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M O N T A N A



ECONOMIC OVERVIEW BILLINGS, MT MSA

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Demographic Profile

The population in the Billings, MT MSA was 180,641 per American Community Survey data for 2016-2020.

The region has a civilian labor force of 94,722 with a participation rate of 66.0%. Of individuals 25 to 64 in the Billings, MT MSA, 32.8% have a bachelor's degree or higher which compares with 34.3% in the nation.

The median household income in the Billings, MT MSA is \$62,788 and the median house value is \$241,807.

Summary¹

	Billings, MT MSA	Percent Yellowstone County, Montana	USA	Billings, MT MSA	Value Yellowstone County, Montana	USA
Demographics						
Population (ACS)	—	—	—	180,641	160,390	326,569,308
Male	49.5%	49.3%	49.2%	89,365	79,128	160,818,530
Female	50.5%	50.7%	50.8%	91,276	81,262	165,750,778
Median Age ²	—	—	—	39.9	38.7	38.2
Under 18 Years	23.0%	23.4%	22.4%	41,511	37,561	73,296,738
18 to 24 Years	7.9%	8.1%	9.3%	14,183	12,932	30,435,736
25 to 34 Years	13.2%	13.8%	13.9%	23,778	22,083	45,485,165
35 to 44 Years	12.5%	12.7%	12.7%	22,600	20,374	41,346,677
45 to 54 Years	11.8%	11.7%	12.7%	21,303	18,751	41,540,736
55 to 64 Years	13.9%	13.3%	12.9%	25,020	21,372	42,101,439
65 to 74 Years	10.5%	10.0%	9.4%	19,047	15,968	30,547,950
75 Years and Over	7.3%	7.1%	6.7%	13,199	11,349	21,814,867
Race: White	90.0%	89.2%	70.4%	162,525	143,122	229,960,813
Race: Black or African American	0.8%	0.9%	12.6%	1,477	1,412	41,227,384
Race: American Indian and Alaska Native	3.6%	4.0%	0.8%	6,570	6,372	2,688,614
Race: Asian	0.7%	0.7%	5.6%	1,208	1,145	18,421,637
Race: Native Hawaiian and Other Pacific Islander	0.1%	0.1%	0.2%	101	90	611,404
Race: Some Other Race	1.0%	1.1%	5.1%	1,868	1,746	16,783,914
Race: Two or More Races	3.8%	4.1%	5.2%	6,892	6,503	16,875,542
Hispanic or Latino (of any race)	5.6%	5.9%	18.2%	10,082	9,429	59,361,020
Population Growth						
Population (Pop Estimates) ⁴	—	—	—	190,208	169,852	333,287,557
Population Annual Average Growth ⁴	1.1%	1.1%	0.6%	1,922	1,816	1,940,990
People per Square Mile	—	—	—	29.4	64.5	94.3
Economic						
Labor Force Participation Rate and Size (civilian population 16 years and over)	66.0%	66.7%	63.2%	94,722	84,508	164,759,496
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	85.6%	85.6%	82.4%	57,845	52,274	105,137,520
Armed Forces Labor Force	0.1%	0.1%	0.4%	133	129	1,143,342
Veterans, Age 18-64	6.6%	6.6%	4.5%	7,020	6,290	8,920,267
Veterans Labor Force Participation Rate and Size, Age 18-64	78.2%	78.7%	76.8%	5,489	4,952	6,853,673
Median Household Income ²	—	—	—	\$62,788	\$62,630	\$64,994
Per Capita Income	—	—	—	\$37,013	\$37,261	\$35,384
Mean Commute Time (minutes)	—	—	—	19.5	18.7	26.9
Commute via Public Transportation	0.9%	0.8%	4.6%	787	628	7,044,886
Educational Attainment, Age 25-64						
No High School Diploma	4.5%	4.5%	10.5%	4,190	3,677	17,929,220
High School Graduate	29.1%	28.8%	25.4%	27,019	23,789	43,289,555
Some College, No Degree	23.6%	23.1%	20.5%	21,839	19,046	34,959,338

