

The FullInsite Report

Prepared for: Diocese of St. Cloud
Study area: Northern Cross ACC

Base State: MN
Current Year Estimate: 2022
5 Year Projection: 2027
10 Year Forecast: 2032
Date: 12/21/2022
Semi-Annual Projection: Summer

About the FullInsite Report

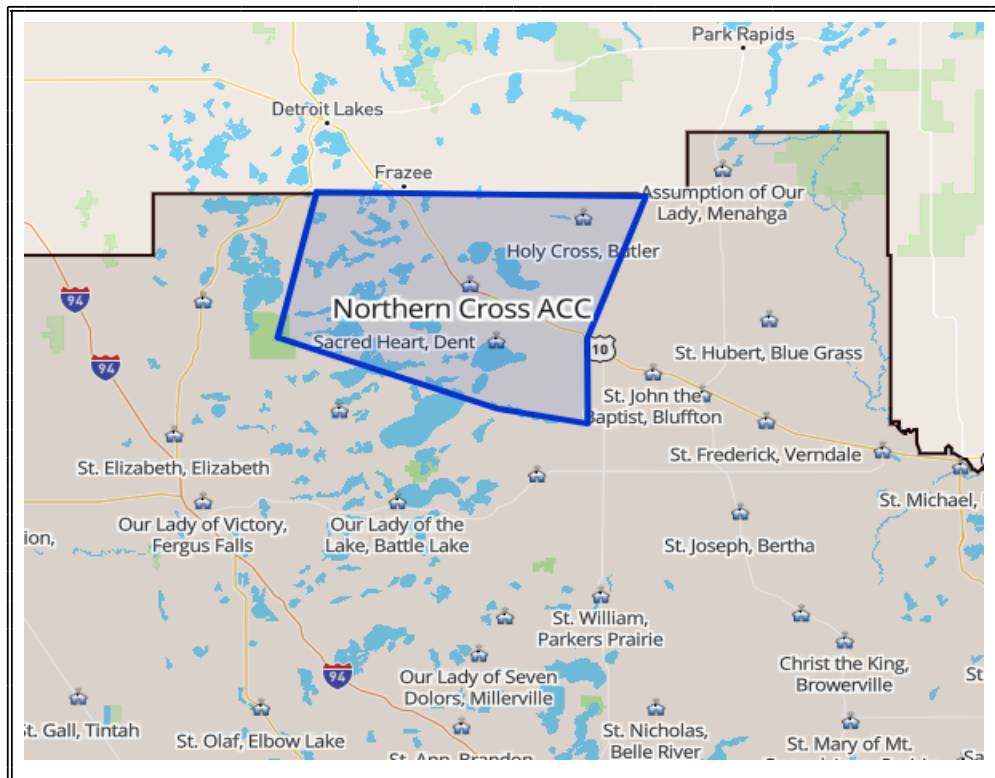
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

The FullInsite report is divided into three sections, each providing a different approach to the data. Careful consideration is given to readability and graphic treatment. The hope is that the information it presents will be more accessible to the reader.

Three Sections

- The **StoryView** Report presents 9 demographic indicators of your study area.
- The **TrendView** provides four graphs that reflect the more significant demographic trends that will shape the study area in the 5 to 10 year future.
- The **ThemeView** Report provides a wealth of demographic detail across six themes: People, Households, Families, Diversity, Housing and Work.

THE STUDY AREA



More Information

Please refer to the last page of the report for additional notes and interpretation aides in reading the report.

StoryView

Significant Demographic Indicators of the Study Area's Story

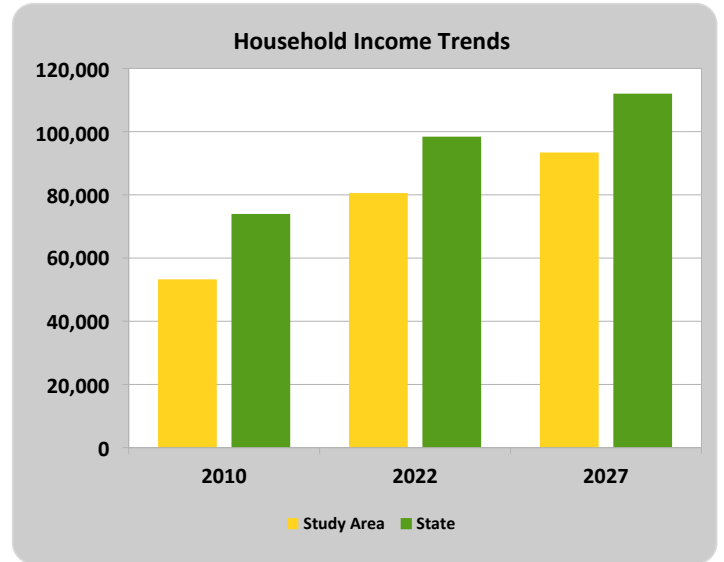
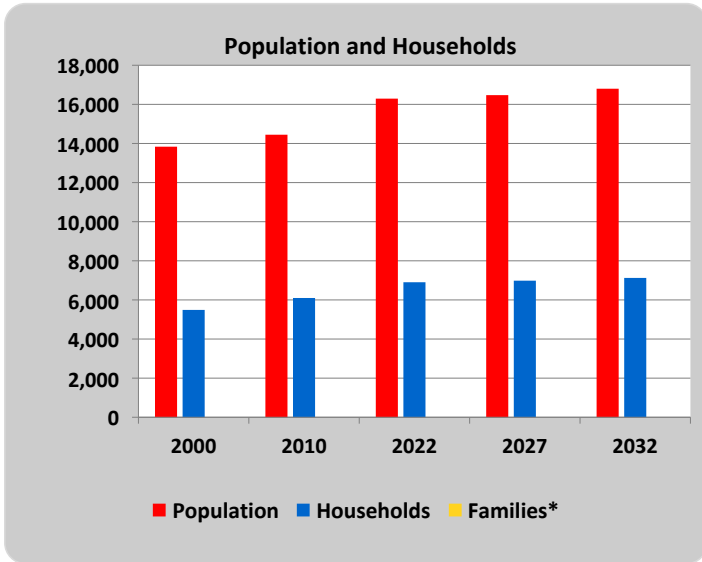
1	Population Change In the 10 year future, how is the population in this area expected to change? (See the Population Theme)	Significant Decline	Moderate Decline	Little Change	Moderate Growth	Significant Growth
2	Household Change In the 10 year future, how are the households in this area expected to change? (See Households Theme)	Significant Decline	Moderate Decline	Little Change	Moderate Increase	Significant Increase
3	Families with Children Compared to the state, are families with children more or less likely to live in two parent households? (See Families Theme)	Significantly Less	Somewhat Less	About the Same	Somewhat More	Significantly More
4	Adult Educational Attainment For this area, what is the general level of education of the adults 25 and older? (See the People Theme)	Very Low	Low	Mixed	High	Very High
5	Community Diversity Index How diverse is the racial/ethnic mix of this area? (See the Diversity Theme)	Very Homogeneous	Homogeneous	Moderately Diverse	Very Diverse	Extremely Diverse
6	Median Family Income How does the median family income compare to the state for this area? (See the Income Theme)	Significantly Less	Somewhat Less	About the Same	Somewhat Greater	Significantly Greater
7	Poverty Compared to the state, are the number of families in poverty above or below the state average? (See the Families Theme)	Significantly Below	Somewhat Below	About the Same	Somewhat Above	Significantly Above
8	Blue to White Collar Occupations On a continuum between blue collar and white collar occupations, where does this area fall? (See the Work Theme)	Very Blue Collar	Somewhat Blue	Closely Split	Somewhat White	Very White Collar
9	Largest Racial/Ethnic Group In this area, which racial/ethnic group is the largest percentage of the population? (See the Diversity Theme)	Asian (NH)	Black/Afri American (NH)	White (NH)	Hispanic or Latino	Pac Is/Amer Ind/Other

TrendView

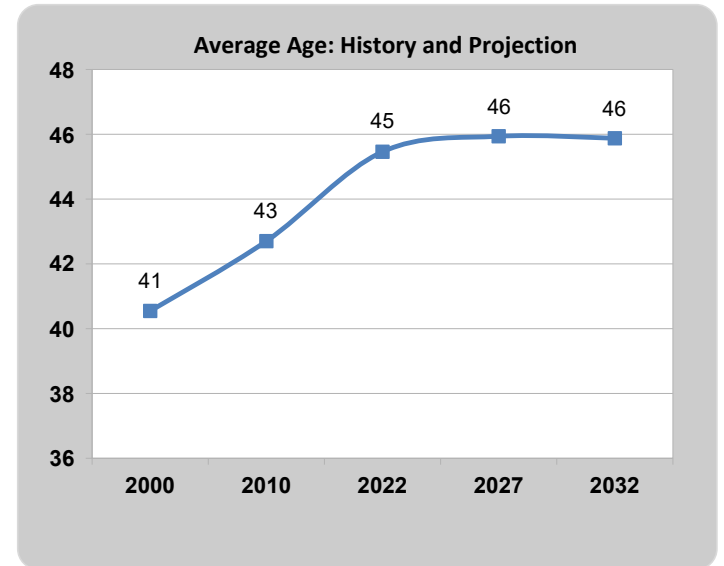
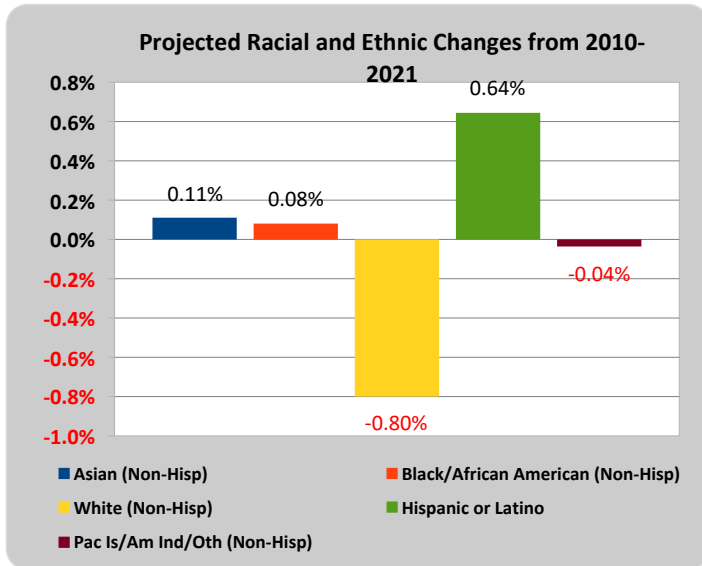
Significant Demographic Estimates and Projections

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Study Area: Northern Cross ACC

Base State: MN
Date of Report: 12/21/2022



NOTE: Family Household data is not projected out 10 years.



Demographic Descriptions of the Study Area

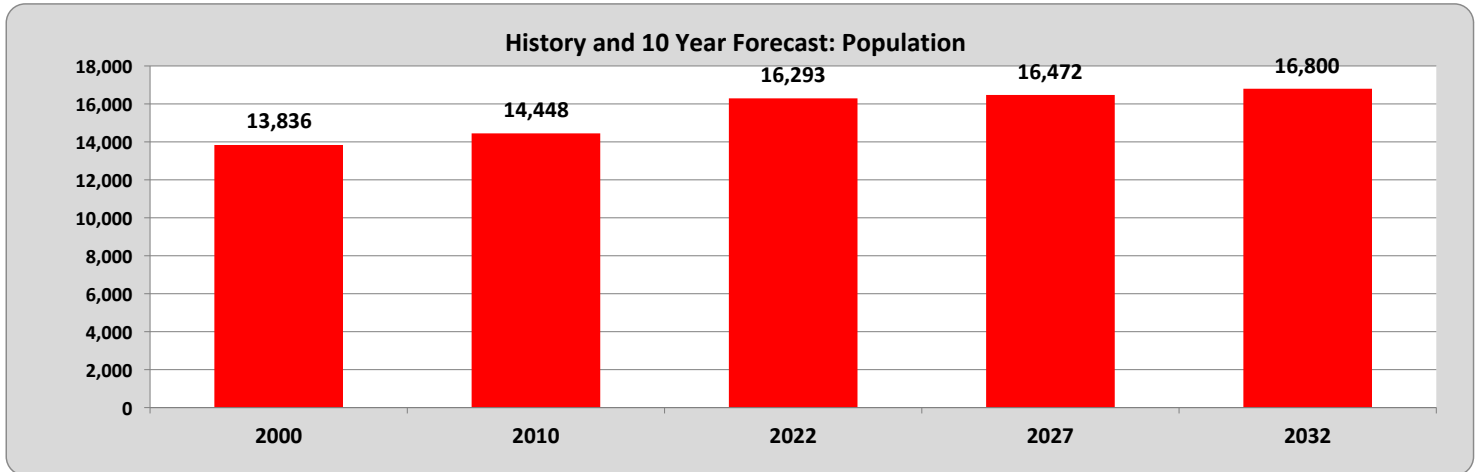
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People and Change

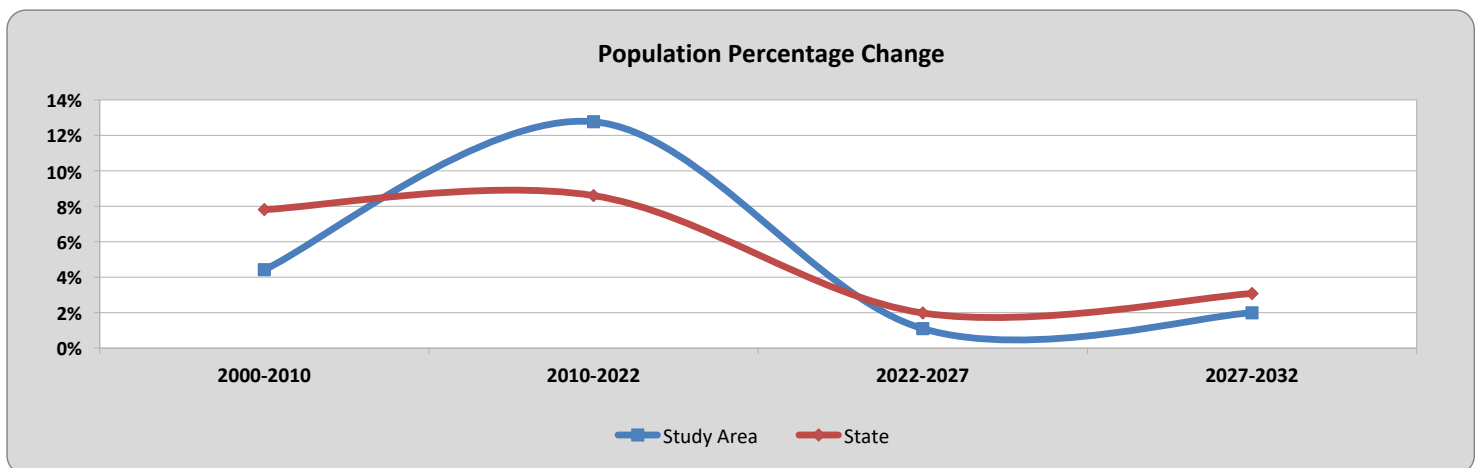
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2022	2027	2032
Study Area Population	13,836	14,448	16,293	16,472	16,800
Population Change		612	1,845	179	328
Percent Change		4.42%	12.77%	1.10%	1.99%
State Population	4,919,477	5,303,925	5,760,287	5,874,427	6,055,317
Population Change		384,448	456,362	114,140	180,890
Percent Change		7.81%	8.60%	1.98%	3.08%

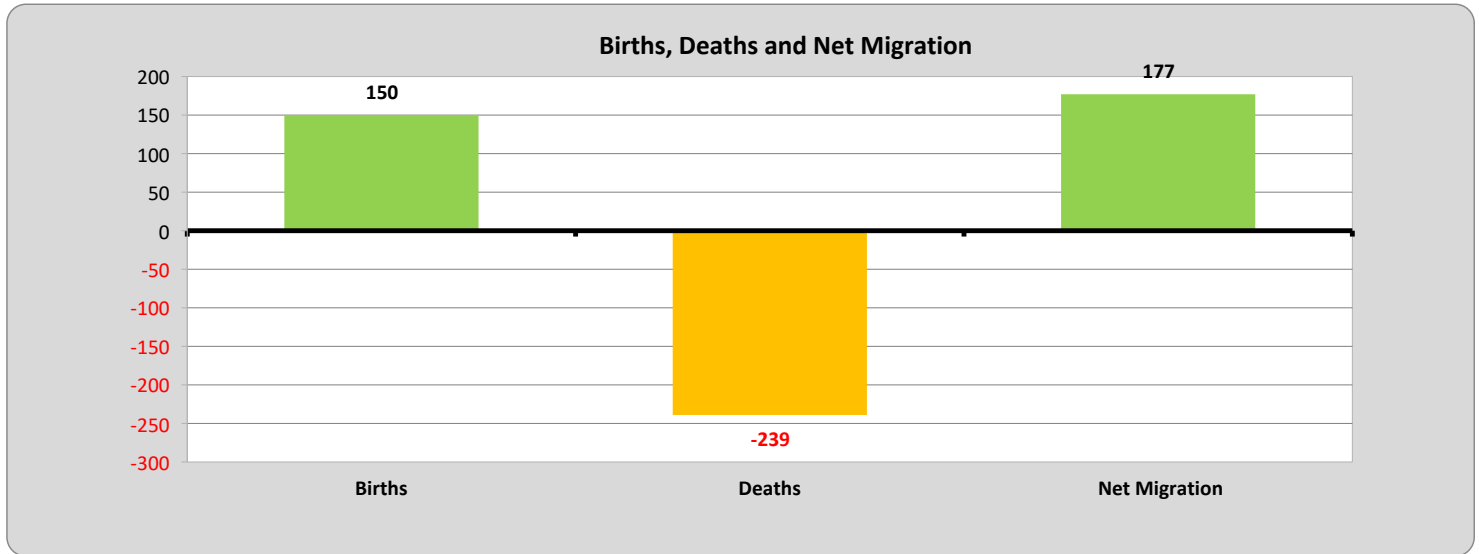
Projected Percentage Population Change: Comparison of Study Area to State



