

The FullInsite Report

Prepared for: Diocese of St. Cloud
Study area: Red River Valley ACC

Base State: MN
Current Year Estimate: 2022
5 Year Projection: 2027
10 Year Forecast: 2032
Date: 12/15/2022
Semi-Annual Projection: Summer

About the FullInsite Report

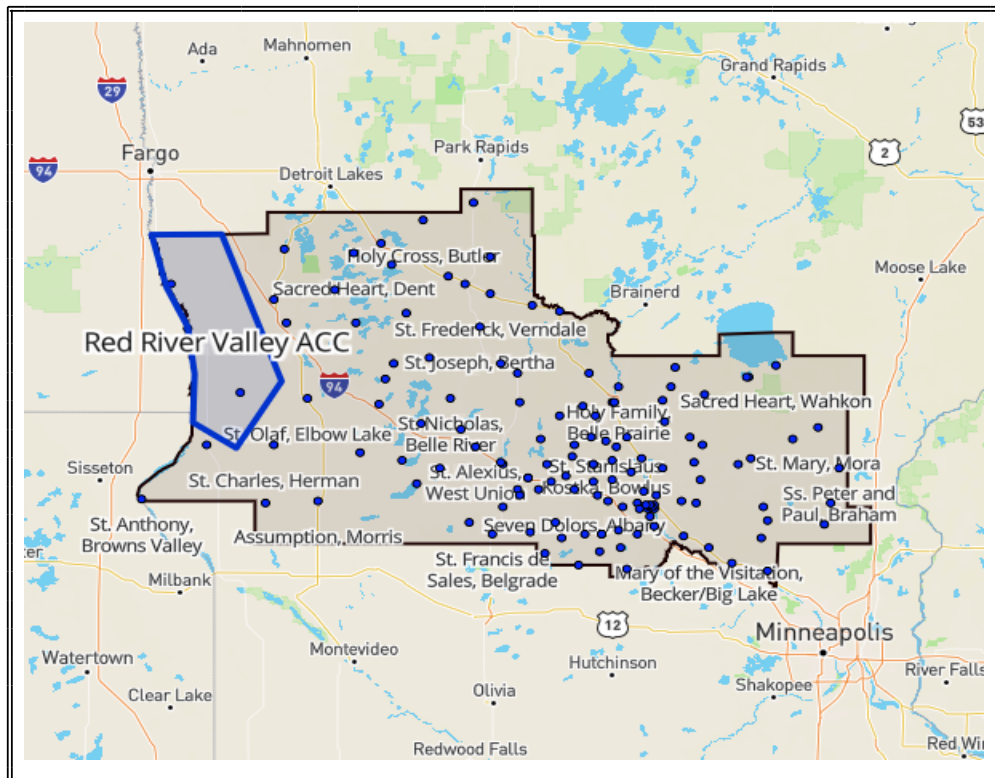
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

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

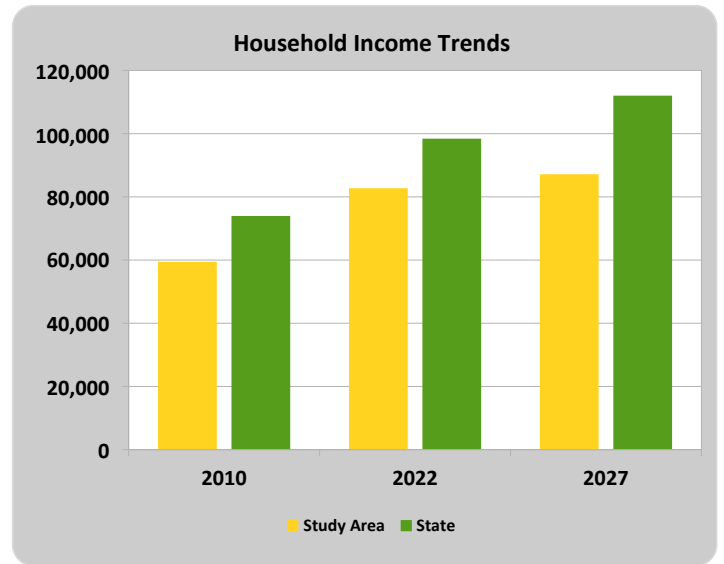
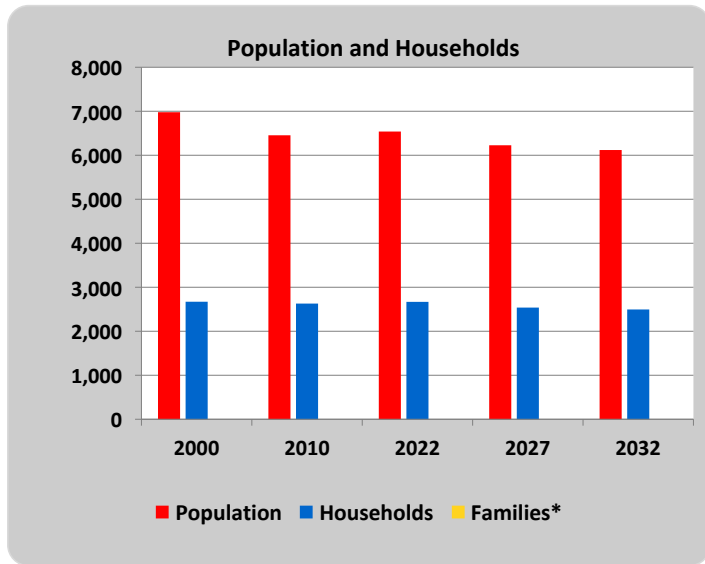
1	Population Change In the 10 year future, how is the population in this area expected to change? (See the Population Theme)	Significant Decline	Moderate Decline	Little Change	Moderate Growth	Significant Growth
2	Household Change In the 10 year future, how are the households in this area expected to 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

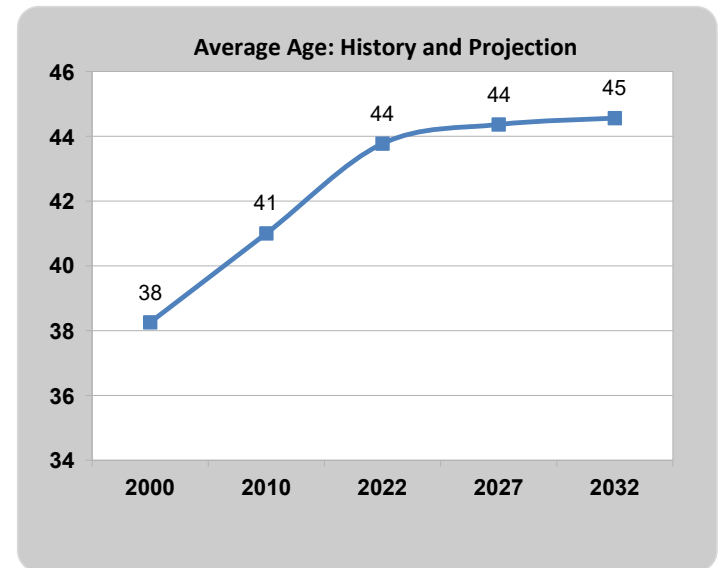
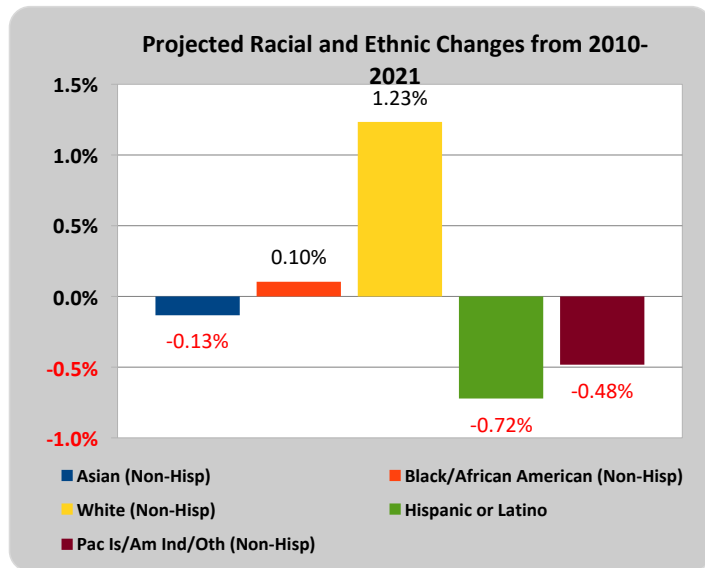
Significant Demographic Estimates and Projections

Prepared for: Diocese of St. Cloud
Study Area: Red River Valley ACC

Base State: MN
Date of Report: 12/15/2022



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



Demographic Descriptions of the Study Area

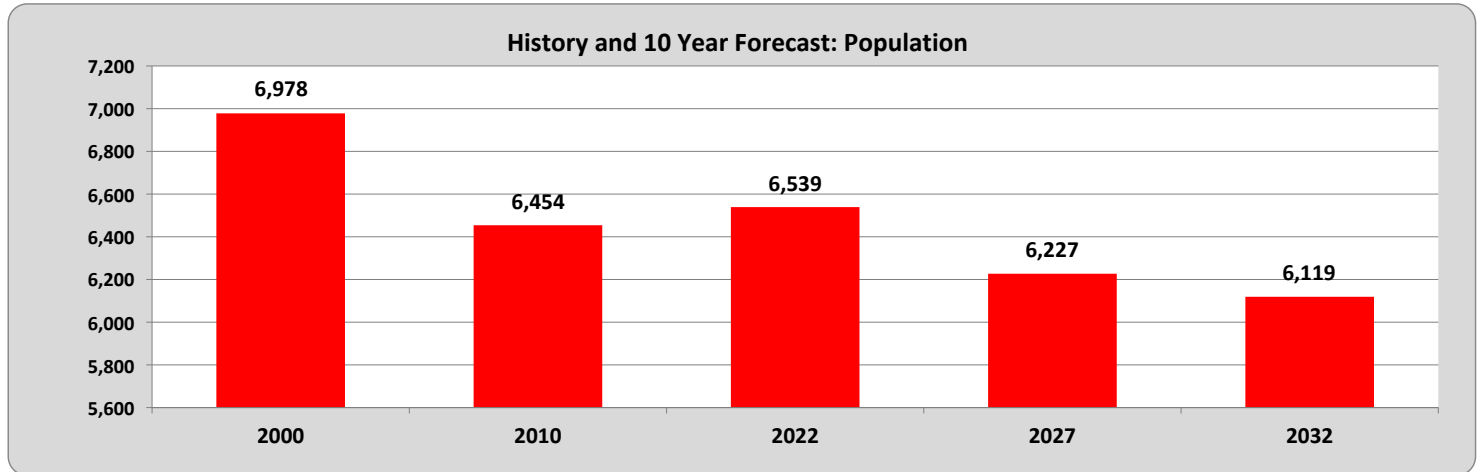
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People and Change

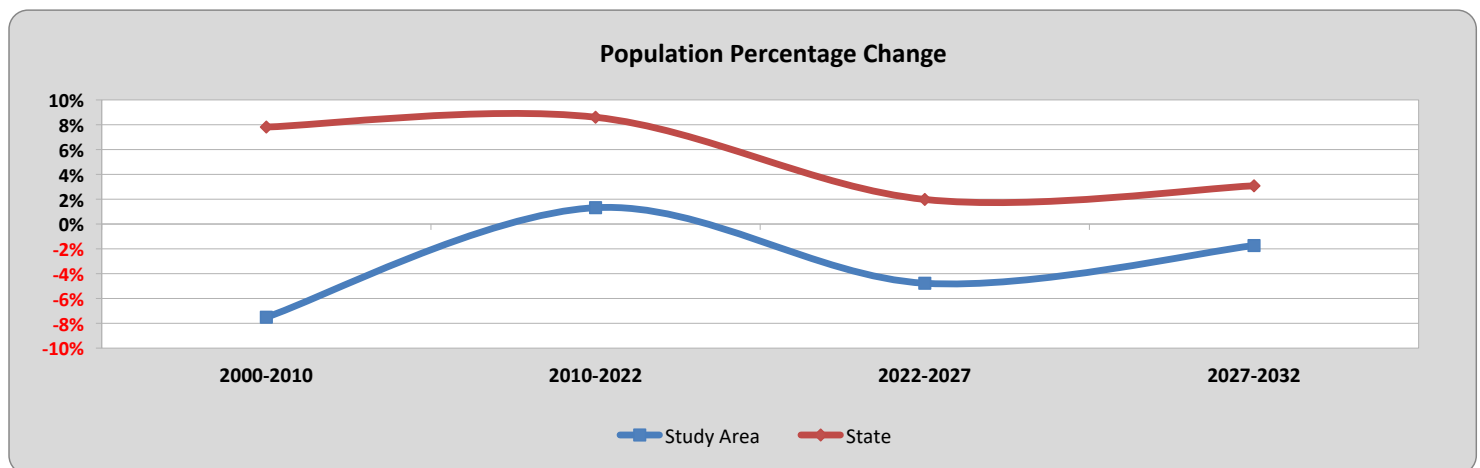
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2022	2027	2032
Study Area Population	6,978	6,454	6,539	6,227	6,119
Population Change		-524	85	-312	-108
Percent Change		-7.51%	1.32%	-4.77%	-1.73%
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%

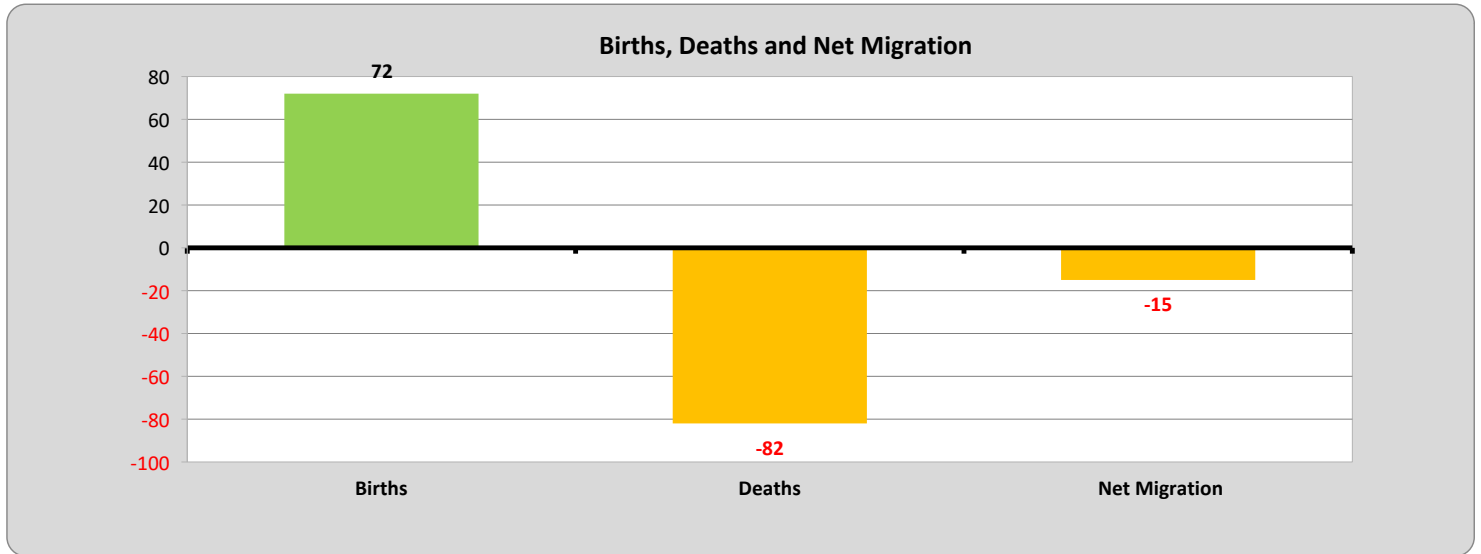
Projected Percentage Population Change: Comparison of Study Area to State



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	6,552	6,581	6,572	6,540	6,563	6,536	6,539	6,518
Change		29	-9	-32	23	-27	3	-21
Percent Change		0.44%	-0.14%	-0.49%	0.35%	-0.41%	0.05%	-0.32%
Seasonal Population	6	54	107	160	14	54	109	152
Change		48	53	53	-146	40	55	43
Percent Change		800.00%	98.15%	49.53%	-91.25%	285.71%	101.85%	39.45%
Transient Population	0	0	0	0	0	0	0	0
Change		0	0	0	0	0	0	0
Percent Change		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Factors Effecting Population Change: Prior 12 Months