Summary¹

	Billings, MT MSA	Percent Yellowstone County, Montana	USA	Billings, MT MSA	Value Yellowstone County, Montana	USA
Associate's Degree	10.0%	10.1%	9.3%	9,273	8,323	15,776,790
Bachelor's Degree	23.4%	24.0%	21.6%	21,723	19,804	36,888,244
Postgraduate Degree	9.3%	9.6%	12.7%	8,657	7,941	21,630,870
Housing						
Total Housing Units	—	—	—	83,956	72,524	138,432,751
Median House Value (of owner-occupied units) ²	—	—	—	\$241,807	\$238,700	\$229,800
Homeowner Vacancy	1.0%	1.0%	1.4%	549	473	1,129,755
Rental Vacancy	5.4%	4.9%	5.8%	1,336	1,098	2,704,553
Renter-Occupied Housing Units (% of Occupied Units)	30.2%	31.1%	35.6%	23,083	21,181	43,552,843
Occupied Housing Units with No Vehicle Available (% of Occupied Units)	5.3%	5.6%	8.5%	4,074	3,840	10,344,521
Social						
Poverty Level (of all people)	9.5%	9.6%	12.8%	16,695	15,026	40,910,326
Households Receiving Food Stamps/SNAP	8.0%	8.3%	11.4%	6,113	5,653	13,892,407
Enrolled in Grade 12 (% of total population)	1.0%	0.9%	1.3%	1,751	1,465	4,358,865
Disconnected Youth ³	2.9%	3.1%	2.5%	239	230	433,164
Children in Single Parent Families (% of all children)	29.5%	29.8%	34.0%	11,548	10,540	23,628,508
Uninsured	5.9%	6.1%	8.7%	10,585	9,584	28,058,903
With a Disability, Age 18-64	10.1%	10.1%	10.3%	10,707	9,510	20,231,217
With a Disability, Age 18-64, Labor Force Participation Rate and Size	49.6%	48.8%	43.2%	5,314	4,642	8,740,236
Foreign Born	1.8%	1.9%	13.5%	3,312	3,119	44,125,628
Speak English Less Than Very Well (population 5 yrs and over)	0.6%	0.6%	8.2%	1,098	911	25,312,024

Source: [JobsEQ®](#)

1. American Community Survey 2016-2020, unless noted otherwise

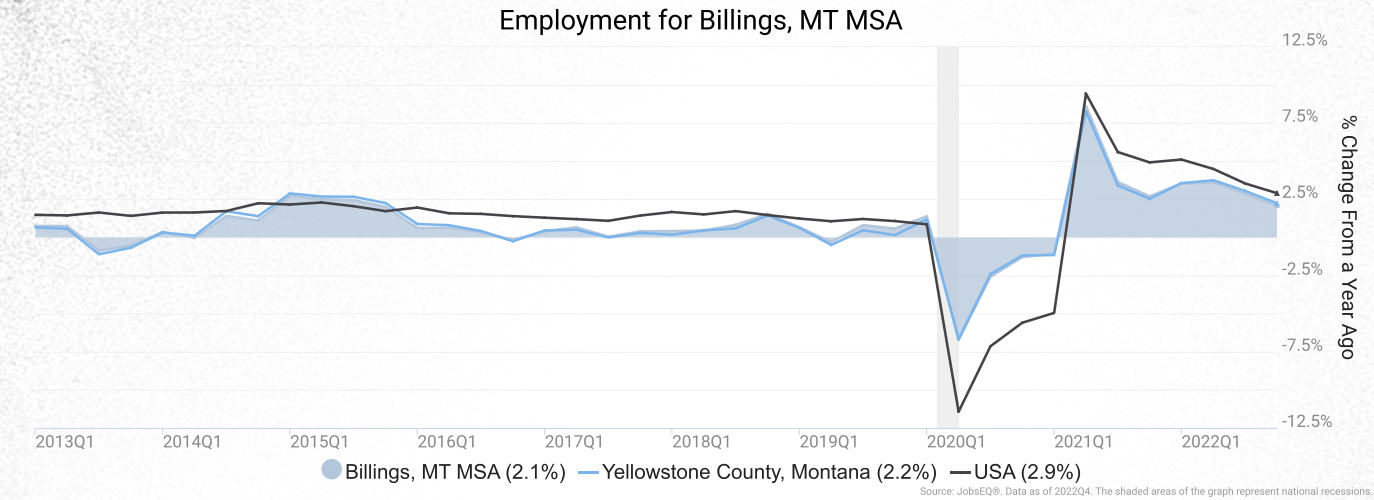
2. Median values for certain aggregate regions (such as MSAs) may be estimated as the weighted averages of the median values from the composing counties.

3. Disconnected Youth are 16-19 year olds who are (1) not in school, (2) not high school graduates, and (3) either unemployed or not in the labor force.

4. Census Population Estimate for 2022, annual average growth rate since 2012. Post-2019 data for Connecticut counties are imputed by Chmura.

