

# The FullInsite Report

Prepared for: Diocese of St. Cloud  
Study area: MAAA 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

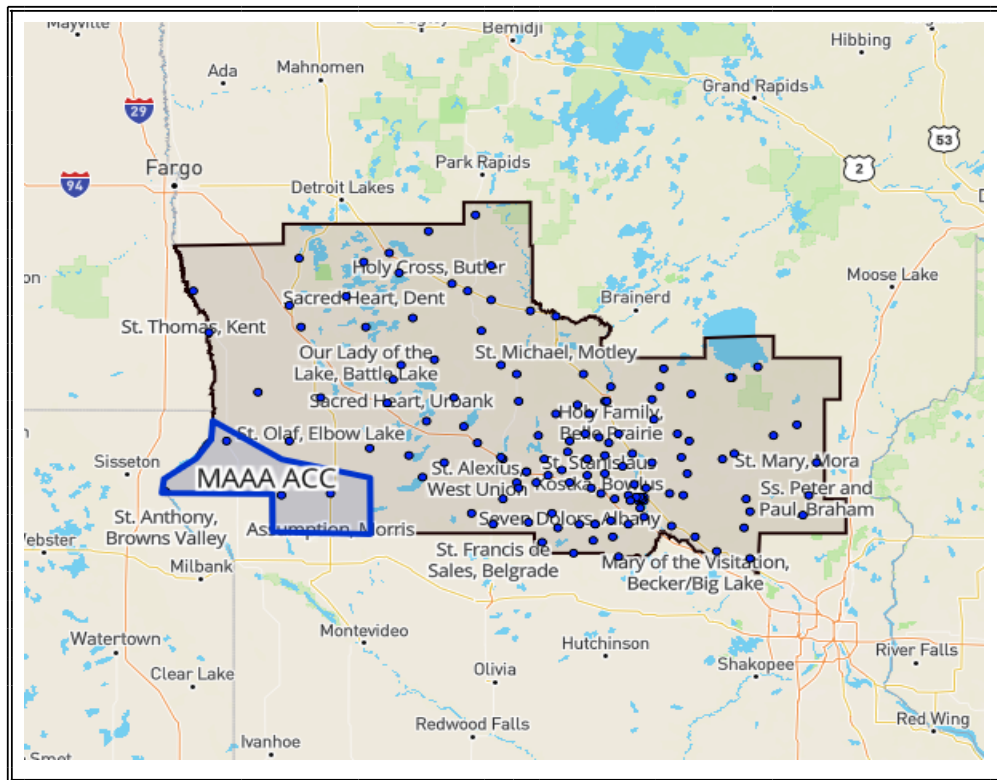
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

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

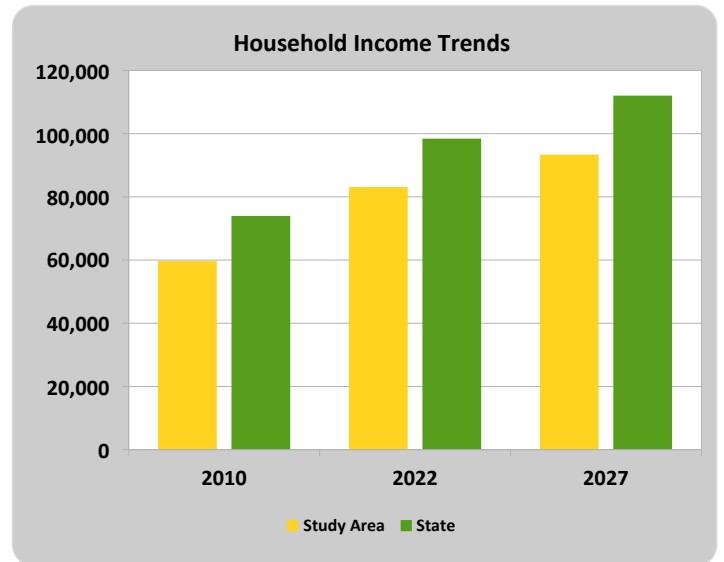
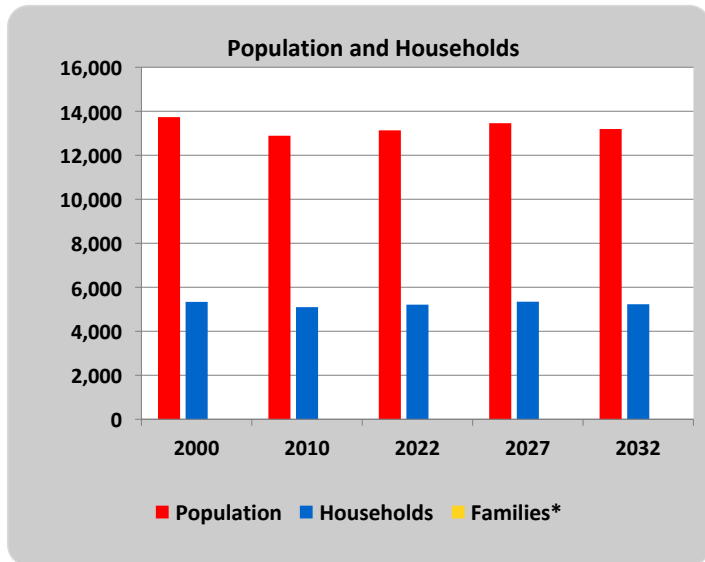
1	<b>Population Change</b> In the 10 year future, how is the population in this area expected to change? <small>(See the Population Theme)</small>	<div>Significant Decline</div> <div>Moderate Decline</div> <div>Little Change</div> <div>Moderate Growth</div> <div>Significant Growth</div>
2	<b>Household 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

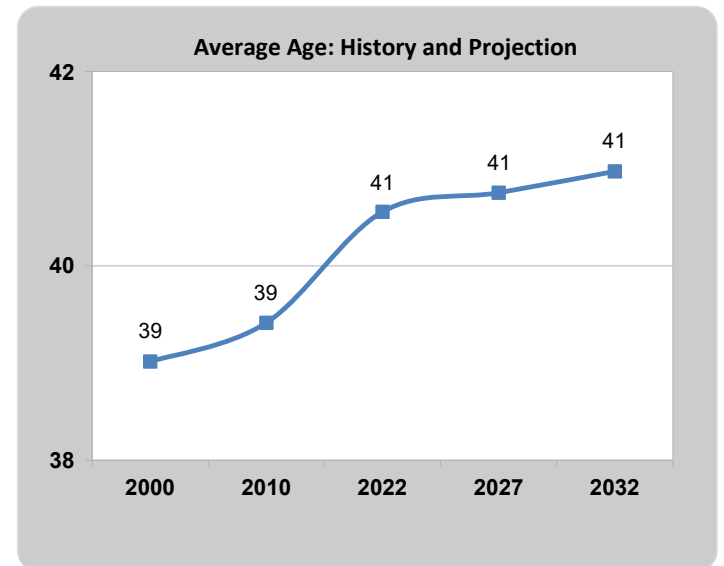
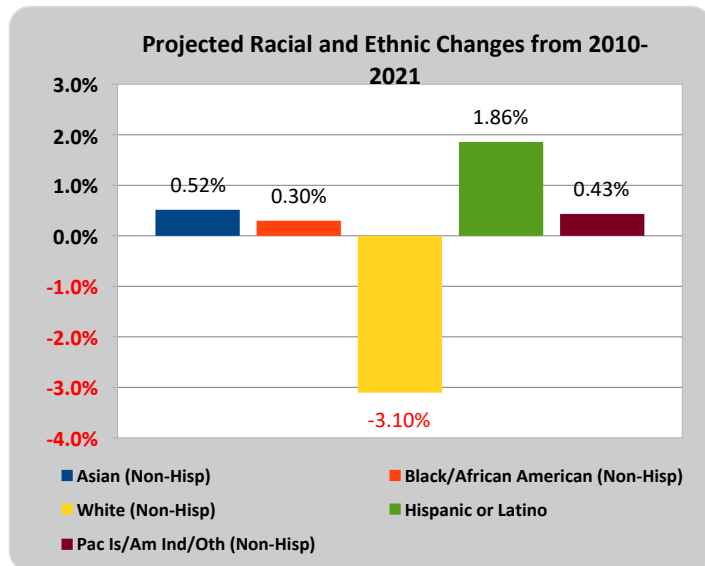
## Significant Demographic Estimates and Projections

Prepared for: Diocese of St. Cloud  
Study Area: MAAA 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

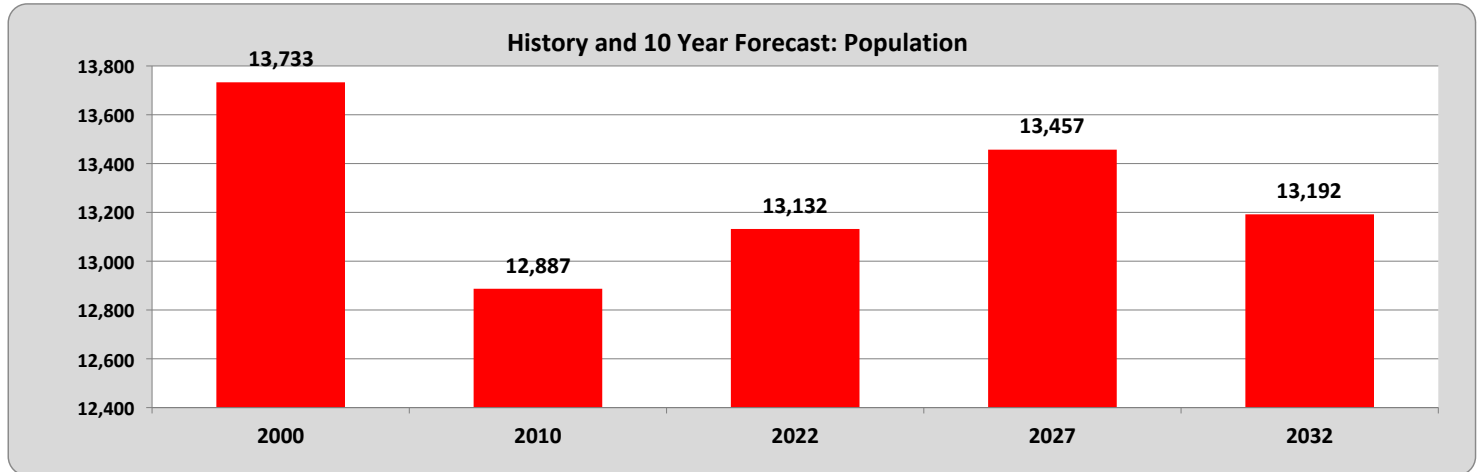
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### People and Change

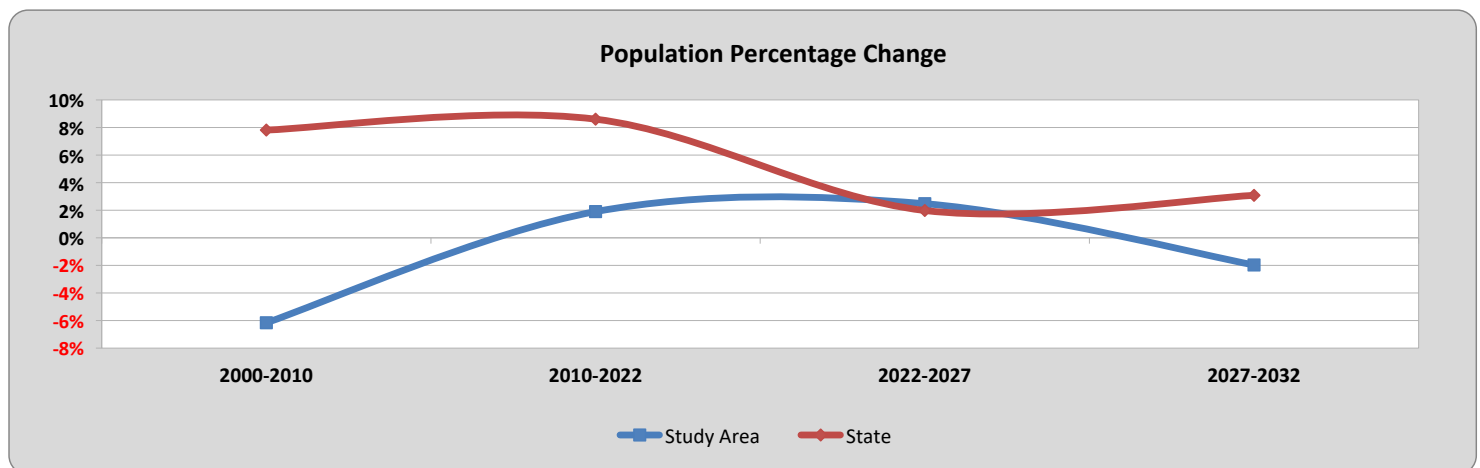
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

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



Population Trends	2000	2010	2022	2027	2032
Study Area Population	13,733	12,887	13,132	13,457	13,192
Population Change		-846	245	325	-265
Percent Change		-6.16%	1.90%	2.47%	-1.97%
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%

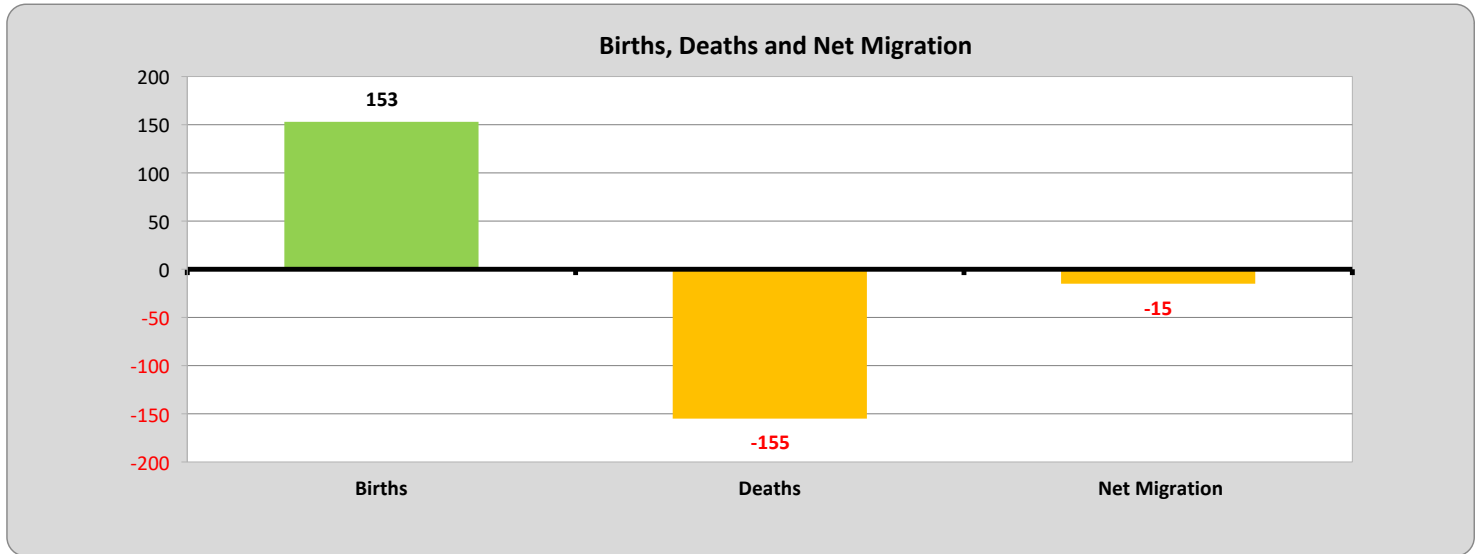
#### Projected Percentage Population Change: Comparison of Study Area to State



## 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	13,145	13,131	13,052	13,130	13,149	13,104	13,052	13,130
Change		-14	-79	78	19	-45	-52	78
Percent Change		-0.11%	-0.60%	0.60%	0.14%	-0.34%	-0.40%	0.60%
Seasonal Population	140	165	641	645	85	203	711	590
Change		25	476	4	-560	118	508	-121
Percent Change		17.86%	288.48%	0.62%	-86.82%	138.82%	250.25%	-17.02%
Transient Population	110	4	29	41	26	46	110	165
Change		-106	25	12	-15	20	64	55
Percent Change		-96.36%	625.00%	41.38%	-36.59%	76.92%	139.13%	50.00%

