

The FullInsite Report

Prepared for: Diocese of St. Cloud
Study area: Sherburne Area ACC

Base State: MN
Current Year Estimate: 2022
5 Year Projection: 2027
10 Year Forecast: 2032
Date: 12/20/2022
Semi-Annual Projection: Summer

About the FullInsite Report

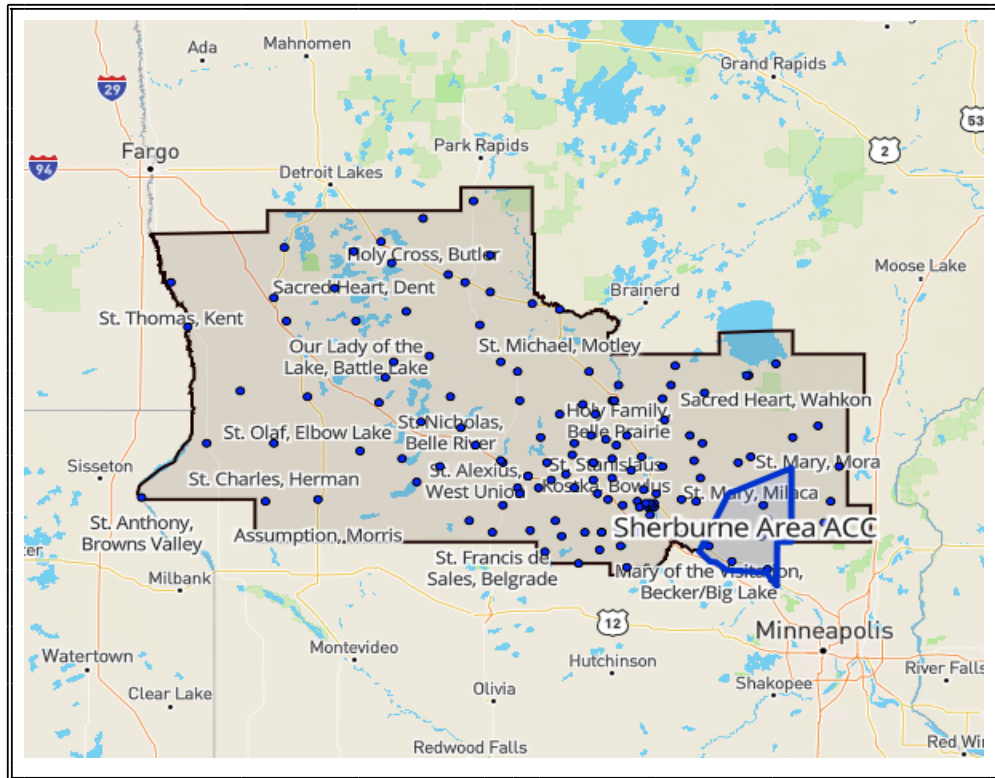
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

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

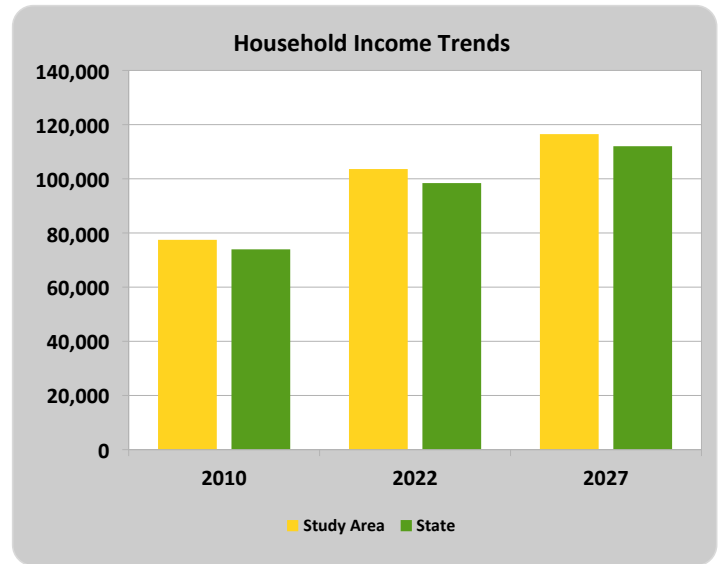
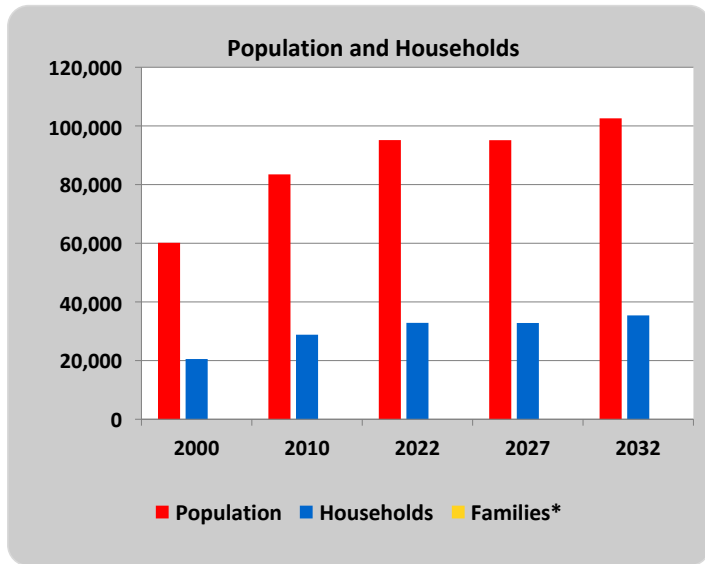
1	Population Change In the 10 year future, how is the population in this area expected to change? (See the Population Theme)	Significant Decline	Moderate Decline	Little Change	Moderate Growth	Significant Growth
2	Household Change In the 10 year future, how are the households in this area expected to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

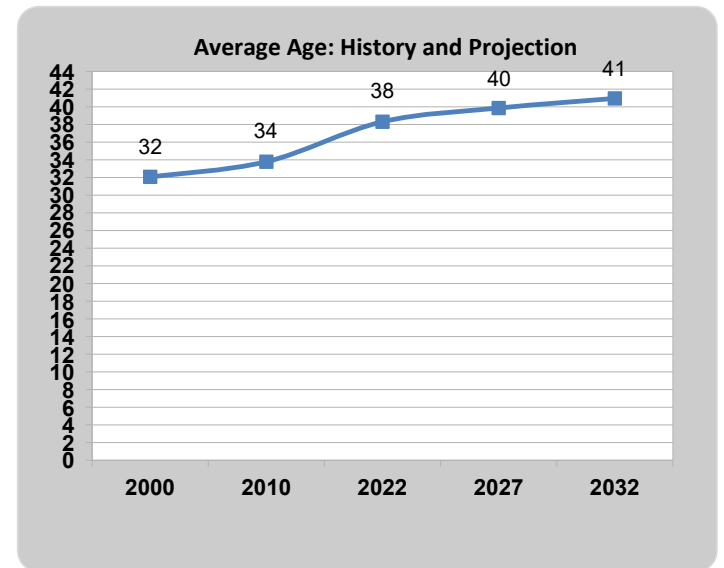
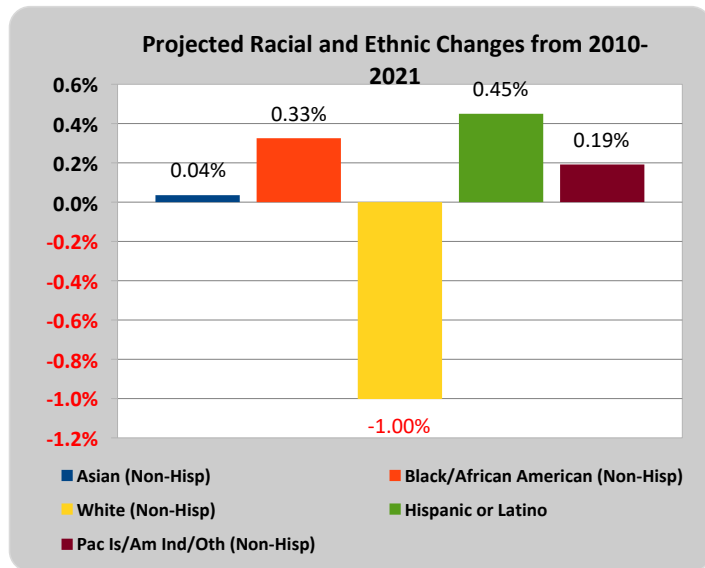
Significant Demographic Estimates and Projections

Prepared for: Diocese of St. Cloud
Study Area: Sherburne Area ACC

Base State: MN
Date of Report: 12/20/2022



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



Demographic Descriptions of the Study Area

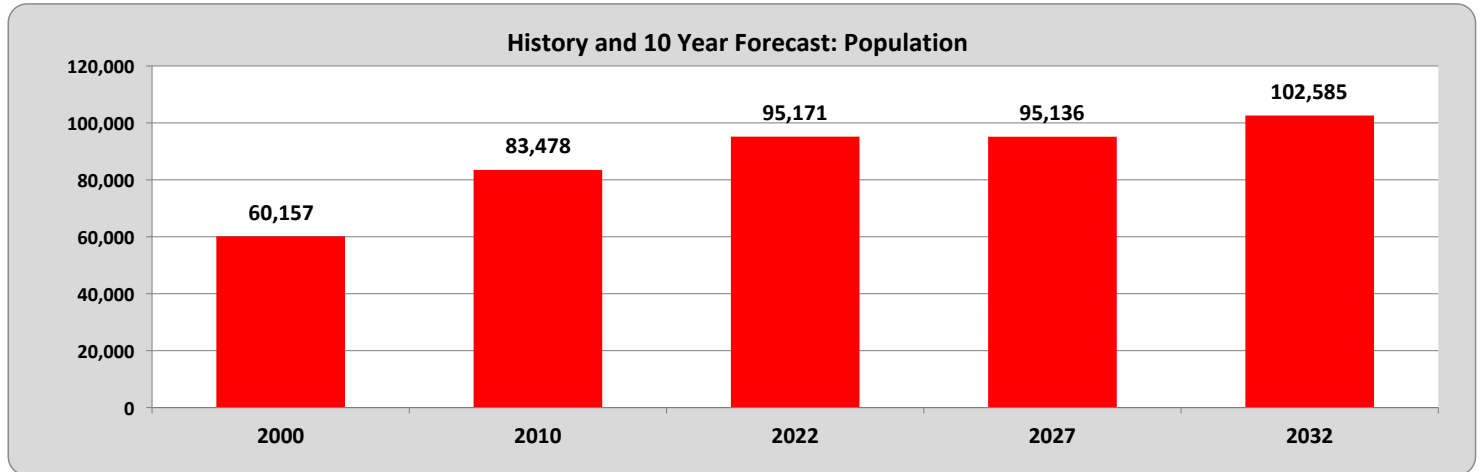
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People and Change

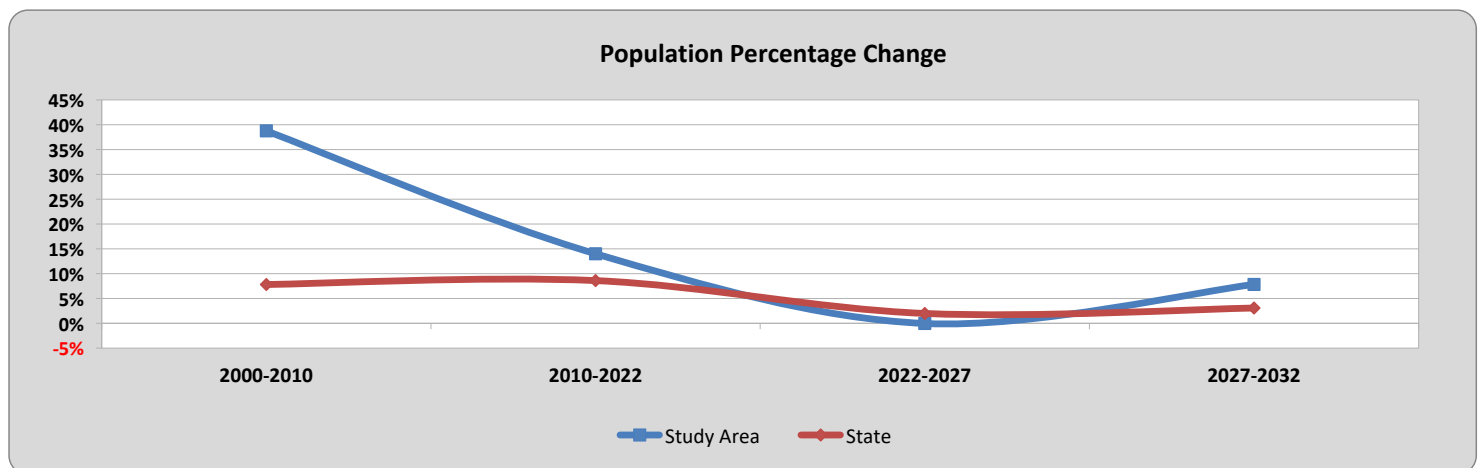
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2022	2027	2032
Study Area Population	60,157	83,478	95,171	95,136	102,585
Population Change		23,321	11,693	-35	7,449
Percent Change		38.77%	14.01%	-0.04%	7.83%
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%

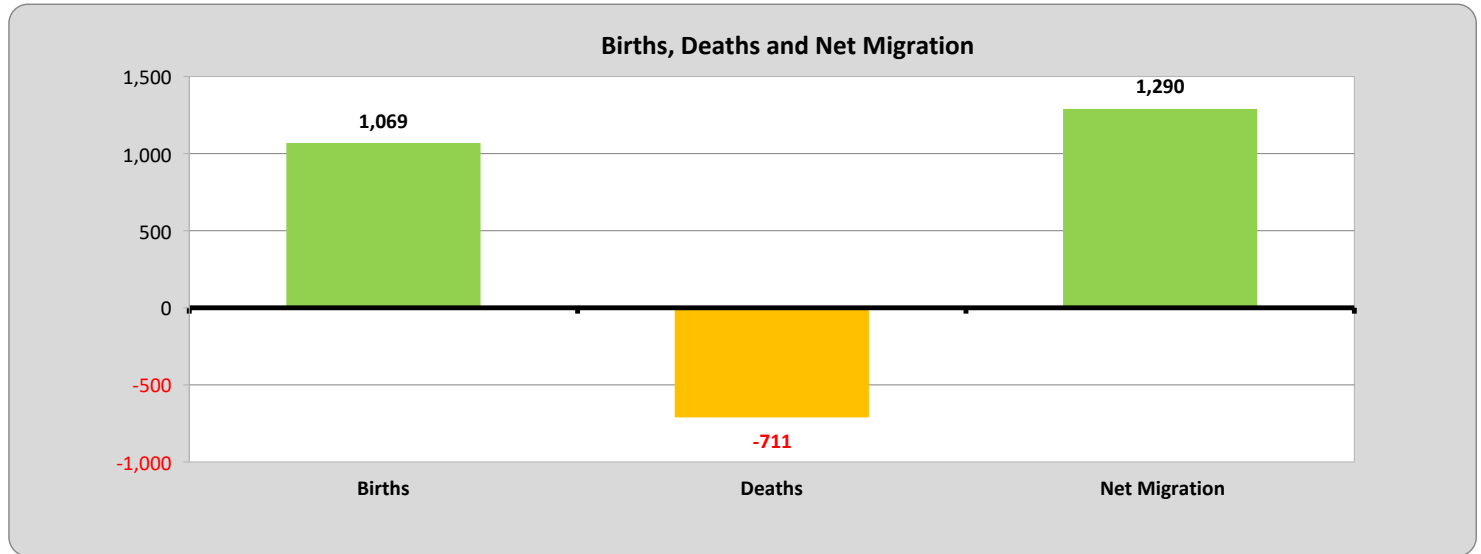
Projected Percentage Population Change: Comparison of Study Area to State



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	92,191	92,477	92,798	93,197	93,522	93,591	94,097	94,589
Change		286	321	399	325	69	506	492
Percent Change		0.31%	0.35%	0.43%	0.35%	0.07%	0.54%	0.52%
Seasonal Population	322	561	1,531	1,197	105	544	1,626	1,338
Change		239	970	-334	-1,092	439	1,082	-288
Percent Change		74.22%	172.91%	-21.82%	-91.23%	418.10%	198.90%	-17.71%
Transient Population	141	5	37	52	32	151	470	411
Change		-136	32	15	-20	119	319	-59
Percent Change		-96.45%	640.00%	40.54%	-38.46%	371.88%	211.26%	-12.55%

