

The FullInsite Report

Prepared for: Diocese of St. Cloud
Study area: Centered on Christ 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

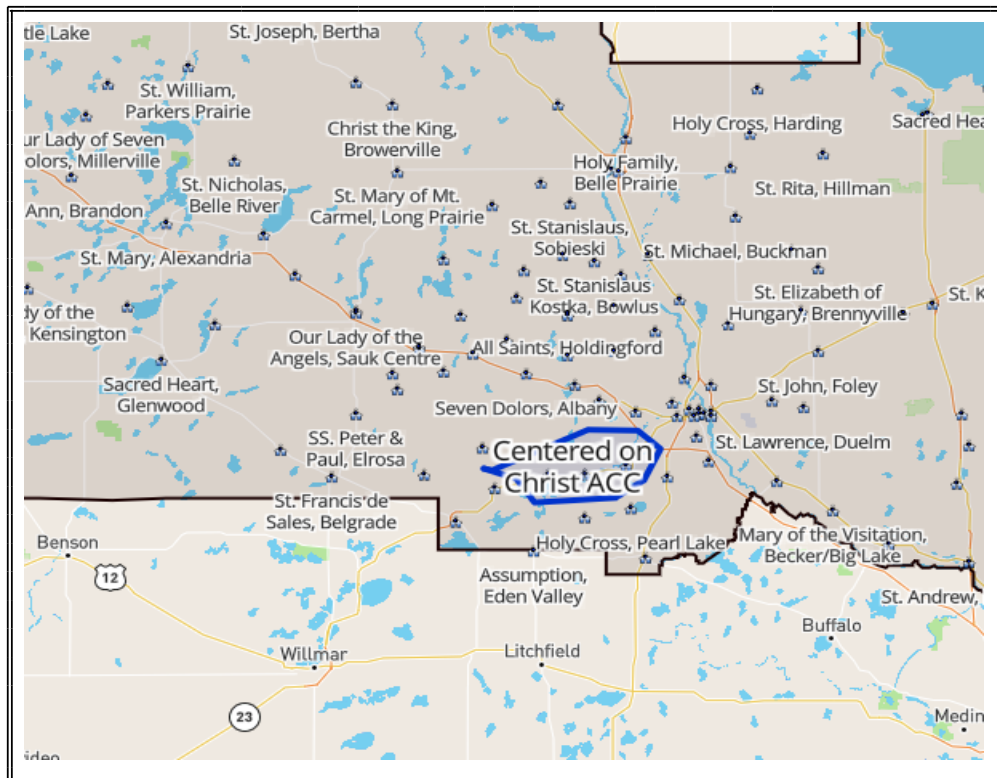
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

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

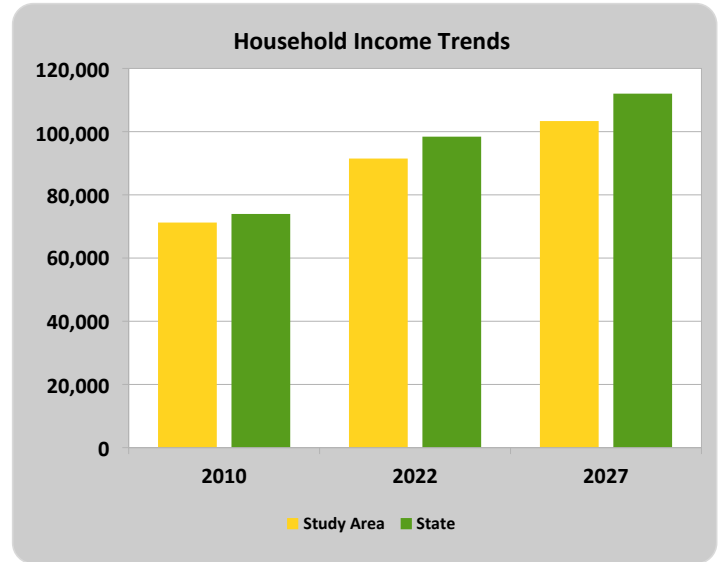
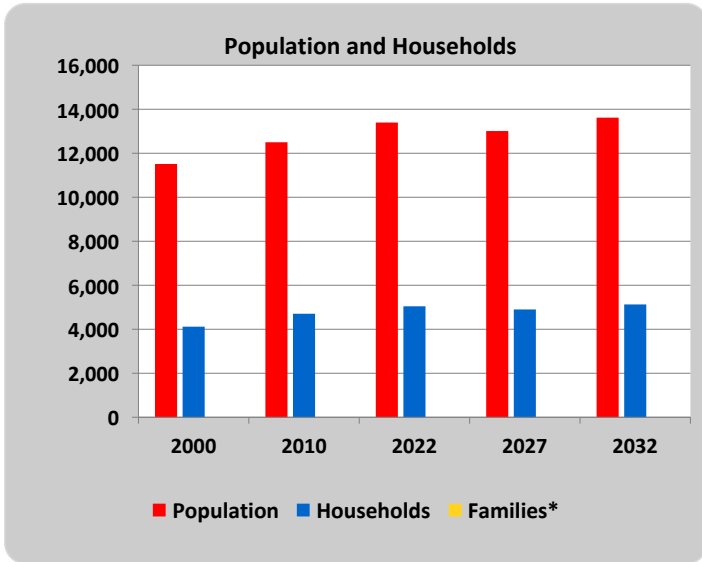
1	Population Change In the 10 year future, how is the population in this area expected to change? <small>(See the Population Theme)</small>	<div>Significant Decline</div> <div>Moderate Decline</div> <div>Little Change</div> <div>Moderate Growth</div> <div>Significant Growth</div>
2	Household Change In 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	Families with Children 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	Adult Educational Attainment 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	Community Diversity Index 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	Median Family Income 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	Poverty 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	Blue to White Collar Occupations 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	Largest Racial/Ethnic Group 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