### Factors Effecting Population Change: Prior 12 Months

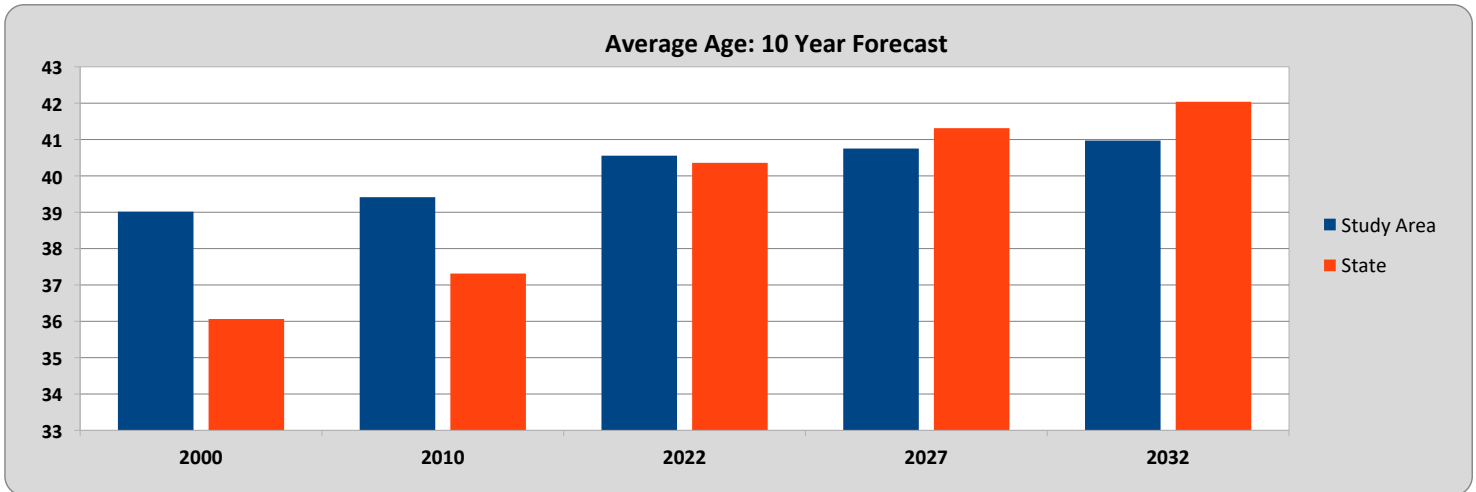


	2022
Factors Effecting Population Change	
Births	153
Deaths	155
Net Migration	-15
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	6,531	50.68%	6,623	50.43%	6,771	50.32%	6,645	50.37%	-0.06%
Male	6,356	49.32%	6,509	49.57%	6,686	49.68%	6,547	49.63%	0.06%
<b>Totals:</b>	<b>12,887</b>	<b>100.00%</b>	<b>13,132</b>	<b>100.00%</b>	<b>13,457</b>	<b>100.00%</b>	<b>13,192</b>	<b>100.00%</b>	

## People by Age

### Average Age with State Comparison

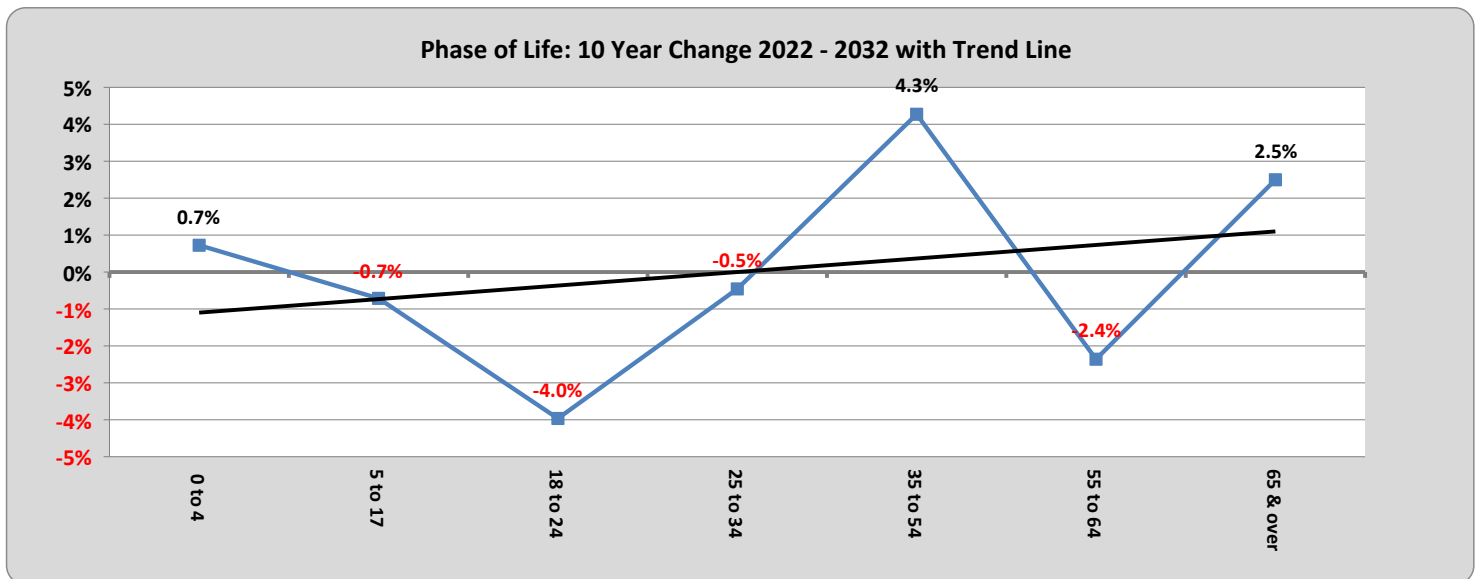


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	39.02	39.41	40.56	40.75	40.97
Average Age Change		0.40	1.14	0.20	0.22
Percent Change		1.02%	2.90%	0.48%	0.54%
Median Age	36	37	36	37	38

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

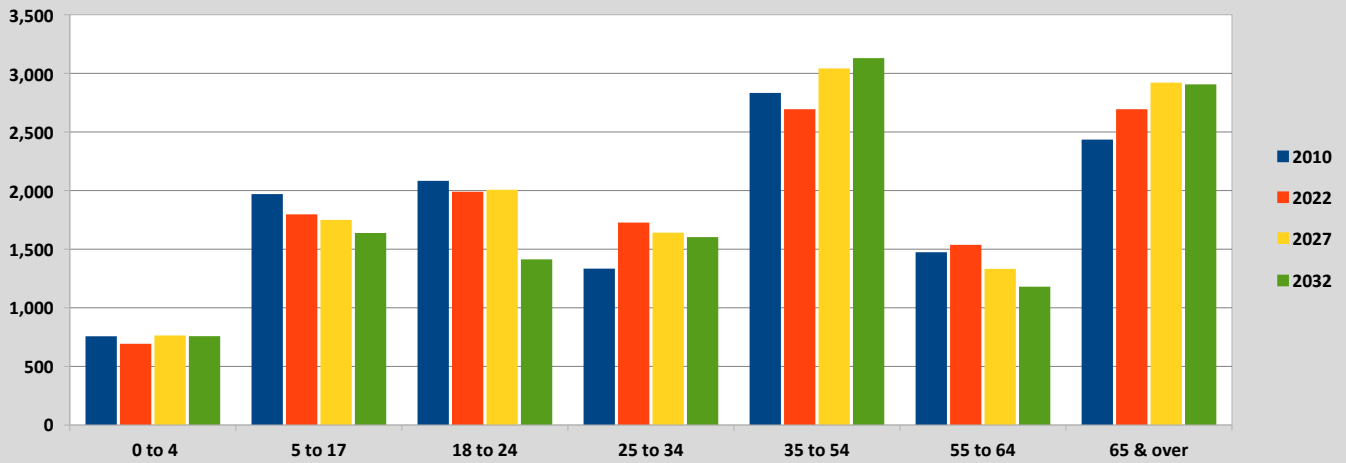
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



## People by Age

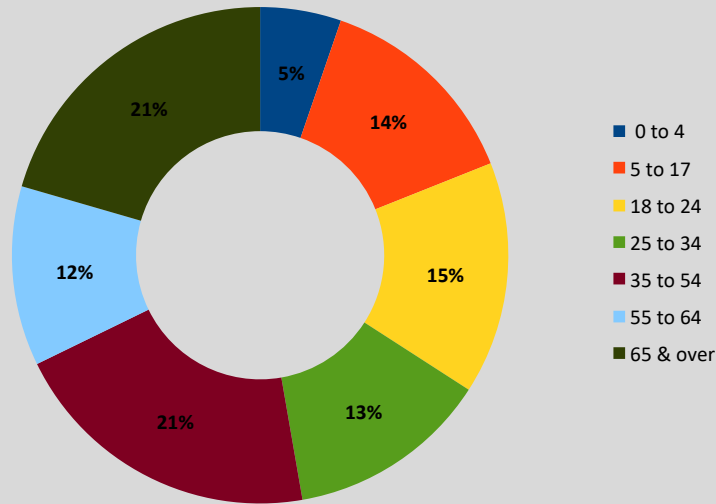
### Phase of Life

Phase of Life Trends



### Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

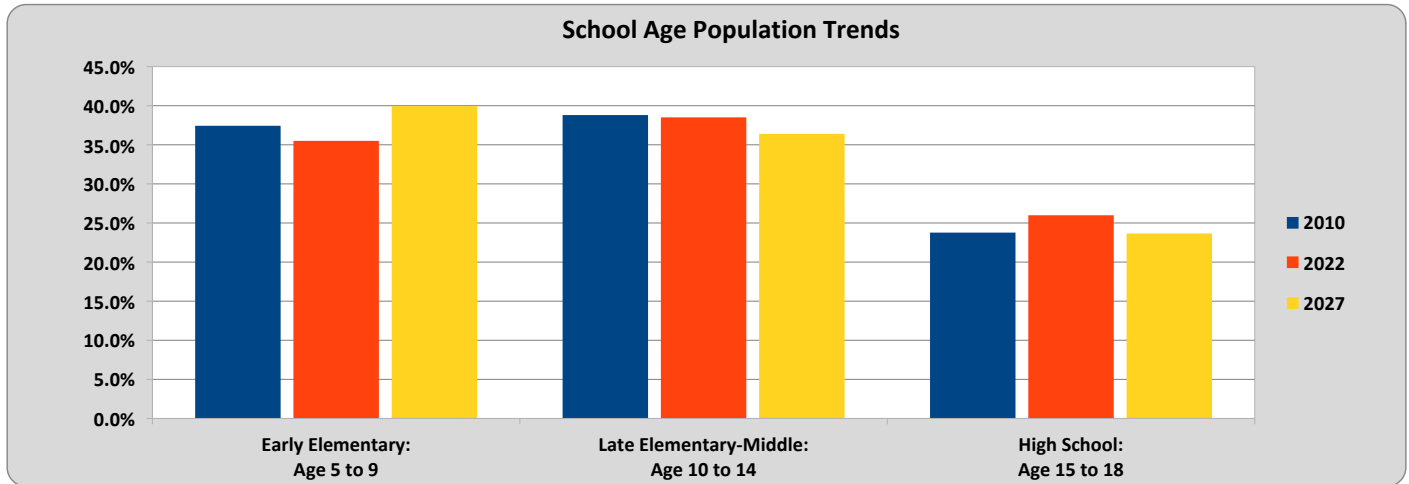


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	757	5.87%	693	5.28%	764	5.68%	758	6.00%	0.73%
Required Formal Schooling: Ages 5 to 17	1,970	15.29%	1,797	13.68%	1,750	13.00%	1,638	12.97%	-0.71%
College/Career Starts: Ages 18 to 24	2,083	16.16%	1,990	15.15%	2,007	14.91%	1,413	11.19%	-3.96%
Singles and Young Families: Ages 25 to 34	1,334	10.35%	1,727	13.15%	1,641	12.19%	1,603	12.69%	-0.46%
Families/Empty Nesters: Ages 35 to 54	2,833	21.99%	2,694	20.51%	3,042	22.61%	3,130	24.79%	4.27%
Enrich Years Singles/Couples: Ages 55 to 64	1,474	11.44%	1,537	11.70%	1,332	9.90%	1,180	9.34%	-2.36%
Retirement Opportunities: Age 65 and over	2,435	18.90%	2,694	20.51%	2,921	21.71%	2,906	23.01%	2.50%
Totals:	12,886	100.00%	13,132	100.00%	13,457	100.00%	12,628	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



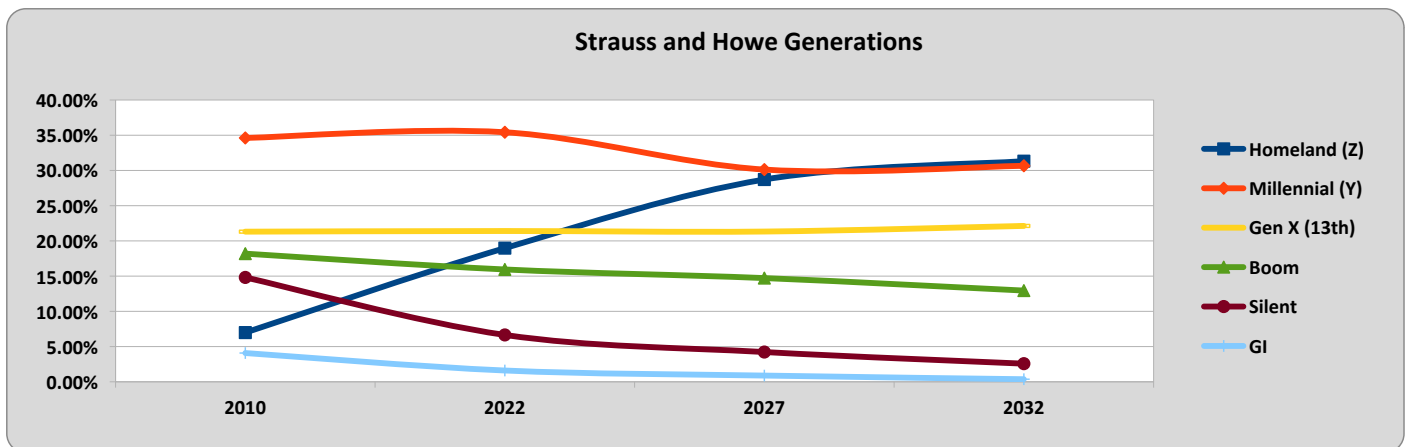
	Study Area							MN		Comp Index CY	
	2010		2022		2027		5 Yr Chg	2010	2022		2027
School Age Population Trends											
Early Elem: 5 to 9	737	37.43%	638	35.50%	699	39.94%	4.44%	38.29%	38.28%	37.85%	93
Late Elem-Mid: 10 to 14	764	38.80%	692	38.51%	637	36.40%	-2.11%	37.95%	37.46%	38.52%	103
High School: 15 to 17	468	23.77%	467	25.99%	414	23.66%	-2.33%	23.77%	24.26%	23.63%	107
Totals:	1,969	100.00%	1,797	100.00%	1,750	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	900	6.98%	2,492	18.97%	3,777	28.71%	3,804	31.32%
Millennial (Y)	Hero	1982	2004	4,460	34.61%	4,653	35.42%	3,963	30.13%	3,725	30.66%
Gen X (13th)	Nomad	1961	1981	2,746	21.31%	2,811	21.40%	2,805	21.33%	2,688	22.13%
Boom	Prophet	1946	1960	2,344	18.19%	2,095	15.95%	1,936	14.72%	1,573	12.95%
Silent	Artist	1925	1945	1,909	14.82%	874	6.65%	556	4.22%	313	2.57%
GI	Hero	1901	1924	526	4.08%	211	1.60%	116	0.88%	45	0.37%
Totals:				12,885	100.00%	13,135	100.00%	13,153	100.00%	12,147	100.00%