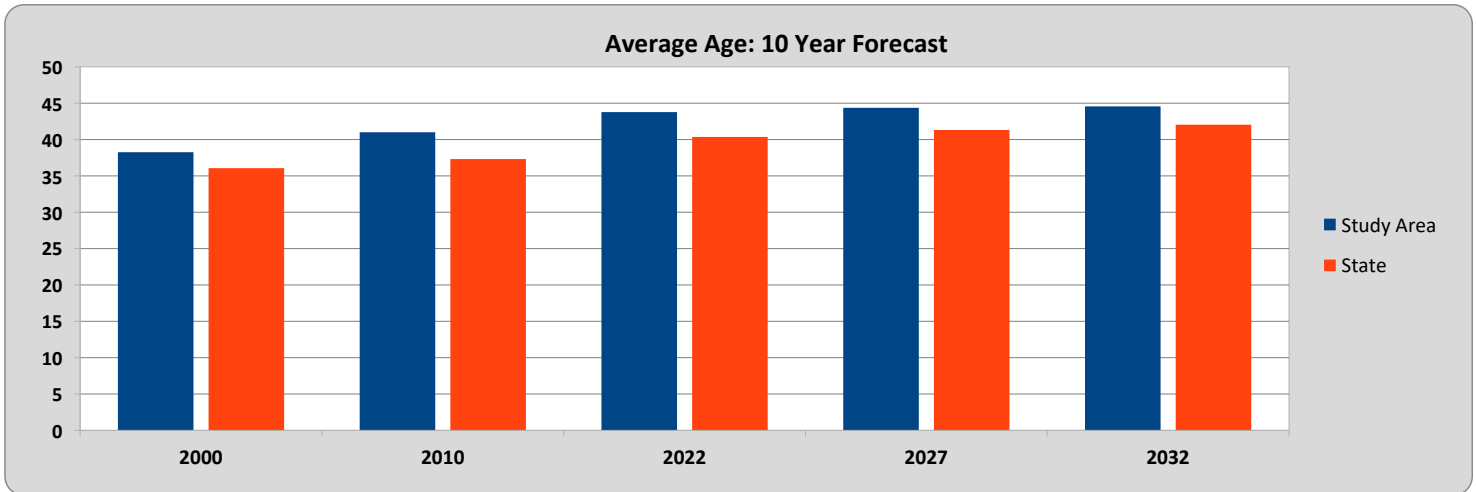


	2022
Factors Effecting Population Change	
Births	72
Deaths	82
Net Migration	-15
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	3,177	49.23%	3,239	49.53%	3,089	49.61%	3,047	49.80%	0.27%
Male	3,277	50.77%	3,300	50.47%	3,138	50.39%	3,072	50.20%	-0.27%
Totals:	6,454	100.00%	6,539	100.00%	6,227	100.00%	6,119	100.00%	

People by Age

Average Age with State Comparison

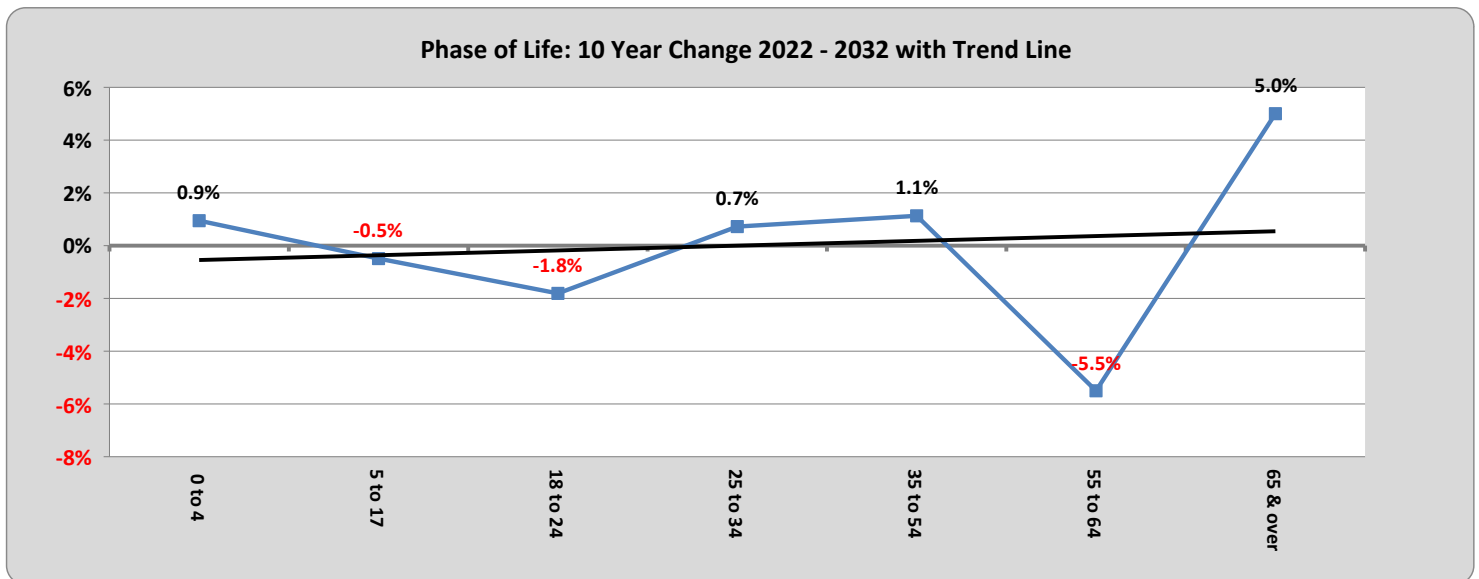


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	38.26	41.00	43.77	44.36	44.56
Average Age Change		2.75	2.77	0.59	0.20
Percent Change		7.18%	6.76%	1.35%	0.44%
Median Age	37	43	44	44	43

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

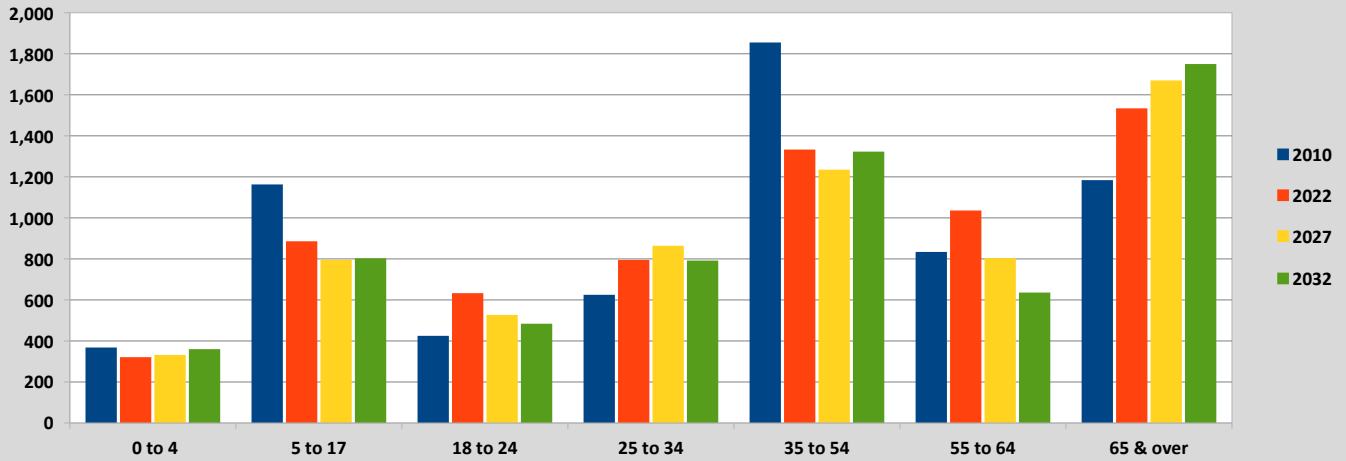
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



People by Age

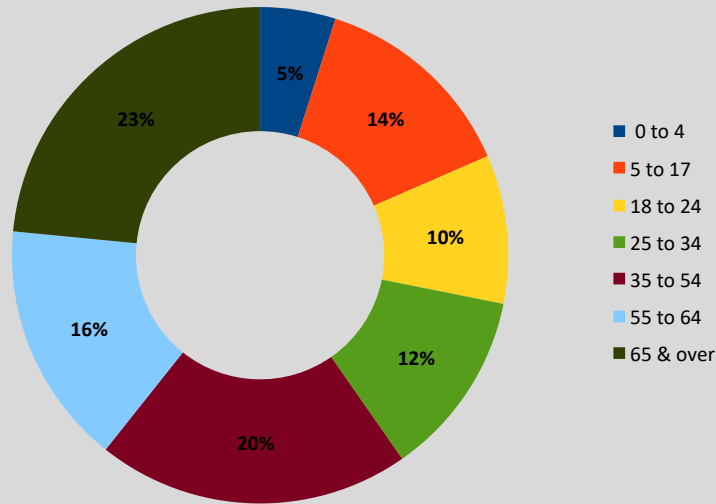
Phase of Life

Phase of Life Trends



Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

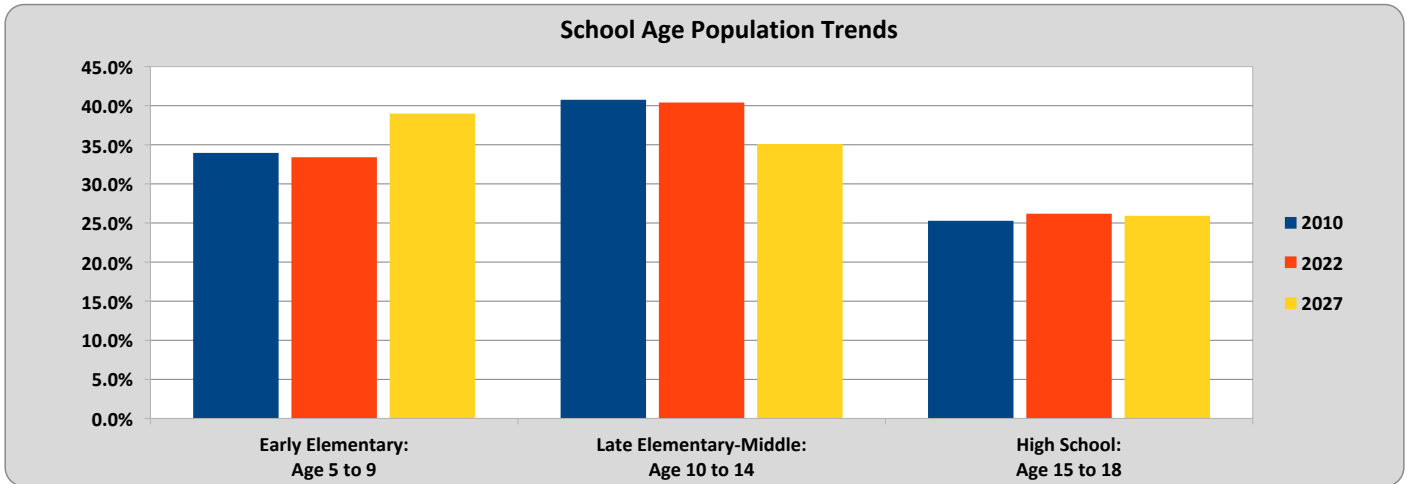


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	368	5.70%	321	4.91%	332	5.33%	360	5.86%	0.95%
Required Formal Schooling: Ages 5 to 17	1,163	18.02%	886	13.55%	795	12.77%	803	13.06%	-0.49%
College/Career Starts: Ages 18 to 24	425	6.59%	633	9.68%	527	8.46%	484	7.87%	-1.81%
Singles and Young Families: Ages 25 to 34	625	9.68%	795	12.16%	864	13.88%	792	12.88%	0.72%
Families/Empty Nesters: Ages 35 to 54	1,855	28.74%	1,333	20.39%	1,235	19.83%	1,323	21.52%	1.13%
Enrich Years Singles/Couples: Ages 55 to 64	834	12.92%	1,036	15.85%	804	12.91%	636	10.34%	-5.50%
Retirement Opportunities: Age 65 and over	1,184	18.35%	1,534	23.46%	1,670	26.82%	1,750	28.46%	5.00%
Totals:	6,454	100.00%	6,538	100.00%	6,227	100.00%	6,148	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



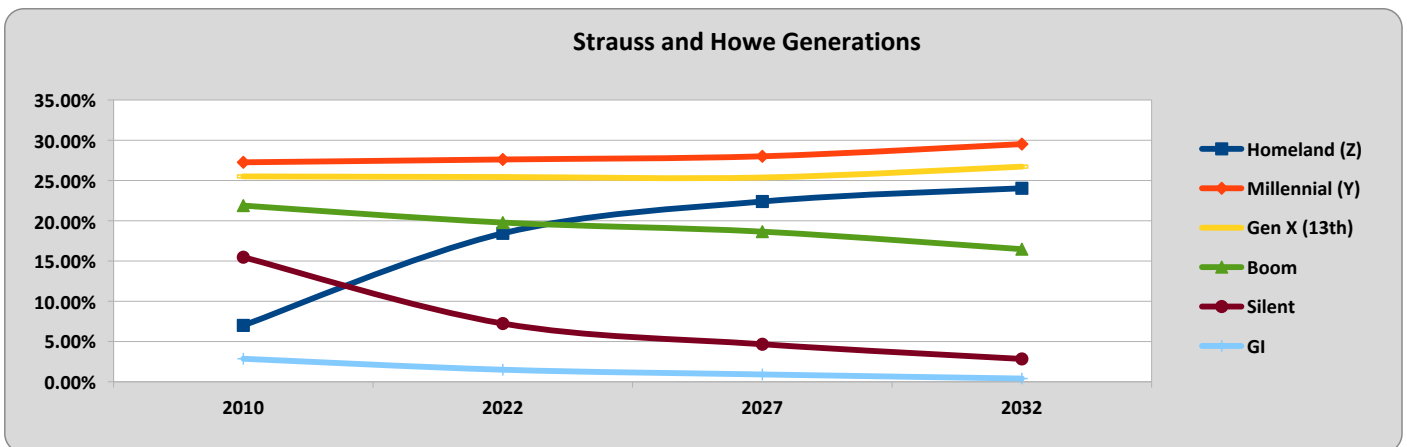
	Study Area							MN			Comp Index CY
	2010		2022		2027		5 Yr Chg	2010	2022	2027	
School Age Population Trends											
Early Elem: 5 to 9	395	33.96%	296	33.41%	310	38.99%	5.59%	38.29%	38.28%	37.85%	87
Late Elem-Mid: 10 to 14	474	40.76%	358	40.41%	279	35.09%	-5.31%	37.95%	37.46%	38.52%	108
High School: 15 to 17	294	25.28%	232	26.19%	206	25.91%	-0.27%	23.77%	24.26%	23.63%	108
Totals:	1,163	100.00%	886	100.00%	795	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	452	7.01%	1,206	18.44%	1,367	22.39%	1,354	24.04%
Millennial (Y)	Hero	1982	2004	1,759	27.26%	1,806	27.61%	1,709	28.01%	1,663	29.52%
Gen X (13th)	Nomad	1961	1981	1,646	25.51%	1,663	25.43%	1,549	25.37%	1,505	26.72%
Boom	Prophet	1946	1960	1,412	21.88%	1,293	19.78%	1,138	18.65%	928	16.47%
Silent	Artist	1925	1945	998	15.47%	473	7.24%	285	4.66%	160	2.84%
GI	Hero	1901	1924	185	2.86%	98	1.50%	56	0.91%	23	0.41%
Totals:				6,452	100.00%	6,540	100.00%	6,103	100.00%	5,633	100.00%

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

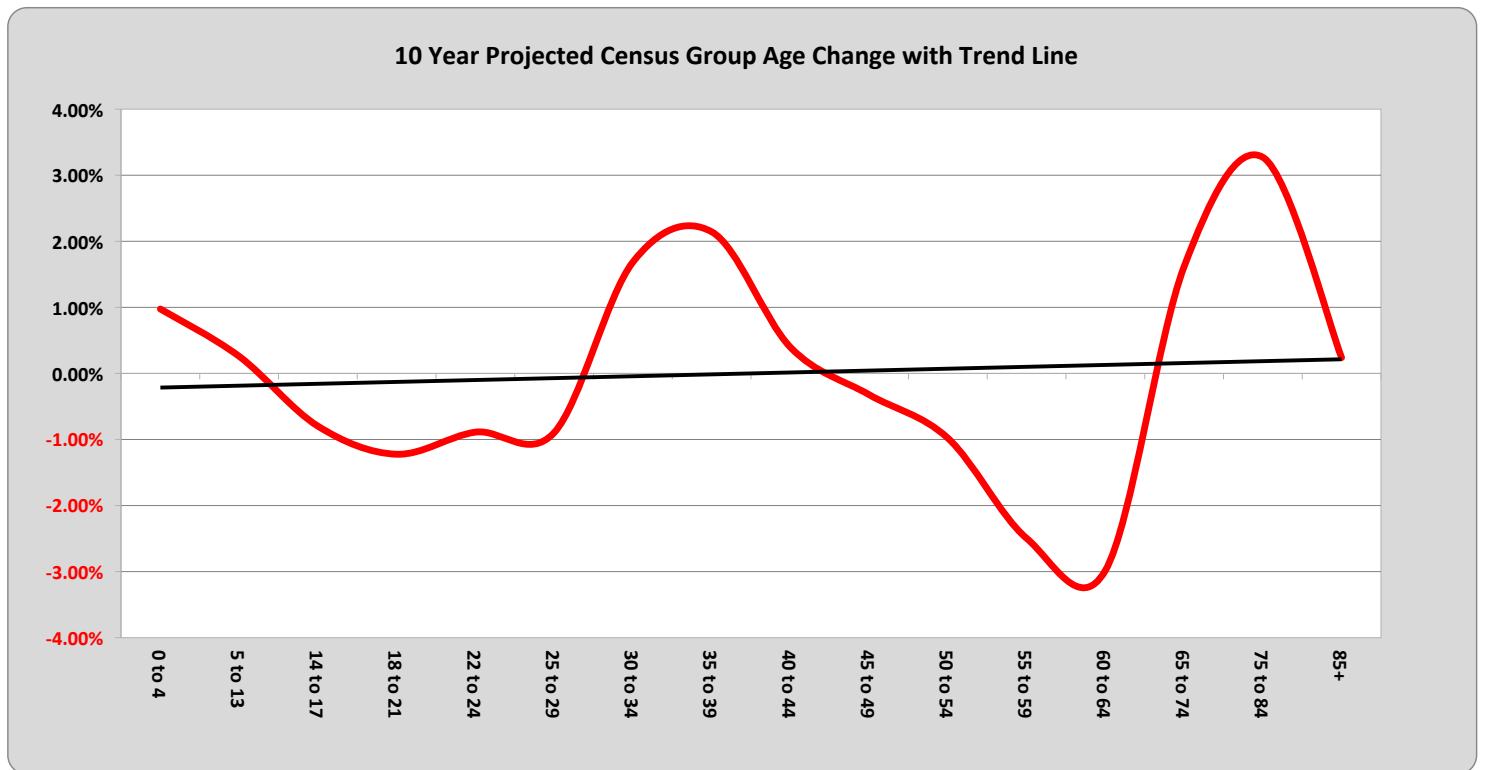
Generations as Percentage of the Population Trends