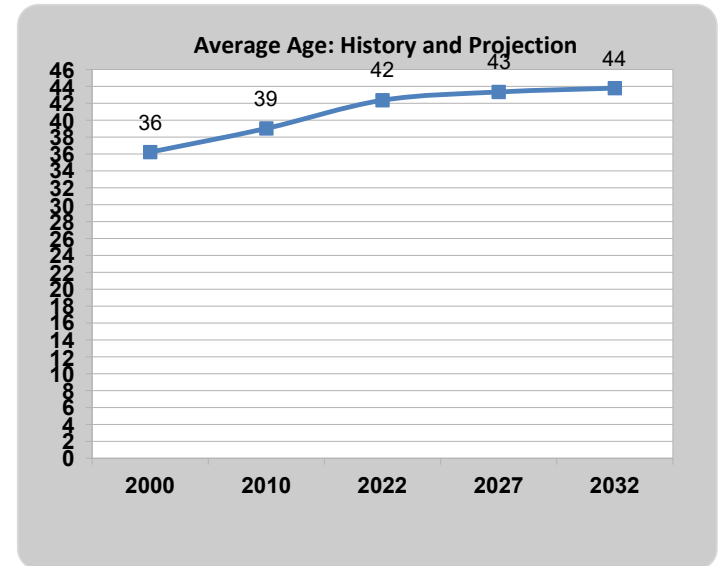
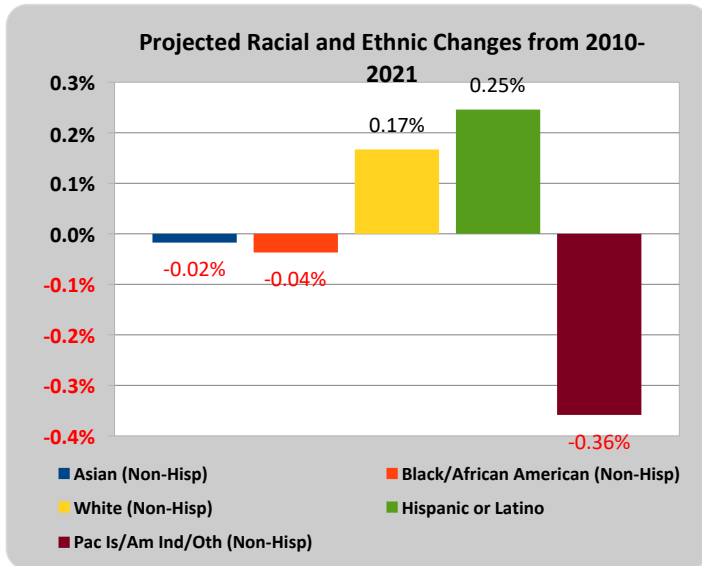
Significant Demographic Estimates and Projections

Prepared for: Diocese of St. Cloud
Study Area: Centered on Christ 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

