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A STUDY OF GREAT FALLS SERVICES AND THEIR
UTILIZATION BY SURROUNDING COUNTIES

By

Frank A. Reynolds

B.S., University of New Hampshire, 1975

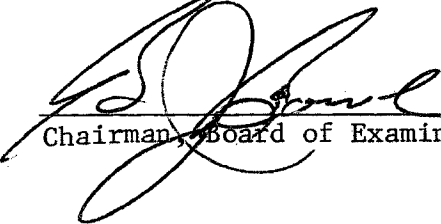
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for the degree of

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1981

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CHAPTER I

INTRODUCTION

Great Falls has been studied many times as a regional retail, wholesale, and service center. There has also been research into industrial development for the city based on the natural resources of the area. An understanding of these influences is important since Great Falls relies so heavily on the military base and surrounding agricultural communities for its economic viability. The problem of dependency is a serious one, especially in light of the phasing out of at least one mission at Malmstrom Air Force Base. The gestation time of any possible new industrial development is long and further loss of personnel at Malmstrom AFB could happen quickly. These factors combined with the frequent bad years for stockmen and farmers make it important for Great Falls to look to the potential business of surrounding counties as a source of revenue.

This study is one contribution to a coordinated endeavor which examines the characteristics considered to be most important to a center of commerce. This paper focuses on a limited number of services offered in Great Falls, while another project researches the wholesale/retail trade in the Great Falls community. Both projects shared a mail survey on which the findings are based.

While the study was performed for, and in cooperation with, the Great Falls Area Chamber of Commerce, it was not designed to aid any

specific group of businessmen in developing a market strategy to reach those potential customers.

For purposes of this study, it has been assumed that Great Falls and the surrounding communities within fifteen miles have reached saturation as a market for services offered by this city. On the other hand, it has also been assumed that residents in the counties which lie beyond those listed in Chapter II do not represent a significant portion of the Great Falls market potential.

The sample was selected from names listed in several telephone directories. Also, services researched for the purpose of this study are limited to medical: routine physical, surgical, and outpatient treatment; financial: investment, loans, and accounting; and legal services. Finally, the conclusions reached are limited to the identification of generalized tendencies rather than statistical inferences.

Problem Statement

The primary objective of this study was to determine potential customers' needs and preferences which could, in turn, lead to increased business and revenue in Great Falls. Because Great Falls has a limited industrial base upon which to draw, it must rely heavily on its attractiveness as a center of commerce. Based on this concept, the central hypothesis is that Great Falls can increase its volume of medical, financial, and legal services rendered by identifying why potential customers have not already chosen Great Falls for these services. In analyzing the potential for Great Falls, the size of the market was first estimated. First it was important to learn at what point distance became the determining factor in the decision not to travel to Great Falls.

Second, from this population, what services are presently being sought in Great Falls and which are being sought elsewhere. Finally, what are the characteristics of the potential customers in terms of their needs and economic ability to satisfy these needs.

Review of Background

Great Falls has commissioned agencies in the past to study the city's position and potential in terms of retail, wholesale, and industrial development. Like this study, prior work centered around population, income, and employment. The latest studies were an Economic Base Study performed by THK and Associates, Inc., in 1974.¹ The Real Estate Development Corporation wrote the Great Falls Central Business District Market Study in 1976. The results of these studies indicated that health services were the leading influence in the services sector, industrial development through various growth strategies were expected to decrease the city's dependence on Malmstrom Air Force Base, and finally, the studies indicated that retail sales of the community as a whole could be greatly improved with a re-development of the Great Falls Central Business District. The methodology involved personal interviews with local businessmen, license plate surveys, and an examination of the Great Falls newspaper circulation. With this information, a descriptive analysis was developed through cross classification of historical trends and projections were made. While THK and the Real Estate Development Corporations historical data may have limited use, the projections made are no longer valid because their basis included stable manning at Malmstrom AFB,

¹Economic Base Study of Great Falls, THK and Associates, Inc., 1974.

improvement in agricultural profits, and a continued strong influence from Canadians shopping in Great Falls.

CHAPTER II

METHODOLOGY

Unlike the approach taken by the Real Estate Development Corporation and THK and Associates, the methodology of this study employed a cross sectional mail survey taken at one point in time using a two page questionnaire. The area of concern was the counties of Central and Northern Montana as listed below and illustrated in Figure 1.

Cascade	Judith Basin
Blaine	Lewis and Clark
Choteau	Liberty
Fergus	Phillips
Glacier	Pondera
Hill	Teton
Toole	

Sampling Procedure

The sampling procedure involved a random selection from phone directories with randomness being assured using a random numbers table to determine which address would be surveyed on each page. This maximization of randomness formed the control for the project. The frequency distribution of various responses has been compared with the frequency distributions from recorded county census data. An analysis of these comparisons is developed in the following chapters.

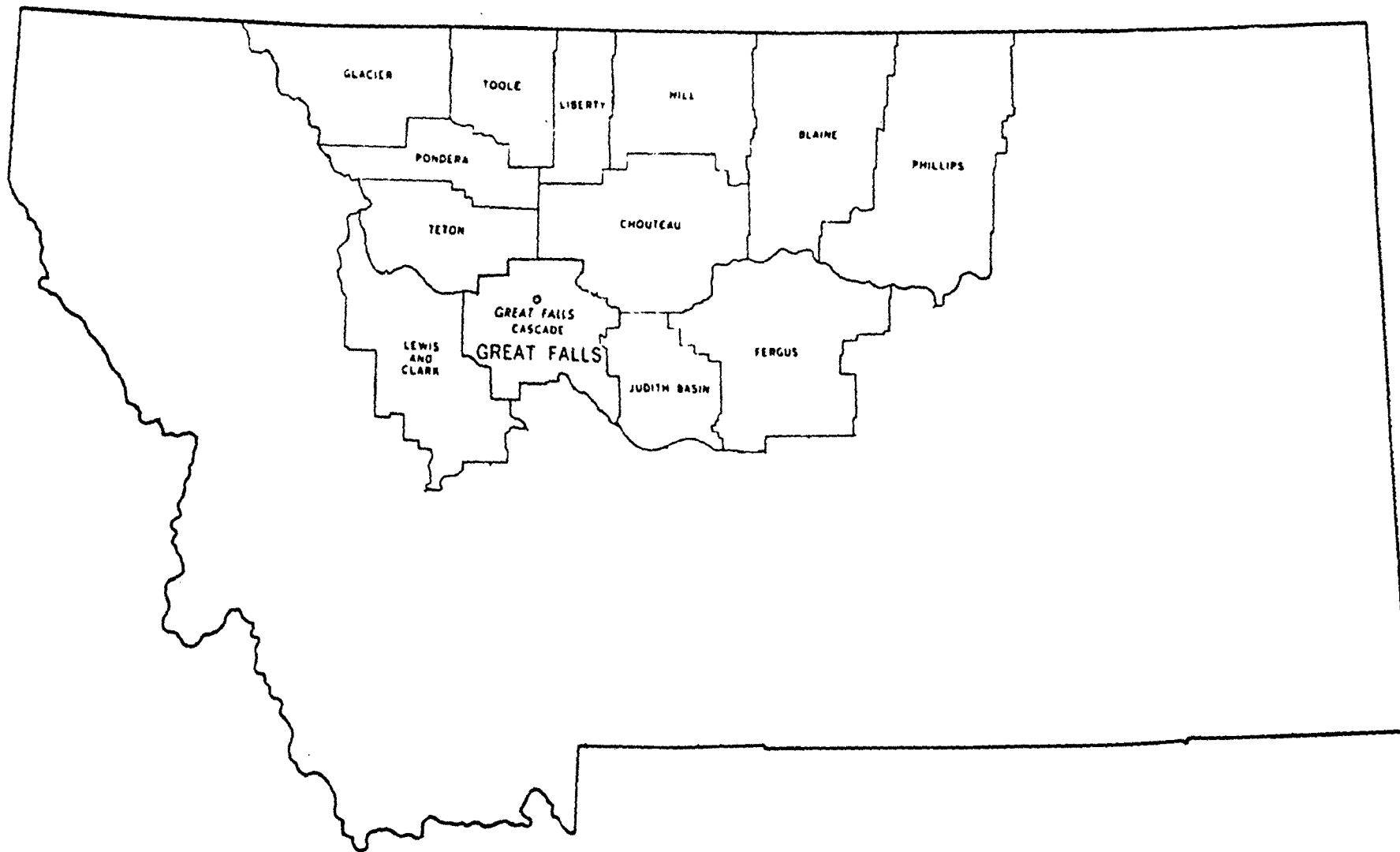


Figure 1. Surveyed Counties of North Central Montana

SCALE
 0 10 20 30 40 50 MILES

Source: U.S. Department of Commerce, Bureau of the Census

Pre-test

A pre-test of one hundred questionnaires was mailed in July, 1979. The results pointed to problems with some questions which needed re-wording while others were dropped entirely. It also revealed that a response rate of 30-35 percent could be expected. A second pre-test of one hundred questionnaires was mailed in August, incorporating the changes which were required. Another major change which was tested was enclosing a return envelope without a stamp. If the return rate for the second pre-test was 25 percent or greater it was obvious that a large part of the expected postage expenditure would be saved. When only 18 percent responded, the no return postage idea was abandoned. During the following month, 1,000 questionnaires were mailed, and a return rate of 31.5 percent was achieved.

Questionnaire

The questionnaire was introduced with a cover letter explaining the purpose of the study, (see Appendix D for sample questionnaire). Cooperation was solicited from the prospective respondents by explaining that changes and improvements in the Great Falls business area would be to their benefit. The first page of the questionnaire contains classification or validation questions used in determining the frequency distributions for various characteristics of the respondents such as: age, income, and occupation. Attitudinal questions concerning the respondents impressions of the city, as well as shopping area preferences were asked. The reason for the respondents visit, number of trips made to the city, and activities while in Great Falls were also determined from the questions on Page 1 of the form. For ease in understanding, an example to follow

was provided. It was from the responses to this question that the services and goods sought in Great Falls were determined and why. As stated above, inquiries about services were limited to medical, financial, and legal.

Analysis

The Digital Equipment Corporation, PDP-11 computer was used to analyze the data through means of cross tabulation. This type of data manipulation, in the form of frequency distributions was used in identifying customer preferences. Because the primary purpose of this project was to determine attitudes and preferences, an experimental rather than statistical approach to the investigation was used. The experimental method lends itself to an analysis of the descriptive data generated by the survey. Most of the data, which were reduced to percentages rounded to the nearest five-tenths, are summarized in various tables for further analysis and ease in understanding. In this way one can more easily identify and display patterns in data.

CHAPTER III

SUMMARY OF FINDINGS

The 31.5 percent return rate appears to have given a fairly good distribution of the survey population. Fifty percent of the returns came from the most heavily populated counties of Fergus and Hill. (See Table 1) While the greatest number of possible respondents live in this area, another explanation for a seeming concentration of returns would be the format of the questionnaire's second page. Where the survey party is asked about city preference in terms of department stores and surgery, perhaps those living in Lewistown or Havre can more easily identify with the "hometown column" than a Raynesford resident.

When compiling the data from returned questionnaires the industry group rather than occupation groups was used to categorize the individual's form of employment. It was found that one in five was involved in agriculture for his livelihood while another 20 percent were retired. Professional and related services equalled business and the repair services category with nearly 10 percent each, while the remainder were found to have a uniform distribution.

The response among the three age brackets over twenty years was extremely even. (See Figure 2, Appendix A) Thirty-four percent fell between 20 and 39, 36 percent between 40 and 59, and finally 29 percent were sixty years of age or older.

Table 1

ESTIMATES OF THE POPULATION OF MONTANA COUNTIES FOR 1978

<u>County</u>	<u>Population</u> (nearest hundred)
Blaine	7,500
Cascade	86,400
Choteau	7,000
Fergus	13,400
Glacier	11,400
Hill	19,000
Judith Basin	3,000
Lewis and Clark	41,000
Liberty	2,500
Phillips	5,400
Pondera	7,200
Teton	6,700
Toole	5,400

SOURCE: U.S., Department of Commerce, Bureau of the Census.

What many seem to believe to be an important event for the summer season commerce in Great Falls, the Great Falls State Fair drew 12 percent of the respondents annually. (See Figure 3 Appendix A) Eight percent attend at least every other year.

Nearly one in five of those answering the questionnaire said that they make more than 16 trips to Great Falls annually. (See Figure 4, Appendix A) Another 20 percent visit more than six times per year while 17 percent never visit.

Over half said that they make the trip to go shopping, 30 percent for business, and 38 percent for services. (See Figure 5 Appendix A) Obviously the choices were not mutually exclusive. A surprising 30 percent responded in the "other" category where social reasons was the clear majority.

In the question concerning special events, conventions was checked by one in four. (See Figure 6 Appendix A) Sports trailed with 15 percent and racing with 6 percent. Again, 20 percent wrote in their own category with civic and social functions heading the list.

While in town, one quarter attend movies, 17 percent go to museums, and a staggering 82 percent patronize restaurants or nightclubs. (See Figure 7 Appendix A)

Family income was a question avoided by only three percent of the respondents. Almost half of all respondents fall into the \$15,000 - \$30,000 bracket while 35 percent earn less than \$15,000. (See Figure 8 Appendix A) The relatively high percentage making less than \$15,000 may be explained in part by the number of retirees.

In question number eleven respondents were asked to circle the word(s) which they felt best described Great Falls. It was surprising to find that the sum of the percentages of those adjectives describing Great Falls in a positive light totalled 167 percentage points while those not so pleasing adjectives gathered only a third as many responses. (See Figure 9 Appendix A) Heading the list of descriptive words was "friendly" with a 45 percent response rate. "Expensive" was fifth on the list but first among the negative adjectives with a 22 percent response rate.

As might be expected, medical care led the way among the three services listed. Of the 315 respondents, eight out of ten sought some form of medical attention in Great Falls. Thirty-six percent went for

surgery where only half as many sought outpatient treatment. Twenty-seven percent said that Great Falls was where they receive their routine physicals but twice as many seek this form of medical attention in their hometown.

Investments come out on top among the financial services offered in Great Falls with 16 percent, while loans were sought by half as many. Accounting services fell between investments and loans at nearly 13 percent.

Like accounting, legal services are utilized by the respondents at 13 percent, 50 percent stay within their hometown, and nearly 10 percent go to some other community.

A more detailed review and analysis of each service group continues in the following sections of this chapter.

Medical Services

Surgery

Among the three forms of medical services surveyed, surgery drew more people to Great Falls than either routine physicals or outpatient treatment. (See Figure 10 Appendix A) While 40 percent of those surveyed did not respond to the question concerning surgery, well over half of those who did, said that they sought this form of attention in Great Falls. An overwhelming 53.5 percent indicated that service quality was their reason. Second, although with far fewer responses, selection was a factor for 17 percent. With 2.5 percent response rate, price seemed to make little difference.

An obvious underlying variable was the facilities which are available in the Electric City and exclusive to the area. While there are

fourteen hospitals in the surveyed counties, Great Falls has nearly half of the total number of hospital beds. (See Table 2) In addition, Cascade County provides more than one-third of the long term care facilities (in number of beds) for the region. This important variable is reflected in the results which showed that fewer than half fulfilled their surgical needs in their hometowns.

Table 2
LICENSED NON GOVERNMENTAL HOSPITALS AND LONG TERM
CARE FACILITIES IN MONTANA

County	Hospitals	Beds	Long Term Care	Beds
Blaine	0	0	2	101
Cascade	2	500+	4	527
Choteau	2	26	2	51
Fergus	1	50	2	137
Glacier	1	20	1	39
Hill	1	120	2	120
Judith Basin	0	0	0	0
Lewis and Clark	2	146	4	283
Liberty	1	11	1	40
Phillips	1	30	1	35
Pondera	1	50	1	63
Teton	1	22	1	41
Toole	1	30	1	32

SOURCE: State Department of Health and Environmental Sciences, Bureau of Records and Statistics, Health Data Management System.

As in the case of all services surveyed, distance was the primary reason for respondents seeking surgical service within their own or nearby communities. A distant second, quality, was checked by 13.5 percent of

the people. Eight percent wrote in a reason not offered by the questionnaire and usually involved a preference for a particular doctor. Price was a variable checked by twice as many hometown surgery patients as those finding similar facilities in Great Falls. Selection, on the other hand, was an important factor to only a third as many hometown patients.

The relationship between hometown patients and their preference for local facilities because of proximity is illustrated again in the relationship between the number of trips made to Great Falls and those seeking treatment in this city. The percentage of those visiting Great Falls for surgery steadily increased as the number of trips made to Great Falls increased. For instance, of the 138 respondents who visited the Electric City between one and five times annually, 24 percent appear to have come because of their surgical needs. Forty-one and one-half percent for those visiting between six and ten times did so because of surgical needs and 57 percent for those coming to the city between 16 and 20 times per year had medical reasons for so doing.

The relationship between family income and city preference for surgery was less dramatic. (See Figure 11 Appendix A) Those making less than \$15,000 per year travelled to Great Falls 30 percent of the time while those making between \$15,000 and \$30,000 came 10 percent more often. Similarly, the families with incomes of \$31,000 to \$45,000 have their surgical needs cared for in Great Falls 42 percent of the time. However, only 31 percent of those making more than \$45,000 annually sought this service in Great Falls. Less direct associations were found among the age groups where slightly more than one-third of the respondents from each group came to the Electric City for surgery. (See Figure 12, Appendix A)

Routine Physicals

Routine physicals were sought at some time by 80 percent of the respondents. One-third of these visited Great Falls for this service 46 percent indicating that quality was their reason. A distant second, selection was checked by 18 percent. Like those seeking surgery, price seemed relatively unimportant to those in need of physicals. For those remaining in their own community for this service, 64 percent did so because of proximity while only 12 percent indicated that quality was important to them.

Of those going to Great Falls for physicals, there appeared to be a definite relationship between their city of choice and their age. Both in number and percent, the older age groups preferred Great Falls more often. (See Figure 18 Appendix A) For example, 38 percent of those seeking physicals in Great Falls were at least sixty years of age while 33 percent were forty to fifty-nine years old. Only slightly fewer were in the twenty to thirty-nine age bracket with 28 percent. This is evidenced again when looking at the statistics for those who remained in their own community for such service. While 40 percent sought physicals at home for both age groups, twenty to thirty-nine and forty to fifty-nine, a dramatic decrease was found in the sixty and over group with half as many staying at home.

As with surgery patients, the percentage of persons who sought physicals in Great Falls greatly increased with the number of trips made to the city annually. Unlike surgery patients however, those seeking physicals number 29 fewer even though 65 more people responded to the question concerning routine physicals. The percentage of those respondents travelling to Great Falls and falling into the extreme income brackets

remained virtually the same for physical patients and surgery patients. However, the middle two income brackets which encompassed a majority of the respondents plunges considerably. (See Figure 16 Appendix A) Where 41 percent of those earning \$15,000 - \$30,000 sought surgical services in Great Falls, 28 percent of the same income group visited Great Falls for physicals. The same decline can be seen in the \$31,000 to \$45,000 income bracket with a drop from 42 percent to 23 percent.

Outpatient Treatment

A two-thirds response rate to the question of outpatient care utilization made this the second most needed form of medical treatment surveyed. It also drew the fewest number of people to Great Falls with 70 percent remaining in their own community for this service. Of those who made the trip to Great Falls, one-third said that quality was an important factor. This was down from 46 percent and 53 percent who said that quality was important to them in routine physicals and surgery respectively. One in five felt that selection of care facilities made the trip worthwhile and a corresponding number felt that their "proximity" was an important factor in choosing Great Falls. Of the three forms of medical services surveyed, price made the least difference to outpatients with a 1.5 percent response. The same can be said of those who sought medical attention in their hometown where 4 percent said that price was important for outpatient care. Again, distance was clearly the main reason for the 146 respondents staying within their own community for outpatient treatment. Selection was by contrast an unimportant factor to the same group with 1.5 percent responding as such.

The age groups of forty to fifty-nine and sixty and over were

remarkably close in percentage utilization of Great Falls with 20.5 percent each while 17 percent of those between twenty and thirty-nine did the same. (See Figure 22 Appendix A) In contrast, the two younger age groups of hometown outpatients found 54 percent staying within their community while only 28 percent of those sixty and over remained at home.

A more striking distinction is made when examining the income brackets and city preferences of outpatients. Clearly, twice as many from each income level stayed within their community for outpatient care. While 47 percent of the total responses came from people earning between \$15,000 and \$30,000, 52.5 percent of those who visit Great Falls for outpatient care fell within the income bracket. (See Figure 21 Appendix A) On the other hand, 29.5 percent of those who sought this care in the Electric City earned less than \$15,000 annually, even though 24.5 percent of the returns came from this same group.

There was also less association between the number of trips made to Great Falls annually and those seeking outpatient care. Of those who made the trip to Great Falls between one and five times, 13 percent also found outpatient treatment there. This figure declined to 10 percent for those visiting six to ten times a year.

Financial Service

Investments

Great Falls financial investment service was utilized by more respondents than either accounting or loan servicing. Of the 64 percent who responded to this question, 28 percent checked selection as their reason while 14 percent checked quality. Distance was also chosen by 28 percent of the respondents as a reason for seeking investment service in

Great Falls. Price was considerably less influential with only a 6 percent response. Price was not an important factor for those staying within their own community either as a similar 5.5 percent responded as such. Selection and quality of the service were slightly higher with a 6 percent and 6.5 percent response respectively. Distance, of course, was the overwhelming variable which kept 151 investors at home.

The relationship between the age of the investor and his or her seeking such service in Great Falls appeared to be positive while the same comparison of those seeking investment service within their hometown appears to be inverse. For instance, 9.5 percent of those between the age of twenty and thirty-nine who utilized investment services visited Great Falls while twice as many in the forty to fifty-nine age group did the same. (See Figure 28 Appendix B) The figure increases to 21.5 percent for those sixty and over. The number using similar financial services at home decreased from 59 percent in the twenty to thirty-nine age bracket to 34.5 percent in the sixty and over age group.

With nearly 20 percent of all responses coming from retirees, 22 percent used financial investment services in Great Falls. A similar figure was found for those involved in agriculture or forestry. The number of responses in each of the other occupational groups diminished quickly and was therefore more difficult to gauge the same relationship.

As with the other services, there was an obvious relationship between seeking investment service in Great Falls, and the number of trips made to Great Falls. Nine and one-half percent of those driving to Great Falls between one and five times annually also used the investment services offered. This slowly increased to 14.5 percent for those making the trip between 16 and 20 times annually.

Not surprisingly, those investors with greater incomes also utilized the Great Falls investment services more frequently. However, it is interesting that twice as many in each income bracket stayed within their own community for this service. These figures ranged from 38.5 percent of those who earned less than \$15,000 per year to 54.5 percent of those who earned between 30 and 45 thousand dollars. This contrasts with the 11 percent and 26 percent of those with the same income visiting the Electric City. (See Figure 25 Appendix B)

Loans

Of the three financial services surveyed, loans drew the fewest number of people to Great Falls. More than half of the 182 who sought loans within their own community did so because of proximity. Quality and cost of the service ranked a far second and third consecutively with eight percent and seven percent response rates. Selection of lending institutions made the least difference among debtors. Thirty percent of the Great Falls patrons felt that the quality of the loan service made the trip worthwhile; 22 percent indicated that their proximity to Great Falls was a factor in choosing among the city's establishments; and nearly one in five felt that selection was important when seeking a loan. Eleven percent of the people who sought loans in Great Falls said that the cost of the loan was a variable they considered to be important. This was in contrast with the seven percent hometown loan holders who indicated the same.