Employment Trends

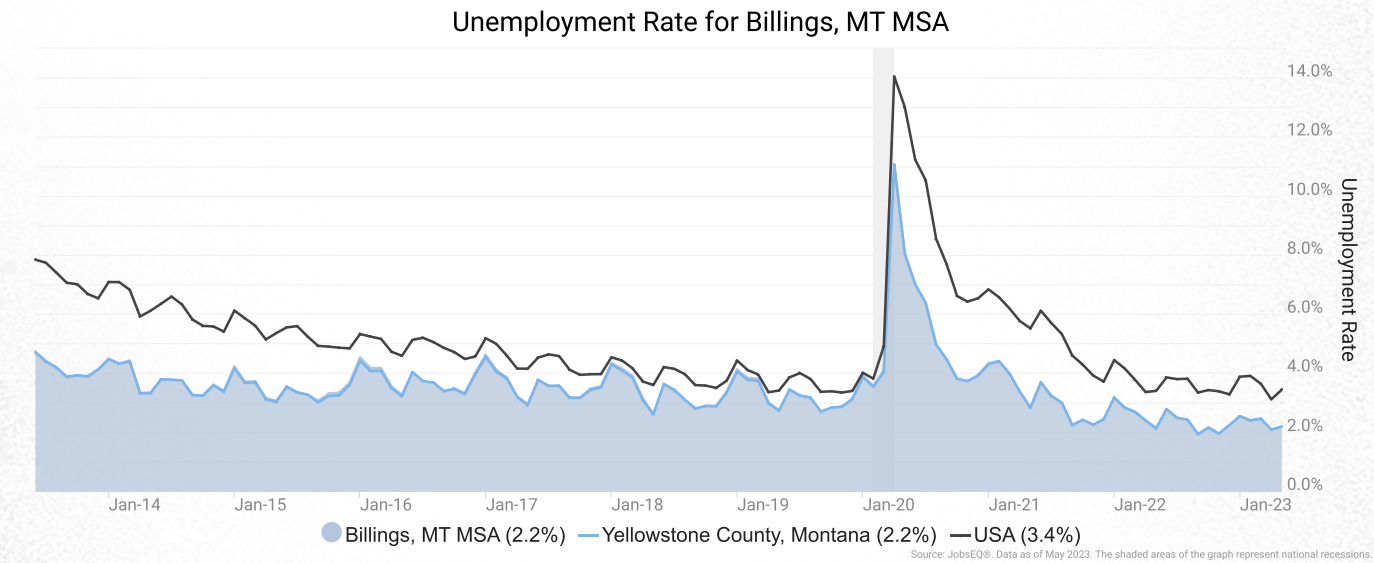
As of 2022Q4, total employment for the Billings, MT MSA was 98,678 (based on a four-quarter moving average). Over the year ending 2022Q4, employment increased 2.1% in the region.



Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q3 with preliminary estimates updated to 2022Q4.

Unemployment Rate

The unemployment rate for the Billings, MT MSA was 2.2% as of May 2023. The regional unemployment rate was lower than the national rate of 3.4%. One year earlier, in May 2022, the unemployment rate in the Billings, MT MSA was 2.1%.

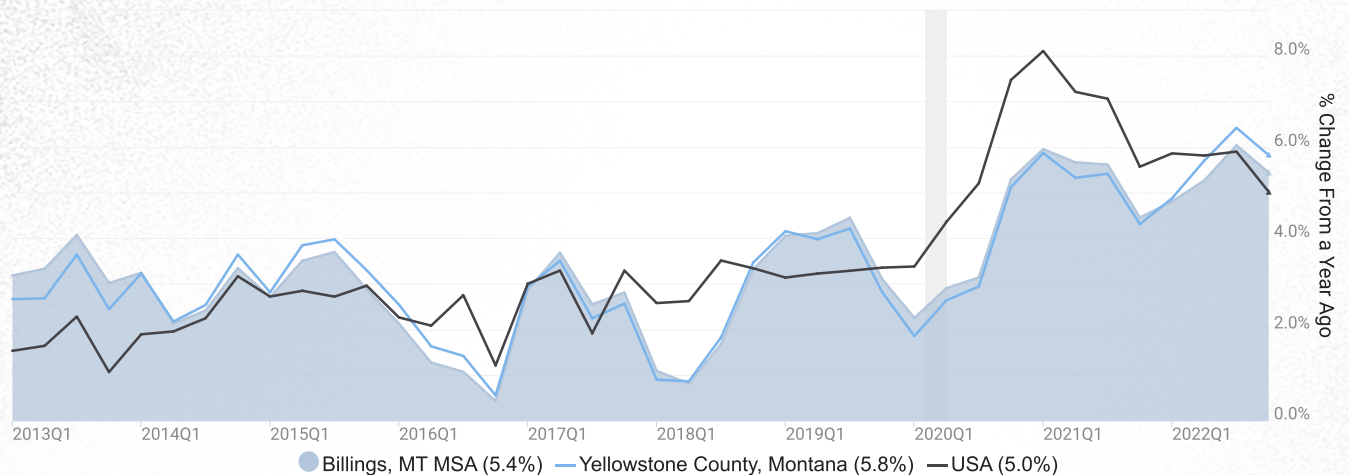


Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through May 2023.

Wage Trends

The average worker in the Billings, MT MSA earned annual wages of \$56,655 as of 2022Q4. Average annual wages per worker increased 5.4% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$68,838 in the nation as of 2022Q4.

Average Annual Wages for Billings, MT MSA



Annual average wages per worker data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q3 with preliminary estimates updated to 2022Q4.

Cost of Living Index

The Cost of Living Index estimates the relative price levels for consumer goods and services. When applied to wages and salaries, the result is a measure of relative purchasing power. The cost of living is 12.9% higher in Billings, MT MSA than the U.S. average.