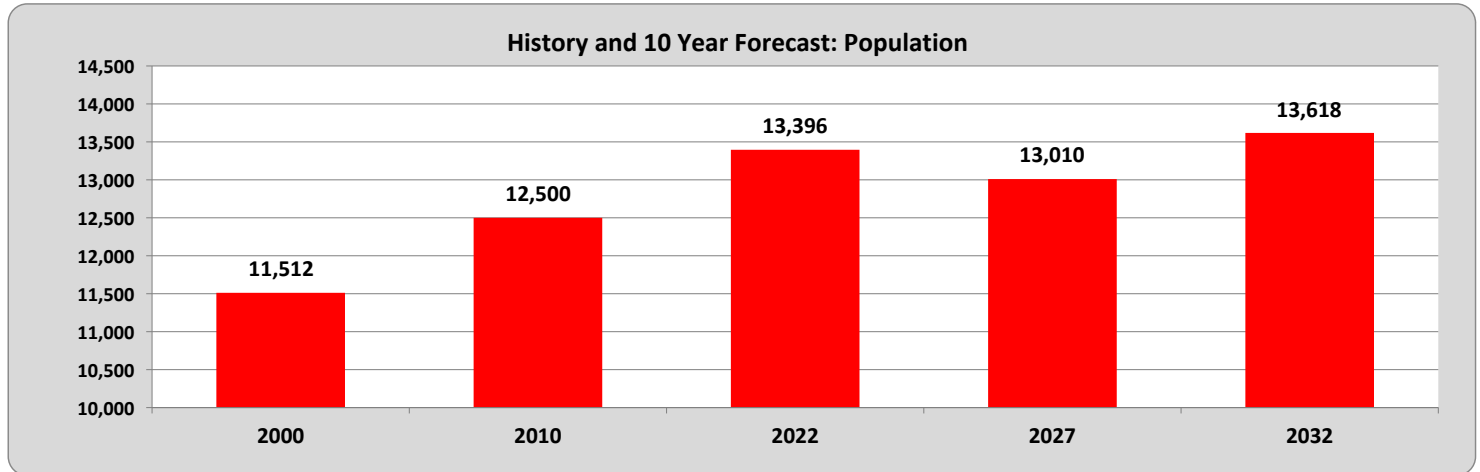
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People and Change

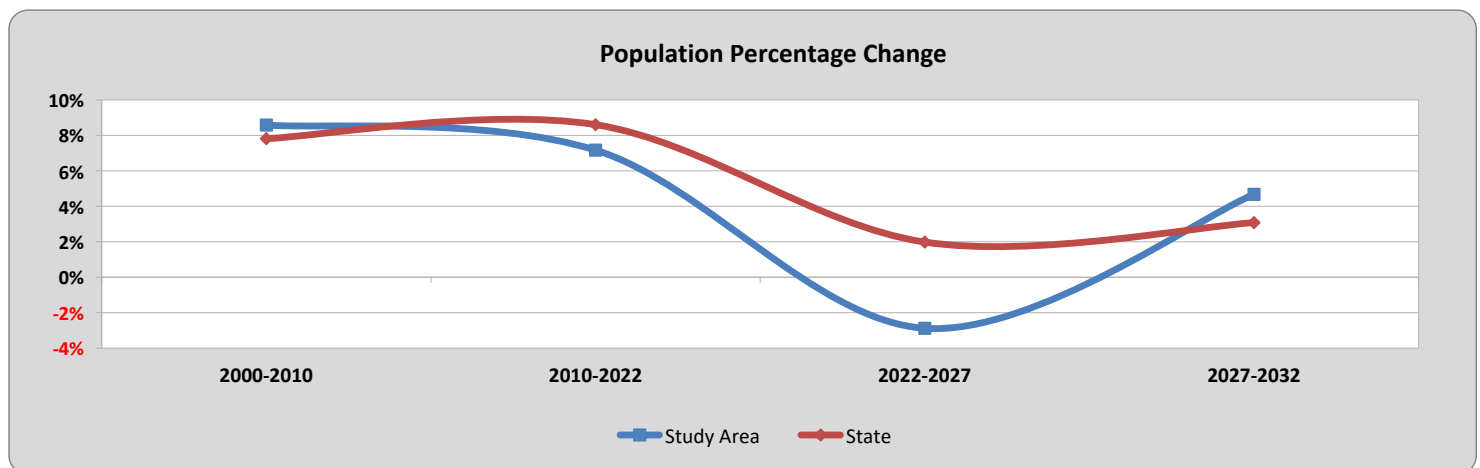
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2022	2027	2032
Study Area Population	11,512	12,500	13,396	13,010	13,618
Population Change		988	896	-386	608
Percent Change		8.58%	7.17%	-2.88%	4.67%
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%