Not surprisingly, those sixty years of age and older had the fewest number of loans among the age groups surveyed. Of those in that age bracket who have sought loans, 5.5 percent did so in Great Falls while

32.5 percent stayed within their community for loan service. (See Figure 32 Appendix B) The same contrast was noted in the younger two age groups where 70 percent of those between twenty and thirty-nine years of age stayed at home while a considerably fewer 8.5 percent sought this service in Great Falls. Although three percent more in the forty to fifty-nine age group visited Great Falls, 66 percent of similar age stayed within their hometown.

Nearly one out of five involved in agricultural or forestry sought their loans in the Electric City but again, the number in each of the other occupational groups was too small to make significant inferences. Although only 3.5 percent of the retirees sought their loan service in Great Falls, this figure is obviously more a reflection of the small number with outstanding loans than an overwhelming preference for their local institutions.

A preliminary review of the data revealed an expected association between the number of trips made to Great Falls and the utilization of the services offered here. The relationship seems to suggest that the closer one lives to Great Falls, the more trips he or she will make and therefore use the services available more often. The exception to this somewhat obvious relationship is loan service. Of those who visited Great Falls between one and five times annually and needed loan service, five percent fulfilled this need in the Electric City. The 8.5 percent figure for those who visited almost monthly declined to seven percent for those visiting between 16 and 20 times annually. Unexplicably, 55.5 percent of those who, on the average, visited every other week also sought loan service. This is 11.5 percent greater than those who travelled to Great Falls almost weekly.

An observation which seems ironic at first glance was the

relationship between loans and income. The more money one made, the more often he had loan service needs. Perhaps this observation is more accurately a reflection of financial ability to obtain or hold a loan such as a home mortgage. If that is the case, the supposition is supported by figures which showed a steady climb in the percentage of those who found their loan service in their hometown as their income increased. As a matter of practicality, mortgage financing is generally initiated within the community where the house or business is located. Although Great Falls has captured far fewer of those needing loans, the percentage of those who went to Great Falls gradually increased with income. Of those with loan service and earnings of less than \$15,000 annually, 7.5 percent sought this service in the Electric City while 13 percent of those with similar needs and earnings of 30 to 45 thousand dollars annually, travelled to Great Falls. (See Figure 29 Appendix B)

Accounting

Accounting services were sought or used by the fewest number of the respondents. Of the 198 who did have a need for such service, eight out of ten fulfilled that need within their own community. As with all other services, proximity was a consideration for 58 percent. Price and service quality were valued second and third as reasons for staying home but again, they were close to the bottom where selection drew two percent. Selection on the other hand, was a primary reason for seeking this service in Great Falls for those who did. A similar 27.5 percent said that service quality was equally important. Not far behind, distance drew a 22.5 percent response rate.

Of those between the ages of twenty and thirty-nine, 58 percent stayed in their hometown for their accounting services. This compared with

10.5 percent of the same age group who went to Great Falls. (See Figure 36 Appendix B) Although the figure nearly doubled to 18 percent for those forty to fifty-nine years of age, the surrounding communities, still retained 53.5 percent of their residents. The disparity remained in the next age group where Great Falls drew almost one in three of those sixty years of age and older.

The positive relationship between family income and those who went to Great Falls for accounting service was seen most dramatically in the jump from 16 percent for those who earned \$30,000 to \$45,000 to 31.5 percent of those who earned more than \$45,000 dollars. (See Figure 33 Appendix B) This compares with 64.5 percent and 50 percent of those in the same income brackets respectively, who remained within their own community. A positive relationship also existed for this group where 37 percent of those earning less than \$15,000 stayed at home while 57 percent of those in the higher income bracket did the same.

More than half who made the trip to Great Falls were involved in agriculture or forestry. This was one-third of those in that occupational group. And again, the greater the number of trips made to Great Falls annually, the better the chance a respondent employed some form of accounting service. Fifty percent of those who travelled to Great Falls almost weekly also sought accounting services offered in the Electric City. This was up from 12 percent of those who visited between six and fifteen times annually.

Legal Service

The survey results for legal services resembled those for accounting. Of the eight in ten who remained within their own community for

service, 58 percent did so because of proximity. Price and selection made the least difference with a 12 percent response rate each. Service quality was not a significant consideration either as it was checked by only 4.5 percent of the 160 who remained at home. The quality of legal services in the Electric City on the other hand, was extremely important as 37 percent indicated that it was, at least partly, the reason for their seeking the service there. The only other services surveyed where quality was this important was for surgery, with a 53.5 percent response, and physicals, with a 46 percent response. Not far behind, selection was a factor for 27 percent of those who went to Great Falls.

Unlike most other services surveyed, there was little relationship between age and the need for legal services. Just over half of those between the ages of twenty and sixty years satisfied their need for legal services in their hometown. Only 11 percent to 15 percent of similar aged respondents sought this service in Great Falls. Of those sixty years of age and over who needed legal service, one in three found it in their own community. This contrasts with the 13 percent who travelled to Great Falls. (See Figure 40 Appendix C)

The relationship between family income and legal services mirrored that of financial services. A greater income created a greater need for legal services and Great Falls' share of this market remained at a respectable 19 percent of those who earned more than \$45,000 annually and 16 percent of those who earned between \$30,000 and \$45,000 annually. Even in the \$15,000 to \$30,000 income bracket, Great Falls drew 15 percent of those in need of such service. (See Figure 37 Appendix C) As large as they are, these figures seem small compared to the 55 percent in the \$15,000 to \$30,000 bracket who stayed within their own community. Forty-one and a

half percent of those who earned less than \$15,000 annually and who were in need of legal service stayed at home. This is in contrast to the 64.5 percent earning between \$30,000 and \$45,000 annually and in need of similar services who stayed at home also.

The occupational relationship is another reflection of previous results where it is found that one in four of those involved in agriculture or forestry sought their legal services in Great Falls. Of the 32 respondents who were employed in a professional service, 12.5 percent also went to Great Falls. Although the number of retirees nearly doubles those involved with professional services, the percentage seeking legal services there remained a similar 13.5 percent.

The percentage of those fulfilling their legal service needs in Great Falls steadily increased with the number of trips made to the Electric City annually. Three percent of those who went to Great Falls between one and five times a year also found legal services there. This figure climbed to eight percent for those travelling eleven to fifteen times and 44.5 percent for those who made the trip almost every other week. An astonishing 68 percent of those making an average of one trip a week to Great Falls, and in need of legal services, found such services there.

CHAPTER IV

CONCLUSIONS

The results of this study do not, to any large degree, challenge the expectations of most informed persons. The findings do, however, clarify what is taking place through the illustration of the various relationships which were examined. Quality of service for example, was the determining variable for Great Falls patrons who sought medical services. It was, however, measurably less important for those who needed financial services. Hometown patrons on the other hand, sought services within their own community because of proximity. This variable too, was relatively less important to those who needed financial and legal services. In terms of attracting more people, this factor of distance would be the most difficult to overcome, especially in light of a continuing climb in fuel prices for the foreseeable future.

This same inflationary pressure may, however, work to the advantage of those offering financial investment service. Not for many years have investors been so acutely aware of interest rates and the potential these rates represent in terms of keeping up with inflation. Those who customarily remain within their own community for loan servicing may also find themselves travelling to the Electric City. The trip may be in search of not only lower interest rates on loans but also the result of a lack of funds available in the hometowns. Of the services surveyed, only these financial institutions or investment firms are in a position to use the

media for advertising purposes. A strong marketing campaign during these inflationary times may go far toward overcoming potential customers' resistance to driving whatever the distance to Great Falls.

The approach taken by the Great Falls medical institutions must be one of education. Unless the physicians of surrounding counties are continually made aware of the unique and, in many cases, vital facilities offered in Great Falls, their utilization will not fulfill their maximum potential.

The expanding shopping centers in Great Falls should help in carrying forward the city's image as a center of commerce. This, combined with the quality and selection of services in place, helps to make Great Falls a marketable city for industries in search of possible locations for expansion. The continuation of an already active program by the Great Falls Area Chamber of Commerce in attracting diversified industries represents the most realistic approach in expanding the use of services offered.

APPENDIX A

RESPONSE TO SURVEY AND PERCENTAGE OF RESPONDENTS
SEEKING MEDICAL SERVICES IN GREAT FALLS

FIGURE 2

PERCENTAGE OF RESPONDENTS BY AGE GROUPS

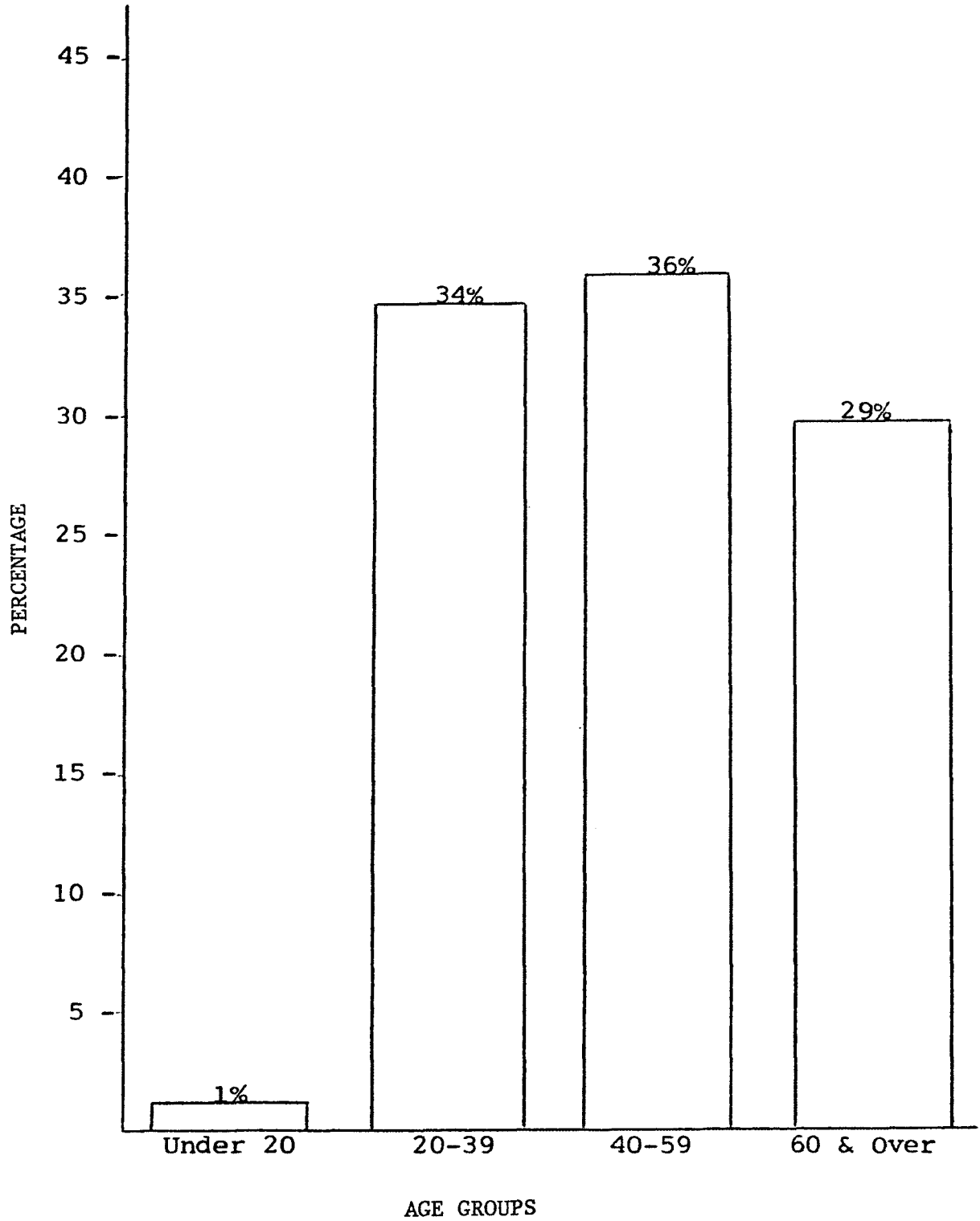
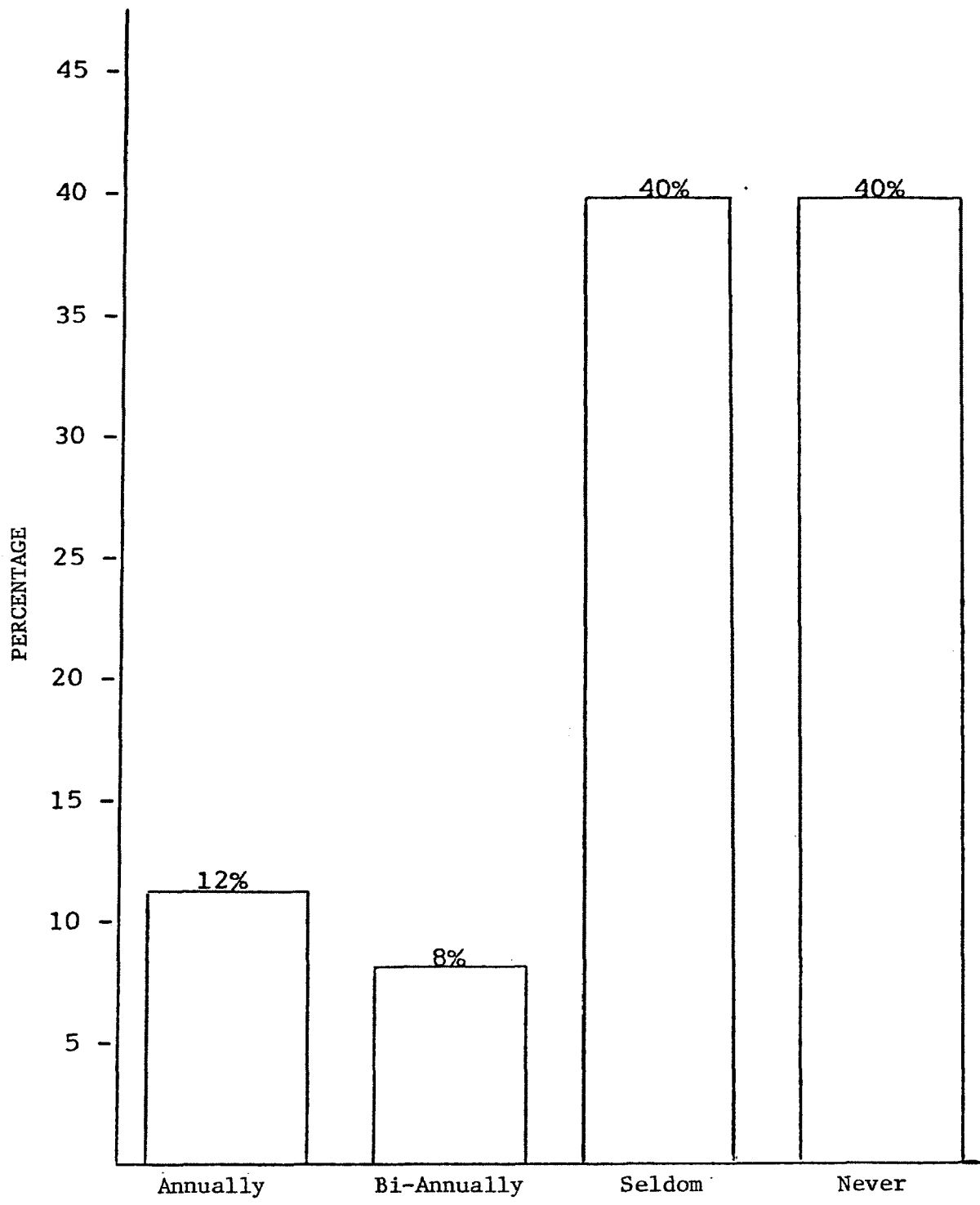


