esti	023 Americal imates ad County, M	ontana

Vacancy

7,394 Vacant Housing Units in Flathead County, Montana

H1 2020 Decennial Census

Disability					
11.1% ± 1.63 Disabled Popul		ad County, Monta	na		
14.9% ± 0.	.7% lation in Monta	0.0			
		munity Survey 1-Y	ear Estimates		
Types of Dis				c∂ Shi	are / Embed
learing difficult	unty, Montana Iy - 4.7%				
ficion difficultur	- 1.0%				
rision difficulty	- 1.0%				
Cognitive difficu	ulty - 3.9%				
Ambulatory diffi	iculty - 6.0%				
Self-care difficu	Ity - 2.2%				
ndependent livi	ing difficulty - 4	.2%			
6					
	2% Displ	4% ay Margin of Error	6% <u>S1810</u> 202 1-Year Estim	8% 3 American Comm ates	10% unity Survey
Fertility 24,498 ± Women 15 to 5	542 542 of years old in F		S1810 202 1-Year Estim	3 American Comm	
E Show Table Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5	542 542 50 years old in f ± 2,353 10 years old in f	ay Margin of Error Flathead County, J Montana	S1810 202 1-Year Estim	3 American Comm	
E Show Table Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5	542 542 50 years old in f ± 2,353 10 years old in f	ay Margin of Error Flathead County, I	S1810 202 1-Year Estim	3 American Comm	
E Show Table Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 51301 2023.	542 50 years old in f ± 2,353 00 years old in f American Com	ay Margin of Error Flathead County, J Montana	S1810 202 1-Year Estim	3 American Comm ates	
Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 51301 2023 . Women with n Flathead Co	542 0 years old in F ± 2,353 0 years old in F American Comi Births in the	ay Margin of Error Flathead County, I Montana munity Survey 1-Y	S1810 202 1-Year Estim	3 American Comm ates	unity Survey
Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 51301 2023.	542 542 50 years old in F ± 2,353 0 years old in F American Comi Births in the unty, Montana 0	ay Margin of Error Flathead County, I Montana munity Survey 1-Y	S1810 202 1-Year Estim	3 American Comm ates	unity Survey
Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 51301 2023.	542 542 50 years old in F ± 2,353 0 years old in F American Comi Births in the unty, Montana 0	ay Margin of Error Flathead County, I Montana munity Survey 1-Y	S1810 202 1-Year Estim	3 American Comm ates	unity Survey
Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 <i>51301</i> 2023. Women with in Flathead Co 15 to 19 years -	542 50 years old in f ± 2,353 10 years old in f American Comu Births in the unty, Montana 0 947	ay Margin of Error Flathead County, I Montana munity Survey 1-Y	S1810 202 1-Year Estim	3 American Comm ates	unity Survey
E Show Table Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 51301 2023 Women with n Flathead Co 5 to 19 years - 20 to 34 years - 20 to 34 years -	542 60 years old in f 2,353 60 years old in f American Comi 6 Births in the unty, Montana 0 - 947 - 325	ay Margin of Error Flathead County, J Montana munity Survey 1-Y e Past 12 Month	S1810 202 1-Year Estim	3 American Comm lates	are / Embed
Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 51301 2023. Women with in Flathead Co 15 to 19 years - 20 to 34 years - 35 to 50 years -	Displ 542 0 years old in f 2,353 0 years old in f American Comi Births in the unty, Montana 0 947 325	ay Margin of Error Flathead County, I Montana munity Survey 1-Y	S1810 202 1-Year Estim Montana ear Estimates hs	3 American Comm lates co Shi 800	are / Embed
Show Table Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 51301 2023. Women with n Flathead Co 5 to 19 years - 10 to 34 years -	Displ 542 0 years old in f 2,353 0 years old in f American Comi Births in the unty, Montana 0 947 325	ay Margin of Error Flathead County, J Montana munity Survey 1-Y e Past 12 Monti 400	\$1810 202 1-Year Estim Montana ear Estimates 1s 600 \$1301 202	3 American Comm lates co Shi 800	are / Embed
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Fertility 24,498 ± Women 15 to 5 248,544 Women 15 to 5 <i>st301</i> 2023. Women with in Flathead Co 15 to 19 years - 20 to 34 years - 35 to 50 years -	2 Displ 542 60 years old in F 2,353 60 years old in F American Comi Births in the unty, Montana 0 947 325 200 2 Displ surance 8%	ay Margin of Error Flathead County, J Montana munity Survey 1-Y e Past 12 Monti 400	\$1810 202 1-Year Estim Wontana ear Estimates 18 600 \$1301 202 1-Year Estim	3 American Comm lates co Shi 800	are / Embed