People by Age

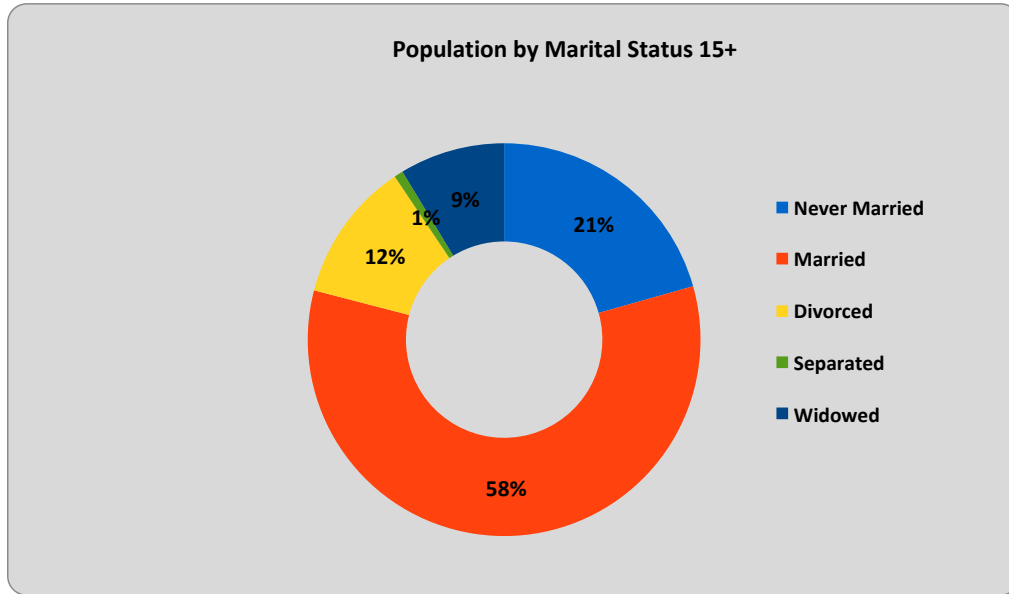
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	368	5.70%	321	4.91%	332	5.33%	360	5.88%	0.98%
5 to 13	759	11.76%	588	8.99%	539	8.66%	566	9.25%	0.26%
14 to 17	404	6.26%	298	4.56%	256	4.11%	230	3.76%	-0.80%
18 to 21	259	4.01%	344	5.26%	282	4.53%	247	4.04%	-1.22%
22 to 24	166	2.57%	289	4.42%	245	3.93%	216	3.53%	-0.89%
25 to 29	320	4.96%	452	6.91%	430	6.91%	368	6.01%	-0.90%
30 to 34	305	4.73%	343	5.24%	433	6.95%	424	6.93%	1.68%
35 to 39	340	5.27%	314	4.80%	328	5.27%	425	6.95%	2.14%
40 to 44	389	6.03%	315	4.82%	295	4.74%	319	5.21%	0.40%
45 to 49	548	8.49%	331	5.06%	300	4.82%	290	4.74%	-0.32%
50 to 54	578	8.96%	374	5.72%	313	5.03%	290	4.74%	-0.98%
55 to 59	470	7.28%	486	7.43%	351	5.64%	302	4.94%	-2.50%
60 to 64	364	5.64%	551	8.43%	453	7.27%	333	5.44%	-2.98%
65 to 74	553	8.57%	869	13.29%	958	15.38%	912	14.90%	1.62%
75 to 84	438	6.79%	469	7.17%	531	8.53%	639	10.44%	3.27%
85+	192	2.98%	196	3.00%	181	2.91%	198	3.24%	0.24%
Totals:	6,453	100.00%	6,540	100.00%	6,227	100.00%	6,119	100.00%	

Age Category Changes



People by Household Type and Marital Status

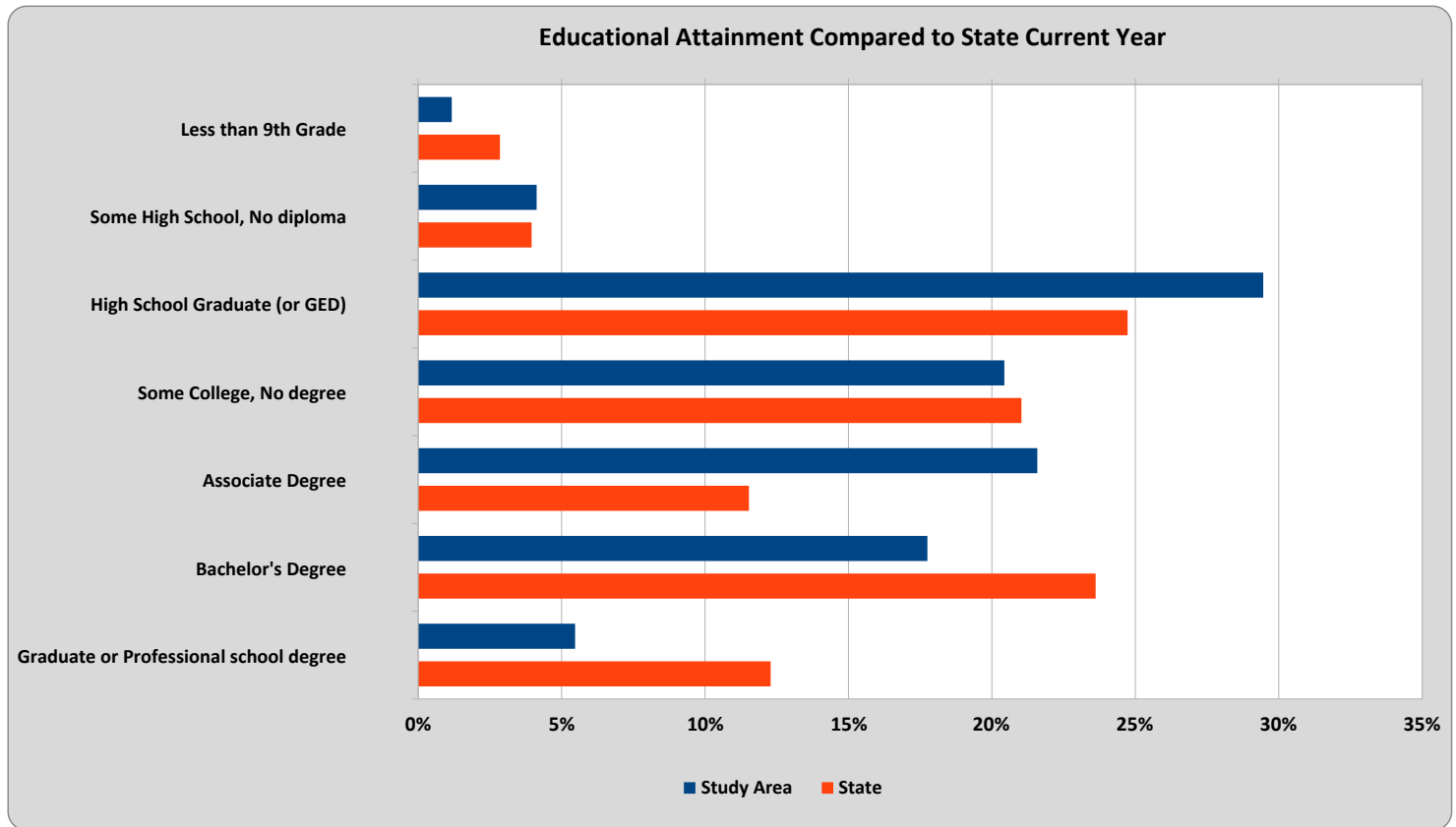
Population by Household Type



Study Area								State of MN		Comp Index
2010		2022		2027		5 Yr Chg	2022		CY	
Population by Household Type Trends										
Population in Family Households	5,329	82.57%	5,395	82.52%	5,135	82.46%	-0.05%	4,595,292	79.78%	103
Population in Non-Family Households	986	15.28%	1,000	15.30%	954	15.32%	0.03%	1,022,377	17.75%	86
Population in Group Quarters	139	2.15%	143	2.19%	138	2.22%	0.03%	142,618	2.48%	88
Totals:	6,454	100.00%	6,538	100.00%	6,227	100.00%		5,760,287	100.00%	
Population by Marital Status 15+										
Never Married	1,042	19.56%	1,147	20.62%	1,060	19.98%	-0.64%	1,474,420	31.17%	66
Married	3,321	62.33%	3,250	58.42%	3,172	59.78%	1.36%	2,503,903	52.93%	110
Divorced	495	9.29%	643	11.56%	602	11.35%	-0.21%	467,009	9.87%	117
Separated	33	0.62%	41	0.74%	36	0.68%	-0.06%	48,392	1.02%	72
Widowed	437	8.20%	482	8.66%	436	8.22%	-0.45%	237,036	5.01%	173
Totals:	5,328	100.00%	5,563	100.00%	5,306	100.00%		4,730,760	100.00%	
Population by Marital Status Single Female 15+										
Divorced	258	24.43%	337	29.23%				259,013	23.03%	127
Never Married	427	40.44%	446	38.68%				679,053	60.38%	64
Widowed	371	35.13%	370	32.09%				186,610	16.59%	193
Totals:	1,056	100.00%	1,153	100.00%				1,124,676	100.00%	
Population by Marital Status Single Male 15+										
Divorced	236	25.76%	306	27.32%				207,996	19.74%	138
Never Married	615	67.14%	702	62.68%				795,367	75.48%	83
Widowed	65	7.10%	112	10.00%				50,426	4.79%	209
Totals:	916	100.00%	1,120	100.00%				1,053,789	100.00%	
Population by Group Quarters										
Institutionalized	128	92.09%	126	94.03%				55,610	42.08%	223
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	11	7.91%	8	5.97%				26,121	19.76%	30
Totals:	139	100.00%	134	100.00%				132,161	100.00%	

People by Education and School Enrollment

Population by Educational Attainment: 25+

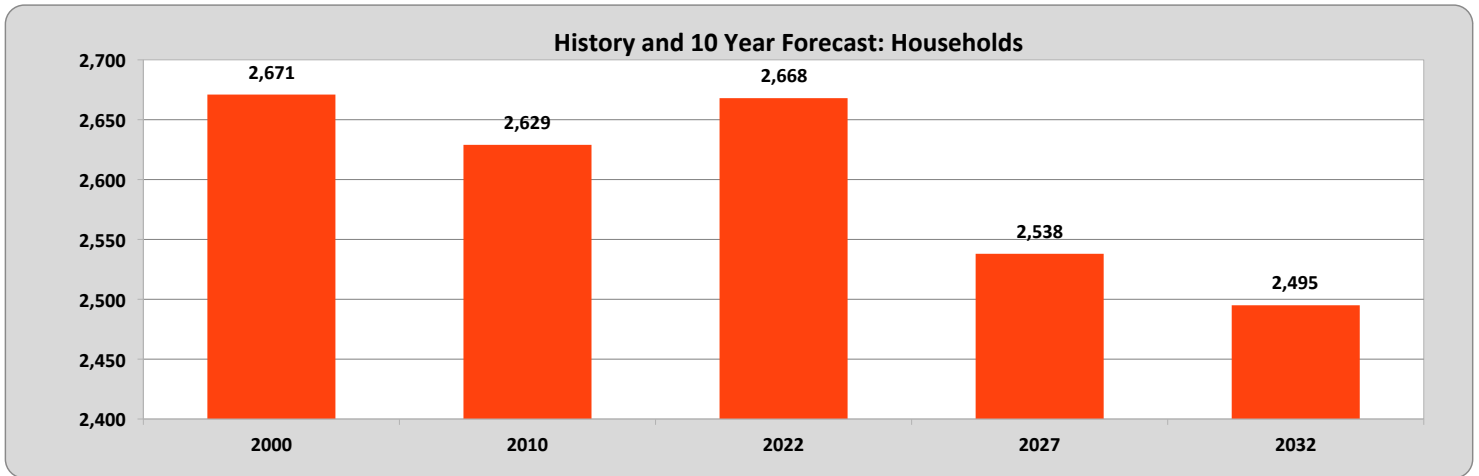


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Population by Educational Attainment: 25+									
Less than 9th grade	248	5.51%	55	1.17%	48	1.05%	-0.12%	2.85%	41
Some High School, No diploma	262	5.82%	194	4.13%	195	4.27%	0.14%	3.95%	104
High School Graduate (or GED)	1,428	31.74%	1,384	29.46%	1,349	29.51%	0.05%	24.73%	119
Some College, No degree	983	21.85%	960	20.43%	895	19.58%	-0.86%	21.03%	97
Associate Degree	697	15.49%	1,014	21.58%	1,032	22.57%	0.99%	11.53%	187
Bachelor's Degree	637	14.16%	834	17.75%	808	17.67%	-0.08%	23.62%	75
Graduate or Professional School	244	5.42%	257	5.47%	245	5.36%	-0.11%	12.29%	45
Totals:	4,499	100.00%	4,698	100.00%	4,572	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			414	32.17%					
Kindergarten/Elementary School			754	58.59%					
Nursery School/Preschool			119	9.25%					
Totals:			1,287	100.00%					

Households and Change

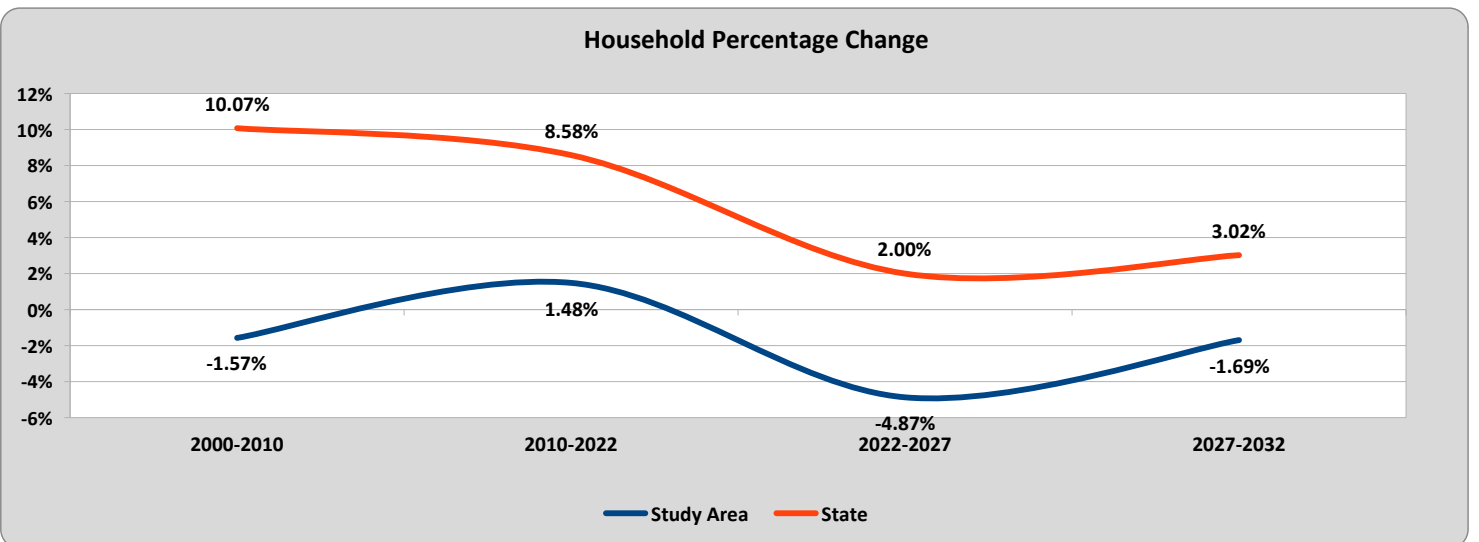
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