FIGURE 3

PERCENTAGE OF GREAT FALLS STATE FAIR ATTENDERS BY FREQUENCY



FREQUENCY GROUPS

FIGURE 4

PERCENTAGE OF RESPONDENTS BY NUMBER OF TRIPS TO GREAT FALLS

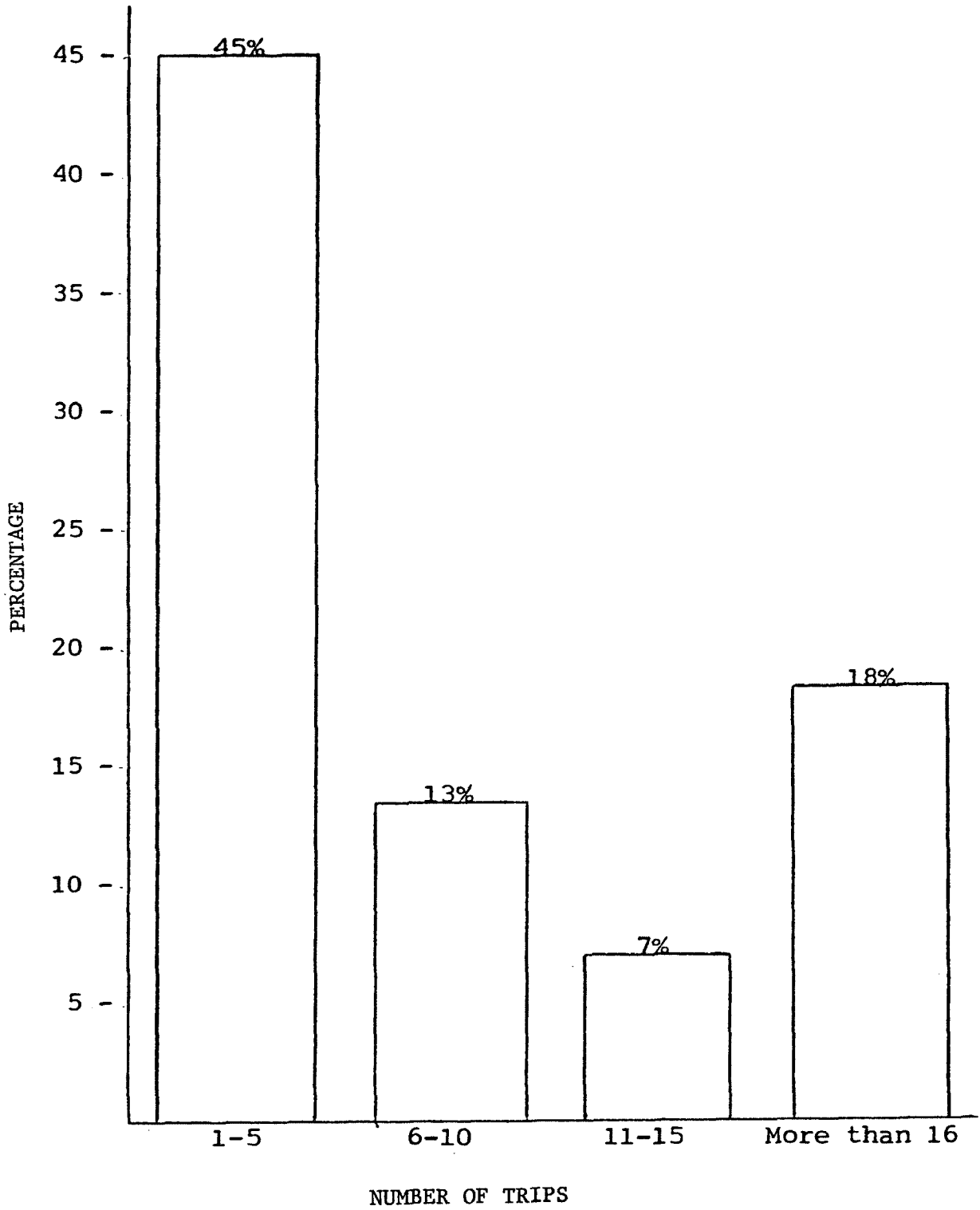


FIGURE 5

PERCENTAGE OF RESPONDENTS BY REASON FOR VISIT

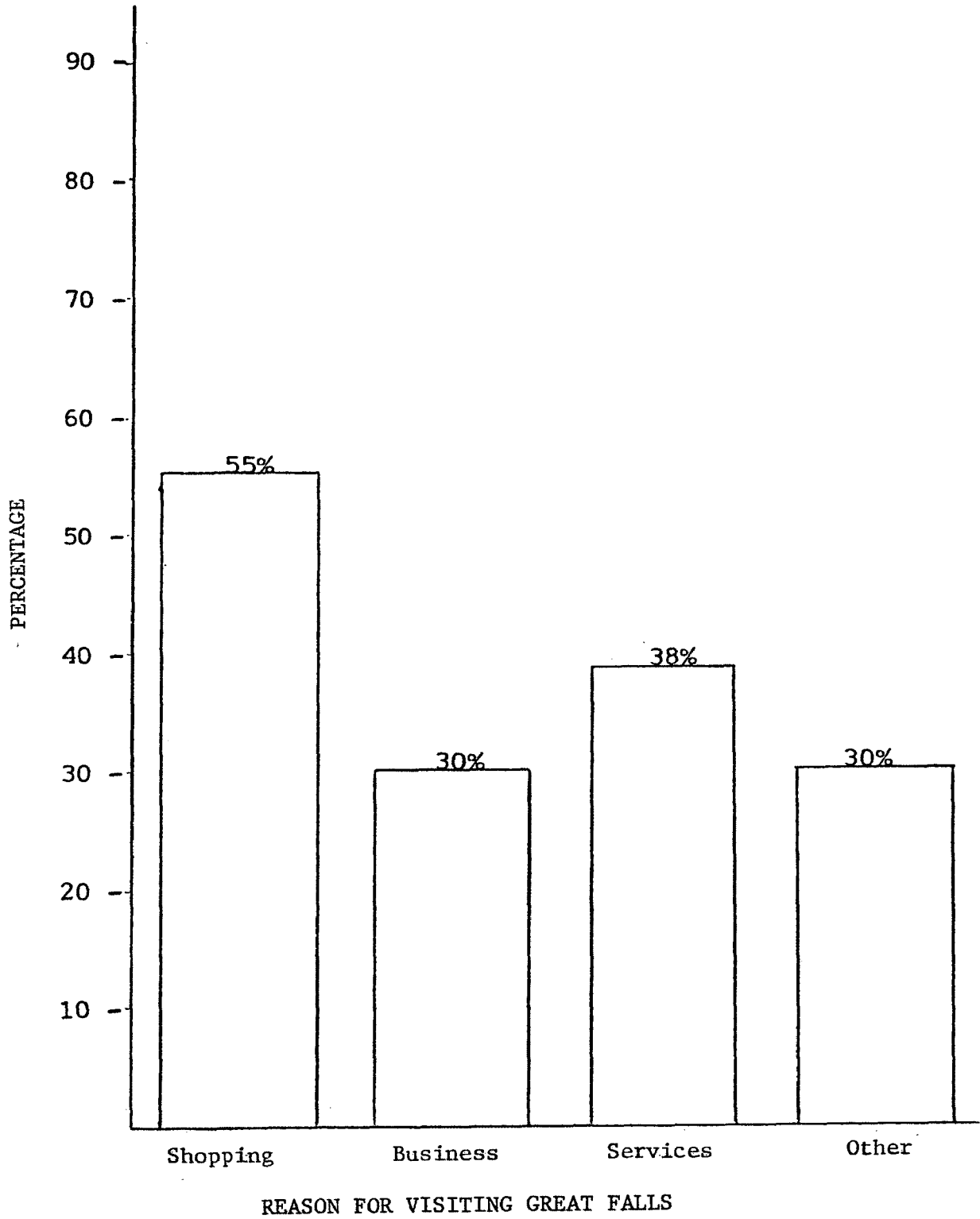


FIGURE 6

PERCENTAGE OF RESPONDENTS BY SPECIAL EVENT ATTENDANCE

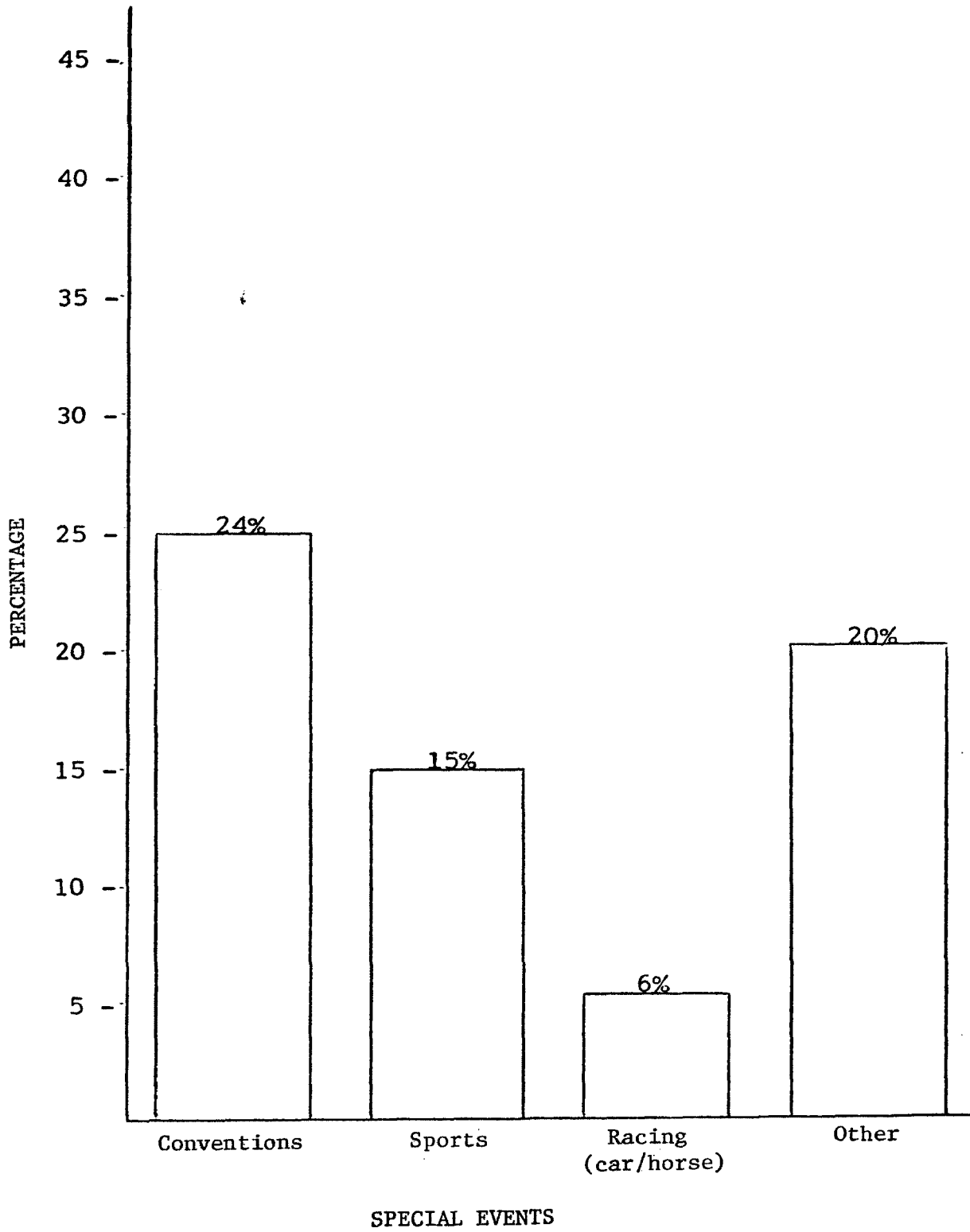


FIGURE 7

PERCENTAGE OF RESPONDENTS BY ACTIVITIES

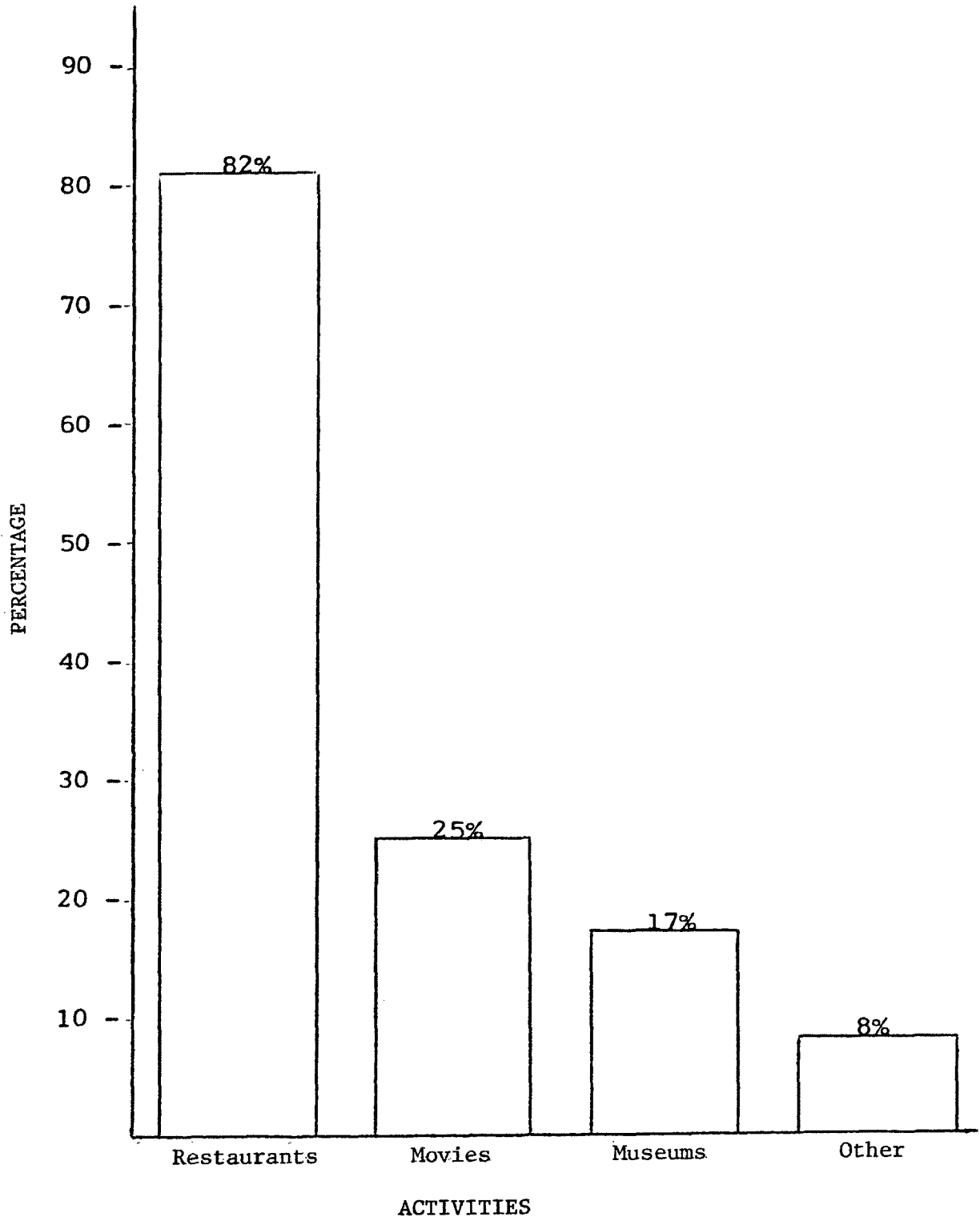


FIGURE 8

PERCENTAGE OF RESPONDENTS BY INCOME BRACKET

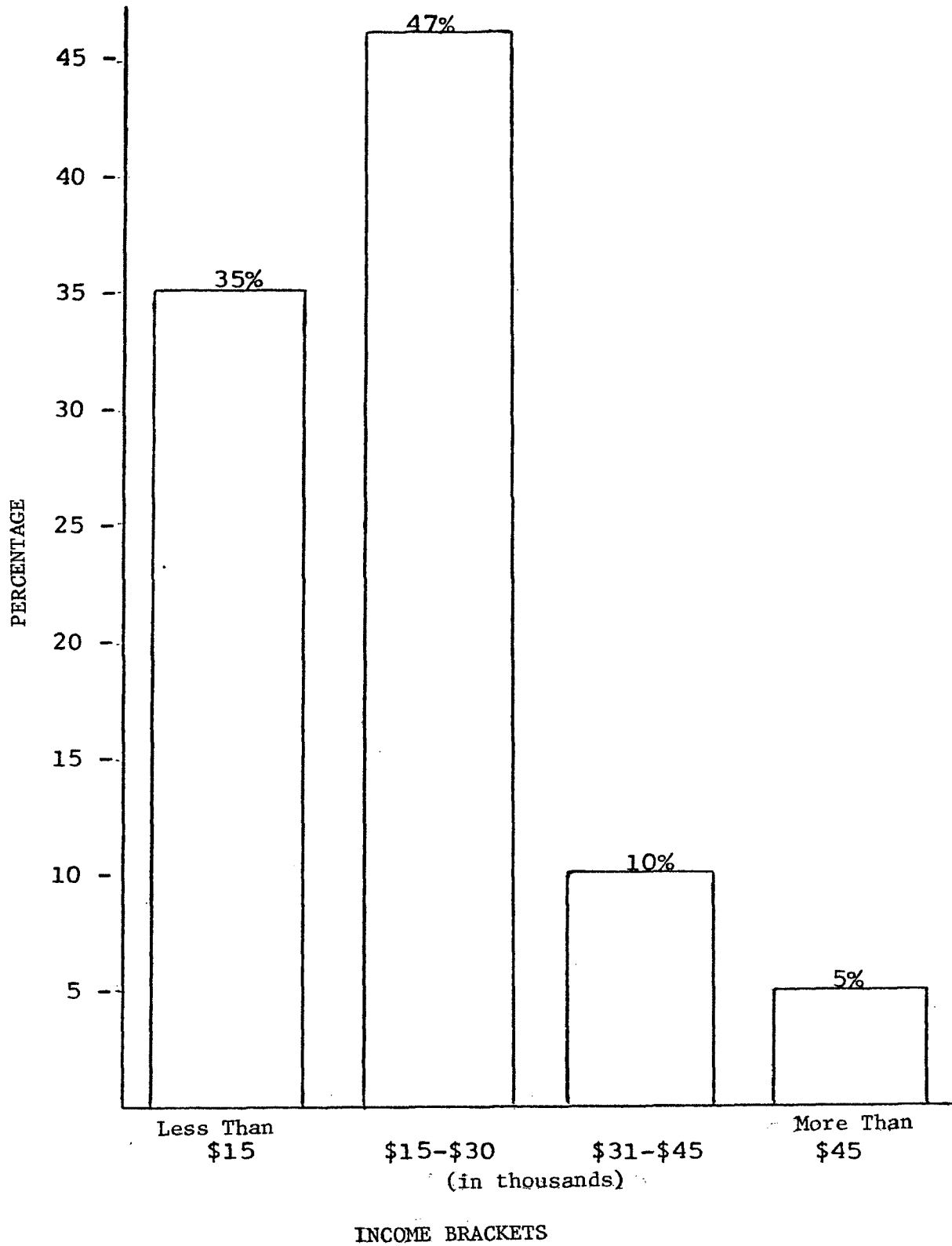


FIGURE 9

PERCENTAGE OF RESPONDENTS BY THEIR PERCEPTIONS OF GREAT FALLS

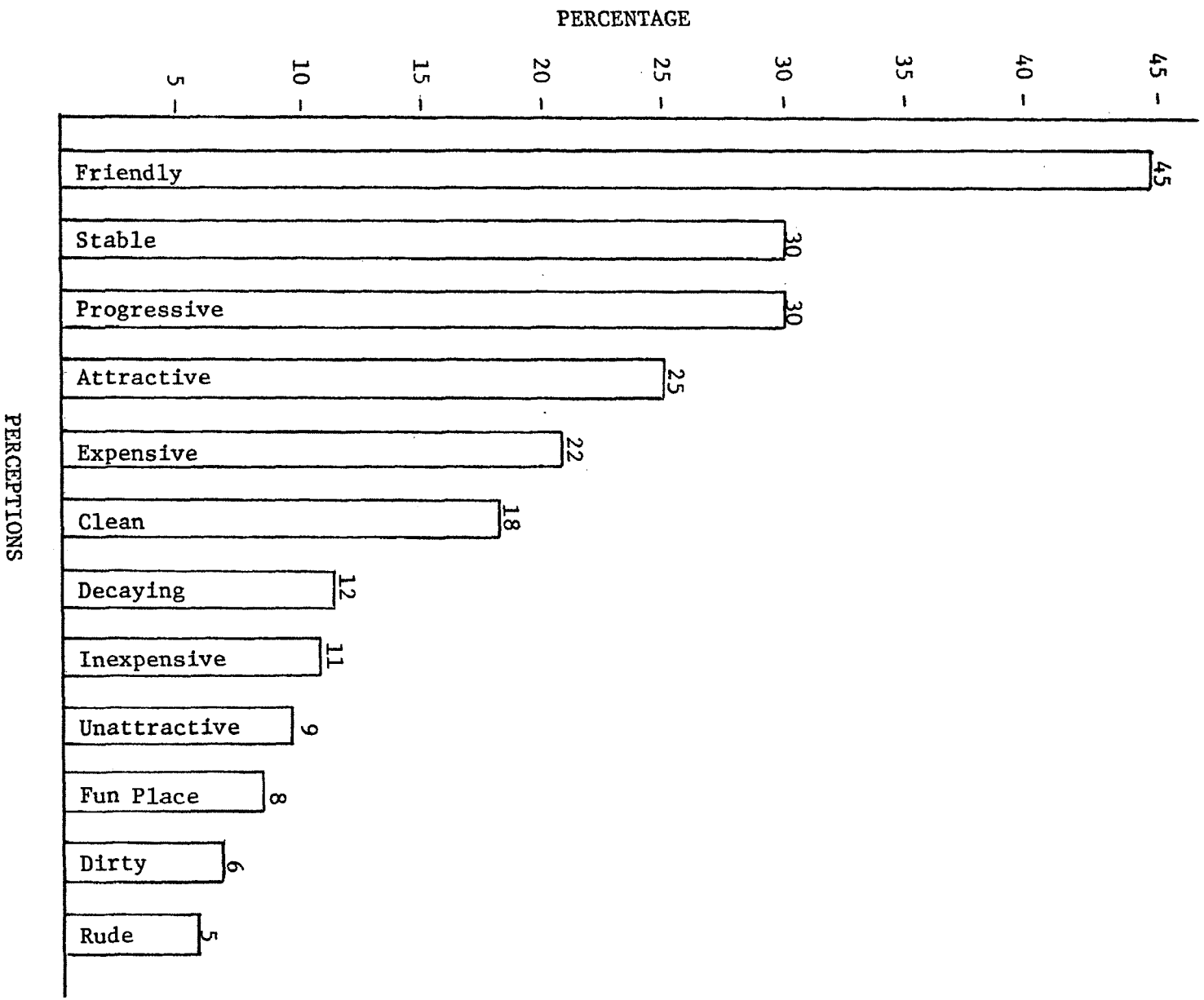


FIGURE 10

PERCENTAGE OF RESPONDENTS SEEKING MEDICAL SERVICES BY SERVICE TYPE

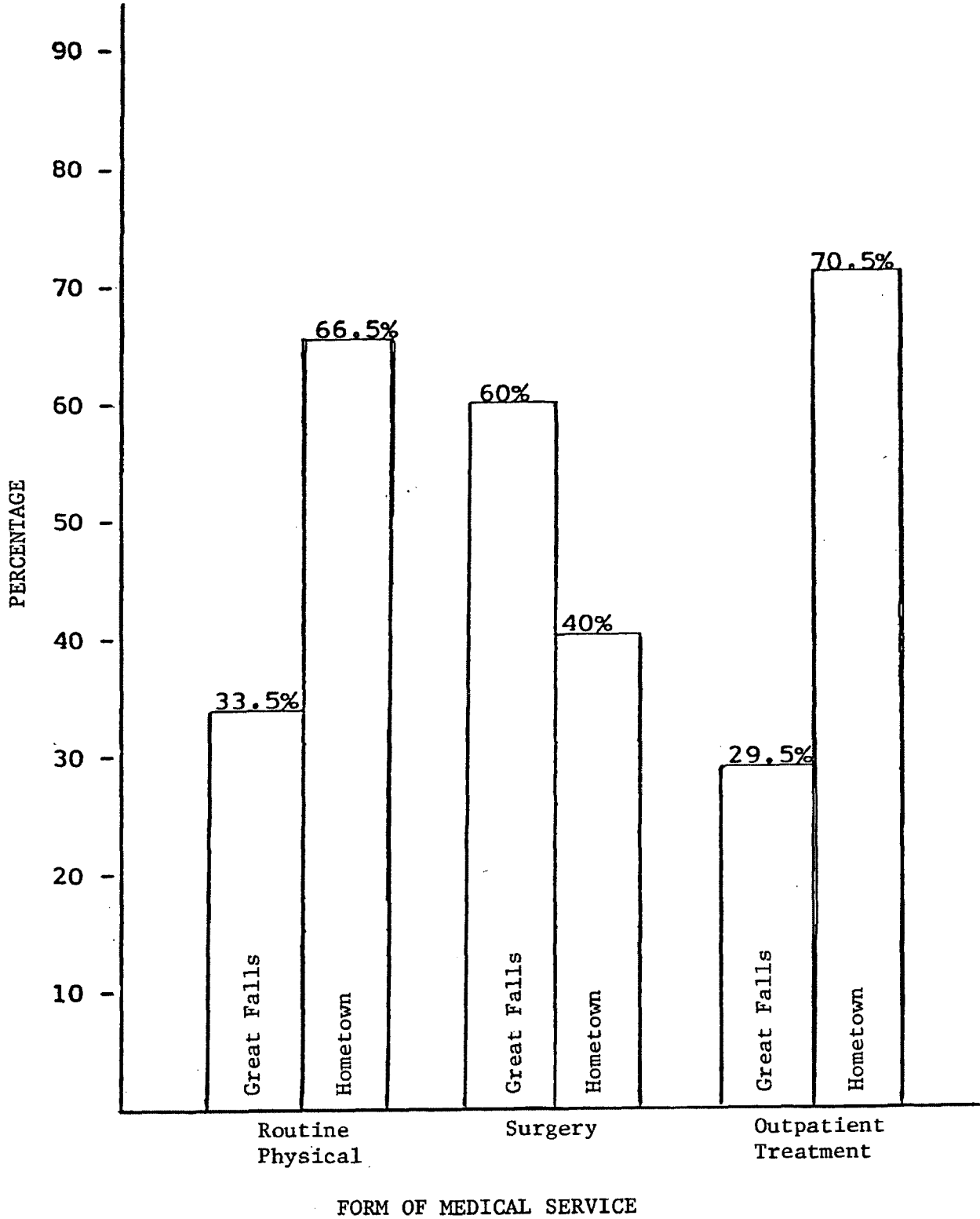


FIGURE 11

PERCENTAGE OF EACH INCOME BRACKET SEEKING SURGERY IN GREAT FALLS