People and Change

<i>Recent 8 Quarter History</i>	2020 1st Qtr	2020 2nd Qtr	2020 3rd Qtr	2020 4th Qtr	2021 1st Qtr	2021 2nd Qtr	2021 3rd Qtr	2021 4th Qtr
Population	16,301	16,342	16,219	16,236	16,205	16,060	16,188	16,261
Change		41	-123	17	-31	-145	128	73
Percent Change		0.25%	-0.75%	0.10%	-0.19%	-0.89%	0.80%	0.45%
Seasonal Population	20	2,196	6,733	3,843	175	2,146	6,934	3,517
Change		2,176	4,537	-2,890	-3,668	1,971	4,788	-3,417
Percent Change		10880.00%	206.60%	-42.92%	-95.45%	1126.29%	223.11%	-49.28%
Transient Population	52	2	14	19	12	21	52	79
Change		-50	12	5	-7	9	31	27
Percent Change		-96.15%	600.00%	35.71%	-36.84%	75.00%	147.62%	51.92%

Factors Effecting Population Change: Prior 12 Months

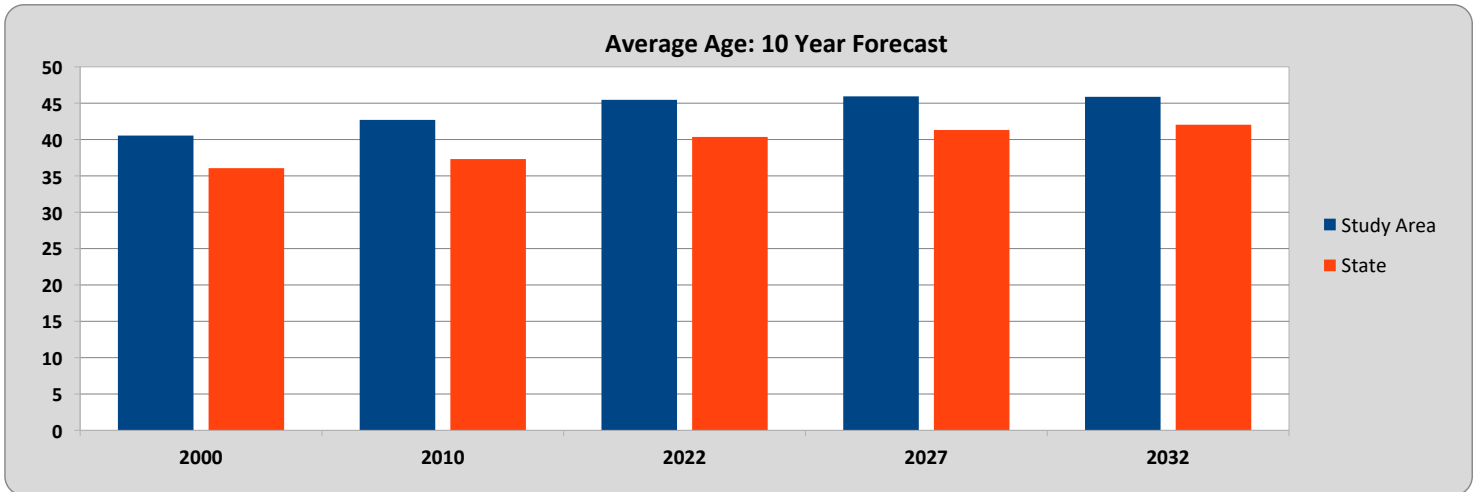


	2022
Factors Effecting Population Change	
Births	150
Deaths	239
Net Migration	177
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	7,142	49.44%	8,098	49.70%	8,220	49.91%	8,414	50.08%	0.38%
Male	7,305	50.56%	8,195	50.30%	8,251	50.09%	8,386	49.92%	-0.38%
Totals:	14,447	100.00%	16,293	100.00%	16,471	100.00%	16,800	100.00%	

People by Age

Average Age with State Comparison

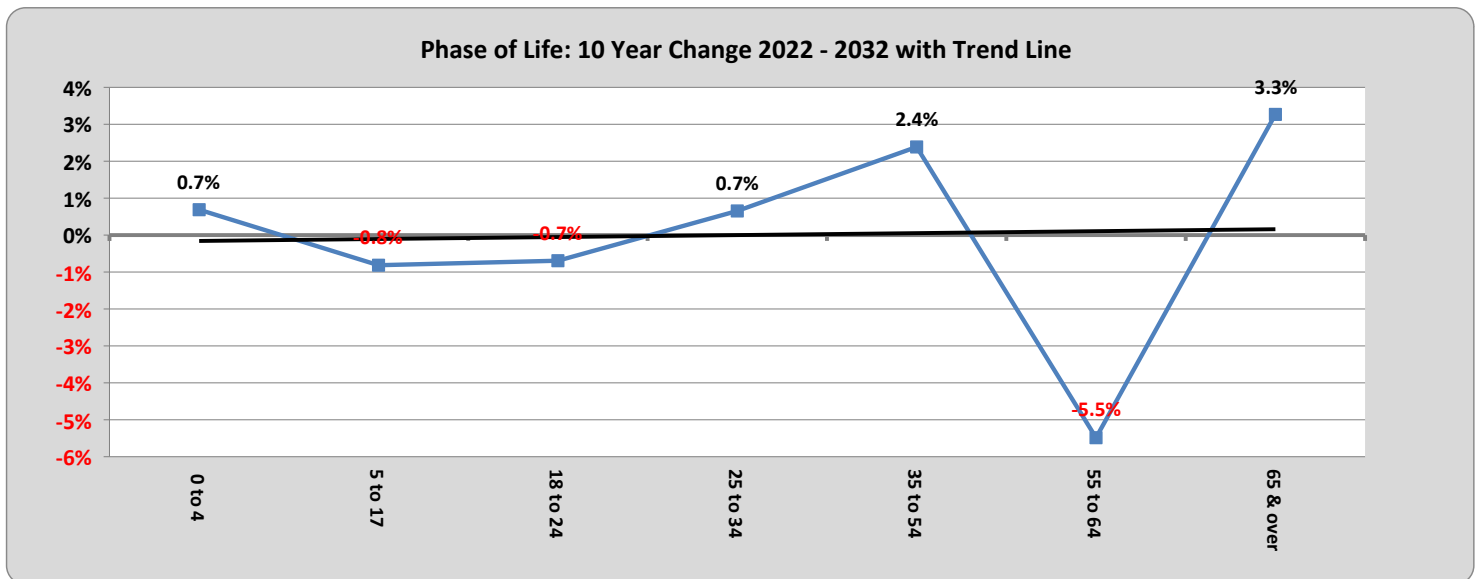


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	40.55	42.70	45.46	45.94	45.88
Average Age Change		2.15	2.76	0.48	-0.06
Percent Change		5.31%	6.46%	1.05%	-0.14%
Median Age	40	46	46	46	45

Age: State	2000	2010	2022	2027	2032
Average Age: State	36.06	37.31	40.36	41.31	42.04
Average Age Change		1.25	3.05	0.95	0.73
Percent Change		3.47%	8.16%	2.36%	1.76%
Median Age	34	36	39	40	40

Phase of Life Projected Change

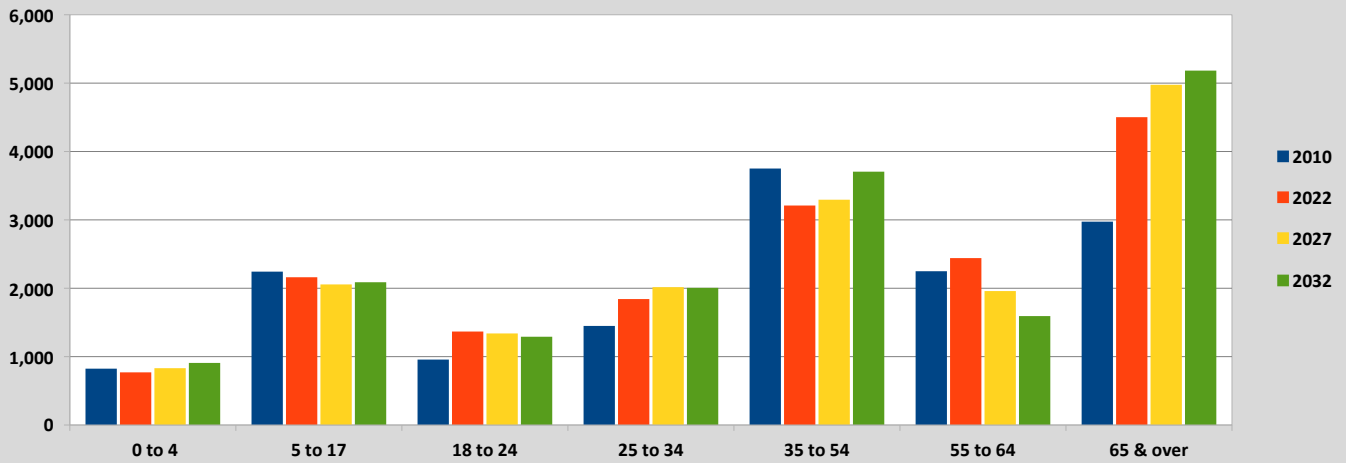
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



People by Age

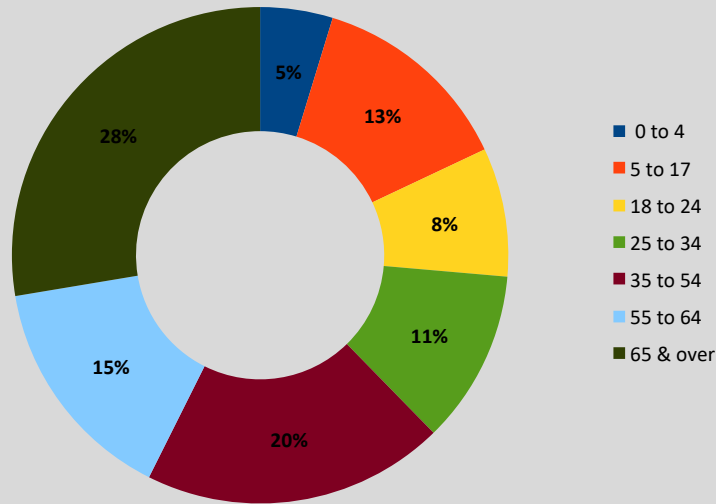
Phase of Life

Phase of Life Trends



Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

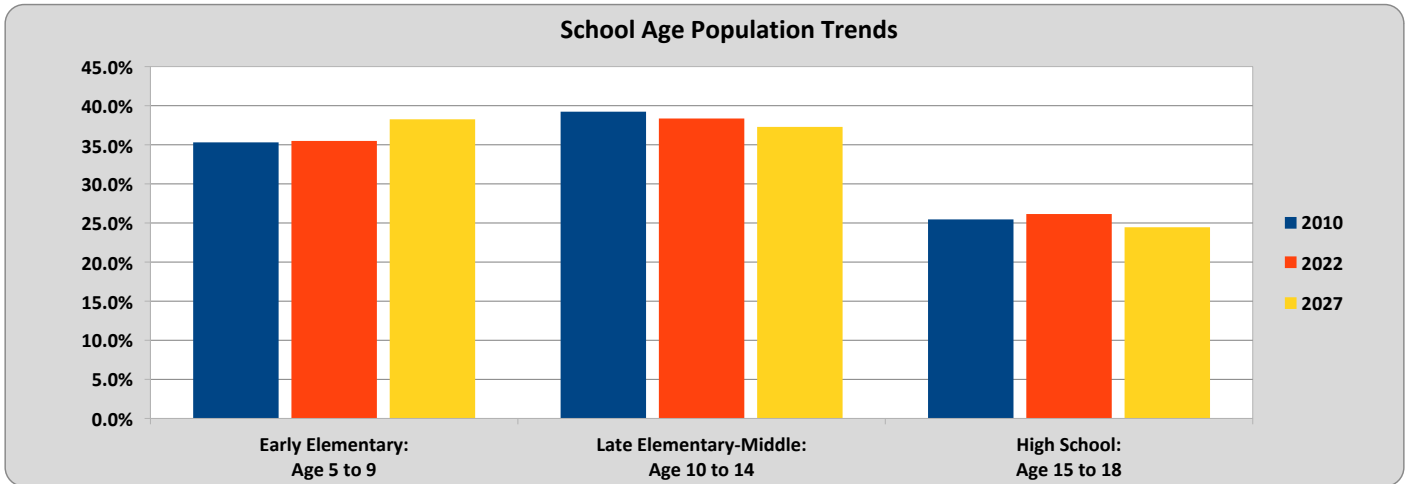


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	824	5.70%	770	4.73%	831	5.04%	908	5.41%	0.69%
Required Formal Schooling: Ages 5 to 17	2,243	15.53%	2,161	13.26%	2,056	12.48%	2,088	12.45%	-0.82%
College/Career Starts: Ages 18 to 24	957	6.62%	1,367	8.39%	1,339	8.13%	1,291	7.70%	-0.69%
Singles and Young Families: Ages 25 to 34	1,449	10.03%	1,842	11.31%	2,016	12.24%	2,006	11.96%	0.65%
Families/Empty Nesters: Ages 35 to 54	3,751	25.96%	3,210	19.70%	3,295	20.00%	3,705	22.09%	2.39%
Enrich Years Singles/Couples: Ages 55 to 64	2,249	15.57%	2,441	14.98%	1,959	11.89%	1,593	9.50%	-5.49%
Retirement Opportunities: Age 65 and over	2,974	20.59%	4,502	27.63%	4,976	30.21%	5,183	30.90%	3.27%
Totals:	14,447	100.00%	16,293	100.00%	16,472	100.00%	16,774	100.00%	

Phase of Life presents how a community changes and people age through their various life phases.

People by Age

School Age Population Trends



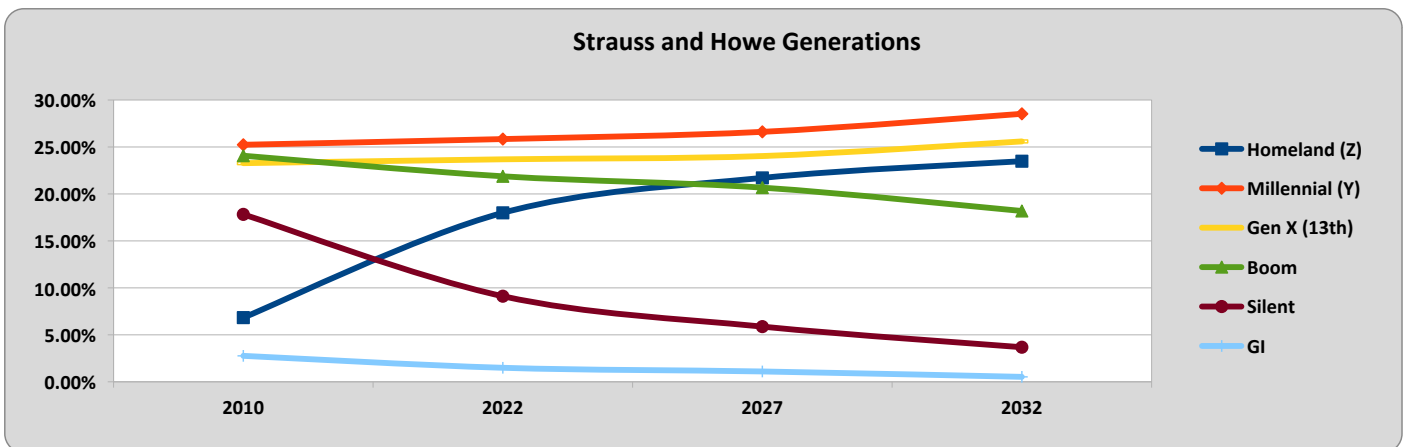
	Study Area							MN		Comp Index CY	
	2010		2022		2027		5 Yr Chg	2010	2022		2027
School Age Population Trends											
Early Elem: 5 to 9	792	35.31%	767	35.49%	787	38.26%	2.77%	38.29%	38.28%	37.85%	93
Late Elem-Mid: 10 to 14	880	39.23%	829	38.36%	767	37.29%	-1.07%	37.95%	37.46%	38.52%	102
High School: 15 to 17	571	25.46%	565	26.15%	503	24.45%	-1.69%	23.77%	24.26%	23.63%	108
Totals:	2,243	100.00%	2,161	100.00%	2,057	100.00%		100.00%	100.00%	100.00%	

Age by Generations

Generations	S & H Type	Initial Birth Yr	Final Birth Yr	2010		2022		2027		2032	
Homeland (Z)	Artist	2005	2025	987	6.83%	2,931	17.99%	3,504	21.71%	3,653	23.48%
Millennial (Y)	Hero	1982	2004	3,646	25.24%	4,210	25.84%	4,295	26.61%	4,438	28.53%
Gen X (13th)	Nomad	1961	1981	3,362	23.28%	3,859	23.69%	3,879	24.03%	3,981	25.59%
Boom	Prophet	1946	1960	3,477	24.07%	3,565	21.88%	3,336	20.67%	2,829	18.18%
Silent	Artist	1925	1945	2,575	17.82%	1,485	9.11%	948	5.87%	573	3.68%
GI	Hero	1901	1924	399	2.76%	243	1.49%	178	1.10%	82	0.53%
Totals:				14,446	100.00%	16,293	100.00%	16,140	100.00%	15,557	100.00%

[For more information on Generational types, click here](#)