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

### Generations as Percentage of the Population Trends

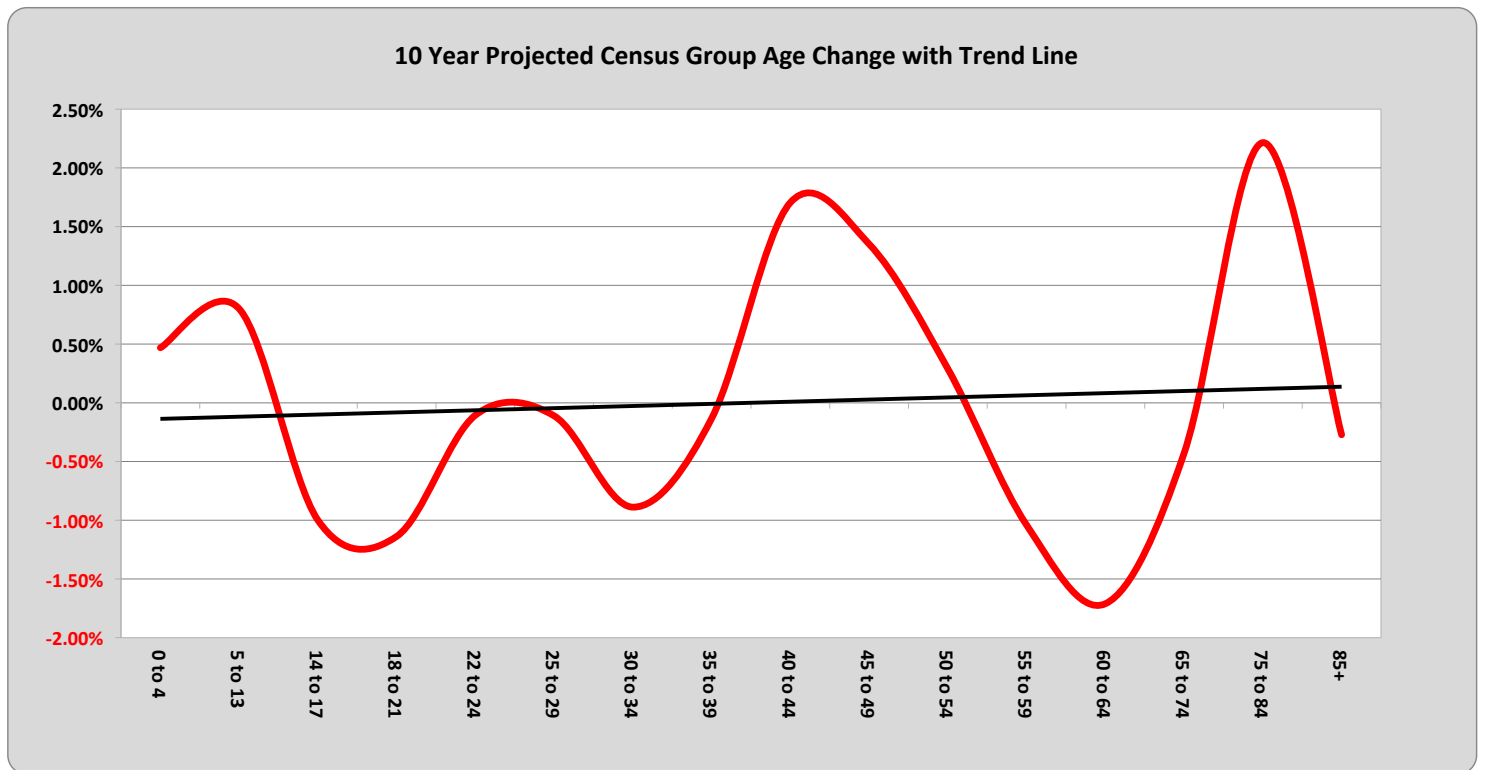




## People by Age

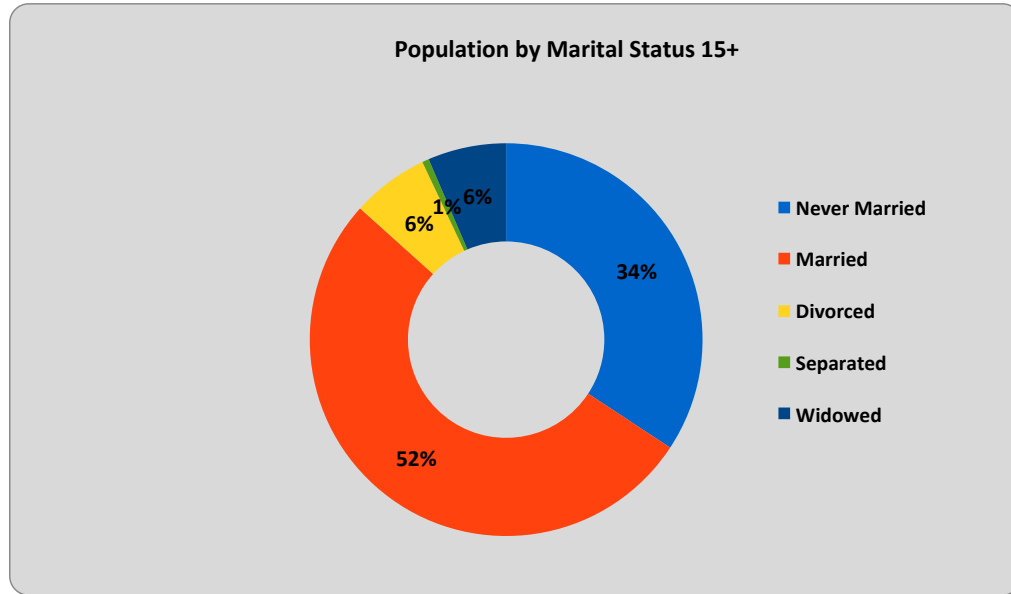
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	757	5.87%	693	5.28%	764	5.68%	758	5.75%	0.47%
5 to 13	1,353	10.50%	1,181	8.99%	1,212	9.01%	1,292	9.79%	0.80%
14 to 17	617	4.79%	616	4.69%	538	4.00%	487	3.69%	-1.00%
18 to 21	1,468	11.39%	1,343	10.23%	1,345	10.00%	1,199	9.09%	-1.14%
22 to 24	615	4.77%	648	4.93%	662	4.92%	637	4.83%	-0.11%
25 to 29	690	5.35%	805	6.13%	825	6.13%	794	6.02%	-0.11%
30 to 34	644	5.00%	922	7.02%	815	6.06%	809	6.13%	-0.89%
35 to 39	565	4.38%	799	6.08%	927	6.89%	785	5.95%	-0.13%
40 to 44	637	4.94%	674	5.13%	819	6.09%	902	6.84%	1.70%
45 to 49	762	5.91%	597	4.55%	676	5.02%	778	5.90%	1.35%
50 to 54	869	6.74%	624	4.75%	620	4.61%	665	5.04%	0.29%
55 to 59	851	6.60%	728	5.54%	624	4.64%	594	4.50%	-1.04%
60 to 64	624	4.84%	808	6.15%	708	5.26%	586	4.44%	-1.71%
65 to 74	964	7.48%	1,444	11.00%	1,563	11.62%	1,394	10.57%	-0.43%
75 to 84	924	7.17%	829	6.31%	980	7.28%	1,125	8.53%	2.22%
85+	547	4.24%	421	3.21%	378	2.81%	387	2.93%	-0.27%
Totals:	12,887	100.00%	13,132	100.00%	13,456	100.00%	13,192	100.00%	

### Age Category Changes



# People by Household Type and Marital Status

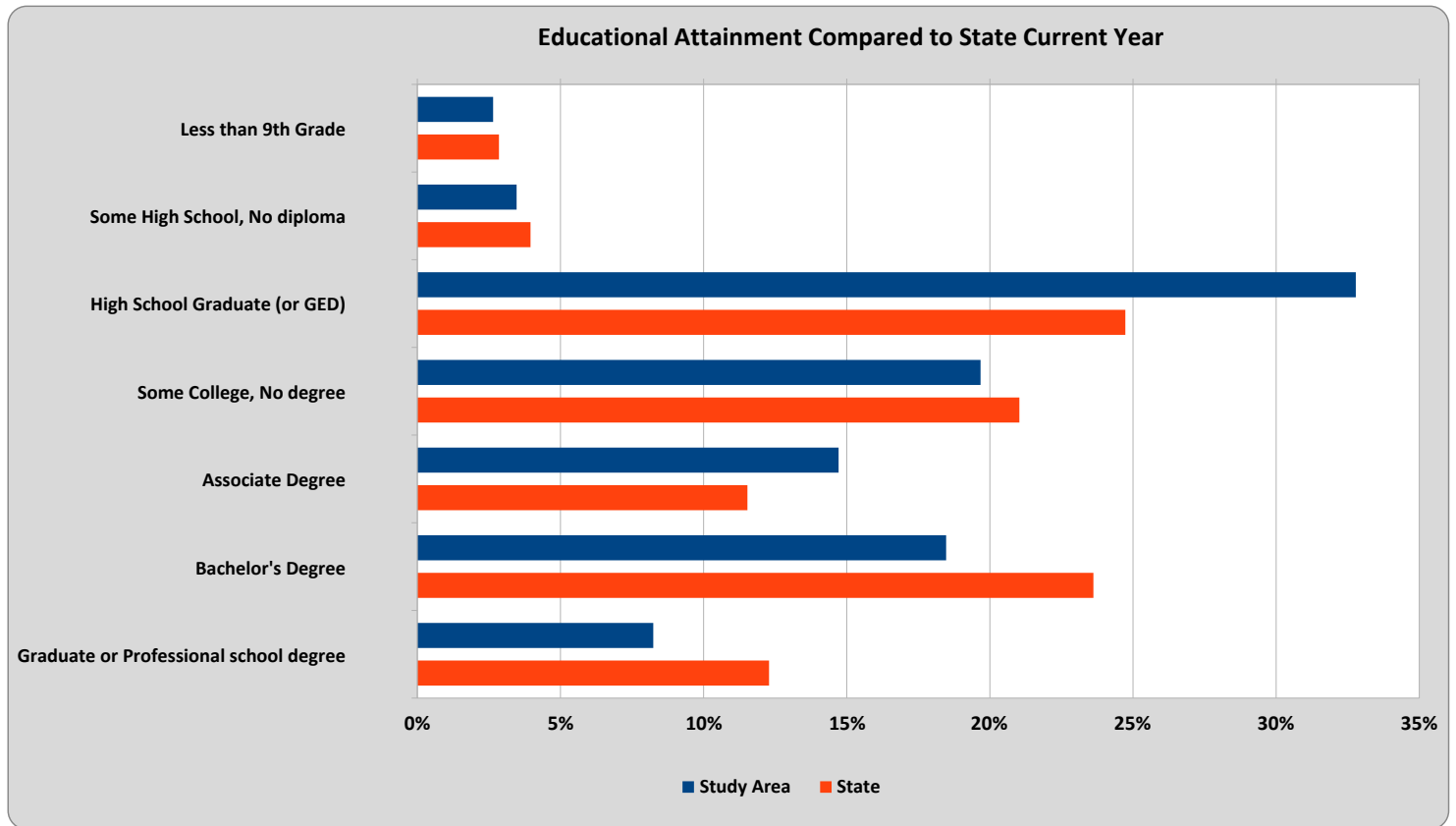
## Population by Household Type



Study Area								State of MN		Comp Index
2010		2022		2027		5 Yr Chg	2022		CY	
Population by Household Type Trends										
Population in Family Households	9,269	71.93%	9,427	71.79%	9,653	71.74%	-0.05%	4,595,292	79.78%	90
Population in Non-Family Households	2,626	20.38%	2,685	20.45%	2,757	20.49%	0.04%	1,022,377	17.75%	115
Population in Group Quarters	992	7.70%	1,020	7.77%	1,046	7.77%	0.01%	142,618	2.48%	314
Totals:	12,887	100.00%	13,132	100.00%	13,456	100.00%		5,760,287	100.00%	
Population by Marital Status 15+										
Never Married	3,254	30.19%	3,807	34.27%	3,991	35.14%	0.87%	1,474,420	31.17%	110
Married	5,931	55.03%	5,819	52.38%	5,894	51.90%	-0.48%	2,503,903	52.93%	99
Divorced	676	6.27%	704	6.34%	744	6.55%	0.21%	467,009	9.87%	64
Separated	66	0.61%	62	0.56%	58	0.51%	-0.05%	48,392	1.02%	55
Widowed	851	7.90%	717	6.45%	670	5.90%	-0.55%	237,036	5.01%	129
Totals:	10,778	100.00%	11,109	100.00%	11,357	100.00%		4,730,760	100.00%	
Population by Marital Status Single Female 15+										
Divorced	306	11.78%	326	12.65%				259,013	23.03%	55
Never Married	1,572	60.51%	1,727	66.99%				679,053	60.38%	111
Widowed	720	27.71%	525	20.36%				186,610	16.59%	123
Totals:	2,598	100.00%	2,578	100.00%				1,124,676	100.00%	
Population by Marital Status Single Male 15+										
Divorced	370	16.96%	378	14.27%				207,996	19.74%	72
Never Married	1,682	77.09%	2,079	78.48%				795,367	75.48%	104
Widowed	130	5.96%	192	7.25%				50,426	4.79%	151
Totals:	2,182	100.00%	2,649	100.00%				1,053,789	100.00%	
Population by Group Quarters										
Institutionalized	179	18.04%	173	17.91%				55,610	42.08%	43
Non-institutionalized: College	730	73.59%	730	75.57%				50,430	38.16%	198
Non-institutionalized: Military	0	0.00%	0	0.00%				0	0.00%	0
Non-institutionalized: Other	83	8.37%	63	6.52%				26,121	19.76%	33
Totals:	992	100.00%	966	100.00%				132,161	100.00%	

## People by Education and School Enrollment

### Population by Educational Attainment: 25+

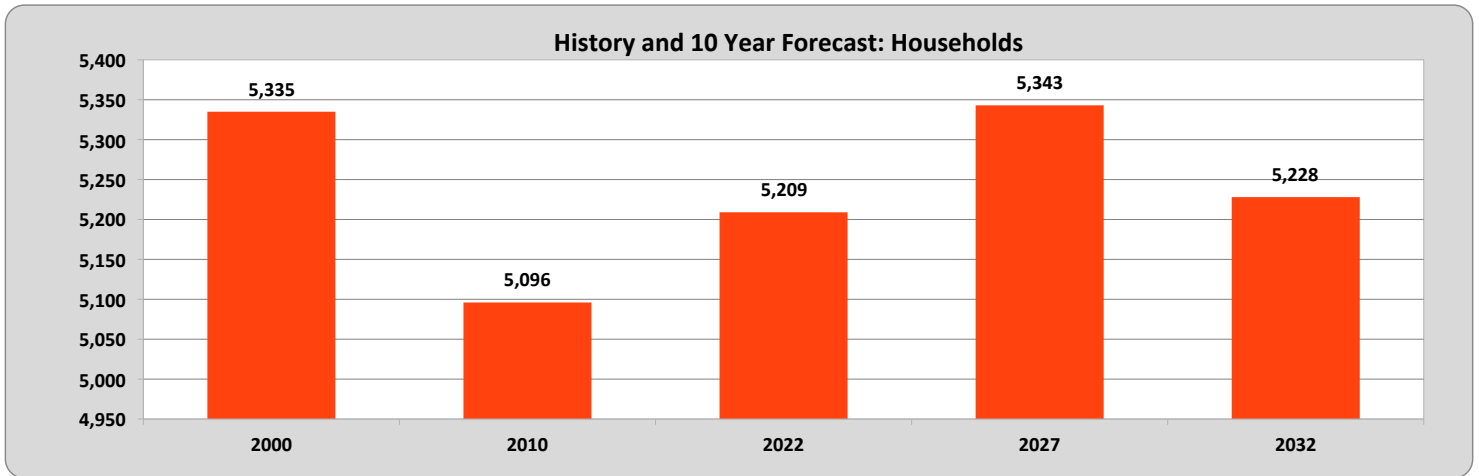


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Population by Educational Attainment: 25+									
Less than 9th grade	533	6.60%	229	2.65%	221	2.47%	-0.17%	2.85%	93
Some High School, No diploma	338	4.18%	300	3.47%	299	3.35%	-0.12%	3.95%	88
High School Graduate (or GED)	3,022	37.41%	2,836	32.78%	2,985	33.40%	0.62%	24.73%	133
Some College, No degree	1,613	19.97%	1,702	19.67%	1,728	19.34%	-0.34%	21.03%	94
Associate Degree	886	10.97%	1,273	14.72%	1,297	14.51%	-0.20%	11.53%	128
Bachelor's Degree	1,140	14.11%	1,598	18.47%	1,658	18.55%	0.08%	23.62%	78
Graduate or Professional School	545	6.75%	713	8.24%	749	8.38%	0.14%	12.29%	67
Totals:	8,077	100.00%	8,651	100.00%	8,937	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			617	28.35%					
Kindergarten/Elementary School			1,345	61.81%					
Nursery School/Preschool			214	9.83%					
Totals:			2,176	100.00%					

## Households and Change

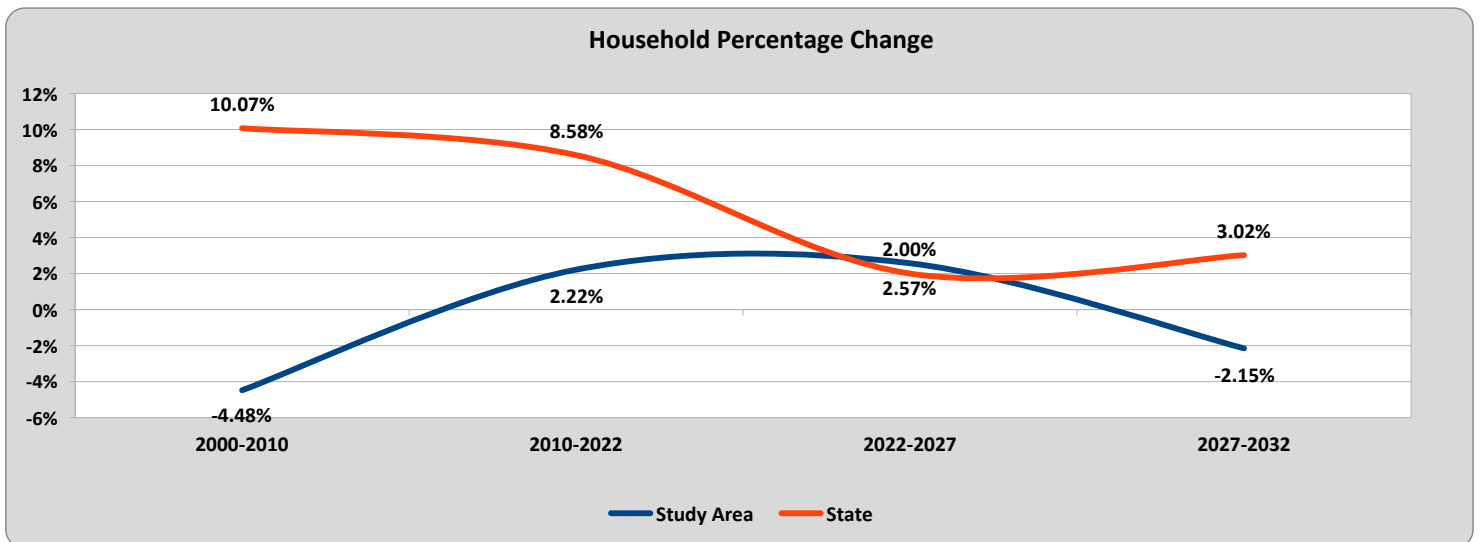
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