Cost of Living Information

	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
Billings, MT MSA	\$56,655	112.9	\$50,161
Yellowstone County, Montana	\$56,672	112.8	\$50,264
USA	\$68,838	100.0	\$68,838

Source: [JobSEQ®](#)

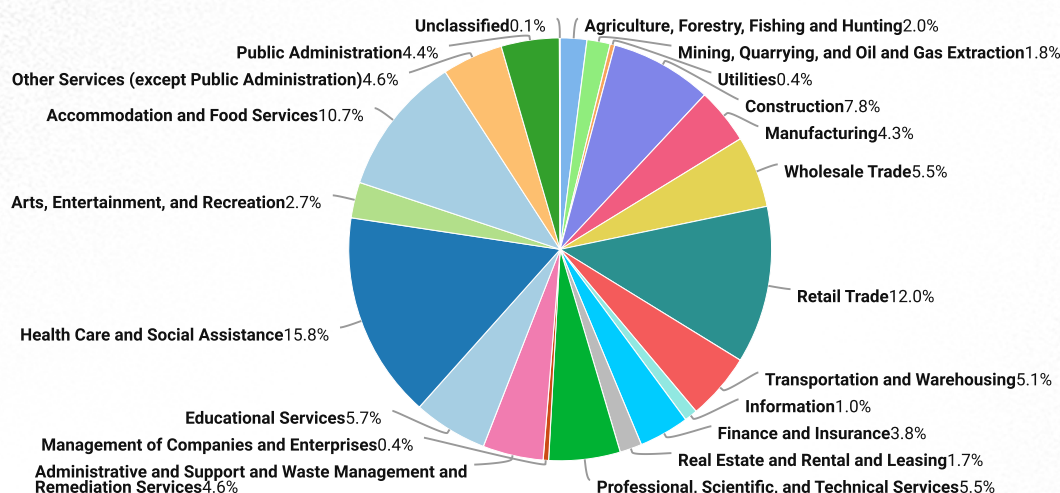
Data as of 2022Q4

Cost of Living per [COLI](#), data as of 2022Q4, imputed by Chmura where necessary.

Industry Snapshot

The largest sector in the Billings, MT MSA is Health Care and Social Assistance, employing 15,584 workers. The next-largest sectors in the region are Retail Trade (11,887 workers) and Accommodation and Food Services (10,584). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. The sectors with the largest LQs in the region are Mining, Quarrying, and Oil and Gas Extraction (LQ = 5.11), Agriculture, Forestry, Fishing and Hunting (1.54), and Wholesale Trade (1.46).

Total Workers for Billings, MT MSA by Industry



Source: JobSEQ®, Data as of 2022Q4

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q3 with preliminary estimates updated to 2022Q4.

Sectors in the Billings, MT MSA with the highest average wages per worker are Mining, Quarrying, and Oil and Gas Extraction (\$121,521), Utilities (\$90,437), and Management of Companies and Enterprises (\$89,850). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Construction (+864 jobs), Health Care and Social Assistance (+819), and Finance and Insurance (+672).

Over the next 5 years, employment in the Billings, MT MSA is projected to expand by 1,769 jobs. The fastest growing sector in the region is expected to be Accommodation and Food Services with a +1.3% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Accommodation and Food Services (+696 jobs), Health Care and Social Assistance (+600), and Other Services (except Public Administration) (+157).

Billings, MT MSA, 2022Q4¹

NAICS	Industry	Current			5-Year History		5-Year Forecast				
		Empl	Avg Ann Wages	LQ	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
62	Health Care and Social Assistance	15,584	\$69,586	1.10	819	1.1%	8,751	3,753	4,398	600	0.8%
44	Retail Trade	11,887	\$40,035	1.20	-69	-0.1%	8,135	3,589	4,745	-200	-0.3%
72	Accommodation and Food Services	10,584	\$24,406	1.26	510	1.0%	10,203	4,300	5,207	696	1.3%
23	Construction	7,693	\$61,340	1.31	864	2.4%	3,815	1,352	2,417	46	0.1%
61	Educational Services	5,598	\$43,949	0.71	278	1.0%	2,852	1,317	1,456	78	0.3%
42	Wholesale Trade	5,415	\$76,749	1.46	-84	-0.3%	3,024	1,111	1,898	15	0.1%
54	Professional, Scientific, and Technical Services	5,399	\$77,870	0.74	-30	-0.1%	2,584	901	1,547	136	0.5%
48	Transportation and Warehousing	5,048	\$63,238	1.03	593	2.5%	3,146	1,239	1,812	95	0.4%
81	Other Services (except Public Administration)	4,586	\$36,480	1.08	137	0.6%	2,971	1,182	1,631	157	0.7%
56	Administrative and Support and Waste Management and Remediation Services	4,576	\$44,196	0.71	635	3.0%	2,829	1,130	1,653	45	0.2%
92	Public Administration	4,386	\$67,769	0.97	52	0.2%	2,101	893	1,271	-63	-0.3%
31	Manufacturing	4,226	\$79,010	0.53	38	0.2%	2,214	844	1,436	-67	-0.3%
52	Finance and Insurance	3,775	\$85,394	0.95	672	4.0%	1,807	672	1,104	30	0.2%
71	Arts, Entertainment, and Recreation	2,695	\$22,964	1.41	206	1.6%	2,115	852	1,178	85	0.6%
11	Agriculture, Forestry, Fishing and Hunting	2,005	\$42,204	1.54	365	4.1%	1,292	563	717	12	0.1%
21	Mining, Quarrying, and Oil and Gas Extraction	1,762	\$121,521	5.11	289	3.7%	1,016	306	631	79	0.9%
53	Real Estate and Rental and Leasing	1,661	\$59,447	0.95	131	1.7%	853	385	474	-6	-0.1%
51	Information	994	\$60,626	0.49	-246	-4.3%	504	173	315	16	0.3%
55	Management of Companies and Enterprises	403	\$89,850	0.27	-216	-8.2%	193	70	120	2	0.1%
22	Utilities	349	\$90,437	0.70	27	1.6%	141	59	104	-22	-1.3%
99	Unclassified	56	\$38,288	0.28	40	28.7%	34	14	19	1	0.3%
Total - All Industries		98,678	\$56,655	1.00	5,012	1.0%	59,084	23,946	33,370	1,769	0.4%