Factors Effecting Population Change: Prior 12 Months

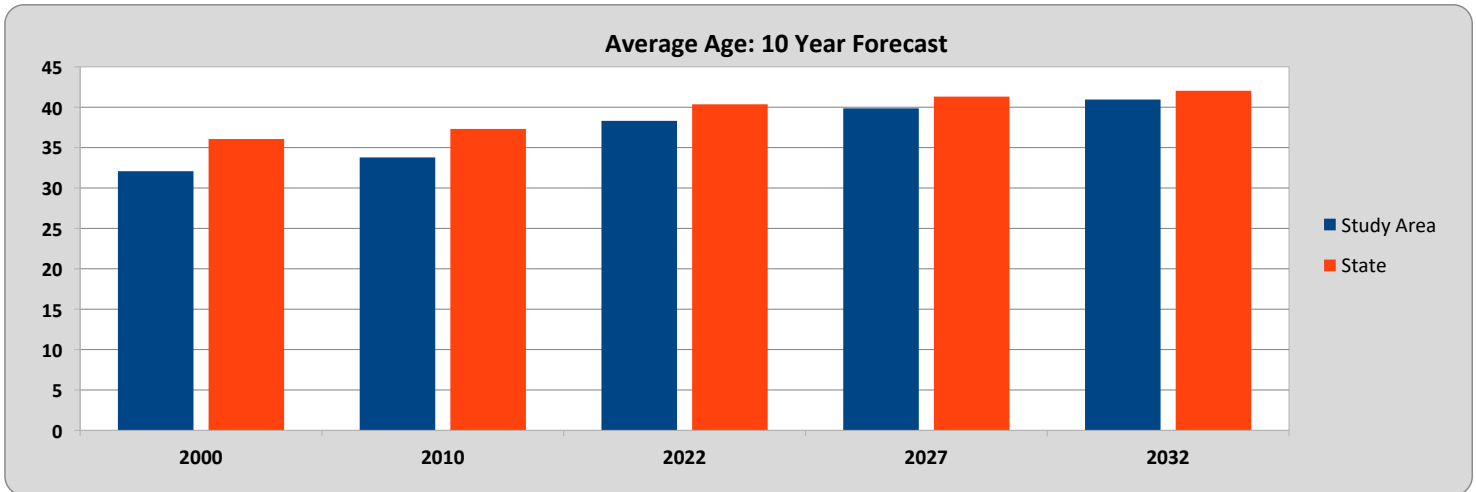


	2022
Factors Effecting Population Change	
Births	1,069
Deaths	711
Net Migration	1,290
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	41,279	49.45%	47,276	49.67%	47,406	49.83%	51,259	49.97%	0.30%
Male	42,199	50.55%	47,895	50.33%	47,730	50.17%	51,326	50.03%	-0.30%
Totals:	83,478	100.00%	95,171	100.00%	95,136	100.00%	102,585	100.00%	

People by Age

Average Age with State Comparison

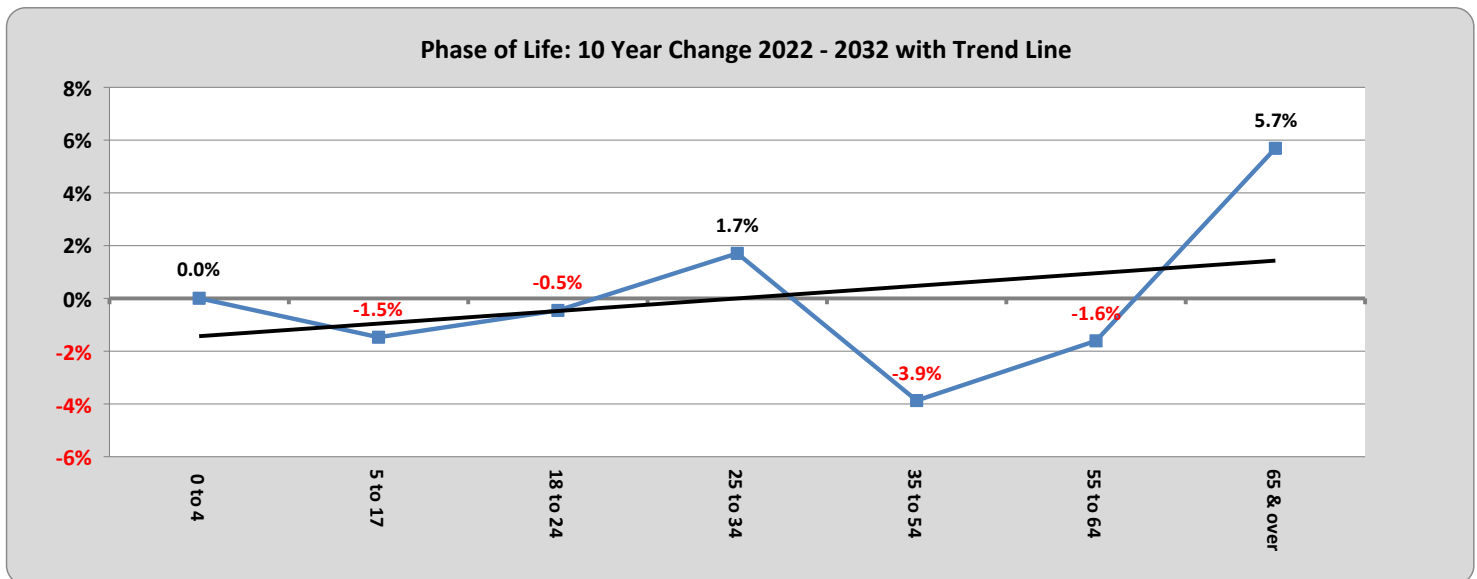


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	32.08	33.79	38.31	39.86	40.95
Average Age Change		1.71	4.53	1.55	1.09
Percent Change		5.33%	13.40%	4.04%	2.73%
Median Age	31	33	37	38	38

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

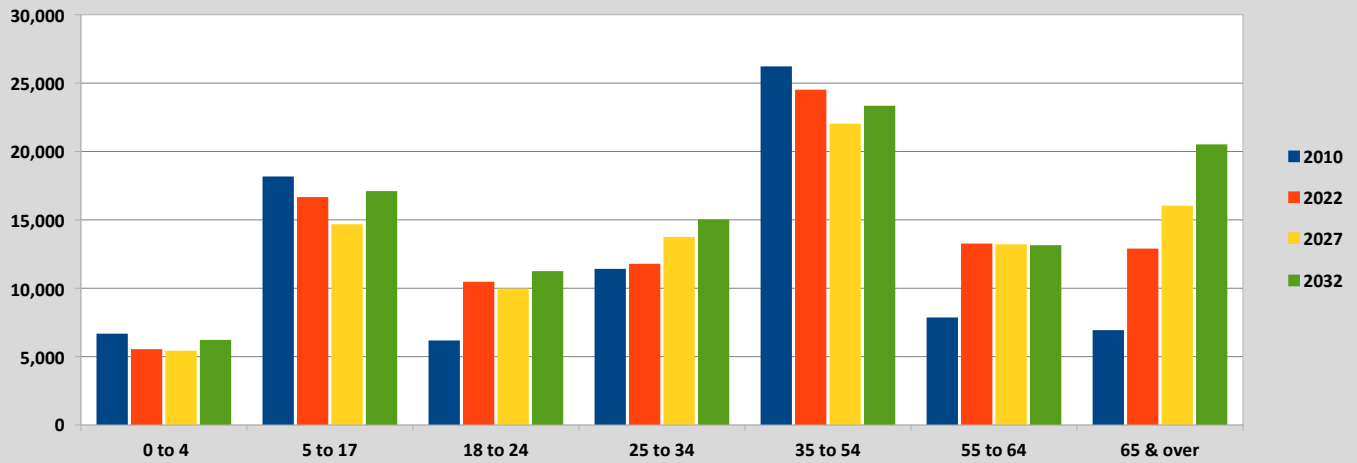
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



People by Age

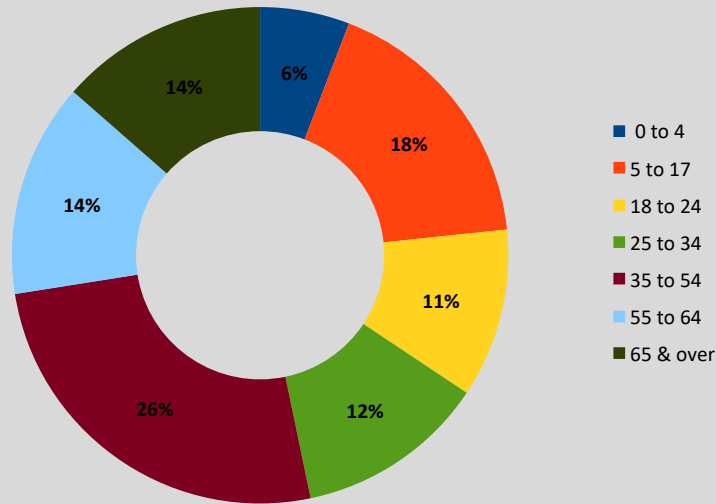
Phase of Life

Phase of Life Trends



Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

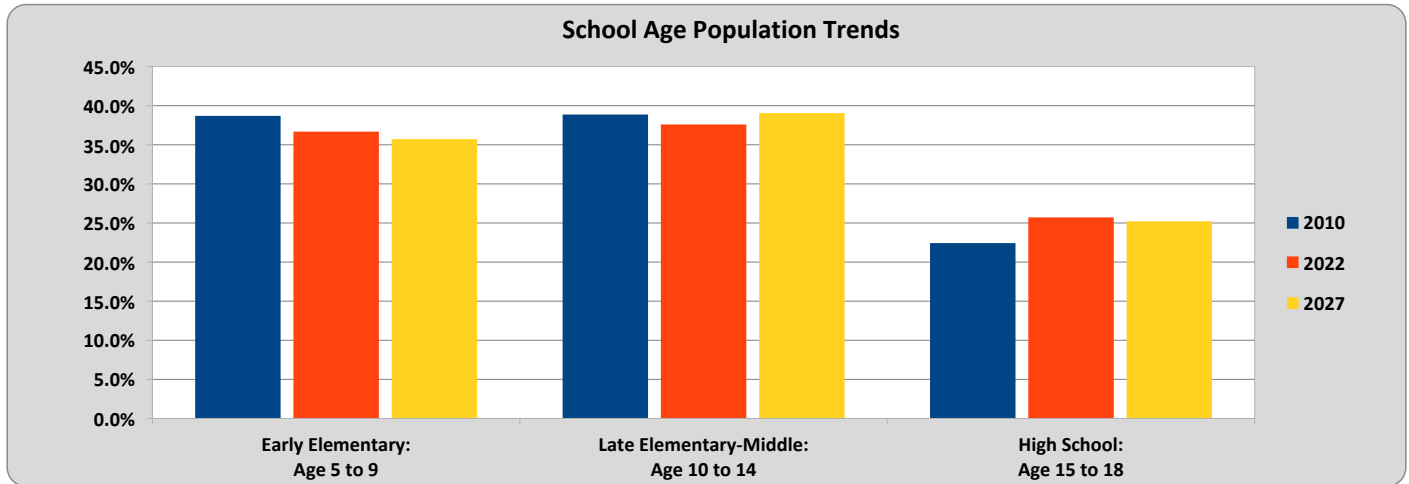


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	6,679	8.00%	5,547	5.83%	5,430	5.71%	6,221	5.83%	0.01%
Required Formal Schooling: Ages 5 to 17	18,174	21.77%	16,667	17.51%	14,682	15.43%	17,104	16.04%	-1.47%
College/Career Starts: Ages 18 to 24	6,182	7.41%	10,477	11.01%	9,979	10.49%	11,251	10.55%	-0.46%
Singles and Young Families: Ages 25 to 34	11,417	13.68%	11,789	12.39%	13,755	14.46%	15,028	14.09%	1.71%
Families/Empty Nesters: Ages 35 to 54	26,225	31.42%	24,522	25.77%	22,032	23.16%	23,345	21.90%	-3.87%
Enrich Years Singles/Couples: Ages 55 to 64	7,863	9.42%	13,268	13.94%	13,213	13.89%	13,151	12.33%	-1.61%
Retirement Opportunities: Age 65 and over	6,937	8.31%	12,901	13.56%	16,044	16.86%	20,520	19.25%	5.69%
Totals:	83,477	100.00%	95,171	100.00%	95,135	100.00%	106,620	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



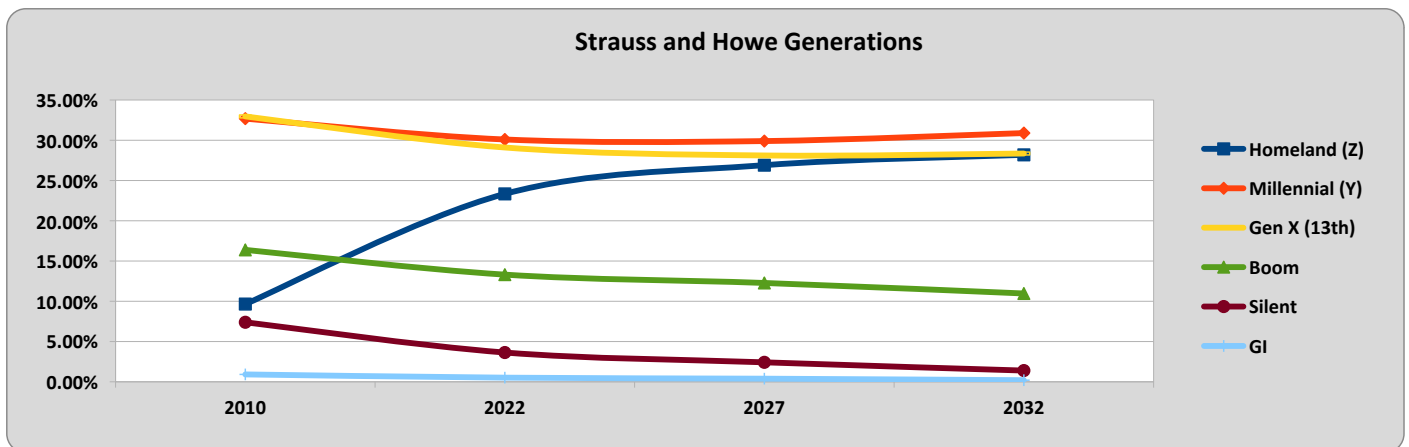
	Study Area							MN		Comp Index CY	
	2010		2022		2027		5 Yr Chg	2010	2022		2027
School Age Population Trends											
Early Elem: 5 to 9	7,033	38.70%	6,114	36.68%	5,246	35.73%	-0.95%	38.29%	38.28%	37.85%	96
Late Elem-Mid: 10 to 14	7,064	38.87%	6,267	37.60%	5,735	39.06%	1.46%	37.95%	37.46%	38.52%	100
High School: 15 to 17	4,076	22.43%	4,286	25.72%	3,702	25.21%	-0.50%	23.77%	24.26%	23.63%	106
Totals:	18,173	100.00%	16,667	100.00%	14,683	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	8,060	9.66%	22,212	23.34%	25,021	26.91%	26,526	28.19%
Millennial (Y)	Hero	1982	2004	27,285	32.69%	28,644	30.10%	27,806	29.90%	29,072	30.89%
Gen X (13th)	Nomad	1961	1981	27,517	32.96%	27,694	29.10%	26,144	28.11%	26,683	28.35%
Boom	Prophet	1946	1960	13,678	16.39%	12,668	13.31%	11,416	12.28%	10,323	10.97%
Silent	Artist	1925	1945	6,173	7.39%	3,460	3.64%	2,249	2.42%	1,313	1.39%
GI	Hero	1901	1924	764	0.92%	490	0.51%	361	0.39%	188	0.20%
Totals:				83,477	100.00%	95,167	100.00%	92,998	100.00%	94,104	100.00%

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

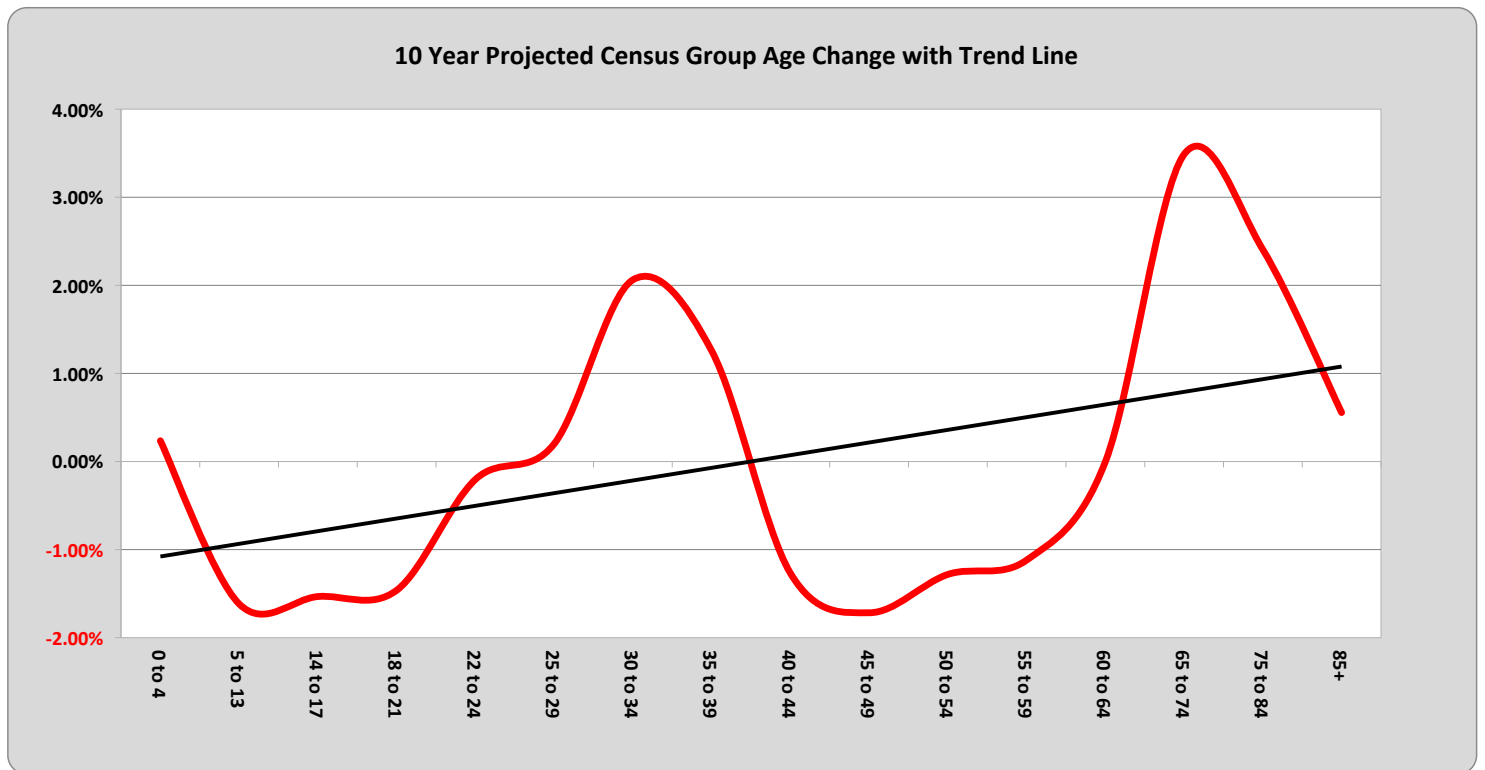
Generations as Percentage of the Population Trends



