

# The FullInsite Report

Prepared for: Diocese of St. Cloud  
Study area: Harvest of Hope 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

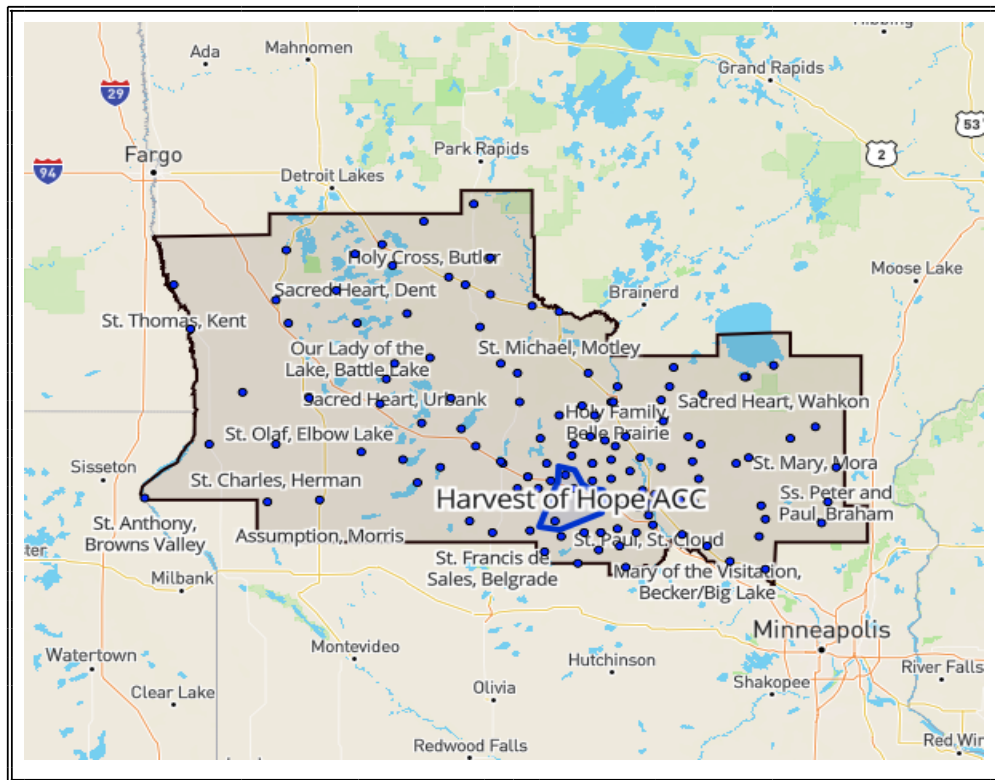
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

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

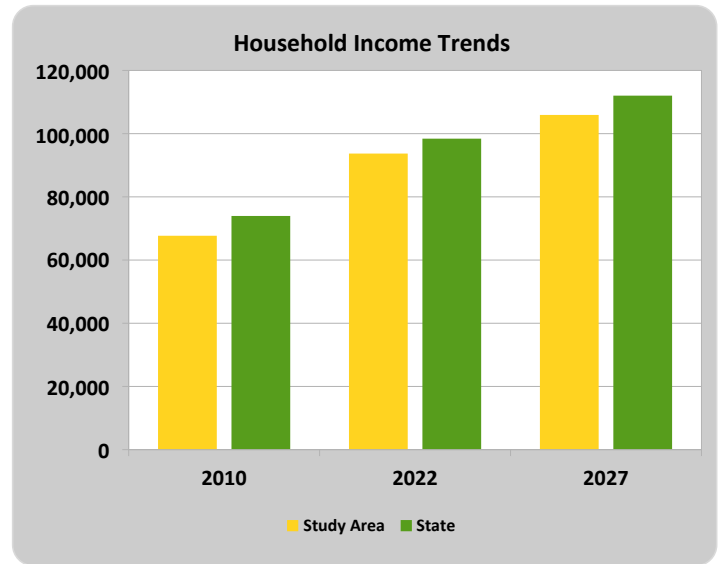
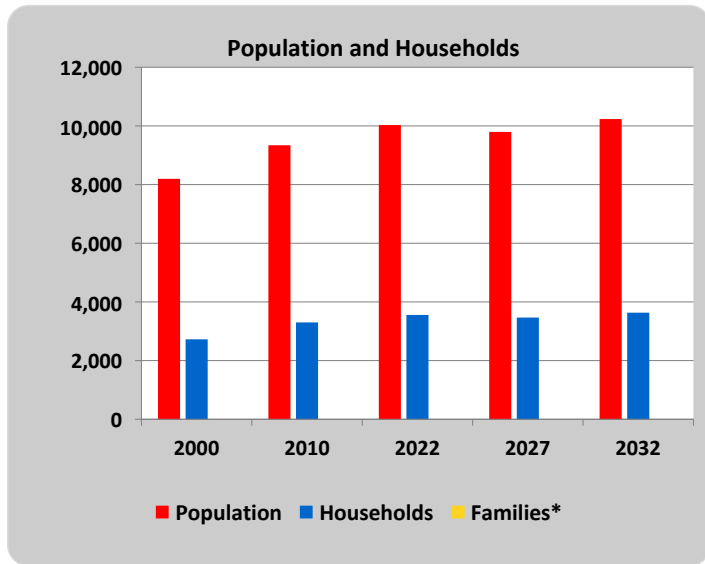
1	<b>Population Change</b> In the 10 year future, how is the population in this area expected to change? <small>(See the Population Theme)</small>	<div>Significant Decline</div> <div>Moderate Decline</div> <div>Little Change</div> <div>Moderate Growth</div> <div>Significant Growth</div>
2	<b>Household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

# TrendView

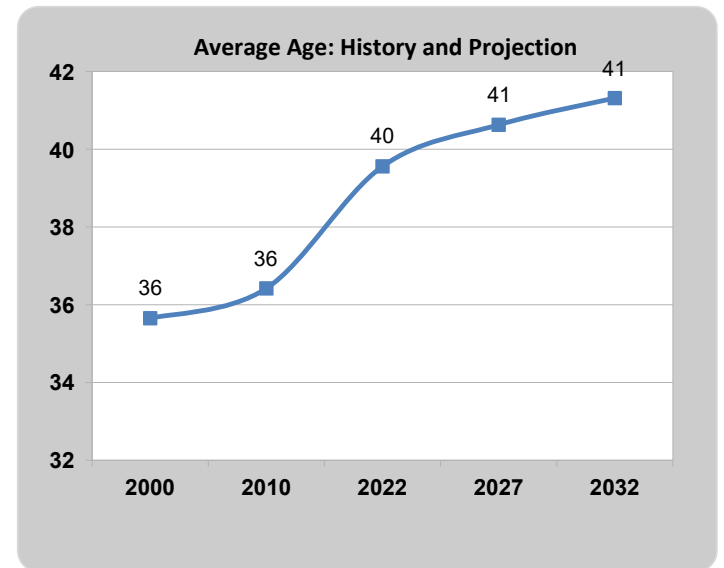
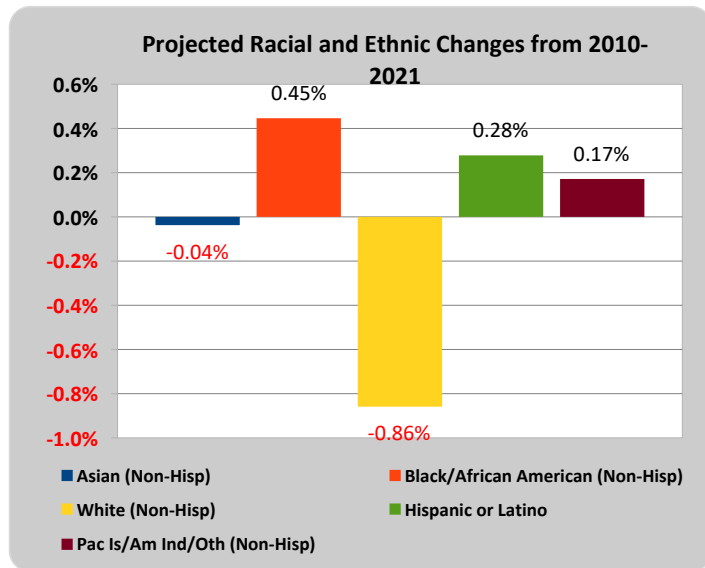
## Significant Demographic Estimates and Projections

Prepared for: Diocese of St. Cloud  
Study Area: Harvest of Hope 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

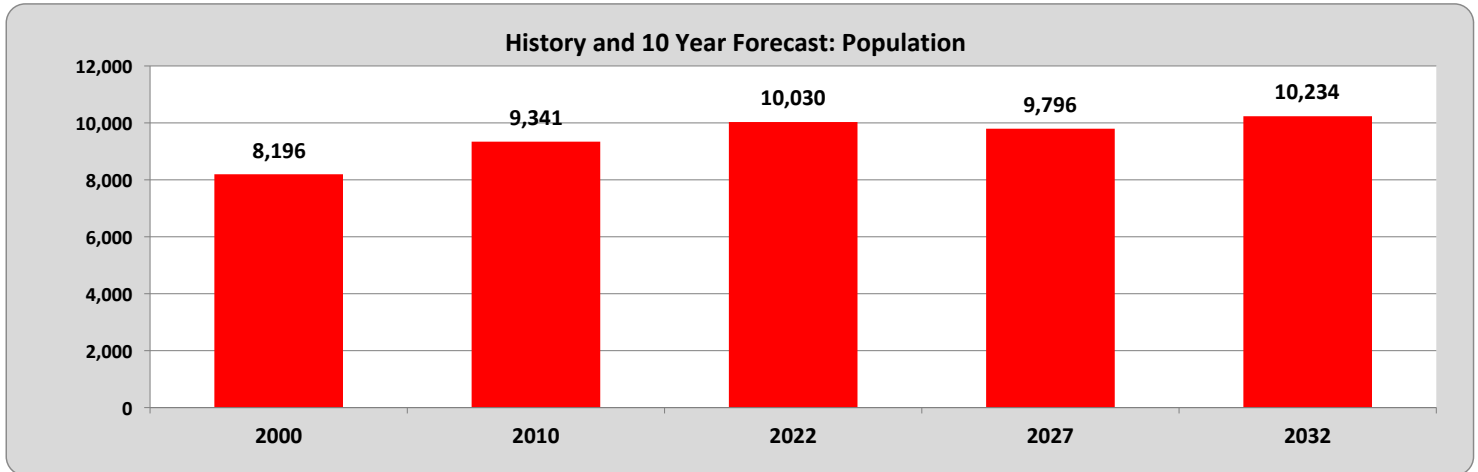
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### People and Change

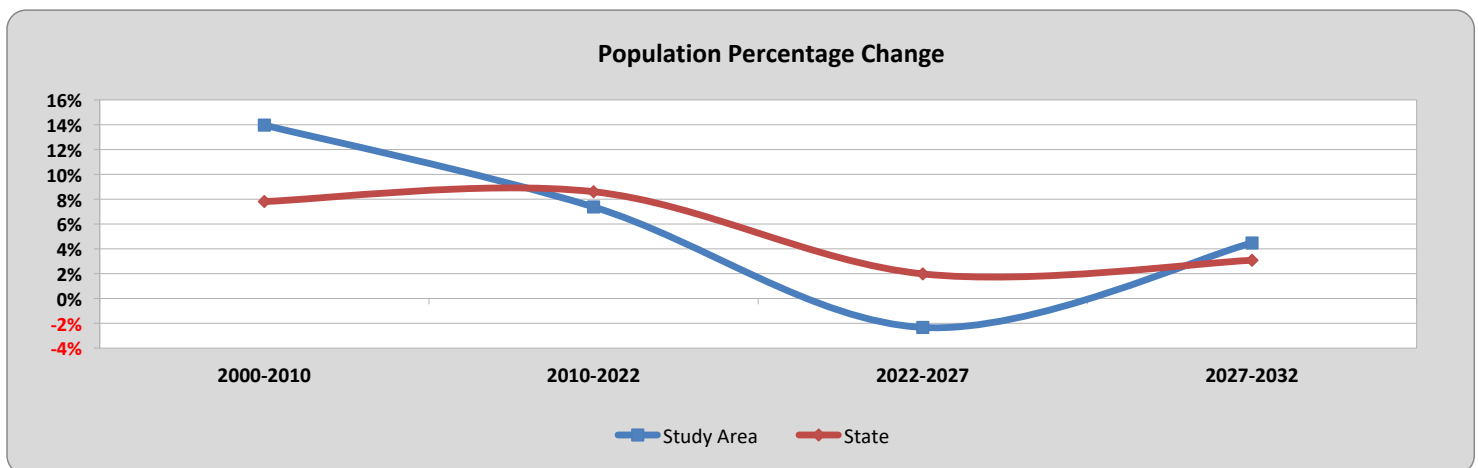
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

#### Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2022	2027	2032
Study Area Population	8,196	9,341	10,030	9,796	10,234
Population Change		1,145	689	-234	438
Percent Change		13.97%	7.38%	-2.33%	4.47%
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%

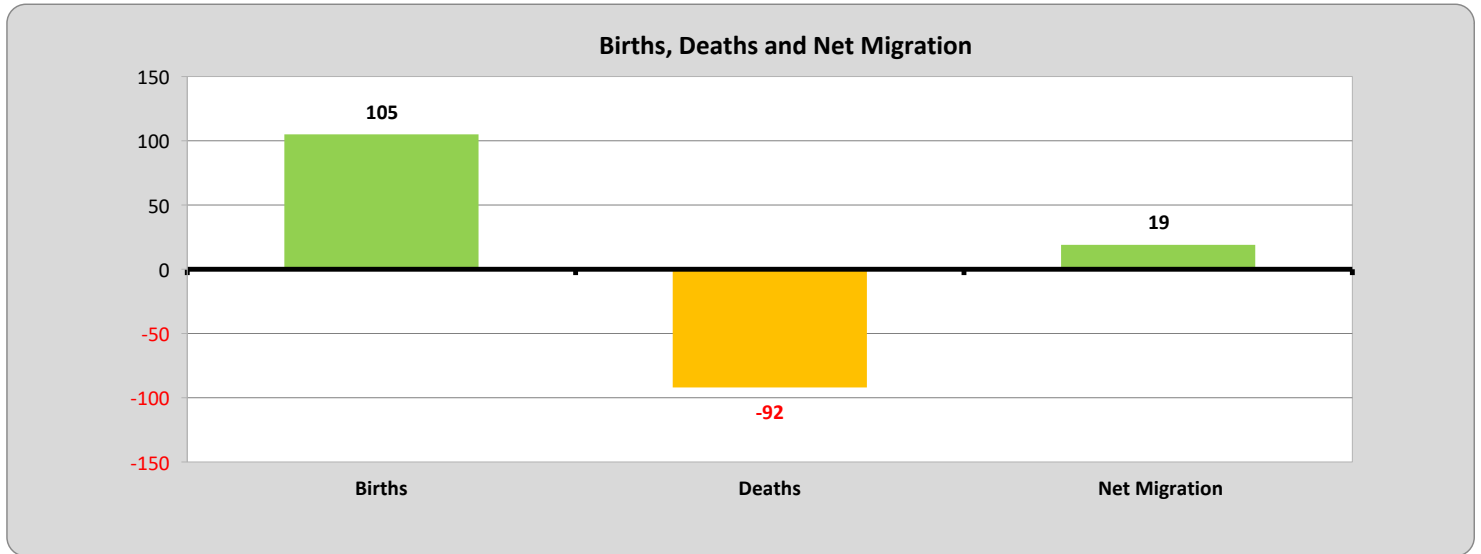
#### Projected Percentage Population Change: Comparison of Study Area to State



## People and Change

Recent 8 Quarter History	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	9,928	9,926	9,938	9,972	9,997	9,984	10,006	10,027
Change		-2	12	34	25	-13	22	21
Percent Change		-0.02%	0.12%	0.34%	0.25%	-0.13%	0.22%	0.21%
Seasonal Population	4	136	319	258	41	120	319	239
Change		132	183	-61	-217	79	199	-80
Percent Change		3300.00%	134.56%	-19.12%	-84.11%	192.68%	165.83%	-25.08%
Transient Population	42	1	11	16	9	65	241	190
Change		-41	10	5	-7	56	176	-51
Percent Change		-97.62%	1000.00%	45.45%	-43.75%	622.22%	270.77%	-21.16%