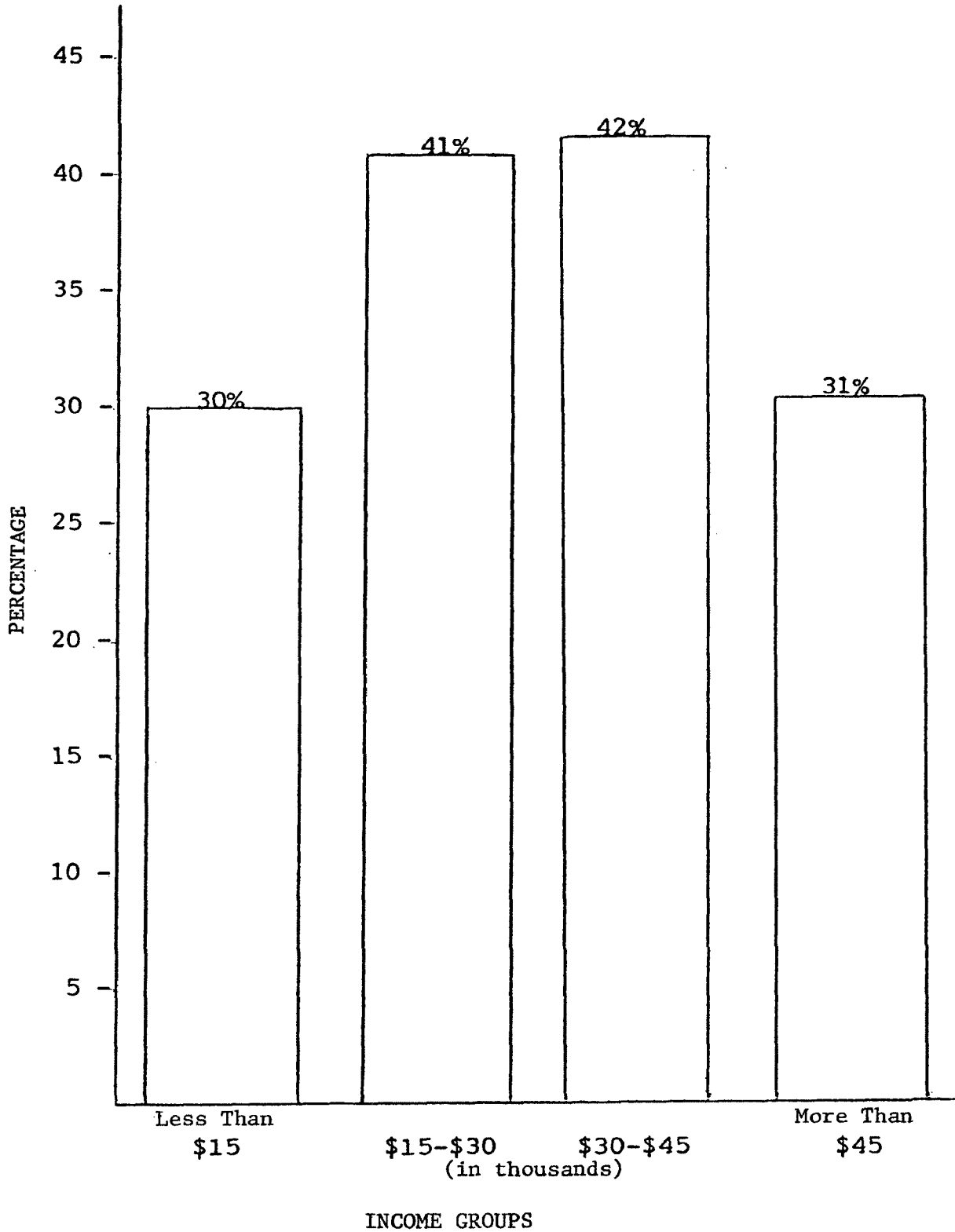


FIGURE 12

PERCENTAGE OF EACH AGE GROUP SEEKING SURGERY IN GREAT FALLS

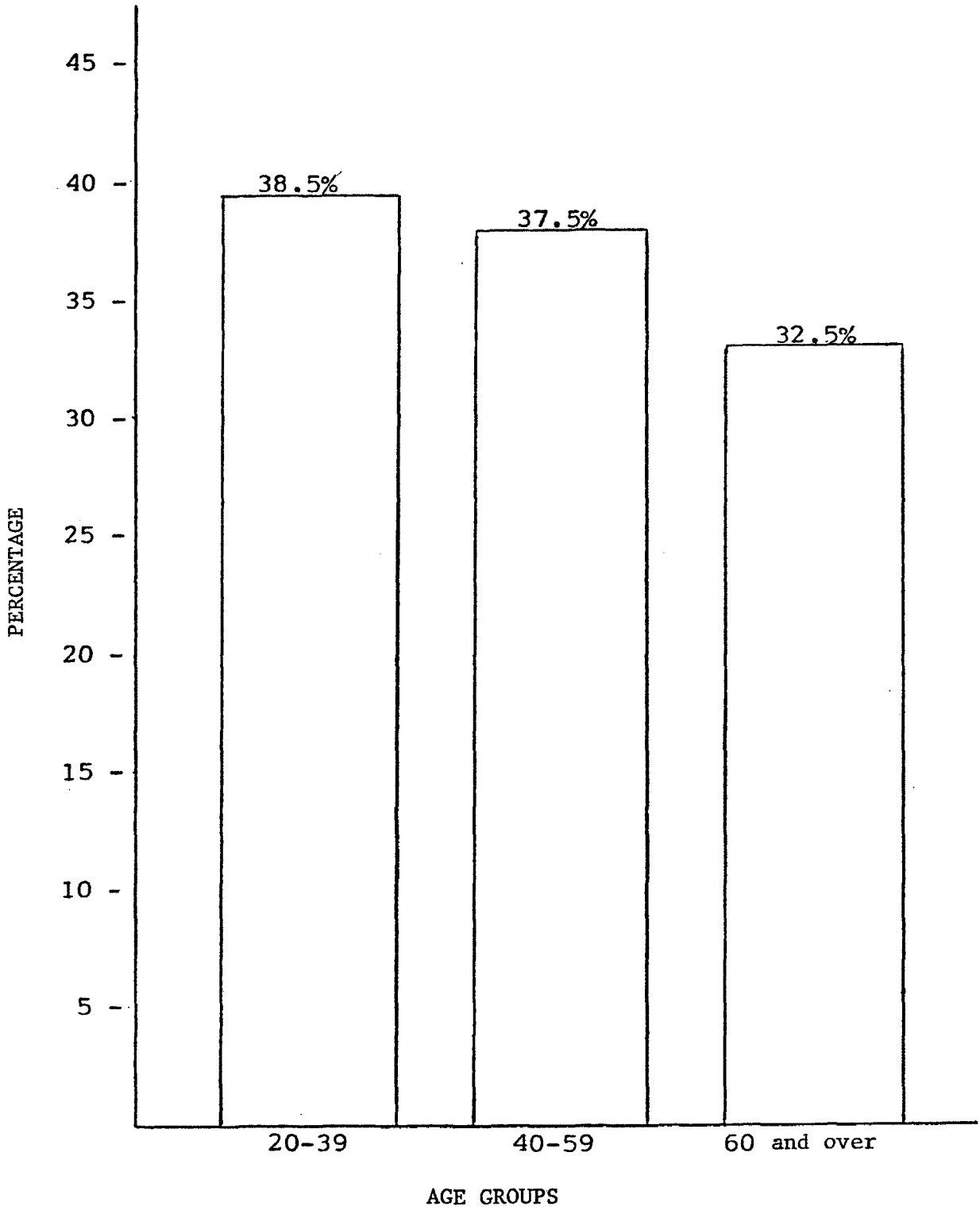


FIGURE 13

PERCENTAGE OF RESPONDENTS SEEKING SURGERY IN GREAT FALLS
BY AGE GROUPS

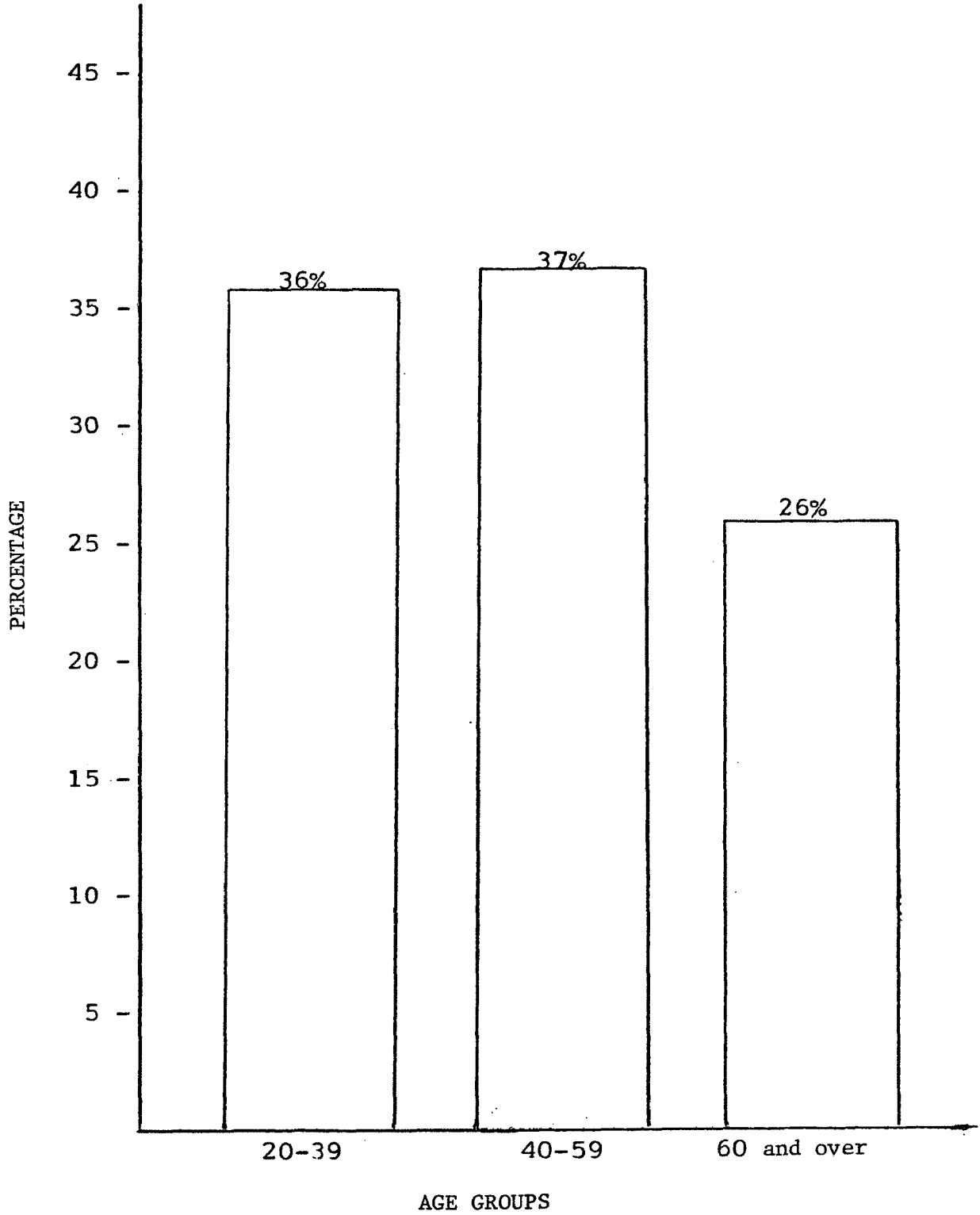


FIGURE 14

PERCENTAGE OF RESPONDENTS SEEKING SURGERY IN GREAT FALLS
BY FAMILY INCOME GROUP

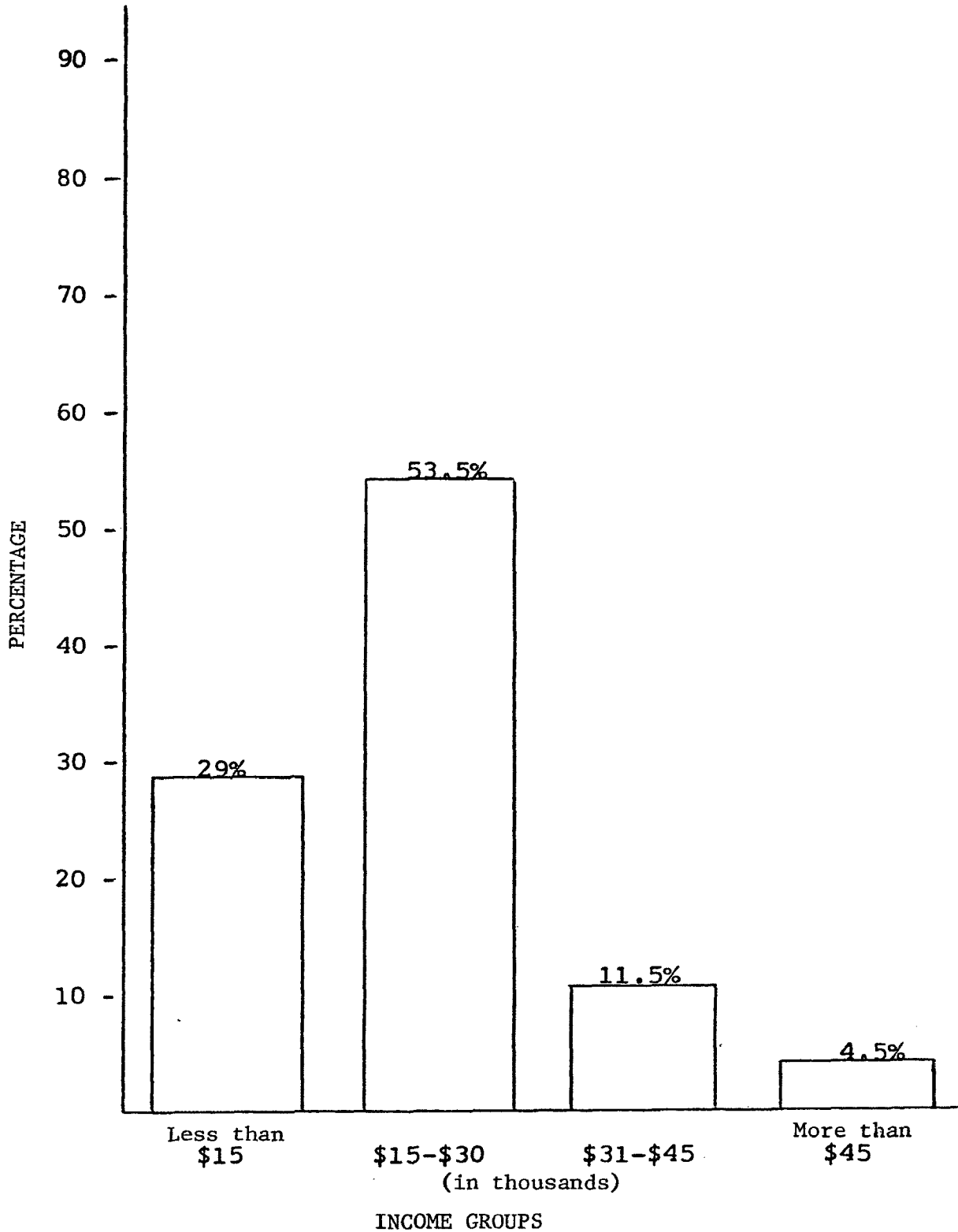


FIGURE -15

PERCENTAGE OF RESPONDENTS INDICATING SERVICE AS A REASON FOR VISITING GREAT FALLS AND UTILIZING MEDICAL SERVICES OFFERED

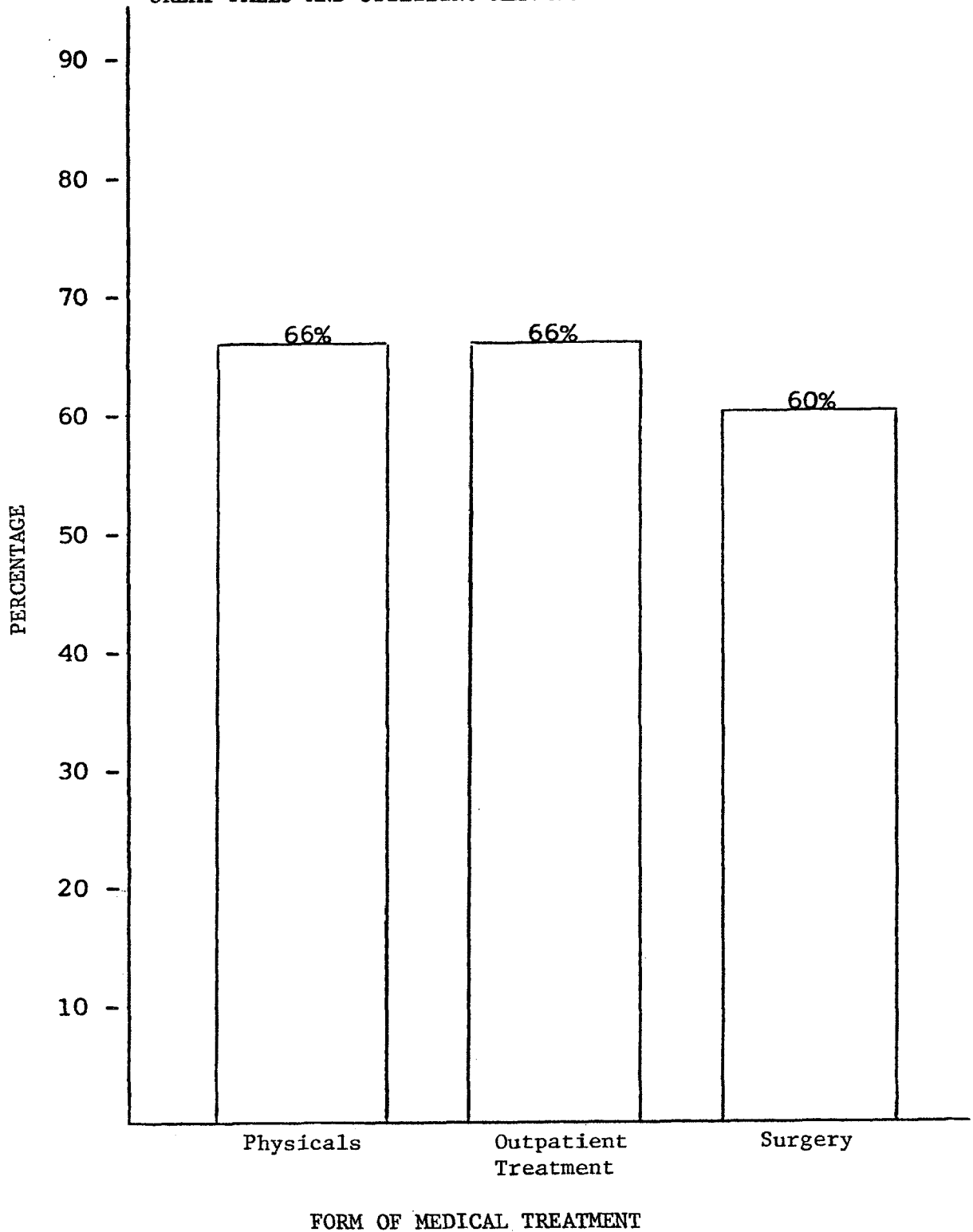


FIGURE 16

PERCENTAGE OF EACH INCOME BRACKET SEEKING ROUTINE PHYSICALS
IN GREAT FALLS

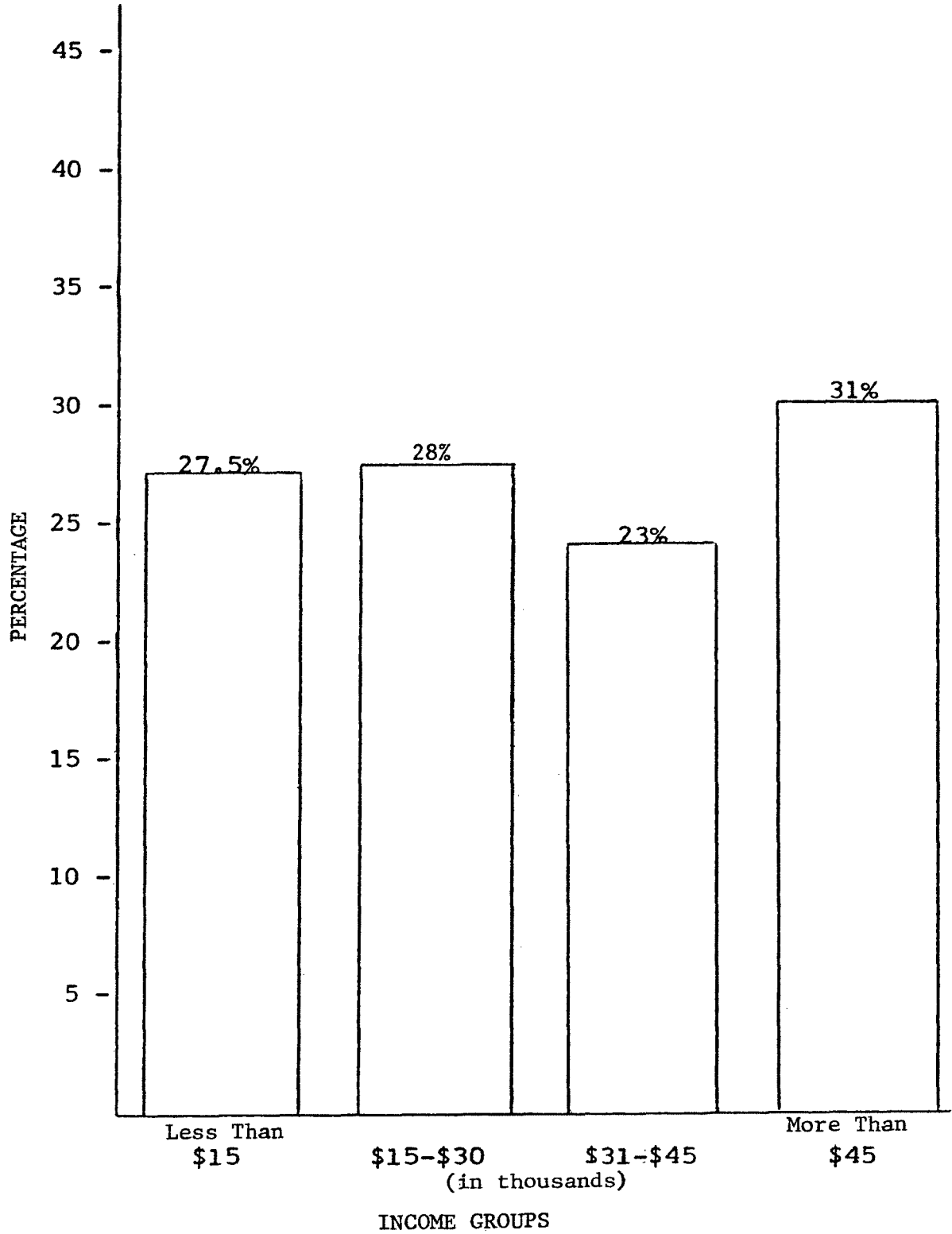


FIGURE 17

PERCENTAGE OF RESPONDENTS SEEKING ROUTINE PHYSICALS
IN GREAT FALLS BY INCOME GROUP

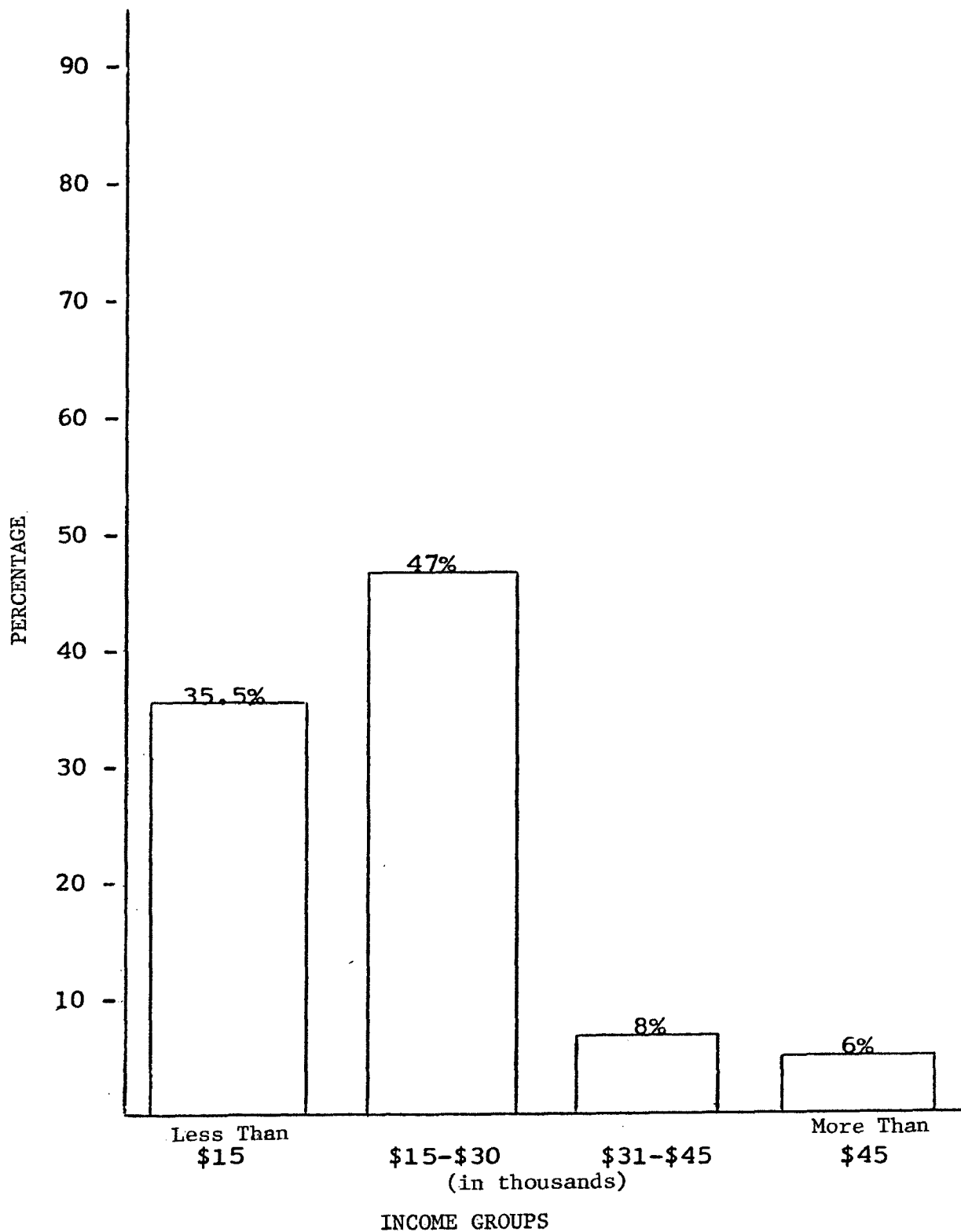


FIGURE 18

PERCENTAGE OF RESPONDENTS SEEKING ROUTINE PHYSICALS
IN GREAT FALLS BY AGE GROUP