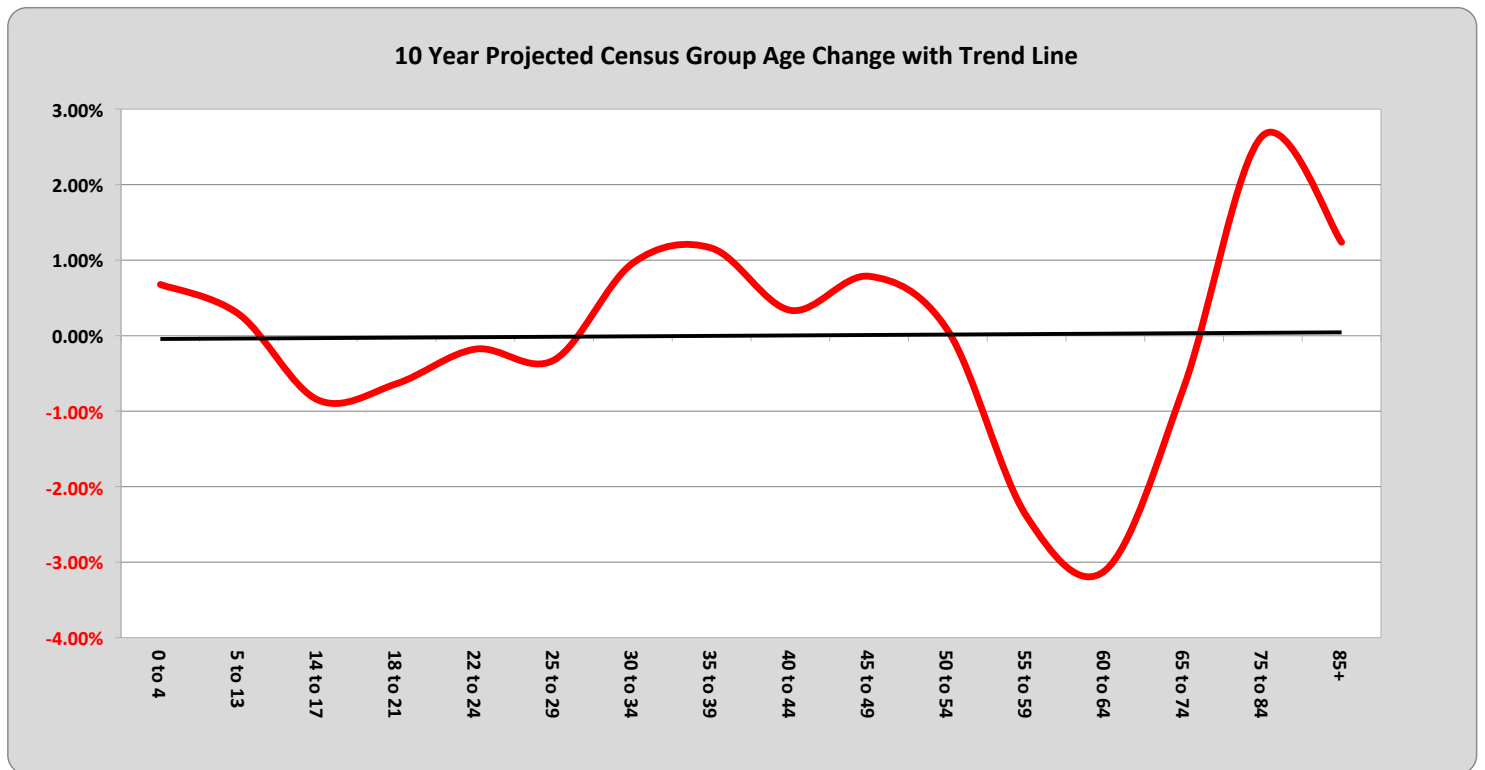
Generations as Percentage of the Population Trends



People by Age

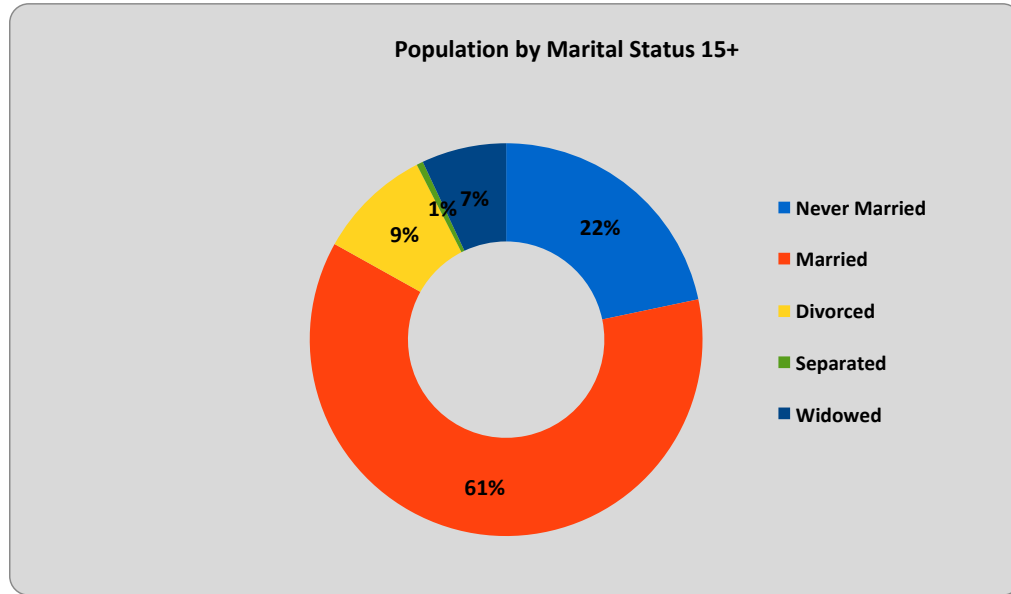
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	824	5.70%	770	4.73%	831	5.04%	908	5.40%	0.68%
5 to 13	1,489	10.31%	1,426	8.75%	1,390	8.44%	1,518	9.03%	0.28%
14 to 17	754	5.22%	735	4.51%	666	4.04%	615	3.66%	-0.85%
18 to 21	541	3.74%	762	4.68%	753	4.57%	679	4.04%	-0.64%
22 to 24	417	2.89%	606	3.72%	587	3.56%	595	3.54%	-0.18%
25 to 29	762	5.27%	996	6.11%	998	6.06%	973	5.79%	-0.32%
30 to 34	687	4.75%	845	5.19%	1,018	6.18%	1,033	6.15%	0.96%
35 to 39	615	4.26%	838	5.14%	868	5.27%	1,059	6.30%	1.16%
40 to 44	785	5.43%	817	5.01%	854	5.18%	899	5.35%	0.34%
45 to 49	1,123	7.77%	731	4.49%	829	5.03%	886	5.27%	0.79%
50 to 54	1,228	8.50%	824	5.06%	743	4.51%	861	5.12%	0.07%
55 to 59	1,175	8.13%	1,124	6.90%	829	5.03%	757	4.51%	-2.39%
60 to 64	1,074	7.43%	1,317	8.08%	1,130	6.86%	836	4.98%	-3.11%
65 to 74	1,631	11.29%	2,464	15.12%	2,570	15.60%	2,428	14.45%	-0.67%
75 to 84	928	6.42%	1,552	9.53%	1,829	11.10%	2,046	12.18%	2.65%
85+	415	2.87%	486	2.98%	577	3.50%	709	4.22%	1.24%
Totals:	14,448	100.00%	16,293	100.00%	16,472	100.00%	16,802	100.00%	

Age Category Changes



People by Household Type and Marital Status

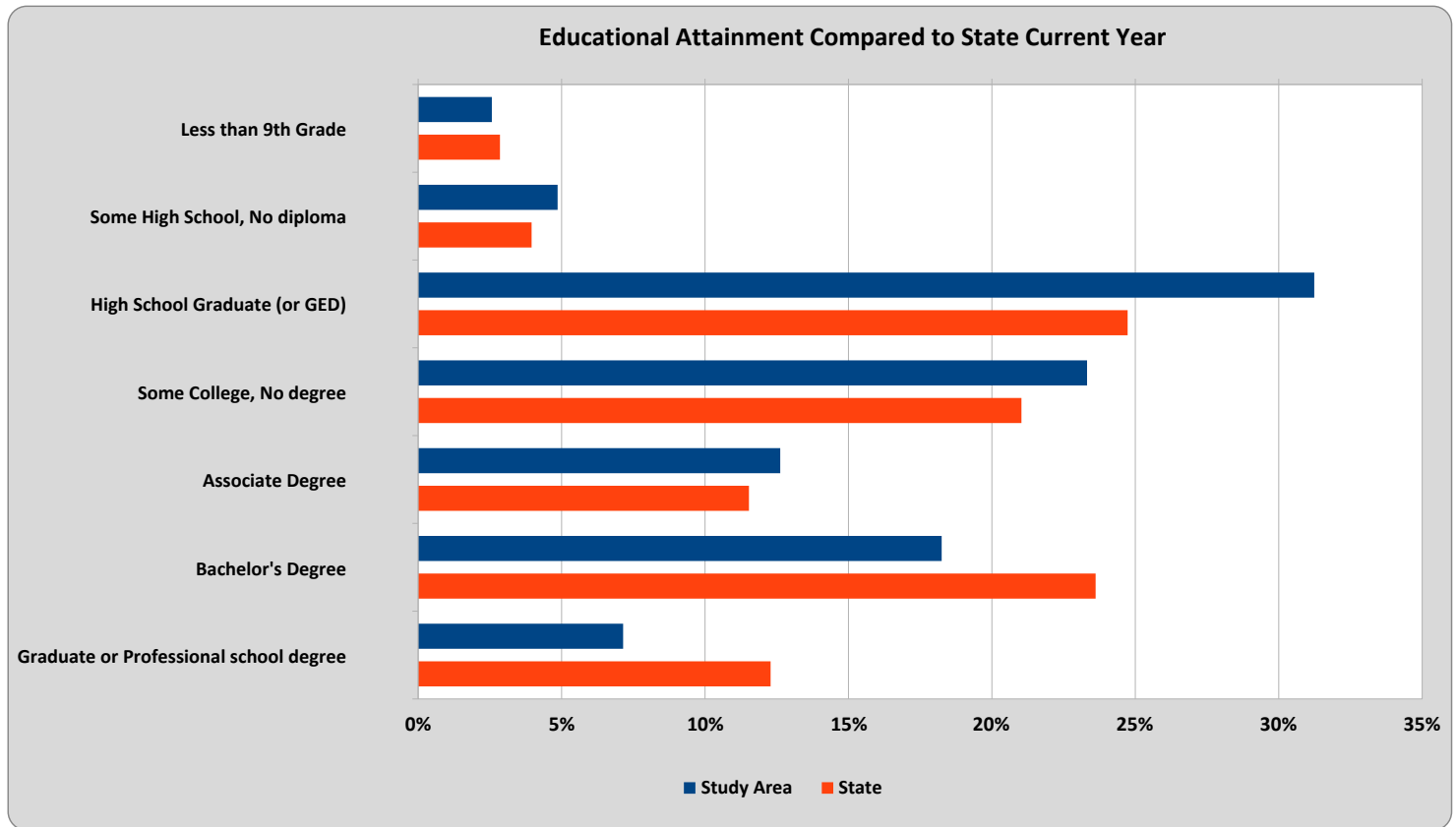
Population by Household Type



Study Area								State of MN		Comp Index
2010		2022		2027		5 Yr Chg	2022		CY	
Population by Household Type Trends										
Population in Family Households	11,953	82.73%	13,472	82.69%	13,618	82.67%	-0.01%	4,595,292	79.78%	104
Population in Non-Family Households	2,267	15.69%	2,562	15.72%	2,590	15.72%	-0.00%	1,022,377	17.75%	89
Population in Group Quarters	228	1.58%	259	1.59%	264	1.60%	0.01%	142,618	2.48%	64
Totals:	14,448	100.00%	16,293	100.00%	16,472	100.00%		5,760,287	100.00%	
Population by Marital Status 15+										
Never Married	2,485	20.48%	3,023	21.71%	2,936	20.84%	-0.86%	1,474,420	31.17%	70
Married	7,621	62.80%	8,549	61.38%	8,810	62.54%	1.16%	2,503,903	52.93%	116
Divorced	1,007	8.30%	1,308	9.39%	1,317	9.35%	-0.04%	467,009	9.87%	95
Separated	84	0.69%	75	0.54%	69	0.49%	-0.05%	48,392	1.02%	53
Widowed	938	7.73%	972	6.98%	955	6.78%	-0.20%	237,036	5.01%	139
Totals:	12,135	100.00%	13,927	100.00%	14,087	100.00%		4,730,760	100.00%	
Population by Marital Status Single Female 15+										
Divorced	518	22.48%	604	23.90%				259,013	23.03%	104
Never Married	989	42.93%	1,285	50.85%				679,053	60.38%	84
Widowed	797	34.59%	638	25.25%				186,610	16.59%	152
Totals:	2,304	100.00%	2,527	100.00%				1,124,676	100.00%	
Population by Marital Status Single Male 15+										
Divorced	489	23.01%	704	25.36%				207,996	19.74%	128
Never Married	1,495	70.35%	1,738	62.61%				795,367	75.48%	83
Widowed	141	6.64%	334	12.03%				50,426	4.79%	251
Totals:	2,125	100.00%	2,776	100.00%				1,053,789	100.00%	
Population by Group Quarters										
Institutionalized	168	73.68%	169	77.52%				55,610	42.08%	184
Non-institutionalized: College	0	0.00%	0	0.00%				50,430	38.16%	0
Non-institutionalized: Military	0	0.00%	0	0.00%				0	0.00%	0
Non-institutionalized: Other	60	26.32%	49	22.48%				26,121	19.76%	114
Totals:	228	100.00%	218	100.00%				132,161	100.00%	

People by Education and School Enrollment

Population by Educational Attainment: 25+

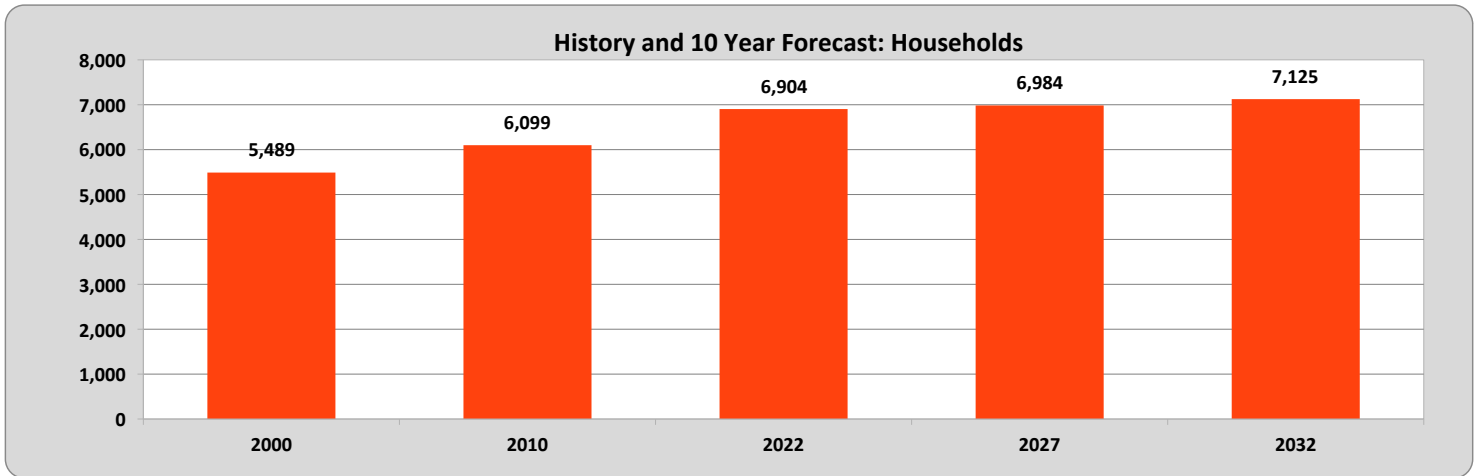


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Population by Educational Attainment: 25+									
Less than 9th grade	411	3.94%	308	2.57%	307	2.51%	-0.06%	2.85%	90
Some High School, No diploma	733	7.03%	583	4.86%	576	4.70%	-0.16%	3.95%	123
High School Graduate (or GED)	4,033	38.69%	3,747	31.24%	3,802	31.05%	-0.19%	24.73%	126
Some College, No degree	2,416	23.18%	2,797	23.32%	2,844	23.23%	-0.09%	21.03%	111
Associate Degree	1,058	10.15%	1,514	12.62%	1,556	12.71%	0.09%	11.53%	109
Bachelor's Degree	1,339	12.85%	2,189	18.25%	2,257	18.43%	0.18%	23.62%	77
Graduate or Professional School	433	4.15%	857	7.14%	903	7.37%	0.23%	12.29%	58
Totals:	10,423	100.00%	11,995	100.00%	12,245	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			721	25.08%					
Kindergarten/Elementary School			1,856	64.56%					
Nursery School/Preschool			298	10.37%					
Totals:			2,875	100.00%					

Households and Change

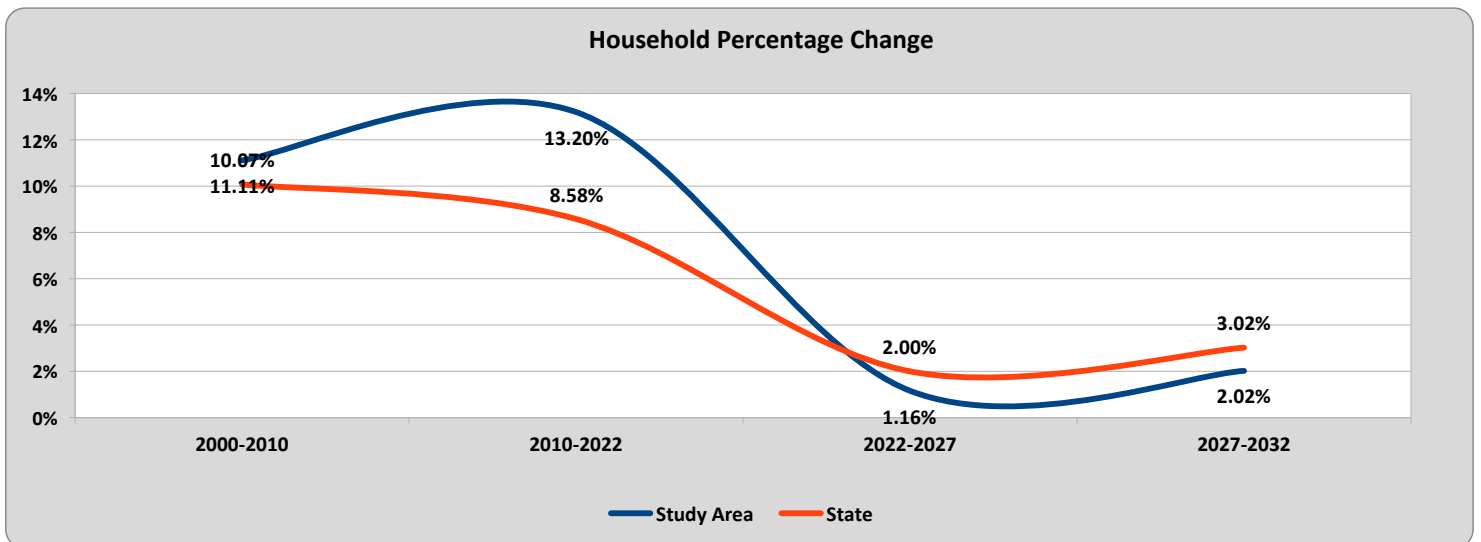
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