Source: [JobsEQ®](#)

Data as of 2022Q4

Note: Figures may not sum due to rounding.

1. All data based upon a four-quarter moving average

Exits and transfers are approximate estimates based upon occupation separation rates.

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q3 with preliminary estimates updated to 2022Q4. Forecast employment growth uses national projections adapted for regional growth patterns.

Occupation Snapshot

The largest major occupation group in the Billings, MT MSA is Office and Administrative Support Occupations, employing 11,916 workers. The next-largest occupation groups in the region are Sales and Related Occupations (10,440 workers) and Food Preparation and Serving Related Occupations (9,950). High location quotients (LQs) indicate occupation groups in which a region has high concentrations of employment compared to the national average. The major groups with the largest LQs in the region are Construction and Extraction Occupations (LQ = 1.45), Life, Physical, and Social Science Occupations (1.40), and Installation, Maintenance, and Repair Occupations (1.30).

Occupation groups in the Billings, MT MSA with the highest average wages per worker are Management Occupations (\$106,700), Healthcare Practitioners and Technical Occupations (\$92,700), and Legal Occupations (\$91,600). The unemployment rate in the region varied among the major groups from 0.9% among Legal Occupations to 4.7% among Farming, Fishing, and Forestry Occupations.

Over the next 5 years, the fastest growing occupation group in the Billings, MT MSA is expected to be Healthcare Support Occupations with a +1.2% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Food Preparation and Serving Related Occupations (+551 jobs) and Healthcare Support Occupations (+233). Over the same period, the highest separation demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Food Preparation and Serving Related Occupations (9,609 jobs) and Office and Administrative Support Occupations (7,000).

Billings, MT MSA, 2022Q4¹

SOC	Occupation	Current						5-Year History		5-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
43-0000	Office and Administrative Support	11,916	\$43,500	0.98	239	2.0%	478	-93	-0.2%	6,687	3,210	3,790	-313	-0.5%
41-0000	Sales and Related	10,440	\$45,300	1.13	302	2.9%	851	-196	-0.4%	6,859	3,074	3,915	-130	-0.3%
35-0000	Food Preparation and Serving Related	9,950	\$29,700	1.27	406	4.0%	483	290	0.6%	10,160	4,345	5,264	551	1.1%
53-0000	Transportation and Material Moving	8,664	\$46,900	1.00	292	3.3%	691	649	1.6%	6,091	2,267	3,619	205	0.5%
29-0000	Healthcare Practitioners and Technical	6,467	\$92,700	1.14	63	1.0%	1,348	913	3.1%	2,143	1,005	941	197	0.6%
47-0000	Construction and Extraction	6,458	\$58,400	1.45	234	3.6%	120	598	2.0%	3,313	1,126	2,095	91	0.3%
11-0000	Management	5,929	\$106,700	0.88	59	1.0%	621	643	2.3%	2,790	1,018	1,613	159	0.5%
13-0000	Business and Financial Operations	5,073	\$78,900	0.80	72	1.4%	335	1,019	4.6%	2,400	776	1,507	117	0.5%
49-0000	Installation, Maintenance, and Repair	4,965	\$56,200	1.30	72	1.5%	314	220	0.9%	2,533	912	1,525	96	0.4%
25-0000	Educational Instruction and Library	4,093	\$63,800	0.78	68	1.7%	93	152	0.8%	1,990	939	961	90	0.4%
51-0000	Production	3,976	\$54,400	0.71	122	3.0%	108	-19	-0.1%	2,202	836	1,417	-52	-0.3%
31-0000	Healthcare Support	3,796	\$36,200	0.88	90	2.4%	222	157	0.8%	3,051	1,251	1,566	233	1.2%
37-0000	Building and Grounds Cleaning and Maintenance	3,761	\$37,400	1.15	147	3.8%	166	100	0.5%	2,658	1,201	1,378	79	0.4%
39-0000	Personal Care and Service	2,617	\$33,800	1.09	73	2.7%	71	64	0.5%	2,537	949	1,441	147	1.1%
17-0000	Architecture and Engineering	1,773	\$88,600	1.10	22	1.2%	133	108	1.3%	696	254	422	19	0.2%
15-0000	Computer and Mathematical	1,713	\$83,400	0.50	22	1.3%	367	29	0.3%	681	195	426	60	0.7%