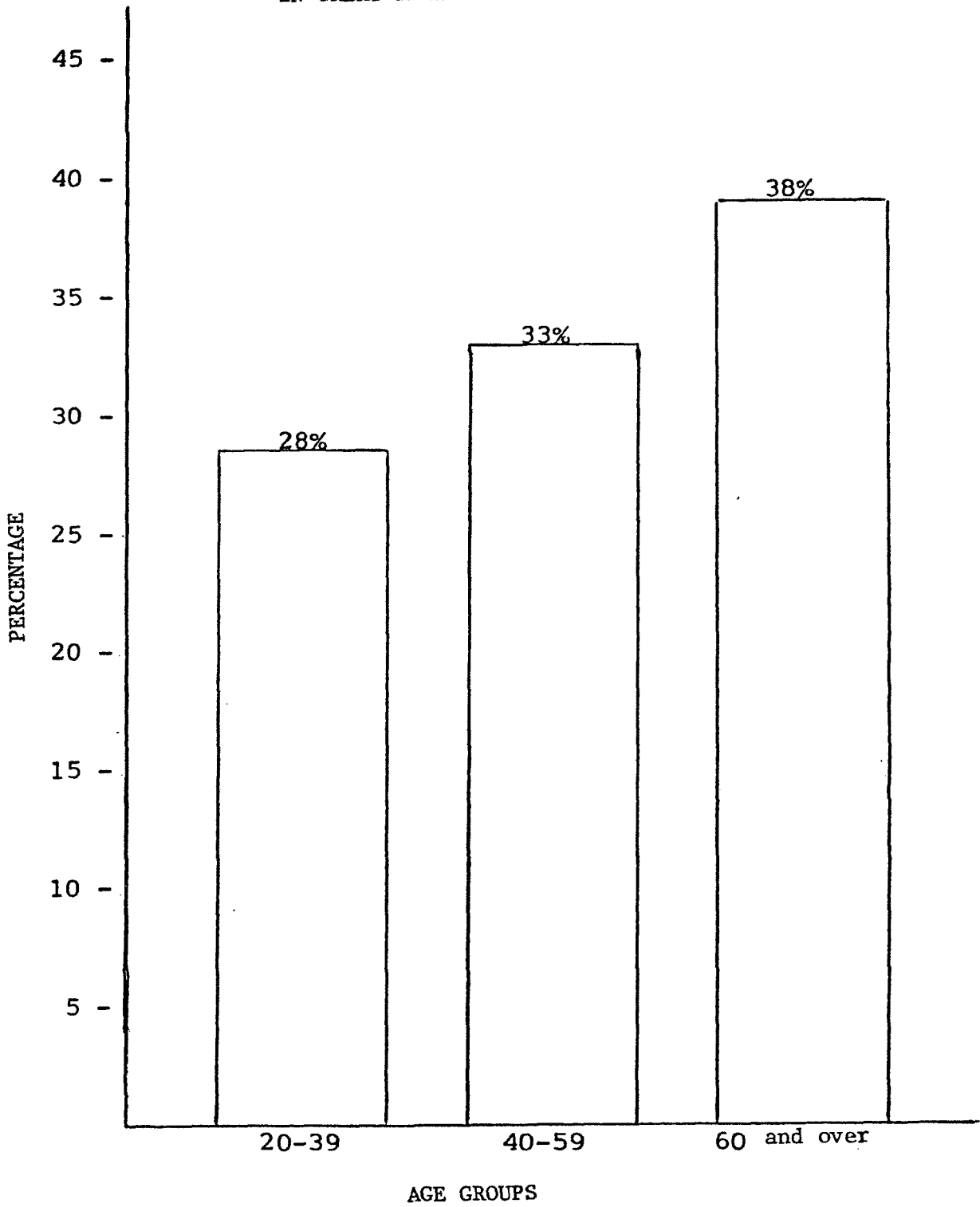


FIGURE 19

PERCENTAGE OF EACH AGE GROUP SEEKING ROUTINE PHYSICALS
IN GREAT FALLS

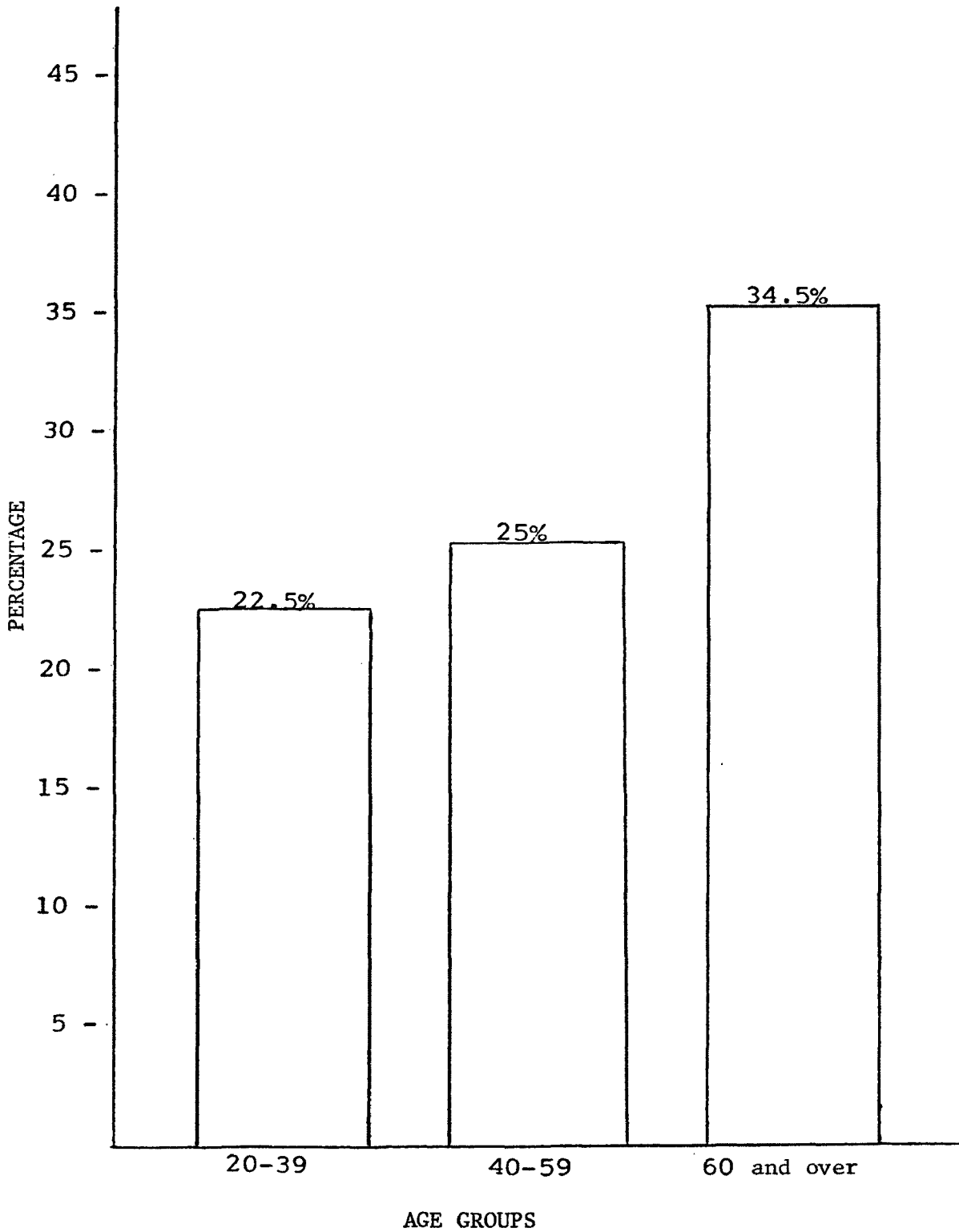


FIGURE 20

PERCENTAGE OF EACH INCOME BRACKET SEEKING OUTPATIENT TREATMENT
IN GREAT FALLS

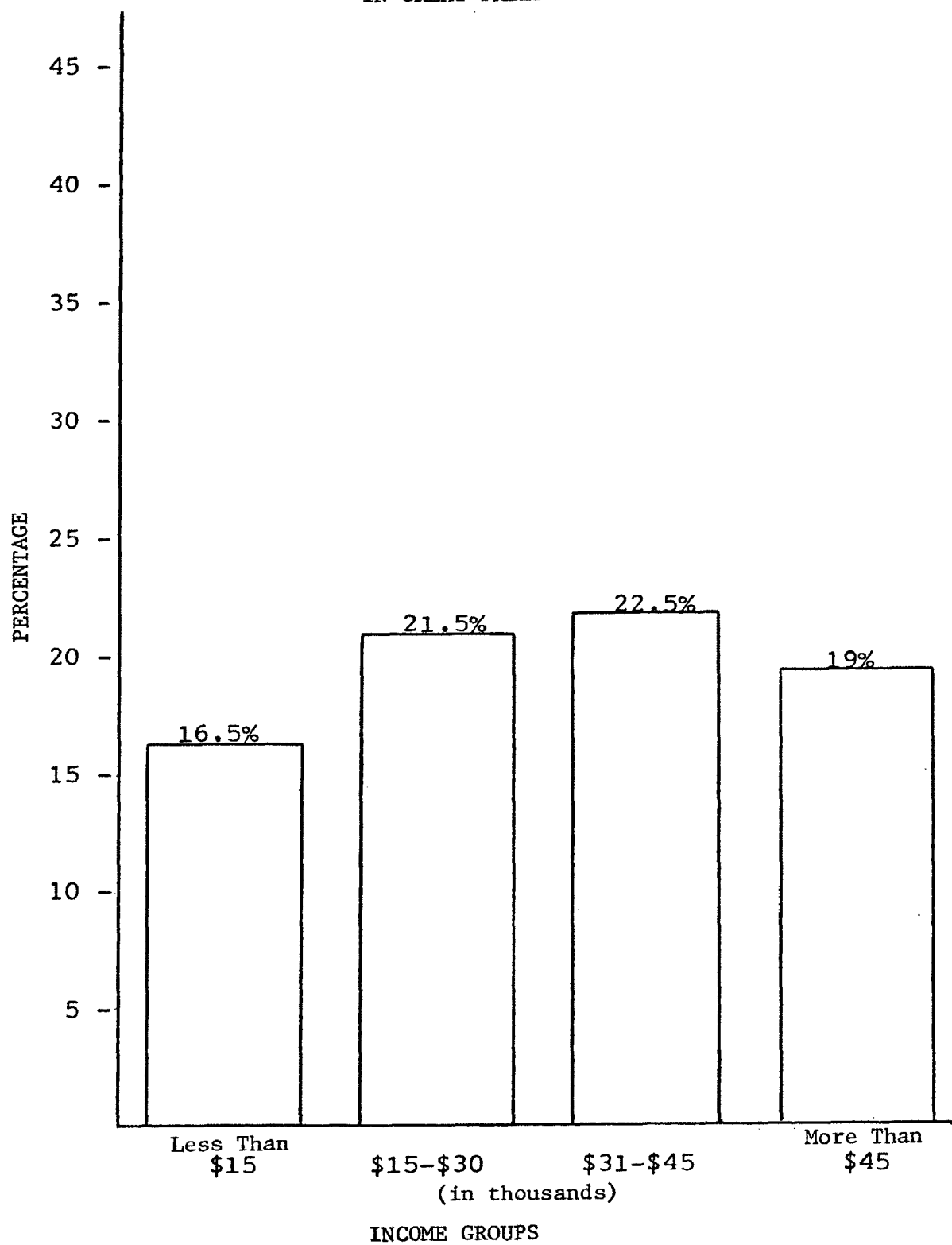


FIGURE 21

PERCENTAGE OF RESPONDENTS SEEKING OUTPATIENT TREATMENT
IN GREAT FALLS BY INCOME BRACKET

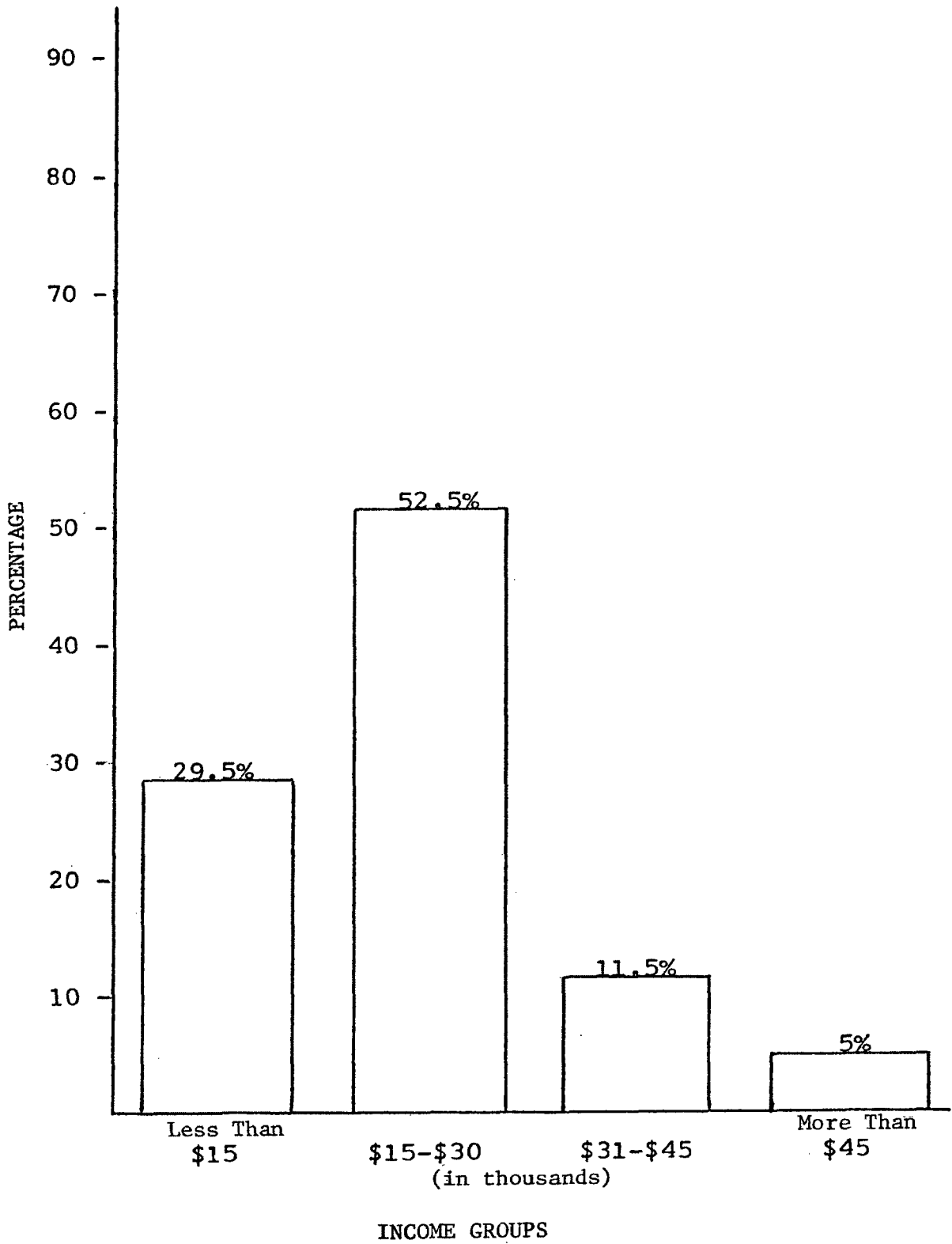


FIGURE 22

PERCENTAGE OF RESPONDENTS SEEKING OUTPATIENT TREATMENT
IN GREAT FALLS BY AGE GROUP

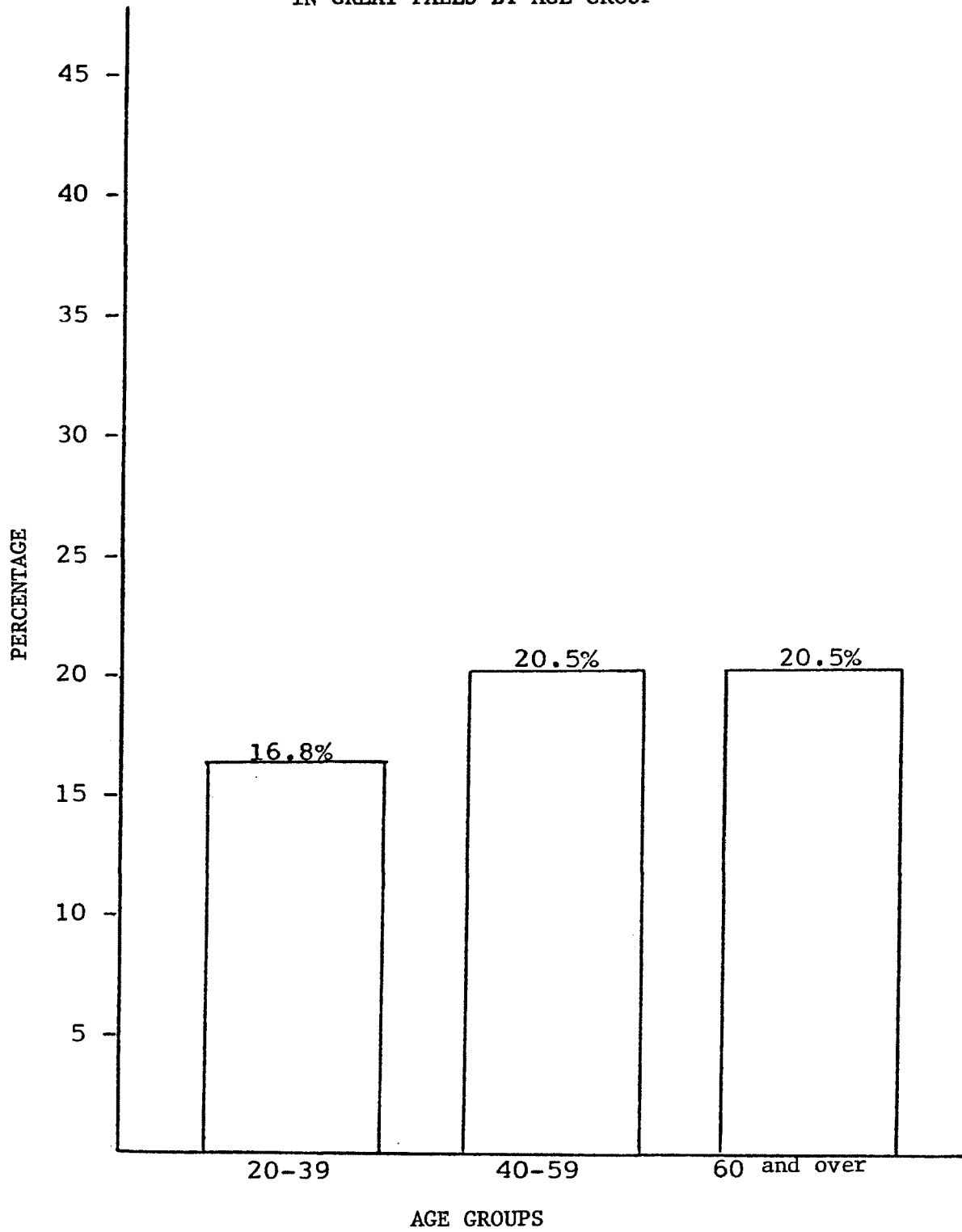
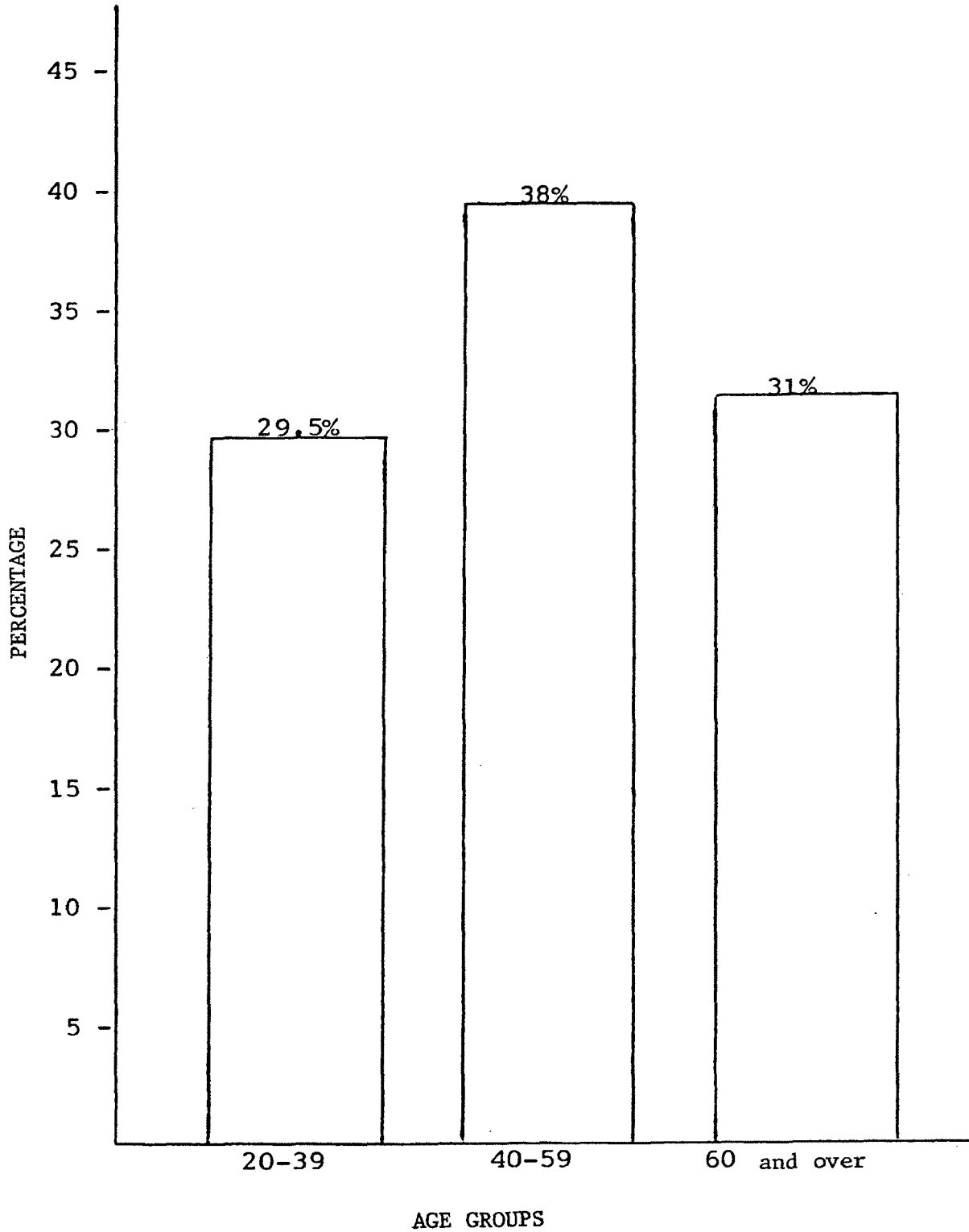


FIGURE .23

PERCENTAGE OF EACH AGE GROUP SEEKING OUTPATIENT TREATMENT
IN GREAT FALLS



APPENDIX B

**PERCENTAGE OF SURVEY RESPONDENTS SEEKING FINANCIAL
SERVICES IN GREAT FALLS**

FIGURE 24

PERCENTAGE OF RESPONDENTS INDICATING SERVICE AS A REASON FOR VISITING GREAT FALLS AND UTILIZING FINANCIAL AND LEGAL SERVICES OFFERED