Household History with 5 and 10 Year Projected Change



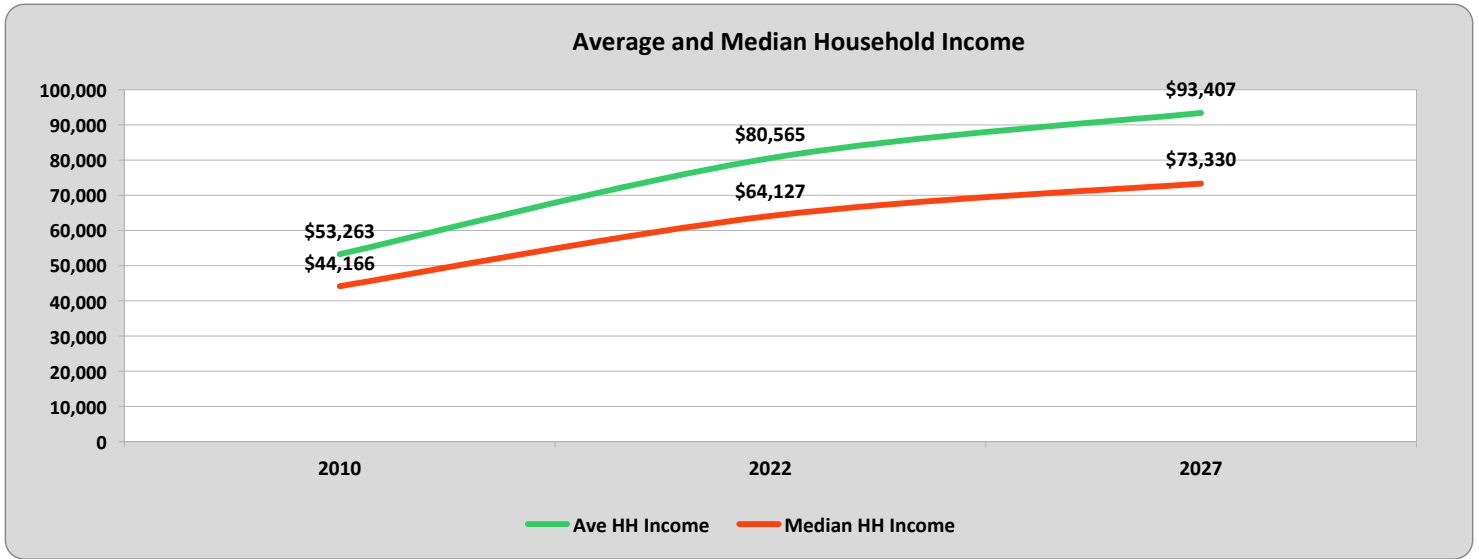
Household Trends	2000	2010	2022	2027	2032
Study Area Households	5,489	6,099	6,904	6,984	7,125
Households Change		610	805	80	141
Percent Change		11.11%	13.20%	1.16%	2.02%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	2.52	2.37	2.36	2.36	2.36
Population / Households Change		-0.15	-0.01	0.00	0.00
Percent Change		-6.02%	-0.38%	-0.06%	-0.03%

Projected Percentage Household Change: Comparison of Study Area to State



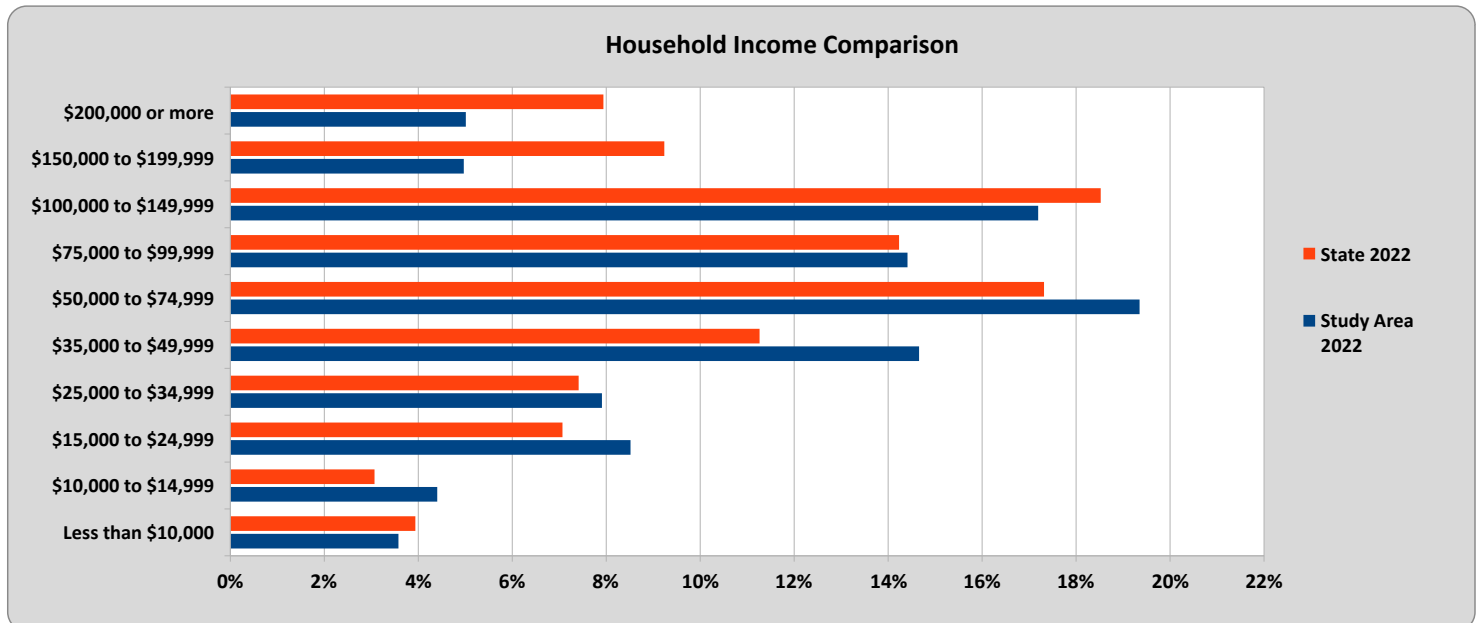
Households by Income

Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	53,263	80,565	93,407
Households Change		27,301	12,843
Percent Change		51.26%	15.94%
Study Area: Median HH Income	44,166	64,127	73,330
Per Capita Income	22,484	34,139	39,604
Per Capita Income Change		11,654	5,465
Percent Change		51.83%	16.01%
State Average HH Income	73,954	98,415	112,028
Households Change		24,462	13,612
Percent Change		33.08%	13.83%
Average HH Income Comparative Index	72	82	83

Current Year Estimated Household Income Comparison to State

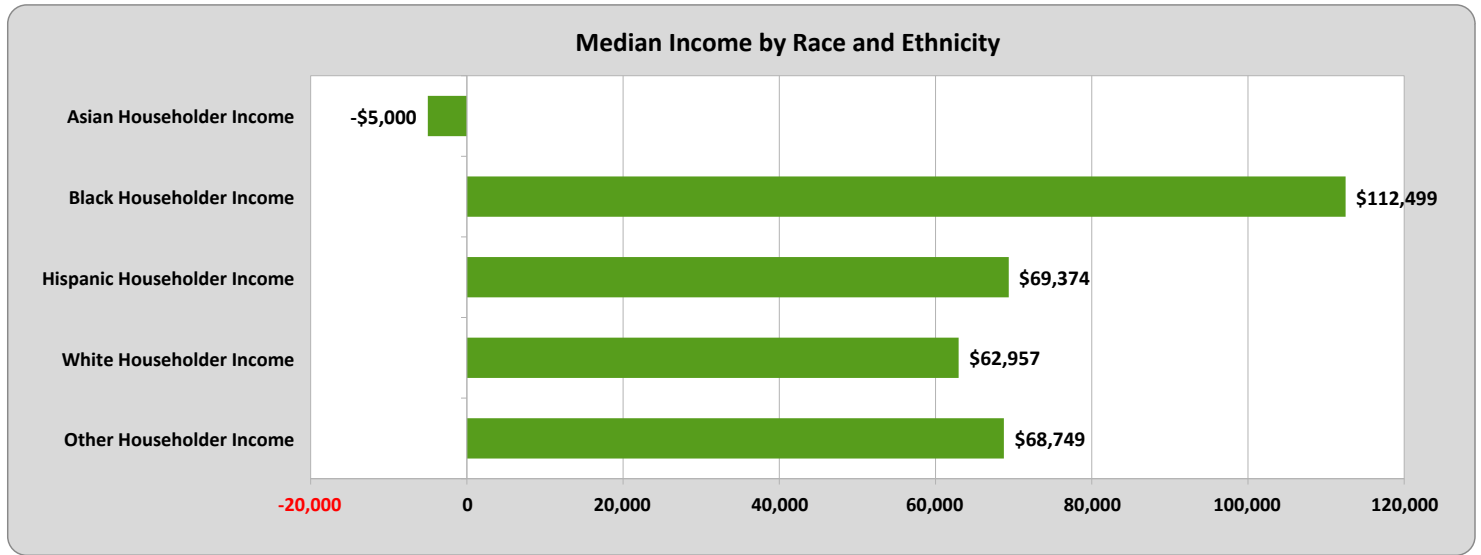


Households by Income

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Household Income Forecast by Category									
Less than \$10,000	427	7.00%	247	3.58%	193	2.76%	-0.81%	3.94%	91
\$10,000 to \$14,999	390	6.39%	304	4.40%	224	3.21%	-1.20%	3.07%	144
\$15,000 to \$24,999	761	12.48%	588	8.52%	494	7.07%	-1.44%	7.07%	120
\$25,000 to \$34,999	765	12.54%	546	7.91%	377	5.40%	-2.51%	7.41%	107
\$35,000 to \$49,999	1,156	18.95%	1,012	14.66%	848	12.14%	-2.52%	11.26%	130
\$50,000 to \$74,999	1,258	20.63%	1,336	19.35%	1,453	20.80%	1.45%	17.32%	112
\$75,000 to \$99,999	757	12.41%	995	14.41%	1,094	15.66%	1.25%	14.23%	101
\$100,000 to \$149,999	409	6.71%	1,187	17.19%	1,305	18.69%	1.49%	18.52%	93
\$150,000 to \$199,999	116	1.90%	343	4.97%	523	7.49%	2.52%	9.24%	54
\$200,000 or more	60	0.98%	346	5.01%	473	6.77%	1.76%	7.94%	63
Totals:	6,099	100.00%	6,904	100.00%	6,984	100.00%		100.00%	
Family Income Forecast by Category									
Less than \$10,000			95	1.98%	92	1.90%	-0.0008761	2.16%	92
\$10,000 to \$14,999			78	1.63%	75	1.55%	-0.08%	1.41%	116
\$15,000 to \$24,999			256	5.35%	254	5.24%	-0.11%	4.04%	132
\$25,000 to \$34,999			315	6.58%	369	7.61%	1.03%	5.47%	120
\$35,000 to \$49,999			611	12.76%	614	12.66%	-0.10%	9.36%	136
\$50,000 to \$74,999			941	19.65%	947	19.52%	-0.13%	16.54%	119
\$75,000 to \$99,999			818	17.08%	823	16.97%	-0.12%	15.62%	109
\$100,000 to \$149,999			1,067	22.28%	1,073	22.12%	-0.17%	22.73%	98
\$150,000 to \$199,999			293	6.12%	291	6.00%	-0.12%	12.04%	51
\$200,000 or more			314	6.56%	313	6.45%	-0.11%	10.62%	62
Totals:			4,788	100.00%	4,851	100.00%		100.00%	
Non-family Income Forecast by Category									
Less than \$10,000			85	4.02%	67	3.14%	-0.88%	5.04%	80
\$10,000 to \$14,999			111	5.25%	87	4.07%	-1.18%	3.91%	134
\$15,000 to \$24,999			194	9.18%	167	7.82%	-1.35%	8.49%	108
\$25,000 to \$34,999			118	5.58%	58	2.72%	-2.87%	6.33%	88
\$35,000 to \$49,999			330	15.61%	275	12.88%	-2.73%	12.36%	126
\$50,000 to \$74,999			430	20.34%	482	22.58%	2.24%	18.13%	112
\$75,000 to \$99,999			300	14.19%	336	15.74%	1.55%	14.07%	101
\$100,000 to \$149,999			351	16.60%	385	18.03%	1.43%	17.05%	97
\$150,000 to \$199,999			95	4.49%	146	6.84%	2.34%	7.92%	57
\$200,000 or more			100	4.73%	132	6.18%	1.45%	6.71%	71
Totals:			2,114	100.00%	2,135	100.00%		100.00%	
Household Income									
Median			64,127		73,330		9203	74,901	86
Family Median			77,994		77,262		-732	92,608	84

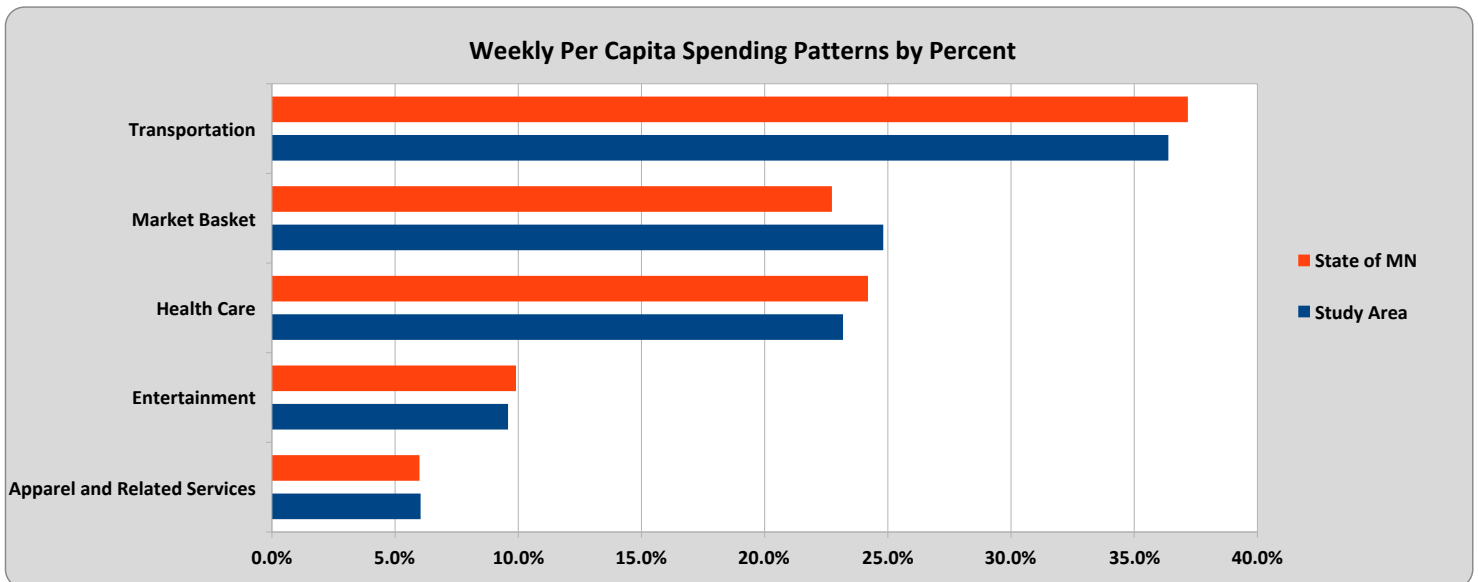
Households by Income

Median Income by Race and Ethnicity: 2022



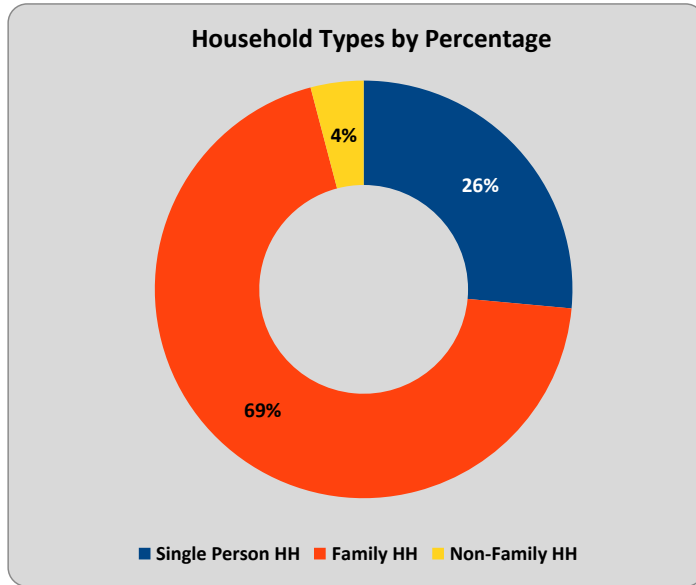
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	-5,000	82,659	-6
Black Householder Income	112,499	43,777	257
Hispanic Householder Income	69,374	56,550	123
White Householder Income	62,957	78,973	80
Other Householder Income	68,749	55,165	125