Household History with 5 and 10 Year Projected Change



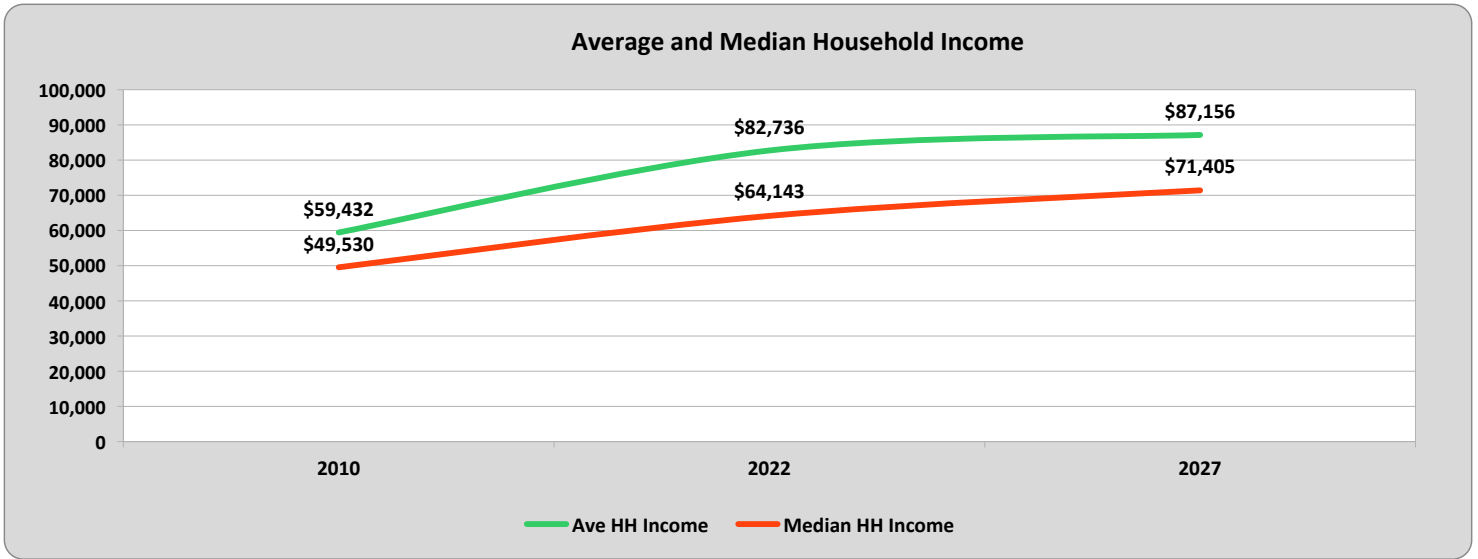
Household Trends	2000	2010	2022	2027	2032
Study Area Households	2,671	2,629	2,668	2,538	2,495
Households Change		-42	39	-130	-43
Percent Change		-1.57%	1.48%	-4.87%	-1.69%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	2.61	2.45	2.45	2.45	2.45
Population / Households Change		-0.16	0.00	0.00	0.00
Percent Change		-6.03%	-0.16%	0.11%	-0.04%

Projected Percentage Household Change: Comparison of Study Area to State



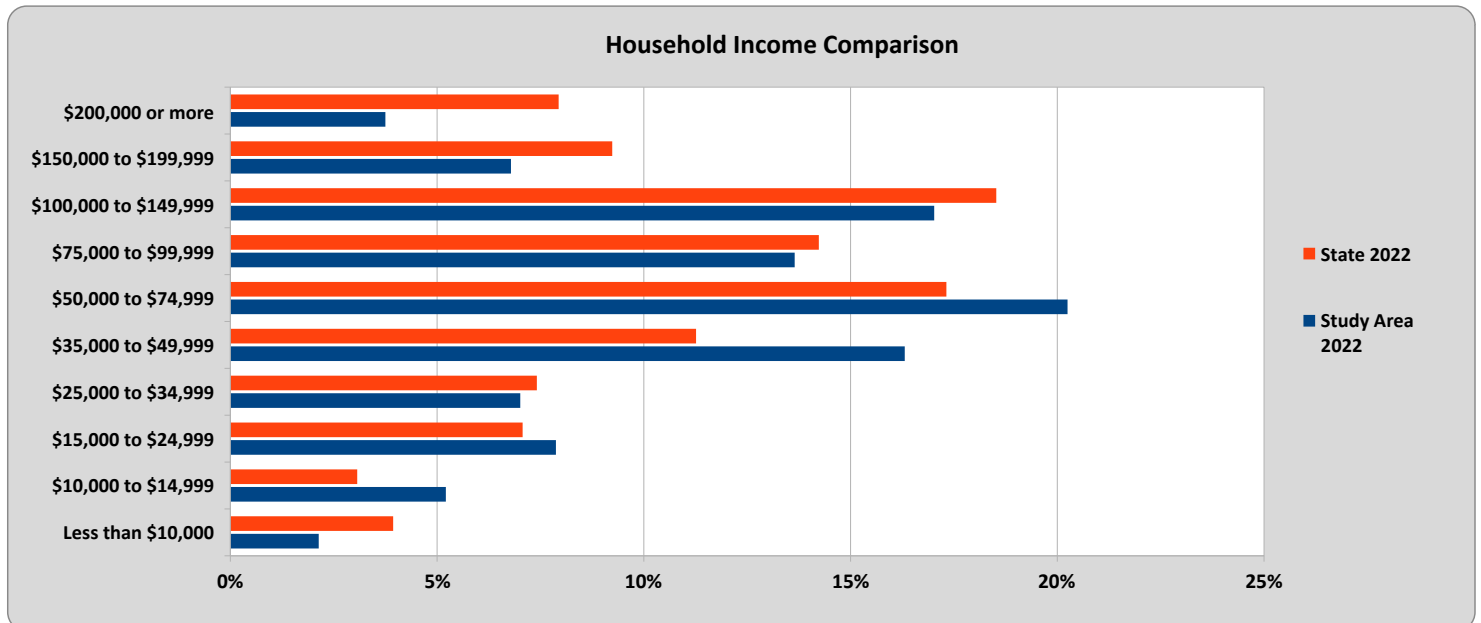
Households by Income

Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	59,432	82,736	87,156
Households Change		23,303	4,420
Percent Change		39.21%	5.34%
Study Area: Median HH Income	49,530	64,143	71,405
Per Capita Income	24,209	33,757	35,523
Per Capita Income Change		9,548	1,766
Percent Change		39.44%	5.23%
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	80	84	78

Current Year Estimated Household Income Comparison to State

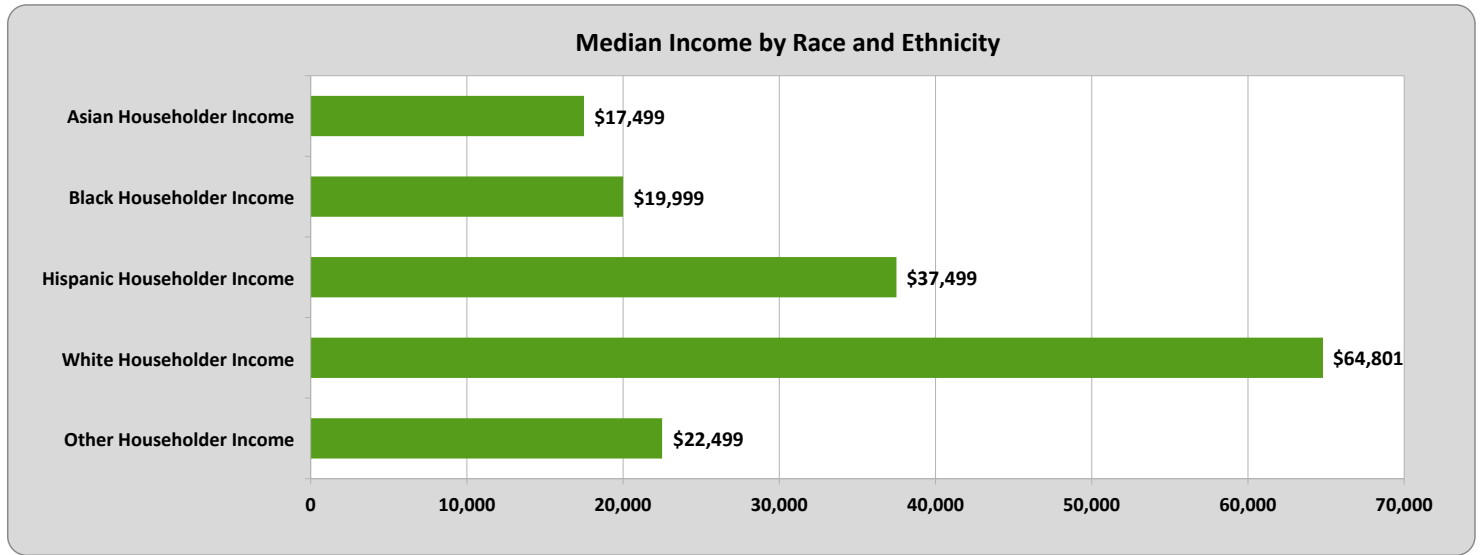


Households by Income

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Household Income Forecast by Category									
Less than \$10,000	116	4.41%	57	2.14%	67	2.64%	0.50%	3.94%	54
\$10,000 to \$14,999	85	3.23%	139	5.21%	96	3.78%	-1.43%	3.07%	170
\$15,000 to \$24,999	272	10.35%	210	7.87%	219	8.63%	0.75%	7.07%	111
\$25,000 to \$34,999	376	14.31%	187	7.01%	219	8.63%	1.62%	7.41%	95
\$35,000 to \$49,999	480	18.26%	435	16.31%	257	10.13%	-6.18%	11.26%	145
\$50,000 to \$74,999	597	22.72%	540	20.25%	480	18.91%	-1.33%	17.32%	117
\$75,000 to \$99,999	360	13.70%	364	13.65%	403	15.88%	2.23%	14.23%	96
\$100,000 to \$149,999	244	9.28%	454	17.02%	419	16.51%	-0.51%	18.52%	92
\$150,000 to \$199,999	72	2.74%	181	6.79%	245	9.65%	2.87%	9.24%	73
\$200,000 or more	26	0.99%	100	3.75%	133	5.24%	1.49%	7.94%	47
Totals:	2,628	100.00%	2,667	100.00%	2,538	100.00%		100.00%	
Family Income Forecast by Category									
Less than \$10,000			46	2.48%	40	2.28%	-0.0020318	2.16%	115
\$10,000 to \$14,999			14	0.75%	9	0.51%	-0.24%	1.41%	54
\$15,000 to \$24,999			81	4.37%	73	4.15%	-0.21%	4.04%	108
\$25,000 to \$34,999			79	4.26%	110	6.26%	2.00%	5.47%	78
\$35,000 to \$49,999			264	14.23%	248	14.11%	-0.12%	9.36%	152
\$50,000 to \$74,999			381	20.54%	356	20.26%	-0.28%	16.54%	124
\$75,000 to \$99,999			324	17.47%	303	17.25%	-0.22%	15.62%	112
\$100,000 to \$149,999			411	22.16%	385	21.91%	-0.24%	22.73%	97
\$150,000 to \$199,999			175	9.43%	162	9.22%	-0.21%	12.04%	78
\$200,000 or more			80	4.31%	71	4.04%	-0.27%	10.62%	41
Totals:			1,855	100.00%	1,757	100.00%		100.00%	
Non-family Income Forecast by Category									
Less than \$10,000			22	2.71%	26	3.32%	0.61%	5.04%	54
\$10,000 to \$14,999			53	6.52%	40	5.11%	-1.41%	3.91%	167
\$15,000 to \$24,999			74	9.10%	79	10.09%	0.99%	8.49%	107
\$25,000 to \$34,999			28	3.44%	37	4.73%	1.28%	6.33%	54
\$35,000 to \$49,999			137	16.85%	78	9.96%	-6.89%	12.36%	136
\$50,000 to \$74,999			166	20.42%	153	19.54%	-0.88%	18.13%	113
\$75,000 to \$99,999			109	13.41%	126	16.09%	2.68%	14.07%	95
\$100,000 to \$149,999			136	16.73%	122	15.58%	-1.15%	17.05%	98
\$150,000 to \$199,999			56	6.89%	78	9.96%	3.07%	7.92%	87
\$200,000 or more			32	3.94%	44	5.62%	1.68%	6.71%	59
Totals:			813	100.00%	783	100.00%		100.00%	
	Study Area							MN	Comp Index
			2022		2027		5 Yr Chg	2022	CY
Household Income									
Median			64,143		71,405		7262	74,901	86
Family Median			79,822		78,506		-1,316	92,608	86

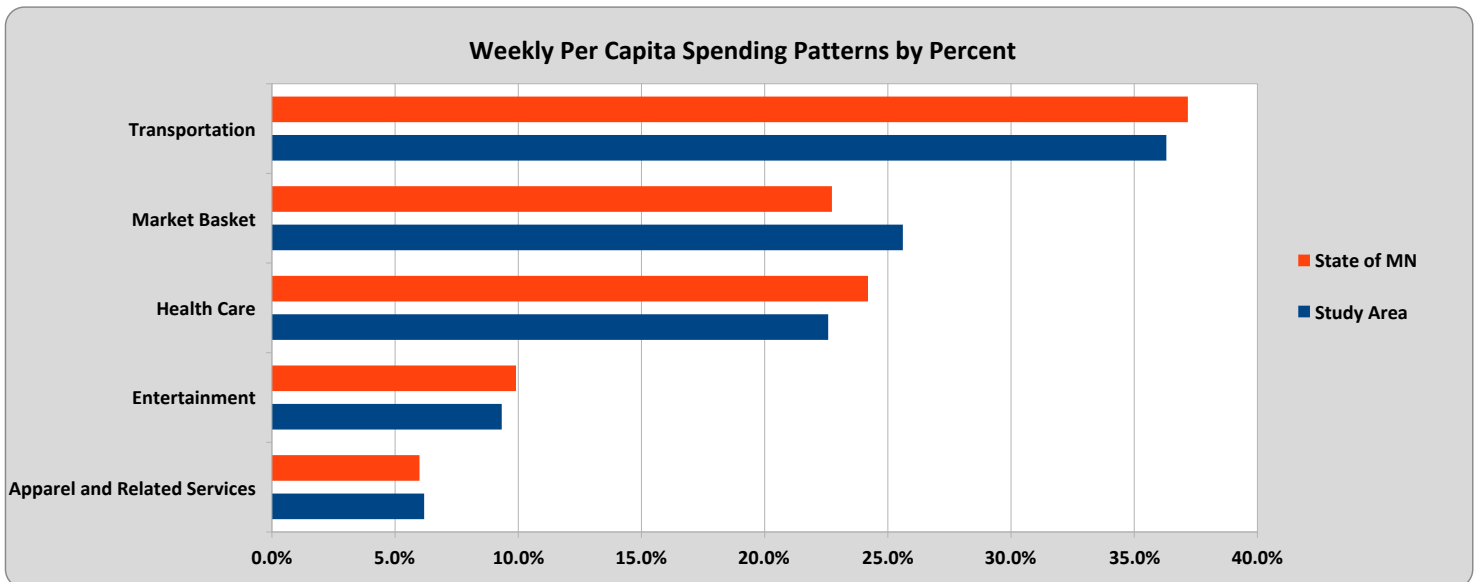
Households by Income

Median Income by Race and Ethnicity: 2022



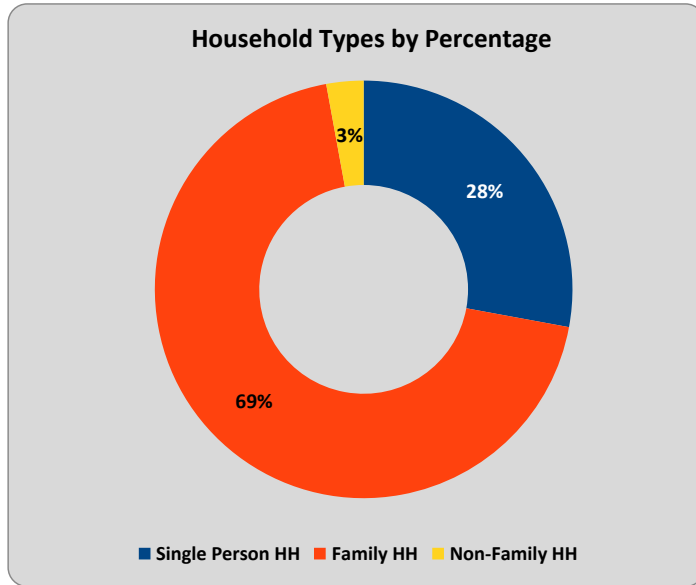
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	17,499	82,659	21
Black Householder Income	19,999	43,777	46
Hispanic Householder Income	37,499	56,550	66
White Householder Income	64,801	78,973	82
Other Householder Income	22,499	55,165	41