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



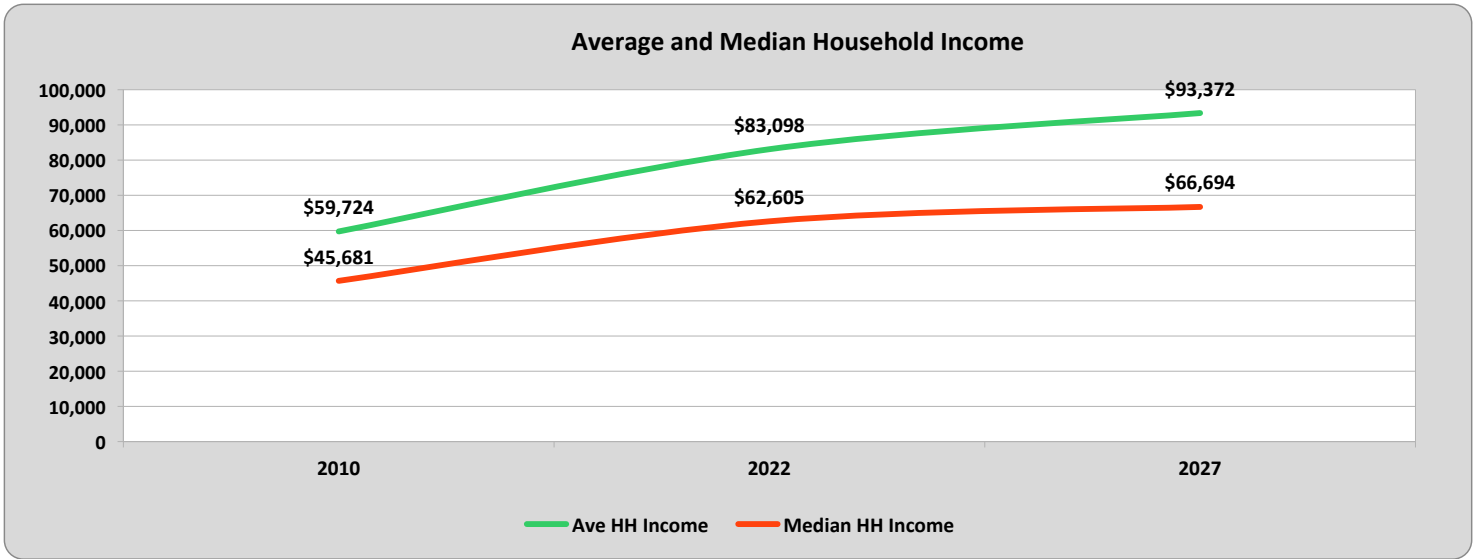
Household Trends	2000	2010	2022	2027	2032
Study Area Households	5,335	5,096	5,209	5,343	5,228
Households Change		-239	113	134	-115
Percent Change		-4.48%	2.22%	2.57%	-2.15%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	2.57	2.53	2.52	2.52	2.52
Population / Households Change		-0.05	-0.01	0.00	0.00
Percent Change		-1.76%	-0.31%	-0.10%	0.19%

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



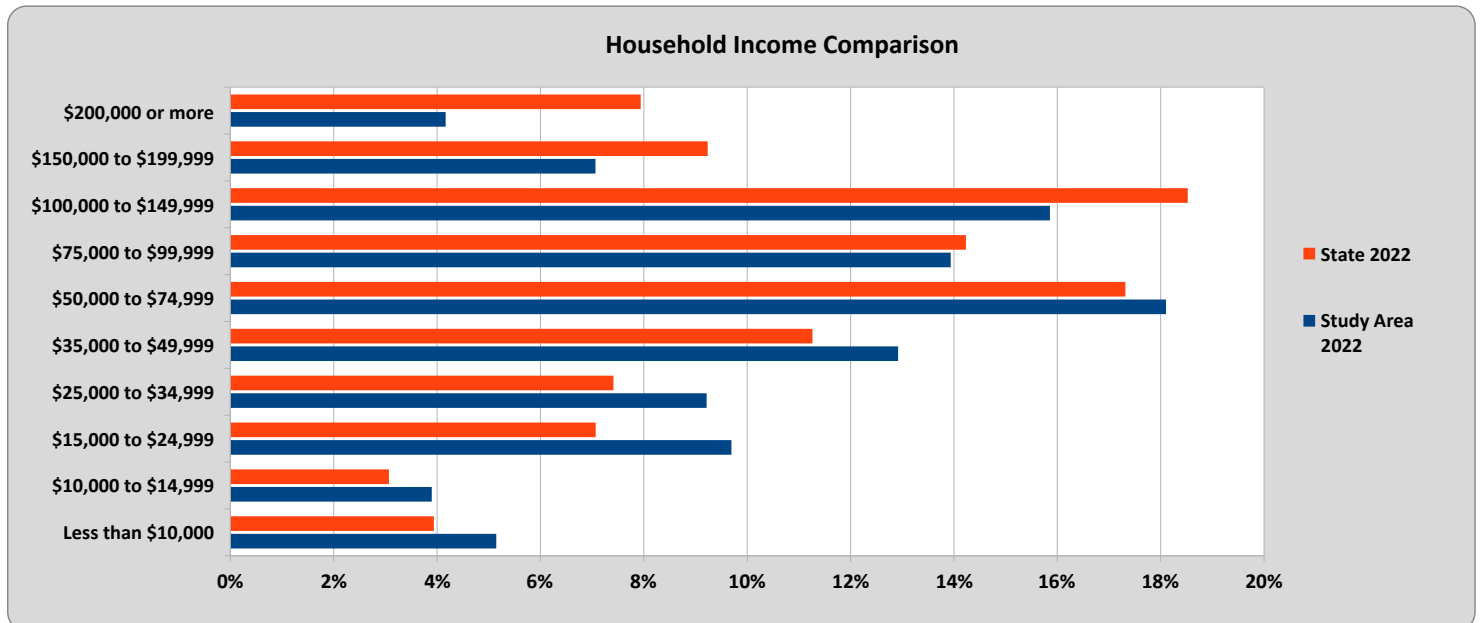
# Households by Income

## Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	59,724	83,098	93,372
Households Change		23,374	10,274
Percent Change		39.14%	12.36%
Study Area: Median HH Income	45,681	62,605	66,694
Per Capita Income	23,617	32,962	37,073
Per Capita Income Change		9,345	4,111
Percent Change		39.57%	12.47%
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	81	84	83

## Current Year Estimated Household Income Comparison to State

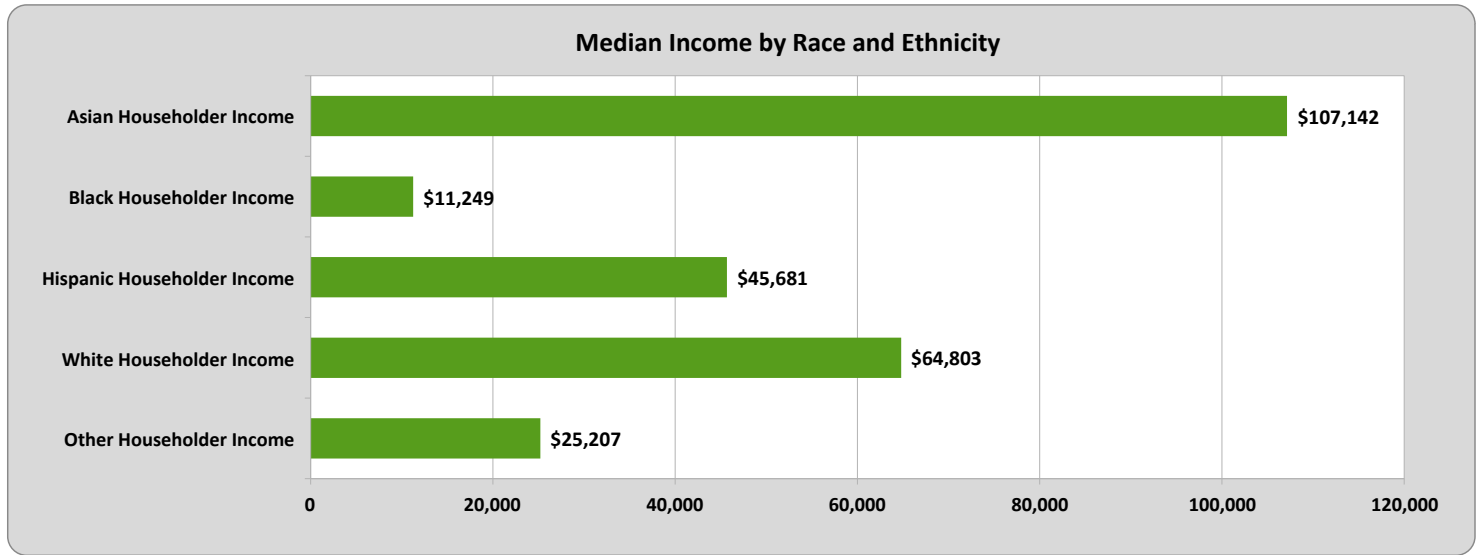


## Households by Income

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Household Income Forecast by Category									
Less than \$10,000	445	8.73%	268	5.14%	330	6.18%	1.03%	3.94%	131
\$10,000 to \$14,999	305	5.99%	203	3.90%	244	4.57%	0.67%	3.07%	127
\$15,000 to \$24,999	683	13.41%	505	9.69%	418	7.82%	-1.87%	7.07%	137
\$25,000 to \$34,999	564	11.07%	480	9.21%	407	7.62%	-1.60%	7.41%	124
\$35,000 to \$49,999	773	15.17%	673	12.92%	677	12.67%	-0.25%	11.26%	115
\$50,000 to \$74,999	981	19.25%	943	18.10%	891	16.68%	-1.42%	17.32%	105
\$75,000 to \$99,999	648	12.72%	726	13.94%	663	12.41%	-1.53%	14.23%	98
\$100,000 to \$149,999	481	9.44%	826	15.86%	863	16.15%	0.30%	18.52%	86
\$150,000 to \$199,999	117	2.30%	368	7.06%	463	8.67%	1.60%	9.24%	76
\$200,000 or more	98	1.92%	217	4.17%	386	7.23%	3.06%	7.94%	52
<b>Totals:</b>	<b>5,095</b>	<b>100.00%</b>	<b>5,209</b>	<b>100.00%</b>	<b>5,342</b>	<b>100.00%</b>		<b>100.00%</b>	
Family Income Forecast by Category									
Less than \$10,000			61	1.95%	58	1.81%	-0.001434	2.16%	90
\$10,000 to \$14,999			24	0.77%	21	0.65%	-0.11%	1.41%	55
\$15,000 to \$24,999			187	5.98%	187	5.83%	-0.15%	4.04%	148
\$25,000 to \$34,999			189	6.05%	246	7.67%	1.62%	5.47%	111
\$35,000 to \$49,999			333	10.65%	332	10.35%	-0.30%	9.36%	114
\$50,000 to \$74,999			584	18.68%	590	18.39%	-0.29%	16.54%	113
\$75,000 to \$99,999			575	18.39%	582	18.14%	-0.25%	15.62%	118
\$100,000 to \$149,999			705	22.55%	720	22.44%	-0.11%	22.73%	99
\$150,000 to \$199,999			308	9.85%	312	9.73%	-0.13%	12.04%	82
\$200,000 or more			160	5.12%	160	4.99%	-0.13%	10.62%	48
<b>Totals:</b>			<b>3,126</b>	<b>100.00%</b>	<b>3,208</b>	<b>100.00%</b>		<b>100.00%</b>	
Non-family Income Forecast by Category									
Less than \$10,000			118	5.66%	154	7.21%	1.55%	5.04%	112
\$10,000 to \$14,999			90	4.32%	115	5.39%	1.07%	3.91%	111
\$15,000 to \$24,999			231	11.08%	178	8.34%	-2.75%	8.49%	131
\$25,000 to \$34,999			142	6.81%	106	4.96%	-1.85%	6.33%	108
\$35,000 to \$49,999			283	13.58%	289	13.54%	-0.04%	12.36%	110
\$50,000 to \$74,999			377	18.09%	359	16.81%	-1.28%	18.13%	100
\$75,000 to \$99,999			291	13.96%	261	12.22%	-1.74%	14.07%	99
\$100,000 to \$149,999			330	15.83%	346	16.21%	0.37%	17.05%	93
\$150,000 to \$199,999			135	6.48%	185	8.67%	2.19%	7.92%	82
\$200,000 or more			87	4.17%	142	6.65%	2.48%	6.71%	62
<b>Totals:</b>			<b>2,084</b>	<b>100.00%</b>	<b>2,135</b>	<b>100.00%</b>		<b>100.00%</b>	
	Study Area							MN	Comp Index
			2022		2027		5 Yr Chg	2022	CY
Household Income									
Median			62,605		66,694		4089	74,901	84
Family Median			83,042		82,301		-741	92,608	90

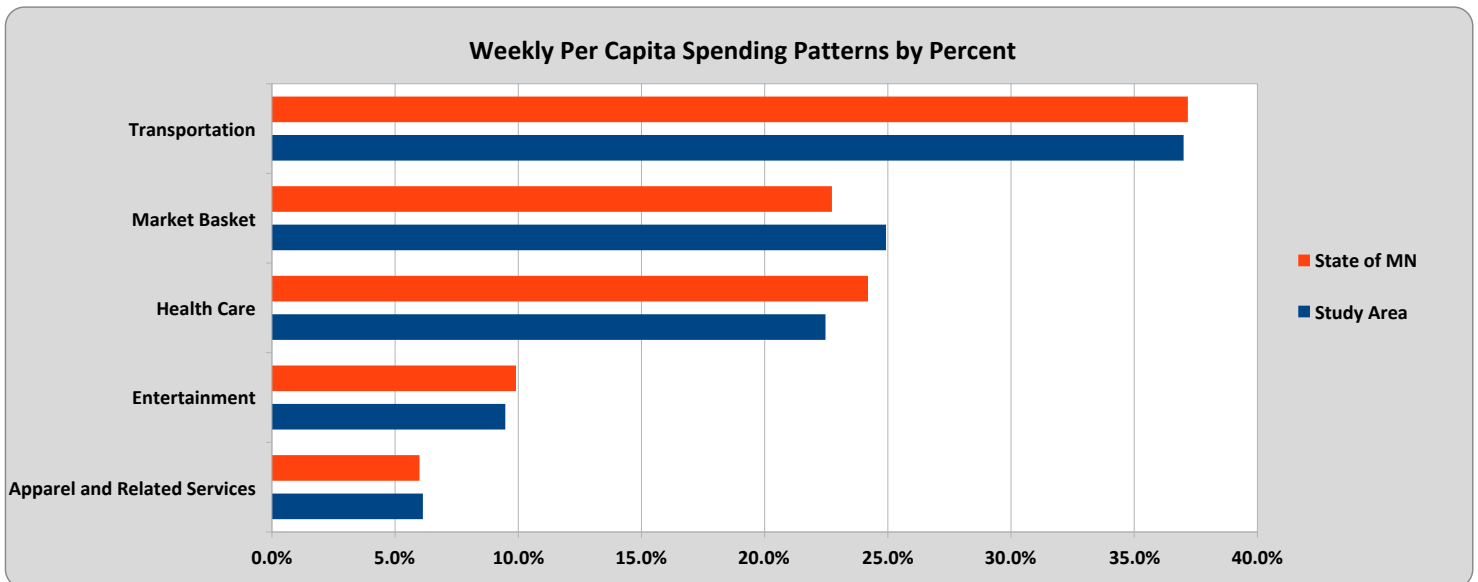
## Households by Income

### Median Income by Race and Ethnicity: 2022



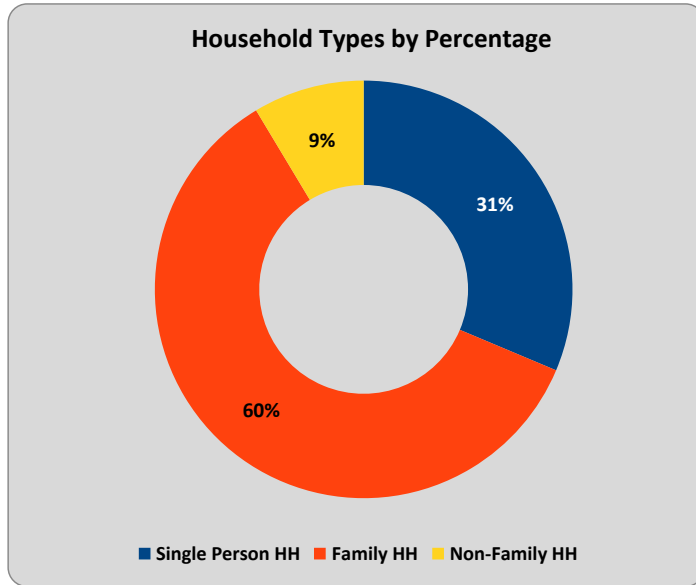
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	107,142	82,659	130
Black Householder Income	11,249	43,777	26
Hispanic Householder Income	45,681	56,550	81
White Householder Income	64,803	78,973	82
Other Householder Income	25,207	55,165	46

