

# Montana District

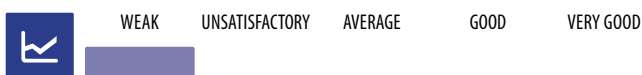
▶ Population (2023)	114,526
▶ Territory (sq. km)	3,636
▶ Number of settlements	130
▶ Share of urban population (%)	63.5



Montana is among the districts with relatively low incomes and quality of life. Employment and unemployment are growing simultaneously while remaining significantly more unfavorable than the national average. Investment and business activity in the district is relatively low. The density of the road and rail network remains lower than the national average. The average level of local taxes in the municipalities of the district is the lowest in the country. The share of own revenues in the mu-

nicipalities' total revenues is extremely limited. The continuing tendency towards population aging in the whole of Bulgaria is particularly conspicuous in Montana district. Students' results are low. Access to GPs is relatively good. The number of beds in the local general hospitals remains significantly higher than the national average. The crime rate is relatively high. The amount of household waste in the district is low, and its management is good. Cultural life and tourism in Montana district are among the least active in the country.

## ECONOMIC DEVELOPMENT



### Income and living conditions



### Labor market



### Investment and business



### Infrastructure



### Local taxes



### Administration



## SOCIAL DEVELOPMENT



### Demography



### Education



### Healthcare



### Security and justice



### Environment



### Culture and tourism



## ECONOMIC DEVELOPMENT

### Income and living conditions

Montana is among the districts with relatively low incomes and quality of life. GDP per capita in the district has been increasing but its value remains relatively low – 14,700 BGN, compared to 26,000 BGN in the country in 2022. Salaries and pensions have also increased but remain relatively low. The average gross annual salary of employed people has reached 15,500 BGN, against 21,200 BGN nationally, and the monthly pension is 704 BGN on average, compared to 784 BGN in the country in 2023.

These indicators account for the high poverty level in the district. The share of the population living below the poverty line has fallen, though remaining among the three lowest ones in the country, after Targovishte and Vidin – 33.4%, compared to 20.6% nationally.

### Labor market

The unfavorable trends in the local labor market again rank Montana last in the country in this category. The share of the working-age population continues to decline and is down to 55.1%, compared to 58.5% nationally in 2023. Employment in the district has been rising but again remains the lowest in the country with a rate of 61.6%, compared to 76.2% nationwide. This has been accompanied by a rise in the unemployment rate, which has reached 12.3%, compared to 5.3% nationwide.

The share of people aged 25–64 with a university degree has gone slightly down to 16%, against 31% nationally, and is the second lowest in the country only above Pazardzhik district. The share of the workforce with primary or lower education has remained stable at 17%, whereas on a national scale it is 15.0%.

### Investment and business

Investment and business activity in Montana district again remained slack in 2022. Together with Vidin and Vratsa, Montana is among the three districts with the lowest relative number of enterprises – 44 per 1,000 population, compared to the national average of 70 per 1,000 population.

Domestic and foreign investment is growing but also remains extremely limited. TFA acquisition expenditures have reached 1,600 BGN/person but are the lowest in the country (the national average being 4,300 BGN/person), and FDI amounts to 509 EUR/person, which is the third lowest figure in the country, with the national average at 4,500 EUR/person.

Production value in the district has gone up to 101,200 BGN per employed person, against the national average of 122,400 BGN per employed person.

Utilization of EU funding in Montana district has been accelerating fast and is relatively high. By 30 June 2024, payments made in the district to beneficiaries of EU operational programs reached 3,366 BGN/person, compared to 3,175 BGN/

person nationally. Within the district, the top place in the utilization of EU funds is occupied by the municipality of Montana city, and the bottom places – by the municipalities of Brusartsi, Valchedrum and Yakimovo.

### Infrastructure

Montana district's performance in this category is the worst in the country. The density of the road and rail network remains below the national average. The share of highways and first-class roads is less than half the national average – 9% in the district, against 19% in the country. This can also explain the relatively poor condition of the roads – in 2023, only 22% of the road surface was in good condition, compared to 40% in the country.

Internet access in the district remains extremely low. Also remaining low is the share of the households living in settlements with a public sewerage network – 60%, compared to an average of 75% in the country, as well as of the number of public sewerage networks connected to wastewater treatment plants – 36%, compared to 67% in the country.