Spending Patterns: Weekly Per Capita Consumer Expenditures

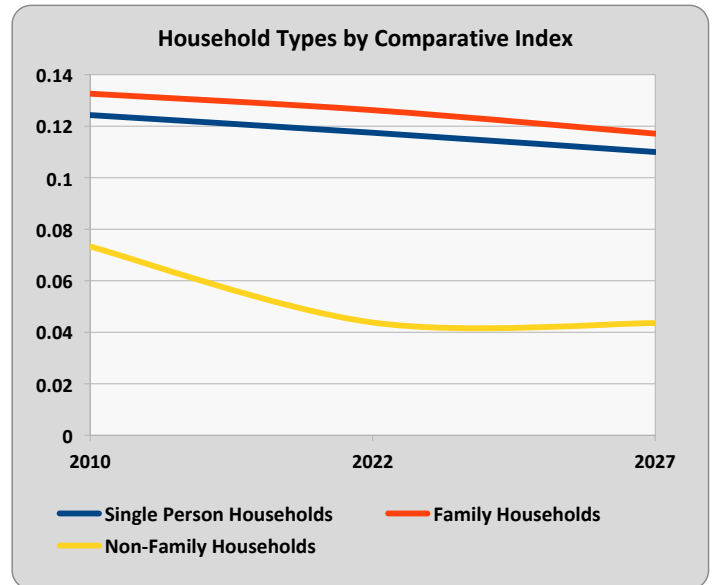


Households by Structure

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	726	740	708	584,008	630,031	643,737
Change		14	-32		46,023	13,706
Percent Change		1.93%	-4.32%		7.88%	2.18%
Family Households	1,789	1,855	1,757	1,349,015	1,469,555	1,500,297
Change		66	-98		120,540	30,742
Percent Change		3.69%	-5.28%		8.94%	2.09%
Non-Family Households	113	73	73	154,204	166,717	167,560
Change		-40	0		12,513	843
Percent Change		-35.40%	0.00%		8.11%	0.51%

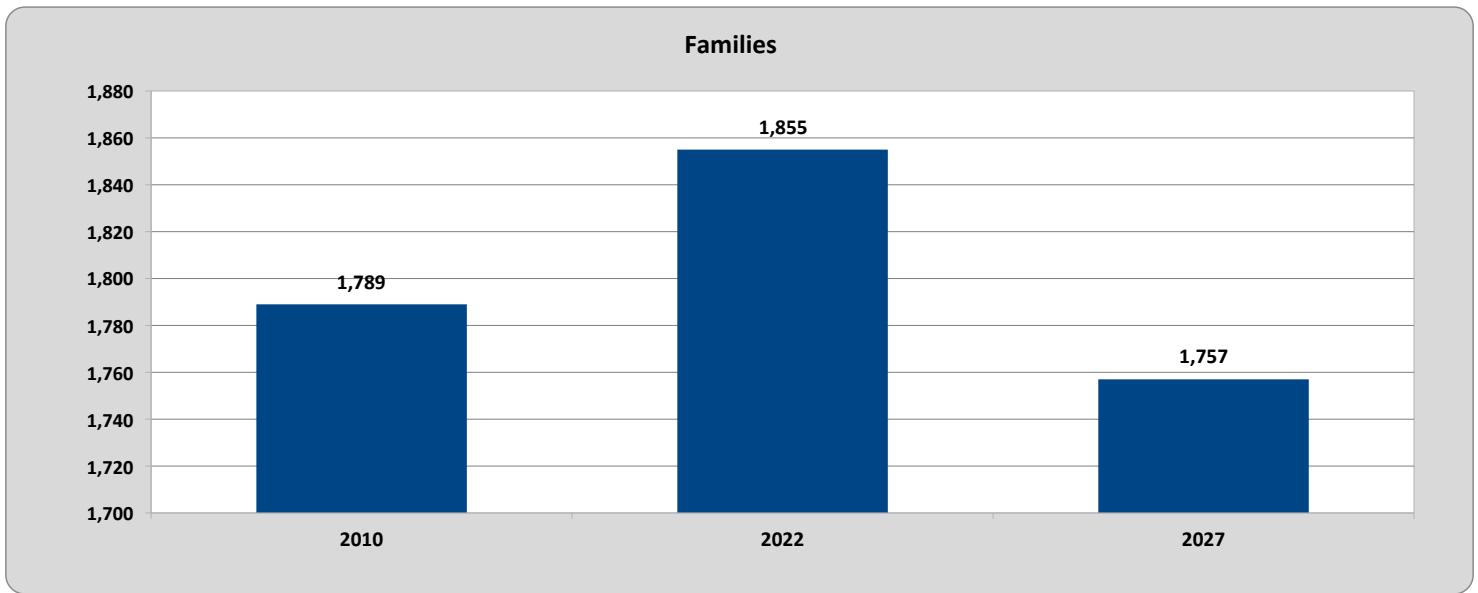
Households by Structure

Study Area								MN	Comp Index
2010			2022		2027		5 Yr Chg	2022	CY
Households by Size									
1-person household	726	27.64%	740	27.75%	708	27.90%	0.15%	27.80%	100
2-person household	1,006	38.29%	1,019	38.21%	973	38.34%	0.13%	34.63%	110
3-person household	365	13.89%	369	13.84%	349	13.75%	-0.08%	14.79%	94
4-person household	294	11.19%	300	11.25%	284	11.19%	-0.06%	13.31%	85
5-person household	152	5.79%	154	5.77%	144	5.67%	-0.10%	5.95%	97
6-person household	60	2.28%	62	2.32%	57	2.25%	-0.08%	2.13%	109
7-or-more person household	24	0.91%	24	0.90%	23	0.91%	0.01%	1.39%	65
Totals:	2,627	100.00%	2,668	100.04%	2,538	100.00%		100.00%	
Non-Family Households by Size									
1-person household	726	86.53%	740	90.80%				79.08%	115
2-person household	91	10.85%	9	1.10%				4.36%	25
3-person household	14	1.67%	41	5.03%				14.13%	36
4-person household	7	0.83%	6	0.74%				0.87%	84
5-person household	0	0.00%	6	0.74%				0.58%	127
6-person household	1	0.12%	6	0.74%				0.50%	147
7-or-more person household	0	0.00%	7	0.86%				0.49%	176
Totals:	839	100.00%	815	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	171	9.55%	218	11.75%				13.93%	84
Male Householder	115	6.42%	162	8.73%				6.79%	129
Married Couple	1,504	84.02%	1,475	79.51%				79.28%	100
Totals:	1,790	100.00%	1,855	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	36	4.29%	7	0.86%				2.71%	32
Male Not living alone	77	9.17%	66	8.12%				18.21%	45
Female Living alone	369	43.93%	732	90.04%				78.54%	115
Male Living alone	358	42.62%	8	0.98%				0.53%	184
Totals:	840	100.00%	813	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			40	1.86%				2.12%	88
1 vehicle available			414	19.22%				23.38%	82
2 vehicles available			959	44.52%				45.66%	97
3 vehicles available			415	19.27%				19.82%	97
4 vehicles available			200	9.29%				6.24%	149
5+ vehicles available			126	5.85%				2.77%	211
Totals:			2,154	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			75	14.56%				19.05%	76
1 vehicle available			234	45.44%				45.90%	99
2 vehicles available			129	25.05%				25.92%	97
3 vehicles available			34	6.60%				5.92%	111
4 vehicles available			10	1.94%				1.98%	98
5+ vehicles available			33	6.41%				1.22%	524
Totals:			515	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

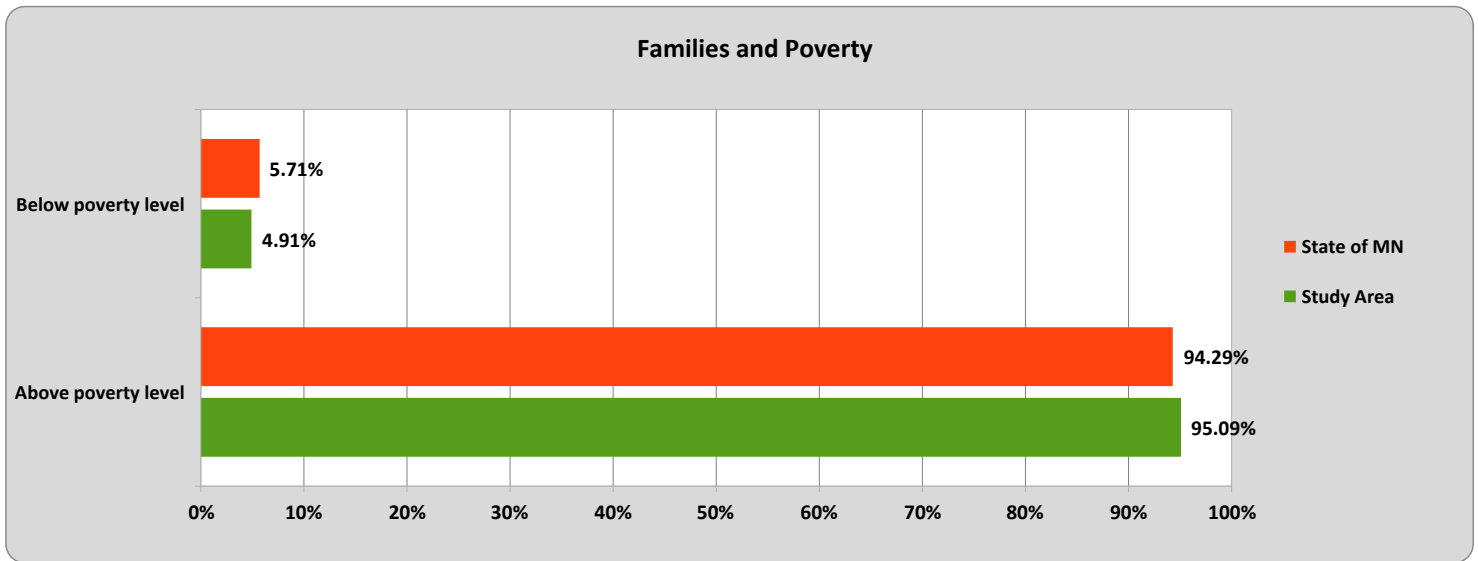


	2010	2022	2027
Study Area Family Households	1,789	1,855	1,757
Family Households Change		66	-98
Percent Change		3.69%	-5.28%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

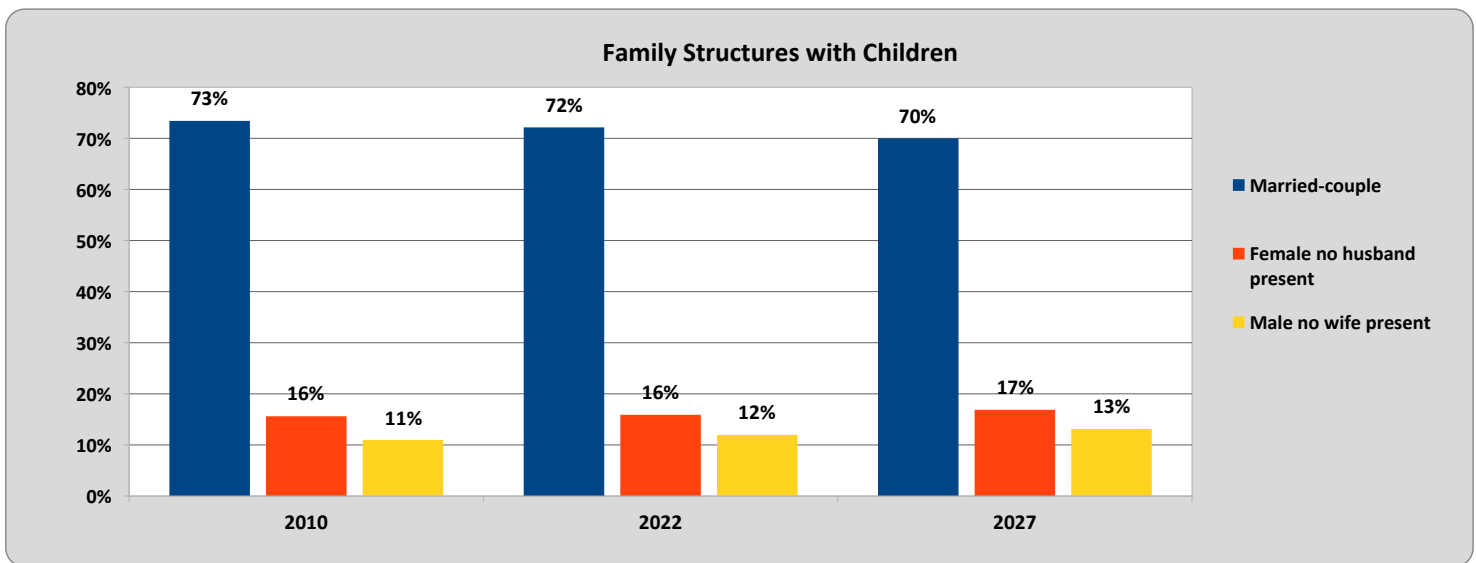
	2010		Study Area		2027		5 Yr Chg	MN 2022	Comp Index CY
			2022						
Family Households by Size									
2-person household	915	51.17%	958	51.67%	918	52.25%	0.58%	46.35%	111
3-person household	350	19.57%	321	17.31%	289	16.45%	-0.87%	20.65%	84
4-person household	287	16.05%	363	19.58%	351	19.98%	0.40%	19.29%	101
5-person household	152	8.50%	150	8.09%	140	7.97%	-0.12%	8.76%	92
6-person household	60	3.36%	45	2.43%	43	2.45%	0.02%	3.11%	78
7-or-more person household	24	1.34%	17	0.92%	16	0.91%	-0.01%	1.84%	50
Totals:	1,788	100.00%	1,854	100.00%	1,757	100.00%		100.00%	

Family Households

Families in Poverty Compared to State



Families with Children by Type

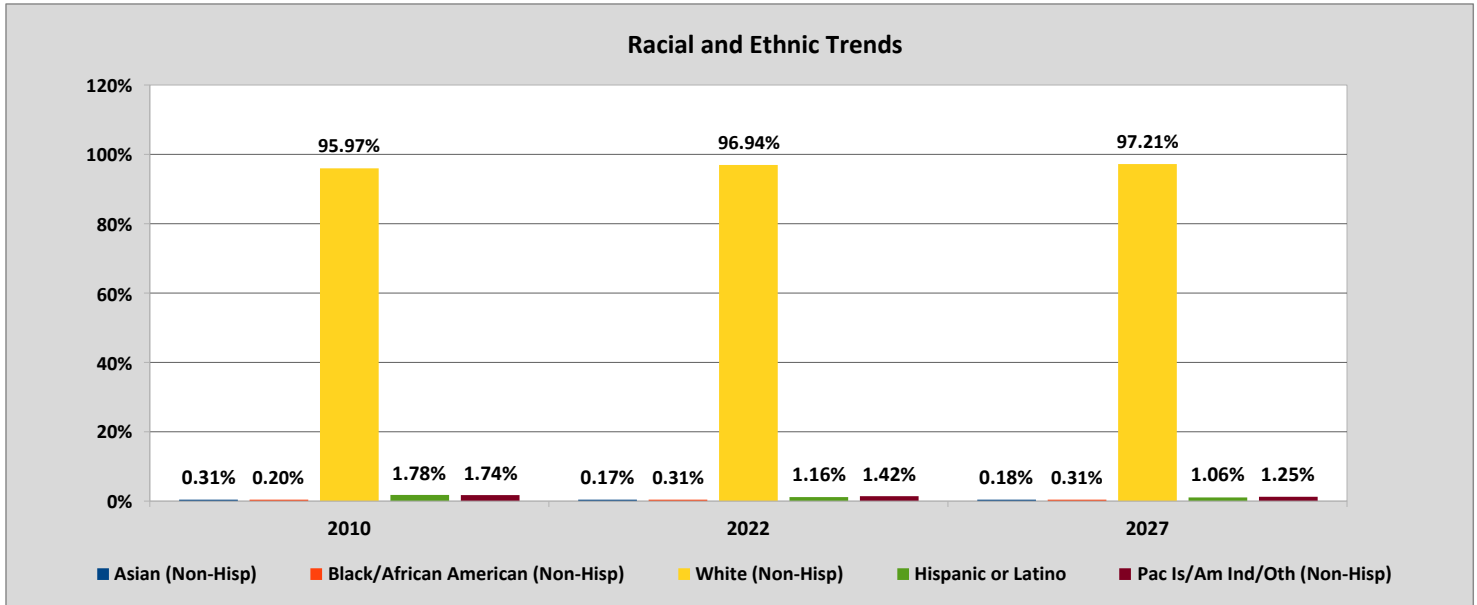


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027	5 Yr Chg			
Families with Children by Type									
Married-couple	555	73.41%	549	72.14%	506	69.99%	-2.16%	72.11%	100
Female no husband present	118	15.61%	121	15.90%	122	16.87%	0.97%	19.29%	82
Male no wife present	83	10.98%	91	11.96%	95	13.14%	1.18%	8.60%	139
Totals:	756	100.00%	761	100.00%	723	100.00%		100.00%	
Families with No Children by Type									
Married-couple	948	91.77%	926	84.64%	854	82.67%	-1.97%	84.93%	100
Female no husband present	53	5.13%	97	8.87%	103	9.97%	1.10%	9.71%	91
Male no wife present	32	3.10%	71	6.49%	76	7.36%	0.87%	5.36%	121
Totals:	1,033	100.00%	1,094	100.00%	1,033	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.