### Spending Patterns: Weekly Per Capita Consumer Expenditures

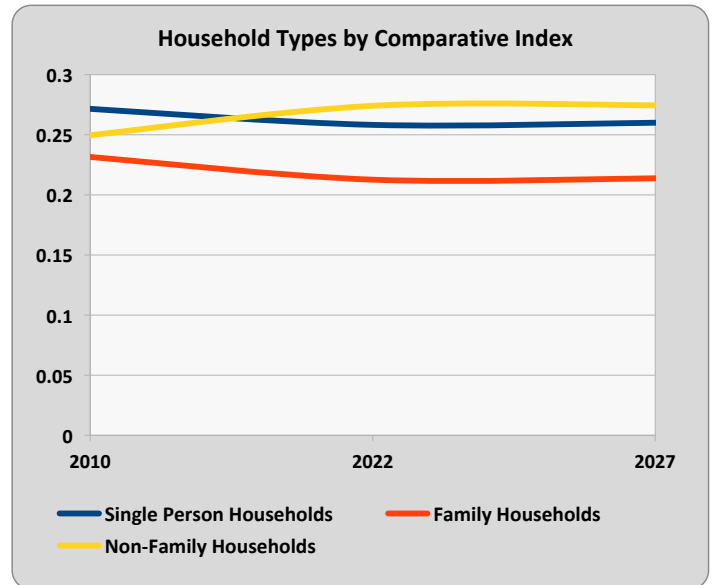


## Households by Structure

### Single, Family and Non-Family Households: 2022



### Household Type Trends Compared to State



Household Type Trends	Study Area			State of MN		
	2010	2022	2027	2010	2022	2027
Single Person Households	1,586	1,627	1,674	584,008	630,031	643,737
Change		41	47		46,023	13,706
Percent Change		2.59%	2.89%		7.88%	2.18%
Family Households	3,124	3,125	3,208	1,349,015	1,469,555	1,500,297
Change		1	83		120,540	30,742
Percent Change		0.03%	2.66%		8.94%	2.09%
Non-Family Households	385	457	460	154,204	166,717	167,560
Change		72	3		12,513	843
Percent Change		18.70%	0.66%		8.11%	0.51%



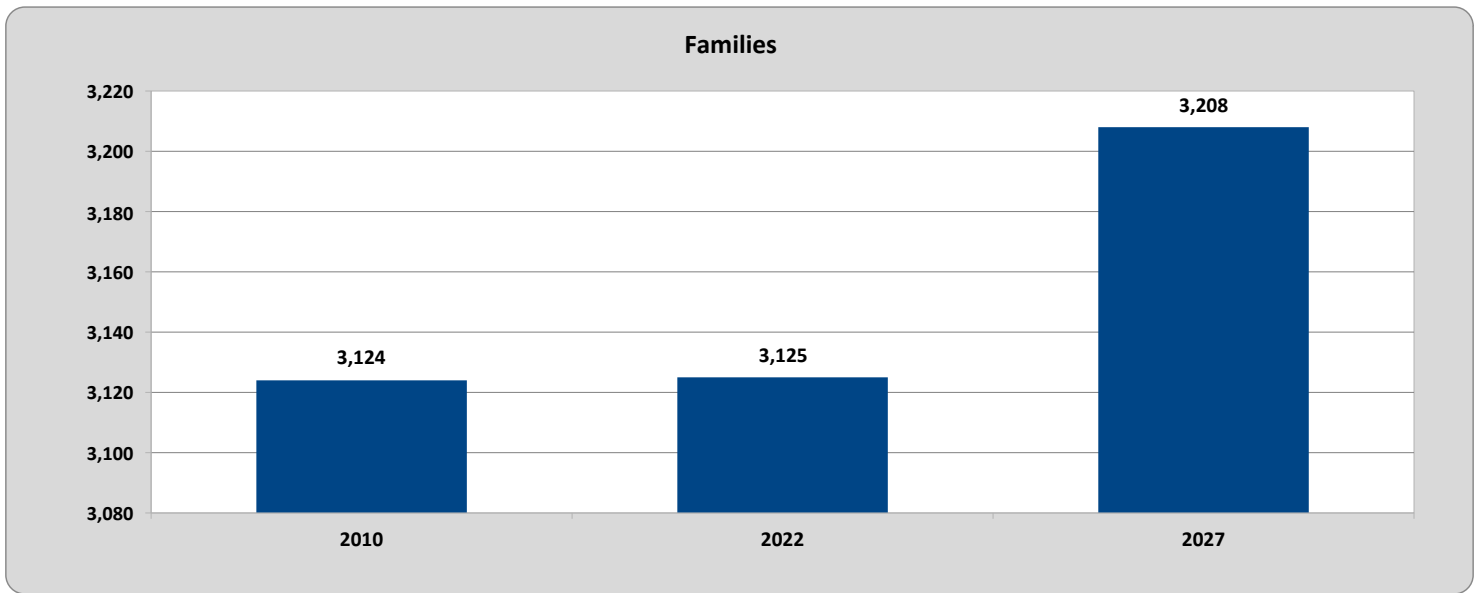
## Households by Structure

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Households by Size									
1-person household	1,586	31.12%	1,627	31.23%	1,674	31.34%	0.10%	27.80%	112
2-person household	1,918	37.64%	1,960	37.63%	2,010	37.63%	-0.00%	34.63%	109
3-person household	570	11.19%	580	11.13%	594	11.12%	-0.02%	14.79%	75
4-person household	590	11.58%	605	11.61%	629	11.77%	0.16%	13.31%	87
5-person household	275	5.40%	279	5.36%	280	5.24%	-0.11%	5.95%	90
6-person household	100	1.96%	101	1.94%	101	1.89%	-0.05%	2.13%	91
7-or-more person household	57	1.12%	57	1.09%	54	1.01%	-0.08%	1.39%	79
Totals:	5,096	100.00%	5,209	100.00%	5,342	100.00%		100.00%	
Non-Family Households by Size									
1-person household	1,586	80.47%	1,627	78.03%				79.08%	99
2-person household	252	12.79%	68	3.26%				4.36%	75
3-person household	61	3.09%	287	13.76%				14.13%	97
4-person household	35	1.78%	40	1.92%				0.87%	220
5-person household	20	1.01%	16	0.77%				0.58%	132
6-person household	12	0.61%	33	1.58%				0.50%	316
7-or-more person household	5	0.25%	14	0.67%				0.49%	138
Totals:	1,971	100.00%	2,085	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	296	9.48%	260	8.32%				13.93%	60
Male Householder	152	4.87%	114	3.65%				6.79%	54
Married Couple	2,676	85.66%	2,752	88.04%				79.28%	111
Totals:	3,124	100.00%	3,126	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	156	7.91%	75	3.60%				2.71%	133
Male Not living alone	229	11.62%	383	18.37%				18.21%	101
Female Living alone	907	46.02%	1,612	77.31%				78.54%	98
Male Living alone	679	34.45%	15	0.72%				0.53%	135
Totals:	1,971	100.00%	2,085	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			116	3.07%				2.12%	145
1 vehicle available			823	21.77%				23.38%	93
2 vehicles available			1,637	43.30%				45.66%	95
3 vehicles available			807	21.34%				19.82%	108
4 vehicles available			259	6.85%				6.24%	110
5+ vehicles available			139	3.68%				2.77%	133
Totals:			3,781	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			233	16.32%				19.05%	86
1 vehicle available			728	50.98%				45.90%	111
2 vehicles available			315	22.06%				25.92%	85
3 vehicles available			112	7.84%				5.92%	132
4 vehicles available			26	1.82%				1.98%	92
5+ vehicles available			14	0.98%				1.22%	80
Totals:			1,428	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

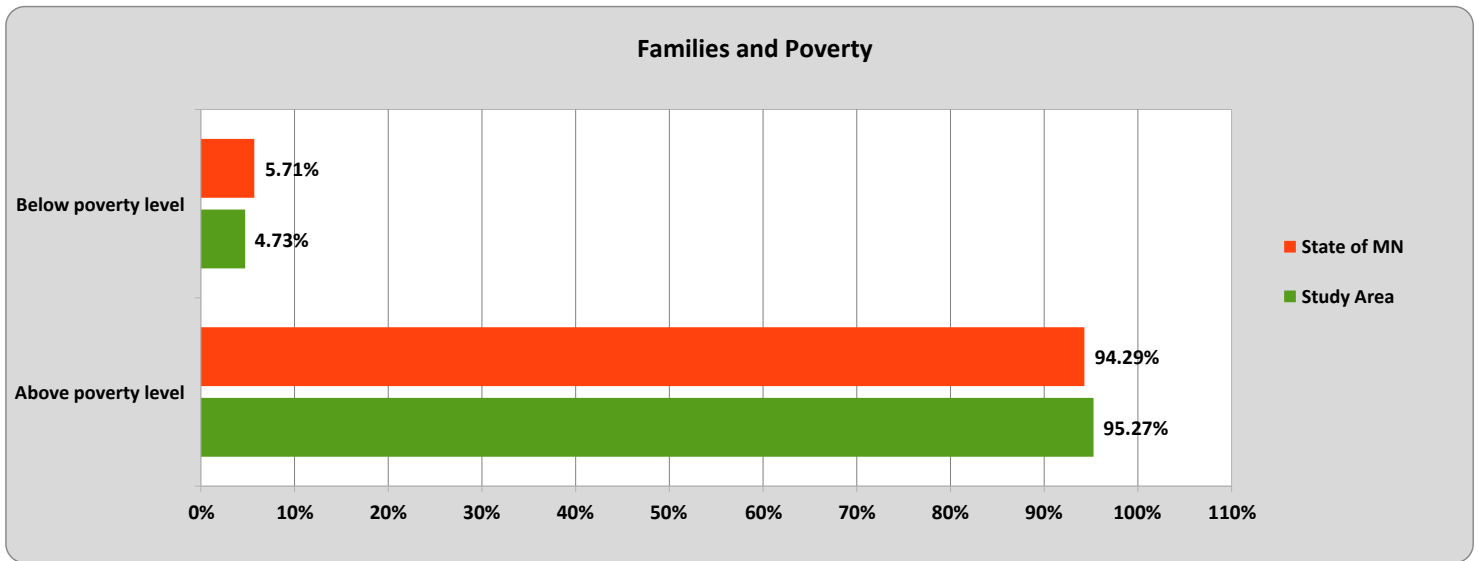


	2010	2022	2027
Study Area Family Households	3,124	3,125	3,208
Family Households Change		1	83
Percent Change		0.03%	2.66%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

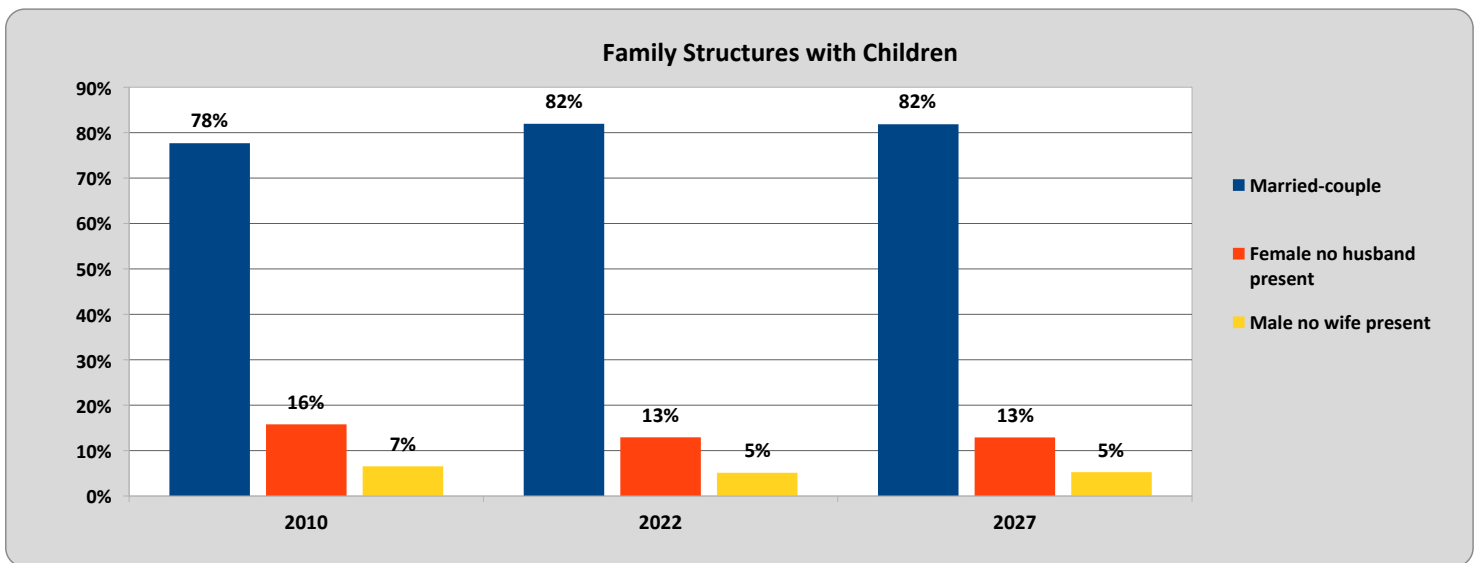
	2010		Study Area		2027		5 Yr Chg	MN 2022	Comp Index CY
			2022						
<b>Family Households by Size</b>									
2-person household	1,666	53.31%	1,697	54.29%	1,744	54.35%	0.06%	46.35%	117
3-person household	509	16.29%	528	16.89%	562	17.51%	0.62%	20.65%	82
4-person household	555	17.76%	496	15.87%	471	14.68%	-1.19%	19.29%	82
5-person household	255	8.16%	270	8.64%	285	8.88%	0.24%	8.76%	99
6-person household	88	2.82%	111	3.55%	122	3.80%	0.25%	3.11%	114
7-or-more person household	52	1.66%	24	0.77%	25	0.78%	0.01%	1.84%	42
<b>Totals:</b>	<b>3,125</b>	<b>100.00%</b>	<b>3,126</b>	<b>100.00%</b>	<b>3,209</b>	<b>100.00%</b>		<b>100.00%</b>	

## Family Households

### Families in Poverty Compared to State



### Families with Children by Type

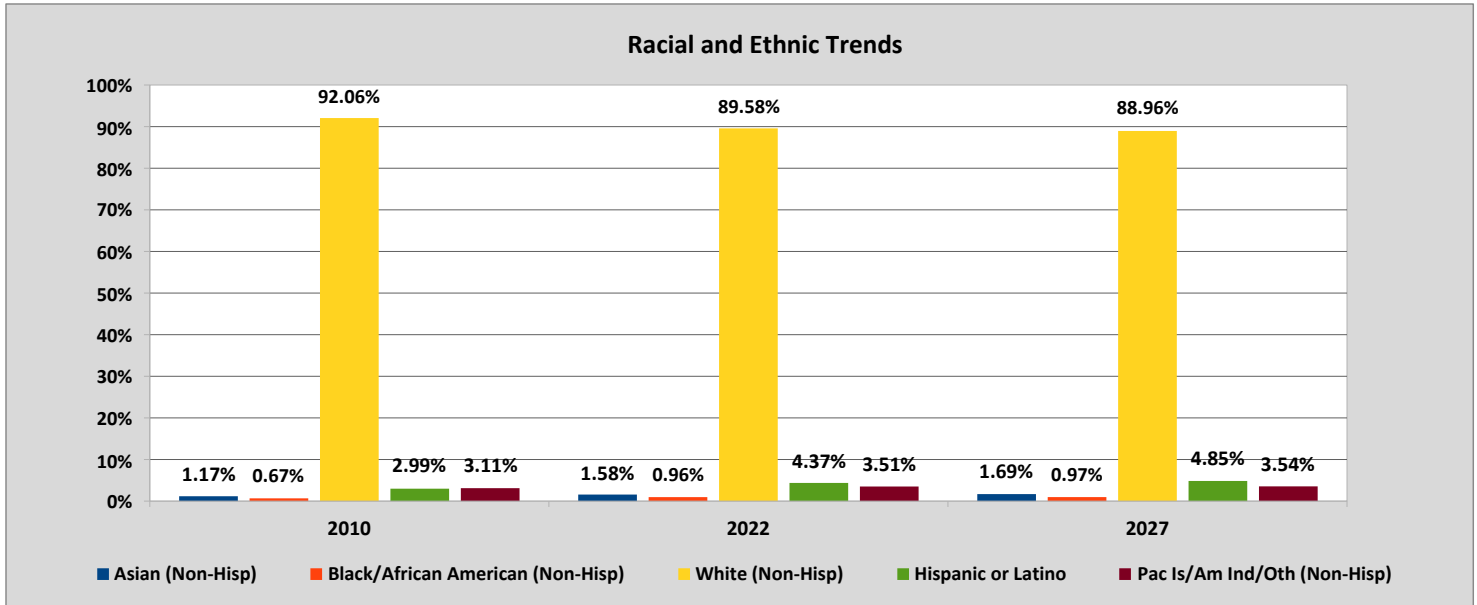


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Families with Children by Type									
Married-couple	1,009	77.68%	1,008	81.95%	1,028	81.85%	-0.10%	72.11%	114
Female no husband present	205	15.78%	159	12.93%	162	12.90%	-0.03%	19.29%	67
Male no wife present	85	6.54%	63	5.12%	66	5.25%	0.13%	8.60%	60
Totals:	1,299	100.00%	1,230	100.00%	1,256	100.00%		100.00%	
Families with No Children by Type									
Married-couple	1,667	91.24%	1,744	91.98%	1,784	91.39%	-0.59%	84.93%	108
Female no husband present	92	5.04%	101	5.33%	111	5.69%	0.36%	9.71%	55
Male no wife present	68	3.72%	51	2.69%	57	2.92%	0.23%	5.36%	50
Totals:	1,827	100.00%	1,896	100.00%	1,952	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.