### Factors Effecting Population Change: Prior 12 Months

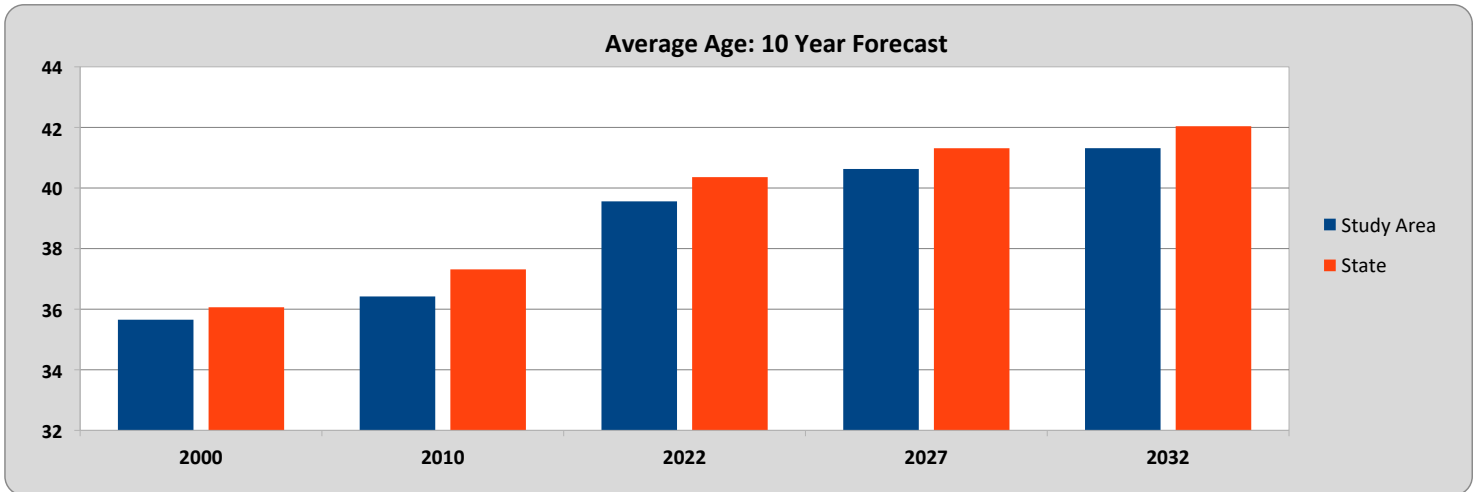


	2022
Factors Effecting Population Change	
Births	105
Deaths	92
Net Migration	19
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	4,399	47.09%	4,753	47.39%	4,652	47.49%	4,886	47.74%	0.35%
Male	4,942	52.91%	5,277	52.61%	5,144	52.51%	5,348	52.26%	-0.35%
<b>Totals:</b>	<b>9,341</b>	<b>100.00%</b>	<b>10,030</b>	<b>100.00%</b>	<b>9,796</b>	<b>100.00%</b>	<b>10,234</b>	<b>100.00%</b>	

## People by Age

### Average Age with State Comparison

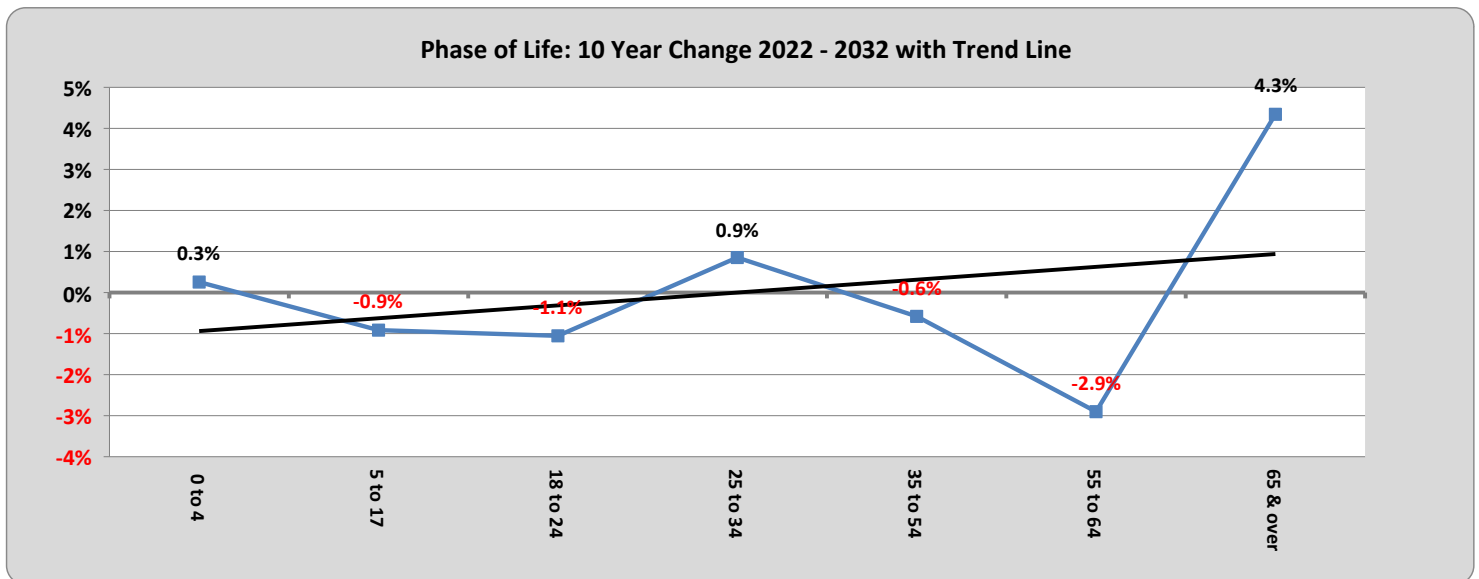


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	35.65	36.42	39.56	40.63	41.31
Average Age Change		0.77	3.14	1.07	0.69
Percent Change		2.15%	8.62%	2.70%	1.69%
Median Age	32	35	37	38	38

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

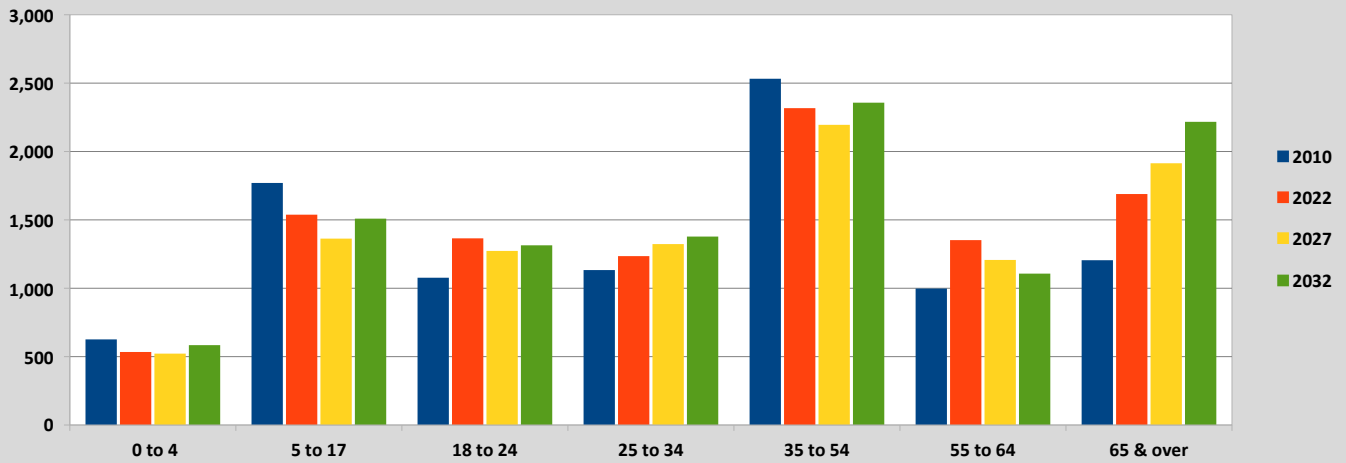
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



## People by Age

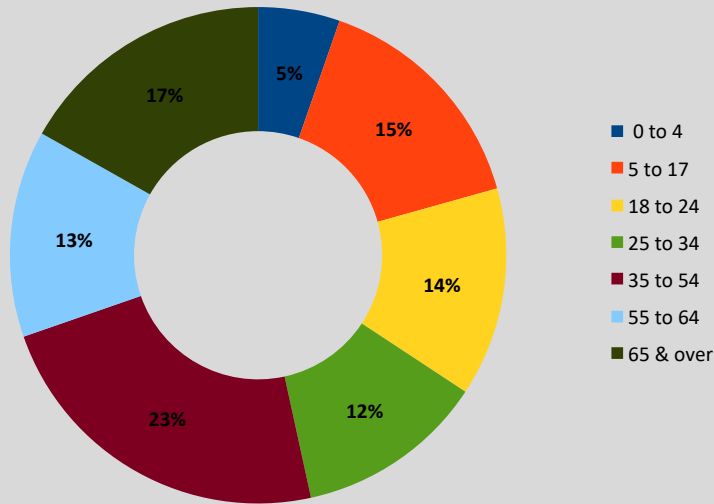
### Phase of Life

Phase of Life Trends



### Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

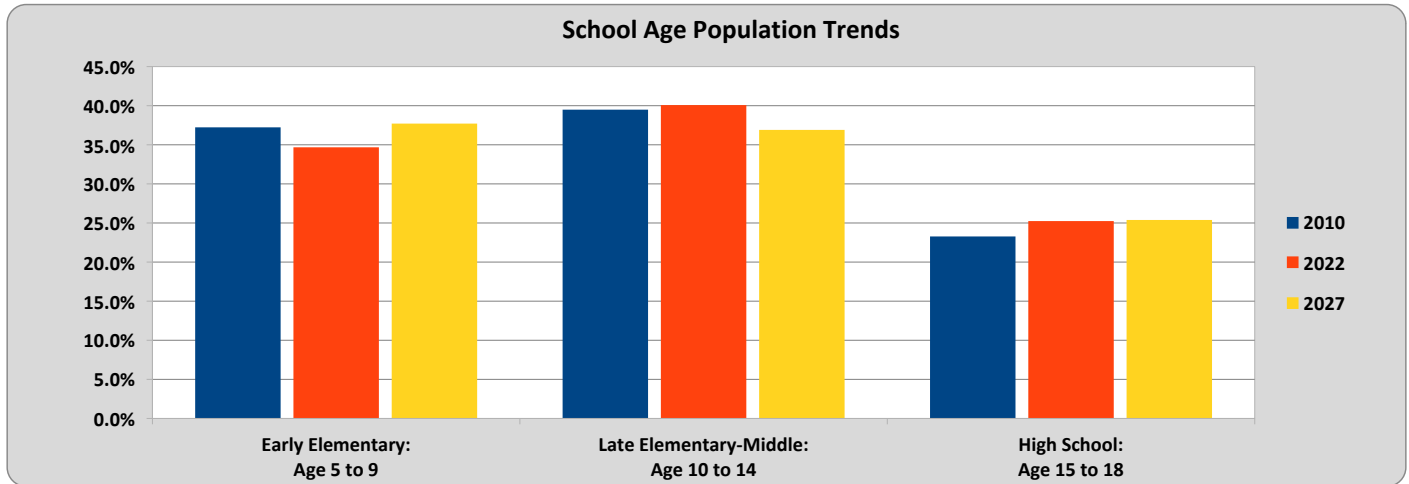


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	626	6.70%	534	5.32%	522	5.33%	584	5.58%	0.26%
Required Formal Schooling: Ages 5 to 17	1,770	18.95%	1,538	15.33%	1,363	13.91%	1,509	14.42%	-0.92%
College/Career Starts: Ages 18 to 24	1,077	11.53%	1,365	13.61%	1,273	12.99%	1,314	12.55%	-1.05%
Singles and Young Families: Ages 25 to 34	1,133	12.13%	1,235	12.31%	1,323	13.50%	1,378	13.17%	0.85%
Families/Empty Nesters: Ages 35 to 54	2,532	27.11%	2,317	23.10%	2,195	22.40%	2,357	22.52%	-0.58%
Enrich Years Singles/Couples: Ages 55 to 64	998	10.68%	1,352	13.48%	1,207	12.32%	1,107	10.58%	-2.90%
Retirement Opportunities: Age 65 and over	1,205	12.90%	1,689	16.84%	1,914	19.54%	2,217	21.18%	4.34%
<b>Totals:</b>	<b>9,341</b>	<b>100.00%</b>	<b>10,030</b>	<b>100.00%</b>	<b>9,797</b>	<b>100.00%</b>	<b>10,466</b>	<b>100.00%</b>	

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

## People by Age

### School Age Population Trends



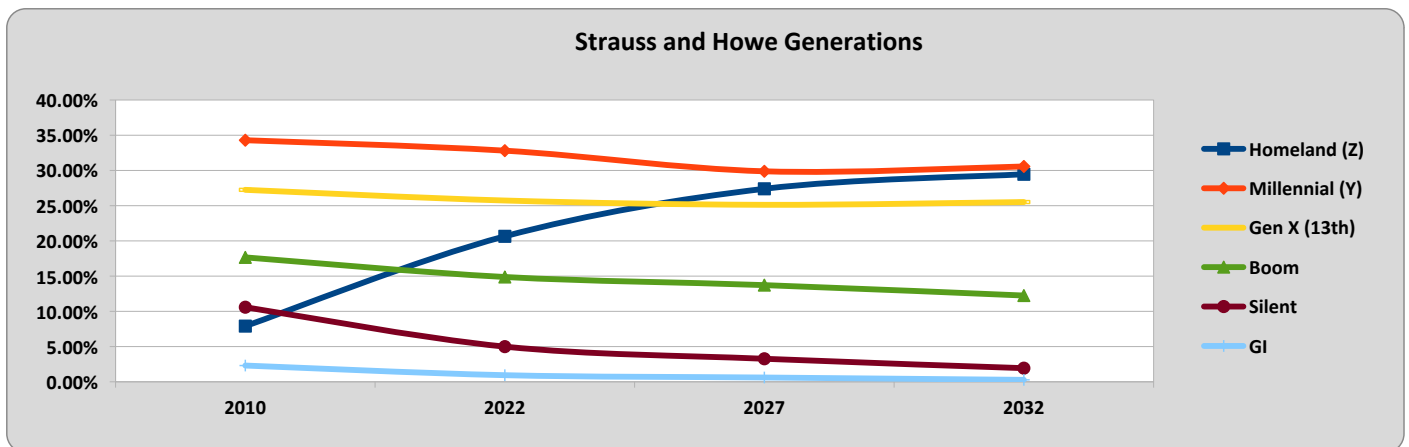
	Study Area							MN		Comp Index CY	
	2010		2022		2027		5 Yr Chg	2010	2022		2027
School Age Population Trends											
Early Elem: 5 to 9	659	37.23%	533	34.68%	514	37.71%	3.03%	38.29%	38.28%	37.85%	91
Late Elem-Mid: 10 to 14	699	39.49%	616	40.08%	503	36.90%	-3.17%	37.95%	37.46%	38.52%	107
High School: 15 to 17	412	23.28%	388	25.24%	346	25.39%	0.14%	23.77%	24.26%	23.63%	104
Totals:	1,770	100.00%	1,537	100.00%	1,363	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	738	7.90%	2,071	20.65%	2,632	27.40%	2,779	29.46%
Millennial (Y)	Hero	1982	2004	3,202	34.29%	3,290	32.81%	2,871	29.88%	2,884	30.57%
Gen X (13th)	Nomad	1961	1981	2,544	27.25%	2,581	25.73%	2,414	25.12%	2,407	25.52%
Boom	Prophet	1946	1960	1,649	17.66%	1,492	14.88%	1,318	13.72%	1,155	12.24%
Silent	Artist	1925	1945	989	10.59%	500	4.99%	314	3.27%	183	1.93%
GI	Hero	1901	1924	215	2.31%	94	0.94%	58	0.61%	26	0.28%
Totals:				9,337	100.00%	10,028	100.00%	9,607	100.00%	9,434	100.00%