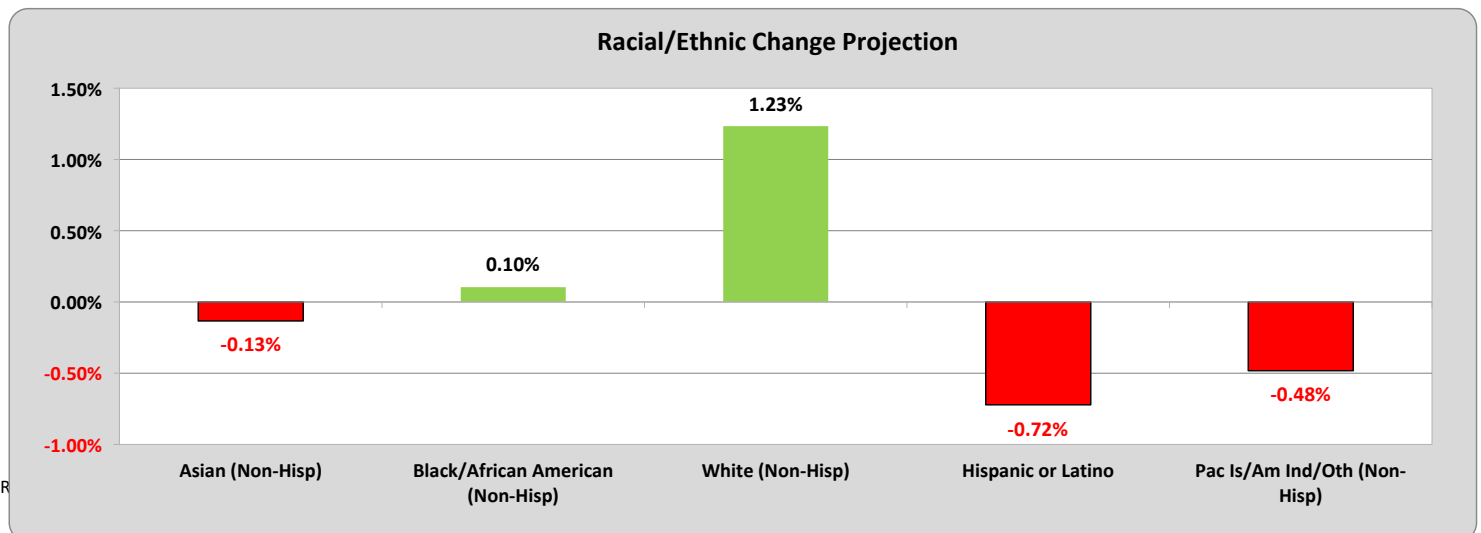
Racial Ethnic Trend Projections



	Study Area					
	2010	2022	2027	5 Yr Chg	MN 2022	Comp Index CY
Racial/Ethnic Trends						
Asian (Non-Hisp)	20	11	11	0.18%	4.39%	4
Black/African American (Non-Hisp)	13	20	19	0.31%	5.56%	5
White (Non-Hisp)	6,194	6,339	6,052	97.21%	81.70%	119
Hispanic or Latino	115	76	66	1.06%	4.96%	23
Pac Is/Am Ind/Oth (Non-Hisp)	112	93	78	1.25%	3.38%	42
Totals:	6,454	6,539	6,226	100.00%	100.00%	

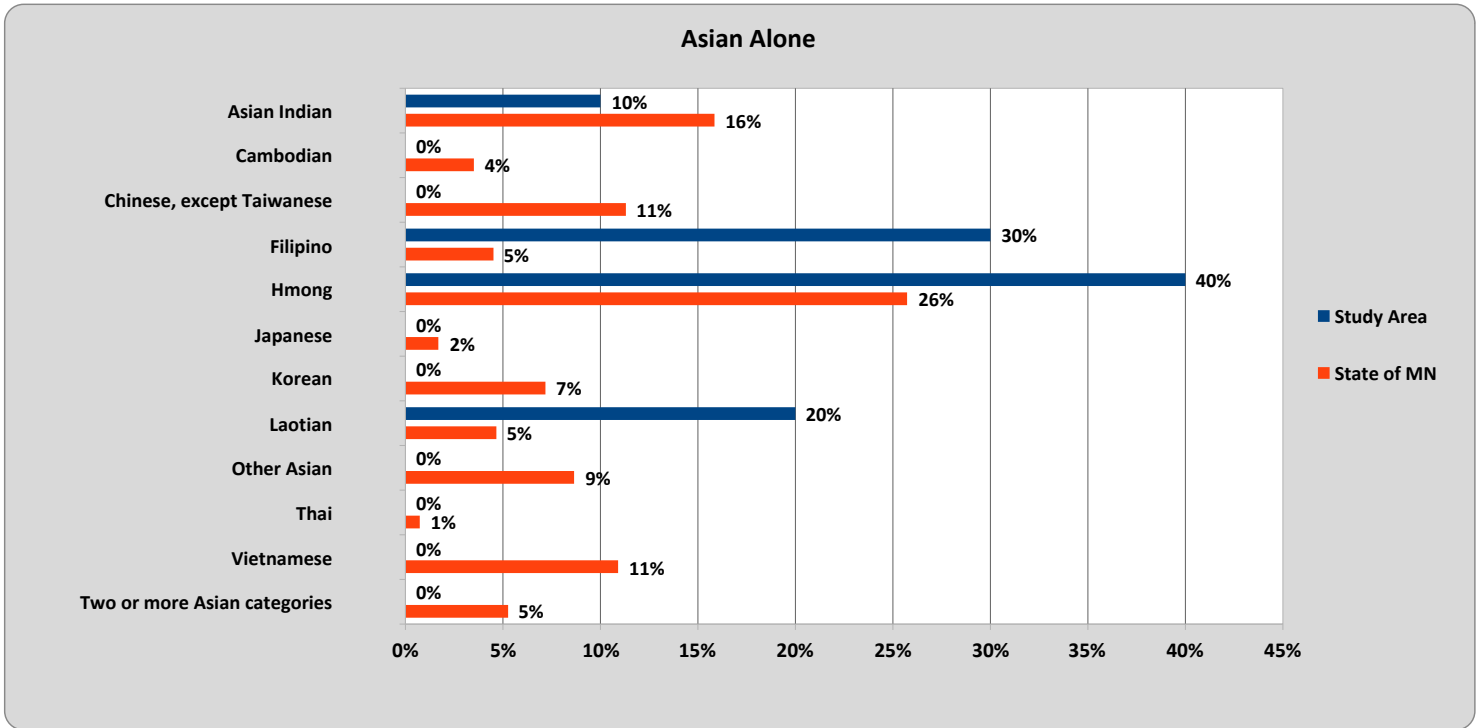
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

Racial/Ethnic Change Projection from Census 2010 to 2027



Diversity: Race and Ethnicity

Estimated Current Year Asian Alone Population

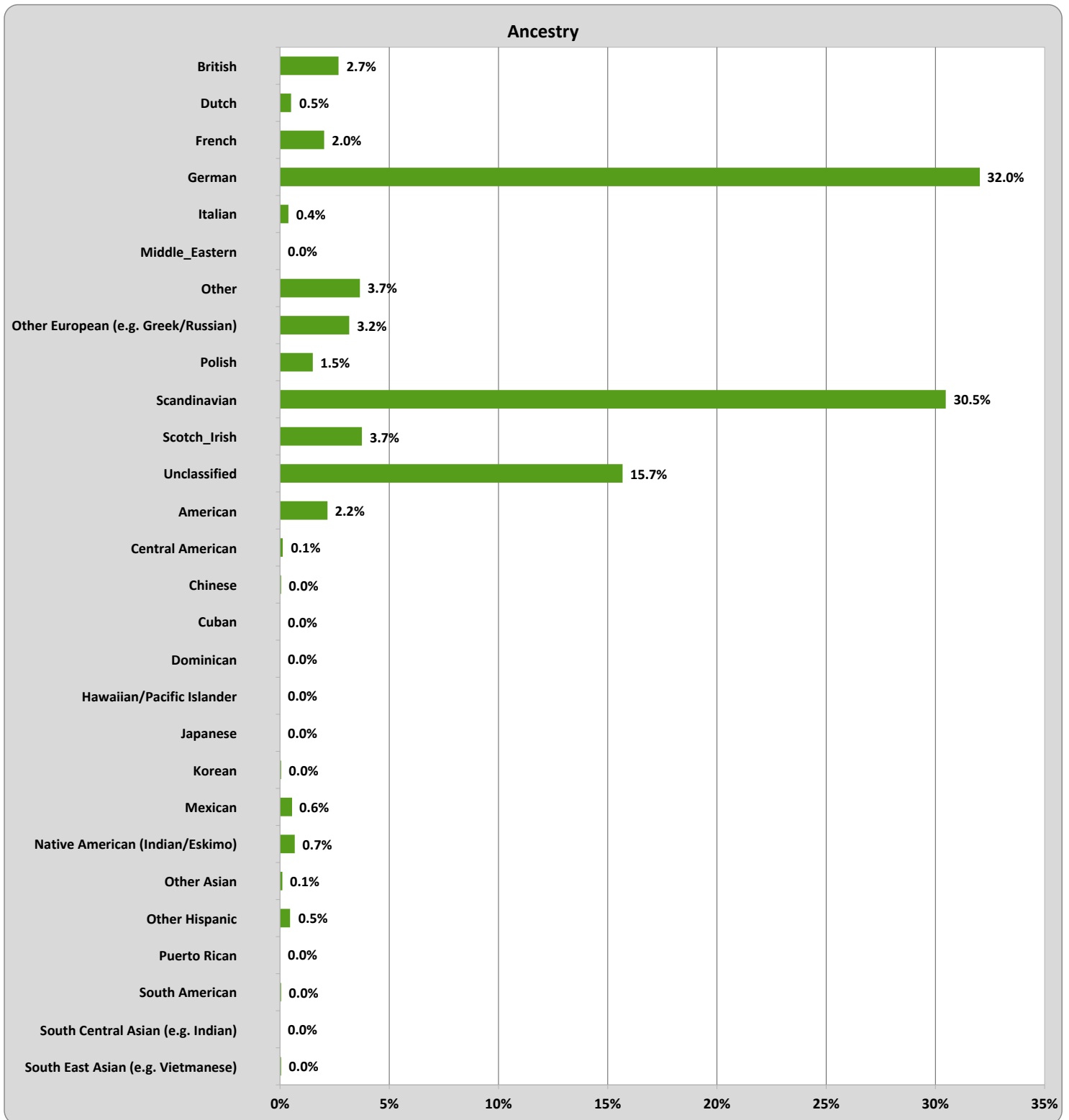


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	1	10.00%	40,057	15.85%	63
Cambodian	0	0.00%	8,872	3.51%	0
Chinese, except Taiwanese	0	0.00%	28,574	11.31%	0
Filipino	3	30.00%	11,412	4.52%	664
Hmong	4	40.00%	65,020	25.73%	155
Japanese	0	0.00%	4,265	1.69%	0
Korean	0	0.00%	18,147	7.18%	0
Laotian	2	20.00%	11,788	4.66%	429
Other Asian	0	0.00%	21,860	8.65%	0
Thai	0	0.00%	1,857	0.73%	0
Vietnamese	0	0.00%	27,565	10.91%	0
Two or more Asian categories	0	0.00%	13,310	5.27%	0
Totals:	10	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	1.74%	3,661	1.46%	90
Mexican	90	78.26%	176,007	70.33%	112
Other Hispanic or Latino	21	18.26%	59,783	23.89%	77
Puerto Rican	2	1.74%	10,807	4.32%	30
Totals:	115	100.00%	250,258	100.00%	

Diversity: Ancestry

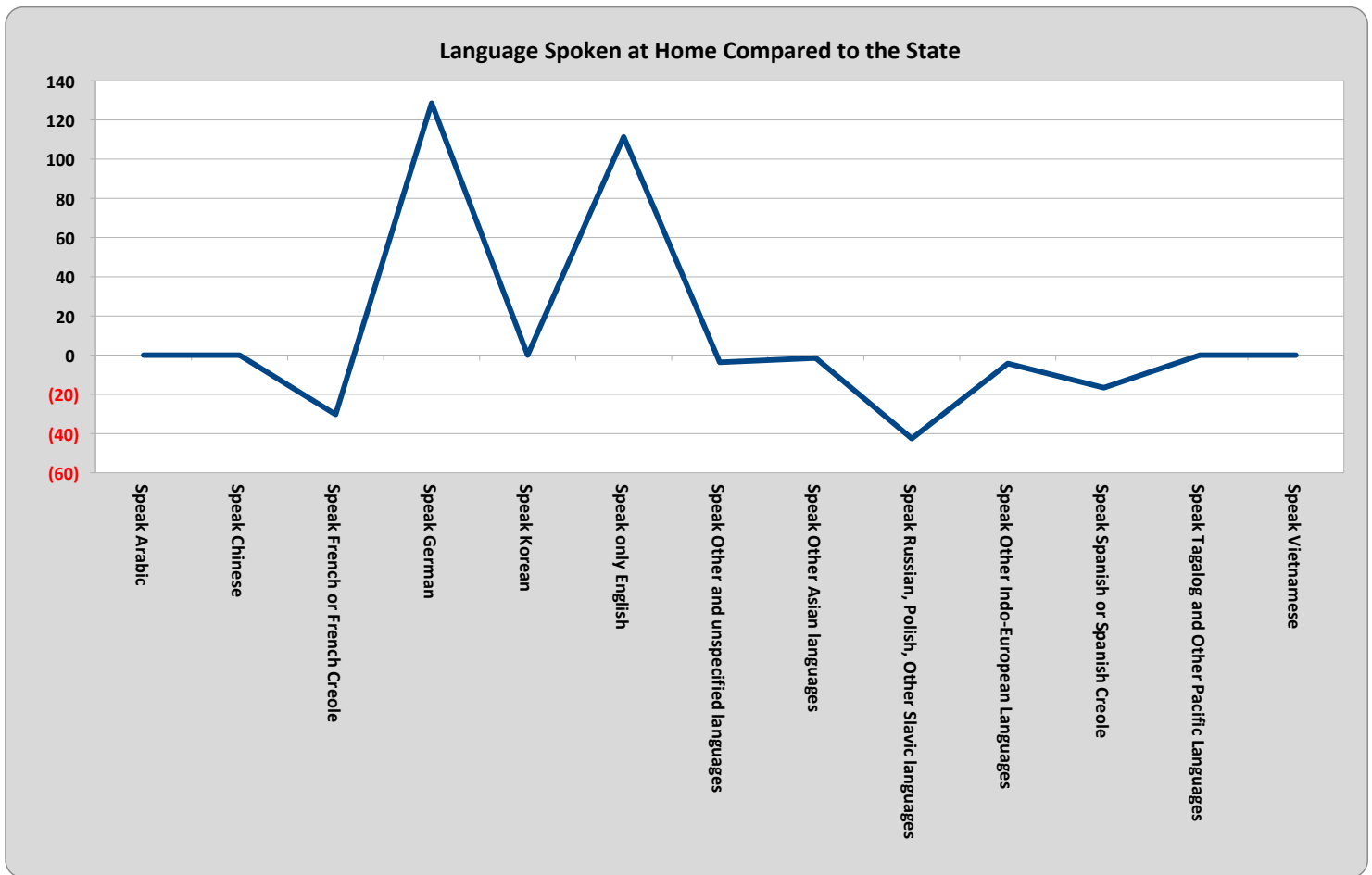
Population by Ancestry: 2022



Diversity: Languages

	Study Area		State of MN		Comp Index CY
Population 5+ by Language Spoken at Home (Detail)	2022		2022		
Speak Arabic	0	0.00%	15,401	0.28%	0
Speak Chinese	0	0.00%	24,720	0.46%	0
Speak French or French Creole	6	0.10%	17,297	0.32%	30
Speak German	34	0.55%	23,077	0.43%	129
Speak Korean	0	0.00%	5,151	0.09%	0
Speak only English	6,115	98.36%	4,791,548	88.32%	111
Speak Other and unspecified languages	5	0.08%	119,429	2.20%	4
Speak Other Asian languages	2	0.03%	118,736	2.19%	1
Speak Russian, Polish, Other Slavic languages	13	0.21%	26,666	0.49%	43
Speak Other Indo-European Languages	2	0.03%	40,950	0.75%	4
Speak Spanish or Spanish Creole	40	0.64%	210,179	3.87%	17
Speak Tagalog and Other Pacific Languages	0	0.00%	7,883	0.15%	0
Speak Vietnamese	0	0.00%	23,927	0.44%	0
Totals:	6,217	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

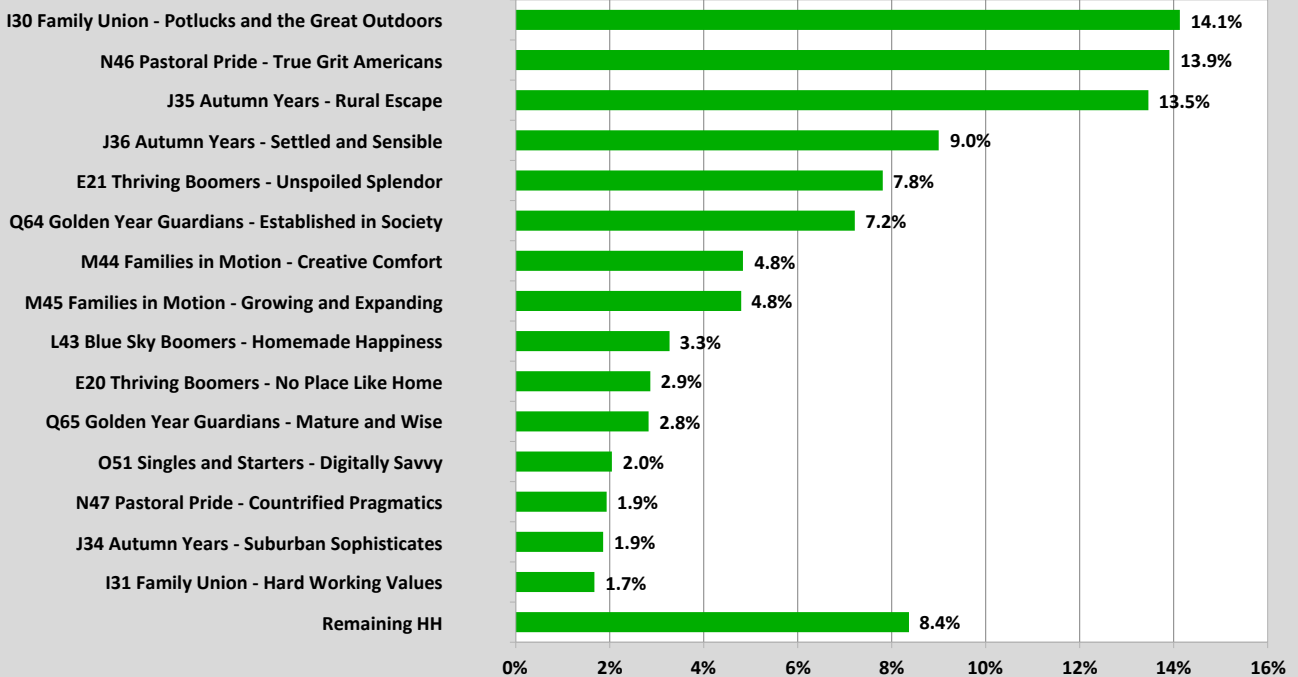


This chart graphically illustrates the comparative index score. Its purpose is to show how languages spoken at home in this study area compare to the state. It will provide an insight into the kind of ethnic diversity within the study area.