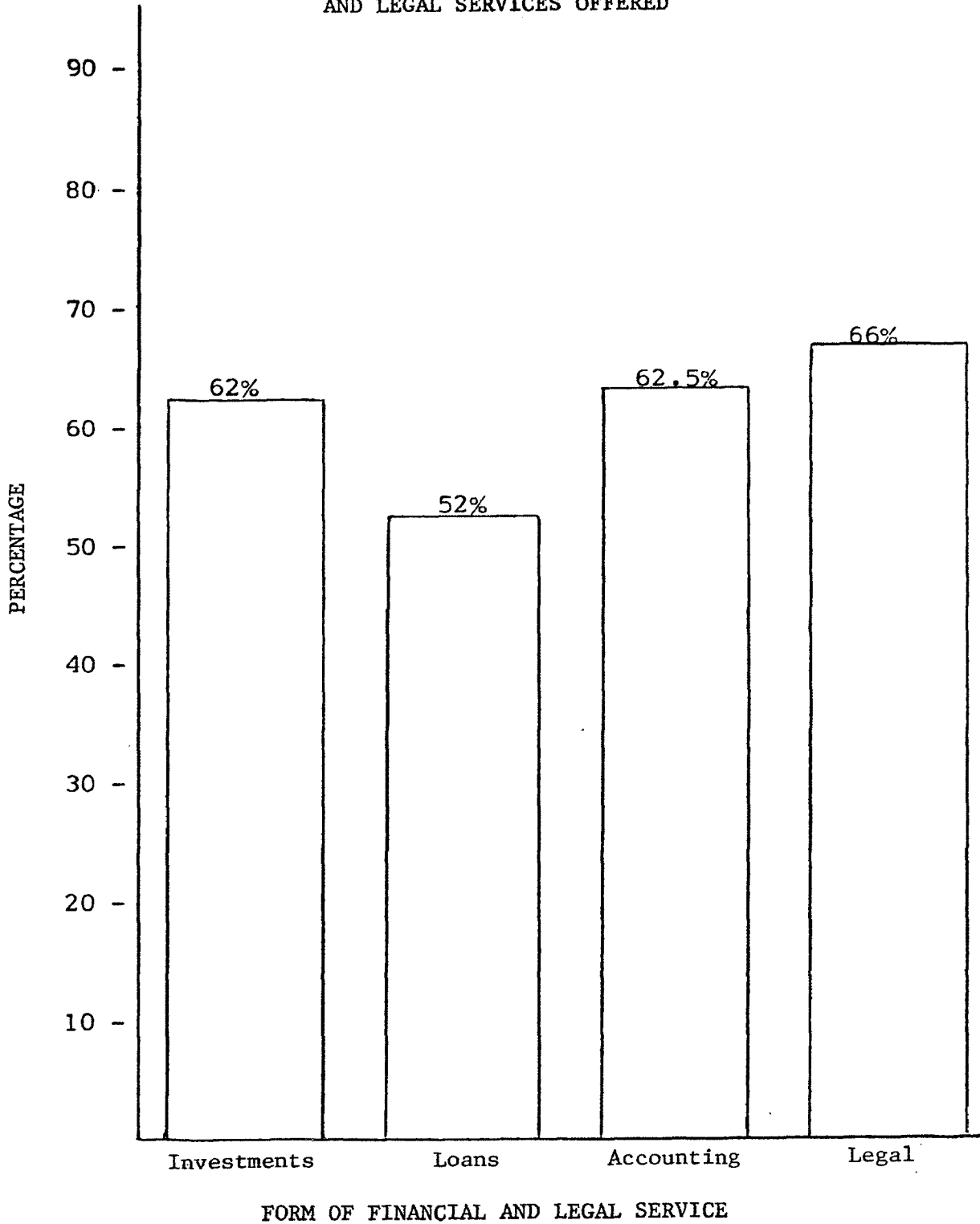


FIGURE 25

PERCENTAGE OF EACH INCOME BRACKET SEEKING INVESTMENT SERVICE
IN GREAT FALLS

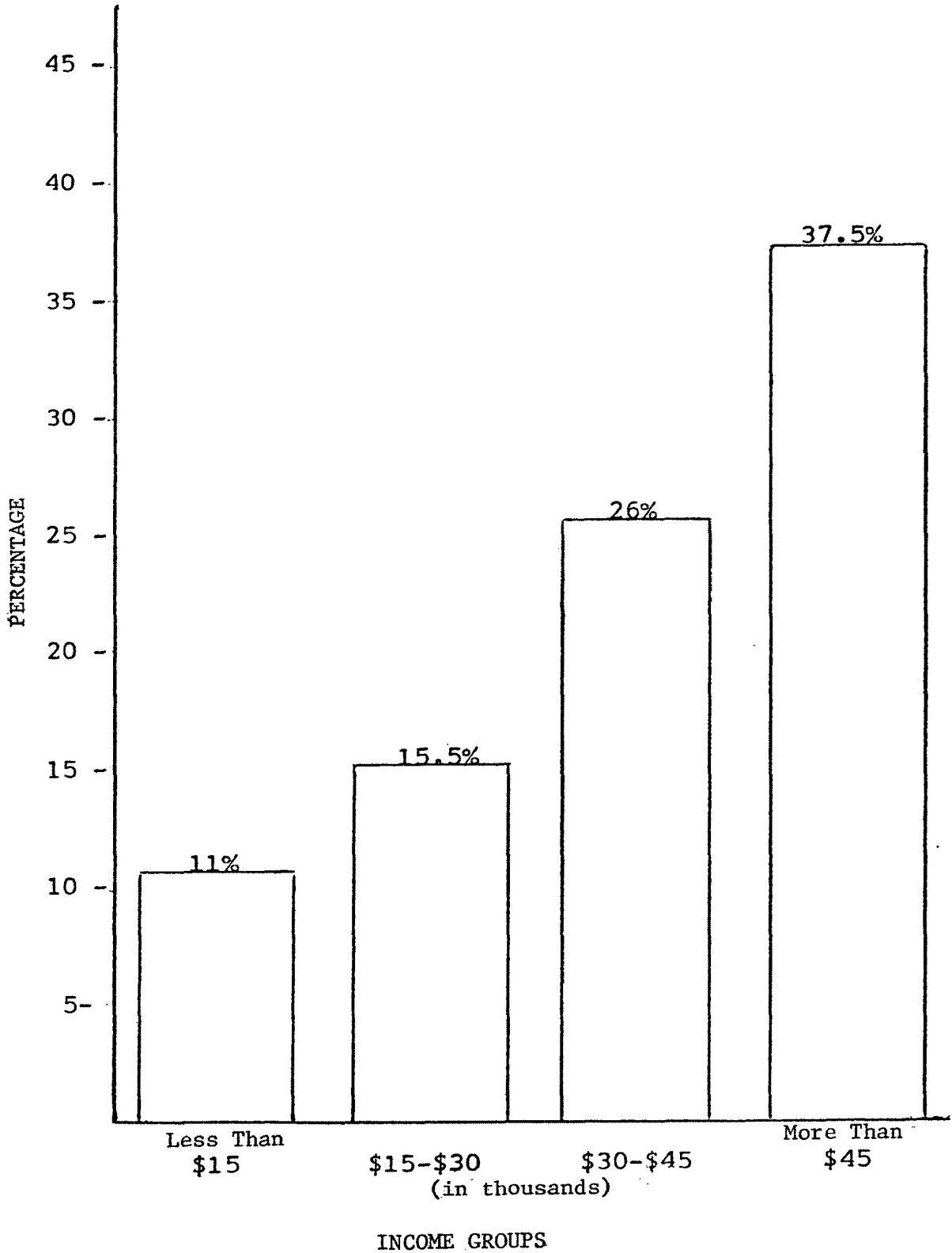


FIGURE 26

PERCENTAGE OF RESPONDENTS SEEKING INVESTMENT SERVICE
IN GREAT FALLS BY INCOME BRACKET

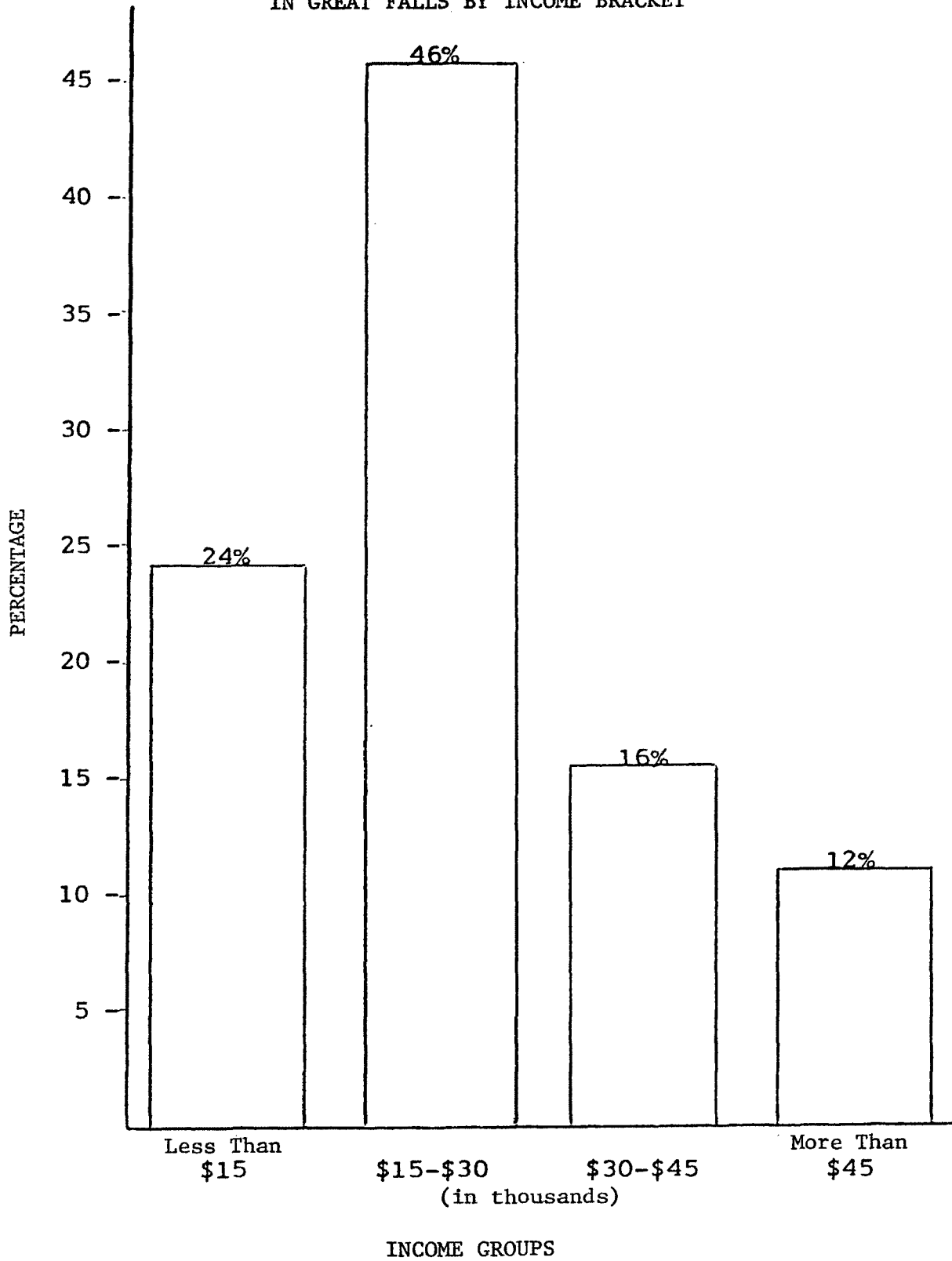


FIGURE 27

PERCENTAGE OF RESPONDENTS SEEKING INVESTMENT SERVICE
IN GREAT FALLS BY AGE GROUP

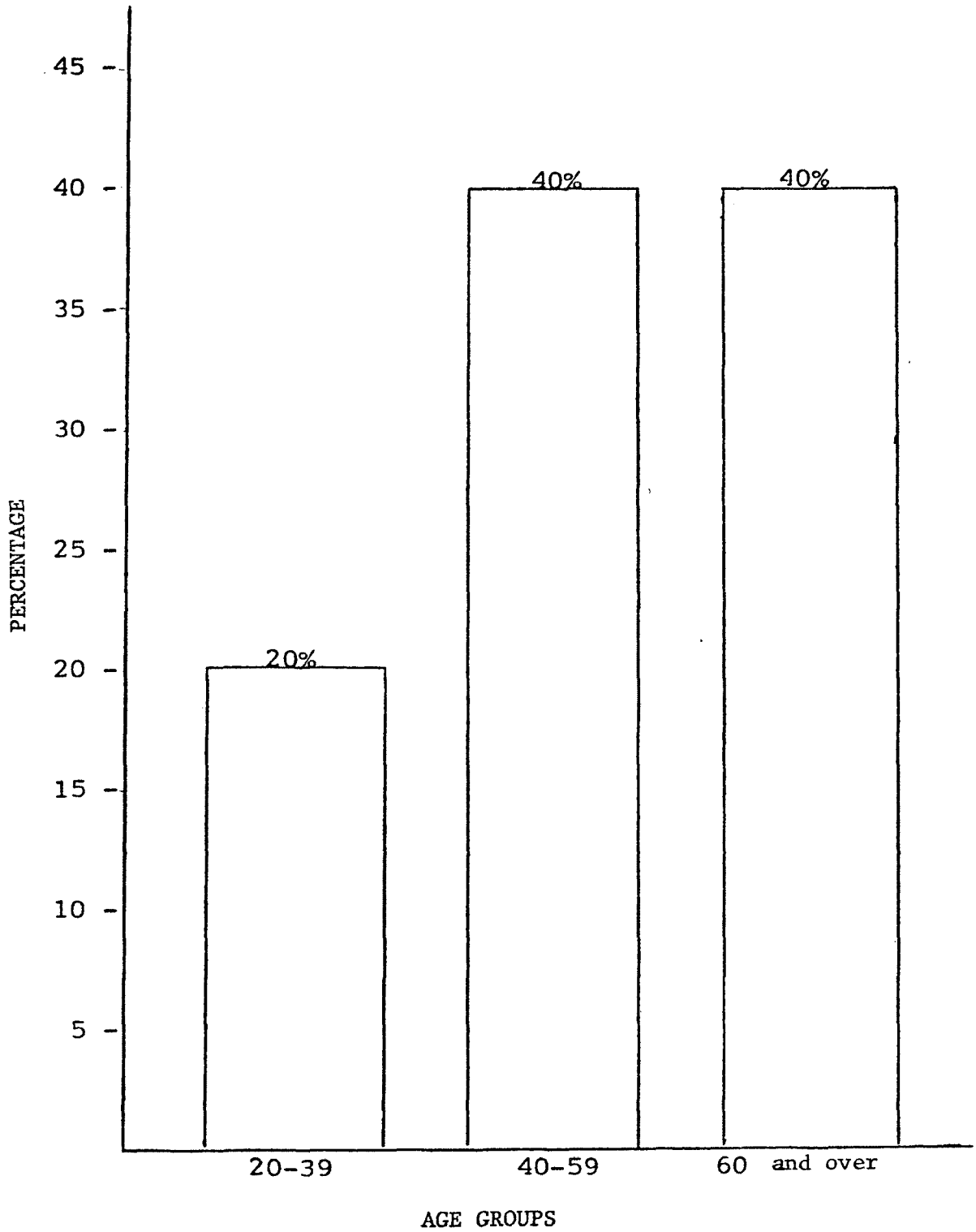


FIGURE 28

PERCENTAGE OF EACH AGE GROUP SEEKING INVESTMENT SERVICE
IN GREAT FALLS

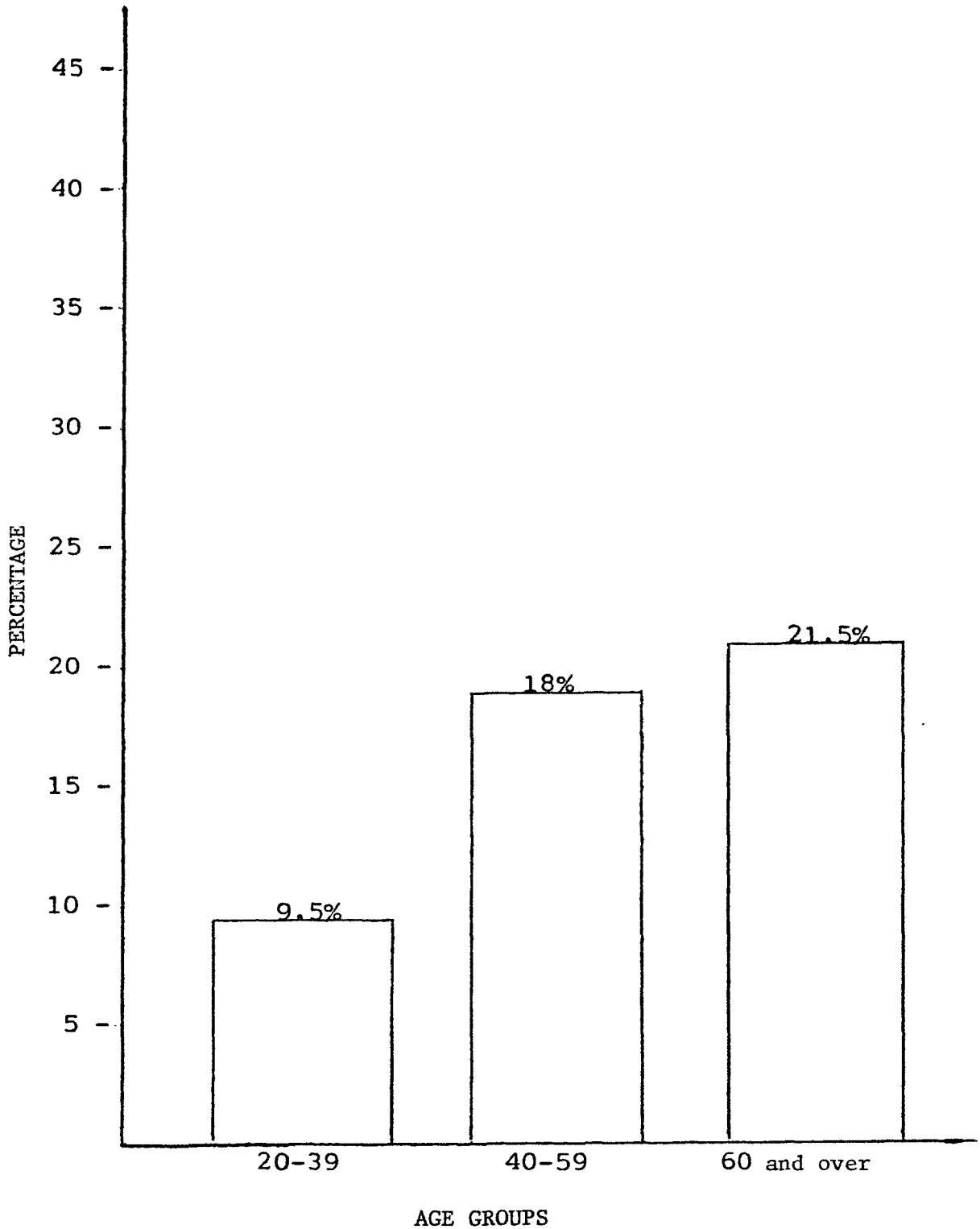


FIGURE 29

PERCENTAGE OF EACH INCOME BRACKET SEEKING LOAN SERVICE
IN GREAT FALLS

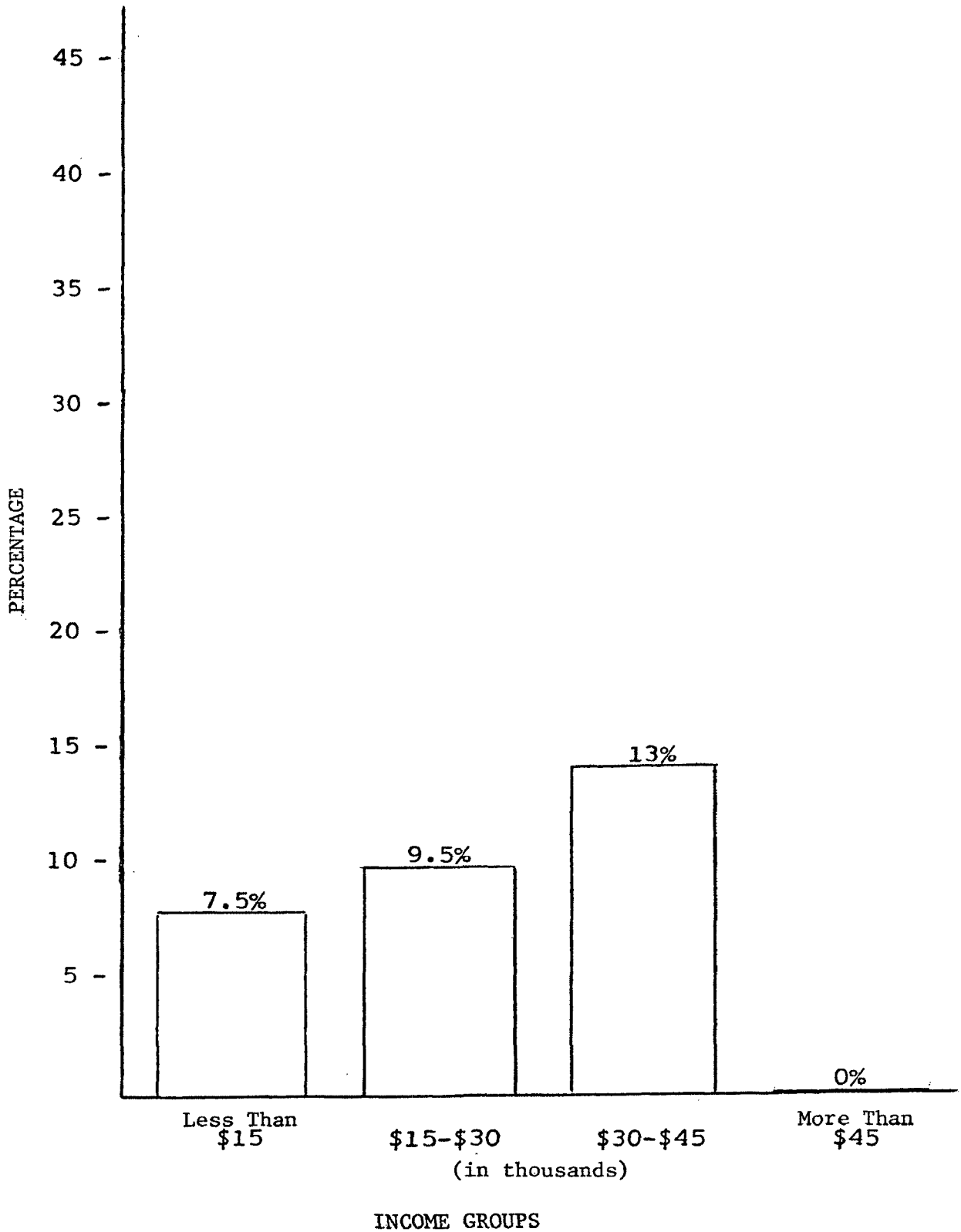


FIGURE 30

PERCENTAGE OF RESPONDENTS SEEKING LOAN SERVICE
IN GREAT FALLS BY INCOME BRACKET

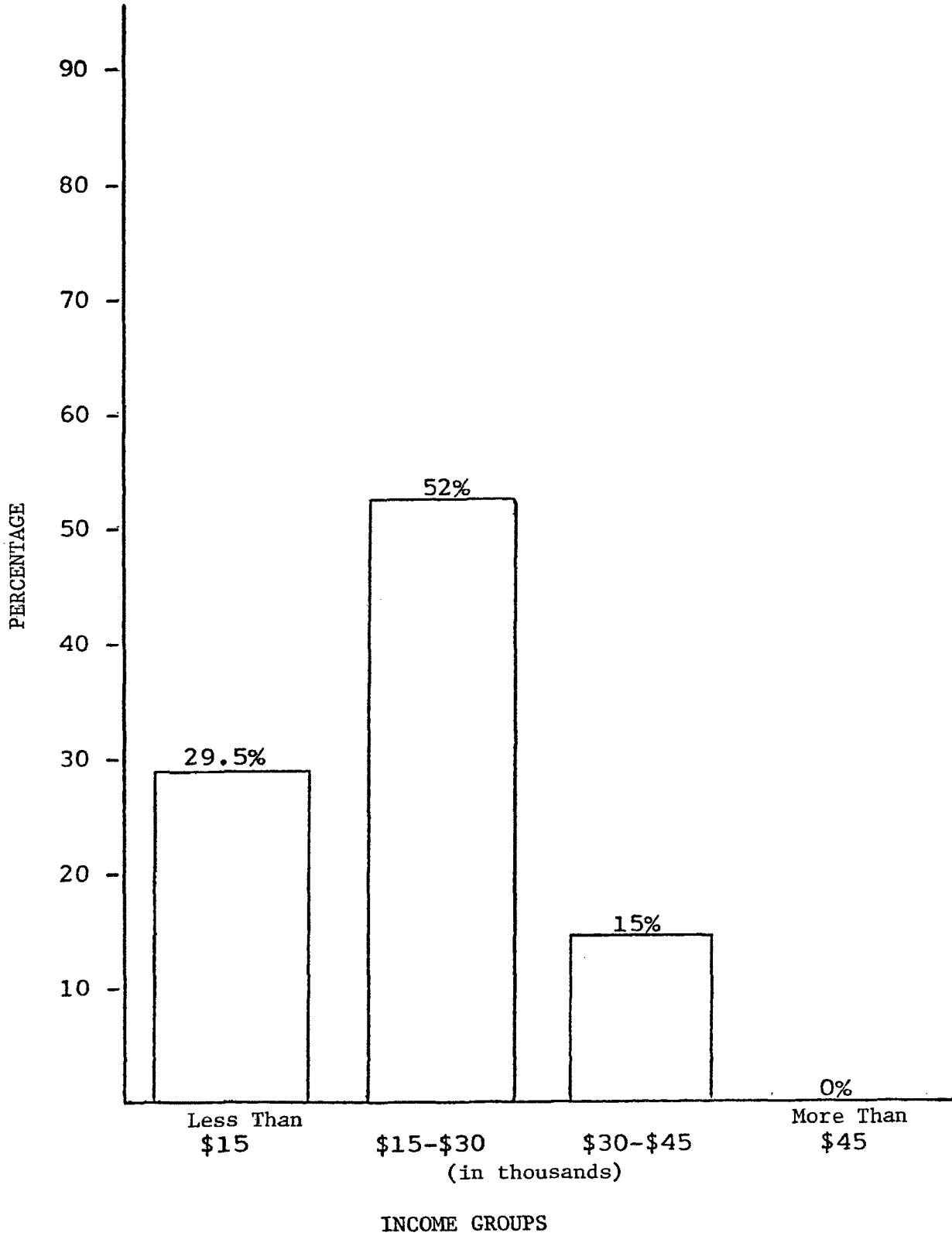


FIGURE 31

PERCENTAGE OF RESPONDENTS SEEKING LOAN SERVICE
IN GREAT FALLS BY AGE GROUP

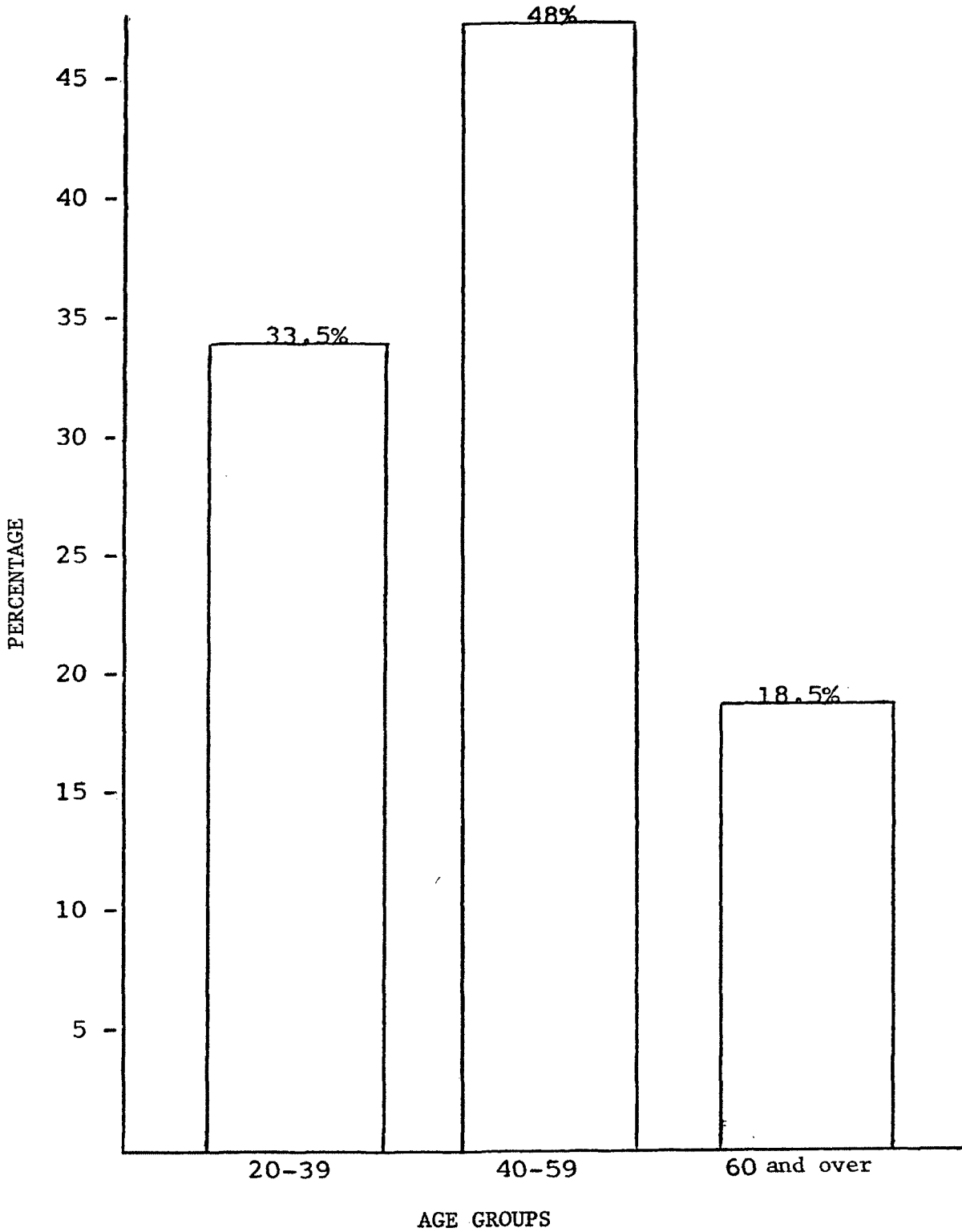


FIGURE 32

PERCENTAGE OF EACH AGE GROUP SEEKING LOAN SERVICE
IN GREAT FALLS

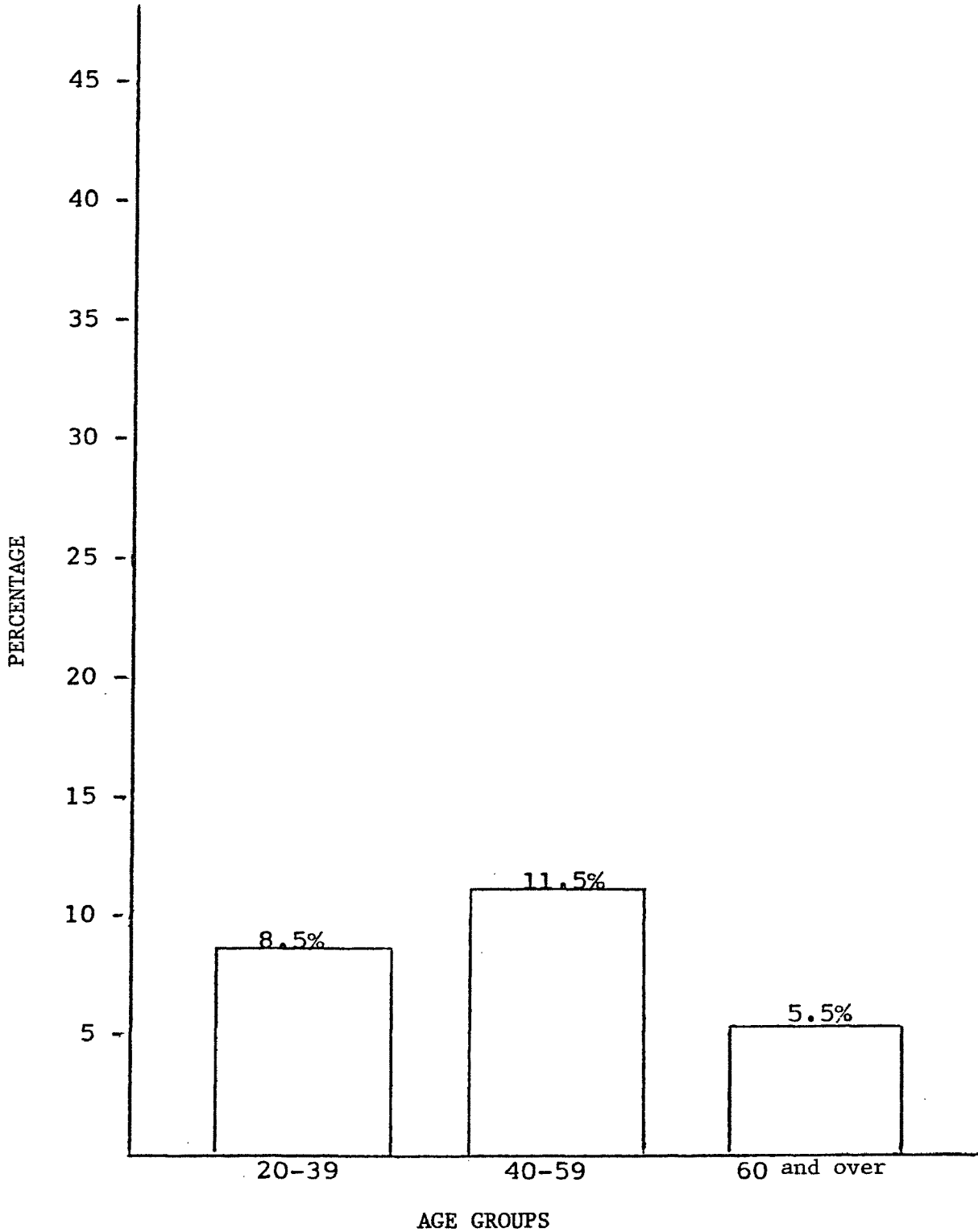


FIGURE 33

PERCENTAGE OF EACH INCOME BRACKET SEEKING ACCOUNTING SERVICE
IN GREAT FALLS