People by Age

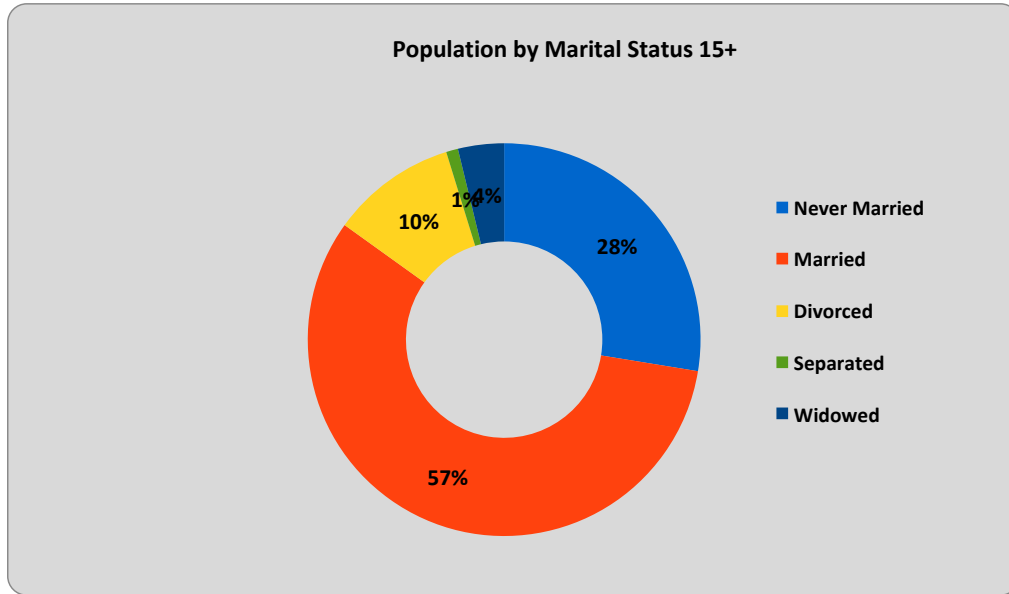
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	6,679	8.00%	5,547	5.83%	5,430	5.71%	6,221	6.06%	0.24%
5 to 13	12,724	15.24%	10,975	11.53%	9,787	10.29%	10,172	9.92%	-1.62%
14 to 17	5,450	6.53%	5,692	5.98%	4,895	5.15%	4,563	4.45%	-1.53%
18 to 21	3,576	4.28%	6,162	6.47%	5,580	5.87%	5,142	5.01%	-1.46%
22 to 24	2,606	3.12%	4,315	4.53%	4,399	4.62%	4,442	4.33%	-0.20%
25 to 29	5,388	6.45%	6,718	7.06%	7,222	7.59%	7,446	7.26%	0.20%
30 to 34	6,029	7.22%	5,071	5.33%	6,533	6.87%	7,582	7.39%	2.06%
35 to 39	6,482	7.77%	5,176	5.44%	4,930	5.18%	6,870	6.70%	1.26%
40 to 44	6,802	8.15%	6,008	6.31%	5,025	5.28%	5,176	5.05%	-1.27%
45 to 49	7,126	8.54%	6,511	6.84%	5,816	6.11%	5,257	5.12%	-1.72%
50 to 54	5,815	6.97%	6,826	7.17%	6,262	6.58%	6,043	5.89%	-1.28%
55 to 59	4,438	5.32%	7,073	7.43%	6,530	6.86%	6,476	6.31%	-1.12%
60 to 64	3,425	4.10%	6,195	6.51%	6,683	7.02%	6,675	6.51%	-0.00%
65 to 74	4,107	4.92%	8,208	8.62%	10,080	10.60%	12,425	12.11%	3.49%
75 to 84	2,035	2.44%	3,713	3.90%	4,789	5.03%	6,470	6.31%	2.41%
85+	795	0.95%	979	1.03%	1,174	1.23%	1,625	1.58%	0.56%
Totals:	83,477	100.00%	95,169	100.00%	95,135	100.00%	102,585	100.00%	

Age Category Changes



People by Household Type and Marital Status

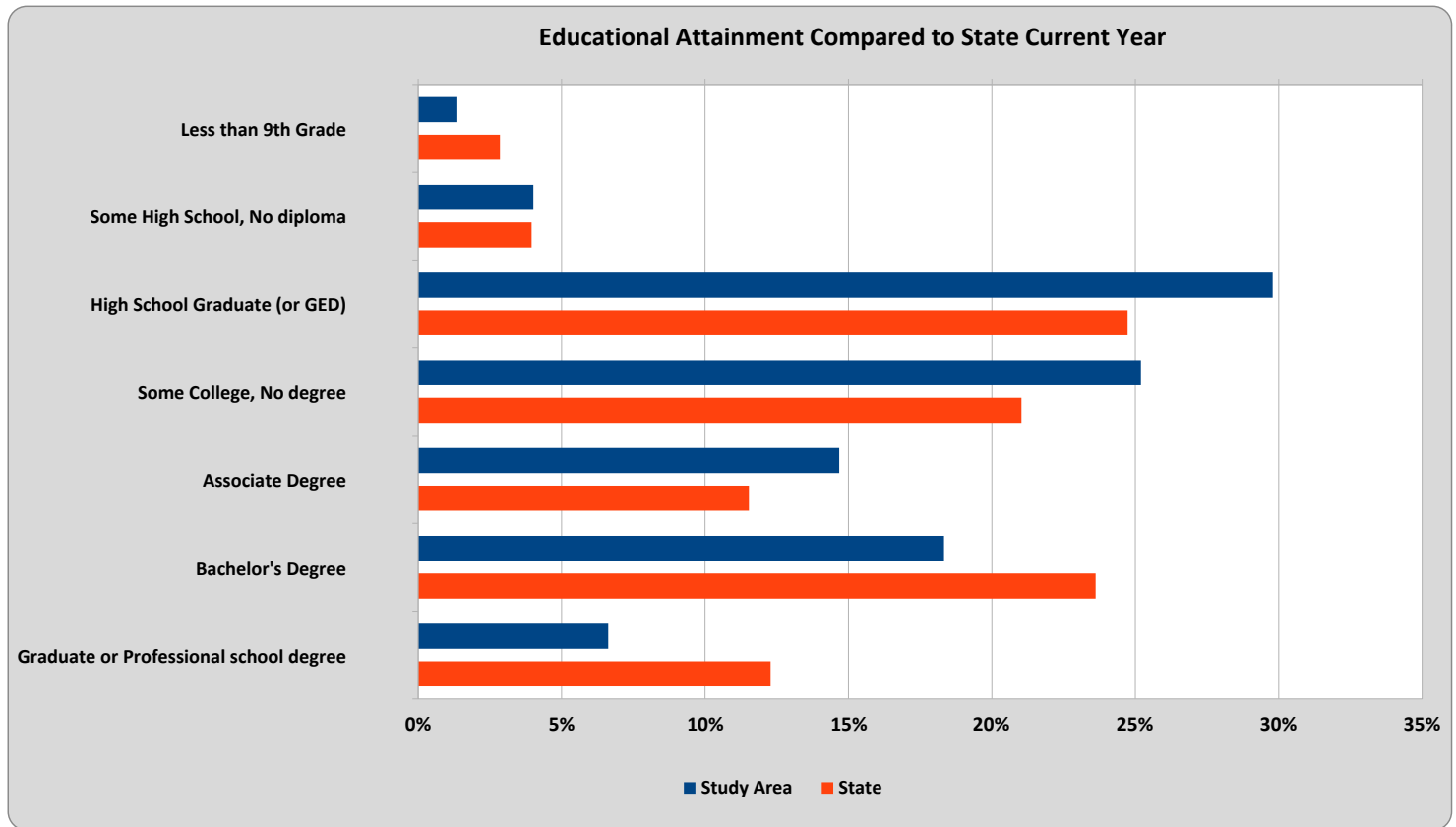
Population by Household Type



	Study Area							State of MN		Comp Index
	2010		2022		2027		5 Yr Chg	2022		CY
Population by Household Type Trends										
Population in Family Households	73,630	88.20%	84,013	88.28%	84,014	88.31%	0.03%	4,595,292	79.78%	111
Population in Non-Family Households	8,967	10.74%	10,183	10.70%	10,151	10.67%	-0.03%	1,022,377	17.75%	60
Population in Group Quarters	881	1.06%	975	1.02%	971	1.02%	-0.00%	142,618	2.48%	41
Totals:	83,478	100.00%	95,171	100.00%	95,136	100.00%		5,760,287	100.00%	
Population by Marital Status 15+										
Never Married	16,002	24.97%	21,296	27.57%	21,205	26.94%	-0.63%	1,474,420	31.17%	88
Married	40,061	62.52%	44,293	57.34%	45,746	58.11%	0.77%	2,503,903	52.93%	108
Divorced	5,426	8.47%	7,974	10.32%	8,116	10.31%	-0.01%	467,009	9.87%	105
Separated	727	1.13%	755	0.98%	760	0.97%	-0.01%	48,392	1.02%	96
Widowed	1,859	2.90%	2,925	3.79%	2,898	3.68%	-0.11%	237,036	5.01%	76
Totals:	64,075	100.00%	77,243	100.00%	78,725	100.00%		4,730,760	100.00%	
Population by Marital Status Single Female 15+										
Divorced	3,044	26.34%	4,357	27.24%				259,013	23.03%	118
Never Married	6,970	60.31%	9,603	60.04%				679,053	60.38%	99
Widowed	1,543	13.35%	2,035	12.72%				186,610	16.59%	77
Totals:	11,557	100.00%	15,995	100.00%				1,124,676	100.00%	
Population by Marital Status Single Male 15+										
Divorced	2,382	20.31%	3,617	22.33%				207,996	19.74%	113
Never Married	9,032	77.00%	11,693	72.18%				795,367	75.48%	96
Widowed	316	2.69%	890	5.49%				50,426	4.79%	115
Totals:	11,730	100.00%	16,200	100.00%				1,053,789	100.00%	
Population by Group Quarters										
Institutionalized	783	88.88%	781	90.71%				55,610	42.08%	216
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	98	11.12%	80	9.29%				26,121	19.76%	47
Totals:	881	100.00%	861	100.00%				132,161	100.00%	

People by Education and School Enrollment

Population by Educational Attainment: 25+

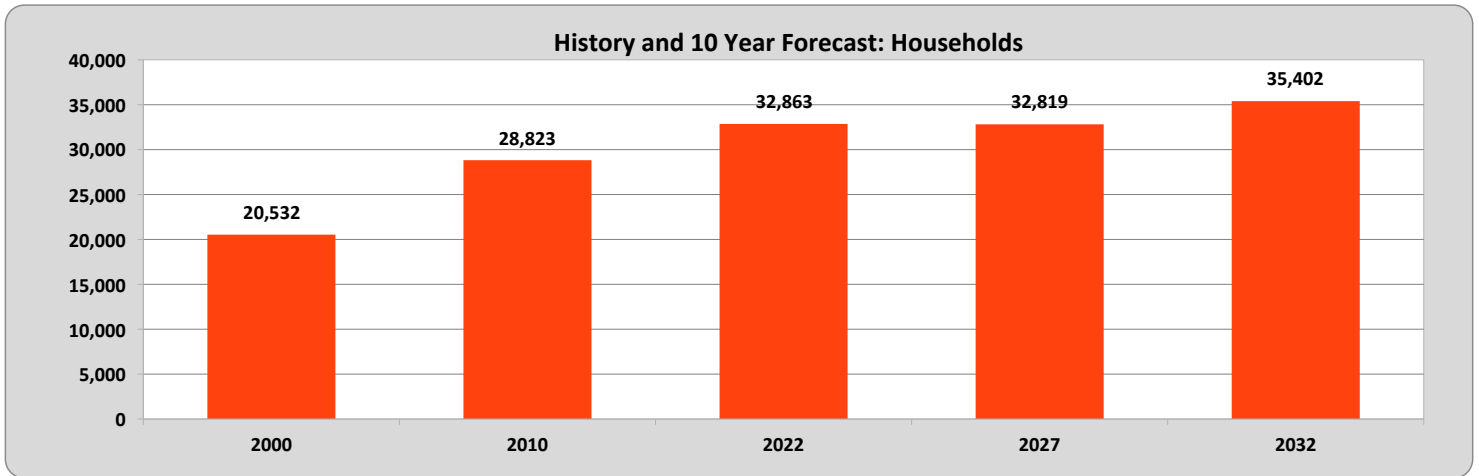


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Population by Educational Attainment: 25+									
Less than 9th grade	771	1.47%	853	1.37%	894	1.37%	0.01%	2.85%	48
Some High School, No diploma	2,817	5.37%	2,509	4.02%	2,544	3.91%	-0.10%	3.95%	102
High School Graduate (or GED)	16,605	31.66%	18,612	29.79%	19,303	29.68%	-0.11%	24.73%	120
Some College, No degree	14,315	27.30%	15,742	25.20%	16,149	24.83%	-0.37%	21.03%	120
Associate Degree	6,261	11.94%	9,171	14.68%	9,647	14.83%	0.15%	11.53%	127
Bachelor's Degree	8,946	17.06%	11,453	18.33%	12,137	18.66%	0.33%	23.62%	78
Graduate or Professional School	2,729	5.20%	4,140	6.63%	4,371	6.72%	0.09%	12.29%	54
Totals:	52,444	100.00%	62,480	100.00%	65,045	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			5,758	27.08%					
Kindergarten/Elementary School			13,852	65.16%					
Nursery School/Preschool			1,649	7.76%					
Totals:			21,259	100.00%					

Households and Change

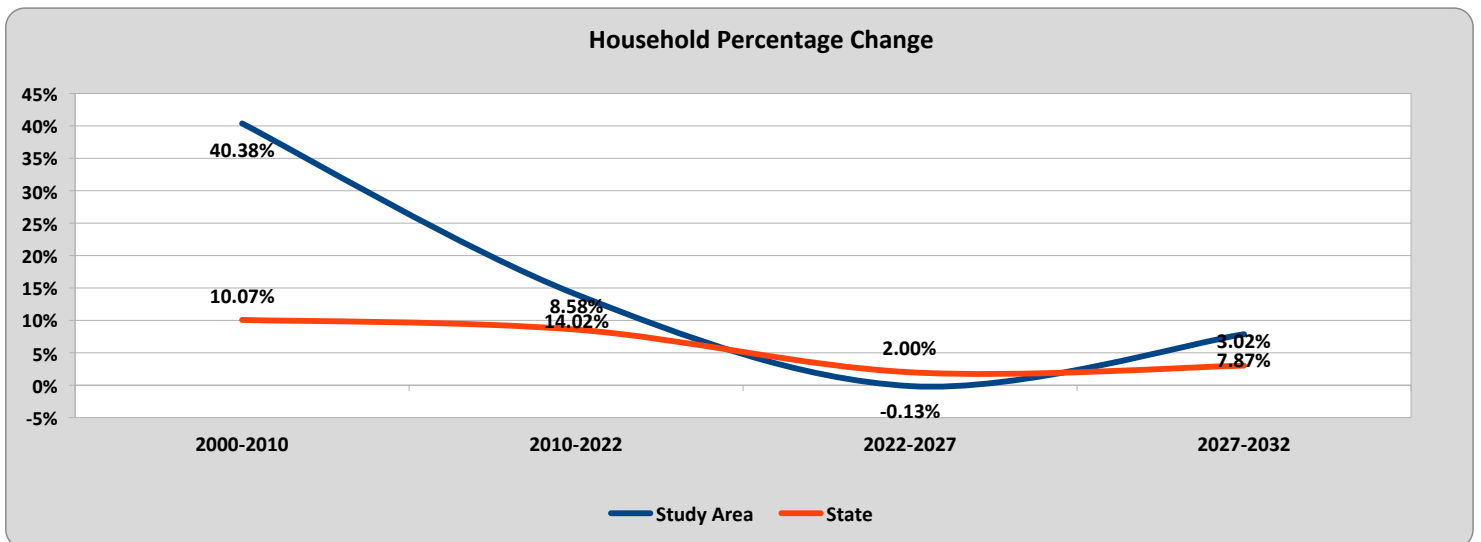
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