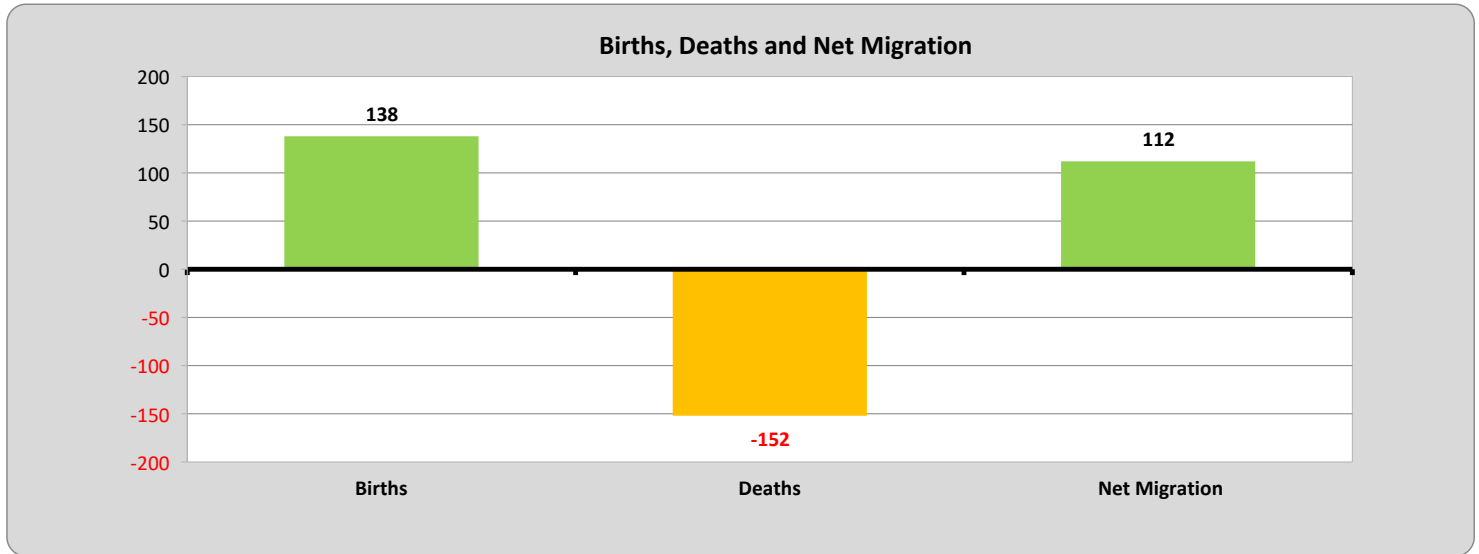
Projected Percentage Population Change: Comparison of Study Area to State



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	13,136	13,206	13,266	13,298	13,280	13,318	13,382
Change		-9	70	60	32	-18	38	64
Percent Change		-0.07%	0.53%	0.45%	0.24%	-0.14%	0.29%	0.48%
Seasonal Population	31	695	1,621	1,318	203	610	1,627	1,239
Change		664	926	-303	-1,115	407	1,017	-388
Percent Change		2141.94%	133.24%	-18.69%	-84.60%	200.49%	166.72%	-23.85%
Transient Population	3	0	1	1	0	48	238	160
Change		-3	1	0	-1	48	190	-78
Percent Change		-100.00%	0.00%	0.00%	-100.00%	0.00%	395.83%	-32.77%