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

### Generations as Percentage of the Population Trends

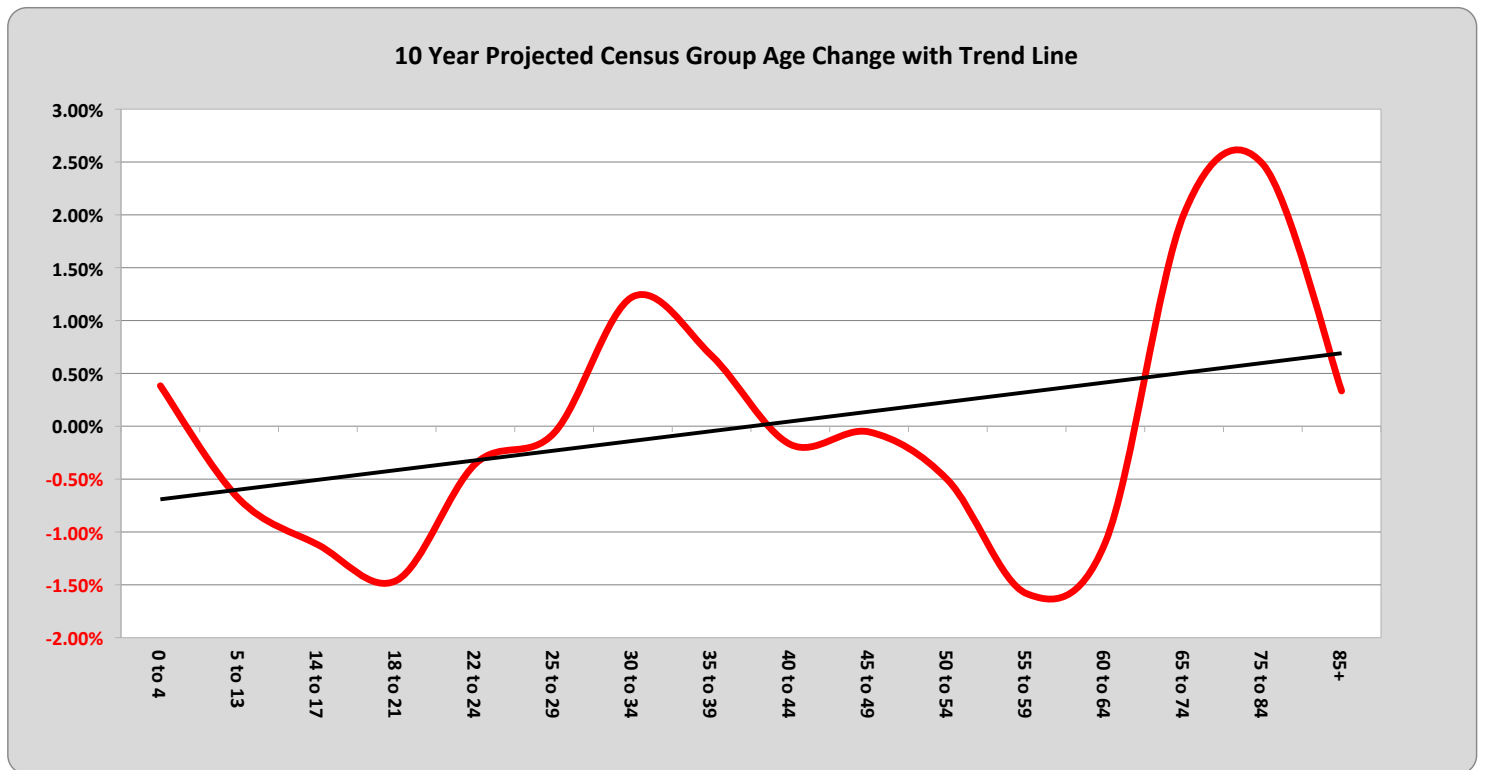




## People by Age

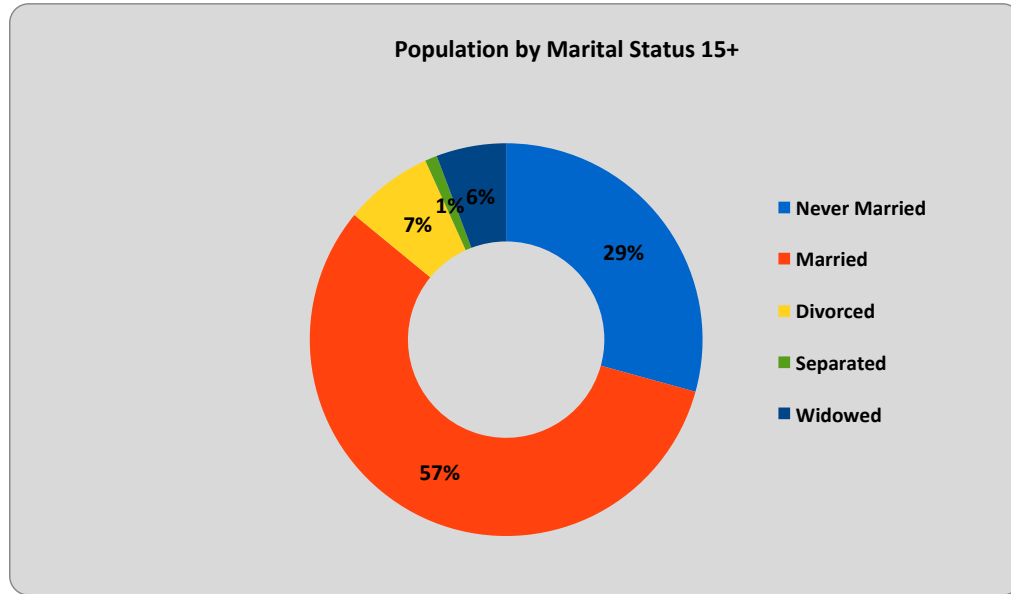
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	626	6.70%	534	5.32%	522	5.33%	584	5.71%	0.38%
5 to 13	1,233	13.20%	1,013	10.10%	915	9.34%	963	9.41%	-0.69%
14 to 17	537	5.75%	525	5.23%	448	4.57%	421	4.11%	-1.12%
18 to 21	704	7.54%	850	8.48%	769	7.85%	718	7.02%	-1.46%
22 to 24	373	3.99%	514	5.13%	504	5.14%	488	4.77%	-0.36%
25 to 29	586	6.27%	665	6.63%	686	7.00%	672	6.57%	-0.06%
30 to 34	547	5.86%	570	5.68%	636	6.49%	707	6.91%	1.23%
35 to 39	546	5.85%	577	5.75%	546	5.57%	657	6.42%	0.67%
40 to 44	606	6.49%	571	5.69%	555	5.66%	565	5.52%	-0.17%
45 to 49	728	7.80%	568	5.66%	558	5.70%	574	5.61%	-0.05%
50 to 54	651	6.97%	600	5.98%	537	5.48%	560	5.47%	-0.51%
55 to 59	564	6.04%	691	6.89%	568	5.80%	543	5.31%	-1.58%
60 to 64	434	4.65%	662	6.60%	639	6.52%	563	5.50%	-1.10%
65 to 74	589	6.31%	993	9.90%	1,116	11.39%	1,219	11.91%	2.01%
75 to 84	391	4.19%	508	5.07%	608	6.21%	772	7.54%	2.48%
85+	224	2.40%	188	1.87%	190	1.94%	226	2.21%	0.33%
Totals:	9,339	100.00%	10,029	100.00%	9,797	100.00%	10,232	100.00%	

### Age Category Changes



# People by Household Type and Marital Status

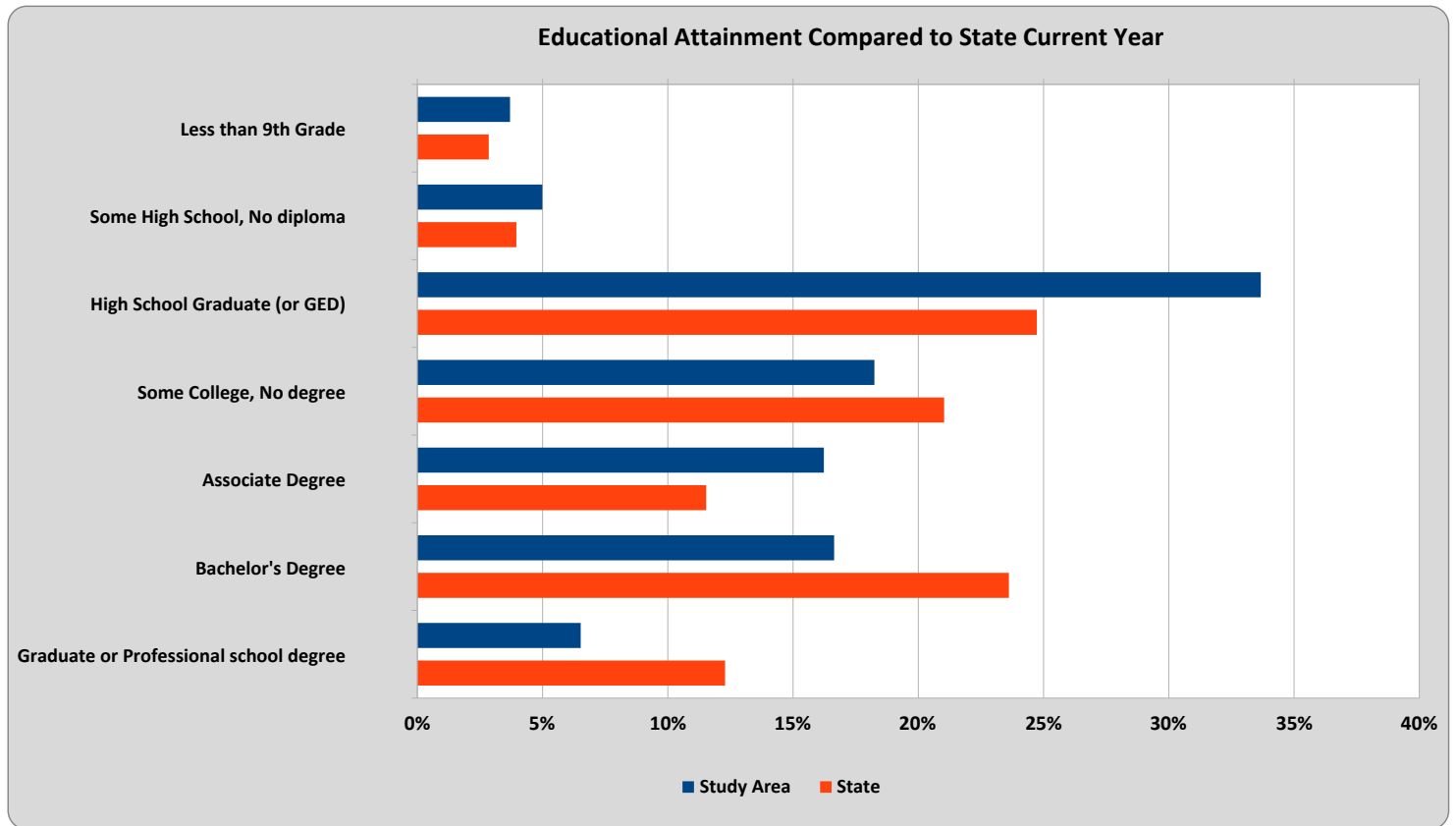
## Population by Household Type



	Study Area							State of MN		Comp Index
	2010		2022		2027		5 Yr Chg	2022		CY
<b>Population by Household Type Trends</b>										
Population in Family Households	7,712	82.56%	8,304	82.79%	8,107	82.75%	-0.04%	4,595,292	79.78%	104
Population in Non-Family Households	1,037	11.10%	1,110	11.07%	1,080	11.02%	-0.04%	1,022,377	17.75%	62
Population in Group Quarters	592	6.34%	616	6.14%	610	6.23%	0.08%	142,618	2.48%	248
<b>Totals:</b>	<b>9,341</b>	<b>100.00%</b>	<b>10,030</b>	<b>100.00%</b>	<b>9,797</b>	<b>100.00%</b>		<b>5,760,287</b>	<b>100.00%</b>	
<b>Population by Marital Status 15+</b>										
Never Married	2,237	29.90%	2,443	29.28%	2,282	27.64%	-1.64%	1,474,420	31.17%	94
Married	4,449	59.46%	4,729	56.67%	4,775	57.83%	1.16%	2,503,903	52.93%	107
Divorced	323	4.32%	610	7.31%	627	7.59%	0.28%	467,009	9.87%	74
Separated	44	0.59%	83	0.99%	69	0.84%	-0.16%	48,392	1.02%	97
Widowed	429	5.73%	480	5.75%	504	6.10%	0.35%	237,036	5.01%	115
<b>Totals:</b>	<b>7,482</b>	<b>100.00%</b>	<b>8,345</b>	<b>100.00%</b>	<b>8,257</b>	<b>100.00%</b>		<b>4,730,760</b>	<b>100.00%</b>	
<b>Population by Marital Status Single Female 15+</b>										
Divorced	130	10.93%	328	21.75%				259,013	23.03%	94
Never Married	679	57.11%	780	51.72%				679,053	60.38%	86
Widowed	380	31.96%	400	26.53%				186,610	16.59%	160
<b>Totals:</b>	<b>1,189</b>	<b>100.00%</b>	<b>1,508</b>	<b>100.00%</b>				<b>1,124,676</b>	<b>100.00%</b>	
<b>Population by Marital Status Single Male 15+</b>										
Divorced	194	10.77%	283	13.98%				207,996	19.74%	71
Never Married	1,558	86.51%	1,663	82.12%				795,367	75.48%	109
Widowed	49	2.72%	79	3.90%				50,426	4.79%	82
<b>Totals:</b>	<b>1,801</b>	<b>100.00%</b>	<b>2,025</b>	<b>100.00%</b>				<b>1,053,789</b>	<b>100.00%</b>	
<b>Population by Group Quarters</b>										
Institutionalized	81	13.68%	80	13.54%				55,610	42.08%	32
Non-institutionalized: College	449	75.84%	449	75.97%				50,430	38.16%	199
Non-institutionalized: Military	0	0.00%	0	0.00%				0	0.00%	0
Non-institutionalized: Other	62	10.47%	62	10.49%				26,121	19.76%	53
<b>Totals:</b>	<b>592</b>	<b>100.00%</b>	<b>591</b>	<b>100.00%</b>				<b>132,161</b>	<b>100.00%</b>	

## People by Education and School Enrollment

### Population by Educational Attainment: 25+

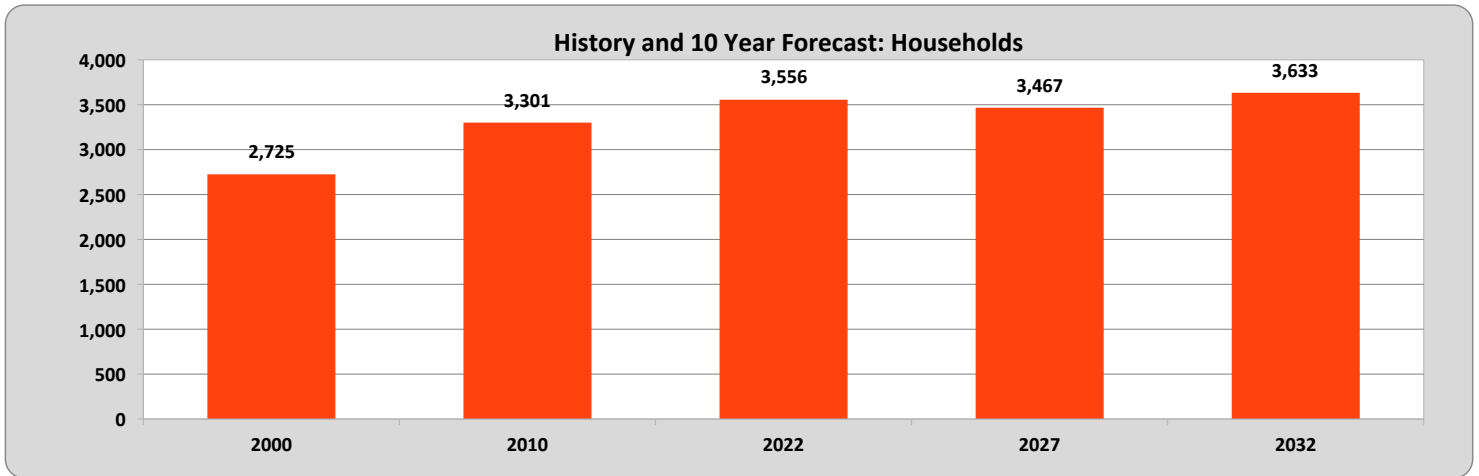


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Population by Educational Attainment: 25+									
Less than 9th grade	438	7.47%	244	3.70%	247	3.72%	0.02%	2.85%	130
Some High School, No diploma	313	5.33%	329	4.99%	318	4.79%	-0.20%	3.95%	126
High School Graduate (or GED)	2,248	38.32%	2,220	33.67%	2,173	32.74%	-0.94%	24.73%	136
Some College, No degree	1,253	21.36%	1,203	18.25%	1,217	18.33%	0.09%	21.03%	87
Associate Degree	634	10.81%	1,070	16.23%	1,071	16.13%	-0.09%	11.53%	141
Bachelor's Degree	685	11.68%	1,097	16.64%	1,148	17.29%	0.66%	23.62%	70
Graduate or Professional School	296	5.05%	430	6.52%	464	6.99%	0.47%	12.29%	53
Totals:	5,867	100.00%	6,593	100.00%	6,638	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			665	31.49%					
Kindergarten/Elementary School			1,256	59.47%					
Nursery School/Preschool			191	9.04%					
Totals:			2,112	100.00%					

## Households and Change

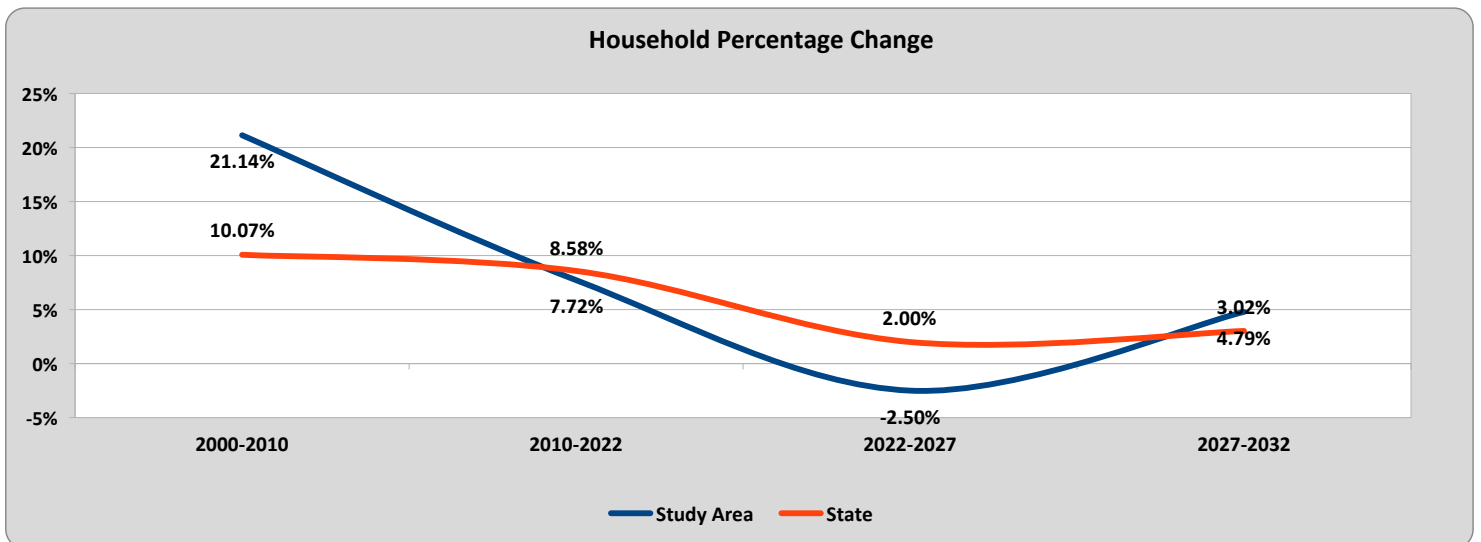
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