Spending Patterns: Weekly Per Capita Consumer Expenditures

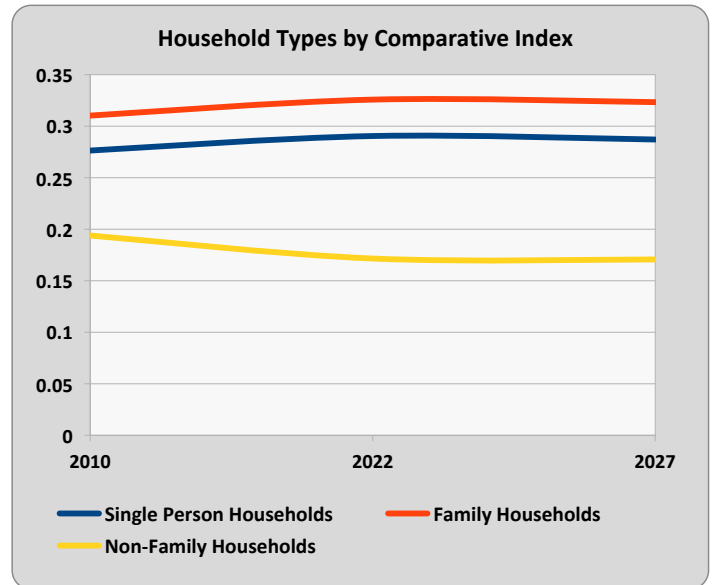


Households by Structure

Single, Family and Non-Family Households: 2022



Household Type Trends Compared to State



Household Type Trends	Study Area			State of MN		
	2010	2022	2027	2010	2022	2027
Single Person Households	1,614	1,830	1,848	584,008	630,031	643,737
Change		216	18		46,023	13,706
Percent Change		13.38%	0.98%		7.88%	2.18%
Family Households	4,186	4,788	4,851	1,349,015	1,469,555	1,500,297
Change		602	63		120,540	30,742
Percent Change		14.38%	1.32%		8.94%	2.09%
Non-Family Households	299	286	286	154,204	166,717	167,560
Change		-13	0		12,513	843
Percent Change		-4.35%	0.00%		8.11%	0.51%

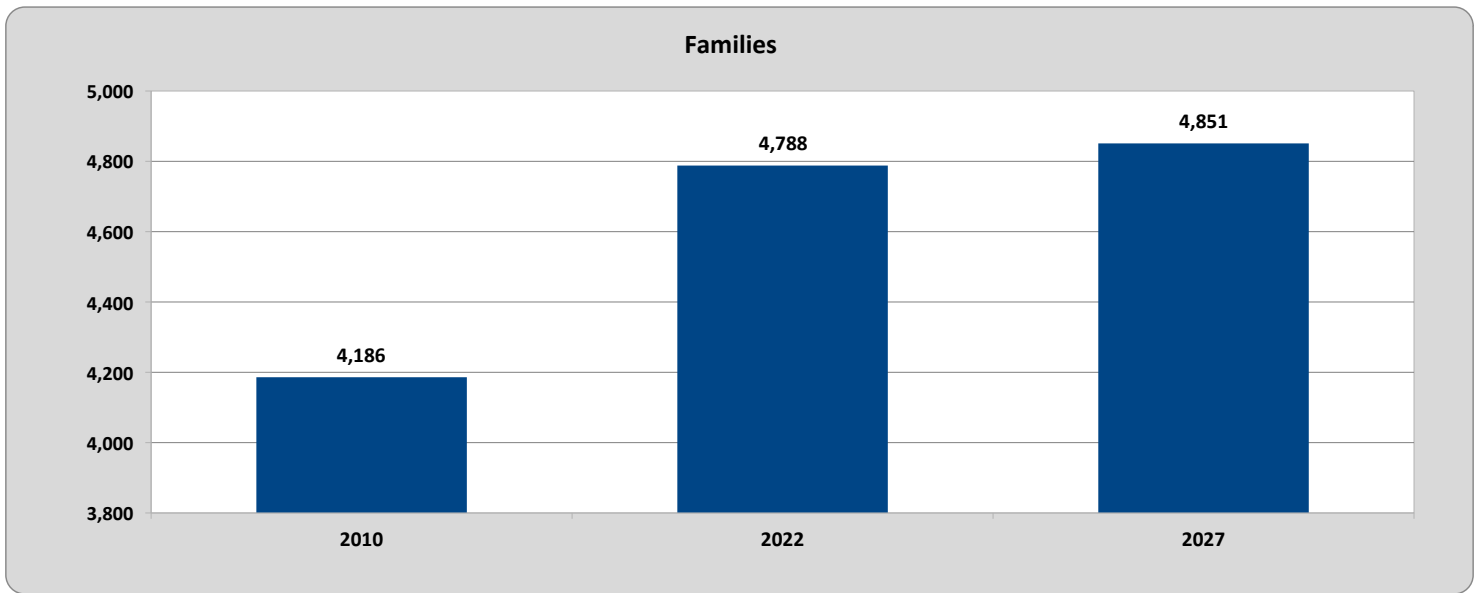
Households by Structure

Study Area								MN	Comp Index
2010			2022		2027		5 Yr Chg	2022	CY
Households by Size									
1-person household	1,614	26.46%	1,830	26.51%	1,848	26.46%	-0.05%	27.80%	95
2-person household	2,667	43.73%	3,016	43.68%	3,052	43.69%	0.01%	34.63%	126
3-person household	729	11.95%	827	11.98%	840	12.03%	0.05%	14.79%	81
4-person household	629	10.31%	711	10.30%	719	10.29%	-0.00%	13.31%	77
5-person household	302	4.95%	341	4.94%	345	4.94%	-0.00%	5.95%	83
6-person household	97	1.59%	110	1.59%	112	1.60%	0.01%	2.13%	75
7-or-more person household	61	1.00%	69	1.00%	69	0.99%	-0.01%	1.39%	72
Totals:	6,099	100.00%	6,904	100.00%	6,985	100.00%		100.00%	
Non-Family Households by Size									
1-person household	1,614	84.37%	1,830	86.57%				79.08%	109
2-person household	263	13.75%	38	1.80%				4.36%	41
3-person household	23	1.20%	200	9.46%				14.13%	67
4-person household	10	0.52%	12	0.57%				0.87%	65
5-person household	1	0.05%	11	0.52%				0.58%	90
6-person household	1	0.05%	11	0.52%				0.50%	104
7-or-more person household	1	0.05%	12	0.57%				0.49%	117
Totals:	1,913	100.00%	2,114	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	356	8.50%	424	8.85%				13.93%	64
Male Householder	252	6.02%	273	5.70%				6.79%	84
Married Couple	3,579	85.48%	4,092	85.45%				79.28%	108
Totals:	4,187	100.00%	4,789	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	98	5.12%	22	1.04%				2.71%	38
Male Not living alone	201	10.51%	263	12.44%				18.21%	68
Female Living alone	831	43.44%	1,817	85.95%				78.54%	109
Male Living alone	783	40.93%	12	0.57%				0.53%	106
Totals:	1,913	100.00%	2,114	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			63	1.15%				2.12%	54
1 vehicle available			1,060	19.29%				23.38%	82
2 vehicles available			2,349	42.75%				45.66%	94
3 vehicles available			1,331	24.22%				19.82%	122
4 vehicles available			459	8.35%				6.24%	134
5+ vehicles available			233	4.24%				2.77%	153
Totals:			5,495	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			108	7.67%				19.05%	40
1 vehicle available			709	50.36%				45.90%	110
2 vehicles available			428	30.40%				25.92%	117
3 vehicles available			106	7.53%				5.92%	127
4 vehicles available			37	2.63%				1.98%	132
5+ vehicles available			20	1.42%				1.22%	116
Totals:			1,408	100.00%				100.00%	

Family Households

Family households with or without children are changing. The traditional married couple structure is evolving into many different family expressions. These data provide an insight into the family structures within the study area and then compares those structures to the state.

Family Trends

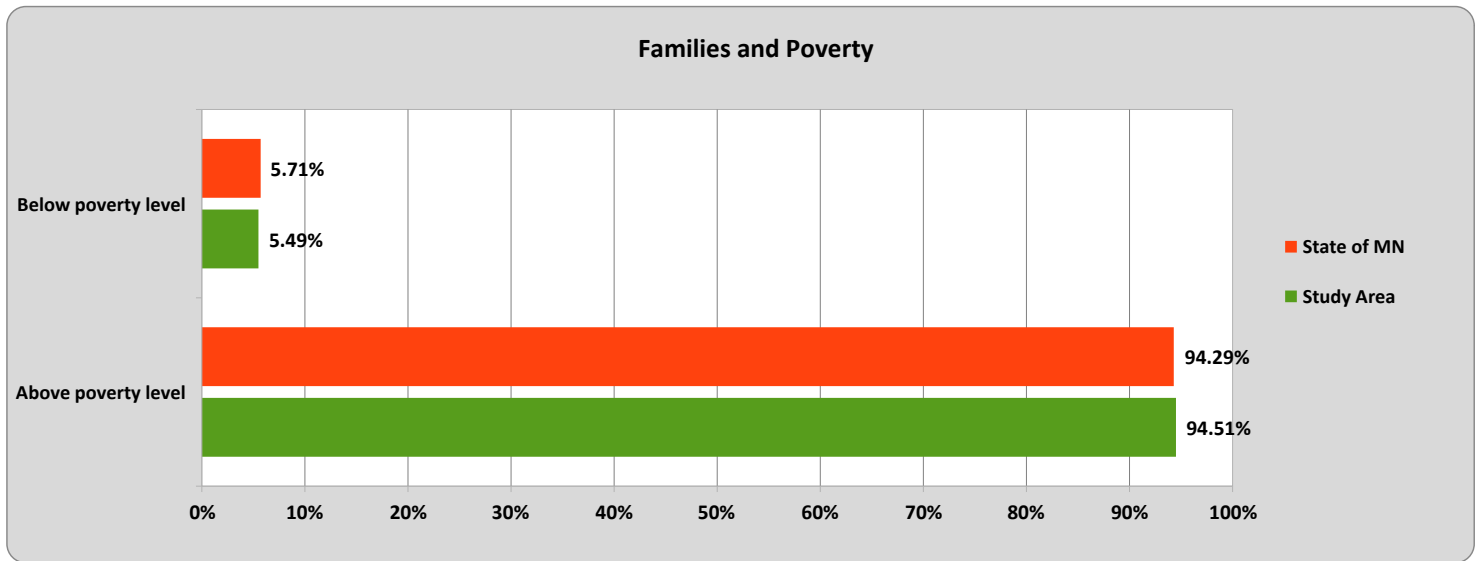


	2010	2022	2027
Study Area Family Households	4,186	4,788	4,851
Family Households Change		602	63
Percent Change		14.38%	1.32%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

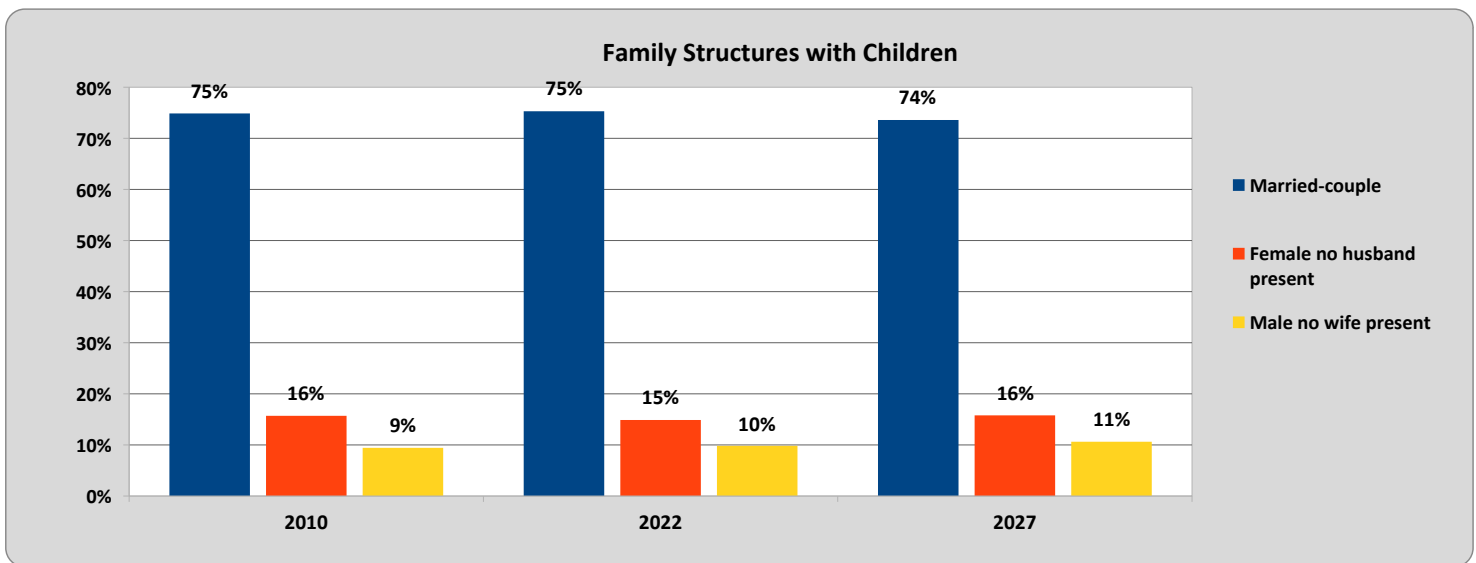
	2010		Study Area		2027		5 Yr Chg	MN 2022	Comp Index CY
			2022						
Family Households by Size									
2-person household	2,404	57.40%	2,784	58.13%	2,864	59.04%	0.91%	46.35%	125
3-person household	707	16.88%	778	16.25%	755	15.56%	-0.68%	20.65%	79
4-person household	619	14.78%	718	14.99%	713	14.70%	-0.29%	19.29%	78
5-person household	301	7.19%	332	6.93%	336	6.93%	-0.01%	8.76%	79
6-person household	97	2.32%	135	2.82%	139	2.87%	0.05%	3.11%	91
7-or-more person household	60	1.43%	42	0.88%	44	0.91%	0.03%	1.84%	48
Totals:	4,188	100.00%	4,789	100.00%	4,851	100.00%		100.00%	

Family Households

Families in Poverty Compared to State



Families with Children by Type

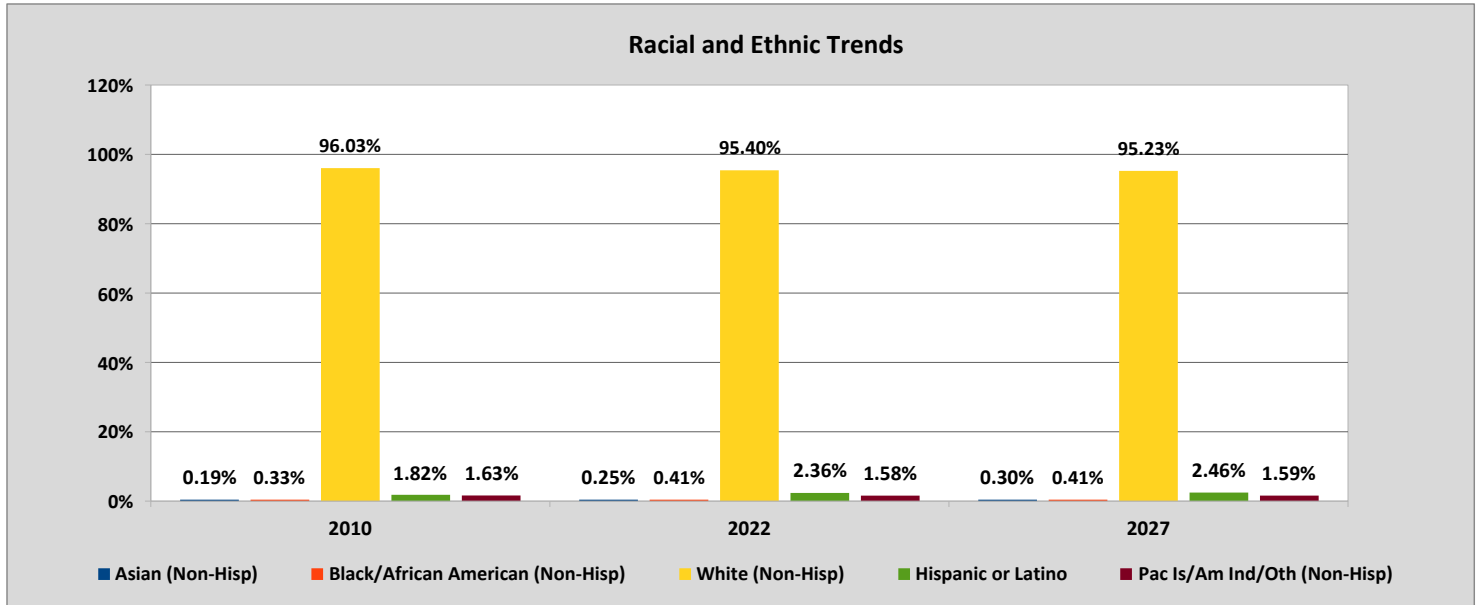


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027	5 Yr Chg			
Families with Children by Type									
Married-couple	1,159	74.87%	1,265	75.30%	1,212	73.59%	-1.71%	72.11%	104
Female no husband present	243	15.70%	250	14.88%	260	15.79%	0.91%	19.29%	77
Male no wife present	146	9.43%	165	9.82%	175	10.63%	0.80%	8.60%	114
Totals:	1,548	100.00%	1,680	100.00%	1,647	100.00%		100.00%	
Families with No Children by Type									
Married-couple	2,420	91.70%	2,828	90.96%	2,905	90.67%	-0.29%	84.93%	107
Female no husband present	113	4.28%	173	5.56%	186	5.81%	0.24%	9.71%	57
Male no wife present	106	4.02%	108	3.47%	113	3.53%	0.05%	5.36%	65
Totals:	2,639	100.00%	3,109	100.00%	3,204	100.00%		100.00%	

Diversity: Race and Ethnicity

The diversity of a community is shaped by the racial/ethnicity of the people who reside in it but also people's age, income and education, career choices and geographic location.