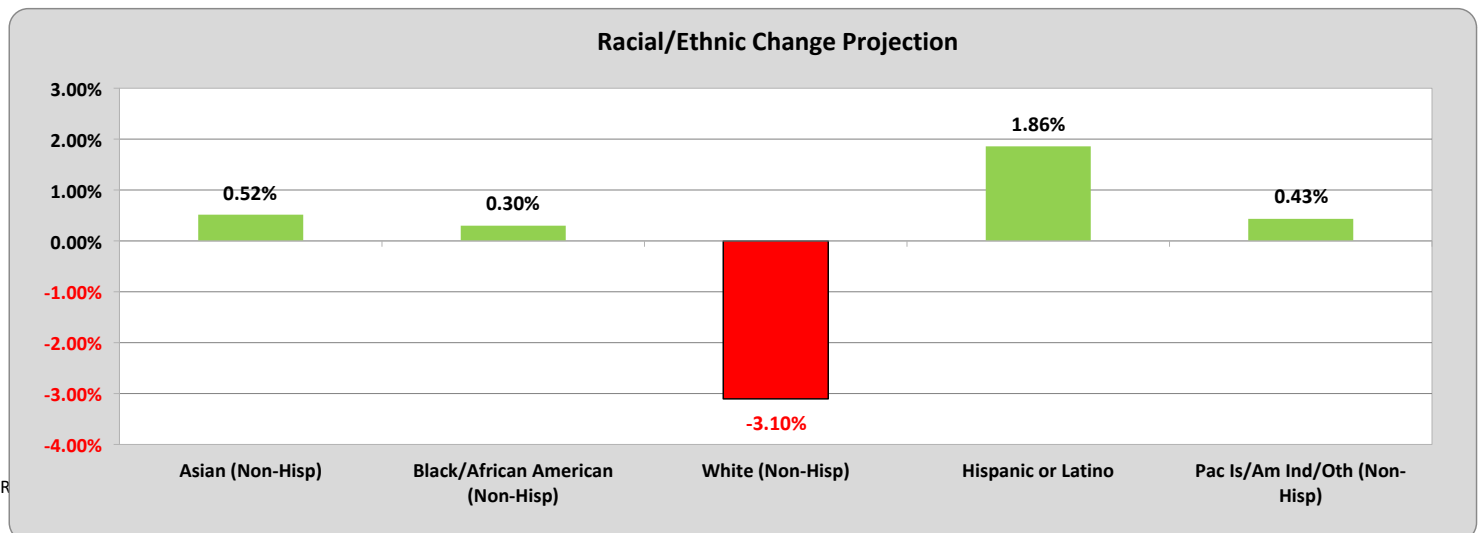
### Racial Ethnic Trend Projections



	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Racial/Ethnic Trends									
Asian (Non-Hisp)	151	1.17%	207	1.58%	227	1.69%	0.11%	4.39%	36
Black/African American (Non-Hisp)	86	0.67%	126	0.96%	130	0.97%	0.01%	5.56%	17
White (Non-Hisp)	11,864	92.06%	11,764	89.58%	11,971	88.96%	-0.63%	81.70%	110
Hispanic or Latino	385	2.99%	574	4.37%	652	4.85%	0.47%	4.96%	88
Pac Is/Am Ind/Oth (Non-Hisp)	401	3.11%	461	3.51%	477	3.54%	0.03%	3.38%	104
Totals:	12,887	100.00%	13,132	100.00%	13,457	100.00%		100.00%	

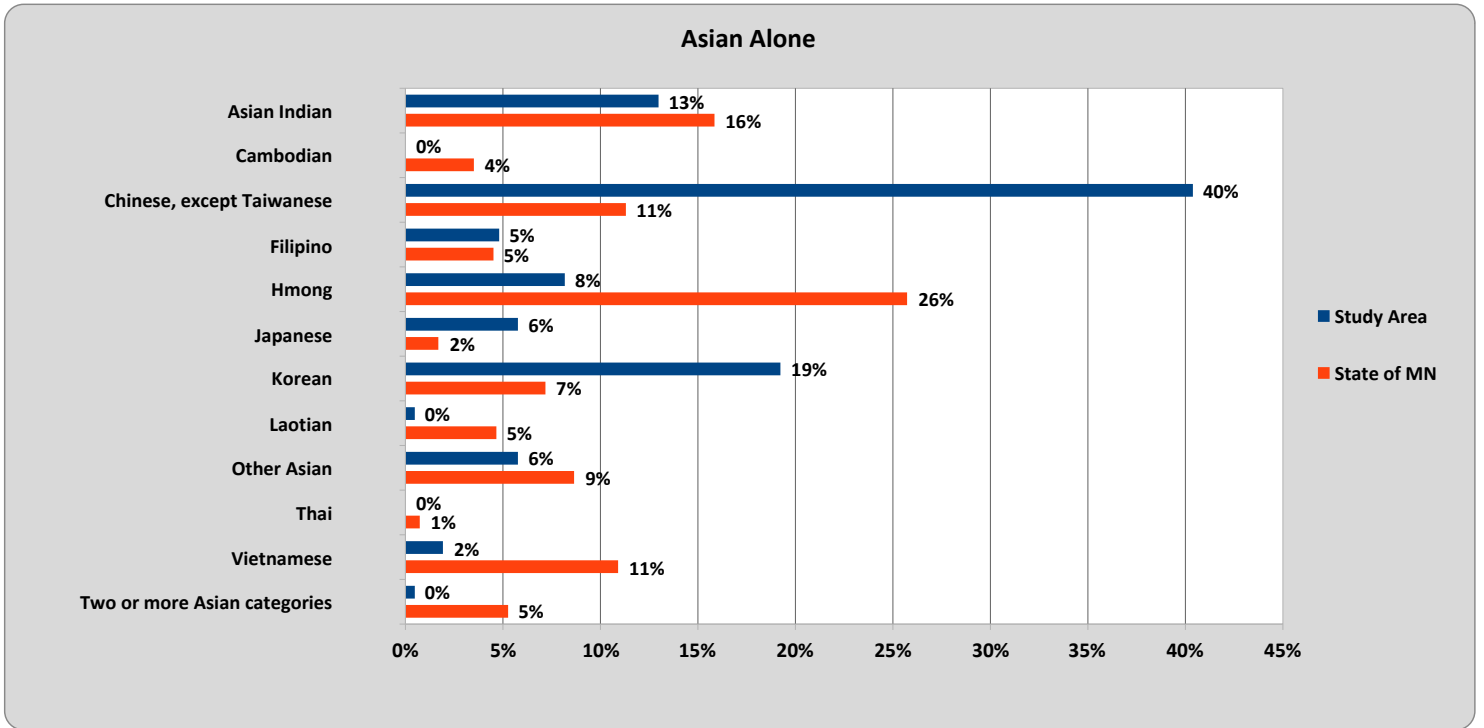
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

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



## Diversity: Race and Ethnicity

### Estimated Current Year Asian Alone Population

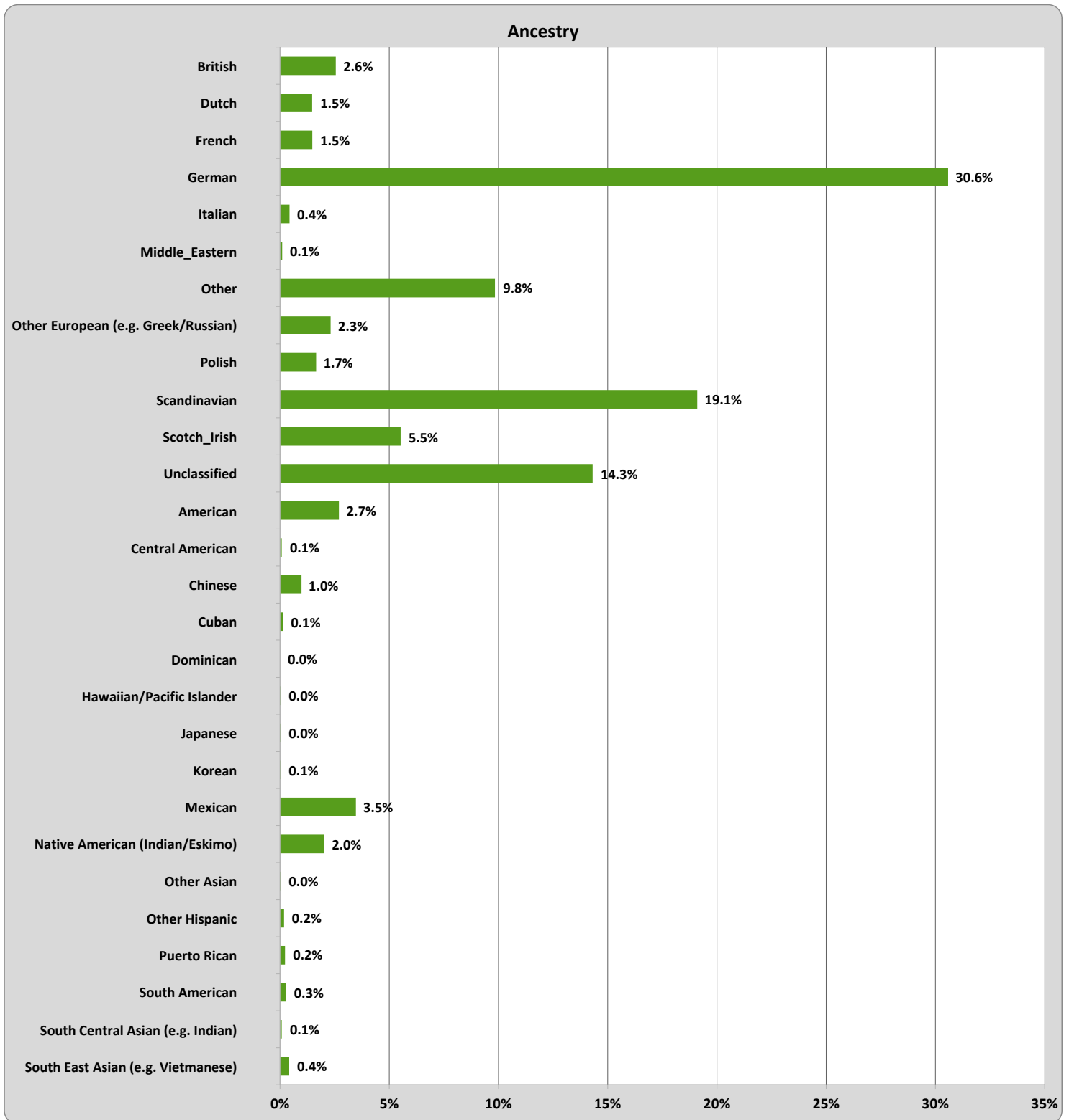


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	27	12.98%	40,057	15.85%	82
Cambodian	0	0.00%	8,872	3.51%	0
Chinese, except Taiwanese	84	40.38%	28,574	11.31%	357
Filipino	10	4.81%	11,412	4.52%	106
Hmong	17	8.17%	65,020	25.73%	32
Japanese	12	5.77%	4,265	1.69%	342
Korean	40	19.23%	18,147	7.18%	268
Laotian	1	0.48%	11,788	4.66%	10
Other Asian	12	5.77%	21,860	8.65%	67
Thai	0	0.00%	1,857	0.73%	0
Vietnamese	4	1.92%	27,565	10.91%	18
Two or more Asian categories	1	0.48%	13,310	5.27%	9
<b>Totals:</b>	<b>208</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	3	0.78%	5	0.87%	3,661	1.46%	4,335	1.52%	60
Mexican	308	80.00%	456	79.44%	176,007	70.33%	199,362	69.72%	113
Other Hispanic or Latino	60	15.58%	94	16.38%	59,783	23.89%	69,396	24.27%	69
Puerto Rican	14	3.64%	19	3.31%	10,807	4.32%	12,853	4.49%	77
<b>Totals:</b>	<b>385</b>	<b>100.00%</b>	<b>574</b>	<b>100.00%</b>	<b>250,258</b>	<b>100.00%</b>	<b>285,946</b>	<b>100.00%</b>	

## Diversity: Ancestry

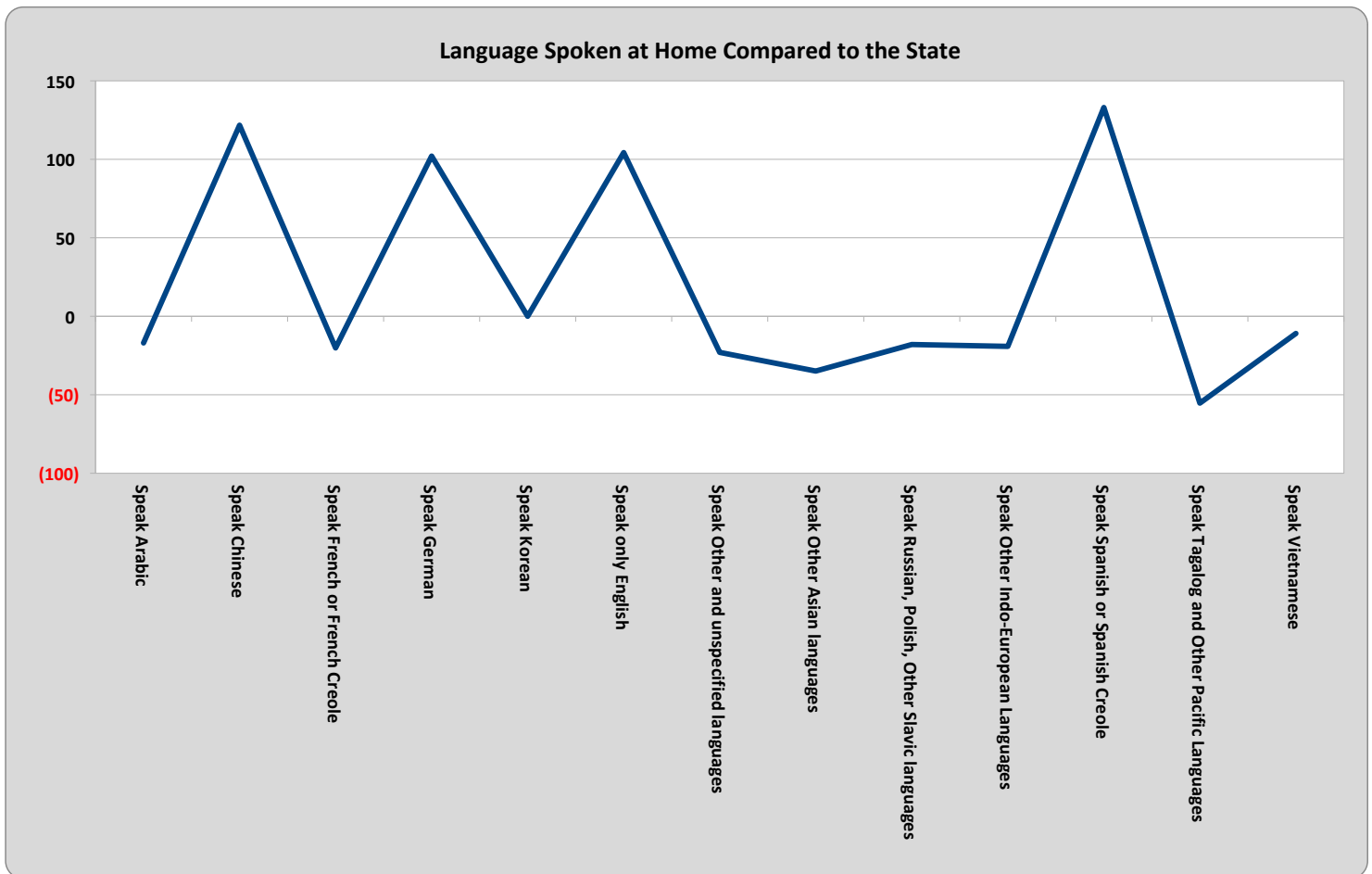
Population by Ancestry: 2022



## Diversity: Languages

	Study Area		State of MN		Comp Index CY
Population 5+ by Language Spoken at Home (Detail)	2022		2022		
Speak Arabic	6	0.05%	15,401	0.28%	17
Speak Chinese	69	0.55%	24,720	0.46%	122
Speak French or French Creole	8	0.06%	17,297	0.32%	20
Speak German	54	0.43%	23,077	0.43%	102
Speak Korean	0	0.00%	5,151	0.09%	0
Speak only English	11,458	92.11%	4,791,548	88.32%	104
Speak Other and unspecified languages	63	0.51%	119,429	2.20%	23
Speak Other Asian languages	95	0.76%	118,736	2.19%	35
Speak Russian, Polish, Other Slavic languages	11	0.09%	26,666	0.49%	18
Speak Other Indo-European Languages	18	0.14%	40,950	0.75%	19
Speak Spanish or Spanish Creole	641	5.15%	210,179	3.87%	133
Speak Tagalog and Other Pacific Languages	10	0.08%	7,883	0.15%	55
Speak Vietnamese	6	0.05%	23,927	0.44%	11
<b>Totals:</b>	<b>12,439</b>	<b>100.00%</b>	<b>5,424,964</b>	<b>100.00%</b>	See Chart Below