### Household History with 5 and 10 Year Projected Change



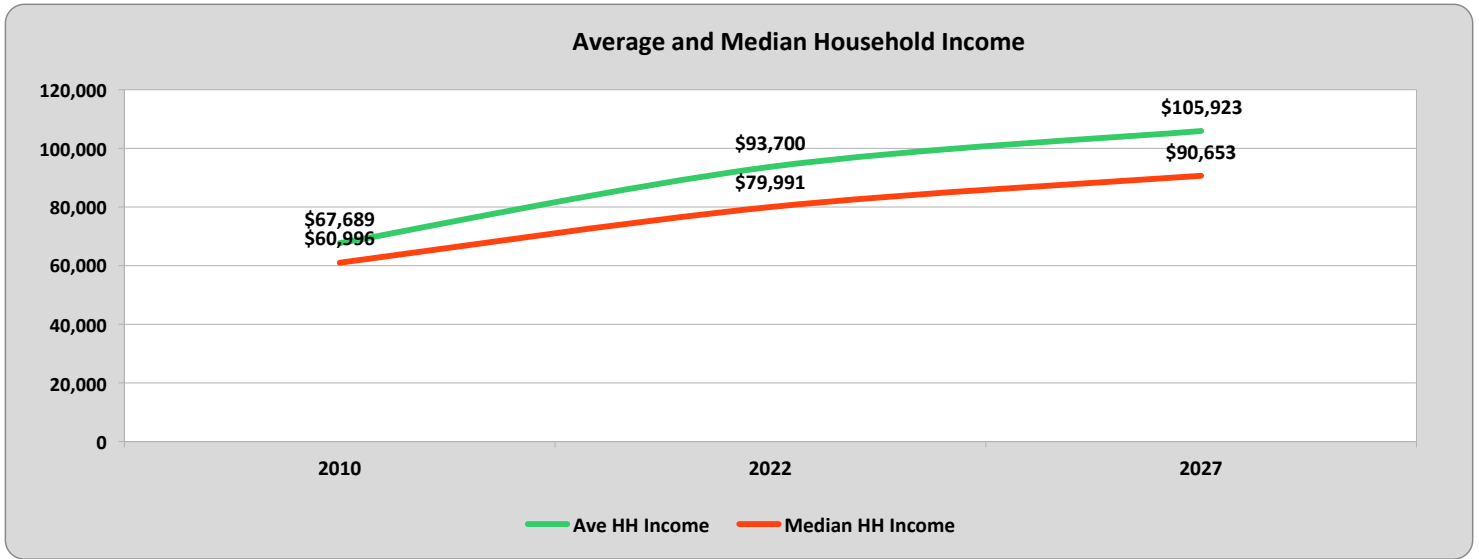
Household Trends	2000	2010	2022	2027	2032
Study Area Households	2,725	3,301	3,556	3,467	3,633
Households Change		576	255	-89	166
Percent Change		21.14%	7.72%	-2.50%	4.79%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	3.01	2.83	2.82	2.83	2.82
Population / Households Change		-0.18	-0.01	0.00	-0.01
Percent Change		-5.92%	-0.32%	0.17%	-0.30%

### Projected Percentage Household Change: Comparison of Study Area to State



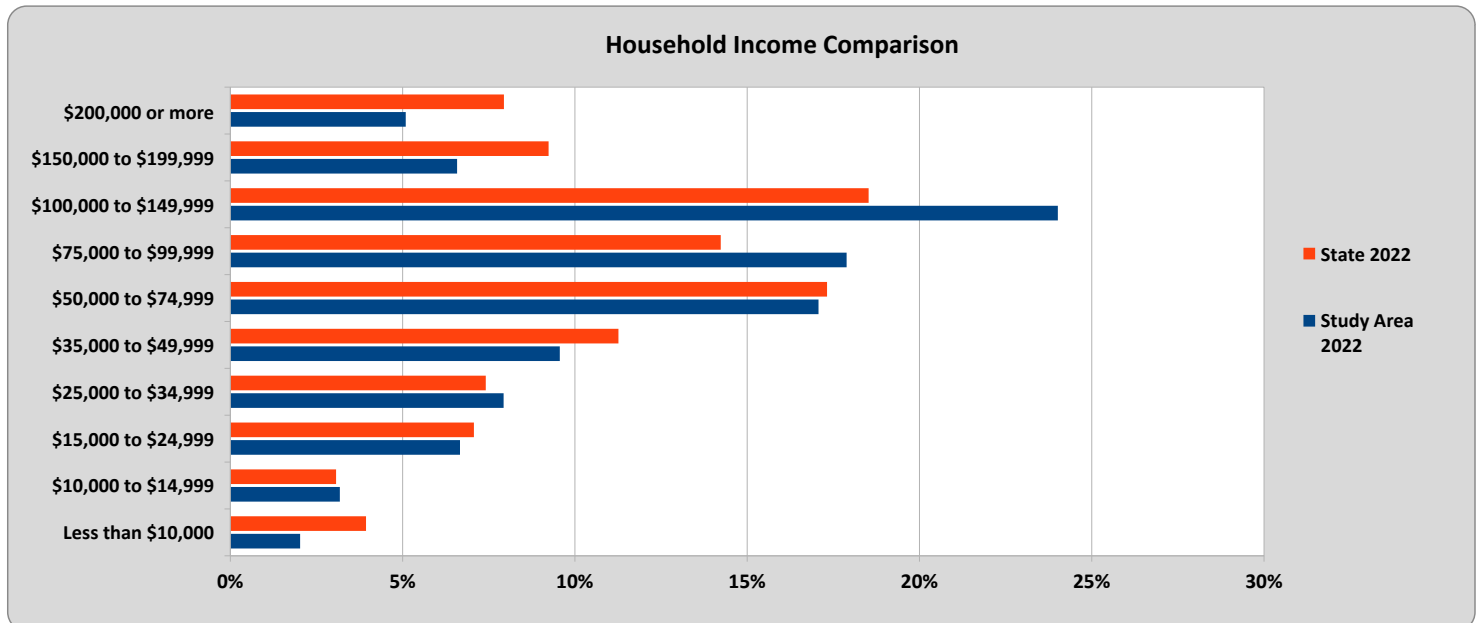
# Households by Income

## Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	67,689	93,700	105,923
Households Change		26,010	12,223
Percent Change		38.43%	13.04%
Study Area: Median HH Income	60,996	79,991	90,653
Per Capita Income	23,921	33,220	37,488
Per Capita Income Change		9,299	4,268
Percent Change		38.88%	12.85%
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	92	95	95

## Current Year Estimated Household Income Comparison to State

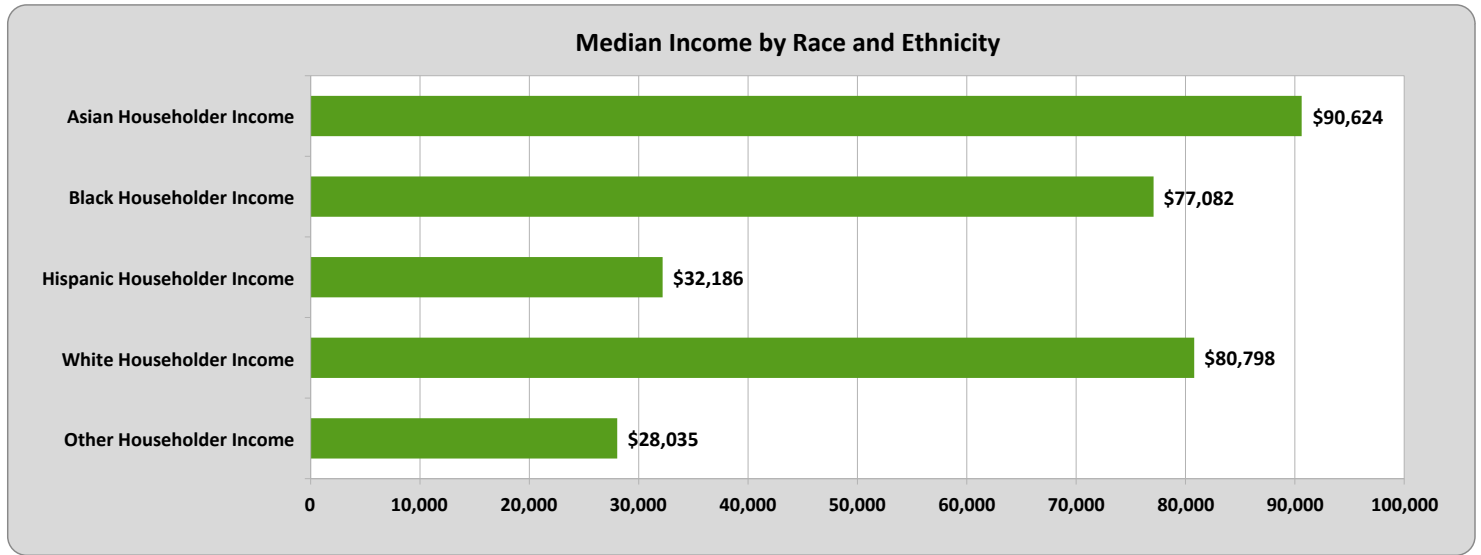


## Households by Income

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Household Income Forecast by Category									
Less than \$10,000	127	3.85%	72	2.02%	68	1.96%	-0.06%	3.94%	51
\$10,000 to \$14,999	143	4.33%	113	3.18%	61	1.76%	-1.42%	3.07%	104
\$15,000 to \$24,999	260	7.88%	237	6.66%	205	5.91%	-0.75%	7.07%	94
\$25,000 to \$34,999	290	8.79%	282	7.93%	202	5.83%	-2.10%	7.41%	107
\$35,000 to \$49,999	472	14.30%	340	9.56%	305	8.80%	-0.76%	11.26%	85
\$50,000 to \$74,999	815	24.69%	607	17.07%	560	16.15%	-0.92%	17.32%	99
\$75,000 to \$99,999	621	18.81%	636	17.89%	531	15.32%	-2.57%	14.23%	126
\$100,000 to \$149,999	435	13.18%	854	24.02%	861	24.83%	0.82%	18.52%	130
\$150,000 to \$199,999	66	2.00%	234	6.58%	409	11.80%	5.22%	9.24%	71
\$200,000 or more	72	2.18%	181	5.09%	265	7.64%	2.55%	7.94%	64
<b>Totals:</b>	<b>3,301</b>	<b>100.00%</b>	<b>3,556</b>	<b>100.00%</b>	<b>3,467</b>	<b>100.00%</b>		<b>100.00%</b>	
Family Income Forecast by Category									
Less than \$10,000			20	0.76%	16	0.62%	-0.0013487	2.16%	35
\$10,000 to \$14,999			42	1.59%	38	1.48%	-0.11%	1.41%	113
\$15,000 to \$24,999			82	3.10%	77	2.99%	-0.11%	4.04%	77
\$25,000 to \$34,999			131	4.96%	152	5.91%	0.95%	5.47%	91
\$35,000 to \$49,999			217	8.21%	208	8.08%	-0.13%	9.36%	88
\$50,000 to \$74,999			470	17.78%	454	17.64%	-0.14%	16.54%	107
\$75,000 to \$99,999			537	20.32%	519	20.17%	-0.15%	15.62%	130
\$100,000 to \$149,999			757	28.64%	736	28.60%	-0.04%	22.73%	126
\$150,000 to \$199,999			213	8.06%	205	7.97%	-0.09%	12.04%	67
\$200,000 or more			174	6.58%	168	6.53%	-0.05%	10.62%	62
<b>Totals:</b>			<b>2,643</b>	<b>100.00%</b>	<b>2,573</b>	<b>100.00%</b>		<b>100.00%</b>	
Non-family Income Forecast by Category									
Less than \$10,000			24	2.62%	21	2.35%	-0.27%	5.04%	52
\$10,000 to \$14,999			36	3.93%	20	2.24%	-1.70%	3.91%	101
\$15,000 to \$24,999			70	7.65%	59	6.60%	-1.05%	8.49%	90
\$25,000 to \$34,999			57	6.23%	39	4.36%	-1.87%	6.33%	98
\$35,000 to \$49,999			92	10.05%	85	9.51%	-0.55%	12.36%	81
\$50,000 to \$74,999			153	16.72%	147	16.44%	-0.28%	18.13%	92
\$75,000 to \$99,999			162	17.70%	138	15.44%	-2.27%	14.07%	126
\$100,000 to \$149,999			214	23.39%	217	24.27%	0.88%	17.05%	137
\$150,000 to \$199,999			59	6.45%	102	11.41%	4.96%	7.92%	81
\$200,000 or more			48	5.25%	66	7.38%	2.14%	6.71%	78
<b>Totals:</b>			<b>915</b>	<b>100.00%</b>	<b>894</b>	<b>100.00%</b>		<b>100.00%</b>	
Household Income									
Median			79,991		90,653		10662	74,901	107
Family Median			91,735		91,449		-286	92,608	99

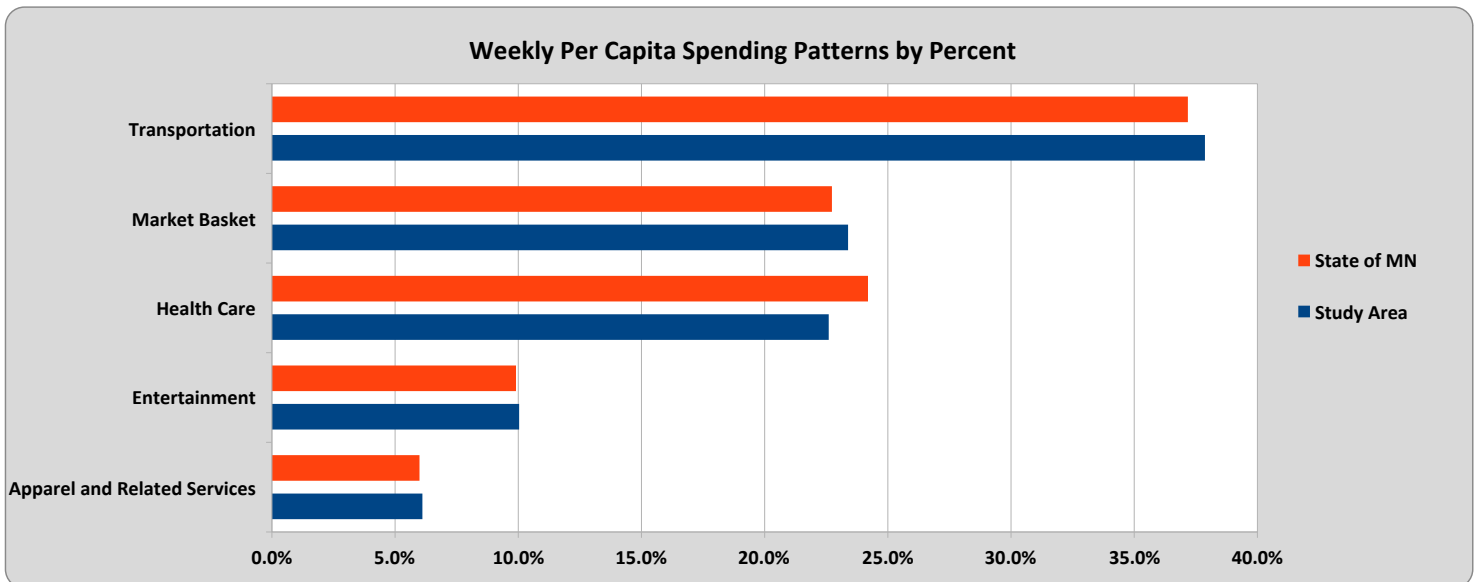
## Households by Income

### Median Income by Race and Ethnicity: 2022



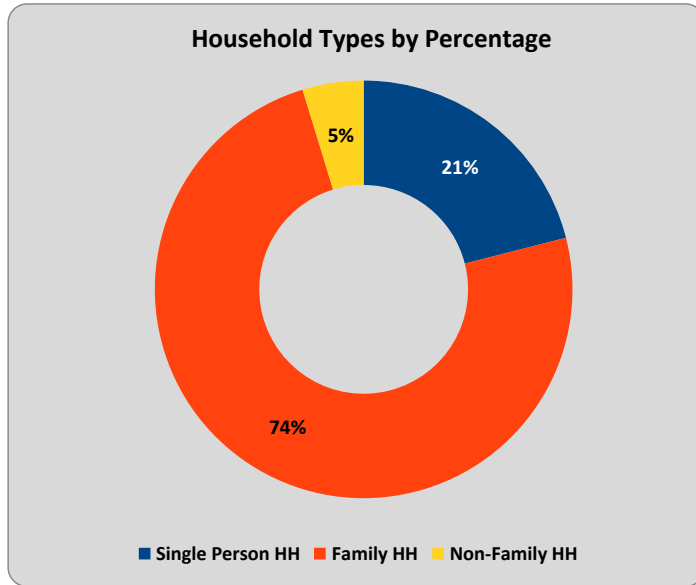
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	90,624	82,659	110
Black Householder Income	77,082	43,777	176
Hispanic Householder Income	32,186	56,550	57
White Householder Income	80,798	78,973	102
Other Householder Income	28,035	55,165	51