Billings, MT MSA, 2022Q4¹

SOC	Occupation	Current						5-Year History		5-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
21- 0000	Community and Social Service	1,690	\$50,800	0.97	19	1.2%	178	-28	-0.3%	941	353	509	79	0.9%
27- 0000	Arts, Design, Entertainment, Sports, and Media	1,480	\$54,200	0.85	37	2.4%	91	40	0.6%	861	327	481	53	0.7%
33- 0000	Protective Service	1,313	\$57,700	0.62	26	1.9%	56	76	1.2%	769	358	408	2	0.0%
19- 0000	Life, Physical, and Social Science	1,216	\$72,800	1.40	20	1.6%	74	103	1.8%	632	142	475	15	0.2%
23- 0000	Legal	728	\$91,600	0.87	6	0.9%	19	26	0.7%	288	118	139	31	0.8%
45- 0000	Farming, Fishing, and Forestry	662	\$40,300	1.05	28	4.7%	7	162	5.8%	539	172	360	7	0.2%
Total - All Occupations		98,678	\$56,200	1.00	2,422	2.4%	6,825	5,012	1.0%	60,850	24,828	34,253	1,769	0.4%

Source: [JobsEQ®](#)

Data as of 2022Q4 unless noted otherwise

Note: Figures may not sum due to rounding.

1. Data based on a four-quarter moving average unless noted otherwise.

2. Wage data represent the average for all Covered Employment

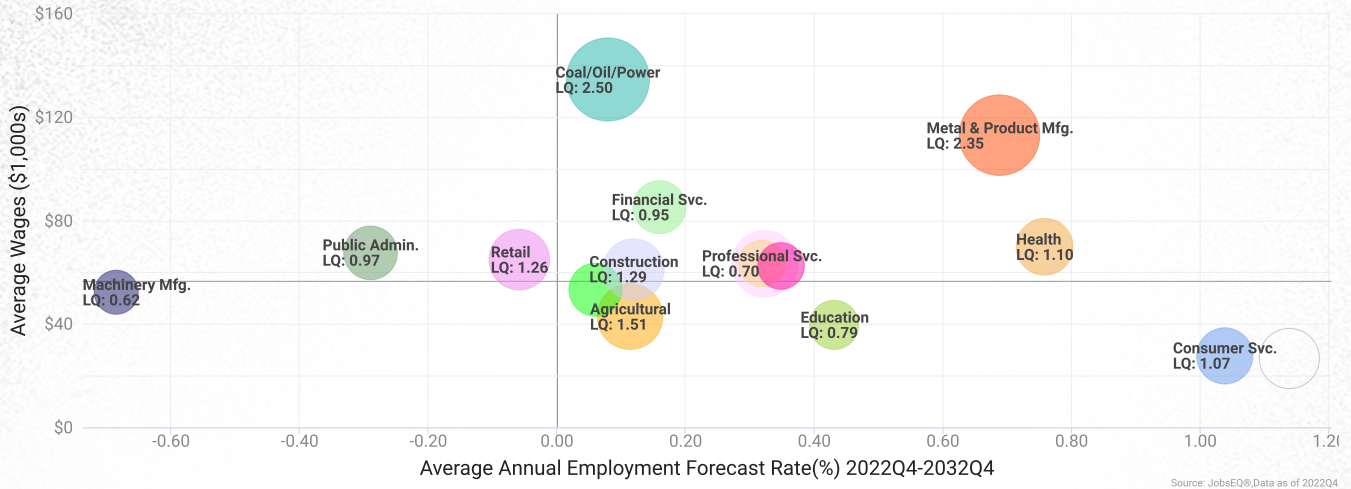
3. Data represent found online ads active within the last thirty days in the selected region. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list). Ad counts for ZCTA-based regions are estimates.

Occupation employment data are estimated via industry employment data and the estimated industry/occupation mix. Industry employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and currently updated through 2022Q3, imputed where necessary with preliminary estimates updated to 2022Q4. Wages by occupation are as of 2022 provided by the BLS and imputed where necessary. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Industry Clusters

A cluster is a geographic concentration of interrelated industries or occupations. The industry cluster in the Billings, MT MSA with the highest relative concentration is Coal/Oil/Power with a location quotient of 2.50. This cluster employs 1,941 workers in the region with an average wage of \$134,476. Employment in the Coal/Oil/Power cluster is projected to expand in the region about 0.1% per year over the next ten years.