Household History with 5 and 10 Year Projected Change



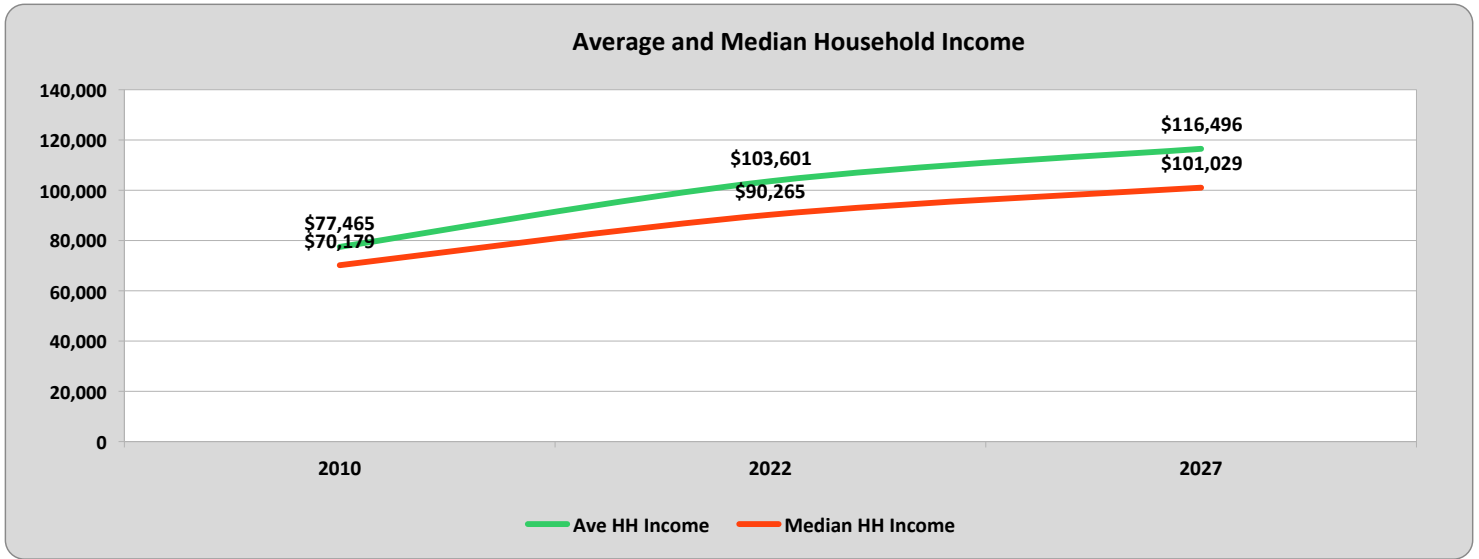
Household Trends	2000	2010	2022	2027	2032
Study Area Households	20,532	28,823	32,863	32,819	35,402
Households Change		8,291	4,040	-44	2,583
Percent Change		40.38%	14.02%	-0.13%	7.87%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	2.93	2.90	2.90	2.90	2.90
Population / Households Change		-0.03	0.00	0.00	0.00
Percent Change		-1.15%	-0.01%	0.10%	-0.04%

Projected Percentage Household Change: Comparison of Study Area to State



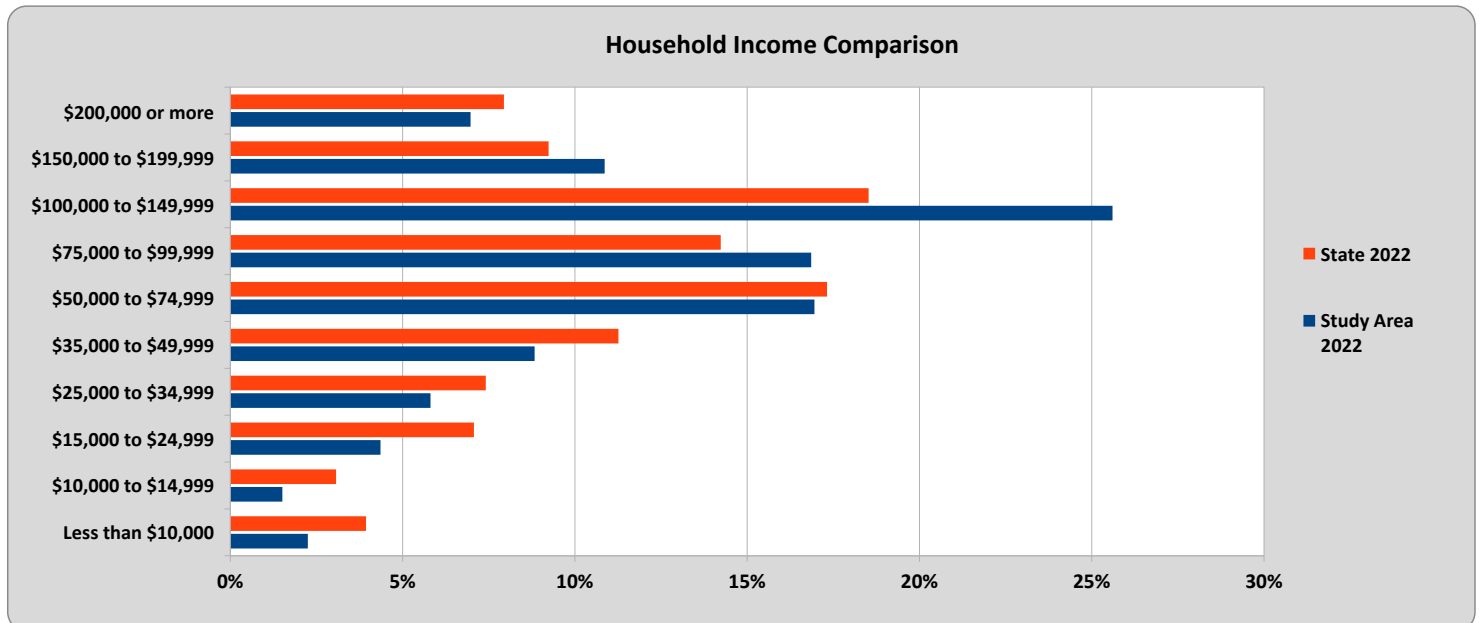
Households by Income

Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	77,465	103,601	116,496
Households Change		26,136	12,895
Percent Change		33.74%	12.45%
Study Area: Median HH Income	70,179	90,265	101,029
Per Capita Income	26,747	35,774	40,187
Per Capita Income Change		9,027	4,414
Percent Change		33.75%	12.34%
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	105	105	104

Current Year Estimated Household Income Comparison to State

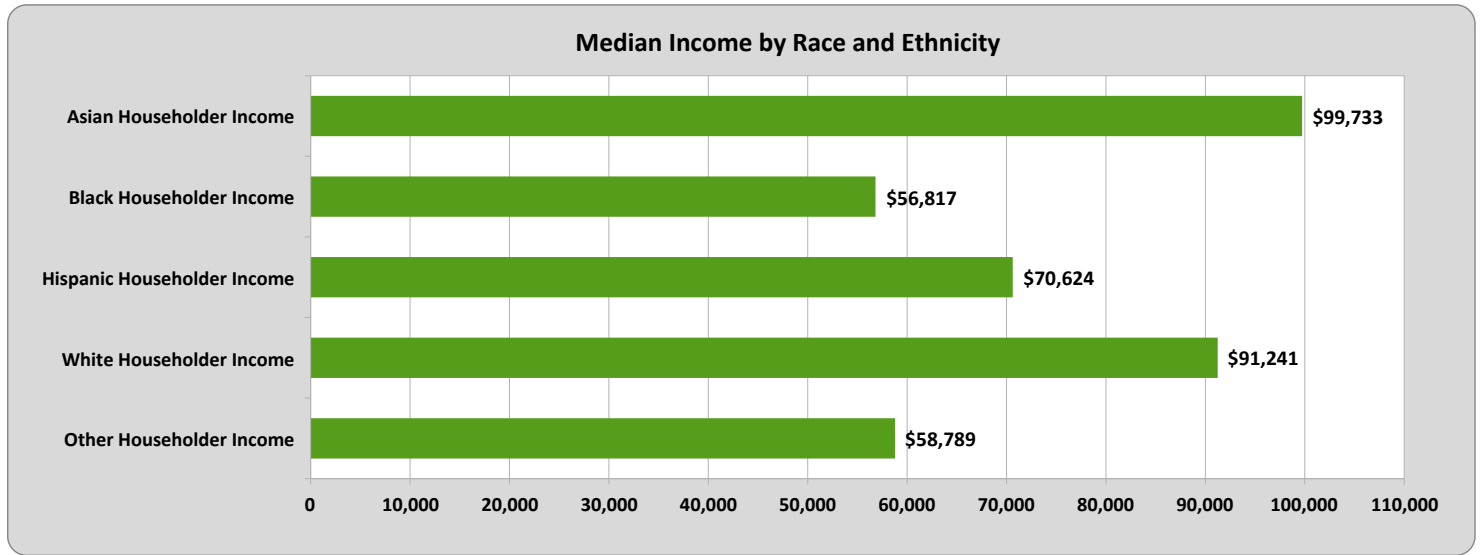


Households by Income

		Study Area						MN	Comp Index
		2010		2022		2027	5 Yr Chg	2022	CY
Household Income Forecast by Category									
Less than \$10,000	969	3.36%	739	2.25%	570	1.74%	-0.51%	3.94%	57
\$10,000 to \$14,999	613	2.13%	496	1.51%	438	1.33%	-0.17%	3.07%	49
\$15,000 to \$24,999	1,835	6.37%	1,432	4.36%	1,160	3.53%	-0.82%	7.07%	62
\$25,000 to \$34,999	1,884	6.54%	1,909	5.81%	1,479	4.51%	-1.30%	7.41%	78
\$35,000 to \$49,999	3,555	12.33%	2,902	8.83%	2,742	8.35%	-0.48%	11.26%	78
\$50,000 to \$74,999	6,883	23.88%	5,571	16.95%	5,014	15.28%	-1.67%	17.32%	98
\$75,000 to \$99,999	5,796	20.11%	5,540	16.86%	4,833	14.73%	-2.13%	14.23%	118
\$100,000 to \$149,999	5,436	18.86%	8,414	25.60%	8,420	25.66%	0.05%	18.52%	138
\$150,000 to \$199,999	1,231	4.27%	3,570	10.86%	4,742	14.45%	3.59%	9.24%	118
\$200,000 or more	622	2.16%	2,291	6.97%	3,421	10.42%	3.45%	7.94%	88
Totals:	28,824	100.00%	32,864	100.00%	32,819	100.00%		100.00%	
Family Income Forecast by Category									
Less than \$10,000			423	1.70%	401	1.61%	-0.0008596	2.16%	78
\$10,000 to \$14,999			208	0.83%	192	0.77%	-0.06%	1.41%	59
\$15,000 to \$24,999			706	2.83%	690	2.77%	-0.06%	4.04%	70
\$25,000 to \$34,999			1,141	4.58%	1,295	5.20%	0.62%	5.47%	84
\$35,000 to \$49,999			2,128	8.53%	2,095	8.41%	-0.12%	9.36%	91
\$50,000 to \$74,999			3,756	15.06%	3,717	14.93%	-0.14%	16.54%	91
\$75,000 to \$99,999			4,430	17.76%	4,403	17.68%	-0.08%	15.62%	114
\$100,000 to \$149,999			7,076	28.38%	7,058	28.34%	-0.03%	22.73%	125
\$150,000 to \$199,999			3,086	12.38%	3,078	12.36%	-0.01%	12.04%	103
\$200,000 or more			1,983	7.95%	1,973	7.92%	-0.03%	10.62%	75
Totals:			24,937	100.00%	24,902	100.00%		100.00%	
Non-family Income Forecast by Category									
Less than \$10,000			244	3.08%	201	2.54%	-0.54%	5.04%	61
\$10,000 to \$14,999			172	2.17%	162	2.05%	-0.12%	3.91%	56
\$15,000 to \$24,999			437	5.51%	350	4.42%	-1.09%	8.49%	65
\$25,000 to \$34,999			386	4.87%	285	3.60%	-1.27%	6.33%	77
\$35,000 to \$49,999			746	9.41%	748	9.45%	0.03%	12.36%	76
\$50,000 to \$74,999			1,416	17.86%	1,254	15.84%	-2.03%	18.13%	99
\$75,000 to \$99,999			1,336	16.85%	1,186	14.98%	-1.88%	14.07%	120
\$100,000 to \$149,999			1,928	24.32%	1,934	24.42%	0.10%	17.05%	143
\$150,000 to \$199,999			781	9.85%	1,066	13.46%	3.61%	7.92%	124
\$200,000 or more			481	6.07%	733	9.26%	3.19%	6.71%	90
Totals:			7,927	100.00%	7,919	100.00%		100.00%	
		Study Area						MN	Comp Index
				2022		2027	5 Yr Chg	2022	CY
Household Income									
Median			90,265		101,029		10764	74,901	121
Family Median			98,173		98,057		-116	92,608	106

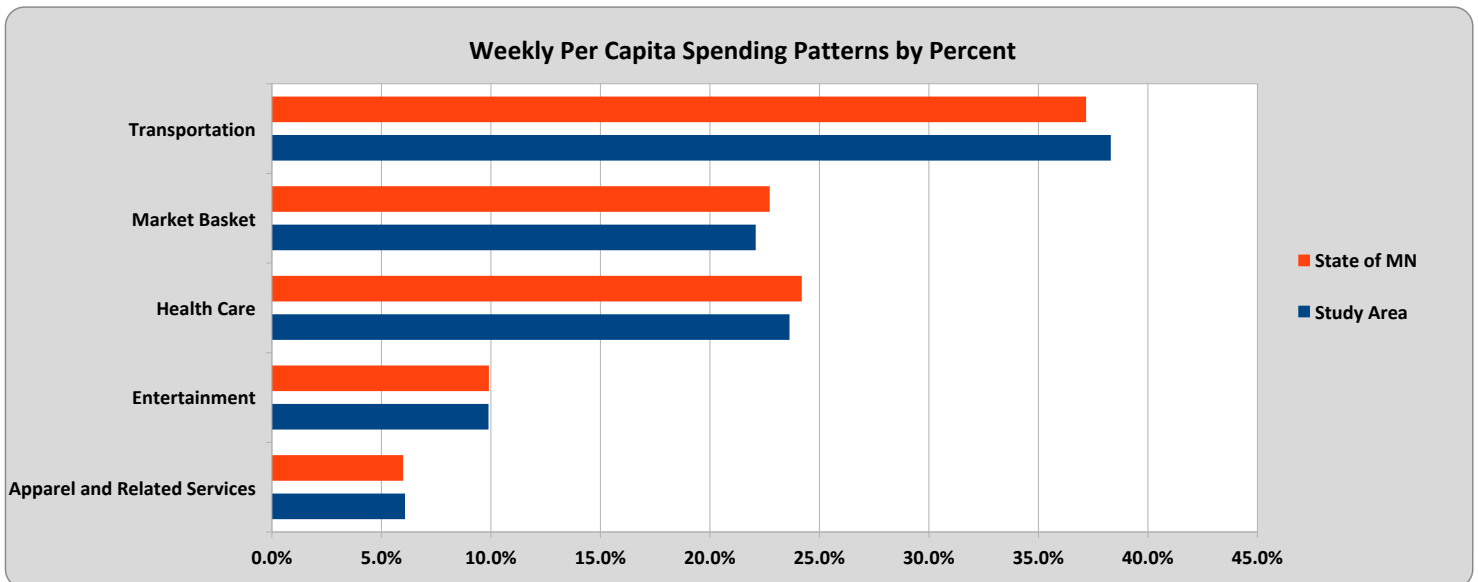
Households by Income

Median Income by Race and Ethnicity: 2022



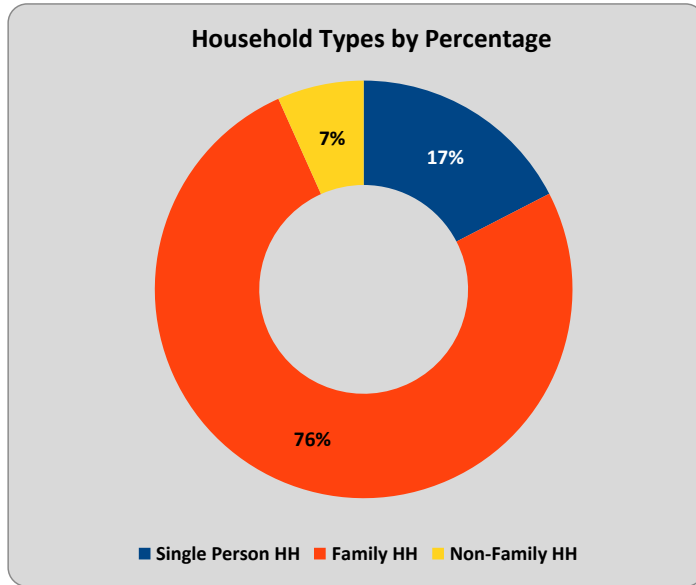
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	99,733	82,659	121
Black Householder Income	56,817	43,777	130
Hispanic Householder Income	70,624	56,550	125
White Householder Income	91,241	78,973	116
Other Householder Income	58,789	55,165	107