### Spending Patterns: Weekly Per Capita Consumer Expenditures

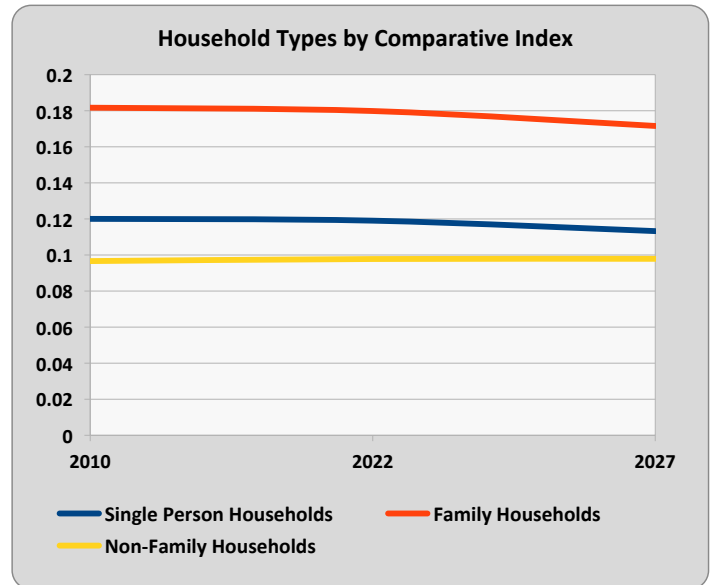


## Households by Structure

### 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	701	750	729	584,008	630,031	643,737
Change		49	-21		46,023	13,706
Percent Change		6.99%	-2.80%		7.88%	2.18%
Family Households	2,451	2,643	2,574	1,349,015	1,469,555	1,500,297
Change		192	-69		120,540	30,742
Percent Change		7.83%	-2.61%		8.94%	2.09%
Non-Family Households	149	163	164	154,204	166,717	167,560
Change		14	1		12,513	843
Percent Change		9.40%	0.61%		8.11%	0.51%



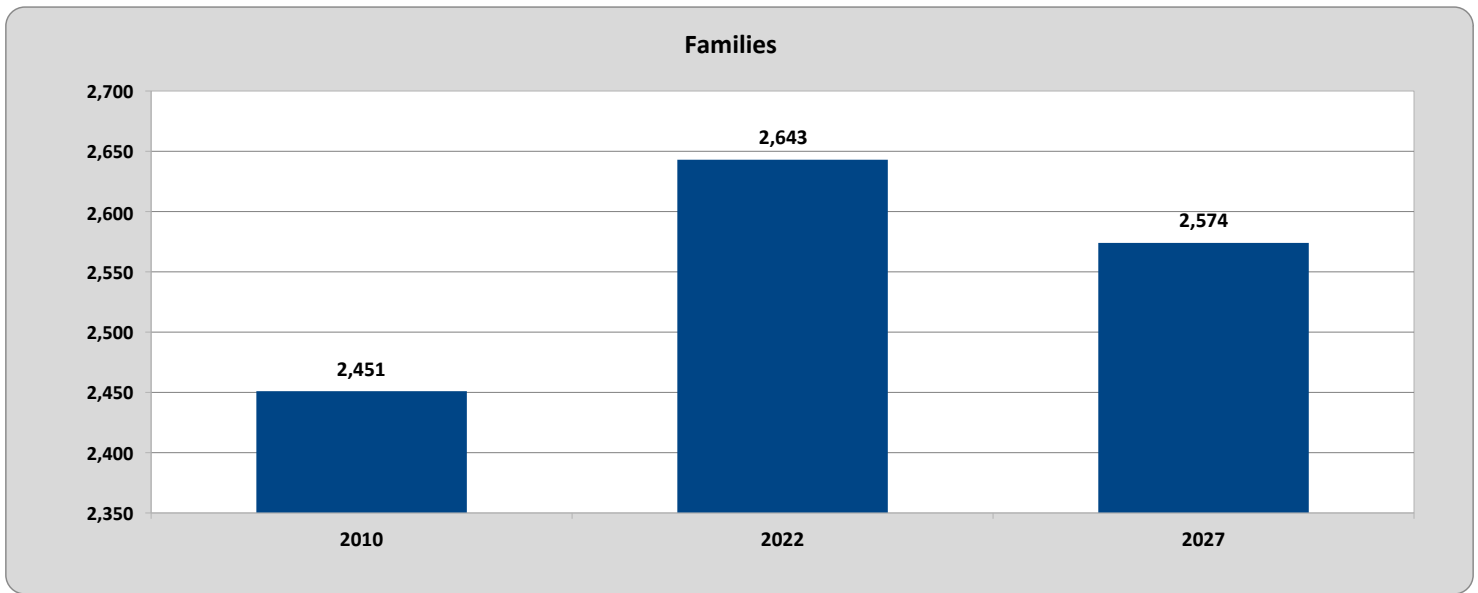
## Households by Structure

		Study Area						MN	Comp Index
		2010		2022		2027	5 Yr Chg	2022	CY
Households by Size									
1-person household	701	21.24%	750	21.09%	729	21.02%	-0.07%	27.80%	76
2-person household	1,159	35.11%	1,251	35.18%	1,221	35.21%	0.03%	34.63%	102
3-person household	555	16.81%	597	16.79%	582	16.78%	-0.01%	14.79%	114
4-person household	540	16.36%	585	16.45%	572	16.49%	0.04%	13.31%	124
5-person household	228	6.91%	245	6.89%	239	6.89%	0.00%	5.95%	116
6-person household	86	2.61%	93	2.62%	90	2.60%	-0.02%	2.13%	123
7-or-more person household	32	0.97%	35	0.98%	35	1.01%	0.02%	1.39%	71
Totals:	3,301	100.00%	3,556	100.00%	3,468	100.00%		100.00%	
Non-Family Households by Size									
1-person household	701	82.47%	750	82.06%				79.08%	104
2-person household	123	14.47%	38	4.16%				4.36%	95
3-person household	16	1.88%	104	11.38%				14.13%	81
4-person household	8	0.94%	6	0.66%				0.87%	75
5-person household	1	0.12%	6	0.66%				0.58%	113
6-person household	1	0.12%	5	0.55%				0.50%	109
7-or-more person household	0	0.00%	5	0.55%				0.49%	112
Totals:	850	100.00%	914	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	232	9.47%	173	6.54%				13.93%	47
Male Householder	167	6.82%	187	7.07%				6.79%	104
Married Couple	2,051	83.71%	2,284	86.38%				79.28%	109
Totals:	2,450	100.00%	2,644	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	40	4.71%	15	1.64%				2.71%	61
Male Not living alone	109	12.82%	148	16.21%				18.21%	89
Female Living alone	342	40.24%	745	81.60%				78.54%	104
Male Living alone	359	42.24%	5	0.55%				0.53%	103
Totals:	850	100.00%	913	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			54	1.80%				2.12%	85
1 vehicle available			584	19.51%				23.38%	83
2 vehicles available			1,117	37.32%				45.66%	82
3 vehicles available			790	26.39%				19.82%	133
4 vehicles available			323	10.79%				6.24%	173
5+ vehicles available			125	4.18%				2.77%	151
Totals:			2,993	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			58	10.32%				19.05%	54
1 vehicle available			209	37.19%				45.90%	81
2 vehicles available			248	44.13%				25.92%	170
3 vehicles available			38	6.76%				5.92%	114
4 vehicles available			9	1.60%				1.98%	81
5+ vehicles available			0	0.00%				1.22%	0
Totals:			562	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

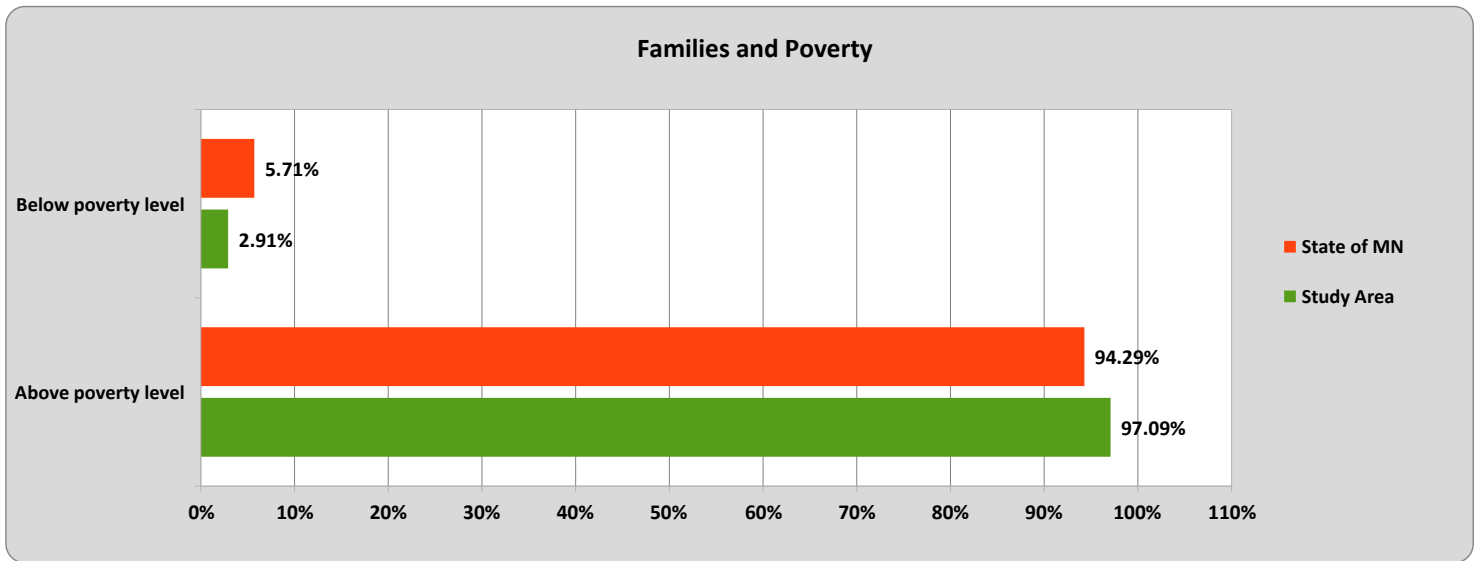


	2010	2022	2027
Study Area Family Households	2,451	2,643	2,574
Family Households Change		192	-69
Percent Change		7.83%	-2.61%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

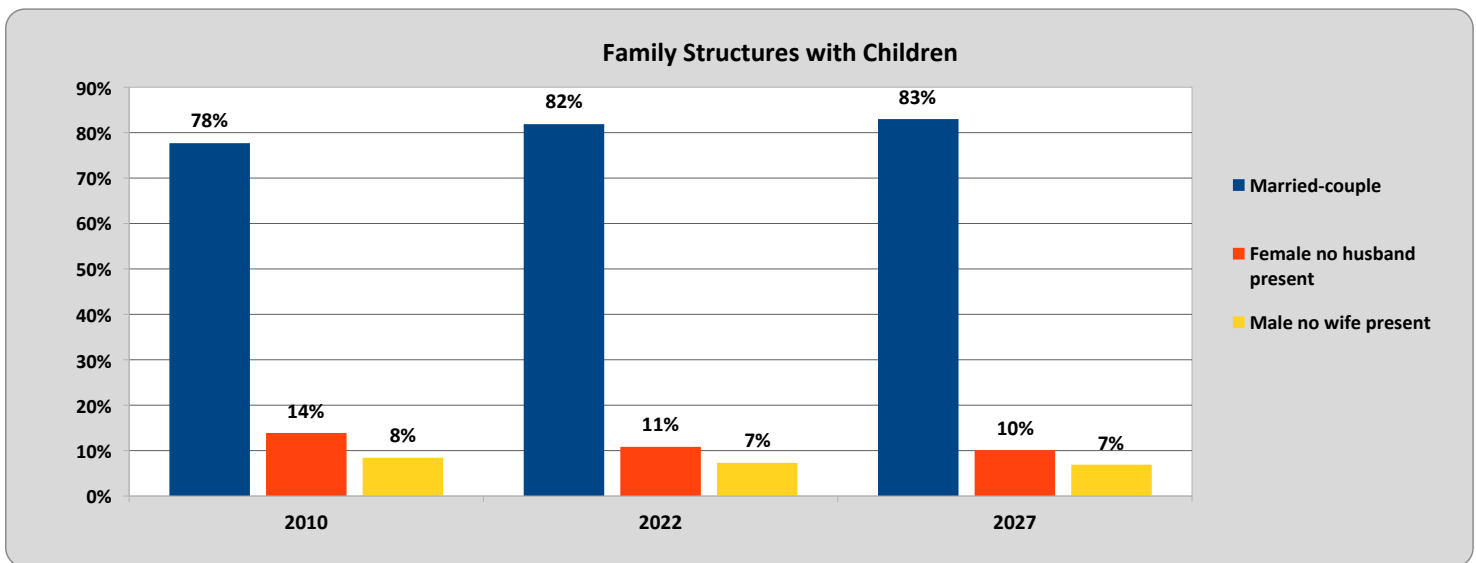
Study Area								MN	Comp Index
2010		2022		2027		5 Yr Chg		2022	CY
Family Households by Size									
2-person household	1,035	42.24%	1,233	46.65%	1,276	49.59%	2.94%	46.35%	101
3-person household	539	22.00%	525	19.86%	482	18.73%	-1.13%	20.65%	96
4-person household	532	21.71%	535	20.24%	485	18.85%	-1.39%	19.29%	105
5-person household	227	9.27%	260	9.84%	245	9.52%	-0.32%	8.76%	112
6-person household	85	3.47%	58	2.19%	54	2.10%	-0.10%	3.11%	71
7-or-more person household	32	1.31%	32	1.21%	31	1.20%	-0.01%	1.84%	66
Totals:	2,450	100.00%	2,643	100.00%	2,573	100.00%		100.00%	

# Family Households

## Families in Poverty Compared to State



## Families with Children by Type

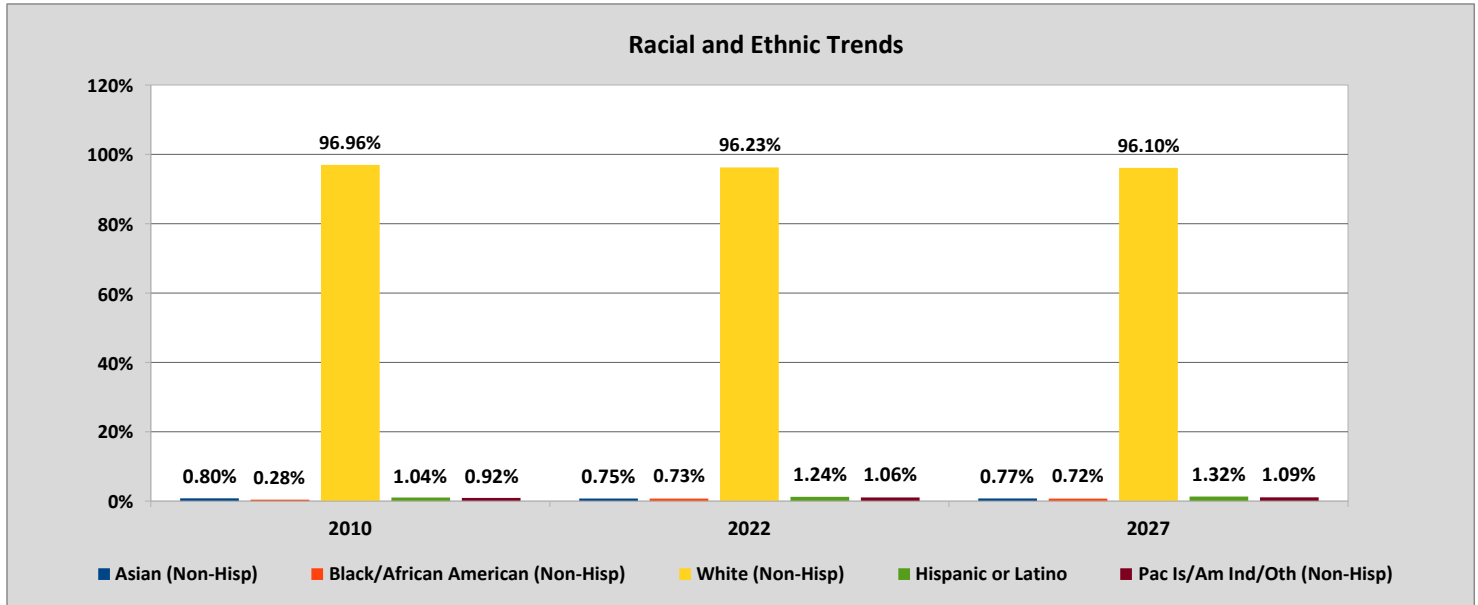


Study Area								MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Families with Children by Type									
Married-couple	912	77.68%	998	81.87%	961	82.99%	1.12%	72.11%	114
Female no husband present	163	13.88%	132	10.83%	117	10.10%	-0.72%	19.29%	56
Male no wife present	99	8.43%	89	7.30%	80	6.91%	-0.39%	8.60%	85
Totals:	1,174	100.00%	1,219	100.00%	1,158	100.00%		100.00%	
Families with No Children by Type									
Married-couple	1,140	89.27%	1,286	90.25%	1,282	90.54%	0.29%	84.93%	106
Female no husband present	69	5.40%	41	2.88%	37	2.61%	-0.26%	9.71%	30
Male no wife present	68	5.32%	98	6.88%	97	6.85%	-0.03%	5.36%	128
Totals:	1,277	100.00%	1,425	100.00%	1,416	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.