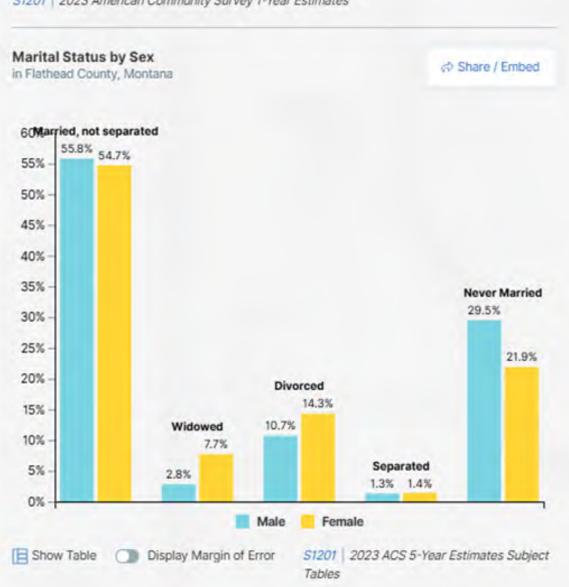
Children					
21.5% ±*	•••• ⑦				
		ead County, Mo	ontana		
20.8% ± 0 Under 18 year		ana			
50101 2023	American Co	mmunity Surve	ny 1-Year Estin	ates	
Children Un In Flathead Co					🕫 Share / Embed
Under 5 years -	5.1%				
5 to 14 years -	12.5%				
	-			_	
15 to 17 years -	3.9%				
%		5%		10%	15%
E Show Tabl	-				
	e 🕥 Di	splay Margin of		01 2023 Ameri ear Estimates	can Community Surve,
Families		splay Margin of sehold Ch	7-Yi	ear Estimates	can Community Surve
3.03 ± 0.14	and Hou		7-Y	ear Estimates	can Community Surve,
3.03 ± 0.14 Average Famil 2.95 ± 0.04	and Hous I y Size in Flat	sehold Ch head County, N	7-Y	ear Estimates	can Community Surve,
3.03 ± 0.14 Average Famil 2.95 ± 0.04 Average Famil	and Hou: I y Size in Flat 4 y Size in Mor	sehold Ch head County, N	7-Ya Maracteris	ear Estimates	can Community Surve,
3.03 ± 0.14 Average Famil 2.95 ± 0.04 Average Famil DP02 2023	and Hous y Size in Flat y Size in Mor American Co tholds by T	sehold Ch head County, M htana mmunity Surve ype of House	1-Ya Maracteris Montana y 1-Year Estim	ear Estimates	
3.03 ± 0.14 Average Famil 2.95 ± 0.04 Average Famil DP02 2023 A Total House in Flathead Co	and Hous y Size in Flat y Size in Mor American Co tholds by T	sehold Ch head County, M ntana mmunity Surve ype of House na	1-Ya Maracteris Montana y 1-Year Estim	ear Estimates	
3.03 ± 0.14 Average Famil 2.95 ± 0.04 Average Famil DP02 2023 A Total House in Flathead Co Married-couple	and Hous y Size in Flat y Size in Mor American Co cholds by T bunty, Montal family house	sehold Ch head County, M htana mmunity Surve ype of House na hold - 52.6%	1-Ya Maracteris Montana y 1-Year Estim eholds	ear Estimates tics ates	can Community Surve,
3.03 ± 0.14 Average Famil 2.95 ± 0.04 Average Famil DP02 2023 A Total House in Flathead Co Married-couple	and Hous y Size in Flat y Size in Mor American Co cholds by T bunty, Montal family house	sehold Ch head County, M ntana mmunity Surve ype of House na	1-Ya Maracteris Montana y 1-Year Estim eholds	ear Estimates tics ates	
3.03 ± 0.14 Average Famil 2.95 ± 0.04 Average Famil DP02 2023 A Total House in Flathead Co Married-couple	and Hous y Size in Flat y Size in Mor American Co cholds by T bunty, Montar family house der, no spouse	sehold Ch head County, M htana mmunity Surve ype of House na hold - 52.6%	7-Ya Maracteris Montana y 1-Year Estim eholds	ates	

Marital Status and Marital History

N ± N ② Never Married in Flathead County, Montana

29.8% ± 0.8% Never Married in Montana

S1201 2023 American Community Survey 1-Year Estimates



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

Po 2020 Decennar 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

P8 | 2020 Decennial Census

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

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

P8 2020 Decennial Census