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

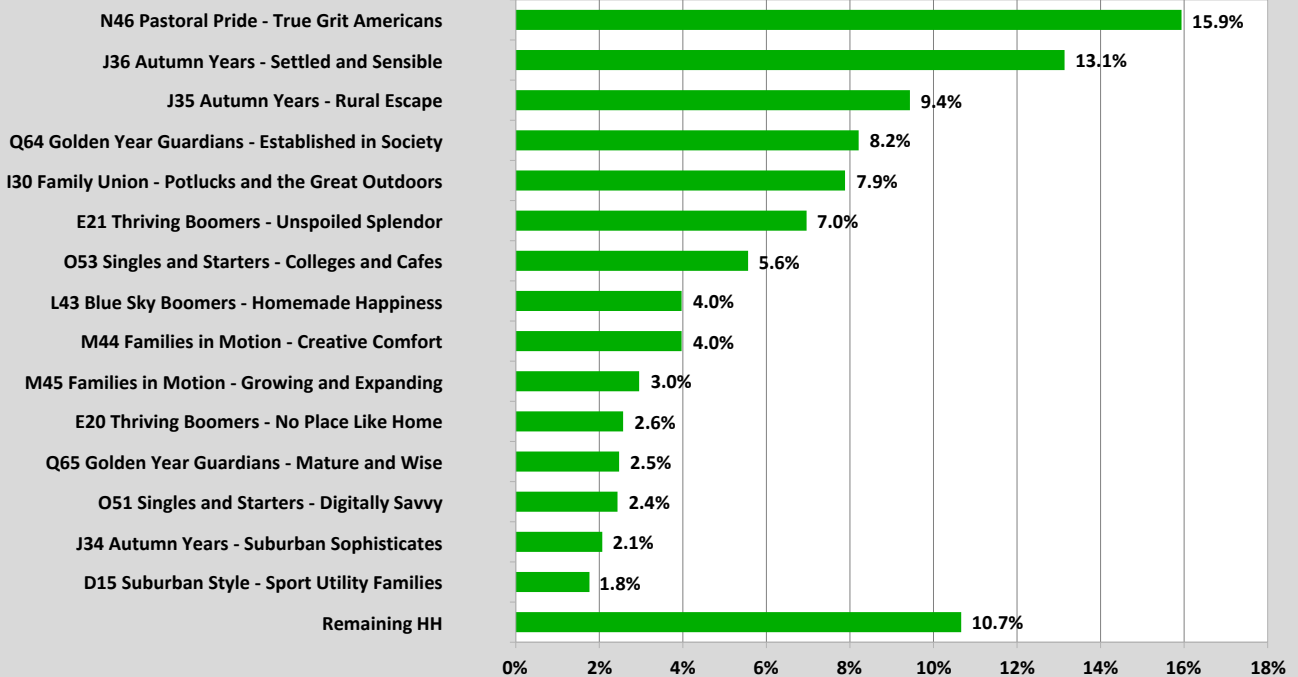


This chart graphically illustrates the comparative index score. Its purpose is to show how languages spoken at home in this study area compare to the state. It will provide an insight into the kind of ethnic diversity within the study area.

### 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		
N46 Pastoral Pride - True Grit Americans	831	15.9%	41,848	1.9%	858
J36 Autumn Years - Settled and Sensible	685	13.1%	48,552	2.2%	610
J35 Autumn Years - Rural Escape	492	9.4%	81,577	3.6%	261
Q64 Golden Year Guardians - Established in Society	428	8.2%	77,301	3.4%	239
I30 Family Union - Potlucks and the Great Outdoors	411	7.9%	90,793	4.0%	196
E21 Thriving Boomers - Unspoiled Splendor	363	7.0%	94,560	4.2%	166
O53 Singles and Starters - Colleges and Cafes	290	5.6%	32,463	1.4%	386
L43 Blue Sky Boomers - Homemade Happiness	207	4.0%	39,487	1.8%	226
M44 Families in Motion - Creative Comfort	207	4.0%	33,156	1.5%	270
M45 Families in Motion - Growing and Expanding	154	3.0%	27,068	1.2%	246
E20 Thriving Boomers - No Place Like Home	134	2.6%	91,661	4.1%	63
Q65 Golden Year Guardians - Mature and Wise	129	2.5%	68,036	3.0%	82
O51 Singles and Starters - Digitally Savvy	127	2.4%	83,320	3.7%	66
J34 Autumn Years - Suburban Sophisticates	108	2.1%	104,532	4.6%	45
D15 Suburban Style - Sport Utility Families	92	1.8%	42,591	1.9%	93
Remaining HH	556	10.7%	1,295,704	57.5%	19
<b>Totals:</b>	<b>5,214</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](#)

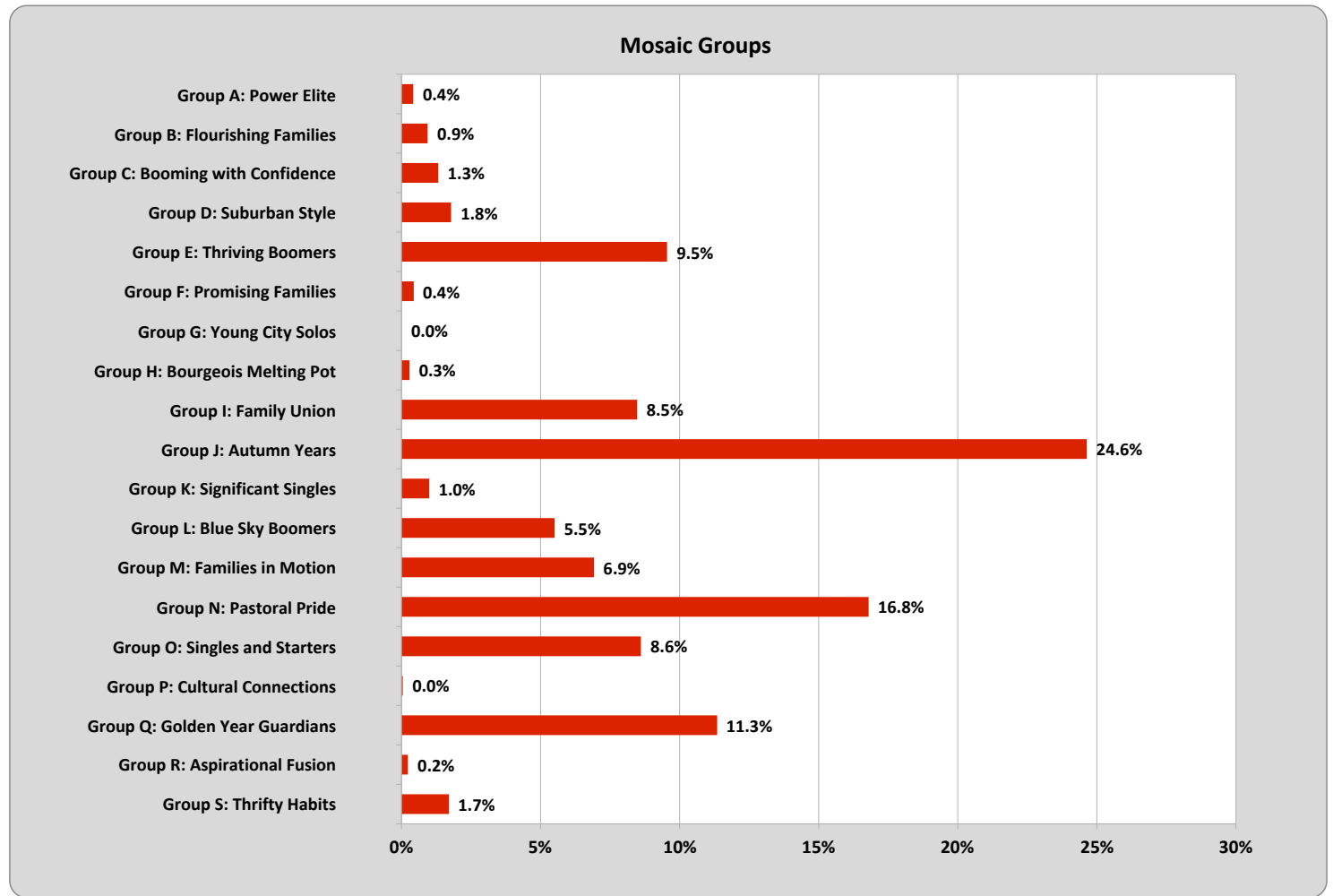
**Faith based clients:** To access the Mosaic application guide click on:

[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

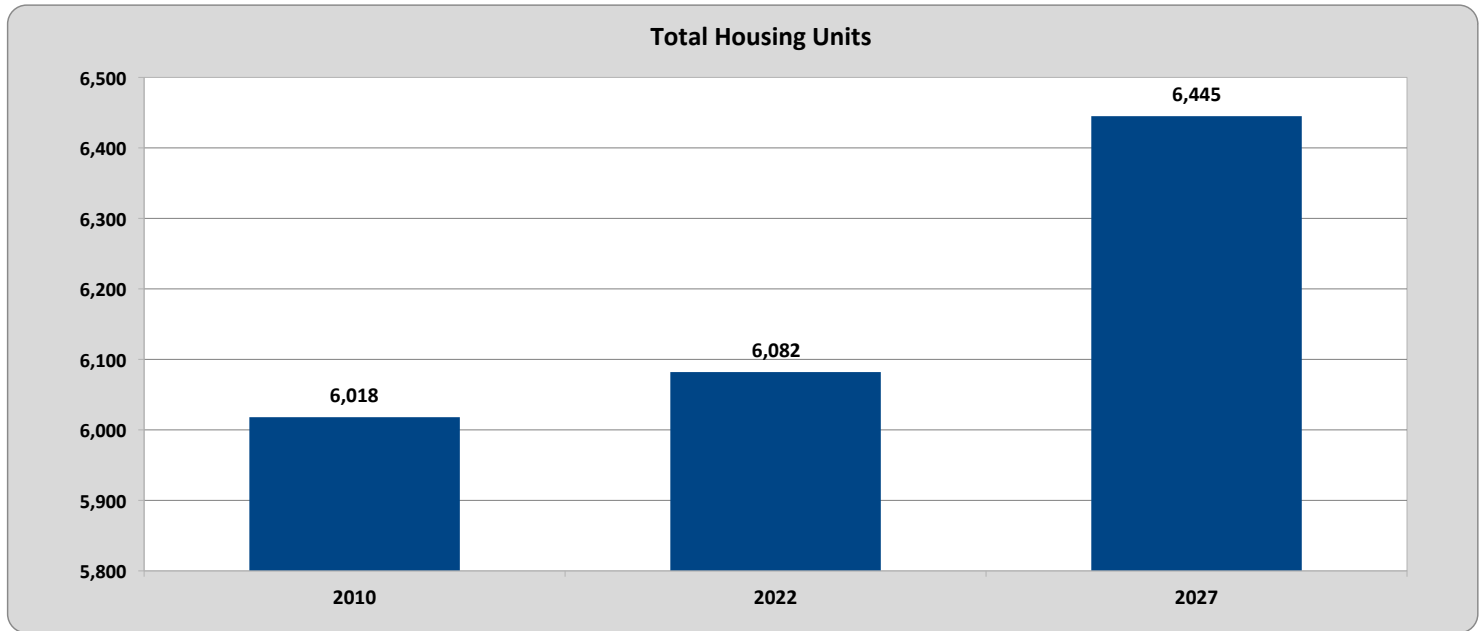


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	22	0.4%	147,544	6.5%	6
Group B: Flourishing Families	49	0.9%	144,813	6.4%	15
Group C: Booming with Confidence	69	1.3%	234,780	10.4%	13
Group D: Suburban Style	93	1.8%	100,230	4.4%	40
Group E: Thriving Boomers	498	9.5%	217,412	9.7%	99
Group F: Promising Families	23	0.4%	107,906	4.8%	9
Group G: Young City Solos	0	0.0%	63,652	2.8%	0
Group H: Bourgeois Melting Pot	15	0.3%	51,957	2.3%	12
Group I: Family Union	442	8.5%	131,460	5.8%	145
Group J: Autumn Years	1,285	24.6%	234,661	10.4%	236
Group K: Significant Singles	52	1.0%	64,316	2.9%	35
Group L: Blue Sky Boomers	287	5.5%	106,229	4.7%	117
Group M: Families in Motion	361	6.9%	60,224	2.7%	259
Group N: Pastoral Pride	876	16.8%	61,174	2.7%	618
Group O: Singles and Starters	449	8.6%	250,392	11.1%	77
Group P: Cultural Connections	2	0.0%	28,769	1.3%	3
Group Q: Golden Year Guardians	592	11.3%	188,767	8.4%	135
Group R: Aspirational Fusion	12	0.2%	20,318	0.9%	26
Group S: Thrifty Habits	89	1.7%	38,044	1.7%	101
<b>Totals:</b>	<b>5,216</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



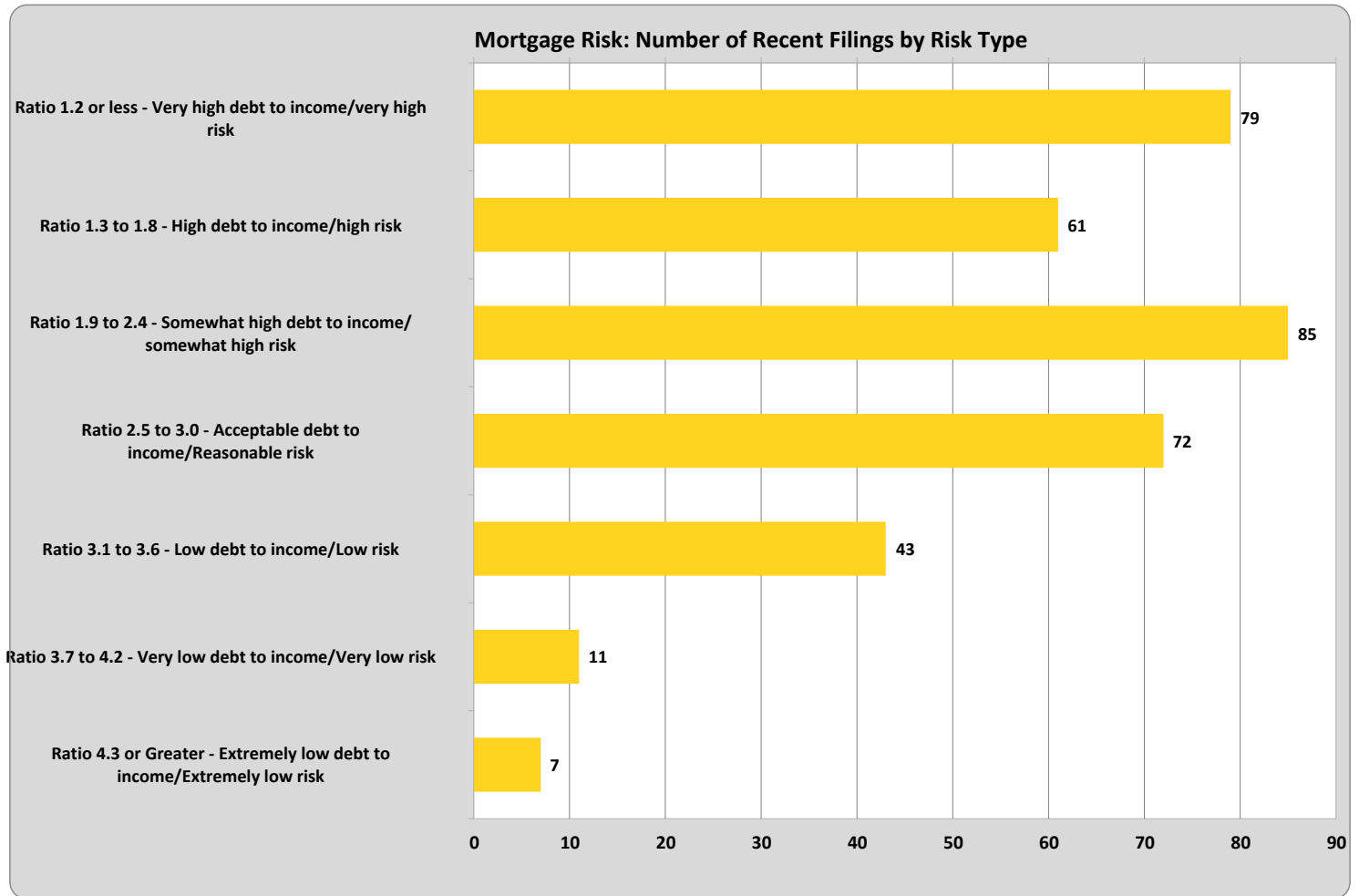
	2010	2022	2027
Housing Units	6,018	6,082	6,445
Family Households Change		64	363
Percent Change		1.06%	5.97%

Study Area								MN	Comp Index
2010		2022		2027		5 Yr Chg	2022	CY	
Housing by Occupancy									
Occupied	5,096	84.68%	5,209	85.65%	5,561	86.28%	0.64%	95	
Vacant	922	15.32%	873	14.35%	884	13.72%	-0.64%	145	
Totals:	6,018	100.00%	6,082	100.00%	6,445	100.00%			
Housing by Type of Occupancy									
Owner Occupied	3,704	72.68%	3,782	72.61%	4,029	72.45%	-0.15%	99	
Renter Occupied	1,392	27.32%	1,427	27.39%	1,532	27.55%	0.15%	102	
Totals:	5,096	100.00%	5,209	100.00%	5,561	100.00%			

# Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	162	2.66%	199,367	7.94%	34
1 Unit Detached	4,926	81.01%	1,742,380	69.39%	117
2 Units	200	3.29%	69,397	2.76%	119
3 to 19 Units	278	4.57%	96,164	3.83%	119
20 to 49 Units	204	3.35%	133,601	5.32%	63
50 or More Units	140	2.30%	176,625	7.03%	33
Mobile Home or Trailer	171	2.81%	92,915	3.70%	76
Other	0	0.00%	470	0.02%	0
Totals:	6,081	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	111	2.95%	20,006	1.22%	242
\$20,000 to \$39,999	191	5.08%	19,729	1.21%	422
\$40,000 to \$59,999	231	6.15%	19,129	1.17%	526
\$60,000 to \$79,999	184	4.89%	22,141	1.35%	362
\$80,000 to \$99,999	299	7.95%	29,145	1.78%	447
\$100,000 to \$149,999	574	15.27%	98,944	6.04%	253
\$150,000 to \$199,999	463	12.32%	130,710	7.98%	154
\$200,000 to \$299,999	800	21.28%	346,665	21.18%	101
\$300,000 to \$399,999	452	12.02%	320,332	19.57%	61
\$400,000 to \$499,999	202	5.37%	231,267	14.13%	38
\$500,000 to \$749,999	161	4.28%	278,035	16.98%	25
\$750,000 to \$999,999	59	1.57%	64,847	3.96%	40
\$1,000,000 or more	32	0.85%	56,140	3.43%	25
Totals:	3,759	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	1,693	27.84%	414,127	16.46%	169
1940 to 1949	396	6.51%	114,049	4.53%	144
1950 to 1959	709	11.66%	264,125	10.50%	111
1960 to 1969	755	12.41%	239,580	9.53%	130
1970 to 1979	914	15.03%	379,093	15.07%	100
1980 to 1989	526	8.65%	324,483	12.90%	67
1990 to 1999	452	7.43%	346,034	13.76%	54
2000 to 2009	540	8.88%	381,955	15.19%	58
2010 or Later	97	1.59%	51,821	2.06%	77
Totals:	6,082	100.00%	2,515,267	100.00%	

## Mortgage Risk Indicator

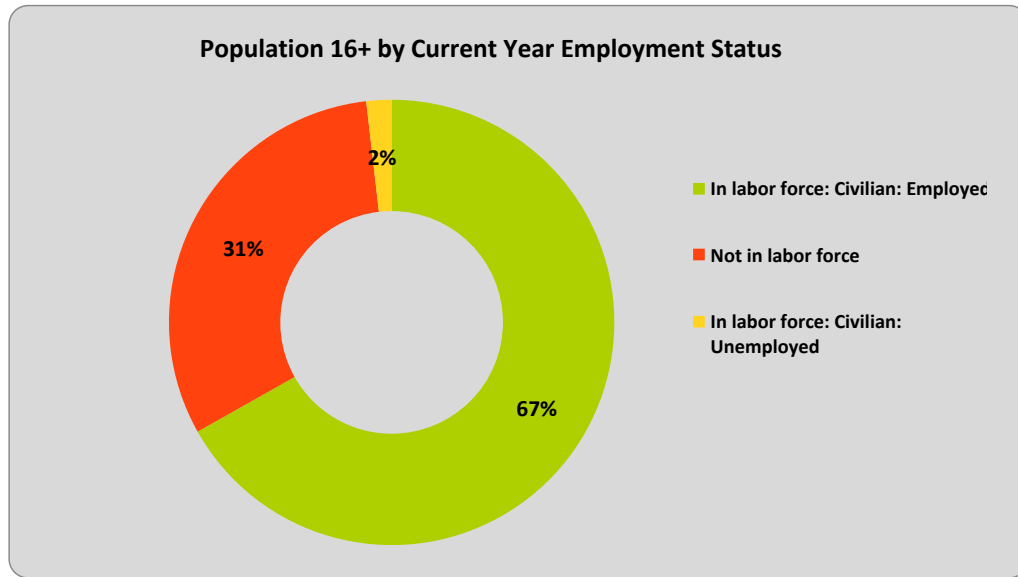


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

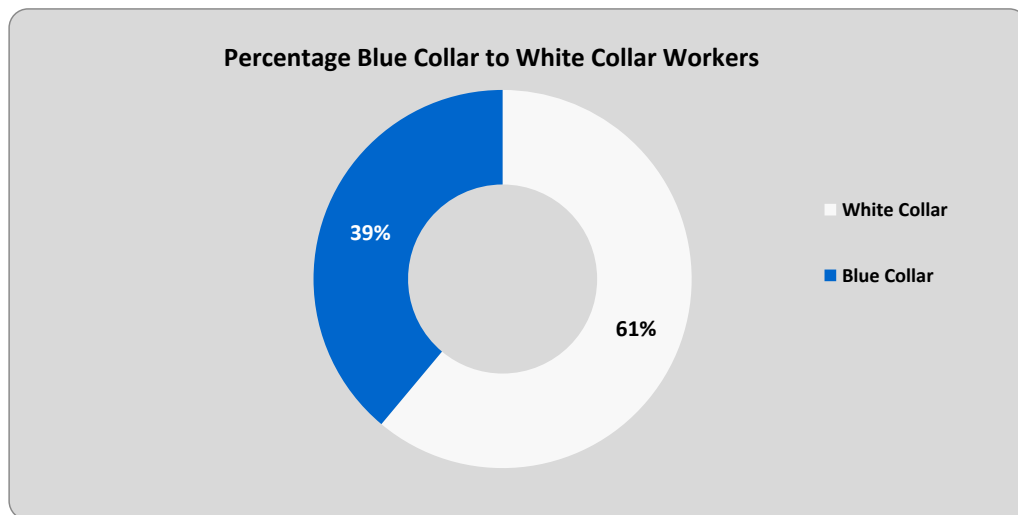
## Work

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

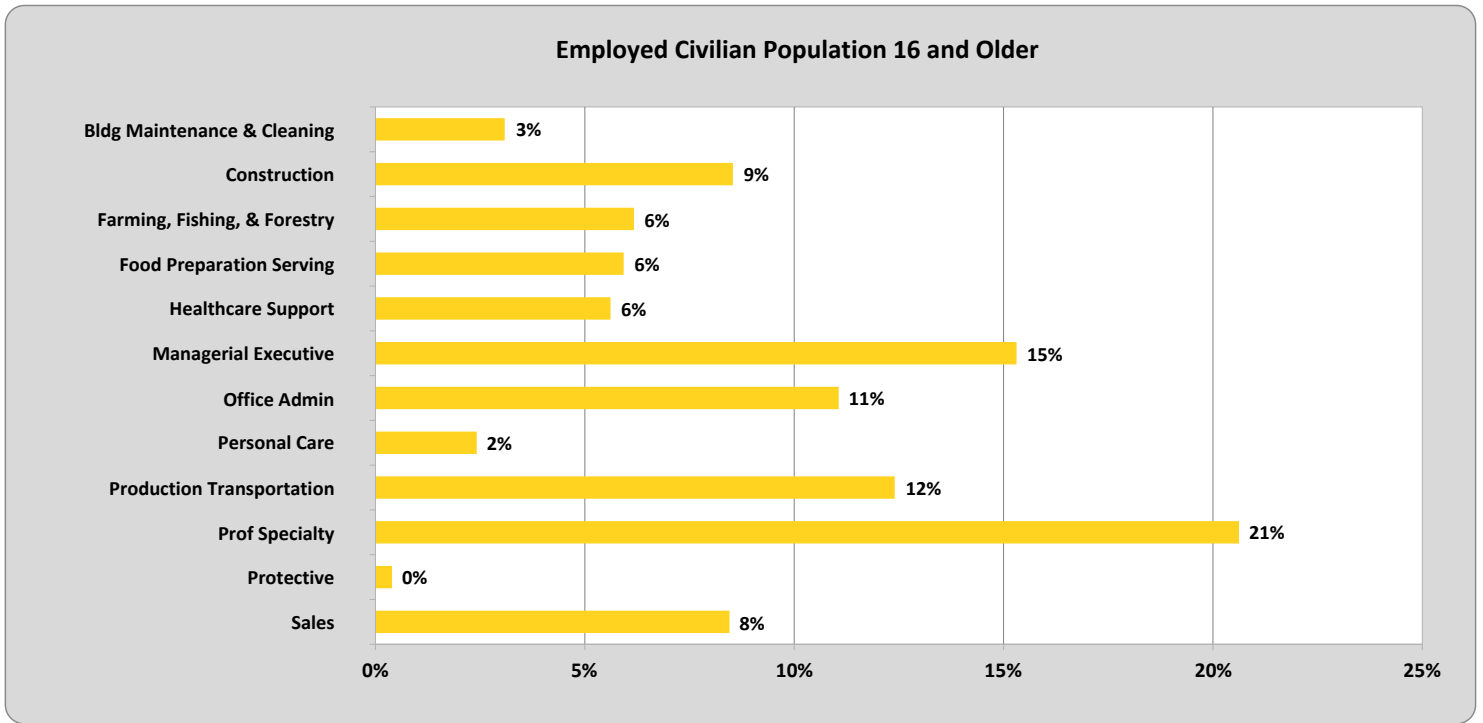
### Employment Status of Population 16 and Older: 2022



	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	7,321	66.80%	3,163,650	67.77%	99
In labor force: In Armed Forces	7	0.06%	2,662	0.06%	112
Not in labor force	3,432	31.31%	1,416,810	30.35%	103
In labor force: Civilian: Unemployed	200	1.82%	85,198	1.83%	100
<b>Blue and White Collar Workers 2022</b>	<b>10,960</b>	<b>100.00%</b>	<b>4,668,320</b>	<b>100.00%</b>	
Employed Pop 16+ Blue/White Collar					
Blue Collar	2,850	38.92%	1,080,178	34.14%	114
White Collar	4,472	61.08%	2,083,472	65.86%	93
	<b>7,322</b>	<b>100.00%</b>	<b>3,163,650</b>	<b>100.00%</b>	

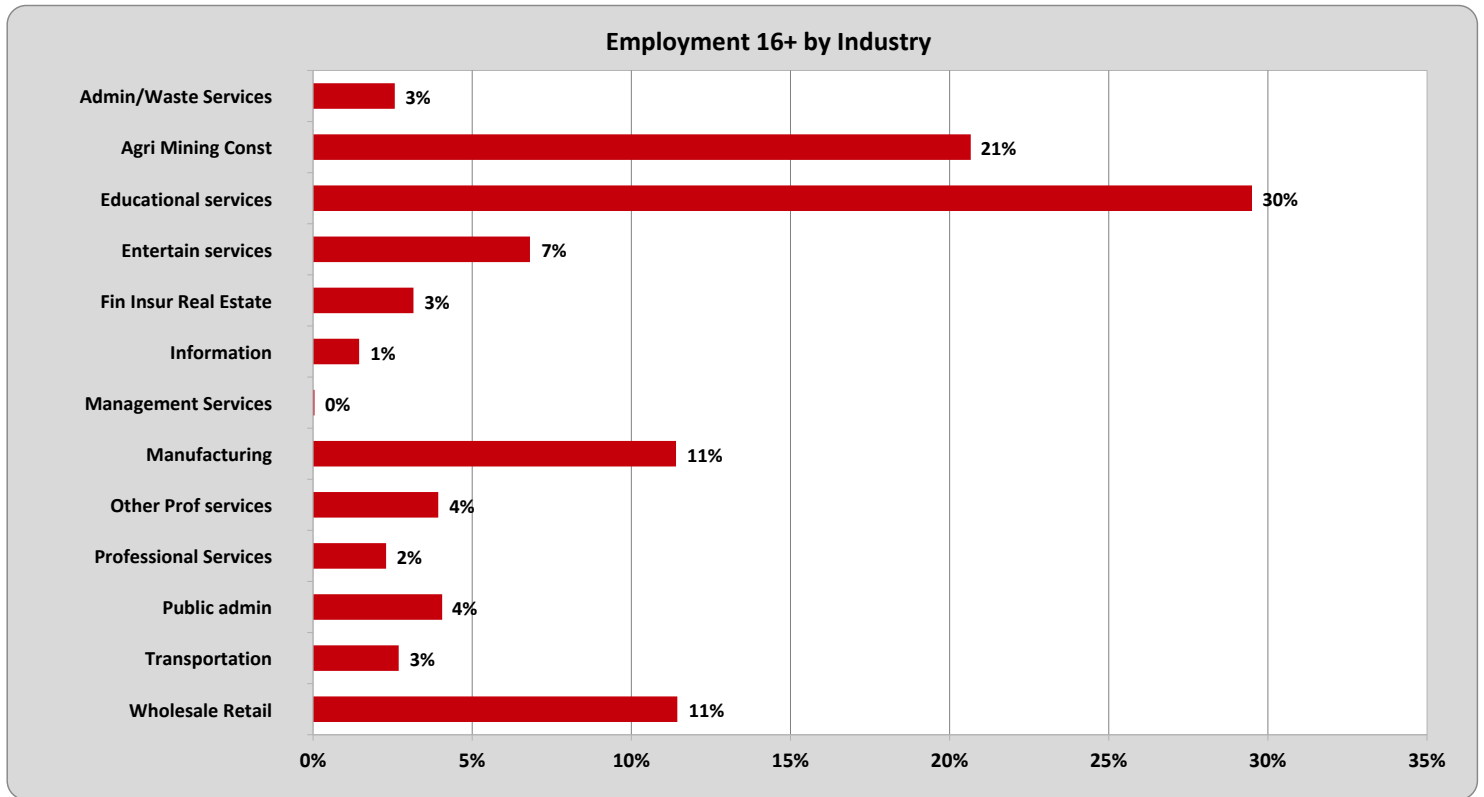


## Employed Civilian Population by Occupation: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Occupation	2022		2022		
Bldg Maintenance & Cleaning	226	3.09%	101,120	3.20%	97
Construction	625	8.54%	231,720	7.32%	117
Farming, Fishing, & Forestry	452	6.17%	23,728	0.75%	823
Food Preparation Serving	434	5.93%	160,385	5.07%	117
Healthcare Support	411	5.61%	117,071	3.70%	152
Managerial Executive	1,121	15.31%	541,826	17.13%	89
Office Admin	810	11.06%	351,503	11.11%	100
Personal Care	177	2.42%	86,316	2.73%	89
Production Transportation	908	12.40%	435,347	13.76%	90
Prof Specialty	1,510	20.62%	765,073	24.18%	85
Protective	29	0.40%	41,562	1.31%	30
Sales	619	8.45%	307,999	9.74%	87
<b>Totals:</b>	<b>7,322</b>	<b>100.00%</b>	<b>3,163,650</b>	<b>100.00%</b>	
<b>Workers 16+: Home or Away</b>					
Worked at Home	440	6.01%	172,947	5.47%	110
Worked away from Home	6,882	93.99%	2,986,265	94.53%	99
<b>Totals:</b>	<b>7,322</b>	<b>100.00%</b>	<b>3,159,212</b>	<b>100.00%</b>	
<b>Workers 16+: Transport to Work</b>					
Bicycle	70	1.02%	23,625	0.79%	129
Car, Truck, or Van: Carpooled	623	9.05%	269,707	9.03%	100
Car, Truck, or Van: Drove Alone	5,419	78.74%	2,473,808	82.84%	95
Motorcycle	8	0.12%	5,408	0.18%	64
Other Means	29	0.42%	17,760	0.59%	71
Walked	681	9.90%	85,703	2.87%	345
Public Trans Excluding Taxi Cab	45	0.65%	108,021	3.62%	18
Taxi Cab	7	0.10%	2,233	0.07%	136
<b>Totals:</b>	<b>6,882</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	188	2.57%	101,896	3.22%	80
Agri Mining Const	1,513	20.66%	260,134	8.22%	251
Educational services	2,160	29.50%	800,843	25.31%	117
Entertain services	499	6.82%	254,892	8.06%	85
Fin Insur Real Estate	231	3.15%	227,279	7.18%	44
Information	106	1.45%	52,443	1.66%	87
Management Services	2	0.03%	6,070	0.19%	14
Manufacturing	835	11.40%	427,451	13.51%	84
Other Prof services	288	3.93%	137,684	4.35%	90
Professional Services	168	2.29%	202,468	6.40%	36
Public admin	297	4.06%	110,288	3.49%	116
Transportation	197	2.69%	146,000	4.61%	58
Wholesale Retail	838	11.44%	436,202	13.79%	83
<b>Totals:</b>	<b>7,322</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)	6,411	92.19%	3,028,425	94.90%	97
Workplace Establishments	543	7.81%	162,855	5.10%	153
<b>Totals:</b>	<b>6,954</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	746	23.88%	386,773	26.32%	91
2 workers	1,658	53.07%	714,223	48.60%	109
3 or more workers	289	9.25%	186,751	12.71%	73
No workers	431	13.80%	181,808	12.37%	112
Totals:	3,124	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	1,474	21.42%	115,072	3.85%	556
5 to 9 minutes	1,833	26.64%	364,305	12.20%	218
10 to 14 minutes	1,368	19.88%	437,138	14.64%	136
15 to 19 minutes	794	11.54%	481,534	16.12%	72
20 to 24 minutes	550	7.99%	441,524	14.79%	54
25 to 29 minutes	140	2.03%	213,807	7.16%	28
30 to 34 minutes	295	4.29%	373,738	12.52%	34
35 to 39 minutes	36	0.52%	92,192	3.09%	17
40 to 44 minutes	118	1.71%	108,641	3.64%	47
45 to 59 minutes	106	1.54%	198,737	6.66%	23
60 to 89 minutes	124	1.80%	112,896	3.78%	48
90 or more minutes	43	0.62%	46,681	1.56%	40
Totals:	6,881	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).