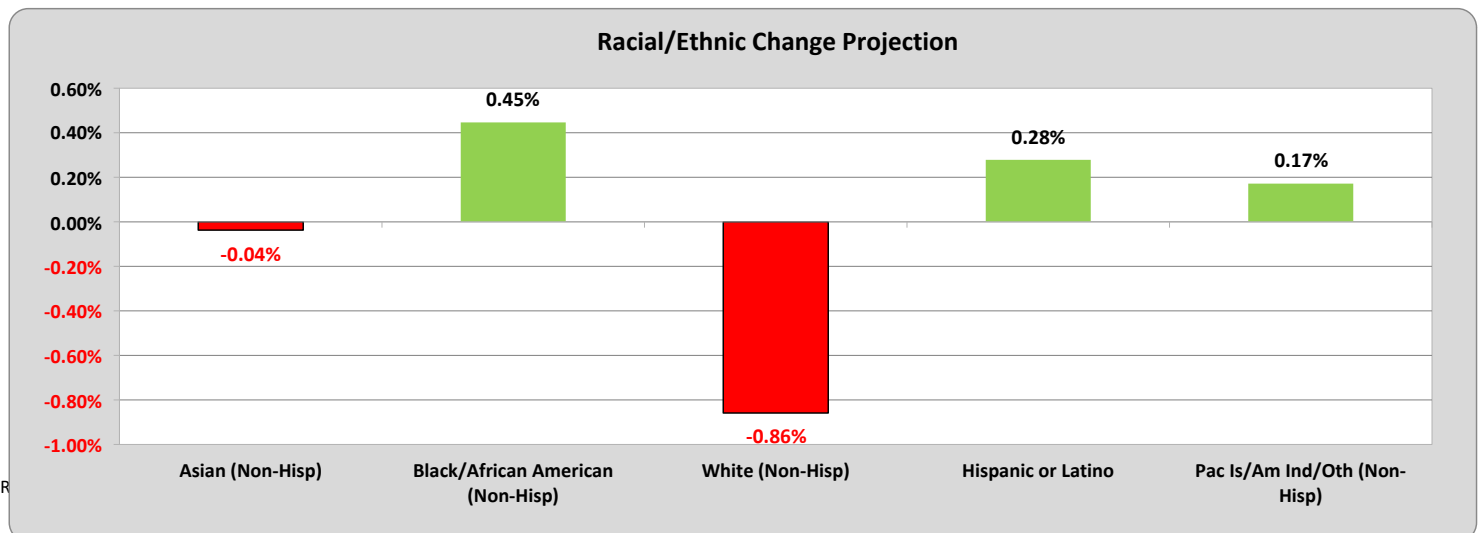
### Racial Ethnic Trend Projections



	Study Area					
	2010	2022	2027	5 Yr Chg	MN 2022	Comp Index CY
<b>Racial/Ethnic Trends</b>						
Asian (Non-Hisp)	75	75	75	0.02%	4.39%	17
Black/African American (Non-Hisp)	26	73	71	-0.00%	5.56%	13
White (Non-Hisp)	9,057	9,651	9,415	-0.13%	81.70%	118
Hispanic or Latino	97	124	129	0.08%	4.96%	25
Pac Is/Am Ind/Oth (Non-Hisp)	86	106	107	0.04%	3.38%	31
<b>Totals:</b>	<b>9,341</b>	<b>10,029</b>	<b>9,797</b>	<b>100.00%</b>	<b>100.00%</b>	

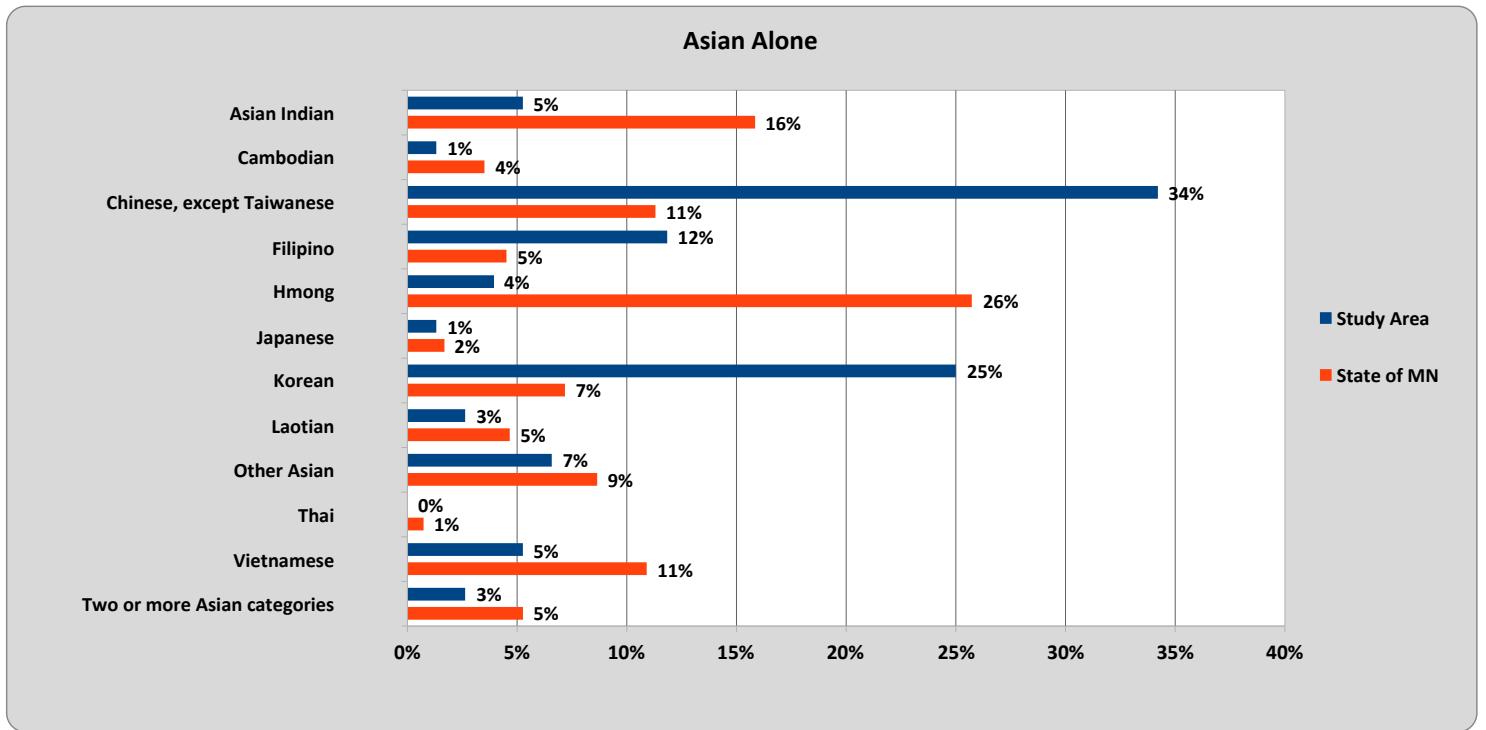
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

### Racial/Ethnic Change Projection from Census 2010 to 2027



## Diversity: Race and Ethnicity

### Estimated Current Year Asian Alone Population

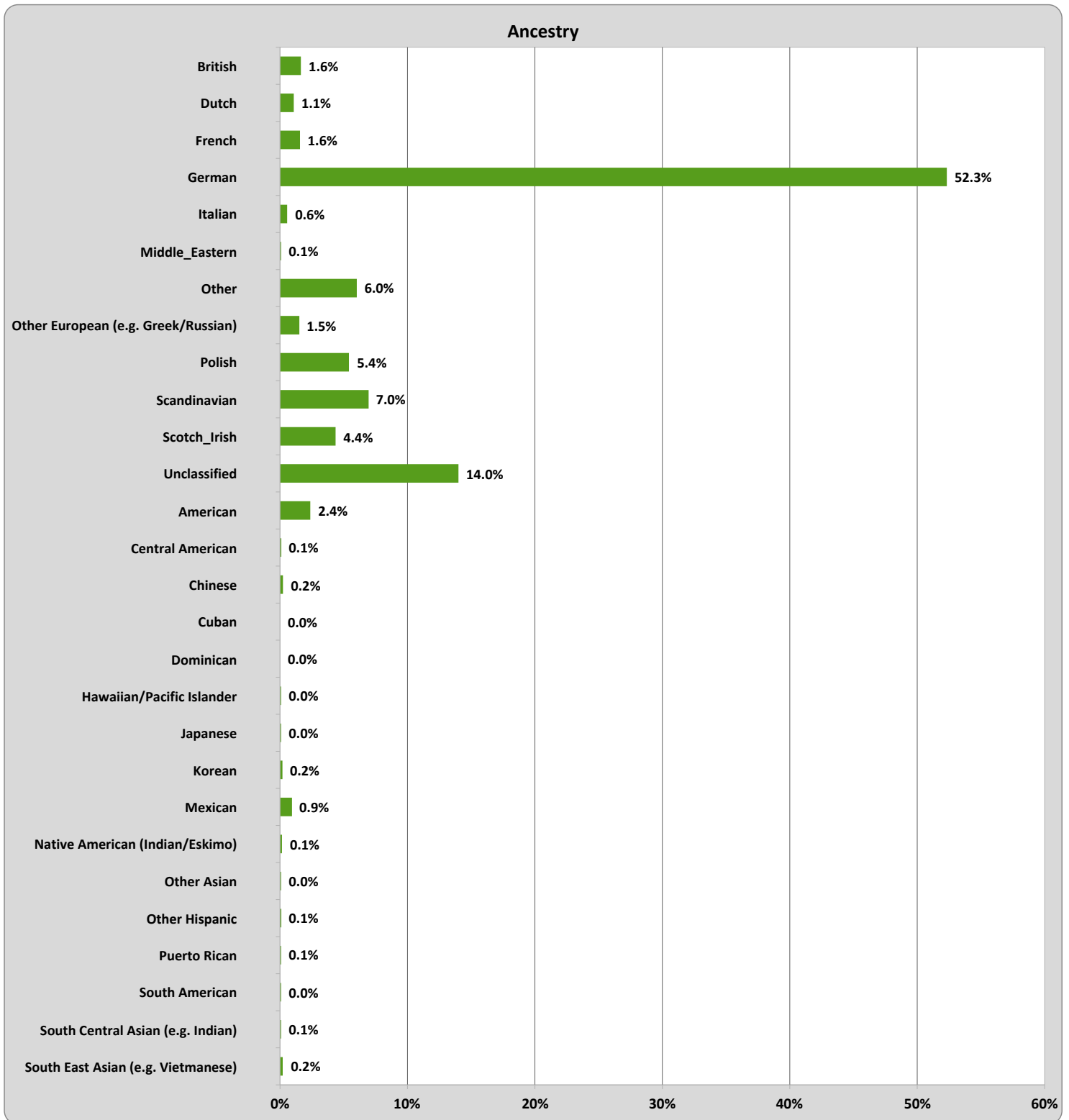


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	4	5.26%	40,057	15.85%	33
Cambodian	1	1.32%	8,872	3.51%	37
Chinese, except Taiwanese	26	34.21%	28,574	11.31%	303
Filipino	9	11.84%	11,412	4.52%	262
Hmong	3	3.95%	65,020	25.73%	15
Japanese	1	1.32%	4,265	1.69%	78
Korean	19	25.00%	18,147	7.18%	348
Laotian	2	2.63%	11,788	4.66%	56
Other Asian	5	6.58%	21,860	8.65%	76
Thai	0	0.00%	1,857	0.73%	0
Vietnamese	4	5.26%	27,565	10.91%	48
Two or more Asian categories	2	2.63%	13,310	5.27%	50
<b>Totals:</b>	<b>76</b>	<b>100.00%</b>	<b>252,727</b>	<b>100.00%</b>	

Population: Hispanic or Latino by Origin	Study Area		State of MN		Comp Index CY
	2010	2022	2010	2022	
Cuban	0	0.00%	3,661	1.46%	0
Mexican	64	65.98%	176,007	70.33%	92
Other Hispanic or Latino	30	30.93%	59,783	23.89%	138
Puerto Rican	3	3.09%	10,807	4.32%	56
<b>Totals:</b>	<b>97</b>	<b>100.00%</b>	<b>250,258</b>	<b>100.00%</b>	

## Diversity: Ancestry

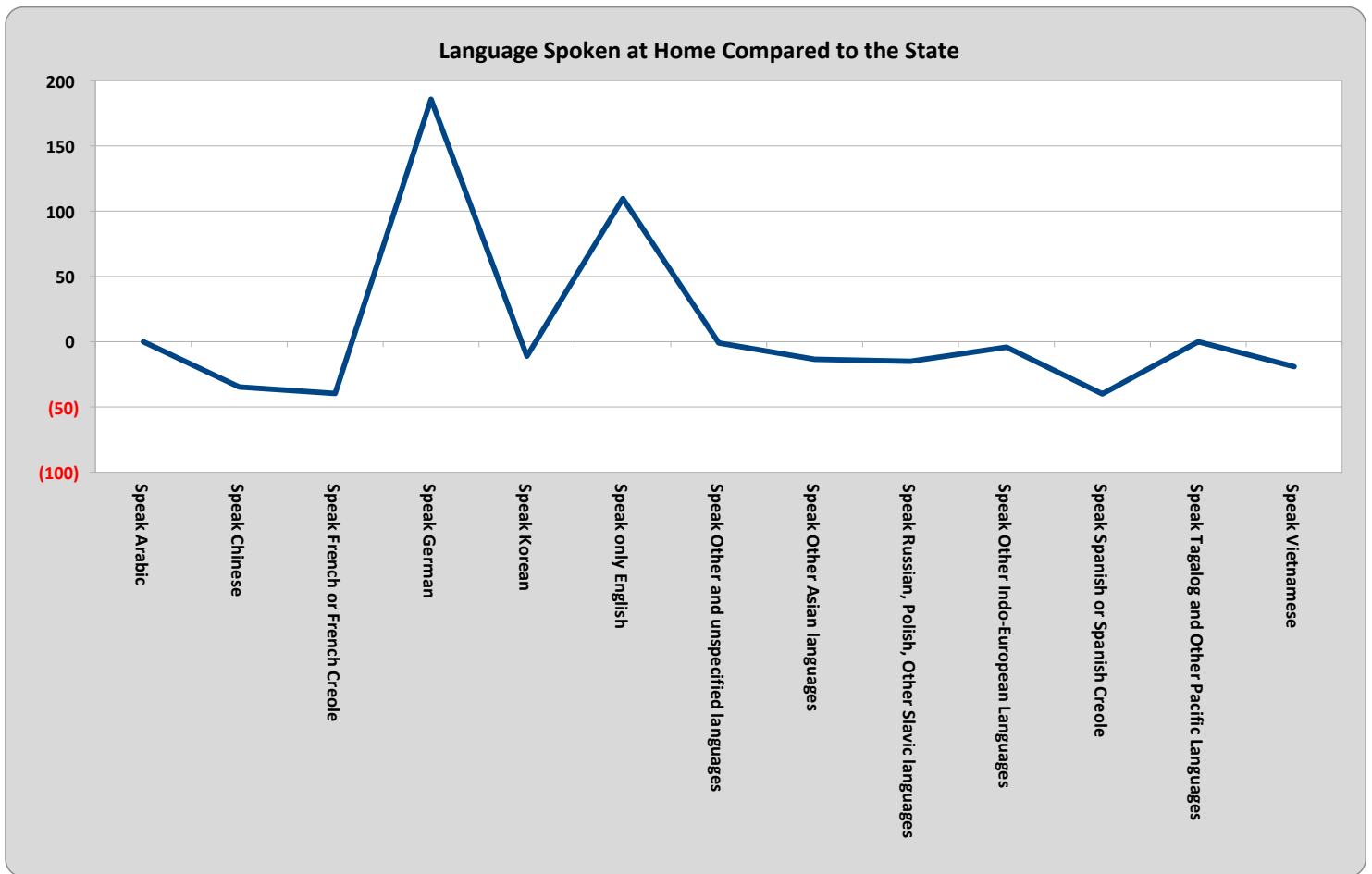
Population by Ancestry: 2022



## Diversity: Languages

	Study Area		State of MN		Comp Index CY
Population 5+ by Language Spoken at Home (Detail)	2022		2022		
Speak Arabic	0	0.00%	15,401	0.28%	0
Speak Chinese	15	0.16%	24,720	0.46%	35
Speak French or French Creole	12	0.13%	17,297	0.32%	40
Speak German	75	0.79%	23,077	0.43%	186
Speak Korean	1	0.01%	5,151	0.09%	11
Speak only English	9,196	96.86%	4,791,548	88.32%	110
Speak Other and unspecified languages	2	0.02%	119,429	2.20%	1
Speak Other Asian languages	28	0.29%	118,736	2.19%	13
Speak Russian, Polish, Other Slavic languages	7	0.07%	26,666	0.49%	15
Speak Other Indo-European Languages	3	0.03%	40,950	0.75%	4
Speak Spanish or Spanish Creole	147	1.55%	210,179	3.87%	40
Speak Tagalog and Other Pacific Languages	0	0.00%	7,883	0.15%	0
Speak Vietnamese	8	0.08%	23,927	0.44%	19
<b>Totals:</b>	<b>9,494</b>	<b>100.00%</b>	<b>5,424,964</b>	<b>100.00%</b>	<b>See Chart Below</b>

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

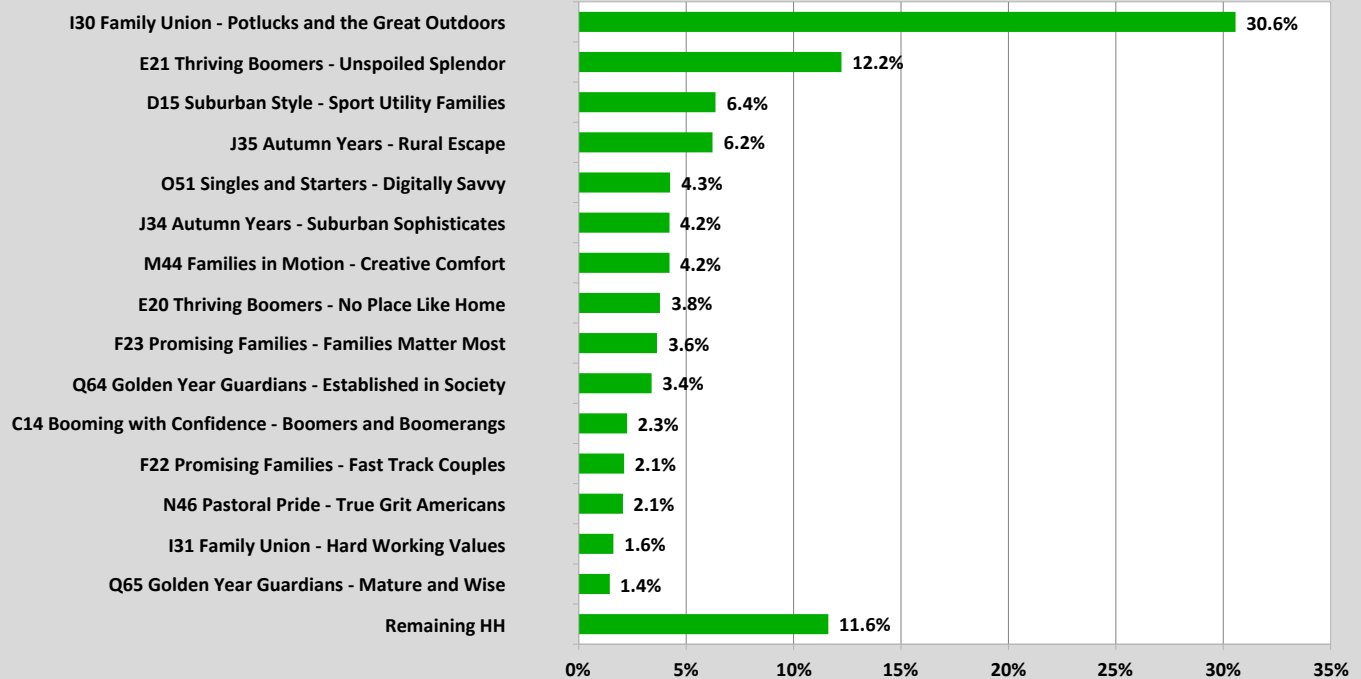


This chart graphically illustrates the comparative index score. Its purpose is to show how languages spoken at home in this study area compare to the state. It will provide an insight into the kind of ethnic diversity within the study area.