Industry Clusters for Billings, MT MSA as of 2022Q4

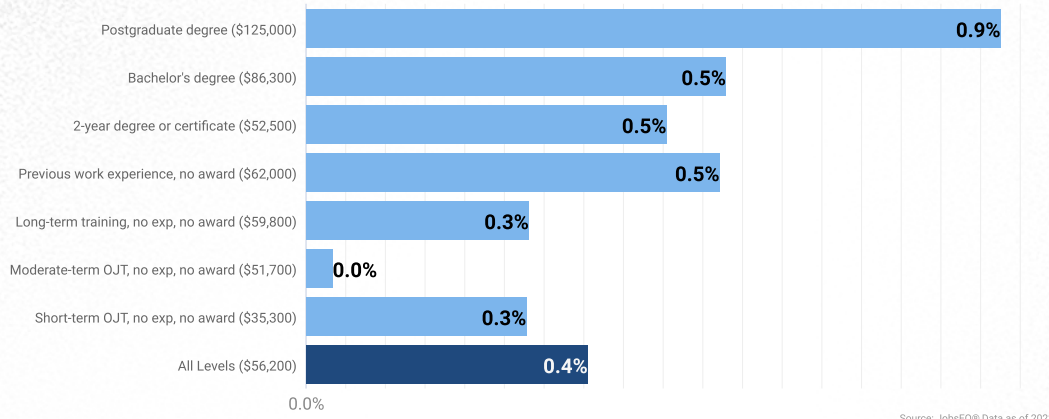


Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2022Q3 with preliminary estimates updated to 2022Q4. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Education Levels

Expected growth rates for occupations vary by the education and training required. While all employment in the Billings, MT MSA is projected to grow 0.4% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 0.9% per year, those requiring a bachelor's degree are forecast to grow 0.5% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 0.5% per year.

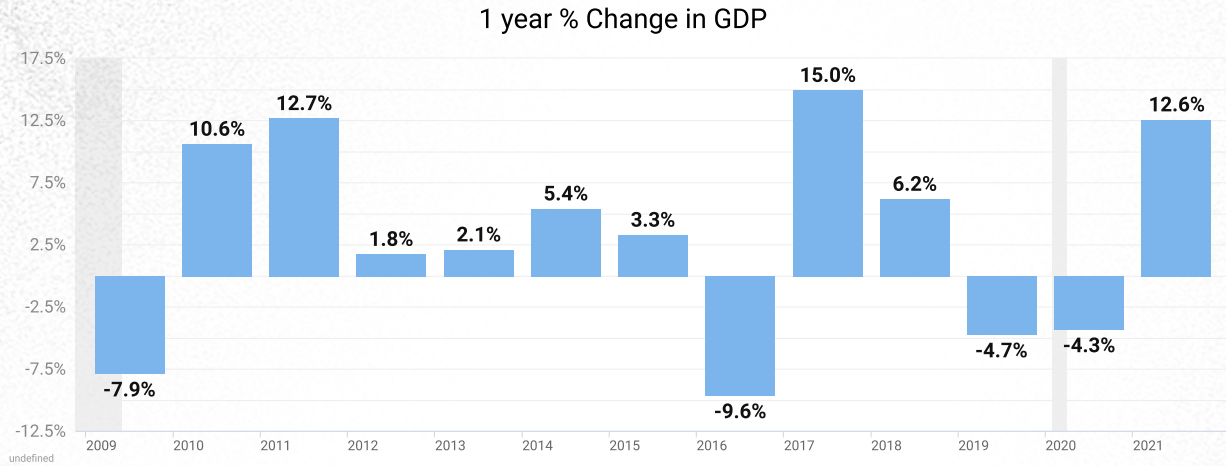
Annual Average Projected Job Growth by Training Required



Employment by occupation data are estimates as of 2022Q4. Education levels of occupations are based on BLS assignments. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