Spending Patterns: Weekly Per Capita Consumer Expenditures

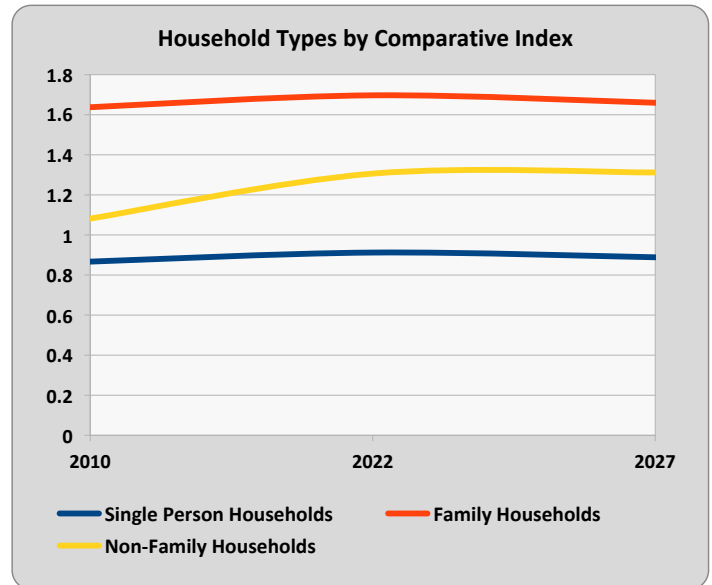


Households by Structure

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	5,063	5,747	5,720	584,008	630,031	643,737
Change		684	-27		46,023	13,706
Percent Change		13.51%	-0.47%		7.88%	2.18%
Family Households	22,092	24,938	24,902	1,349,015	1,469,555	1,500,297
Change		2,846	-36		120,540	30,742
Percent Change		12.88%	-0.14%		8.94%	2.09%
Non-Family Households	1,668	2,178	2,198	154,204	166,717	167,560
Change		510	20		12,513	843
Percent Change		30.58%	0.92%		8.11%	0.51%

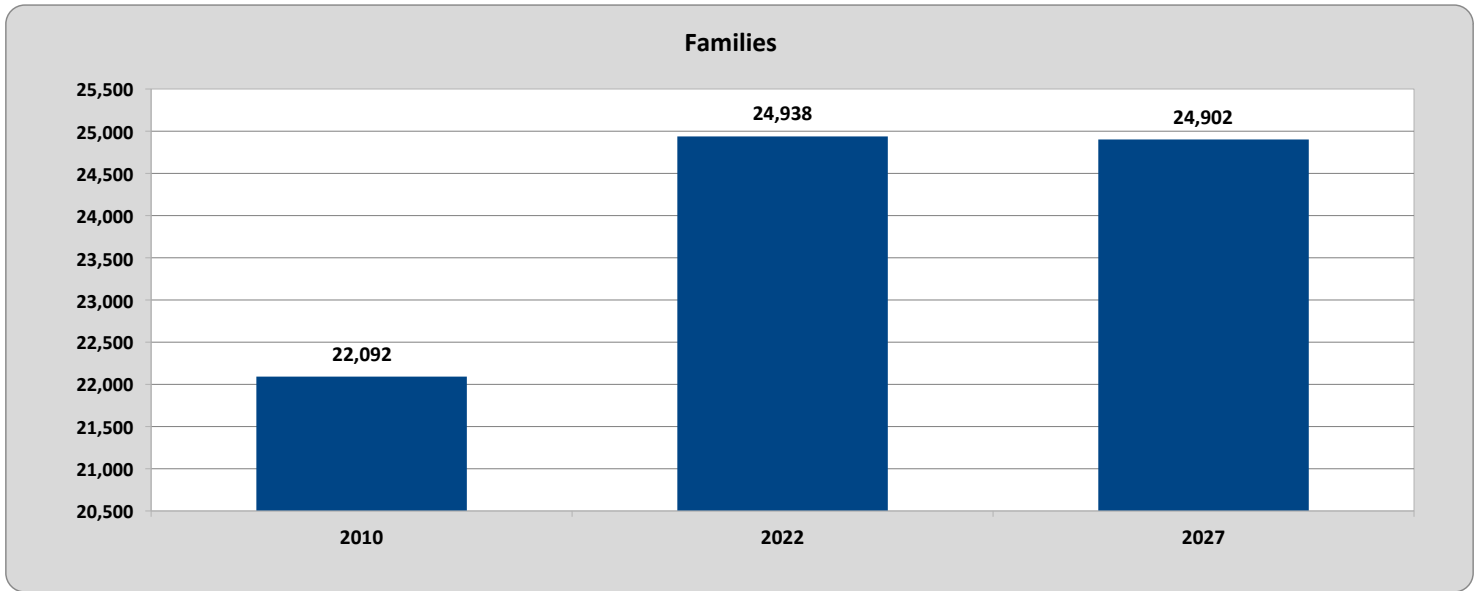
Households by Structure

Study Area								MN	Comp Index
2010			2022		2027		5 Yr Chg	2022	CY
Households by Size									
1-person household	5,063	17.57%	5,747	17.49%	5,720	17.43%	-0.06%	27.80%	63
2-person household	9,269	32.16%	10,526	32.03%	10,502	32.00%	-0.03%	34.63%	92
3-person household	5,100	17.69%	5,840	17.77%	5,845	17.81%	0.04%	14.79%	120
4-person household	5,460	18.94%	6,255	19.03%	6,265	19.09%	0.06%	13.31%	143
5-person household	2,550	8.85%	2,921	8.89%	2,920	8.90%	0.01%	5.95%	149
6-person household	928	3.22%	1,057	3.22%	1,053	3.21%	-0.01%	2.13%	151
7-or-more person household	452	1.57%	518	1.58%	514	1.57%	-0.01%	1.39%	114
Totals:	28,822	100.00%	32,864	100.00%	32,819	100.00%		100.00%	
Non-Family Households by Size									
1-person household	5,063	75.23%	5,747	72.52%				79.08%	92
2-person household	1,319	19.60%	547	6.90%				4.36%	158
3-person household	207	3.08%	1,455	18.36%				14.13%	130
4-person household	96	1.43%	68	0.86%				0.87%	98
5-person household	32	0.48%	37	0.47%				0.58%	80
6-person household	10	0.15%	35	0.44%				0.50%	88
7-or-more person household	3	0.04%	36	0.45%				0.49%	93
Totals:	6,730	100.00%	7,925	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	2,398	10.85%	2,959	11.87%				13.93%	85
Male Householder	1,500	6.79%	2,086	8.37%				6.79%	123
Married Couple	18,194	82.36%	19,892	79.77%				79.28%	101
Totals:	22,092	100.00%	24,937	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	606	9.00%	263	3.32%				2.71%	122
Male Not living alone	1,062	15.78%	1,915	24.17%				18.21%	133
Female Living alone	2,391	35.52%	5,709	72.05%				78.54%	92
Male Living alone	2,672	39.70%	37	0.47%				0.53%	88
Totals:	6,731	100.00%	7,924	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			371	1.33%				2.12%	63
1 vehicle available			3,691	13.22%				23.38%	57
2 vehicles available			12,098	43.34%				45.66%	95
3 vehicles available			7,992	28.63%				19.82%	144
4 vehicles available			2,367	8.48%				6.24%	136
5+ vehicles available			1,393	4.99%				2.77%	180
Totals:			27,912	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			643	12.99%				19.05%	68
1 vehicle available			1,945	39.29%				45.90%	86
2 vehicles available			1,393	28.14%				25.92%	109
3 vehicles available			468	9.45%				5.92%	160
4 vehicles available			345	6.97%				1.98%	351
5+ vehicles available			156	3.15%				1.22%	258
Totals:			4,950	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

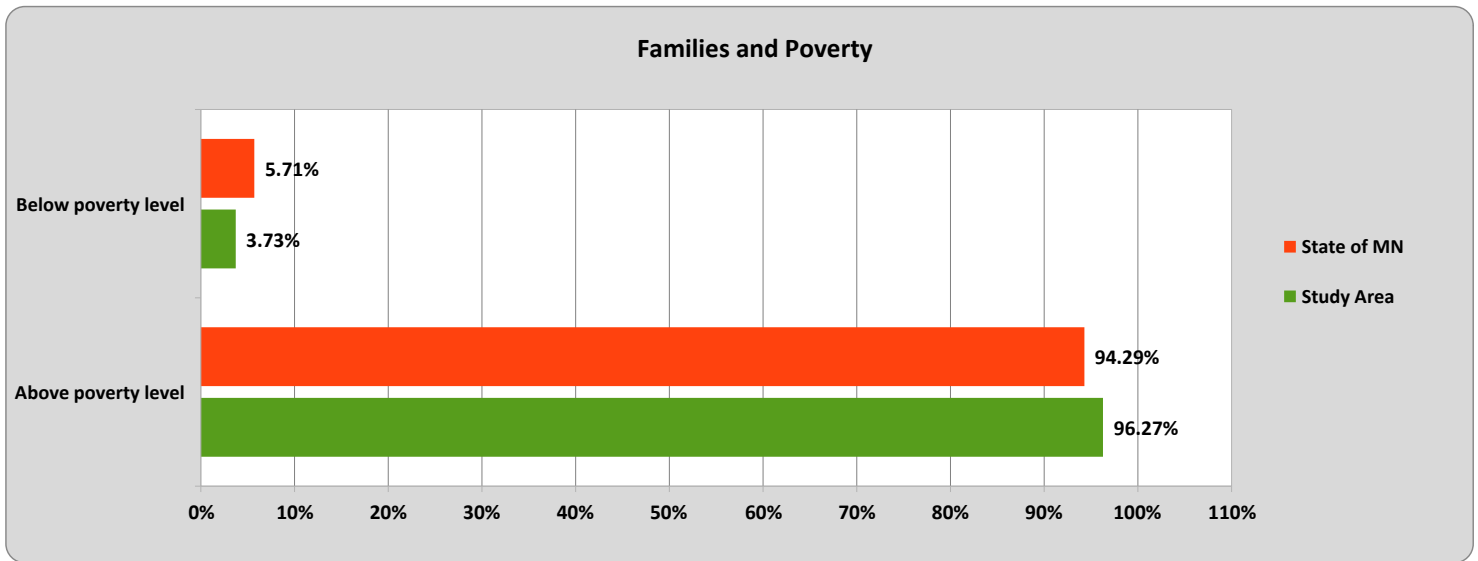


	2010	2022	2027
Study Area Family Households	22,092	24,938	24,902
Family Households Change		2,846	-36
Percent Change		12.88%	-0.14%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

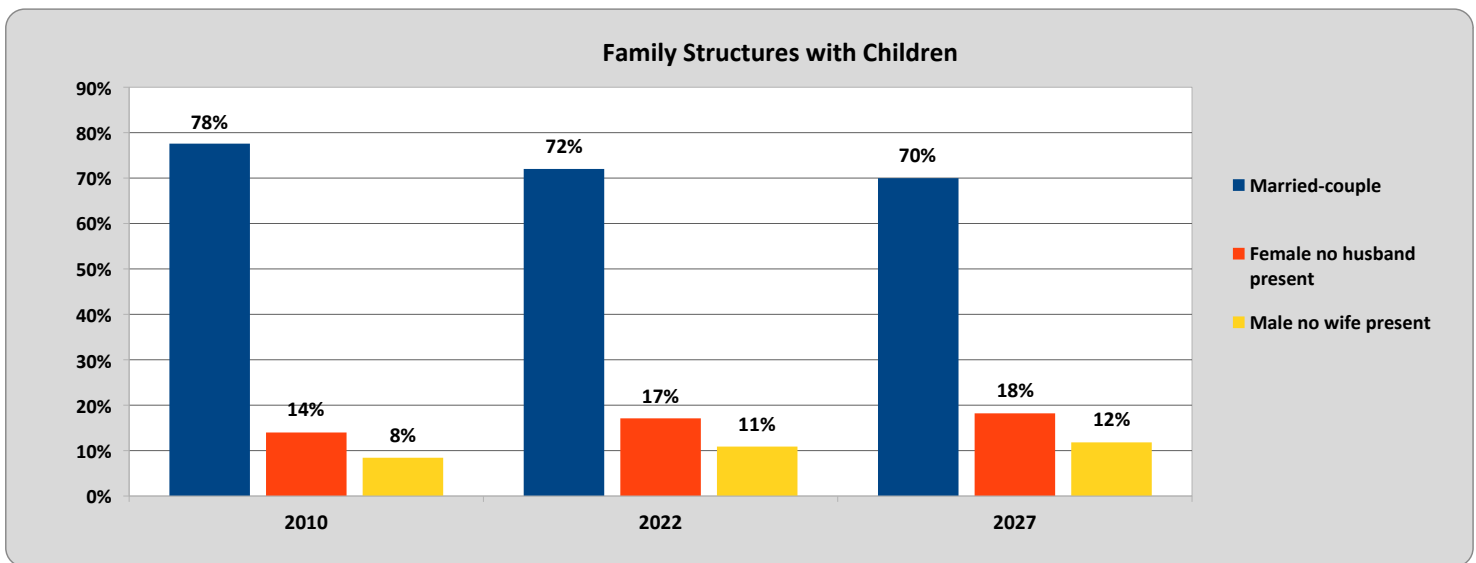
	2010		Study Area		2027		5 Yr Chg	MN 2022	Comp Index CY
			2022						
Family Households by Size									
2-person household	7,950	35.99%	9,969	39.98%	10,167	40.83%	0.85%	46.35%	86
3-person household	4,893	22.15%	5,655	22.68%	5,555	22.31%	-0.37%	20.65%	110
4-person household	5,364	24.28%	5,356	21.48%	5,268	21.15%	-0.32%	19.29%	111
5-person household	2,518	11.40%	2,399	9.62%	2,343	9.41%	-0.21%	8.76%	110
6-person household	918	4.16%	1,001	4.01%	998	4.01%	-0.01%	3.11%	129
7-or-more person household	449	2.03%	558	2.24%	571	2.29%	0.06%	1.84%	122
Totals:	22,092	100.00%	24,938	100.00%	24,902	100.00%		100.00%	

Family Households

Families in Poverty Compared to State



Families with Children by Type

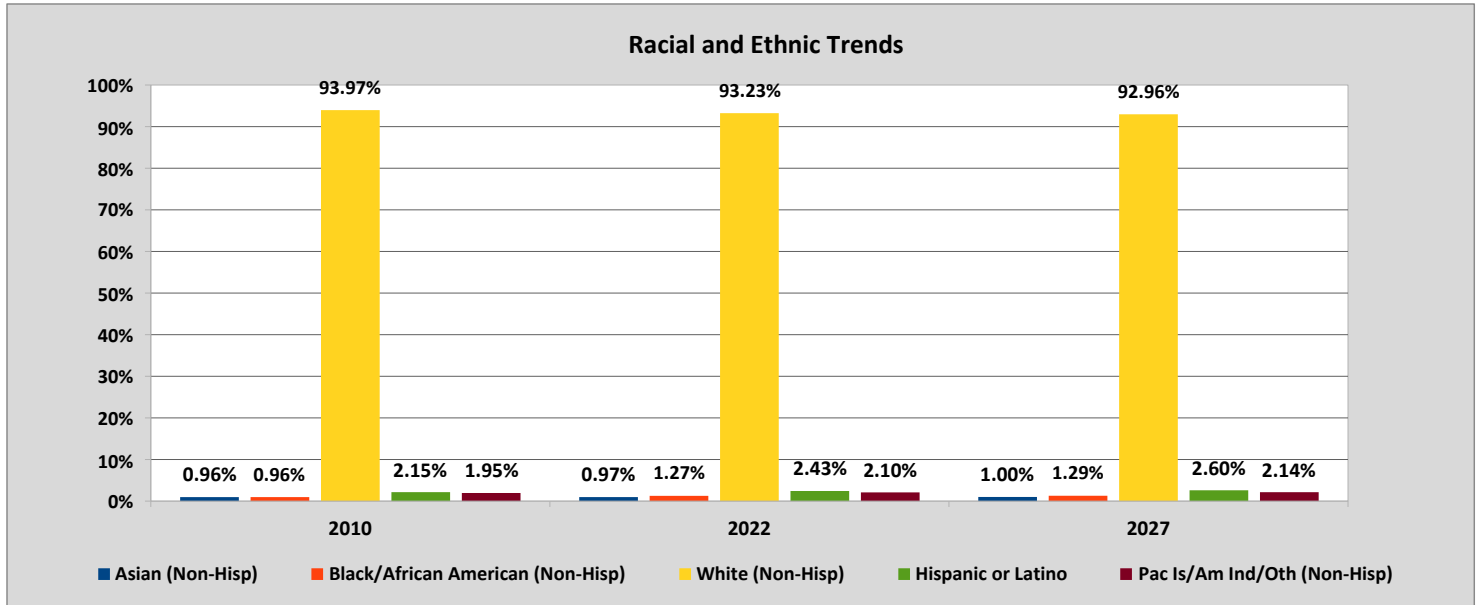


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Families with Children by Type									
Married-couple	9,645	77.58%	8,471	72.01%	7,873	69.98%	-2.03%	72.11%	100
Female no husband present	1,739	13.99%	2,012	17.10%	2,048	18.20%	1.10%	19.29%	89
Male no wife present	1,048	8.43%	1,281	10.89%	1,329	11.81%	0.92%	8.60%	127
Totals:	12,432	100.00%	11,764	100.00%	11,250	100.00%		100.00%	
Families with No Children by Type									
Married-couple	8,549	88.50%	11,422	86.69%	11,791	86.37%	-0.31%	84.93%	102
Female no husband present	659	6.82%	948	7.19%	1,011	7.41%	0.21%	9.71%	74
Male no wife present	452	4.68%	806	6.12%	849	6.22%	0.10%	5.36%	114
Totals:	9,660	100.00%	13,176	100.00%	13,651	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.