### Local taxes

The average level of municipal taxes for 2024 again places Montana at the top in the country in this category. The average tax rate for motor vehicles is the lowest in the country – 1.22 BGN/kW, compared to 1.56 BGN/kW nationwide. The average tax on retail trade is the second lowest – 5.06 BGN/sq. m, compared to 13.09 BGN/sq. m countrywide, and so is the tax on non-residential immovable property of legal entities – 1.72‰, versus 2.15‰ nationwide. The average tax rate for non-gratuitous acquisition of property in the district's municipality is also considerably lower than the country's average.

Within the district, Georgi Damyanovo is the municipality levying the lowest local taxes, while the municipality of Chiprovtsi levies the highest.

### Administration

In 2024, the local authorities' self-assessment of the development of e-government registered a decrease, though the district's average is above that in the country. However, the self-assessment of the provision of one-stop shop services is relatively low. The AIP transparency rating of the local administration is also lower, albeit slightly, than the country's average – 68.9%, against 69.3% in the country.

The share of own revenues in the total revenues of the district's municipalities is decreasing and is now the lowest in the country – 15%, versus 27% in the country. The coverage of municipal expenditures with local revenues is also low – 53%, against 74% in the country in 2023.

## SOCIAL DEVELOPMENT ■

### Demography ■■

The continuing tendency towards population aging is particularly conspicuous in Montana district. The natural population increase rate is once again among the five worst in the country at -13.8‰, versus -6.8‰ nationally for 2023. The net migration figure is also negative at -0.4‰

The trend towards population aging is also reflected in the age structure of the district's population. The share of children under 4 years is 3.8%, compared to 4.5% in the country, while the share of those aged 65 and over is 28.2%, compared to 23.8% in the country.

Population density in the urbanized settlements is relatively low - 718 persons/sq. km, compared to 1,221 persons/sq. km countrywide.

### Education ■■■■

The share of children in the district attending kindergarten is increasing, but remains relatively limited at 86.6%, compared to 87.9% nationally in 2023. The rate of enrolment in 5th-7th grade is also below the country's average - in 2023 it was 87.6%, against 89.9% in the country. The percentage of school year repeaters is higher than the national average. The alignment between vocational education and the profile of the local economy is poor.

The average results of the students from Montana district were again relatively low in 2024. The average score in the NEA in mathematics at the end of 7th grade was 35.2 p., which ranked it far behind the national average of 42.9 p. The average result in the State matriculation exam in Bulgarian language was "Good" 4.07, compared to "Good" 4.30 nationally. The share of "fail" (below 3.00) grades was close to the national average - 8.4% in the district, versus 8.7% nationally.

There are no universities or branches of universities in the district of Montana.

### Healthcare ■■■■

Life expectancy in Montana has been increasing but is the third lowest in the country (after Vidin and Vratsa). Infant mortality has been decreasing and in 2023 it was already below the national average.

Access to GPs in Montana district again remained relatively good in 2023. The proportion of population cared by GPs is 1,538 persons to one GP, compared to 1,701 persons to one GP as the country's average. However, the proportion of specialist physicians is relatively limited. The number of beds in the local general hospitals has been rising and remains considerably higher than in the country, with 7.6 beds per 1,000 population, versus the national average of 6.1 beds per 1,000 population.

However, hospital bed occupancy is below the country's average. The pharmacies in the district are relatively few.

### Security and justice ■■■■

The workloads of the judges in Montana's District Court are relatively low, but those in the Administrative Court again remained above the national average in 2023. Montana is the district with the lowest share of criminal cases closed within 3 months - 86%, versus 91% nationally, while the share of administrative cases closed within 3 months is the highest - 93%, against 72% in the country. Delivery of justice as regards civil cases is also relatively speedy.

The registered crimes against the person and property increased in 2023 and their relative number remained comparatively high - 12.8 per 1,000 population, compared to 11.3 per 1,000 population in the country. At the same time, the share of cleared crimes is below, albeit slightly, the national average - 52%, compared to 53% in the country. The proportion of police officers to the district's population is relatively high - 4.6 per 1,000 population, versus 4.2 per 1,000 population nationally.

### Environment ■■■■

The amount of household waste is relatively low, and its management - relatively good. In 2022, the average amount of waste generated annually by the households was 394 kg/person, against the average of 488 kg/person nationwide. The share of waste handed over for treatment and recycling was 94%, compared to 76% as the national average.