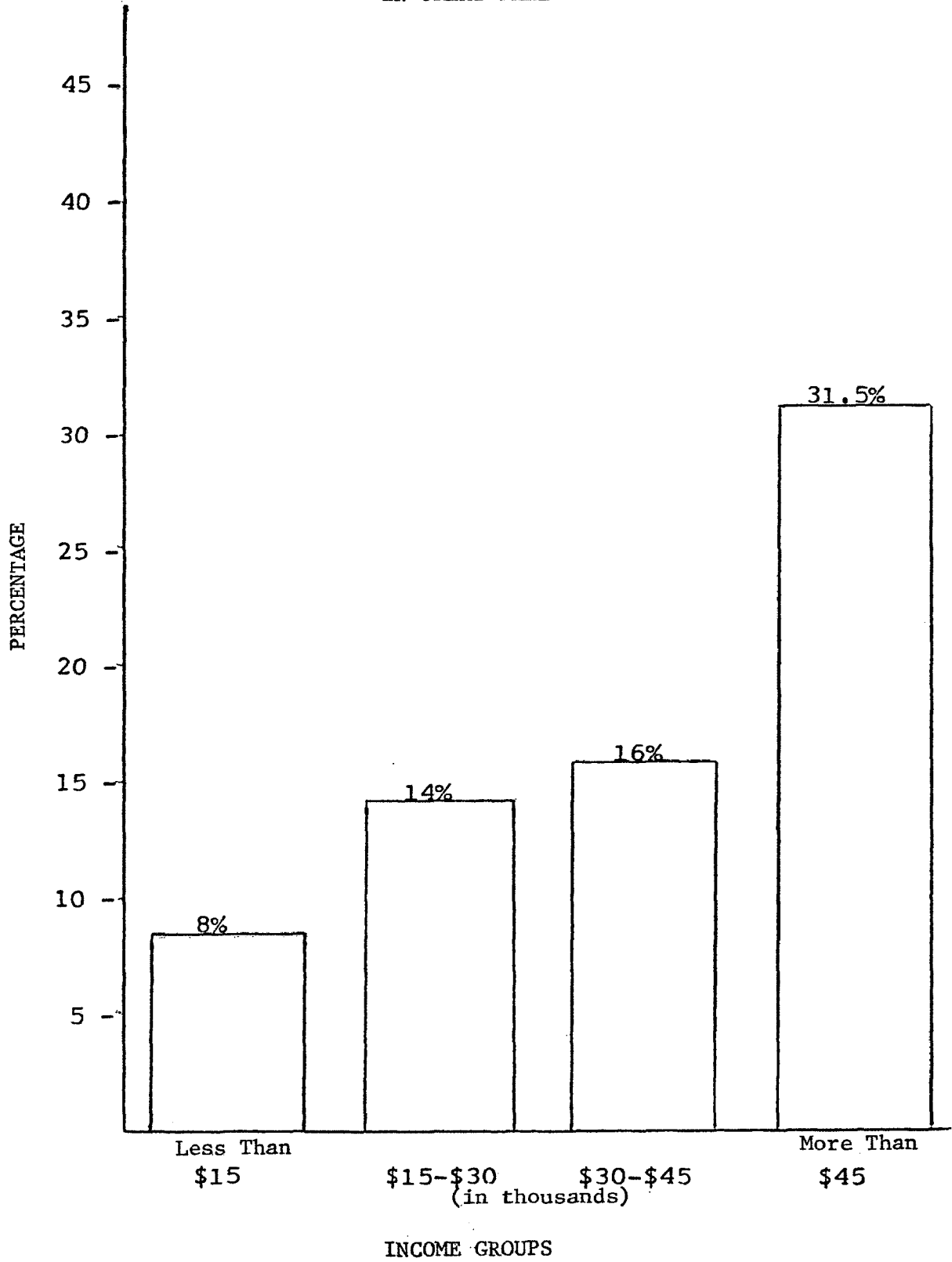


FIGURE 34

PERCENTAGE OF RESPONDENTS SEEKING ACCOUNTING SERVICE
IN GREAT FALLS BY INCOME BRACKET

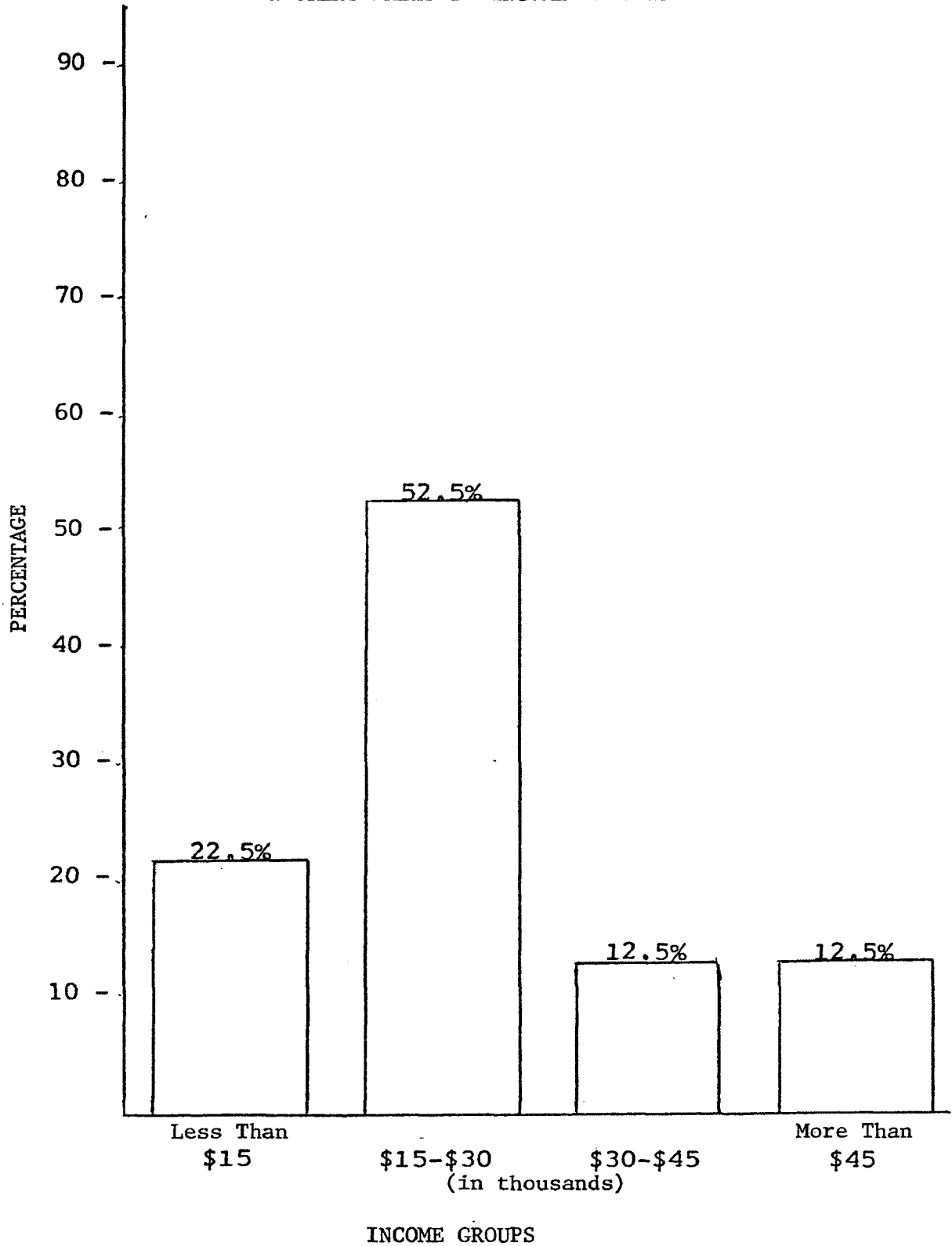


FIGURE 35

PERCENTAGE OF RESPONDENTS SEEKING ACCOUNTING SERVICE
IN GREAT FALLS BY AGE GROUP

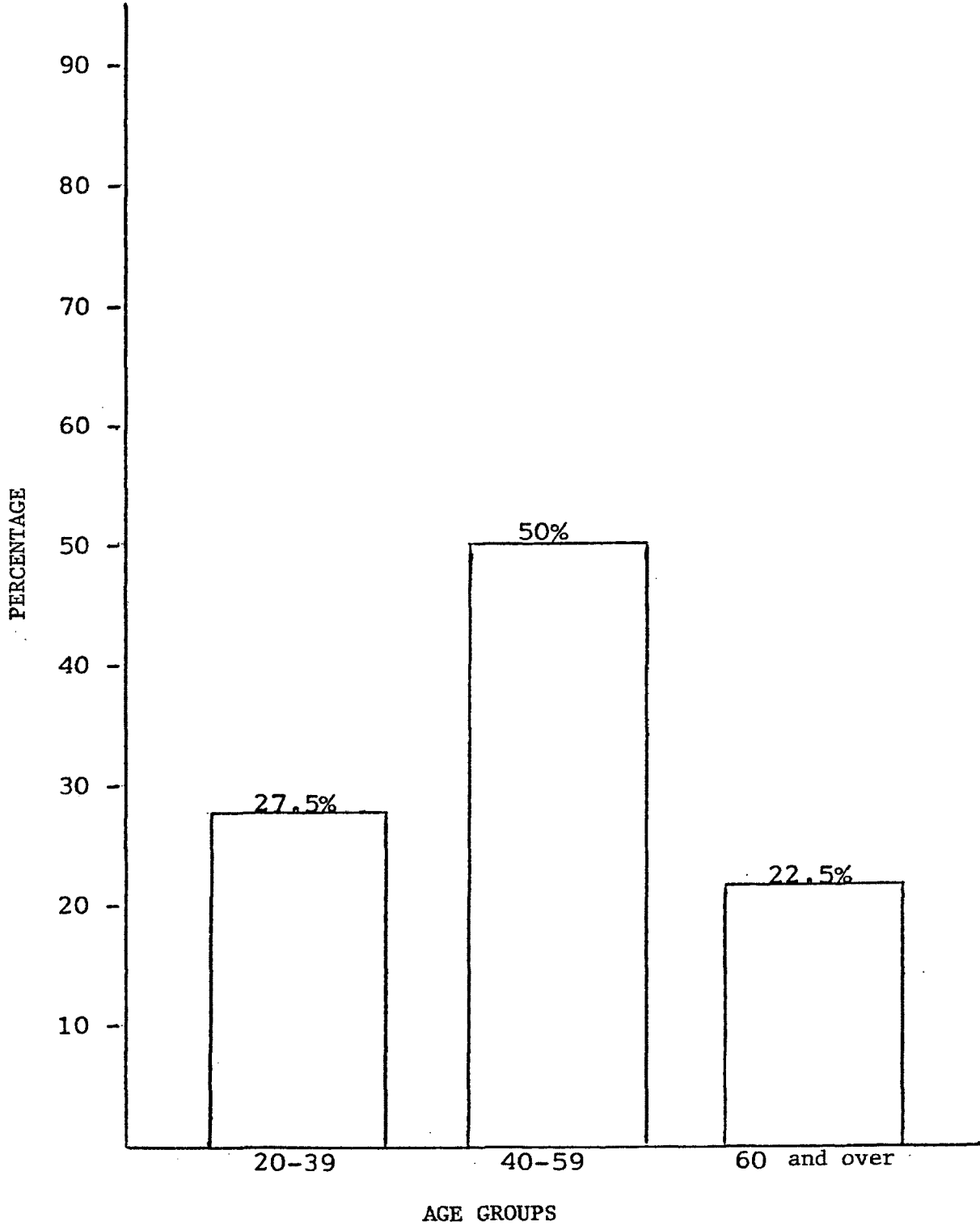


FIGURE 36

PERCENTAGE OF EACH AGE GROUP SEEKING ACCOUNTING SERVICE
IN GREAT FALLS

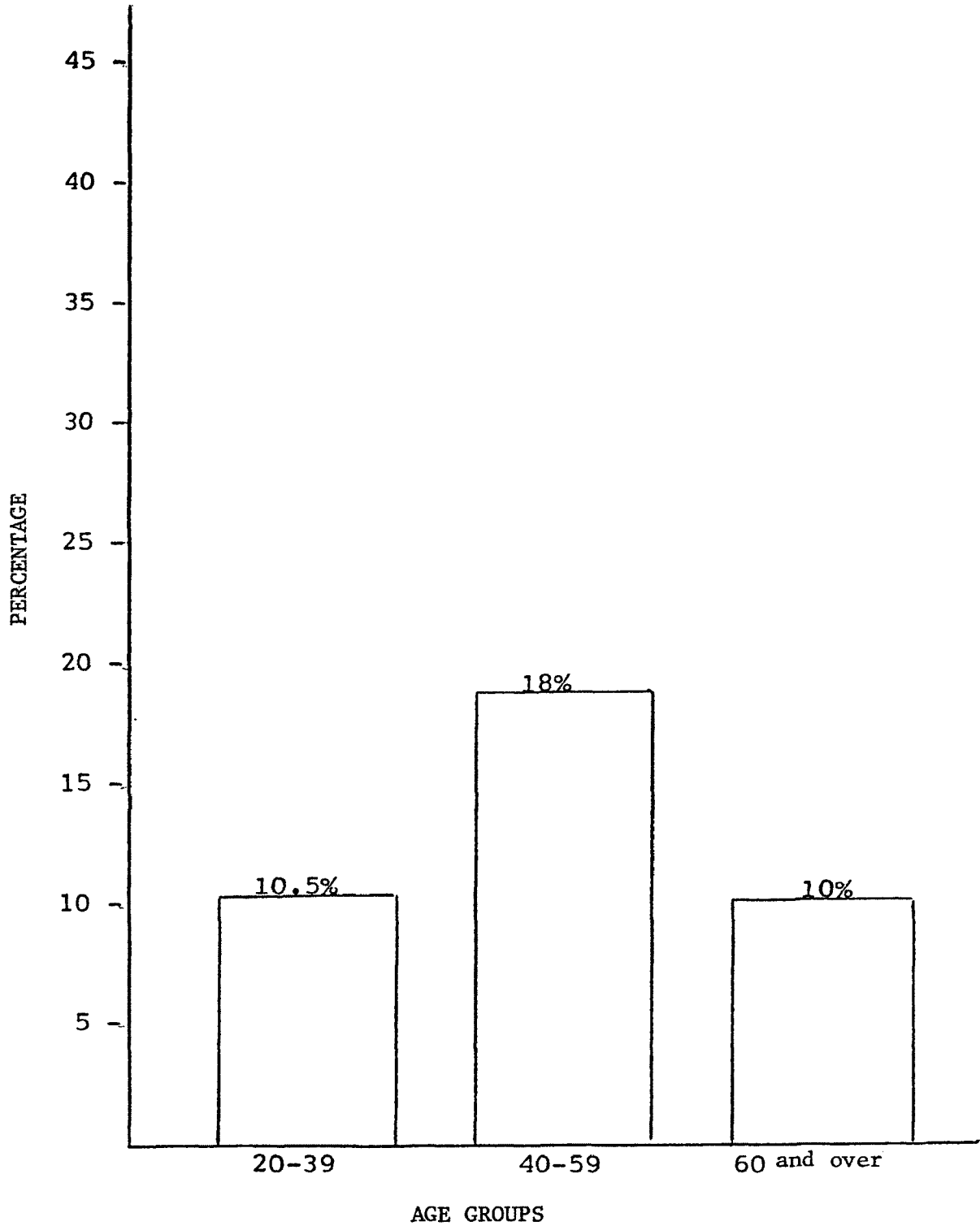


TABLE 3

TOTAL ASSETS AND LOAN-DEPOSIT RATIO OF INSURED COMMERCIAL BANKS BY COUNTY

County	Number of Banks	Total Assets (\$1,000)	Total Loans (\$1,000)	Total Deposits (\$1,000)	Loans as a % of Deposits
Blaine	3	31,747	16,722	28,797	58.1
Cascade	9	432,317	258,117	370,559	69.7
Choteau	3	41,640	22,238	37,456	59.4
Fergus	3	88,996	51,762	80,171	64.6
Glacier	3	40,815	25,516	35,190	72.5
Hill	4	96,732	64,950	83,473	77.8
Judith Basin	1	13,219	6,491	11,845	54.8
Lewis & Clark	5	190,419	109,486	167,587	65.3
Liberty	1	14,458	7,936	13,131	60.4
Phillips	2	32,215	19,953	28,553	69.9
Pondera	3	46,970	23,097	40,867	56.6
Teton	3	25,565	9,517	23,565	40.4
Toole	2	42,454	24,146	38,652	62.5

SOURCE: Board of Governors of the Federal Reserve System, Report of Condition, June 1977.