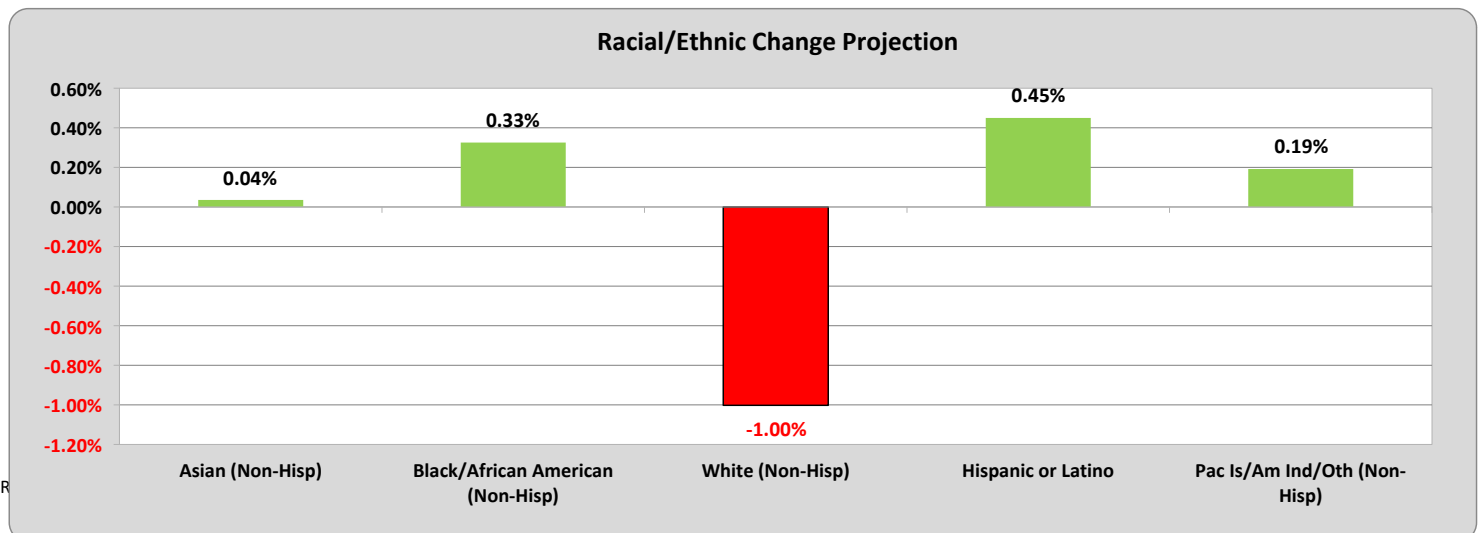
Racial Ethnic Trend Projections



	Study Area							MN 2022	Comp Index CY
	2010		2022		2027	5 Yr Chg			
Racial/Ethnic Trends									
Asian (Non-Hisp)	804	0.96%	922	0.97%	950	1.00%	0.03%	4.39%	22
Black/African American (Non-Hisp)	805	0.96%	1,206	1.27%	1,227	1.29%	0.02%	5.56%	23
White (Non-Hisp)	78,441	93.97%	88,732	93.23%	88,442	92.96%	-0.27%	81.70%	114
Hispanic or Latino	1,798	2.15%	2,316	2.43%	2,477	2.60%	0.17%	4.96%	49
Pac Is/Am Ind/Oth (Non-Hisp)	1,630	1.95%	1,995	2.10%	2,040	2.14%	0.05%	3.38%	62
Totals:	83,478	100.00%	95,171	100.00%	95,136	100.00%		100.00%	

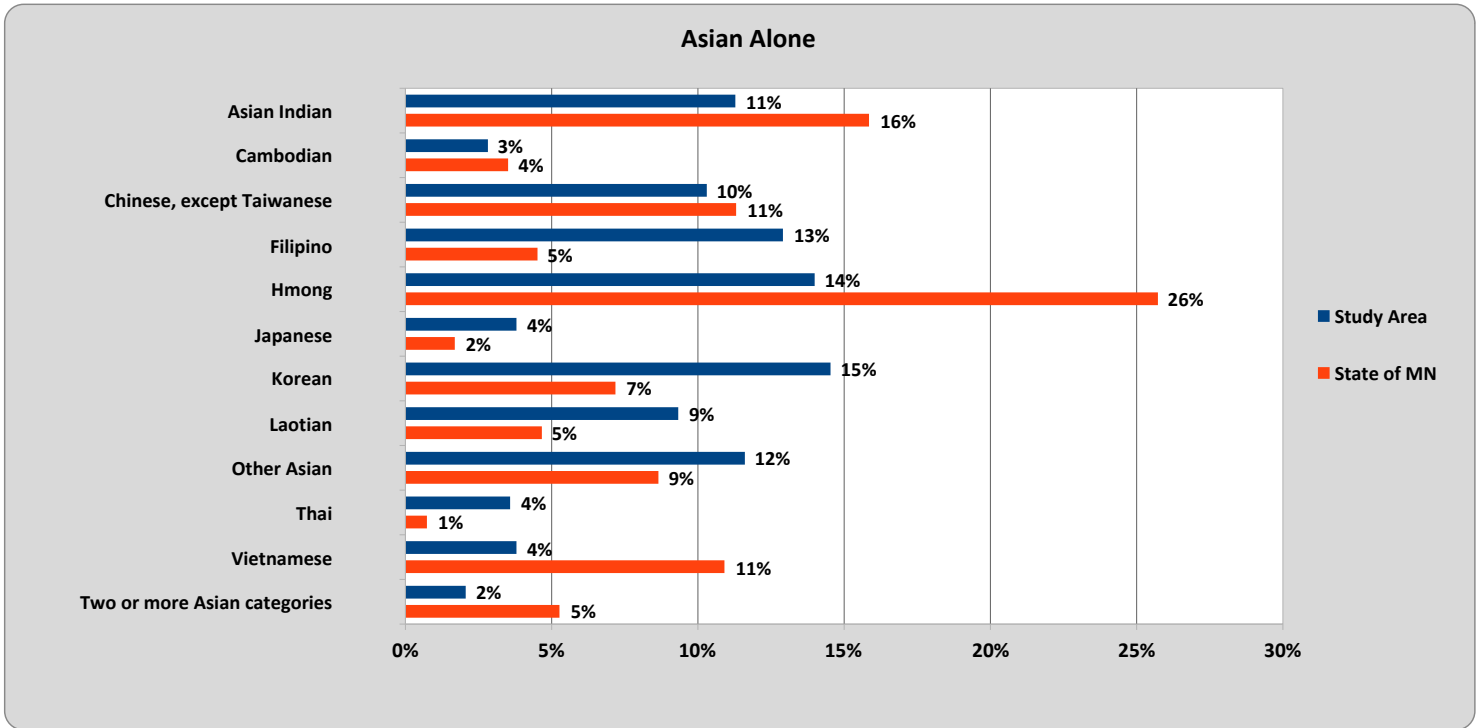
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

Racial/Ethnic Change Projection from Census 2010 to 2027



Diversity: Race and Ethnicity

Estimated Current Year Asian Alone Population

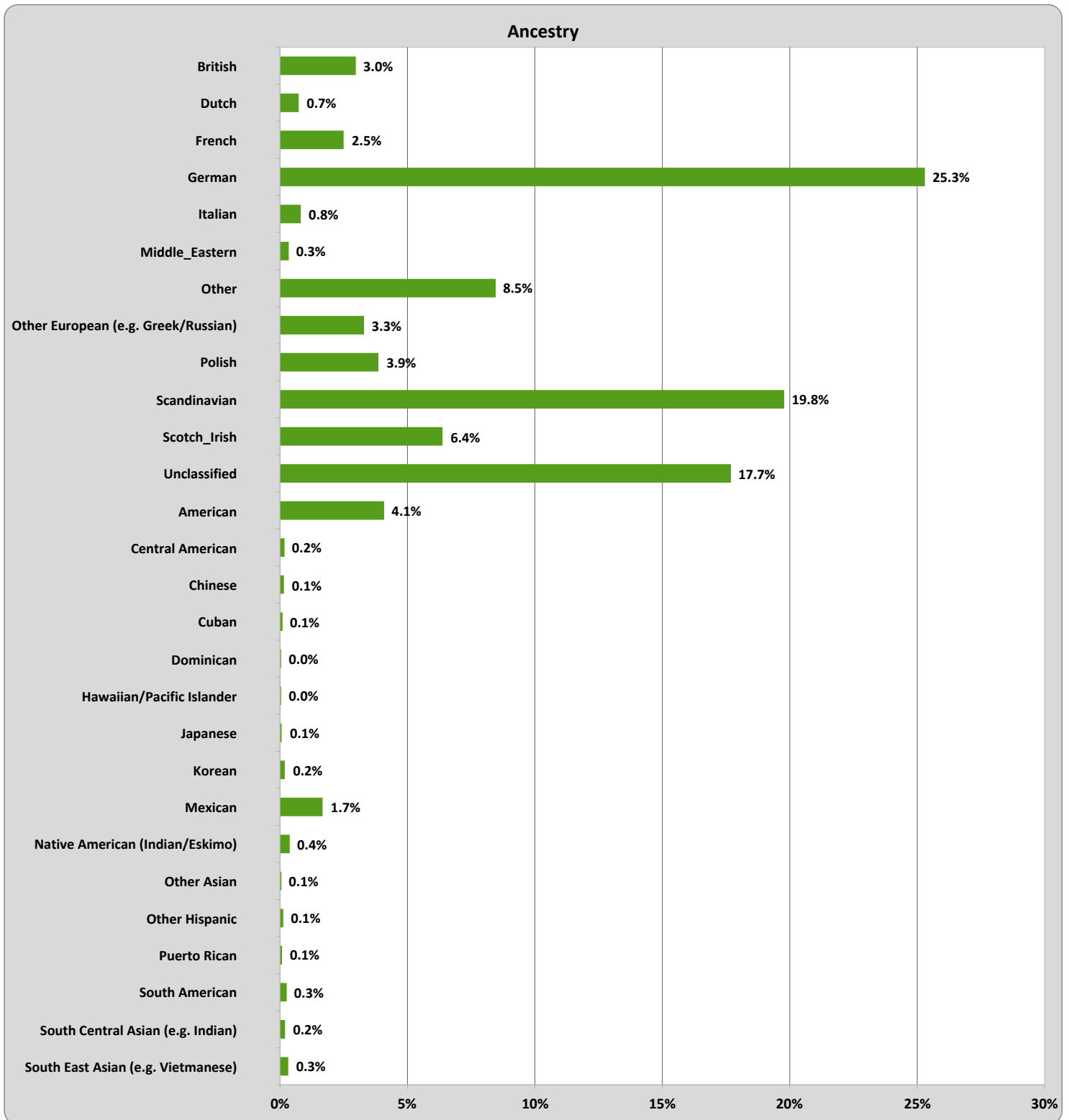


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	104	11.28%	40,057	15.85%	71
Cambodian	26	2.82%	8,872	3.51%	80
Chinese, except Taiwanese	95	10.30%	28,574	11.31%	91
Filipino	119	12.91%	11,412	4.52%	286
Hmong	129	13.99%	65,020	25.73%	54
Japanese	35	3.80%	4,265	1.69%	225
Korean	134	14.53%	18,147	7.18%	202
Laotian	86	9.33%	11,788	4.66%	200
Other Asian	107	11.61%	21,860	8.65%	134
Thai	33	3.58%	1,857	0.73%	487
Vietnamese	35	3.80%	27,565	10.91%	35
Two or more Asian categories	19	2.06%	13,310	5.27%	39
Totals:	922	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	34	1.89%	43	1.86%	127
Mexican	1,205	67.02%	1,532	66.15%	94
Other Hispanic or Latino	439	24.42%	575	24.83%	104
Puerto Rican	120	6.67%	166	7.17%	166
Totals:	1,798	100.00%	2,316	100.00%	

Diversity: Ancestry

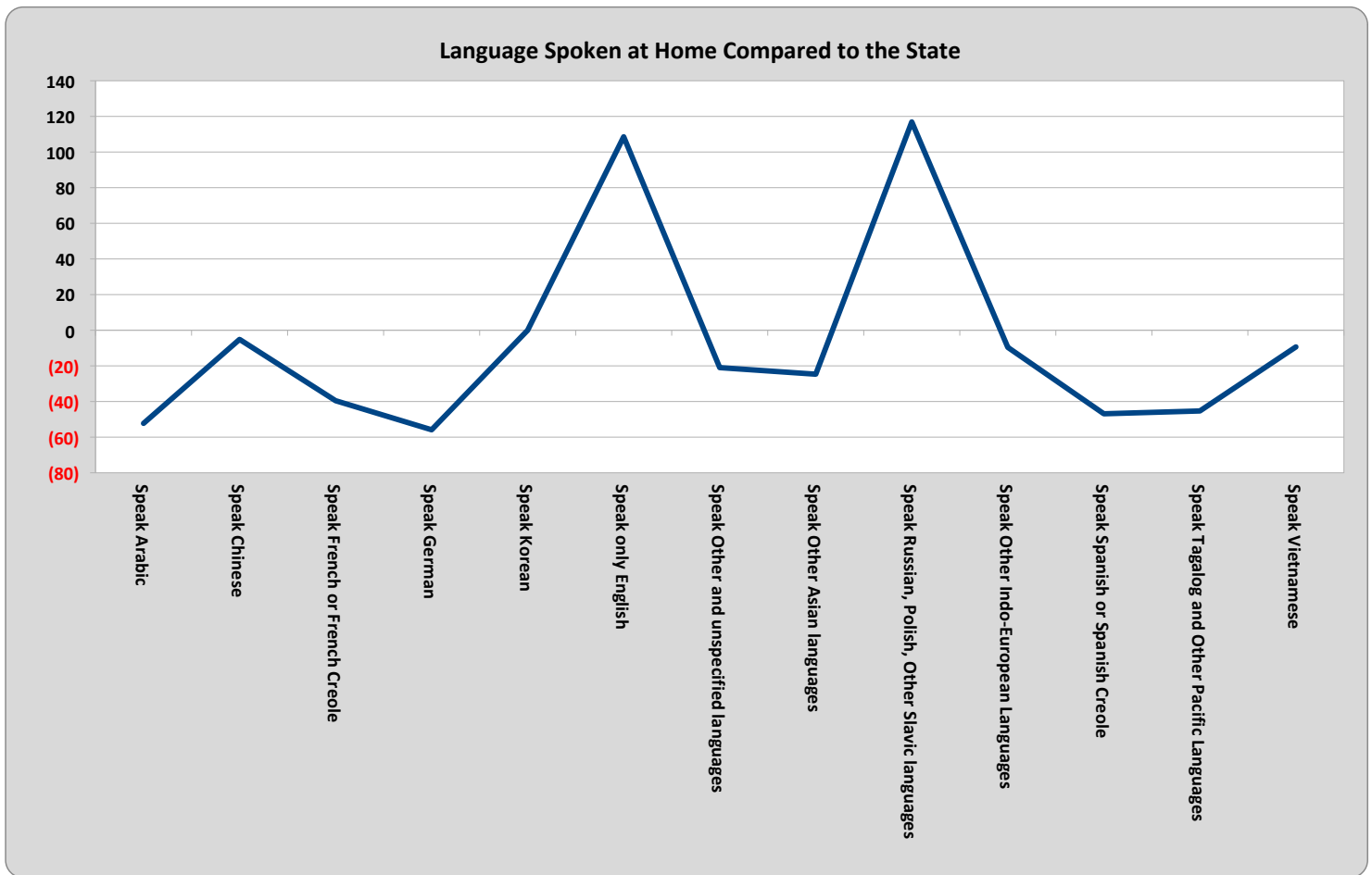
Population by Ancestry: 2022



Diversity: Languages

	Study Area		State of MN		Comp Index CY
Population 5+ by Language Spoken at Home (Detail)	2022		2022		
Speak Arabic	133	0.15%	15,401	0.28%	52
Speak Chinese	21	0.02%	24,720	0.46%	5
Speak French or French Creole	113	0.13%	17,297	0.32%	40
Speak German	213	0.24%	23,077	0.43%	56
Speak Korean	0	0.00%	5,151	0.09%	0
Speak only English	85,940	95.89%	4,791,548	88.32%	109
Speak Other and unspecified languages	414	0.46%	119,429	2.20%	21
Speak Other Asian languages	484	0.54%	118,736	2.19%	25
Speak Russian, Polish, Other Slavic languages	515	0.57%	26,666	0.49%	117
Speak Other Indo-European Languages	65	0.07%	40,950	0.75%	10
Speak Spanish or Spanish Creole	1,628	1.82%	210,179	3.87%	47
Speak Tagalog and Other Pacific Languages	59	0.07%	7,883	0.15%	45
Speak Vietnamese	37	0.04%	23,927	0.44%	9
Totals:	89,622	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

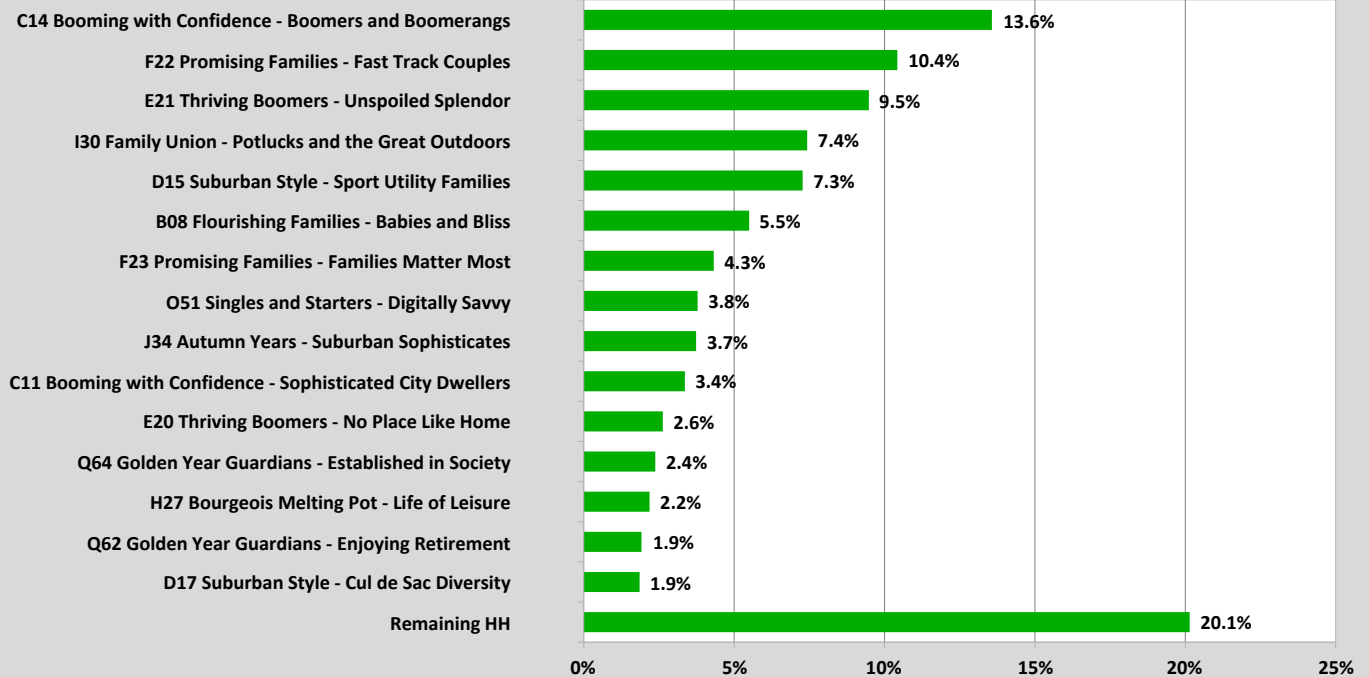


This chart graphically illustrates the comparative index score. Its purpose is to show how languages spoken at home in this study area compare to the state. It will provide an insight into the kind of ethnic diversity within the study area.