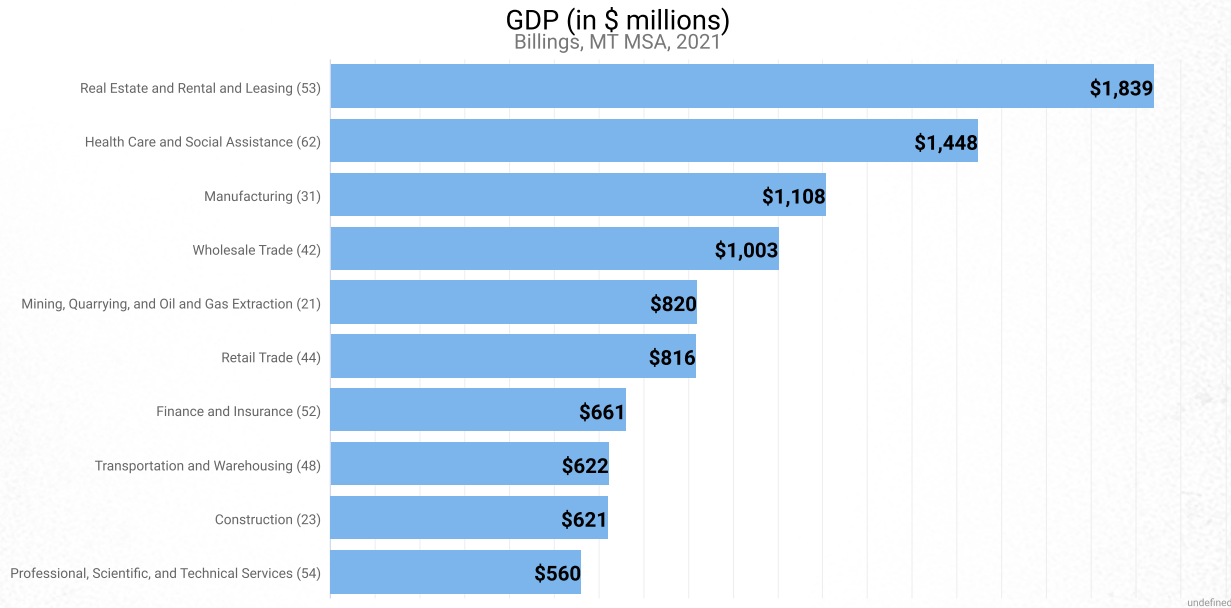
Gross Domestic Product

Gross Domestic Product (GDP) is the total value of goods and services produced by a region. In 2021, nominal GDP in the Billings, MT MSA expanded 12.6%. This follows a contraction of 4.3% in 2020. As of 2021, total GDP in the Billings, MT MSA was \$12,112,582,000.



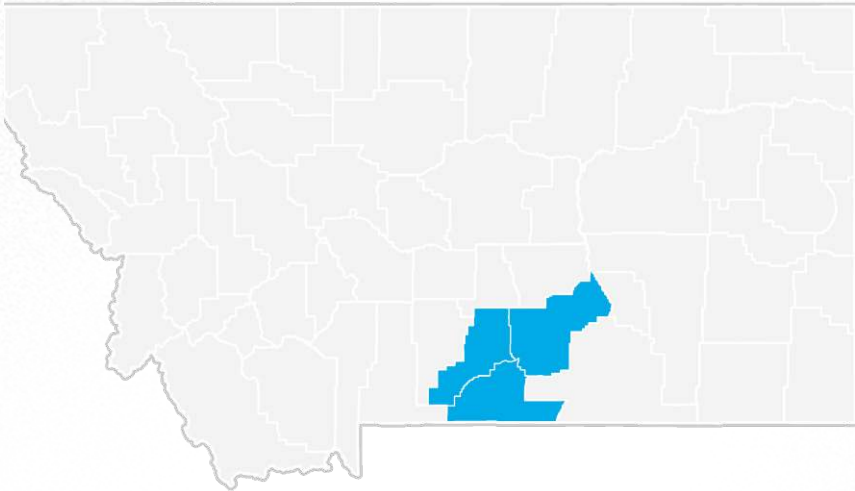
Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2021.

Of the sectors in the Billings, MT MSA, Real Estate and Rental and Leasing contributed the largest portion of GDP in 2021, \$1,839,342,000 The next-largest contributions came from Health Care and Social Assistance (\$1,447,606,000); Manufacturing (\$1,108,025,000); and Wholesale Trade (\$1,002,638,000).



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2021.

Billings, MT MSA Regional Map



Region Definition

Billings, MT MSA is defined as the following counties:

Carbon County, Montana

Stillwater County, Montana

Yellowstone County, Montana

FAQ

What is a location quotient?

A location quotient (LQ) is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment in comparison to the nation.

What is separation demand?

Separation demand is the number of jobs required due to separations—labor force exits (including retirements) and turnover resulting from workers moving from one occupation into another. Note that separation demand does not include all turnover—it does not include when workers stay in the same occupation but switch employers. The total projected demand for an occupation is the sum of the separation demand and the growth demand (which is the increase or decrease of jobs in an occupation expected due to expansion or contraction of the overall number of jobs in that occupation).

What is a cluster?

A cluster is a geographic concentration of interrelated industries or occupations. If a regional cluster has a location quotient of 1.25 or greater, the region is considered to possess a competitive advantage in that cluster.

What is the difference between industry wages and occupation wages?

Industry wages and occupation wages are estimated via separate data sets, often the time periods being reported do not align, and wages are defined slightly differently in the two systems (for example, certain bonuses are included in the industry wages but not the occupation wages). It is therefore common that estimates of the average industry wages and average occupation wages in a region do not match exactly.

What is NAICS?

The North American Industry Classification System (NAICS) is used to classify business establishments according to the type of economic activity. The NAICS Code comprises six levels, from the “all industry” level to the 6-digit level. The first two digits define the top level category, known as the “sector,” which is the level examined in this report.

What is SOC?

The Standard Occupational Classification system (SOC) is used to classify workers into occupational categories. All workers are classified into one of over 804 occupations according to their occupational definition. To facilitate classification, occupations are combined to form 22 major groups, 95 minor groups, and 452 occupation groups. Each occupation group includes detailed occupations requiring similar job duties, skills, education, or experience.

About This Report

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