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		
I30 Family Union - Potlucks and the Great Outdoors	380	14.1%	90,793	4.0%	351
N46 Pastoral Pride - True Grit Americans	374	13.9%	41,848	1.9%	749
J35 Autumn Years - Rural Escape	362	13.5%	81,577	3.6%	372
J36 Autumn Years - Settled and Sensible	242	9.0%	48,552	2.2%	418
E21 Thriving Boomers - Unspoiled Splendor	210	7.8%	94,560	4.2%	186
Q64 Golden Year Guardians - Established in Society	194	7.2%	77,301	3.4%	210
M44 Families in Motion - Creative Comfort	130	4.8%	33,156	1.5%	328
M45 Families in Motion - Growing and Expanding	129	4.8%	27,068	1.2%	399
L43 Blue Sky Boomers - Homemade Happiness	88	3.3%	39,487	1.8%	187
E20 Thriving Boomers - No Place Like Home	77	2.9%	91,661	4.1%	70
Q65 Golden Year Guardians - Mature and Wise	76	2.8%	68,036	3.0%	94
O51 Singles and Starters - Digitally Savvy	55	2.0%	83,320	3.7%	55
N47 Pastoral Pride - Countrified Pragmatics	52	1.9%	14,240	0.6%	306
J34 Autumn Years - Suburban Sophisticates	50	1.9%	104,532	4.6%	40
I31 Family Union - Hard Working Values	45	1.7%	31,755	1.4%	119
Remaining HH	225	8.4%	1,324,763	58.8%	14
Totals:	2,689	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](#)

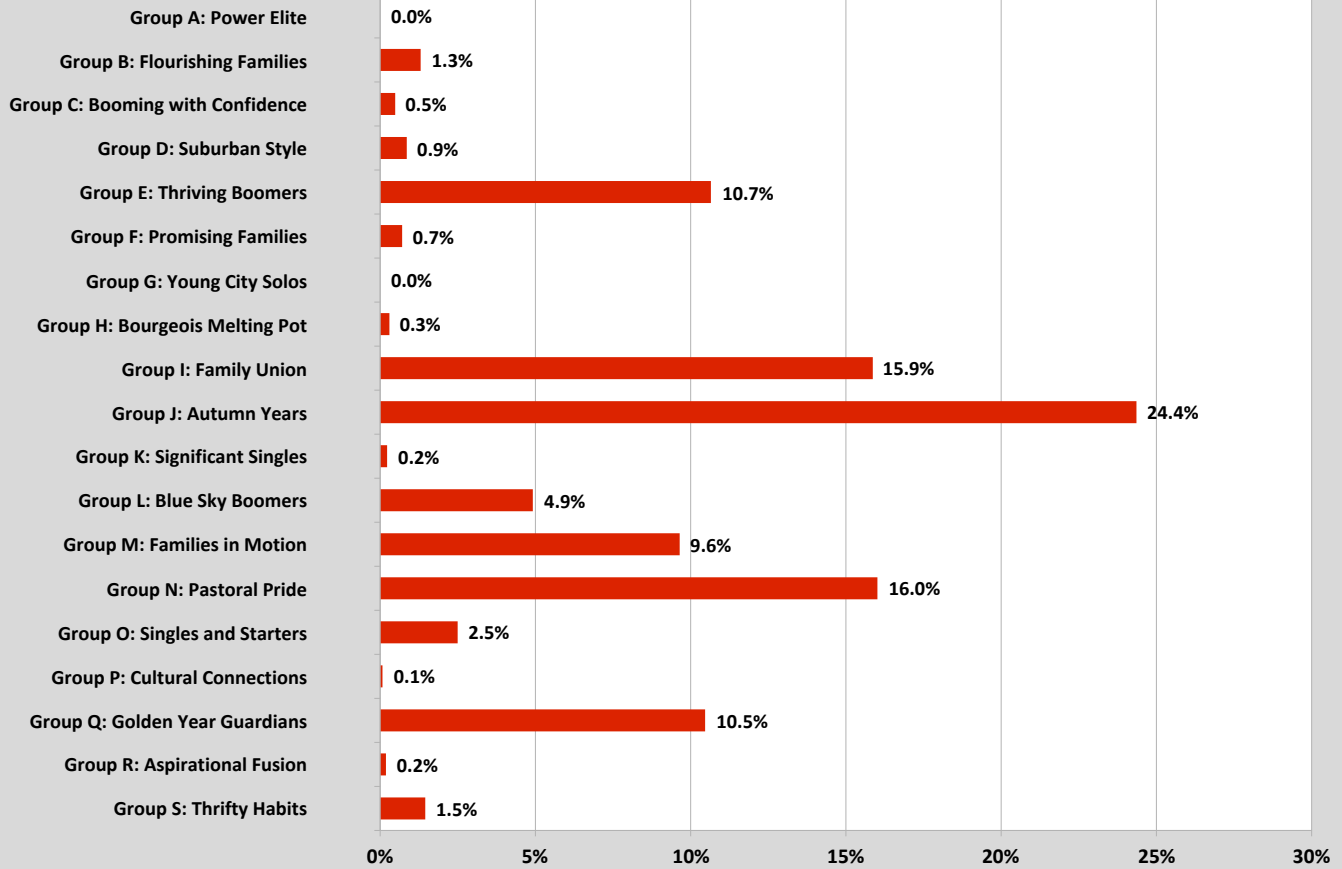
Faith based clients: To access the Mosaic application guide click on:

[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

Mosaic Groups

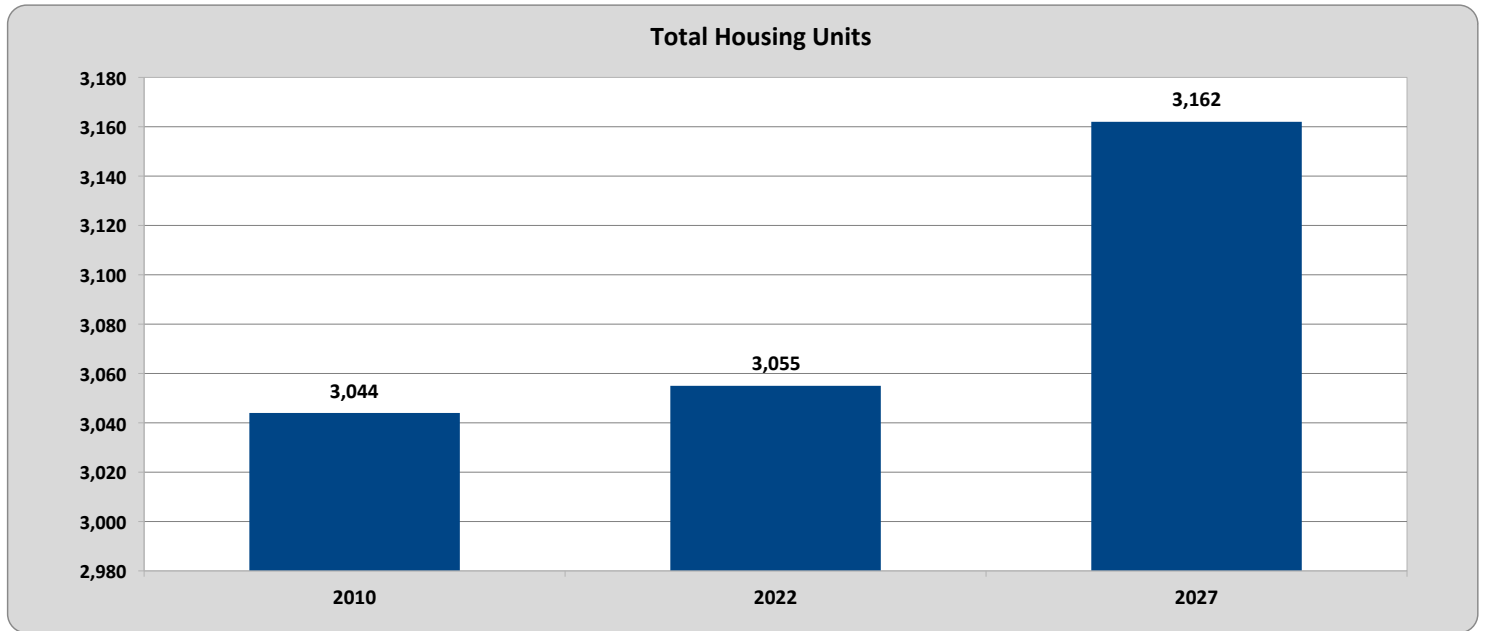


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	0	0.0%	147,544	6.5%	0
Group B: Flourishing Families	35	1.3%	144,813	6.4%	20
Group C: Booming with Confidence	13	0.5%	234,780	10.4%	5
Group D: Suburban Style	23	0.9%	100,230	4.4%	19
Group E: Thriving Boomers	286	10.7%	217,412	9.7%	110
Group F: Promising Families	19	0.7%	107,906	4.8%	15
Group G: Young City Solos	0	0.0%	63,652	2.8%	0
Group H: Bourgeois Melting Pot	8	0.3%	51,957	2.3%	13
Group I: Family Union	426	15.9%	131,460	5.8%	272
Group J: Autumn Years	654	24.4%	234,661	10.4%	234
Group K: Significant Singles	6	0.2%	64,316	2.9%	8
Group L: Blue Sky Boomers	132	4.9%	106,229	4.7%	104
Group M: Families in Motion	259	9.6%	60,224	2.7%	361
Group N: Pastoral Pride	430	16.0%	61,174	2.7%	590
Group O: Singles and Starters	67	2.5%	250,392	11.1%	22
Group P: Cultural Connections	2	0.1%	28,769	1.3%	6
Group Q: Golden Year Guardians	281	10.5%	188,767	8.4%	125
Group R: Aspirational Fusion	5	0.2%	20,318	0.9%	21
Group S: Thrifty Habits	39	1.5%	38,044	1.7%	86
Totals:	2,685	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



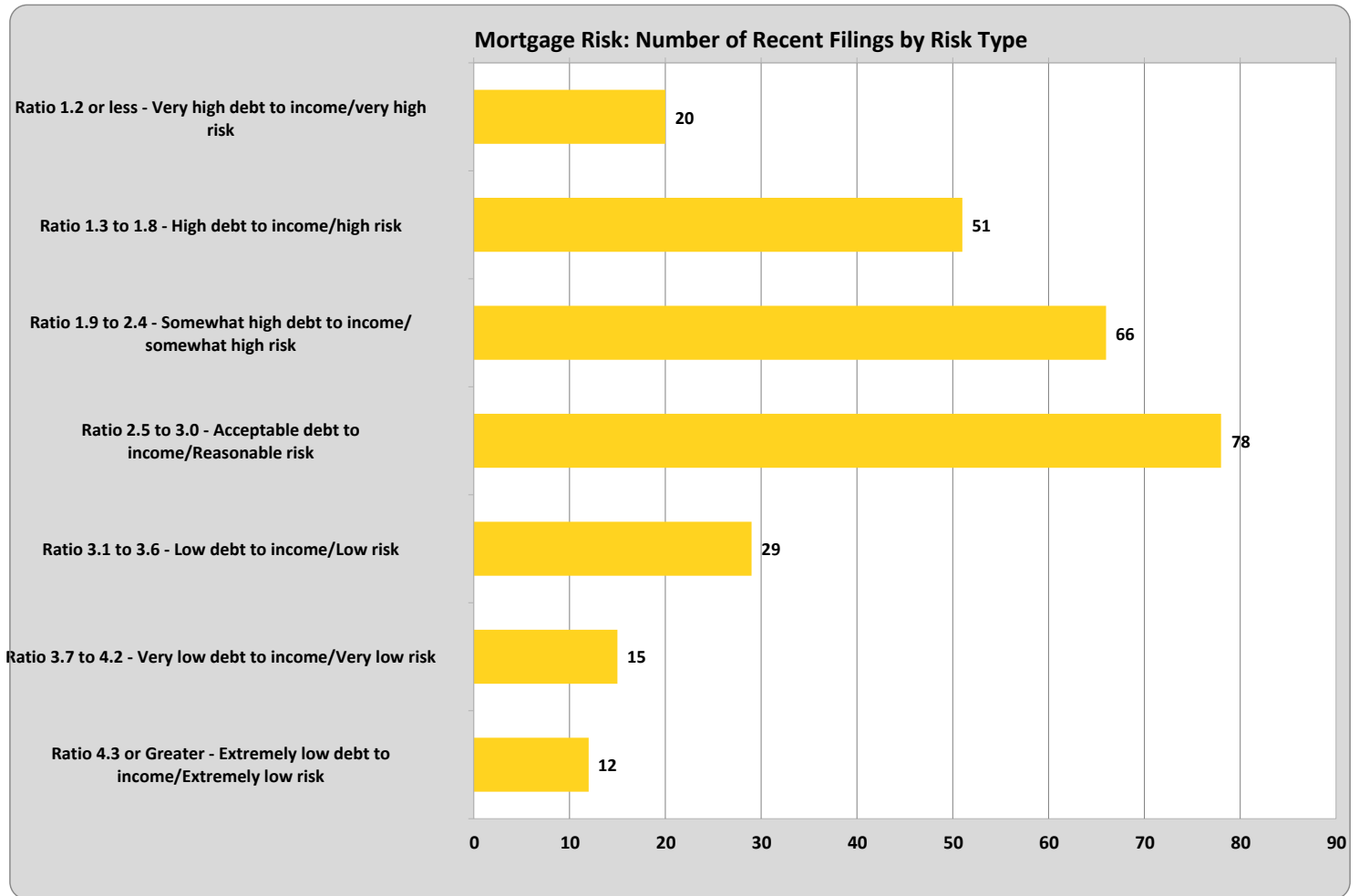
	2010	2022	2027
Housing Units	3,044	3,055	3,162
Family Households Change		11	107
Percent Change		0.36%	3.50%

Study Area								MN	Comp Index
2010		2022		2027	5 Yr Chg		2022	CY	
Housing by Occupancy									
Occupied	2,629	86.37%	2,668	87.33%	2,789	88.20%	0.87%	90.10% 97	
Vacant	415	13.63%	387	12.67%	373	11.80%	-0.87%	9.90% 128	
Totals:	3,044	100.00%	3,055	100.00%	3,162	100.00%	100.00%		
Housing by Type of Occupancy									
Owner Occupied	2,123	80.75%	2,153	80.70%	2,255	80.85%	0.16%	73.16% 110	
Renter Occupied	506	19.25%	515	19.30%	534	19.15%	-0.16%	26.84% 72	
Totals:	2,629	100.00%	2,668	100.00%	2,789	100.00%	100.00%		

Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	25	0.82%	199,367	7.94%	10
1 Unit Detached	2,600	85.11%	1,742,380	69.39%	123
2 Units	99	3.24%	69,397	2.76%	117
3 to 19 Units	17	0.56%	96,164	3.83%	15
20 to 49 Units	78	2.55%	133,601	5.32%	48
50 or More Units	42	1.37%	176,625	7.03%	20
Mobile Home or Trailer	194	6.35%	92,915	3.70%	172
Other	0	0.00%	470	0.02%	0
Totals:	3,055	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	83	3.86%	20,006	1.22%	316
\$20,000 to \$39,999	122	5.67%	19,729	1.21%	470
\$40,000 to \$59,999	76	3.53%	19,129	1.17%	302
\$60,000 to \$79,999	195	9.06%	22,141	1.35%	670
\$80,000 to \$99,999	121	5.62%	29,145	1.78%	316
\$100,000 to \$149,999	398	18.49%	98,944	6.04%	306
\$150,000 to \$199,999	386	17.94%	130,710	7.98%	225
\$200,000 to \$299,999	394	18.31%	346,665	21.18%	86
\$300,000 to \$399,999	187	8.69%	320,332	19.57%	44
\$400,000 to \$499,999	79	3.67%	231,267	14.13%	26
\$500,000 to \$749,999	41	1.91%	278,035	16.98%	11
\$750,000 to \$999,999	19	0.88%	64,847	3.96%	22
\$1,000,000 or more	51	2.37%	56,140	3.43%	69
Totals:	2,152	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	710	23.24%	414,127	16.46%	141
1940 to 1949	297	9.72%	114,049	4.53%	214
1950 to 1959	425	13.91%	264,125	10.50%	132
1960 to 1969	337	11.03%	239,580	9.53%	116
1970 to 1979	429	14.04%	379,093	15.07%	93
1980 to 1989	226	7.40%	324,483	12.90%	57
1990 to 1999	297	9.72%	346,034	13.76%	71
2000 to 2009	294	9.62%	381,955	15.19%	63
2010 or Later	40	1.31%	51,821	2.06%	64
Totals:	3,055	100.00%	2,515,267	100.00%	

Mortgage Risk Indicator

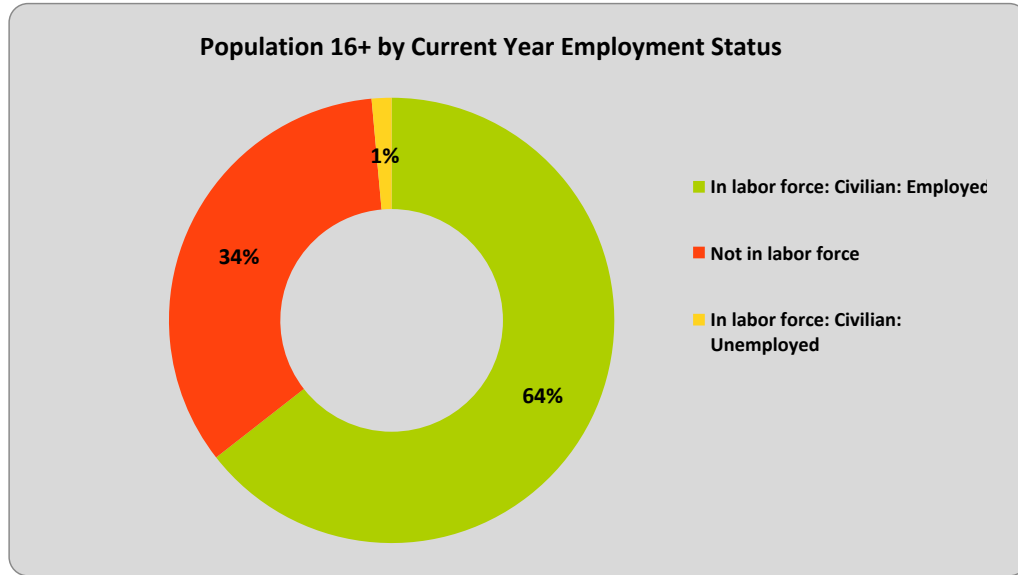


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

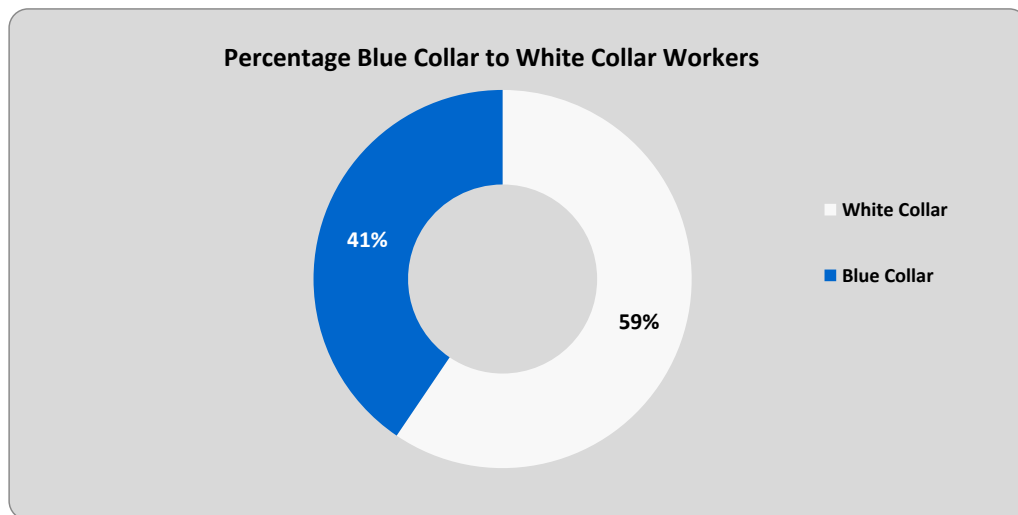
Work

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

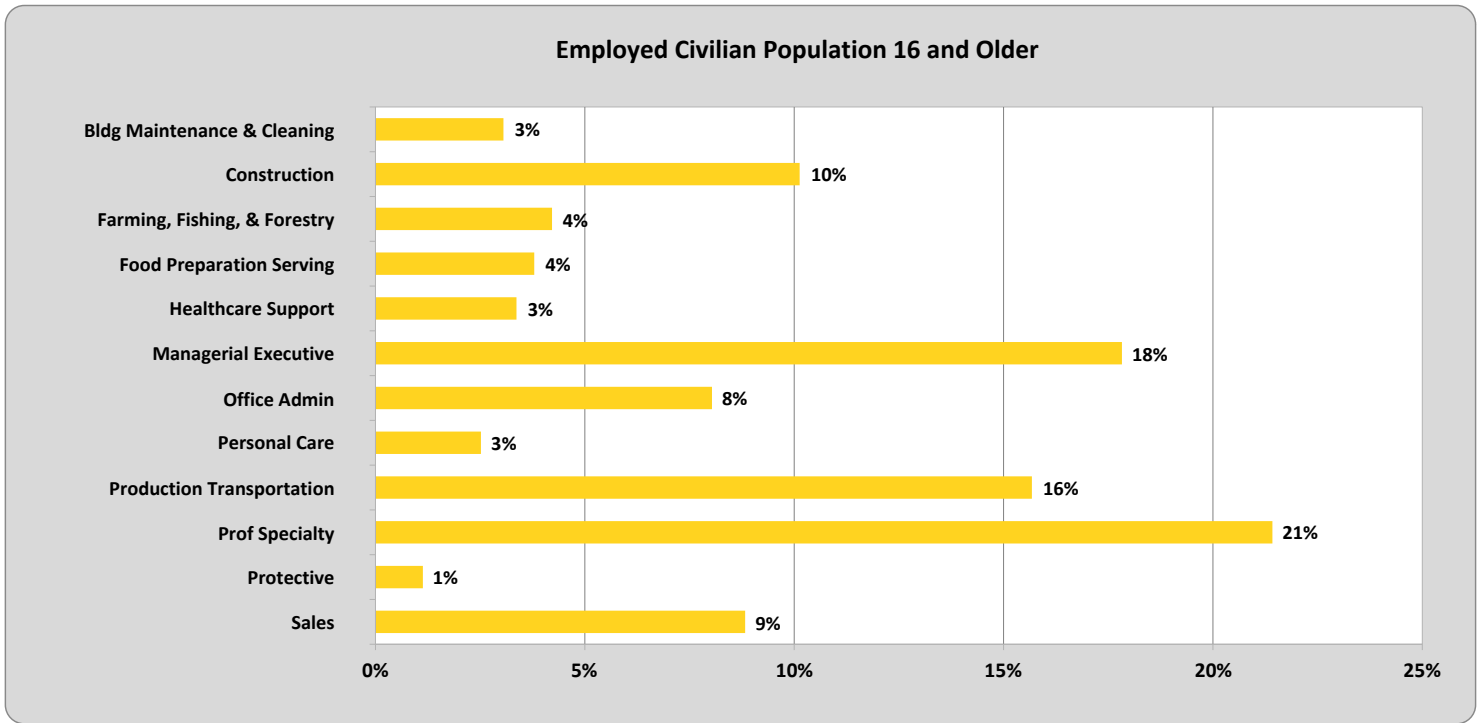


	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	3,533	64.45%	3,163,650	67.77%	95
In labor force: In Armed Forces	0	0.00%	2,662	0.06%	0
Not in labor force	1,870	34.11%	1,416,810	30.35%	112
In labor force: Civilian: Unemployed	79	1.44%	85,198	1.83%	79
Blue and White Collar Workers 2022	5,482	100.00%	4,668,320	100.00%	
Employed Pop 16+ Blue/White Collar					
Blue Collar	1,432	40.53%	1,080,178	34.14%	119
White Collar	2,101	59.47%	2,083,472	65.86%	90
	3,533	100.00%	3,163,650	100.00%	



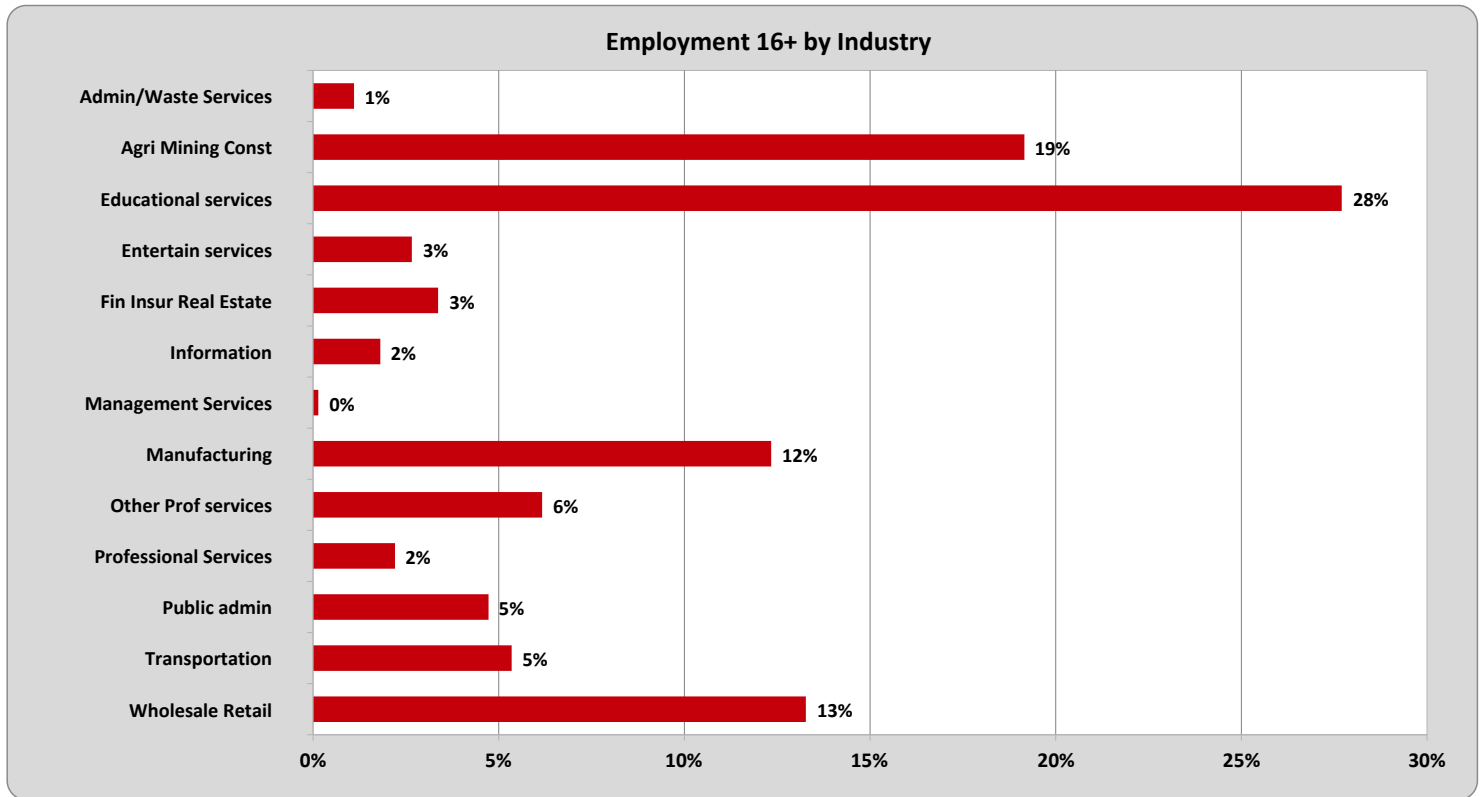
Work

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	108	3.06%	101,120	3.20%	96
Construction	358	10.13%	231,720	7.32%	138
Farming, Fishing, & Forestry	149	4.22%	23,728	0.75%	562
Food Preparation Serving	134	3.79%	160,385	5.07%	75
Healthcare Support	119	3.37%	117,071	3.70%	91
Managerial Executive	630	17.83%	541,826	17.13%	104
Office Admin	284	8.04%	351,503	11.11%	72
Personal Care	89	2.52%	86,316	2.73%	92
Production Transportation	554	15.68%	435,347	13.76%	114
Prof Specialty	757	21.42%	765,073	24.18%	89
Protective	40	1.13%	41,562	1.31%	86
Sales	312	8.83%	307,999	9.74%	91
Totals:	3,534	100.00%	3,163,650	100.00%	
Workers 16+: Home or Away					
Worked at Home	249	7.05%	172,947	5.47%	129
Worked away from Home	3,284	92.95%	2,986,265	94.53%	98
Totals:	3,533	100.00%	3,159,212	100.00%	
Workers 16+: Transport to Work					
Bicycle	2	0.06%	23,625	0.79%	8
Car, Truck, or Van: Carpooled	338	10.30%	269,707	9.03%	114
Car, Truck, or Van: Drove Alone	2,822	85.96%	2,473,808	82.84%	104
Motorcycle	1	0.03%	5,408	0.18%	17
Other Means	7	0.21%	17,760	0.59%	36
Walked	101	3.08%	85,703	2.87%	107
Public Trans Excluding Taxi Cab	9	0.27%	108,021	3.62%	8
Taxi Cab	3	0.09%	2,233	0.07%	122
Totals:	3,283	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	39	1.10%	101,896	3.22%	34
Agri Mining Const	677	19.16%	260,134	8.22%	233
Educational services	979	27.70%	800,843	25.31%	109
Entertain services	94	2.66%	254,892	8.06%	33
Fin Insur Real Estate	119	3.37%	227,279	7.18%	47
Information	64	1.81%	52,443	1.66%	109
Management Services	5	0.14%	6,070	0.19%	74
Manufacturing	436	12.34%	427,451	13.51%	91
Other Prof services	218	6.17%	137,684	4.35%	142
Professional Services	78	2.21%	202,468	6.40%	34
Public admin	167	4.73%	110,288	3.49%	136
Transportation	189	5.35%	146,000	4.61%	116
Wholesale Retail	469	13.27%	436,202	13.79%	96
Totals:	3,534	100.00%	3,163,650	100.00%	
Work Place Population Estimates					
Workplace Employees (Full Time Employees)	1,456	89.93%	3,028,425	94.90%	95
Workplace Establishments	163	10.07%	162,855	5.10%	197
Totals:	1,619	100.00%	3,191,280	100.00%	

Work

Study Area			State of MN		Comp Index CY
Families: Workers					
1 worker	463	24.96%	386,773	26.32%	95
2 workers	988	53.26%	714,223	48.60%	110
3 or more workers	173	9.33%	186,751	12.71%	73
No workers	231	12.45%	181,808	12.37%	101
Totals:	1,855	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	488	14.86%	115,072	3.85%	386
5 to 9 minutes	686	20.90%	364,305	12.20%	171
10 to 14 minutes	530	16.14%	437,138	14.64%	110
15 to 19 minutes	477	14.53%	481,534	16.12%	90
20 to 24 minutes	264	8.04%	441,524	14.79%	54
25 to 29 minutes	145	4.42%	213,807	7.16%	62
30 to 34 minutes	240	7.31%	373,738	12.52%	58
35 to 39 minutes	56	1.71%	92,192	3.09%	55
40 to 44 minutes	86	2.62%	108,641	3.64%	72
45 to 59 minutes	194	5.91%	198,737	6.66%	89
60 to 89 minutes	83	2.53%	112,896	3.78%	67
90 or more minutes	34	1.04%	46,681	1.56%	66
Totals:	3,283	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.