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		
C14 Booming with Confidence - Boomers and Boomerangs	4,399	13.6%	74,634	3.3%	410
F22 Promising Families - Fast Track Couples	3,380	10.4%	81,077	3.6%	290
E21 Thriving Boomers - Unspoiled Splendor	3,073	9.5%	94,560	4.2%	226
I30 Family Union - Potlucks and the Great Outdoors	2,408	7.4%	90,793	4.0%	184
D15 Suburban Style - Sport Utility Families	2,359	7.3%	42,591	1.9%	385
B08 Flourishing Families - Babies and Bliss	1,783	5.5%	37,909	1.7%	327
F23 Promising Families - Families Matter Most	1,401	4.3%	26,829	1.2%	363
O51 Singles and Starters - Digitally Savvy	1,227	3.8%	83,320	3.7%	102
J34 Autumn Years - Suburban Sophisticates	1,211	3.7%	104,532	4.6%	81
C11 Booming with Confidence - Sophisticated City Dwellers	1,090	3.4%	95,893	4.3%	79
E20 Thriving Boomers - No Place Like Home	852	2.6%	91,661	4.1%	65
Q64 Golden Year Guardians - Established in Society	771	2.4%	77,301	3.4%	69
H27 Bourgeois Melting Pot - Life of Leisure	709	2.2%	19,395	0.9%	254
Q62 Golden Year Guardians - Enjoying Retirement	622	1.9%	42,992	1.9%	101
D17 Suburban Style - Cul de Sac Diversity	602	1.9%	11,422	0.5%	366
Remaining HH	6,531	20.1%	1,277,740	56.7%	36
Totals:	32,418	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](#)

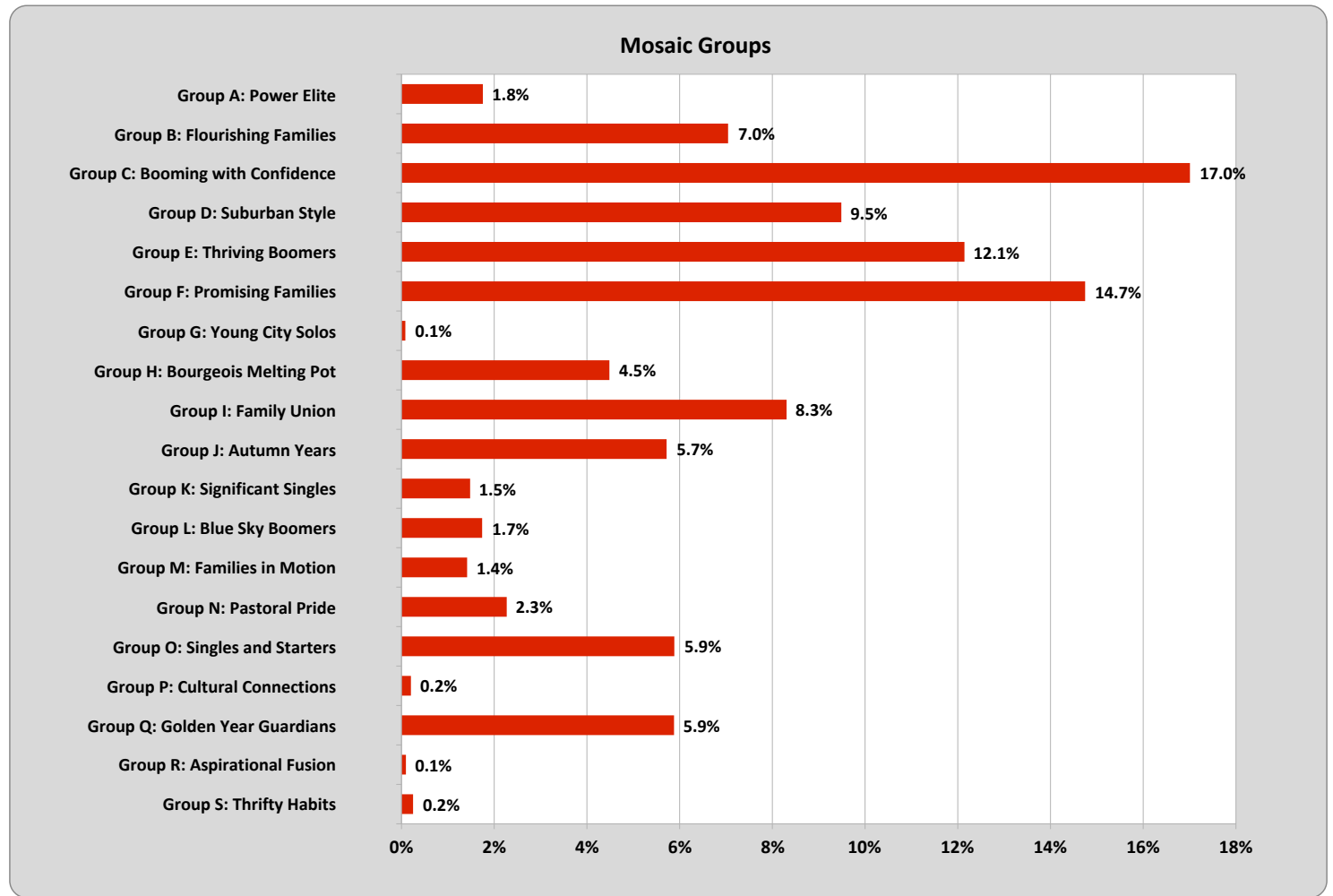
[Understanding Mosaic Portraits for Mission Planning - Video](#)

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

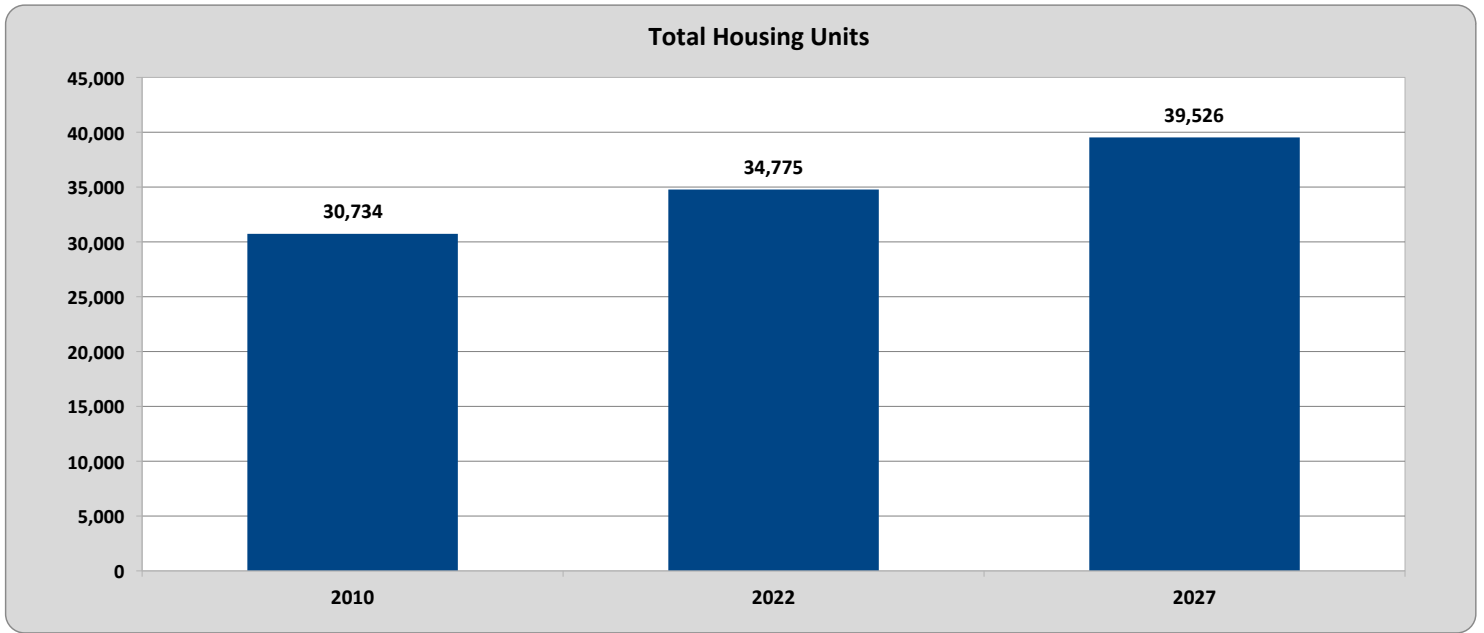


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	569	1.8%	147,544	6.5%	27
Group B: Flourishing Families	2,284	7.0%	144,813	6.4%	110
Group C: Booming with Confidence	5,514	17.0%	234,780	10.4%	163
Group D: Suburban Style	3,076	9.5%	100,230	4.4%	213
Group E: Thriving Boomers	3,937	12.1%	217,412	9.7%	126
Group F: Promising Families	4,781	14.7%	107,906	4.8%	308
Group G: Young City Solos	27	0.1%	63,652	2.8%	3
Group H: Bourgeois Melting Pot	1,454	4.5%	51,957	2.3%	194
Group I: Family Union	2,693	8.3%	131,460	5.8%	142
Group J: Autumn Years	1,854	5.7%	234,661	10.4%	55
Group K: Significant Singles	480	1.5%	64,316	2.9%	52
Group L: Blue Sky Boomers	564	1.7%	106,229	4.7%	37
Group M: Families in Motion	459	1.4%	60,224	2.7%	53
Group N: Pastoral Pride	736	2.3%	61,174	2.7%	84
Group O: Singles and Starters	1,908	5.9%	250,392	11.1%	53
Group P: Cultural Connections	66	0.2%	28,769	1.3%	16
Group Q: Golden Year Guardians	1,906	5.9%	188,767	8.4%	70
Group R: Aspirational Fusion	31	0.1%	20,318	0.9%	11
Group S: Thrifty Habits	81	0.2%	38,044	1.7%	15
Totals:	32,420	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



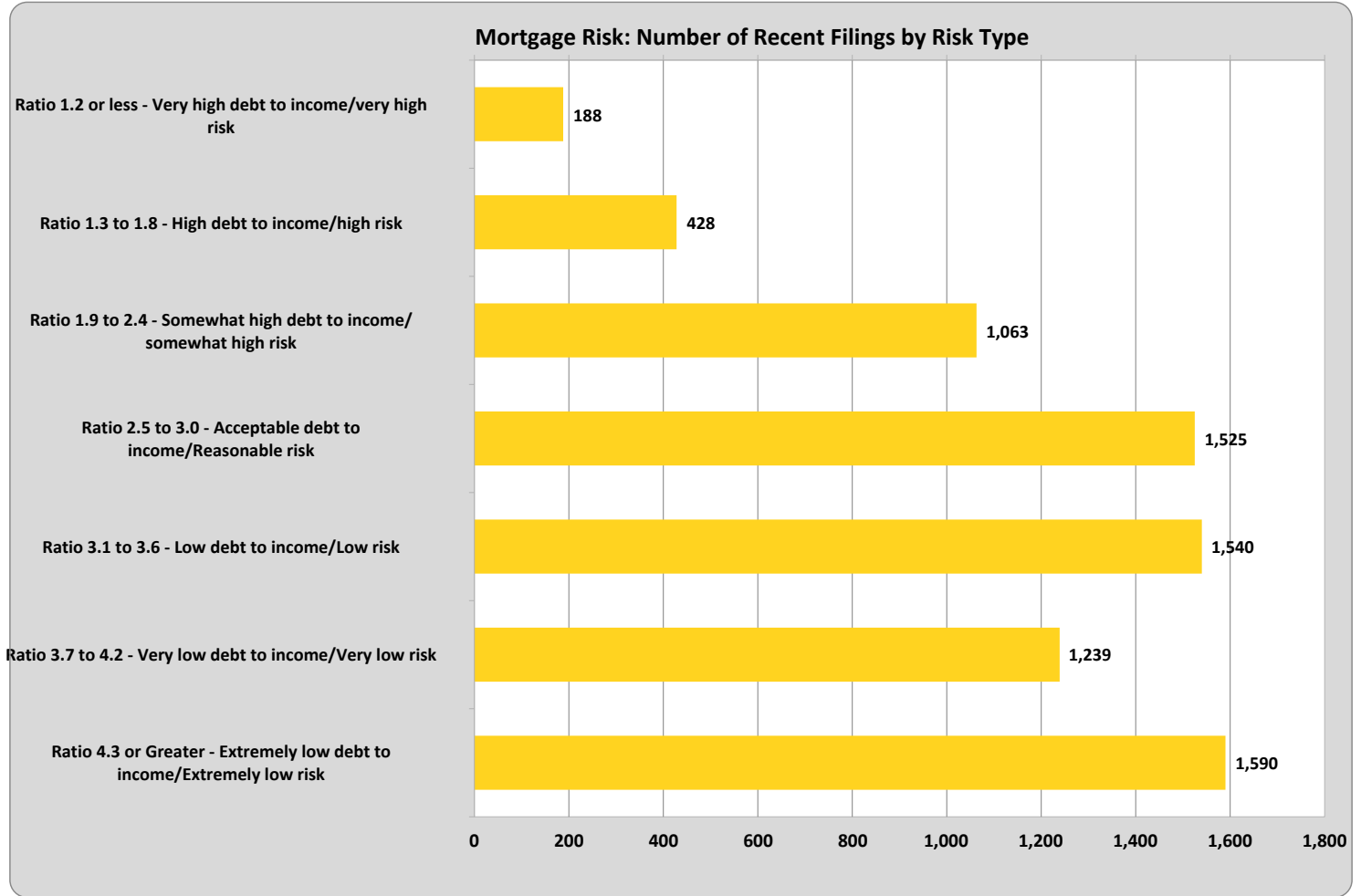
	2010	2022	2027
Housing Units	30,734	34,775	39,526
Family Households Change		4,041	4,751
Percent Change		13.15%	13.66%

Study Area								MN	Comp Index
2010		2022		2027	5 Yr Chg		2022	CY	
Housing by Occupancy									
Occupied	28,823	93.78%	32,863	94.50%	37,581	95.08%	0.58%	105	
Vacant	1,912	6.22%	1,912	5.50%	1,945	4.92%	-0.58%	56	
Totals:	30,735	100.00%	34,775	100.00%	39,526	100.00%	100.00%		
Housing by Type of Occupancy									
Owner Occupied	24,561	85.21%	27,911	84.93%	31,938	84.98%	0.05%	116	
Renter Occupied	4,262	14.79%	4,951	15.07%	5,644	15.02%	-0.05%	56	
Totals:	28,823	100.00%	32,862	100.00%	37,582	100.00%	100.00%		

Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	2,391	6.88%	199,367	7.94%	87
1 Unit Detached	28,861	82.99%	1,742,380	69.39%	120
2 Units	402	1.16%	69,397	2.76%	42
3 to 19 Units	533	1.53%	96,164	3.83%	40
20 to 49 Units	1,149	3.30%	133,601	5.32%	62
50 or More Units	496	1.43%	176,625	7.03%	20
Mobile Home or Trailer	941	2.71%	92,915	3.70%	73
Other	2	0.01%	470	0.02%	31
Totals:	34,775	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	184	0.66%	20,006	1.22%	54
\$20,000 to \$39,999	169	0.61%	19,729	1.21%	50
\$40,000 to \$59,999	98	0.35%	19,129	1.17%	30
\$60,000 to \$79,999	107	0.39%	22,141	1.35%	28
\$80,000 to \$99,999	219	0.79%	29,145	1.78%	44
\$100,000 to \$149,999	389	1.40%	98,944	6.04%	23
\$150,000 to \$199,999	1,189	4.28%	130,710	7.98%	54
\$200,000 to \$299,999	5,750	20.69%	346,665	21.18%	98
\$300,000 to \$399,999	7,838	28.20%	320,332	19.57%	144
\$400,000 to \$499,999	5,533	19.91%	231,267	14.13%	141
\$500,000 to \$749,999	5,160	18.57%	278,035	16.98%	109
\$750,000 to \$999,999	700	2.52%	64,847	3.96%	64
\$1,000,000 or more	454	1.63%	56,140	3.43%	48
Totals:	27,790	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	2,243	6.45%	414,127	16.46%	39
1940 to 1949	436	1.25%	114,049	4.53%	28
1950 to 1959	1,518	4.37%	264,125	10.50%	42
1960 to 1969	1,951	5.61%	239,580	9.53%	59
1970 to 1979	4,161	11.97%	379,093	15.07%	79
1980 to 1989	4,781	13.75%	324,483	12.90%	107
1990 to 1999	8,447	24.29%	346,034	13.76%	177
2000 to 2009	10,379	29.85%	381,955	15.19%	197
2010 or Later	860	2.47%	51,821	2.06%	120
Totals:	34,776	100.00%	2,515,267	100.00%	

Mortgage Risk Indicator

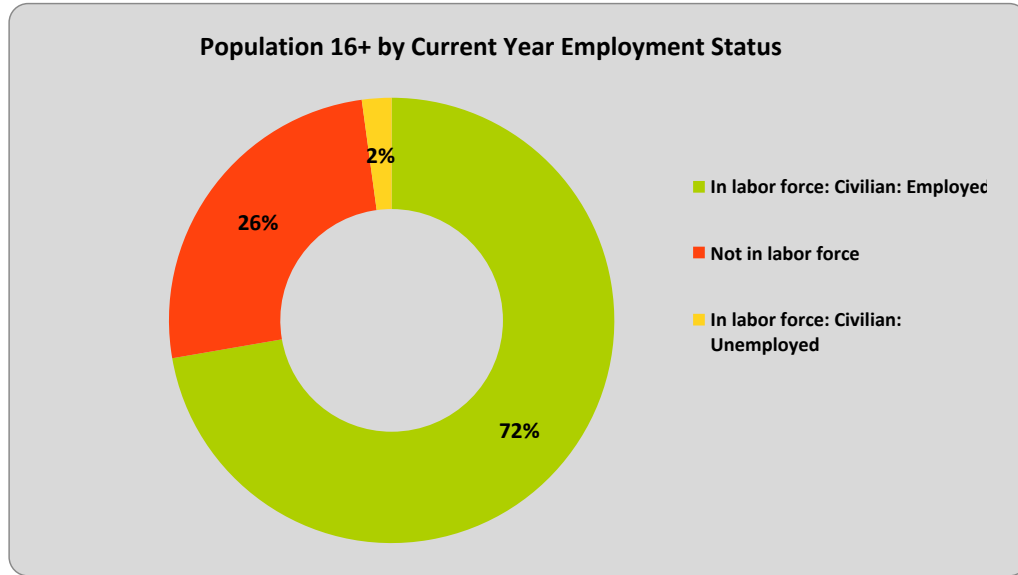


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

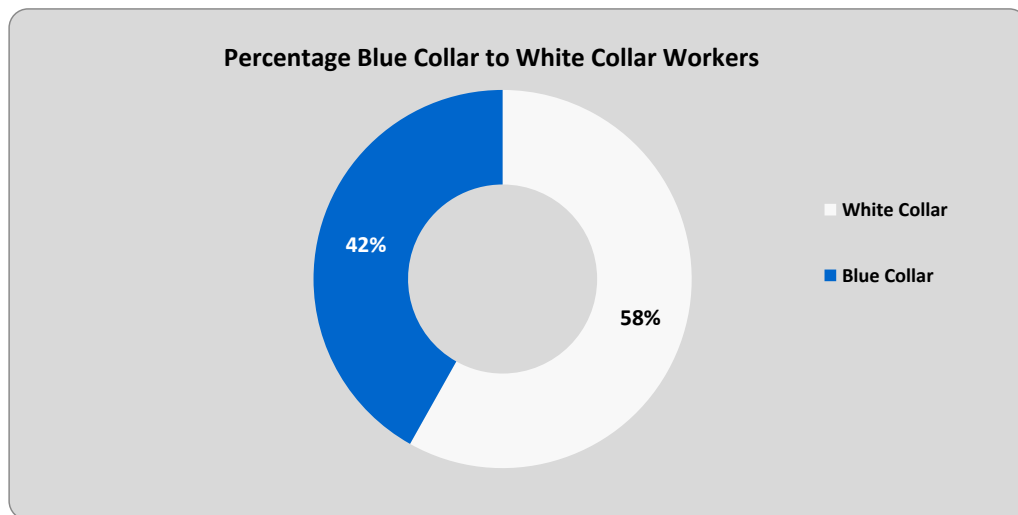
Work

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

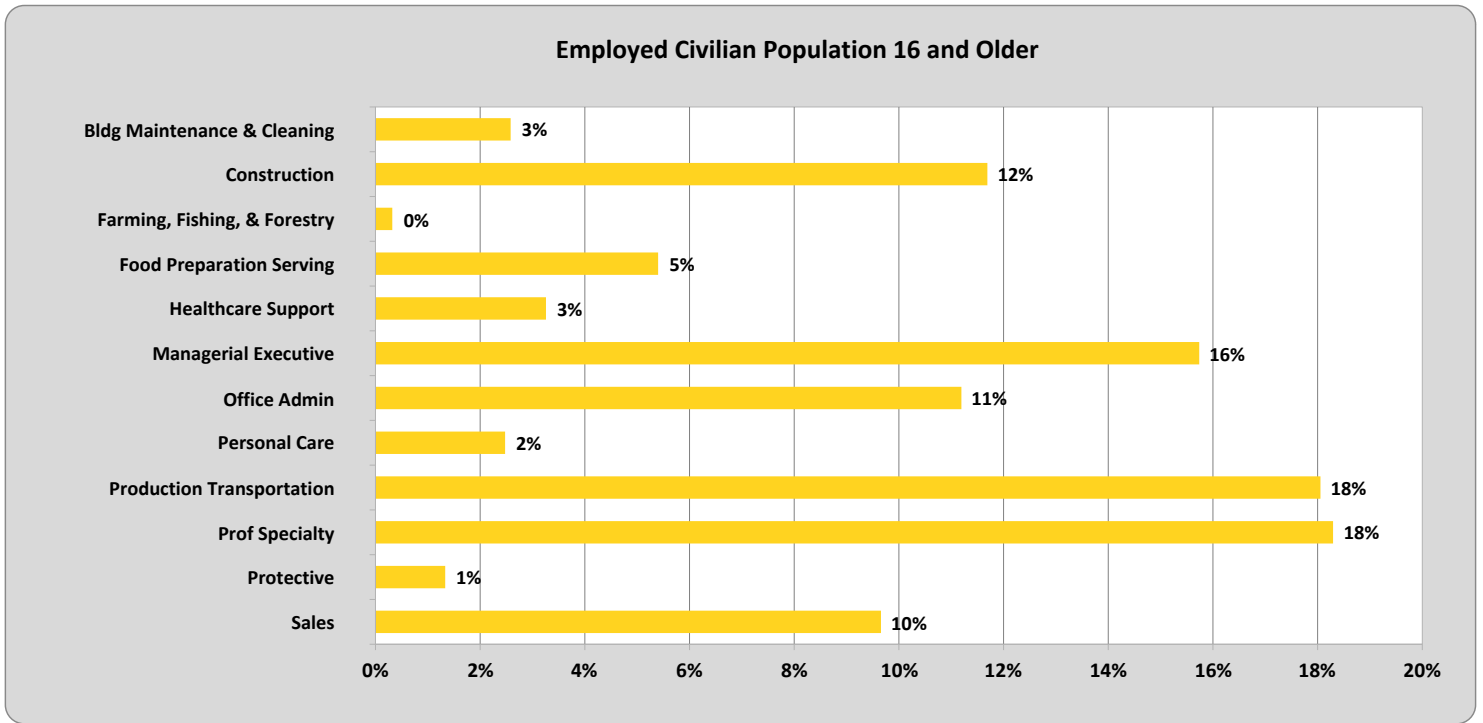
Employment Status of Population 16 and Older: 2022



	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	54,798	72.25%	3,163,650	67.77%	107
In labor force: In Armed Forces	28	0.04%	2,662	0.06%	65
Not in labor force	19,388	25.56%	1,416,810	30.35%	84
In labor force: Civilian: Unemployed	1,628	2.15%	85,198	1.83%	118
Blue and White Collar Workers 2022	75,842	100.00%	4,668,320	100.00%	
Employed Pop 16+ Blue/White Collar					
Blue Collar	22,938	41.86%	1,080,178	34.14%	123
White Collar	31,861	58.14%	2,083,472	65.86%	88
	54,799	100.00%	3,163,650	100.00%	

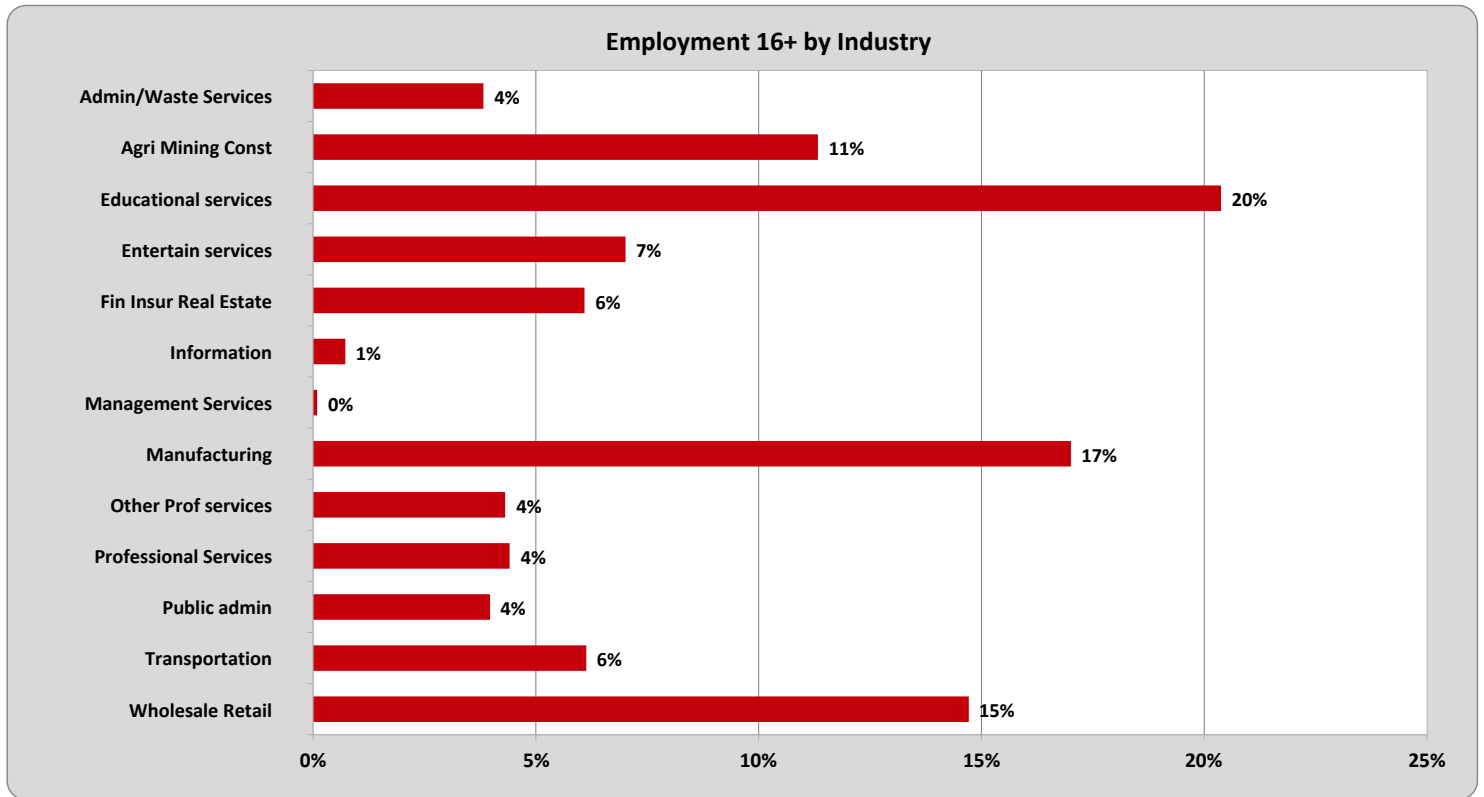


Employed Civilian Population by Occupation: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Occupation	2022		2022		
Bldg Maintenance & Cleaning	1,415	2.58%	101,120	3.20%	81
Construction	6,406	11.69%	231,720	7.32%	160
Farming, Fishing, & Forestry	176	0.32%	23,728	0.75%	43
Food Preparation Serving	2,959	5.40%	160,385	5.07%	107
Healthcare Support	1,785	3.26%	117,071	3.70%	88
Managerial Executive	8,624	15.74%	541,826	17.13%	92
Office Admin	6,134	11.19%	351,503	11.11%	101
Personal Care	1,357	2.48%	86,316	2.73%	91
Production Transportation	9,893	18.05%	435,347	13.76%	131
Prof Specialty	10,025	18.30%	765,073	24.18%	76
Protective	730	1.33%	41,562	1.31%	101
Sales	5,292	9.66%	307,999	9.74%	99
Totals:	54,796	100.00%	3,163,650	100.00%	
Workers 16+: Home or Away					
Worked at Home	2,639	4.82%	172,947	5.47%	88
Worked away from Home	52,159	95.18%	2,986,265	94.53%	101
Totals:	54,798	100.00%	3,159,212	100.00%	
Workers 16+: Transport to Work					
Bicycle	150	0.29%	23,625	0.79%	36
Car, Truck, or Van: Carpooled	4,886	9.37%	269,707	9.03%	104
Car, Truck, or Van: Drove Alone	45,406	87.05%	2,473,808	82.84%	105
Motorcycle	75	0.14%	5,408	0.18%	79
Other Means	410	0.79%	17,760	0.59%	132
Walked	457	0.88%	85,703	2.87%	31
Public Trans Excluding Taxi Cab	775	1.49%	108,021	3.62%	41
Taxi Cab	0	0.00%	2,233	0.07%	0
Totals:	52,159	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	2,095	3.82%	101,896	3.22%	119
Agri Mining Const	6,209	11.33%	260,134	8.22%	138
Educational services	11,166	20.38%	800,843	25.31%	80
Entertain services	3,843	7.01%	254,892	8.06%	87
Fin Insur Real Estate	3,338	6.09%	227,279	7.18%	85
Information	397	0.72%	52,443	1.66%	44
Management Services	50	0.09%	6,070	0.19%	48
Manufacturing	9,320	17.01%	427,451	13.51%	126
Other Prof services	2,362	4.31%	137,684	4.35%	99
Professional Services	2,417	4.41%	202,468	6.40%	69
Public admin	2,177	3.97%	110,288	3.49%	114
Transportation	3,360	6.13%	146,000	4.61%	133
Wholesale Retail	8,064	14.72%	436,202	13.79%	107
Totals:	54,798	100.00%	3,163,650	100.00%	
Work Place Population Estimates					
Workplace Employees (Full Time Employees)	23,745	90.94%	3,028,425	94.90%	96
Workplace Establishments	2,365	9.06%	162,855	5.10%	177
Totals:	26,110	100.00%	3,191,280	100.00%	

Work

Study Area			State of MN		Comp Index CY
Families: Workers					
1 worker	6,348	25.46%	386,773	26.32%	97
2 workers	12,725	51.03%	714,223	48.60%	105
3 or more workers	3,583	14.37%	186,751	12.71%	113
No workers	2,282	9.15%	181,808	12.37%	74
Totals:	24,938	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	1,214	2.33%	115,072	3.85%	60
5 to 9 minutes	3,862	7.40%	364,305	12.20%	61
10 to 14 minutes	5,350	10.26%	437,138	14.64%	70
15 to 19 minutes	5,433	10.42%	481,534	16.12%	65
20 to 24 minutes	4,922	9.44%	441,524	14.79%	64
25 to 29 minutes	3,327	6.38%	213,807	7.16%	89
30 to 34 minutes	5,766	11.05%	373,738	12.52%	88
35 to 39 minutes	2,271	4.35%	92,192	3.09%	141
40 to 44 minutes	4,048	7.76%	108,641	3.64%	213
45 to 59 minutes	7,408	14.20%	198,737	6.66%	213
60 to 89 minutes	7,036	13.49%	112,896	3.78%	357
90 or more minutes	1,522	2.92%	46,681	1.56%	187
Totals:	52,159	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.