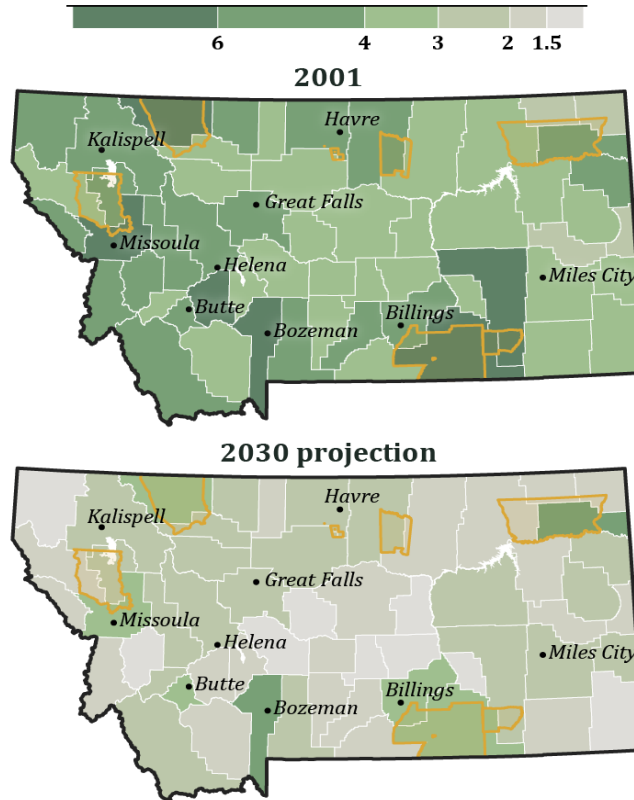


Working-age vs. Retirement-age Population

Many Montana counties are shifting older, especially rural ones

Number of working-age residents (18-64) for each retirement-age resident 65+



American Indian Reservations

Data: Legislative Fiscal Division analysis of eREMI population projections/ Chart: LFD



Retirement-aged residents (65+) are projected to make up an increasing share of Montana's population. While the state had about 4.9 working-age residents (18-64) for each resident aged 65+ in 2001, population projections from eREMI predict that ratio will drop to 2.7 by 2030.

That trend is particularly pronounced in many rural counties. For example, in Judith Basin County, southeast of Great Falls, there were 3.7 working-age residents for each retirement-age resident in 2001. By 2030, that ratio is expected to decrease to 1.2.

In Yellowstone County, which includes Billings, the ratio is expected to decline from 4.9 to 3.0 over the same time period. In Gallatin County, which includes Bozeman and Montana State University, it is expected to drop from 8.7 to 4.5.

More analysis on the state's demographics is available on the [Legislative Fiscal Division website](#) and in a report presented to the Modernization and Risk Analysis (MARA) Committee on February 25, 2026. [Read Montana's Changing Demographics: 2026 Update](#)