APPENDIX C

PERCENTAGE OF SURVEY RESPONDENTS SEEKING LEGAL
SERVICE IN GREAT FALLS

FIGURE .37

PERCENTAGE OF EACH INCOME BRACKET SEEKING LEGAL SERVICE
IN GREAT FALLS

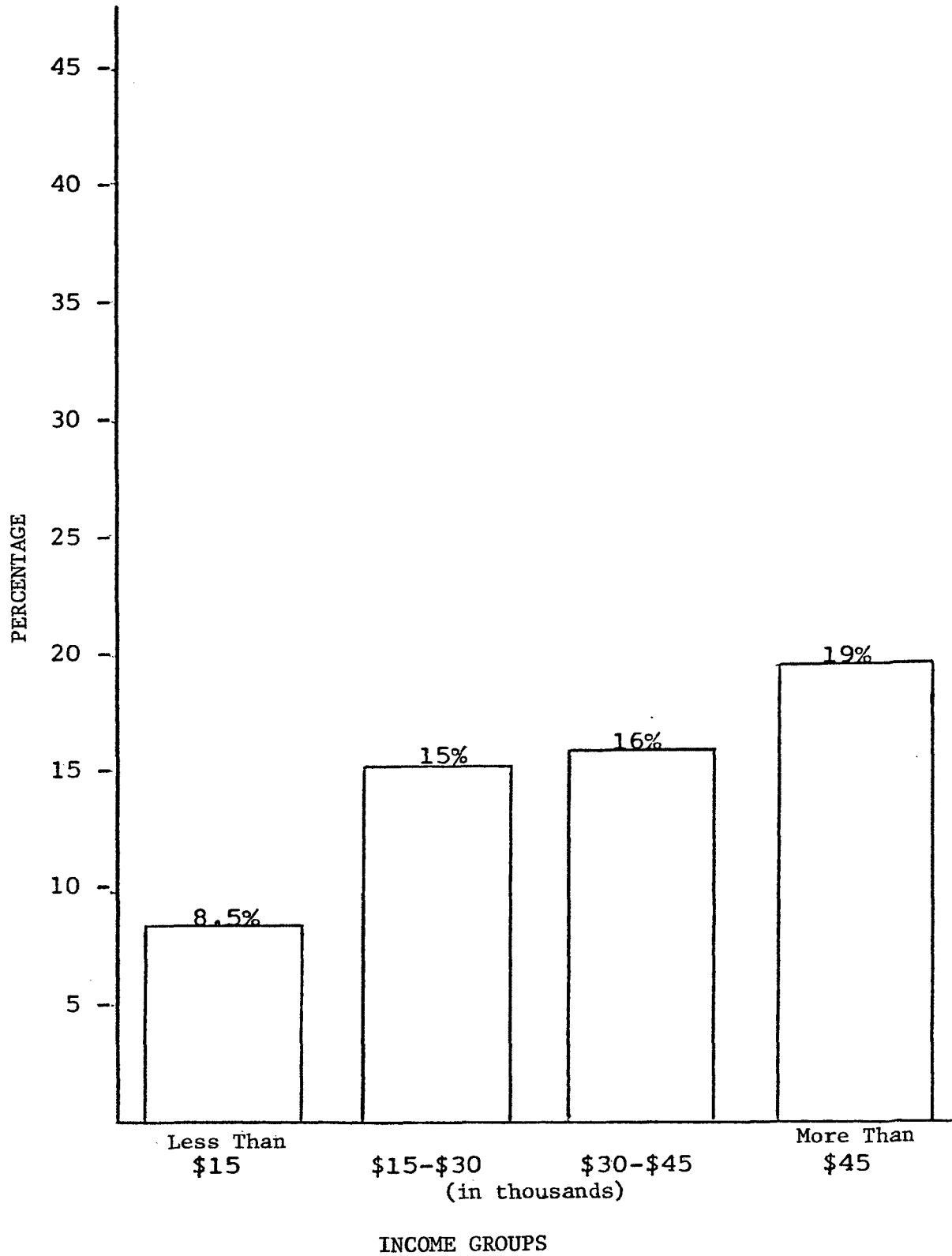


FIGURE 38

PERCENTAGE OF RESPONDENTS SEEKING LEGAL SERVICE IN GREAT FALLS
BY INCOME BRACKET

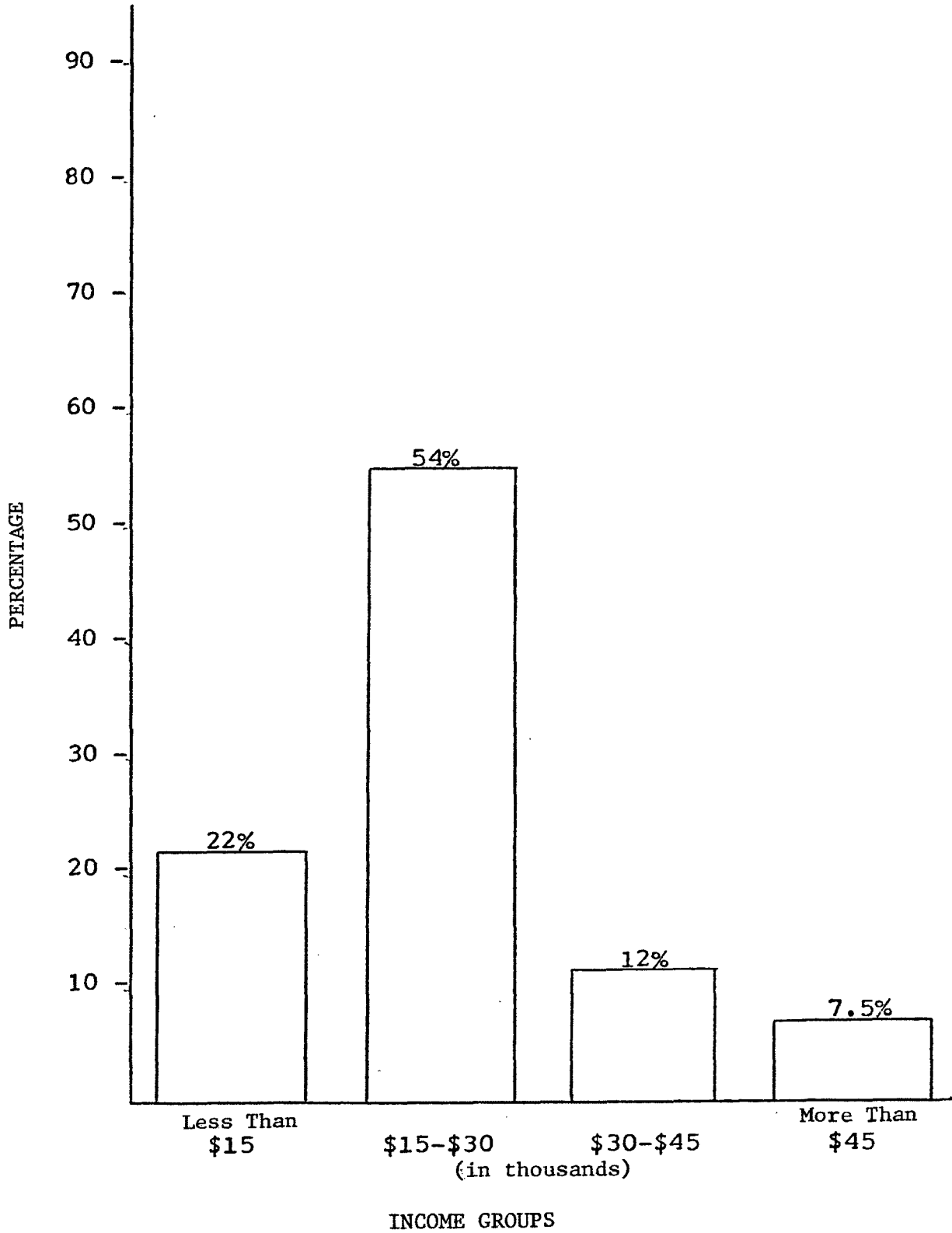


FIGURE .39

PERCENTAGE OF RESPONDENTS SEEKING LEGAL SERVICE IN GREAT FALLS
BY AGE GROUP

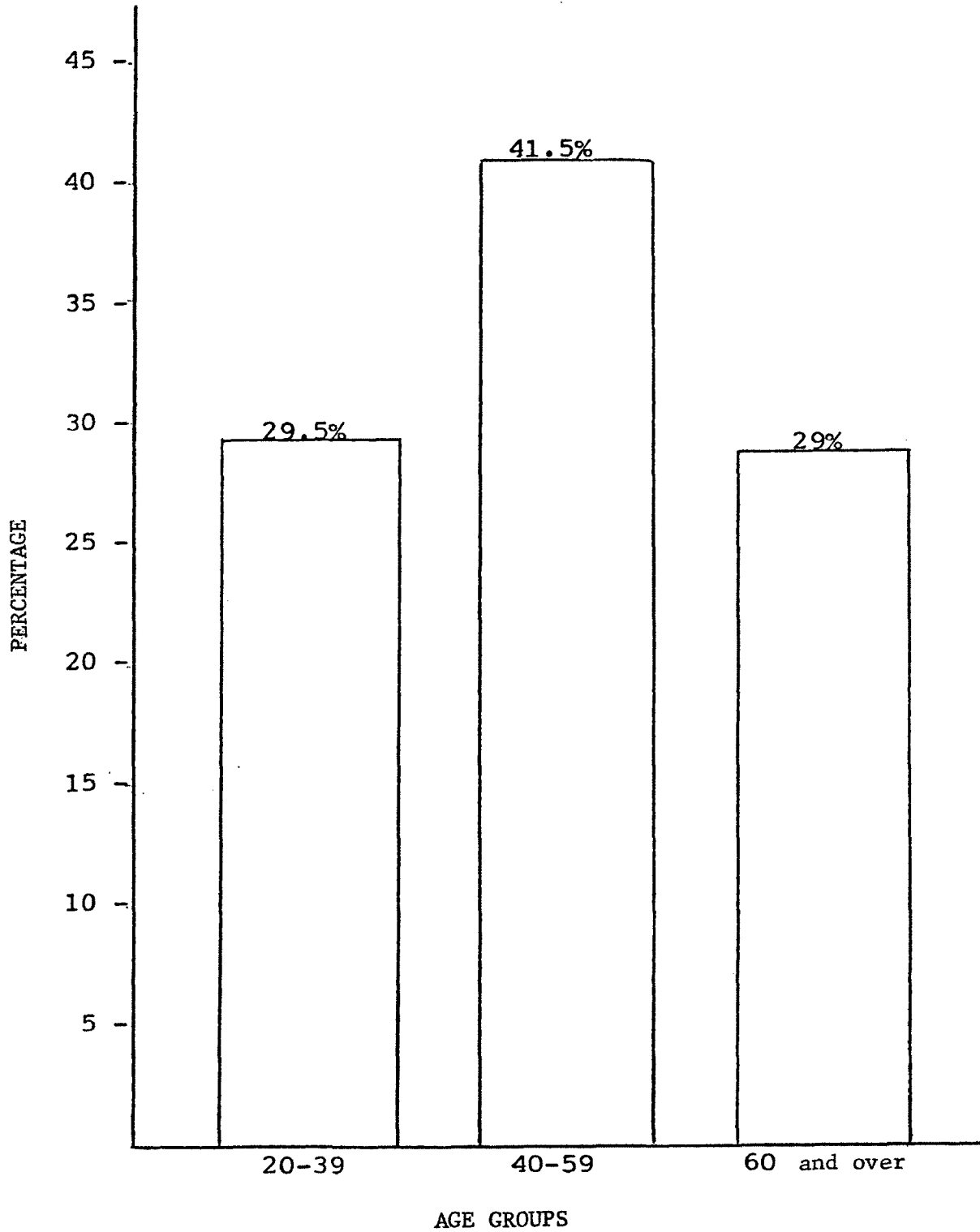


FIGURE 40

PERCENTAGE OF EACH AGE GROUP SEEKING LEGAL SERVICE
IN GREAT FALLS

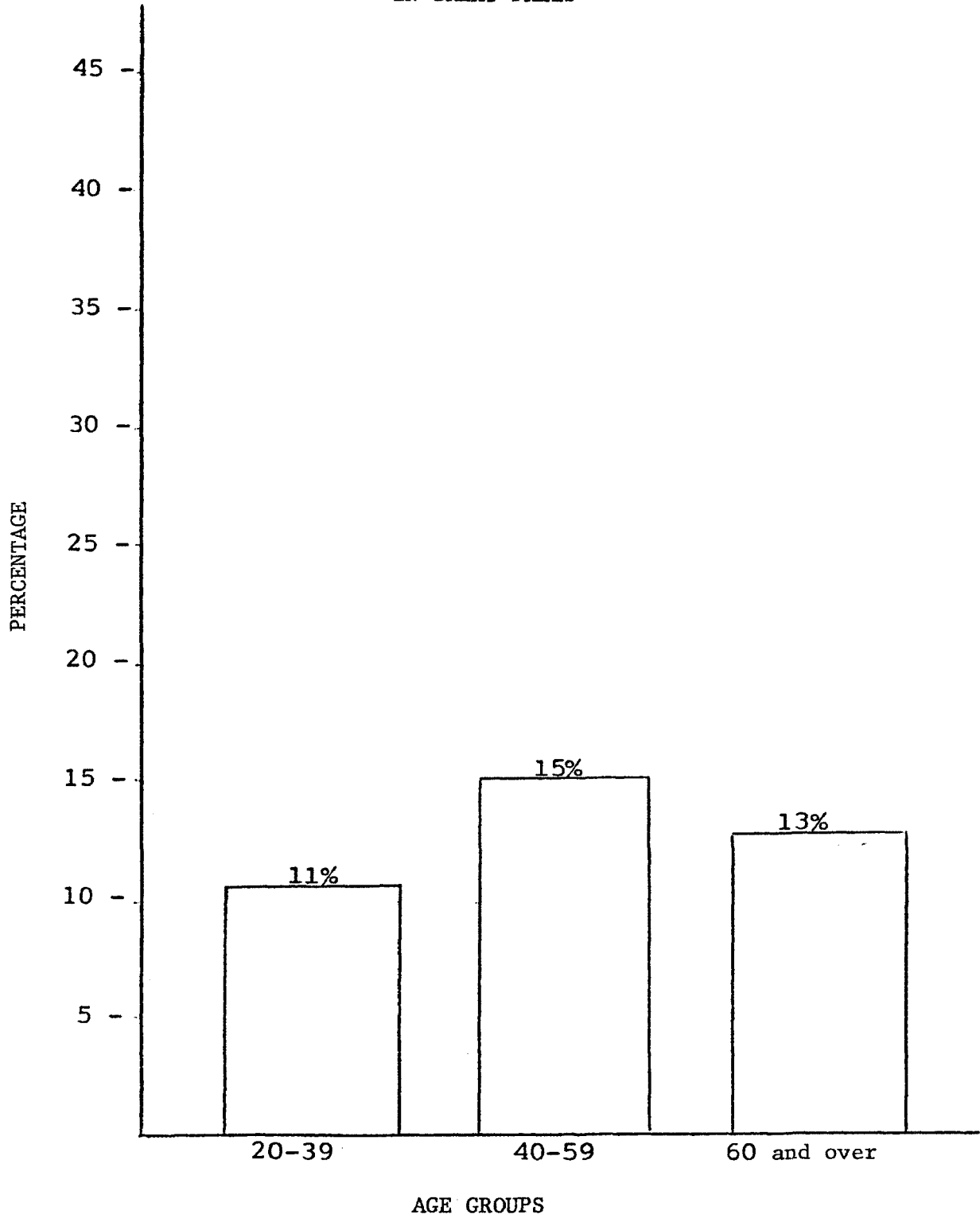


FIGURE 41

PERCENTAGE OF RESPONDENTS SEEKING FINANCIAL AND LEGAL SERVICES BY SERVICE TYPE

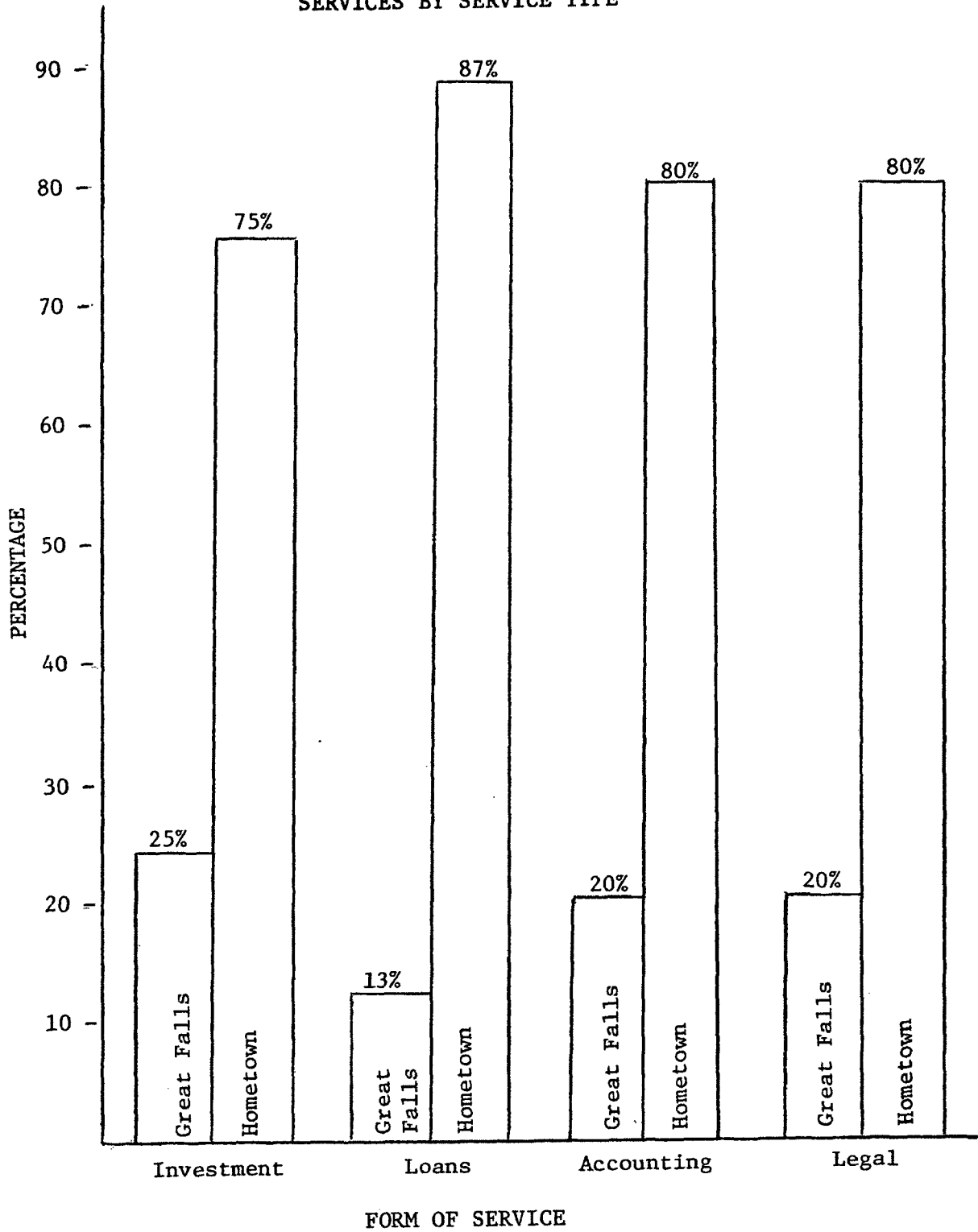


TABLE 4
LEGAL SERVICE ESTABLISHMENTS

County	Number	Receipts (\$1,000)
Blaine	4	133
Cascade	54	3,910
Choteau	2	unavailable
Fergus	10	363
Glacier	6	unavailable
Hill	8	619
Judith Basin	2	unavailable
Lewis and Clark	50	2,407
Liberty	1	unavailable
Phillips	1	unavailable
Pondera	5	166
Teton	2	unavailable
Toole	6	255

SOURCE: County Profiles, Bureau of the Census, Area Series, Montana, April 1978.

APPENDIX D

SURVEY LETTER AND QUESTIONNAIRE

August 22, 1979

Dear Area Resident:

The attached questionnaire has been sent to you as part of a study being done by the signers of this letter who are University of Montana graduate students of business.

The purpose of this study is to determine the types of goods and services that are provided to area residents by businesses in the city of Great Falls and to learn how well the area needs are being met by Great Falls businesses. The outcome of the study would provide direction to businessmen on how they might improve the types and quality of service.

In order to analyze the situation accurately and completely, we need the response of everyone to whom a questionnaire has been addressed. You will notice that we do not ask for your name or for any identification, and you can be assured that the information received is totally confidential and will be developed only in an aggregated form.

Your cooperation will be most sincerely appreciated, so please take the few minutes that will be required to complete the questionnaire and return it to us in the self-addressed stamped envelope at your earliest convenience.

Sincerely,

FRANK A. REYNOLDS

Frank Reynolds, graduate student

Tom Whitacre

Tom Whitacre, graduate student

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