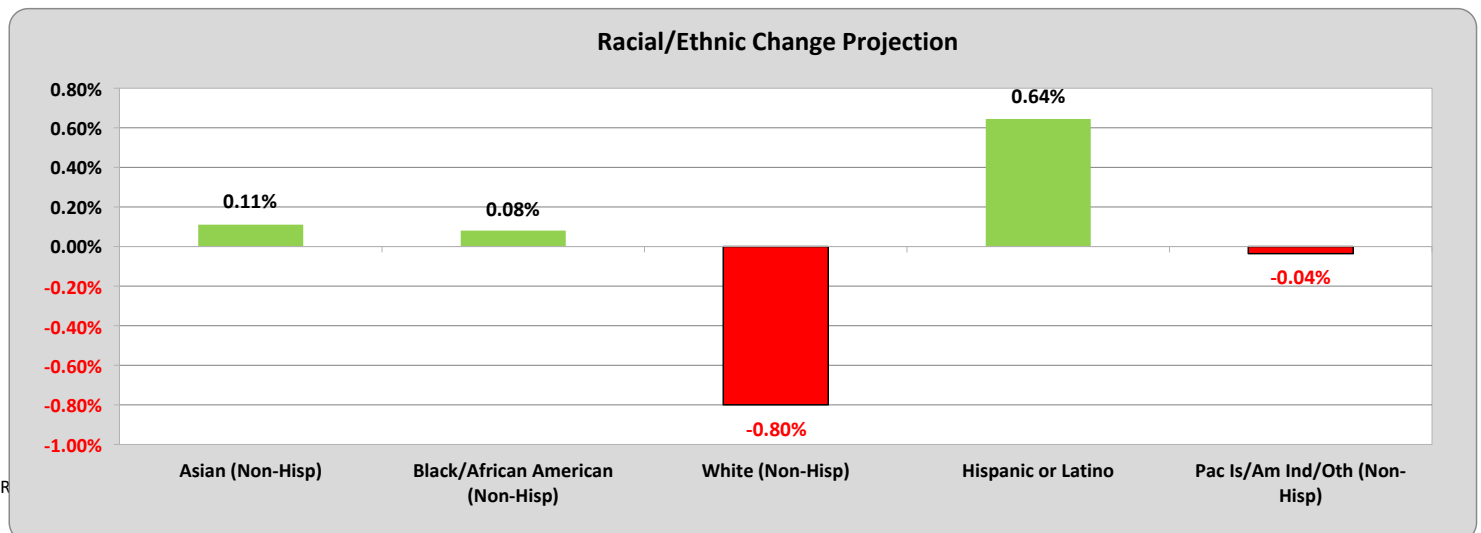
Racial Ethnic Trend Projections



	Study Area							MN 2022	Comp Index CY
	2010		2022		2027	5 Yr Chg			
Racial/Ethnic Trends									
Asian (Non-Hisp)	27	0.19%	40	0.25%	49	0.30%	0.05%	4.39%	6
Black/African American (Non-Hisp)	48	0.33%	67	0.41%	68	0.41%	0.00%	5.56%	7
White (Non-Hisp)	13,874	96.03%	15,544	95.40%	15,686	95.23%	-0.17%	81.70%	117
Hispanic or Latino	263	1.82%	384	2.36%	406	2.46%	0.11%	4.96%	47
Pac Is/Am Ind/Oth (Non-Hisp)	235	1.63%	258	1.58%	262	1.59%	0.01%	3.38%	47
Totals:	14,447	100.00%	16,293	100.00%	16,471	100.00%		100.00%	

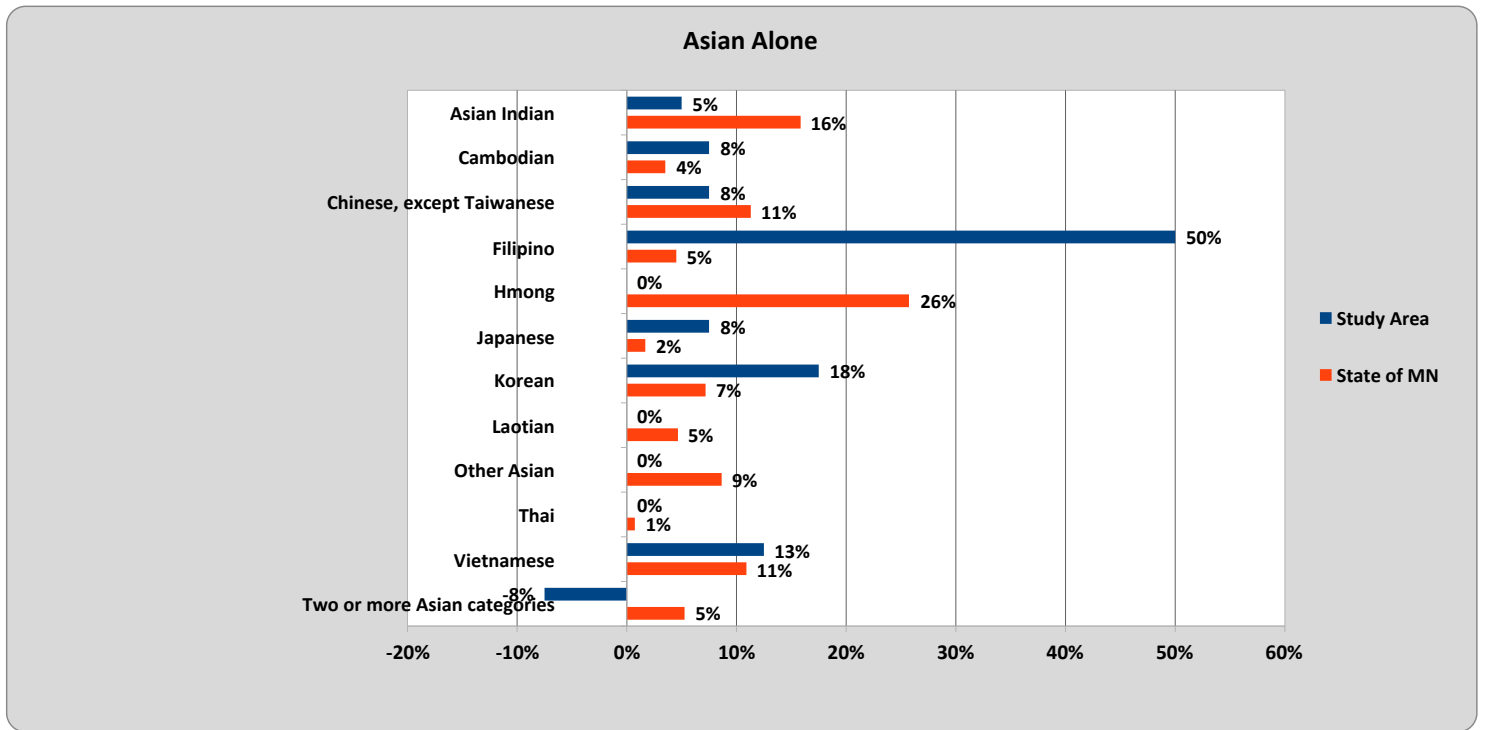
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

Racial/Ethnic Change Projection from Census 2010 to 2027



Diversity: Race and Ethnicity

Estimated Current Year Asian Alone Population

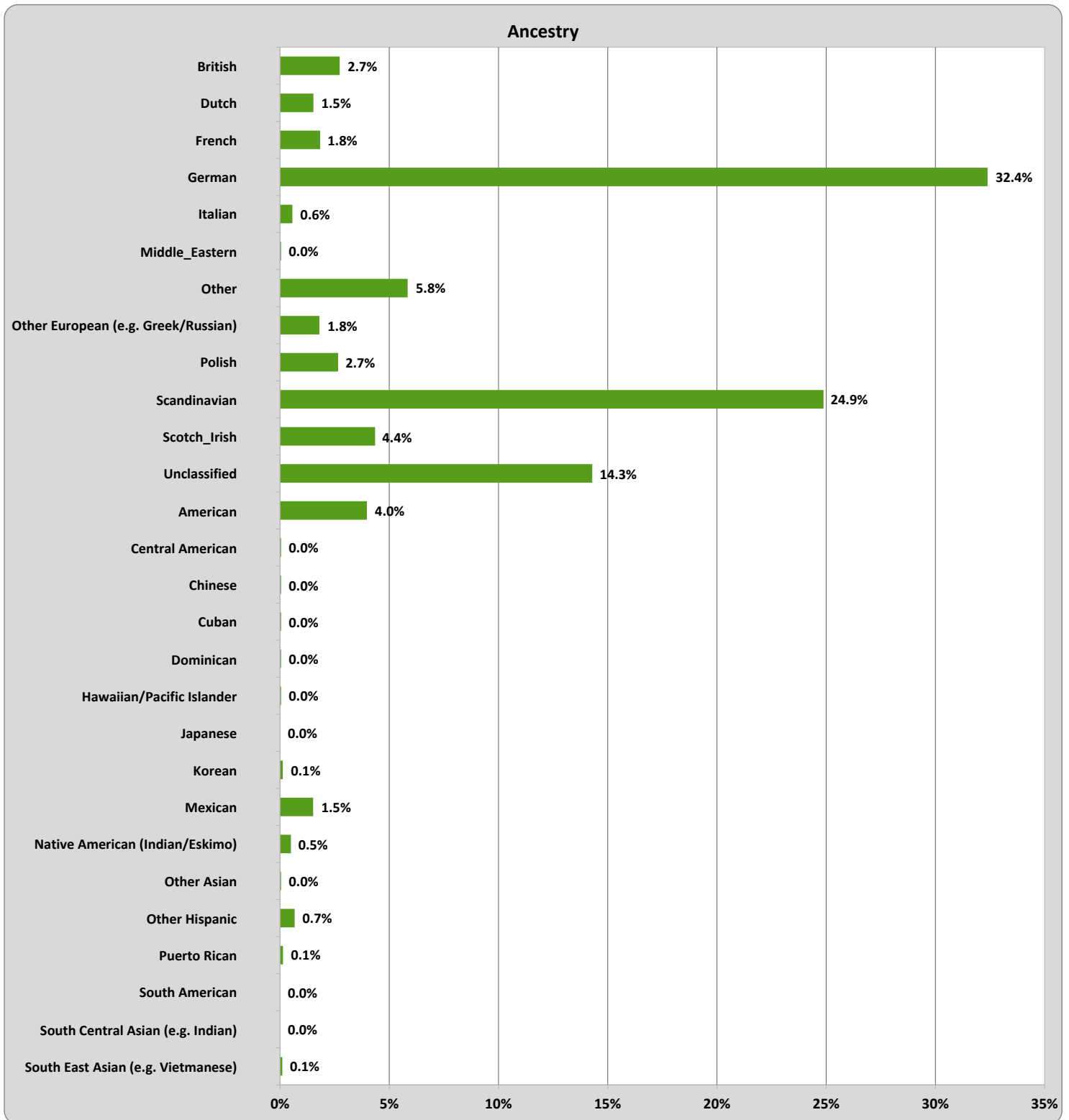


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	2	5.00%	40,057	15.85%	32
Cambodian	3	7.50%	8,872	3.51%	214
Chinese, except Taiwanese	3	7.50%	28,574	11.31%	66
Filipino	20	50.00%	11,412	4.52%	1,107
Hmong	0	0.00%	65,020	25.73%	0
Japanese	3	7.50%	4,265	1.69%	444
Korean	7	17.50%	18,147	7.18%	244
Laotian	0	0.00%	11,788	4.66%	0
Other Asian	0	0.00%	21,860	8.65%	0
Thai	0	0.00%	1,857	0.73%	0
Vietnamese	5	12.50%	27,565	10.91%	115
Two or more Asian categories	-3	-7.50%	13,310	5.27%	-142
Totals:	40	100.00%	252,727	100.00%	

Population: Hispanic or Latino by Origin	Study Area		State of MN		Comp Index CY
	2010	2022	2010	2022	
Cuban	2	0.76%	3,661	1.46%	53
Mexican	201	76.43%	176,007	70.33%	108
Other Hispanic or Latino	42	15.97%	59,783	23.89%	64
Puerto Rican	18	6.84%	10,807	4.32%	187
Totals:	263	100.00%	250,258	100.00%	

Diversity: Ancestry

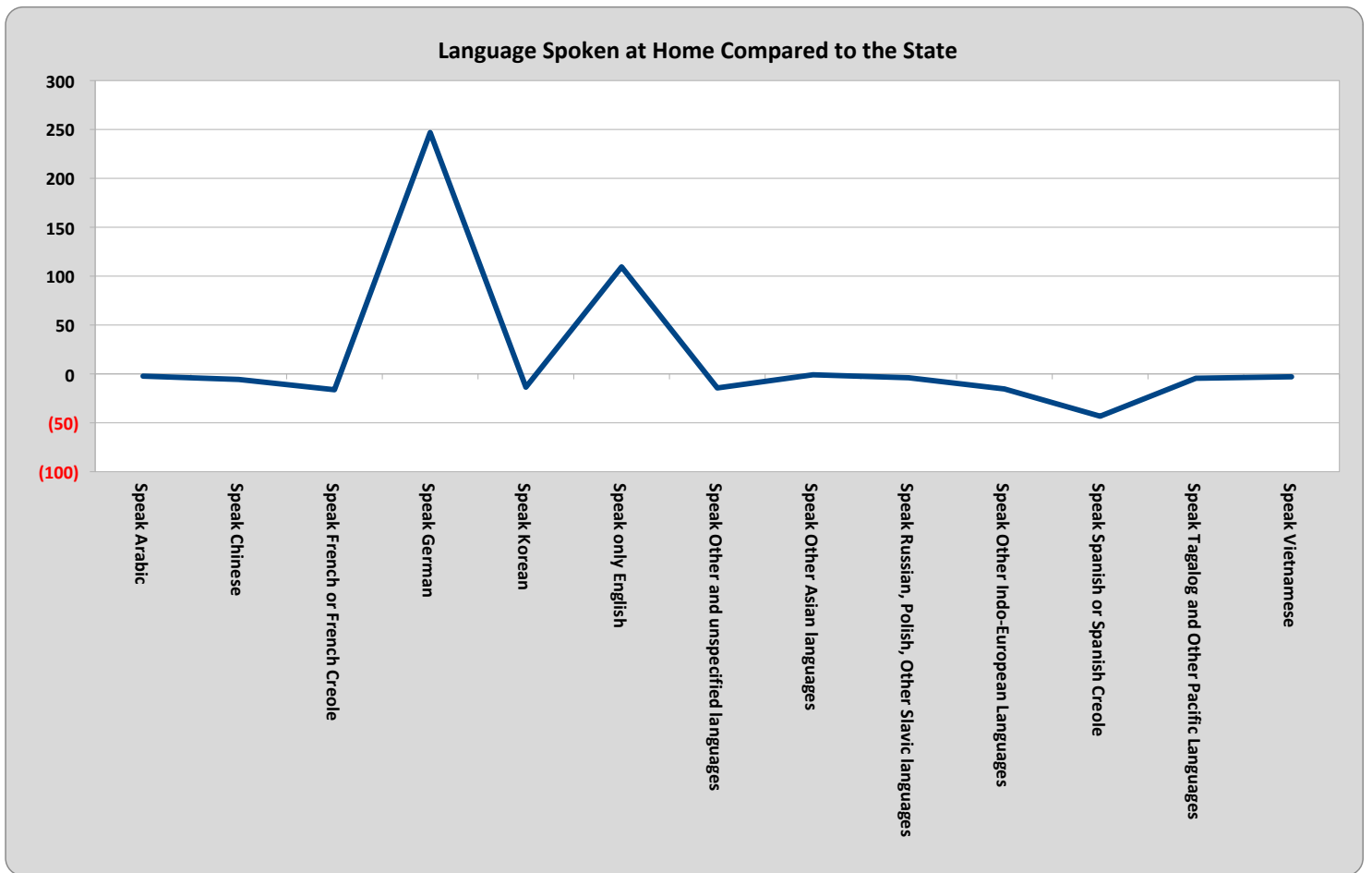
Population by Ancestry: 2022



Diversity: Languages

	Study Area		State of MN		Comp Index CY
Population 5+ by Language Spoken at Home (Detail)	2022		2022		
Speak Arabic	1	0.01%	15,401	0.28%	2
Speak Chinese	4	0.03%	24,720	0.46%	6
Speak French or French Creole	8	0.05%	17,297	0.32%	16
Speak German	163	1.05%	23,077	0.43%	247
Speak Korean	2	0.01%	5,151	0.09%	14
Speak only English	15,009	96.69%	4,791,548	88.32%	109
Speak Other and unspecified languages	49	0.32%	119,429	2.20%	14
Speak Other Asian languages	3	0.02%	118,736	2.19%	1
Speak Russian, Polish, Other Slavic languages	3	0.02%	26,666	0.49%	4
Speak Other Indo-European Languages	18	0.12%	40,950	0.75%	15
Speak Spanish or Spanish Creole	260	1.67%	210,179	3.87%	43
Speak Tagalog and Other Pacific Languages	1	0.01%	7,883	0.15%	4
Speak Vietnamese	2	0.01%	23,927	0.44%	3
Totals:	15,523	100.00%	5,424,964	100.00%	See Chart Below

Population 5+ by Language Spoken at Home: Comparative Analysis Relative to the State of MN

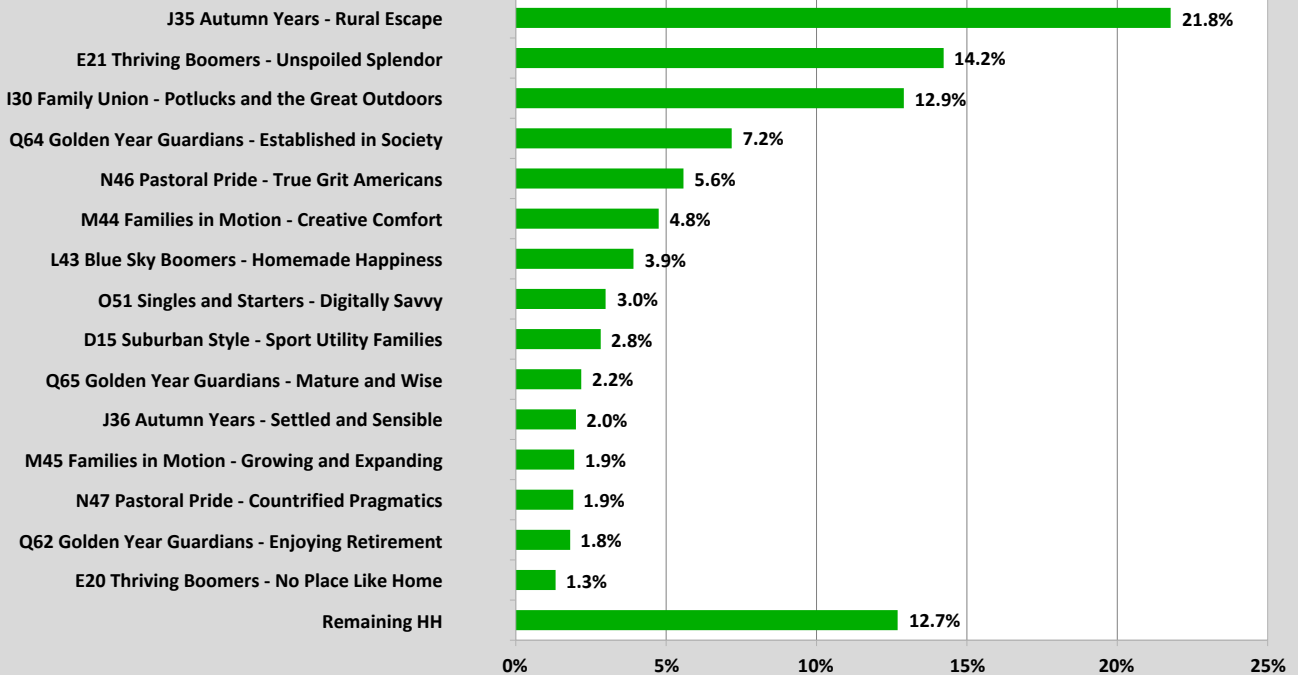


This chart graphically illustrates the comparative index score. Its purpose is to show how languages spoken at home in this study area compare to the state. It will provide an insight into the kind of ethnic diversity within the study area.