The share of forest areas is relatively low - 23%, against 33% in the country, but the share of disturbed area is also relatively low - 0.1%, against 0.4% in the country. The installed RES capacities relative to the population in the district are lower than average.

### Culture and tourism ■■

The indicators in this category rank Montana last in the country. In 2023, cultural life in Montana was once again among the least active in the country. Cinema visits went up to 212 per 1,000 population, versus 684 per 1,000 population nationwide. The local museums managed to attract a bare 95 persons per 1,000 population, compared to the national average of 770 persons per 1,000 population. Since 2015, there has been no library in the district large enough to be included in the official NSI statistics.

The relative number of beds in accommodation establishments is relatively low and overnight stays are few. Tourism realized via online sharing economy platforms is also limited.

## Key indicators for the district of Montana

Economic Development Indicators	2021	2022	2023	National average
Gross domestic product (GDP) per capita (BGN, current prices)	12,088	14,651	n.a.	<b>25,956</b>
Average gross annual salary of people employed under labour contract (BGN)	13,983	15,514	n.a.	<b>21,242</b>
Share of people living below the national poverty line (%)	42.0	41.0	33.4	<b>20.6</b>
Share of the working-age population (%)	56.2	55.2	55.1	<b>58.5</b>
Average annual employment rate of the population aged 15–64 (%)	56.9	59.9	61.6	<b>76.2</b>
Average annual unemployment rate of the population aged 15+ (%)	10.8	11.7	12.3	<b>5.3</b>
Relative share of the population aged 25–64 with primary or lower education (%)	24.1	17.3	17.2	<b>14.8</b>
Relative share of the population aged 25–64 with higher education (%)	14.0	17.9	15.5	<b>30.5</b>
Production value (BGN/employed person)	81,331	101,214	n.a.	<b>122,377</b>
Expenditures on the acquisition of tangible fixed assets (BGN/person)	1,514	1,648	n.a.	<b>4,257</b>
Foreign direct investment in non-financial enterprises (cumulative) (EUR/person)	444	509	n.a.	<b>4,544</b>
Share of the population living in settlements with public sewerage networks (%)	59.6	59.7	n.a.	<b>75.0</b>
Share of road surfaces in good condition (%)	27.0	23.0	22.2	<b>40.4</b>
Coverage of municipal expenditures with local revenues (%)	59.8	56.9	53.0	<b>74.1</b>
Active Transparency Rating of local government bodies (%)*	69.5	69.4	68.9	<b>69.3</b>

Social Development Indicators	2021	2022	2023	National average
Natural population increase rate (‰)	n.a.	-17.1	-13.8	<b>-6.8</b>
Net migration rate (‰)	n.a.	0.4	-0.4	<b>6.4</b>
Average grade in the State matriculation exam in Bulgarian language and literature**	3.78	3.64	4.07	<b>4.30</b>
Average grade in the National external assessment in mathematics after 7th grade (points)**	27.8	27.7	35.2	<b>42.9</b>
Net enrolment rate of the population (5th to 7th grade) (%)	81.8	86.9	87.6	<b>89.9</b>
Average life expectancy (years)***	70.6	70.3	71.1	<b>73.5</b>
Share of people with health insurance (%)	88.5	91.1	91.7	<b>95.0</b>
Population per one GP (persons)	1,547	1,521	1,538	<b>1,701</b>
Registered crimes against the person and property per 1,000 population	13.2	12.3	12.8	<b>11.3</b>
Share of criminal cases closed within 3 months	86	77	86	<b>91</b>
Households' consumption of municipally supplied drinking water (liter/person/day)	91	93	n.a.	<b>103</b>
Generated household waste of serviced population (kg/person/year)	333	394	n.a.	<b>488</b>
Share of household waste handed over for treatment and recycling (%)	92	94	n.a.	<b>76</b>
Visits to cinemas (number/1,000 population)	123	164	212	<b>684</b>
Overnight stays in accommodation establishments (number/1,000 population)	520	736	823	<b>4,167</b>

\* The 2023 data are included in the 2024 study. The same is valid for the previous years.

\*\* The data refer to the 2023-24 academic year, while the State matriculation exams took place in 2024. The same is valid for the previous years.

\*\*\* Data are for three-year periods and are updated annually.