### 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		
I30 Family Union - Potlucks and the Great Outdoors	1,100	30.6%	90,793	4.0%	759
E21 Thriving Boomers - Unspoiled Splendor	440	12.2%	94,560	4.2%	291
D15 Suburban Style - Sport Utility Families	229	6.4%	42,591	1.9%	337
J35 Autumn Years - Rural Escape	224	6.2%	81,577	3.6%	172
O51 Singles and Starters - Digitally Savvy	153	4.3%	83,320	3.7%	115
J34 Autumn Years - Suburban Sophisticates	152	4.2%	104,532	4.6%	91
M44 Families in Motion - Creative Comfort	152	4.2%	33,156	1.5%	287
E20 Thriving Boomers - No Place Like Home	136	3.8%	91,661	4.1%	93
F23 Promising Families - Families Matter Most	131	3.6%	26,829	1.2%	306
Q64 Golden Year Guardians - Established in Society	122	3.4%	77,301	3.4%	99
C14 Booming with Confidence - Boomers and Boomerangs	81	2.3%	74,634	3.3%	68
F22 Promising Families - Fast Track Couples	76	2.1%	81,077	3.6%	59
N46 Pastoral Pride - True Grit Americans	74	2.1%	41,848	1.9%	111
I31 Family Union - Hard Working Values	58	1.6%	31,755	1.4%	114
Q65 Golden Year Guardians - Mature and Wise	52	1.4%	68,036	3.0%	48
Remaining HH	418	11.6%	1,228,979	54.6%	21
<b>Totals:</b>	<b>3,598</b>	<b>100.00%</b>	<b>2,252,649</b>	<b>100.00%</b>	

### 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:

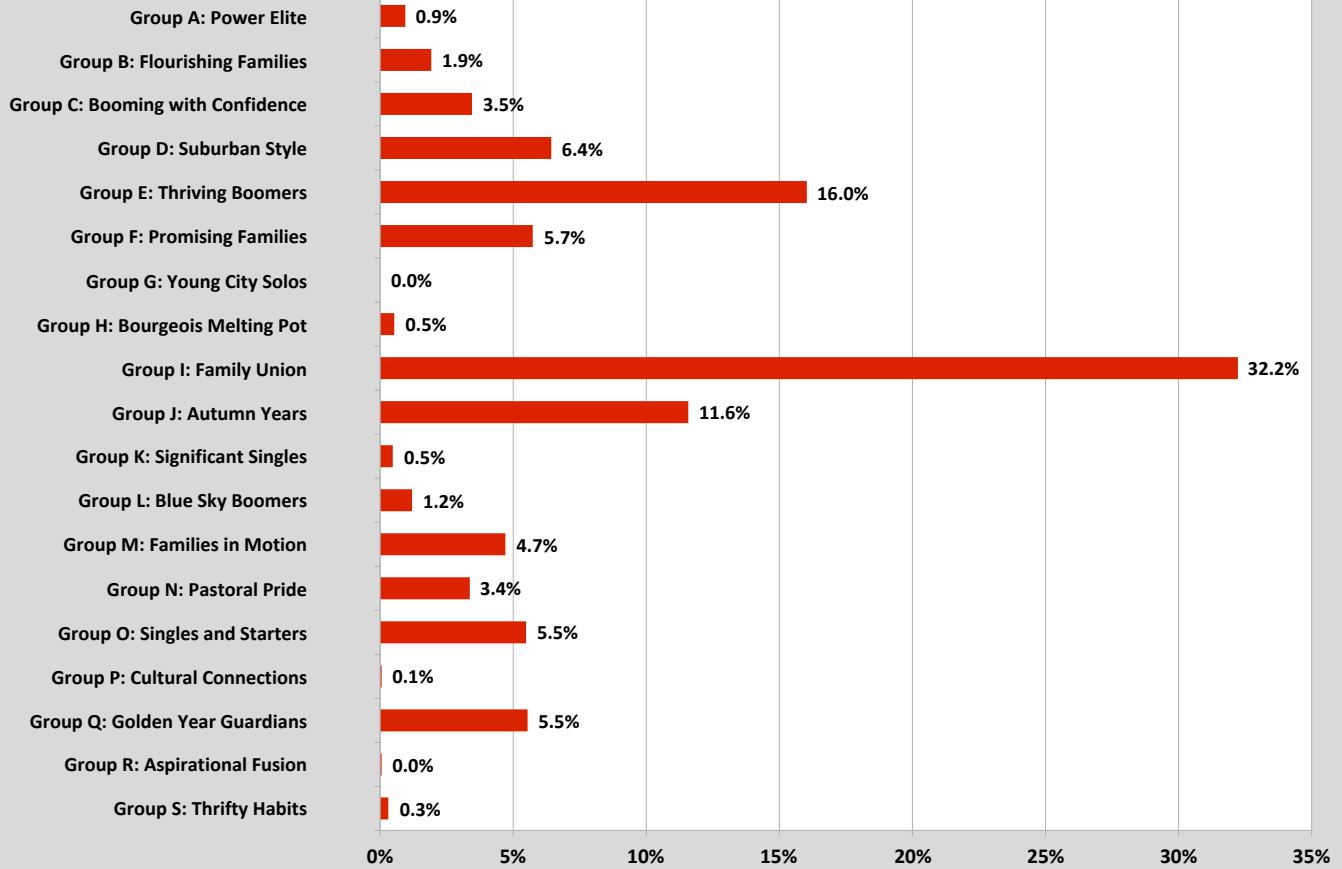
[Mission Impact Mosaic Application Guide by Bandy](#) (To open in a new Tab hold Control key when you click on the link)



## Diversity: Mosaic Groups

### Mosaic Groups

Mosaic Groups

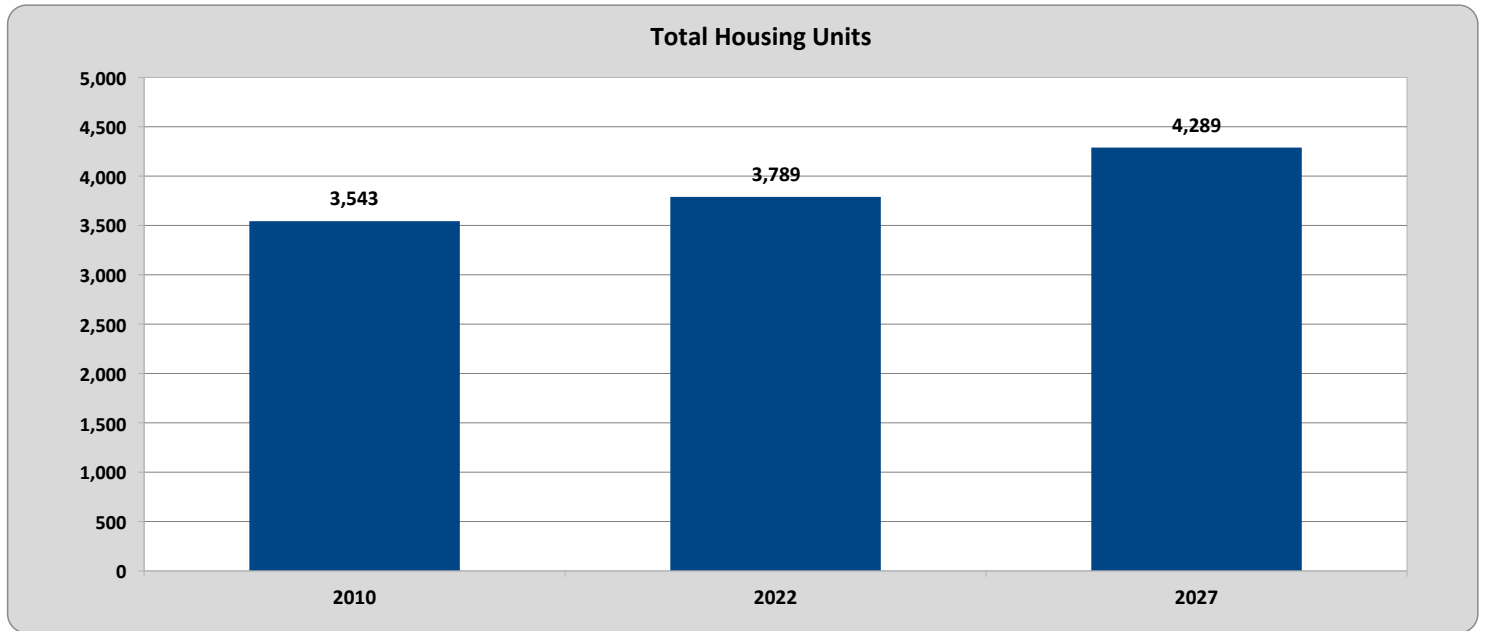


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	34	0.9%	147,544	6.5%	14
Group B: Flourishing Families	69	1.9%	144,813	6.4%	30
Group C: Booming with Confidence	124	3.5%	234,780	10.4%	33
Group D: Suburban Style	231	6.4%	100,230	4.4%	144
Group E: Thriving Boomers	576	16.0%	217,412	9.7%	166
Group F: Promising Families	206	5.7%	107,906	4.8%	120
Group G: Young City Solos	0	0.0%	63,652	2.8%	0
Group H: Bourgeois Melting Pot	19	0.5%	51,957	2.3%	23
Group I: Family Union	1,158	32.2%	131,460	5.8%	552
Group J: Autumn Years	416	11.6%	234,661	10.4%	111
Group K: Significant Singles	17	0.5%	64,316	2.9%	17
Group L: Blue Sky Boomers	43	1.2%	106,229	4.7%	25
Group M: Families in Motion	169	4.7%	60,224	2.7%	176
Group N: Pastoral Pride	121	3.4%	61,174	2.7%	124
Group O: Singles and Starters	197	5.5%	250,392	11.1%	49
Group P: Cultural Connections	2	0.1%	28,769	1.3%	4
Group Q: Golden Year Guardians	199	5.5%	188,767	8.4%	66
Group R: Aspirational Fusion	1	0.0%	20,318	0.9%	3
Group S: Thrifty Habits	11	0.3%	38,044	1.7%	18
<b>Totals:</b>	<b>3,593</b>	<b>0.00%</b>	<b>2,252,648</b>	<b>100.00%</b>	

# 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



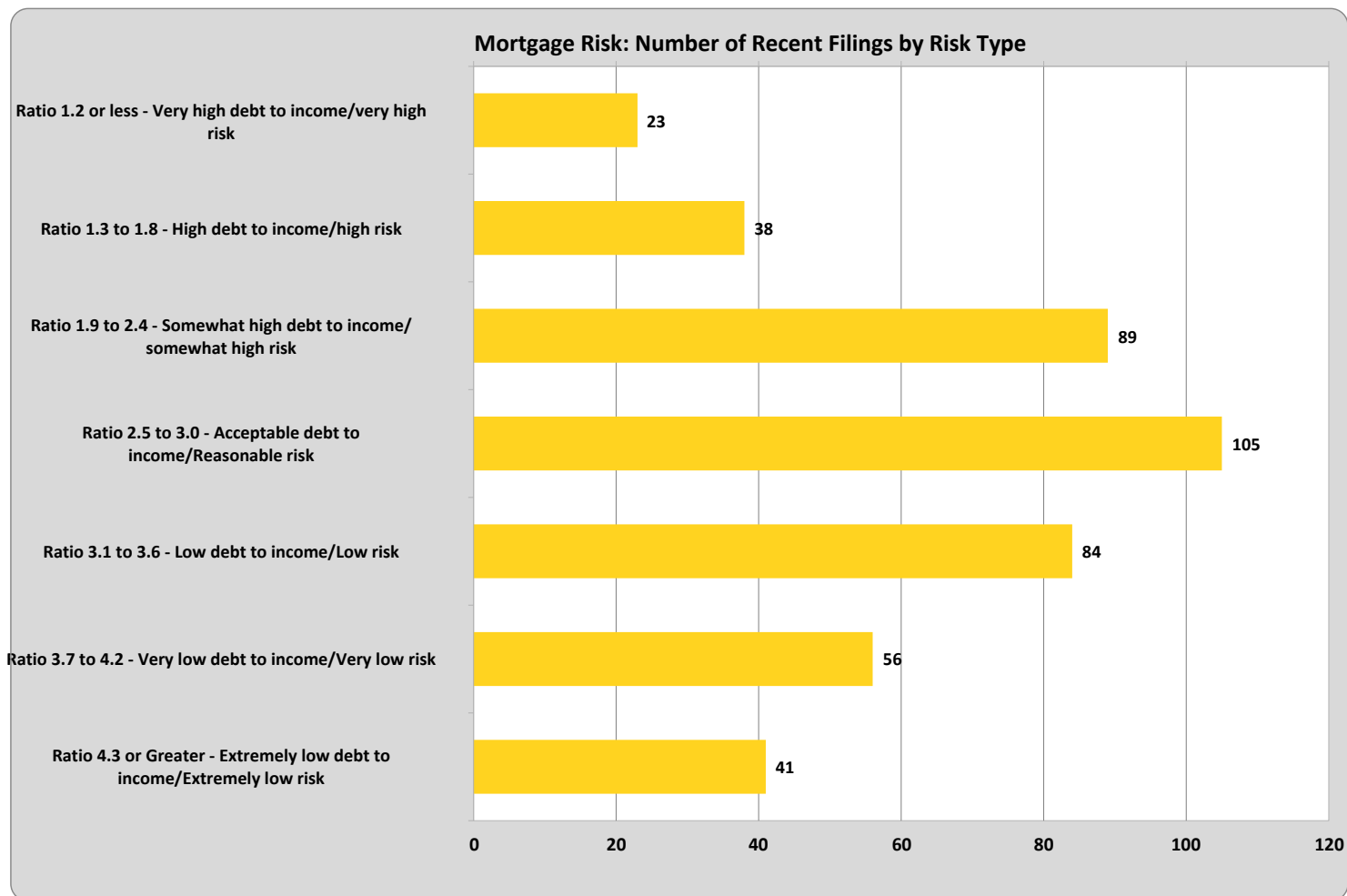
	2010	2022	2027
Housing Units	3,543	3,789	4,289
Family Households Change		246	500
Percent Change		6.94%	13.20%

Study Area								MN	Comp Index	
		2010		2022		2027	5 Yr Chg	2022	CY	
Housing by Occupancy										
Occupied		3,301	93.14%	3,556	93.85%	4,072	94.94%	1.09%	90.10%	104
Vacant		243	6.86%	233	6.15%	217	5.06%	-1.09%	9.90%	62
	Totals:	3,544	100.00%	3,789	100.00%	4,289	100.00%		100.00%	
Housing by Type of Occupancy										
Owner Occupied		2,810	85.15%	2,993	84.17%	3,427	84.16%	-0.01%	73.16%	115
Renter Occupied		490	14.85%	563	15.83%	645	15.84%	0.01%	26.84%	59
	Totals:	3,300	100.00%	3,556	100.00%	4,072	100.00%		100.00%	

# Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	45	1.19%	199,367	7.94%	15
1 Unit Detached	3,366	88.84%	1,742,380	69.39%	128
2 Units	36	0.95%	69,397	2.76%	34
3 to 19 Units	70	1.85%	96,164	3.83%	48
20 to 49 Units	85	2.24%	133,601	5.32%	42
50 or More Units	28	0.74%	176,625	7.03%	11
Mobile Home or Trailer	159	4.20%	92,915	3.70%	113
Other	0	0.00%	470	0.02%	0
Totals:	3,789	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	30	1.01%	20,006	1.22%	83
\$20,000 to \$39,999	43	1.45%	19,729	1.21%	121
\$40,000 to \$59,999	1	0.03%	19,129	1.17%	3
\$60,000 to \$79,999	7	0.24%	22,141	1.35%	17
\$80,000 to \$99,999	37	1.25%	29,145	1.78%	70
\$100,000 to \$149,999	207	6.99%	98,944	6.04%	116
\$150,000 to \$199,999	355	11.99%	130,710	7.98%	150
\$200,000 to \$299,999	781	26.39%	346,665	21.18%	125
\$300,000 to \$399,999	528	17.84%	320,332	19.57%	91
\$400,000 to \$499,999	373	12.60%	231,267	14.13%	89
\$500,000 to \$749,999	403	13.61%	278,035	16.98%	80
\$750,000 to \$999,999	88	2.97%	64,847	3.96%	75
\$1,000,000 or more	107	3.61%	56,140	3.43%	105
Totals:	2,960	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	627	16.55%	414,127	16.46%	101
1940 to 1949	104	2.74%	114,049	4.53%	61
1950 to 1959	213	5.62%	264,125	10.50%	54
1960 to 1969	389	10.27%	239,580	9.53%	108
1970 to 1979	515	13.59%	379,093	15.07%	90
1980 to 1989	476	12.56%	324,483	12.90%	97
1990 to 1999	528	13.94%	346,034	13.76%	101
2000 to 2009	838	22.12%	381,955	15.19%	146
2010 or Later	99	2.61%	51,821	2.06%	127
Totals:	3,789	100.00%	2,515,267	100.00%	

## Mortgage Risk Indicator

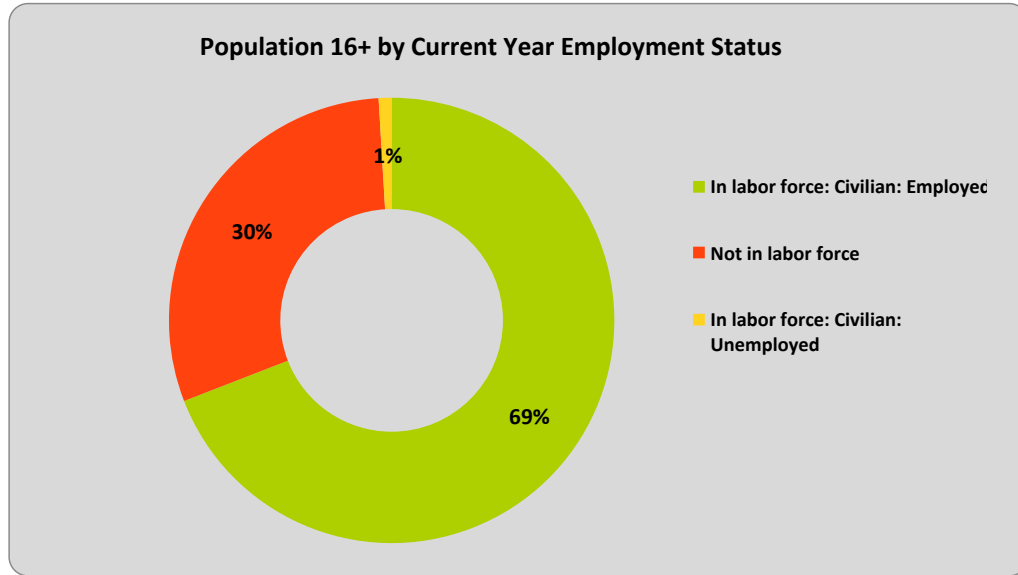


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

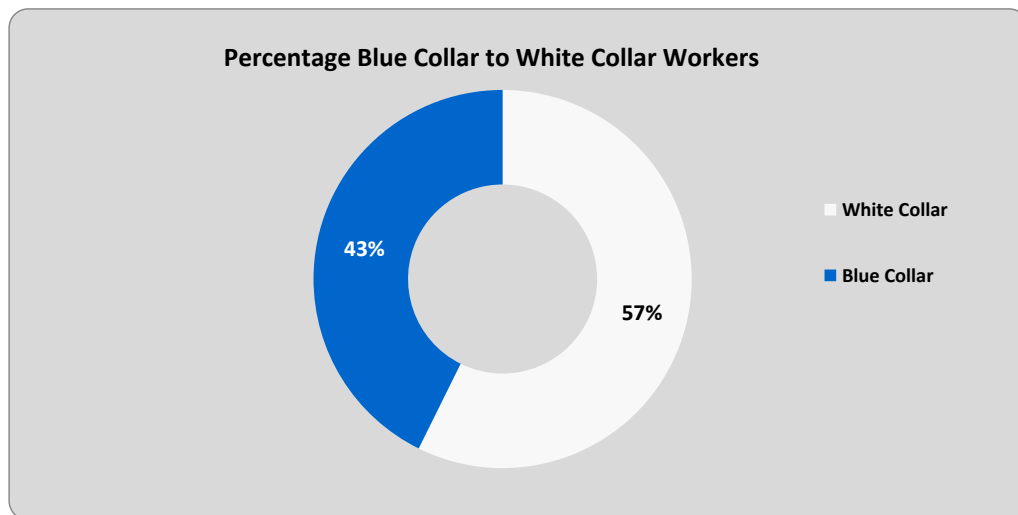
## Work

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

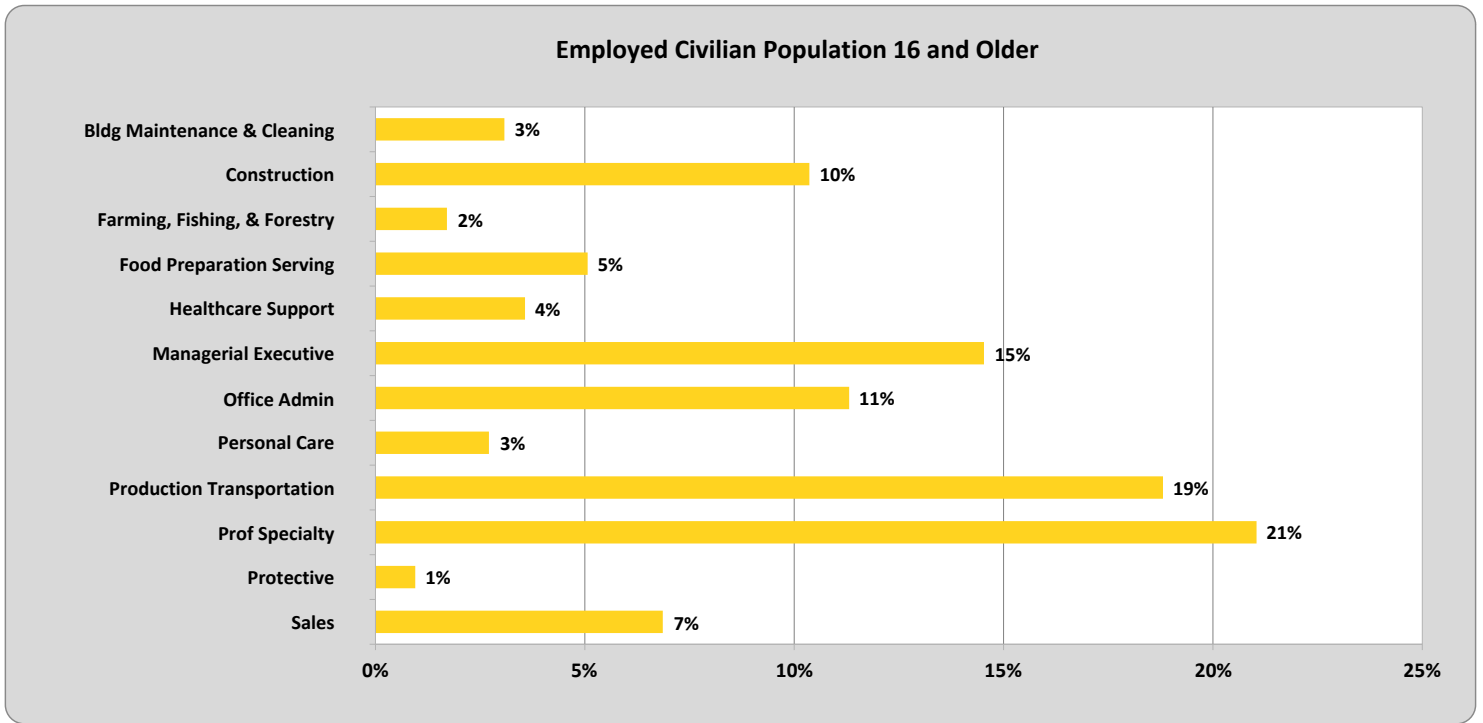
### Employment Status of Population 16 and Older: 2022



	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	5,684	69.10%	3,163,650	67.77%	102
In labor force: In Armed Forces	1	0.01%	2,662	0.06%	21
Not in labor force	2,464	29.95%	1,416,810	30.35%	99
In labor force: Civilian: Unemployed	77	0.94%	85,198	1.83%	51
<b>Blue and White Collar Workers 2022</b>	<b>8,226</b>	<b>100.00%</b>	<b>4,668,320</b>	<b>100.00%</b>	
Employed Pop 16+ Blue/White Collar					
Blue Collar	2,426	42.68%	1,080,178	34.14%	125
White Collar	3,258	57.32%	2,083,472	65.86%	87
	<b>5,684</b>	<b>100.00%</b>	<b>3,163,650</b>	<b>100.00%</b>	

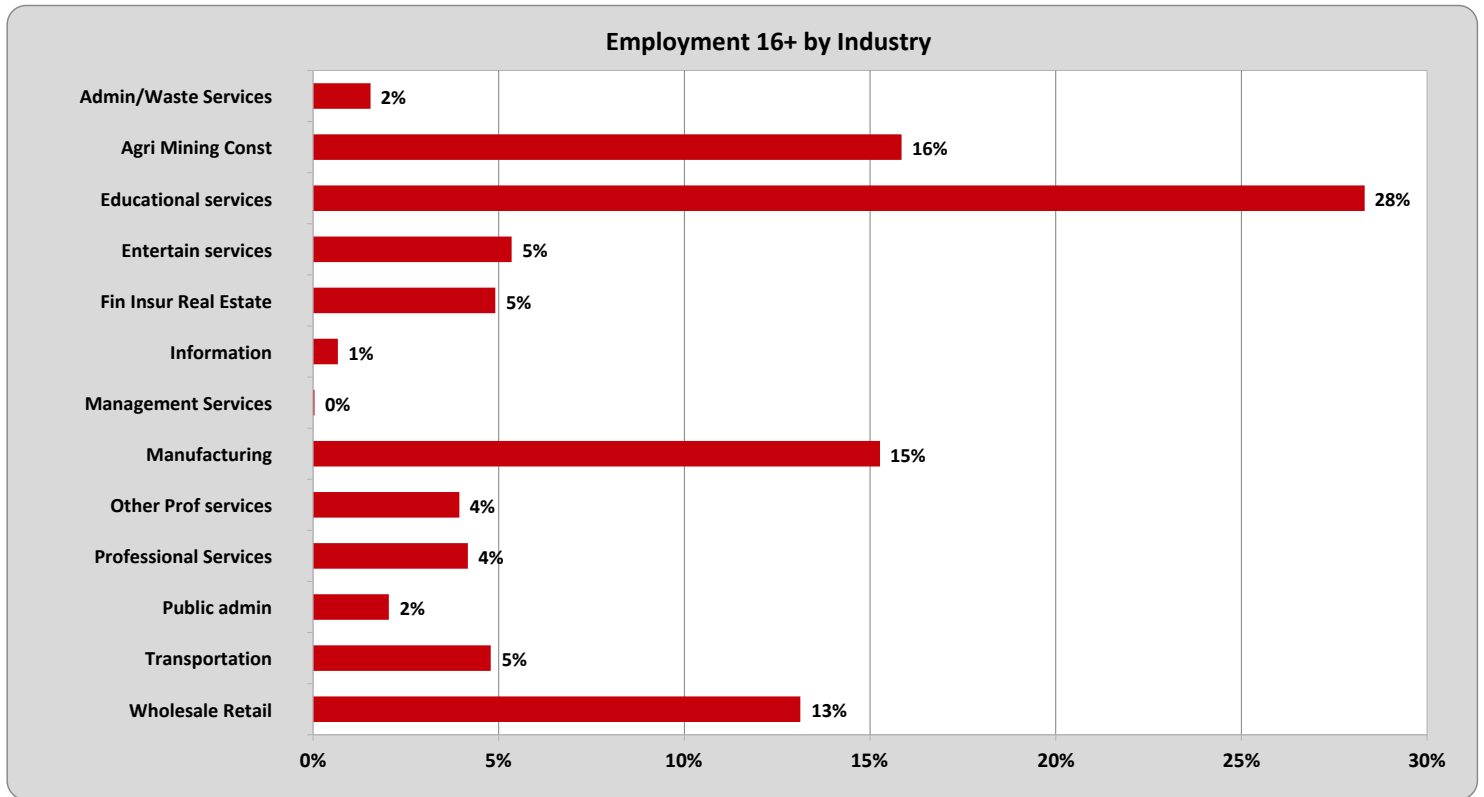


## Employed Civilian Population by Occupation: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Occupation	2022		2022		
Bldg Maintenance & Cleaning	175	3.08%	101,120	3.20%	96
Construction	589	10.36%	231,720	7.32%	141
Farming, Fishing, & Forestry	97	1.71%	23,728	0.75%	228
Food Preparation Serving	288	5.07%	160,385	5.07%	100
Healthcare Support	203	3.57%	117,071	3.70%	97
Managerial Executive	826	14.53%	541,826	17.13%	85
Office Admin	643	11.31%	351,503	11.11%	102
Personal Care	154	2.71%	86,316	2.73%	99
Production Transportation	1,069	18.81%	435,347	13.76%	137
Prof Specialty	1,196	21.04%	765,073	24.18%	87
Protective	54	0.95%	41,562	1.31%	72
Sales	390	6.86%	307,999	9.74%	70
<b>Totals:</b>	<b>5,684</b>	<b>100.00%</b>	<b>3,163,650</b>	<b>100.00%</b>	
<b>Workers 16+: Home or Away</b>					
Worked at Home	441	7.76%	172,947	5.47%	142
Worked away from Home	5,243	92.24%	2,986,265	94.53%	98
<b>Totals:</b>	<b>5,684</b>	<b>100.00%</b>	<b>3,159,212</b>	<b>100.00%</b>	
<b>Workers 16+: Transport to Work</b>					
Bicycle	0	0.00%	23,625	0.79%	0
Car, Truck, or Van: Carpooled	356	6.79%	269,707	9.03%	75
Car, Truck, or Van: Drove Alone	4,559	86.95%	2,473,808	82.84%	105
Motorcycle	26	0.50%	5,408	0.18%	274
Other Means	18	0.34%	17,760	0.59%	58
Walked	248	4.73%	85,703	2.87%	165
Public Trans Excluding Taxi Cab	36	0.69%	108,021	3.62%	19
Taxi Cab	0	0.00%	2,233	0.07%	0
<b>Totals:</b>	<b>5,243</b>	<b>100.00%</b>	<b>2,986,265</b>	<b>100.00%</b>	

## 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	88	1.55%	101,896	3.22%	48
Agri Mining Const	901	15.85%	260,134	8.22%	193
Educational services	1,610	28.32%	800,843	25.31%	112
Entertain services	304	5.35%	254,892	8.06%	66
Fin Insur Real Estate	279	4.91%	227,279	7.18%	68
Information	38	0.67%	52,443	1.66%	40
Management Services	2	0.04%	6,070	0.19%	18
Manufacturing	868	15.27%	427,451	13.51%	113
Other Prof services	224	3.94%	137,684	4.35%	91
Professional Services	237	4.17%	202,468	6.40%	65
Public admin	116	2.04%	110,288	3.49%	59
Transportation	272	4.78%	146,000	4.61%	104
Wholesale Retail	746	13.12%	436,202	13.79%	95
<b>Totals:</b>	<b>5,685</b>	<b>100.00%</b>	<b>3,163,650</b>	<b>100.00%</b>	
<b>Work Place Population Estimates</b>					
Workplace Employees (Full Time Employees)	3,161	92.86%	3,028,425	94.90%	98
Workplace Establishments	243	7.14%	162,855	5.10%	140
<b>Totals:</b>	<b>3,404</b>	<b>100.00%</b>	<b>3,191,280</b>	<b>100.00%</b>	

## Work

Study Area			State of MN		Comp Index CY
Families: Workers					
1 worker	519	19.64%	386,773	26.32%	75
2 workers	1,443	54.60%	714,223	48.60%	112
3 or more workers	377	14.26%	186,751	12.71%	112
No workers	304	11.50%	181,808	12.37%	93
Totals:	2,643	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	420	8.01%	115,072	3.85%	208
5 to 9 minutes	657	12.53%	364,305	12.20%	103
10 to 14 minutes	616	11.75%	437,138	14.64%	80
15 to 19 minutes	584	11.14%	481,534	16.12%	69
20 to 24 minutes	765	14.59%	441,524	14.79%	99
25 to 29 minutes	552	10.53%	213,807	7.16%	147
30 to 34 minutes	729	13.91%	373,738	12.52%	111
35 to 39 minutes	195	3.72%	92,192	3.09%	120
40 to 44 minutes	189	3.61%	108,641	3.64%	99
45 to 59 minutes	316	6.03%	198,737	6.66%	91
60 to 89 minutes	101	1.93%	112,896	3.78%	51
90 or more minutes	118	2.25%	46,681	1.56%	144
Totals:	5,242	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](mailto:misupport@missioninsite.com).