Mosaic Lifestyle Segmentation Types

Mosaic Lifestyle Types provides insight into the behaviors, attitudes and preferences of the households within the Study Area. The result is a fuller multidimensional understanding of a community, neighborhood, zip code or other geography.

Top 15 Mosaic Segments (Experian): 2022



	Study Area		State of MN		Comp Index CY
Mosaic: Top 15 Segments	2022		2022		
J35 Autumn Years - Rural Escape	1,480	21.8%	81,577	3.6%	601
E21 Thriving Boomers - Unspoiled Splendor	967	14.2%	94,560	4.2%	339
I30 Family Union - Potlucks and the Great Outdoors	877	12.9%	90,793	4.0%	320
Q64 Golden Year Guardians - Established in Society	488	7.2%	77,301	3.4%	209
N46 Pastoral Pride - True Grit Americans	379	5.6%	41,848	1.9%	300
M44 Families in Motion - Creative Comfort	323	4.8%	33,156	1.5%	323
L43 Blue Sky Boomers - Homemade Happiness	266	3.9%	39,487	1.8%	223
O51 Singles and Starters - Digitally Savvy	203	3.0%	83,320	3.7%	81
D15 Suburban Style - Sport Utility Families	192	2.8%	42,591	1.9%	149
Q65 Golden Year Guardians - Mature and Wise	148	2.2%	68,036	3.0%	72
J36 Autumn Years - Settled and Sensible	136	2.0%	48,552	2.2%	93
M45 Families in Motion - Growing and Expanding	132	1.9%	27,068	1.2%	162
N47 Pastoral Pride - Countrified Pragmatics	130	1.9%	14,240	0.6%	303
Q62 Golden Year Guardians - Enjoying Retirement	123	1.8%	42,992	1.9%	95
E20 Thriving Boomers - No Place Like Home	90	1.3%	91,661	4.1%	33
Remaining HH	863	12.7%	1,375,467	61.1%	21
Totals:	6,797	100.00%	2,252,649	100.00%	

Learn about your Mosaic Households

To access Mosaic Portrait data click on:

[Mosaic USA E-Handbook by Experian](#) (To open in a new Tab hold Control key when you click on the link)

Handbook includes Mosaic Overview and two graphic pages for each of the 19 Groups and 71 Segments.

[How to Read and Understand a Mosaic Portrait - Video](#)

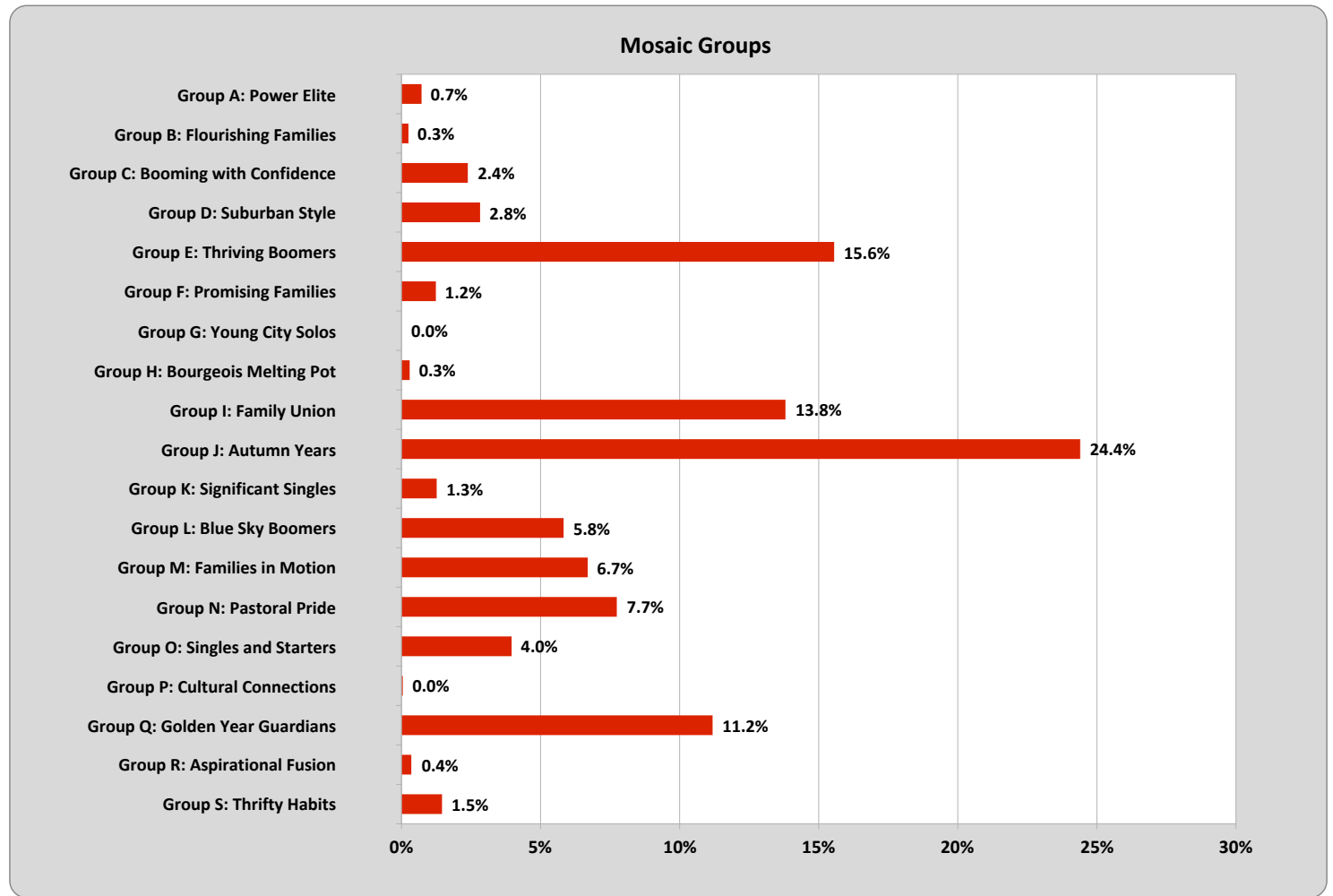
[Understanding Mosaic Portraits for Mission Planning - Video](#)

Faith based clients: To access the Mosaic application guide click on:

[Mission Impact Mosaic Application Guide by Bandy](#) (To open in a new Tab hold Control key when you click on the link)

Diversity: Mosaic Groups

Mosaic Groups

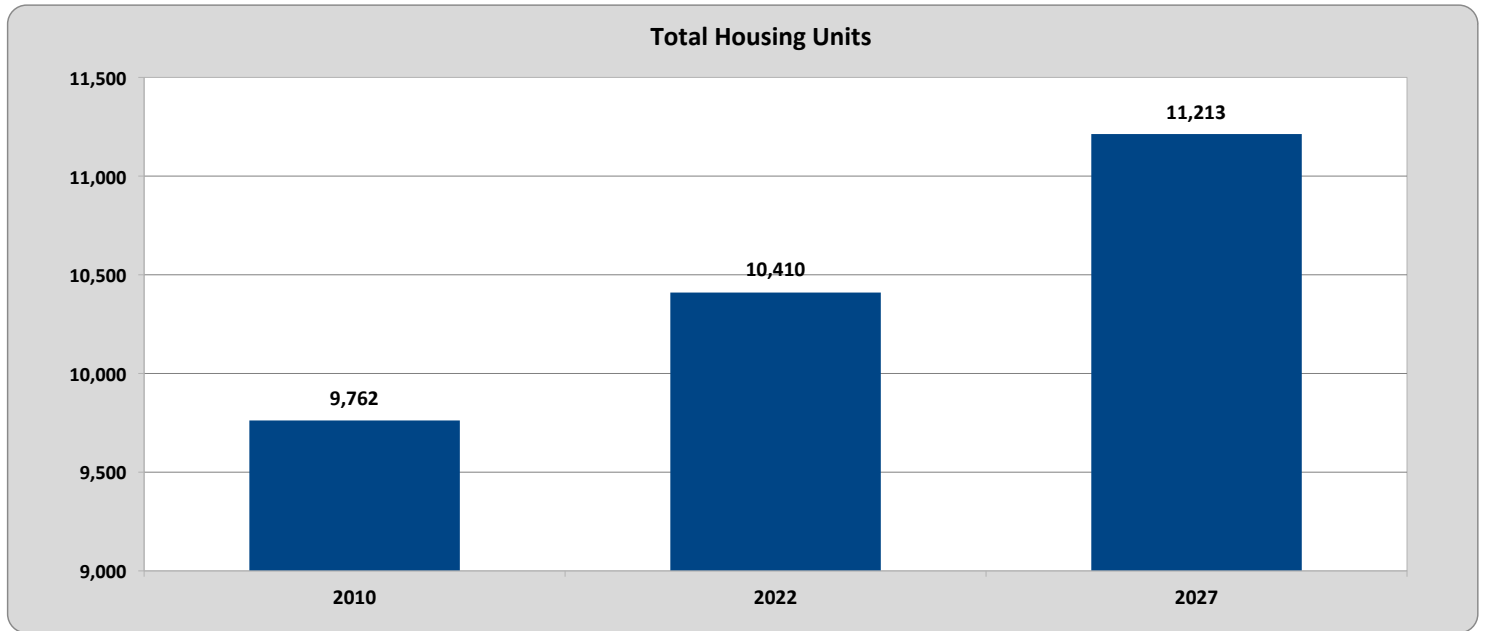


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	49	0.7%	147,544	6.5%	11
Group B: Flourishing Families	17	0.3%	144,813	6.4%	4
Group C: Booming with Confidence	162	2.4%	234,780	10.4%	23
Group D: Suburban Style	192	2.8%	100,230	4.4%	64
Group E: Thriving Boomers	1,057	15.6%	217,412	9.7%	161
Group F: Promising Families	84	1.2%	107,906	4.8%	26
Group G: Young City Solos	0	0.0%	63,652	2.8%	0
Group H: Bourgeois Melting Pot	20	0.3%	51,957	2.3%	13
Group I: Family Union	938	13.8%	131,460	5.8%	237
Group J: Autumn Years	1,658	24.4%	234,661	10.4%	234
Group K: Significant Singles	86	1.3%	64,316	2.9%	44
Group L: Blue Sky Boomers	396	5.8%	106,229	4.7%	124
Group M: Families in Motion	455	6.7%	60,224	2.7%	250
Group N: Pastoral Pride	526	7.7%	61,174	2.7%	285
Group O: Singles and Starters	269	4.0%	250,392	11.1%	36
Group P: Cultural Connections	3	0.0%	28,769	1.3%	3
Group Q: Golden Year Guardians	760	11.2%	188,767	8.4%	133
Group R: Aspirational Fusion	24	0.4%	20,318	0.9%	39
Group S: Thrifty Habits	99	1.5%	38,044	1.7%	86
Totals:	6,795	0.00%	2,252,648	100.00%	

Housing

Housing encompasses the number of housing units historically, presently and to some extent in the future within the study area.

Trends in Housing Since 2010



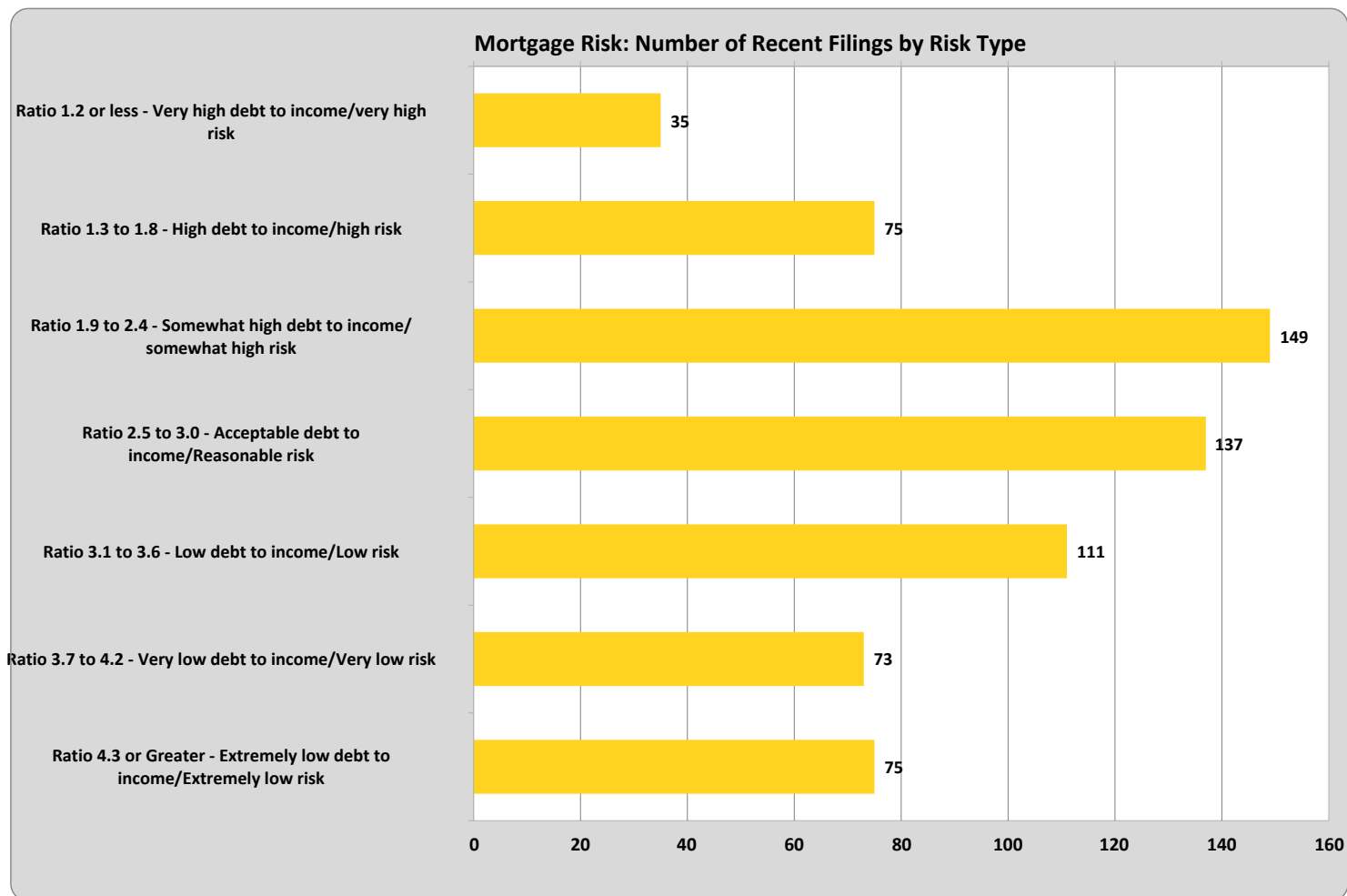
	2010	2022	2027
Housing Units	9,762	10,410	11,213
Family Households Change		648	803
Percent Change		6.64%	7.71%

		Study Area						MN	Comp Index
		2010	2022	2027	5 Yr Chg			2022	CY
Housing by Occupancy									
Occupied		6,099	62.48%	6,904	66.32%	7,900	70.45%	4.13%	90.10% 74
Vacant		3,663	37.52%	3,506	33.68%	3,313	29.55%	-4.13%	9.90% 340
Totals:		9,762	100.00%	10,410	100.00%	11,213	100.00%		100.00%
Housing by Type of Occupancy									
Owner Occupied		4,857	79.64%	5,495	79.59%	6,293	79.66%	0.07%	73.16% 109
Renter Occupied		1,242	20.36%	1,409	20.41%	1,607	20.34%	-0.07%	26.84% 76
Totals:		6,099	100.00%	6,904	100.00%	7,900	100.00%		100.00%

Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	172	1.65%	199,367	7.94%	21
1 Unit Detached	8,536	82.00%	1,742,380	69.39%	118
2 Units	111	1.07%	69,397	2.76%	39
3 to 19 Units	202	1.94%	96,164	3.83%	51
20 to 49 Units	208	2.00%	133,601	5.32%	38
50 or More Units	51	0.49%	176,625	7.03%	7
Mobile Home or Trailer	1,130	10.85%	92,915	3.70%	293
Other	0	0.00%	470	0.02%	0
Totals:	10,410	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	69	1.27%	20,006	1.22%	104
\$20,000 to \$39,999	42	0.77%	19,729	1.21%	64
\$40,000 to \$59,999	75	1.38%	19,129	1.17%	118
\$60,000 to \$79,999	140	2.57%	22,141	1.35%	190
\$80,000 to \$99,999	182	3.34%	29,145	1.78%	188
\$100,000 to \$149,999	540	9.92%	98,944	6.04%	164
\$150,000 to \$199,999	681	12.51%	130,710	7.98%	157
\$200,000 to \$299,999	1,298	23.85%	346,665	21.18%	113
\$300,000 to \$399,999	892	16.39%	320,332	19.57%	84
\$400,000 to \$499,999	639	11.74%	231,267	14.13%	83
\$500,000 to \$749,999	601	11.04%	278,035	16.98%	65
\$750,000 to \$999,999	220	4.04%	64,847	3.96%	102
\$1,000,000 or more	64	1.18%	56,140	3.43%	34
Totals:	5,443	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	1,453	13.96%	414,127	16.46%	85
1940 to 1949	587	5.64%	114,049	4.53%	124
1950 to 1959	879	8.44%	264,125	10.50%	80
1960 to 1969	918	8.82%	239,580	9.53%	93
1970 to 1979	1,563	15.02%	379,093	15.07%	100
1980 to 1989	1,220	11.72%	324,483	12.90%	91
1990 to 1999	1,489	14.30%	346,034	13.76%	104
2000 to 2009	2,009	19.30%	381,955	15.19%	127
2010 or Later	291	2.80%	51,821	2.06%	136
Totals:	10,409	100.00%	2,515,267	100.00%	

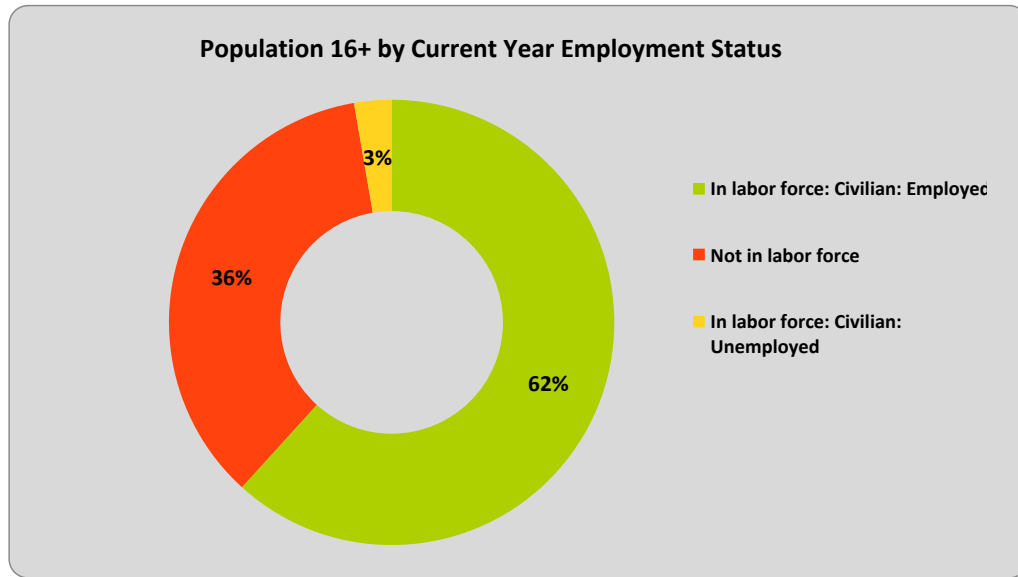
Mortgage Risk Indicator



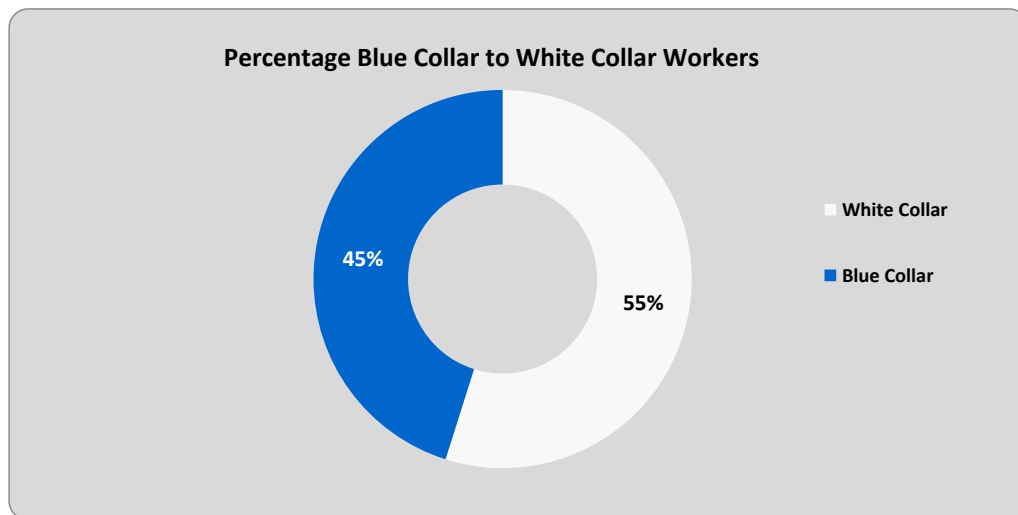
The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

The Work theme expresses several different ways of looking at the work people do within the study area.

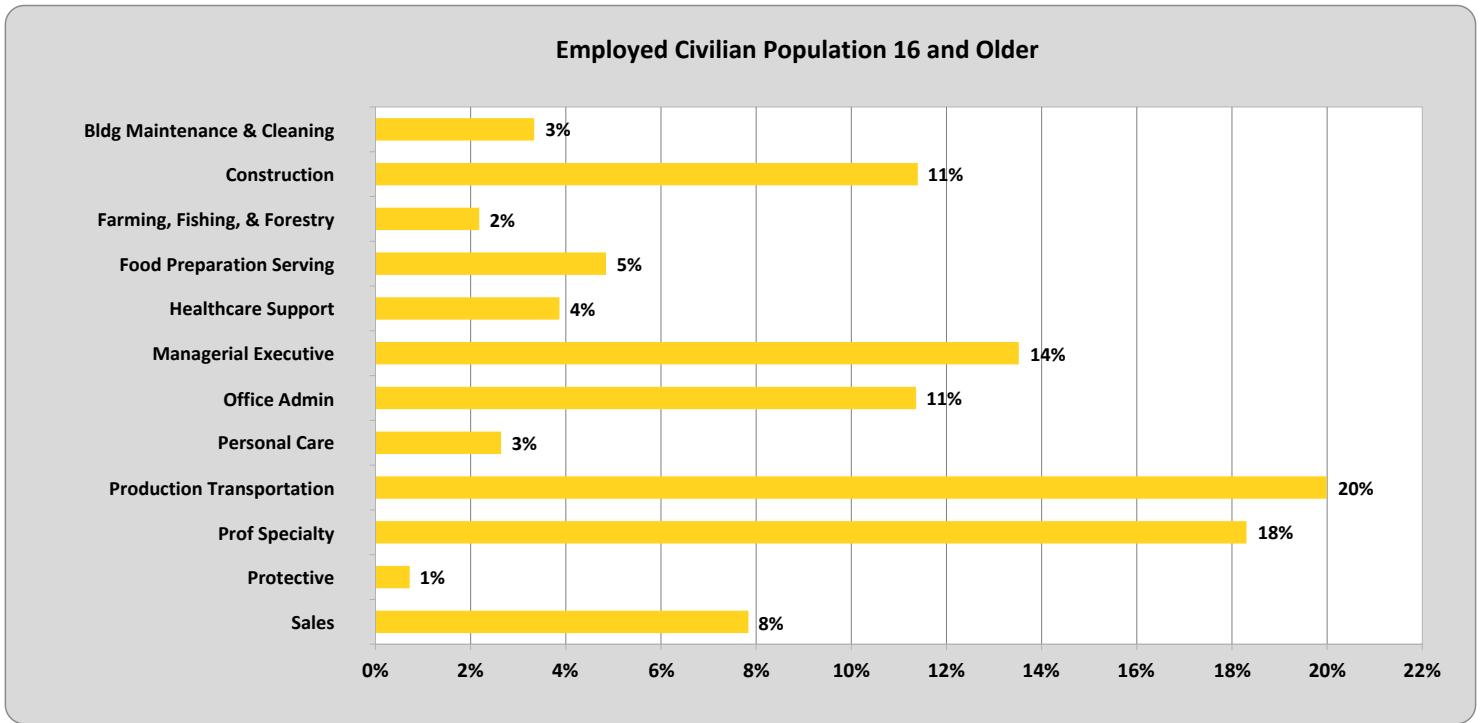
Employment Status of Population 16 and Older: 2022



	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	8,484	61.71%	3,163,650	67.77%	91
In labor force: In Armed Forces	5	0.04%	2,662	0.06%	64
Not in labor force	4,887	35.55%	1,416,810	30.35%	117
In labor force: Civilian: Unemployed	372	2.71%	85,198	1.83%	148
Blue and White Collar Workers 2022	13,748	100.00%	4,668,320	100.00%	
Employed Pop 16+ Blue/White Collar					
Blue Collar	3,828	45.12%	1,080,178	34.14%	132
White Collar	4,656	54.88%	2,083,472	65.86%	83
	8,484	100.00%	3,163,650	100.00%	

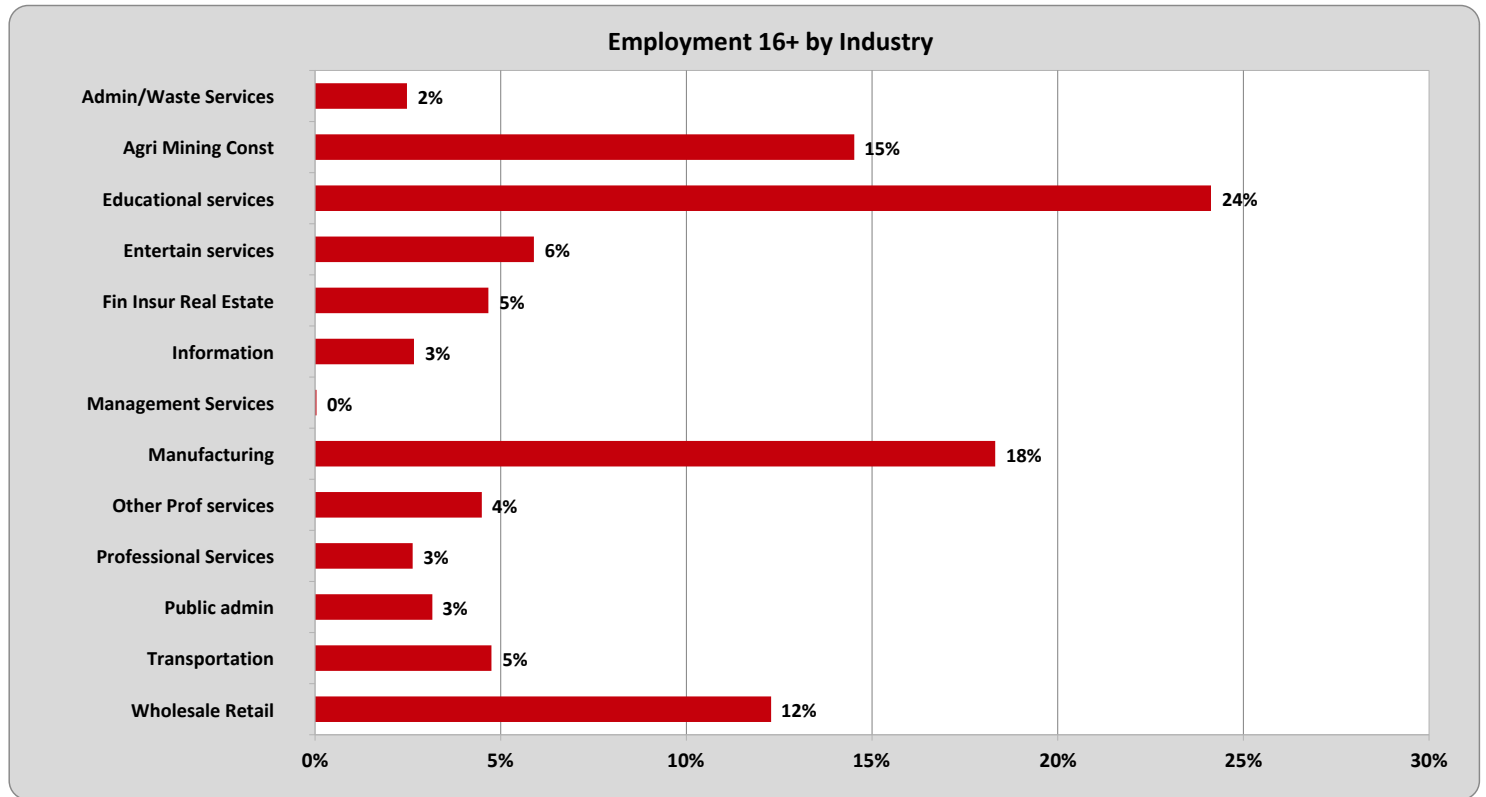


Employed Civilian Population by Occupation: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Occupation	2022		2022		
Bldg Maintenance & Cleaning	283	3.34%	101,120	3.20%	104
Construction	967	11.40%	231,720	7.32%	156
Farming, Fishing, & Forestry	185	2.18%	23,728	0.75%	291
Food Preparation Serving	411	4.84%	160,385	5.07%	96
Healthcare Support	328	3.87%	117,071	3.70%	104
Managerial Executive	1,147	13.52%	541,826	17.13%	79
Office Admin	964	11.36%	351,503	11.11%	102
Personal Care	224	2.64%	86,316	2.73%	97
Production Transportation	1,696	19.99%	435,347	13.76%	145
Prof Specialty	1,553	18.31%	765,073	24.18%	76
Protective	61	0.72%	41,562	1.31%	55
Sales	665	7.84%	307,999	9.74%	81
Totals:	8,484	100.00%	3,163,650	100.00%	
Workers 16+: Home or Away					
Worked at Home	444	5.23%	172,947	5.47%	96
Worked away from Home	8,040	94.77%	2,986,265	94.53%	100
Totals:	8,484	100.00%	3,159,212	100.00%	
Workers 16+: Transport to Work					
Bicycle	15	0.19%	23,625	0.79%	24
Car, Truck, or Van: Carpooled	650	8.09%	269,707	9.03%	90
Car, Truck, or Van: Drove Alone	6,858	85.31%	2,473,808	82.84%	103
Motorcycle	14	0.17%	5,408	0.18%	96
Other Means	87	1.08%	17,760	0.59%	182
Walked	336	4.18%	85,703	2.87%	146
Public Trans Excluding Taxi Cab	79	0.98%	108,021	3.62%	27
Taxi Cab	0	0.00%	2,233	0.07%	0
Totals:	8,039	100.00%	2,986,265	100.00%	

Employed Pop 16+ by Industry: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Industry	2022		2022		
Admin/Waste Services	210	2.48%	101,896	3.22%	77
Agri Mining Const	1,232	14.52%	260,134	8.22%	177
Educational services	2,047	24.13%	800,843	25.31%	95
Entertain services	500	5.89%	254,892	8.06%	73
Fin Insur Real Estate	396	4.67%	227,279	7.18%	65
Information	226	2.66%	52,443	1.66%	161
Management Services	2	0.02%	6,070	0.19%	12
Manufacturing	1,554	18.32%	427,451	13.51%	136
Other Prof services	381	4.49%	137,684	4.35%	103
Professional Services	223	2.63%	202,468	6.40%	41
Public admin	268	3.16%	110,288	3.49%	91
Transportation	403	4.75%	146,000	4.61%	103
Wholesale Retail	1,042	12.28%	436,202	13.79%	89
Totals:	8,484	100.00%	3,163,650	100.00%	
Work Place Population Estimates					
Workplace Employees (Full Time Employees)	5,605	91.78%	3,028,425	94.90%	97
Workplace Establishments	502	8.22%	162,855	5.10%	161
Totals:	6,107	100.00%	3,191,280	100.00%	

Work

	Study Area		State of MN		Comp Index CY
Families: Workers					
1 worker	1,149	23.99%	386,773	26.32%	91
2 workers	2,171	45.33%	714,223	48.60%	93
3 or more workers	566	11.82%	186,751	12.71%	93
No workers	903	18.86%	181,808	12.37%	152
Totals:	4,789	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	623	7.75%	115,072	3.85%	201
5 to 9 minutes	1,492	18.56%	364,305	12.20%	152
10 to 14 minutes	1,252	15.57%	437,138	14.64%	106
15 to 19 minutes	1,285	15.98%	481,534	16.12%	99
20 to 24 minutes	945	11.76%	441,524	14.79%	80
25 to 29 minutes	423	5.26%	213,807	7.16%	73
30 to 34 minutes	762	9.48%	373,738	12.52%	76
35 to 39 minutes	133	1.65%	92,192	3.09%	54
40 to 44 minutes	196	2.44%	108,641	3.64%	67
45 to 59 minutes	274	3.41%	198,737	6.66%	51
60 to 89 minutes	390	4.85%	112,896	3.78%	128
90 or more minutes	264	3.28%	46,681	1.56%	210
Totals:	8,039	100.00%	2,986,265	100.00%	

Supporting Information

Interpreting the Report

The FullInsite report is formatted to help you interpret data at a glance.

Change over time: Several trend tables have a column indicating a change over time. Generally, these tables begin with the last census, include the current year estimate, a five year projection and if available, a 10 year forecast. The data in each cell represents a percentage change up or down.

Color Coding: Both the "Change over Time" and "Comparative Indexes" columns are color coded to easily spot any change and the direction of that change.

Change:	Increasing	Stable	Declining
Index:	Above Ave	Ave	Below Ave.

Variable Definitions

Full variable definitions can be found in the MI Demographic Reference Guide. Download it free from the Help/Documents menu located on the map screen of your study area on the MissionInsite website.

Indexes: Some variables will have a column called "Comparative Index." An index is an easy way to compare a study area with a larger area. For this report, all comparisons are with the state or states within which the study area falls. The indexes can be interpreted as follows.

- Indexes of 100 mean the study area variable is the same as its base area.
- Indexes greater than 100 mean the study area variable is above the base area. The higher the number, the greater it is above the base.
- Indexes less than 100 mean the study area variable is below the base area. The lower the number, the greater it is below the base.

Support

If you need support with this report, please email MissionInsite at misupport@missioninsite.com.