Factors Effecting Population Change: Prior 12 Months

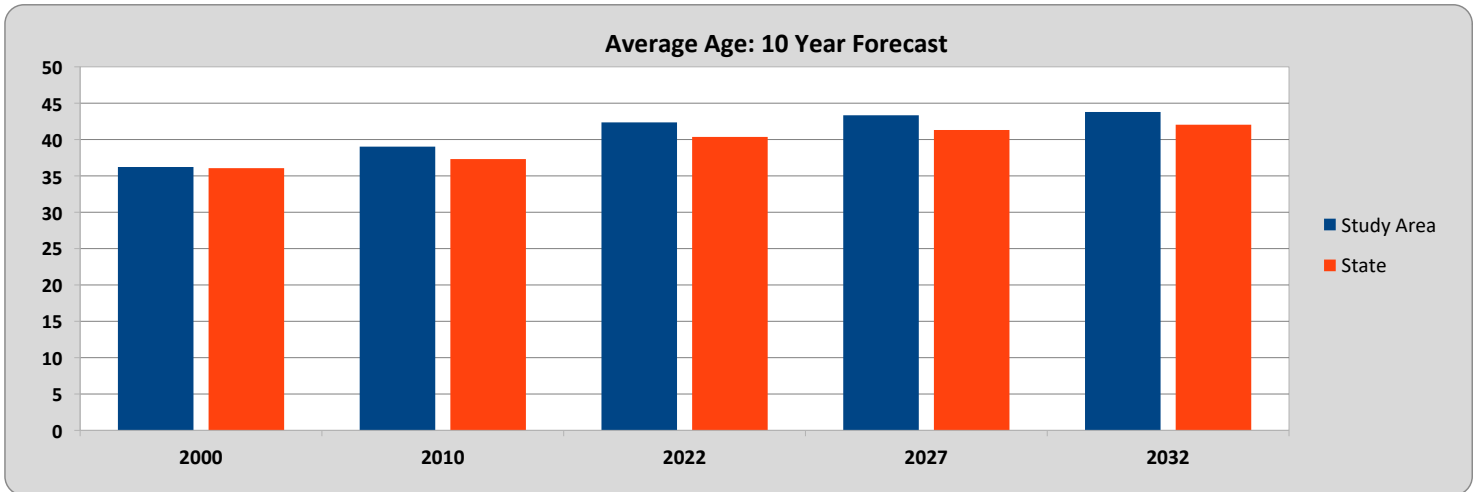


	2022
Factors Effecting Population Change	
Births	138
Deaths	152
Net Migration	112
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	6,165	49.32%	6,643	49.59%	6,467	49.70%	6,788	49.85%	0.26%
Male	6,335	50.68%	6,753	50.41%	6,544	50.30%	6,829	50.15%	-0.26%
Totals:	12,500	100.00%	13,396	100.00%	13,011	100.00%	13,617	100.00%	

People by Age

Average Age with State Comparison

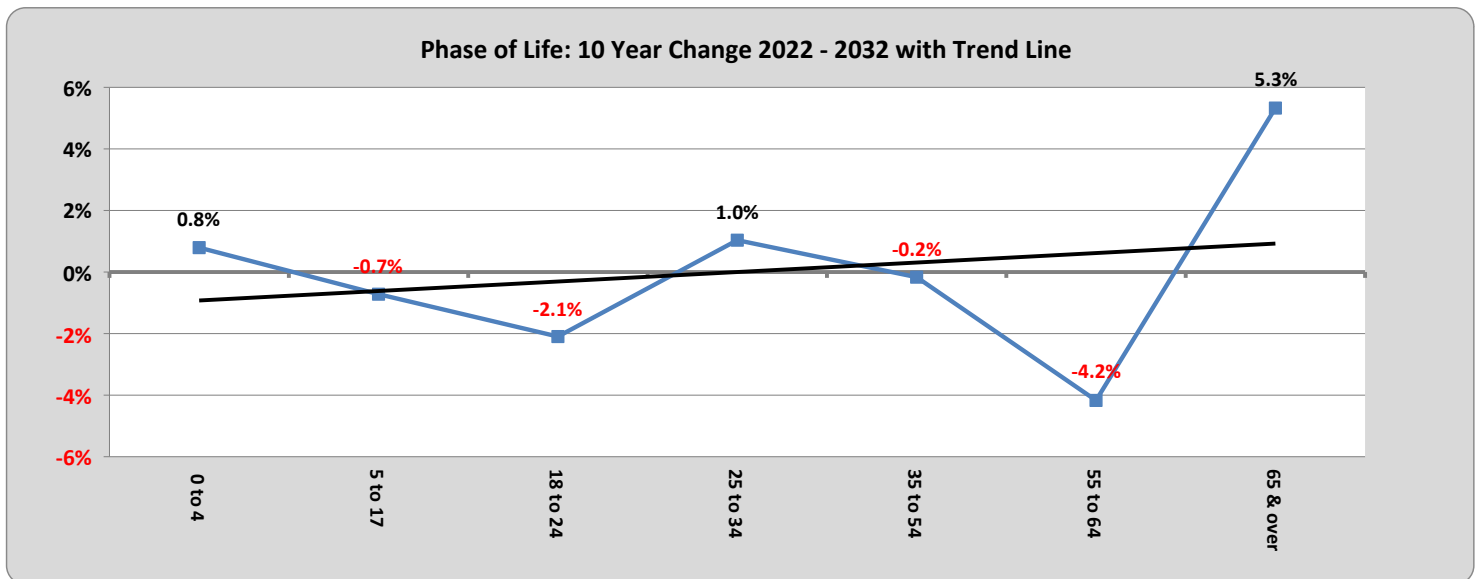


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	36.22	39.02	42.36	43.34	43.79
Average Age Change		2.80	3.33	0.98	0.45
Percent Change		7.74%	8.54%	2.31%	1.04%
Median Age	35	40	42	42	41

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

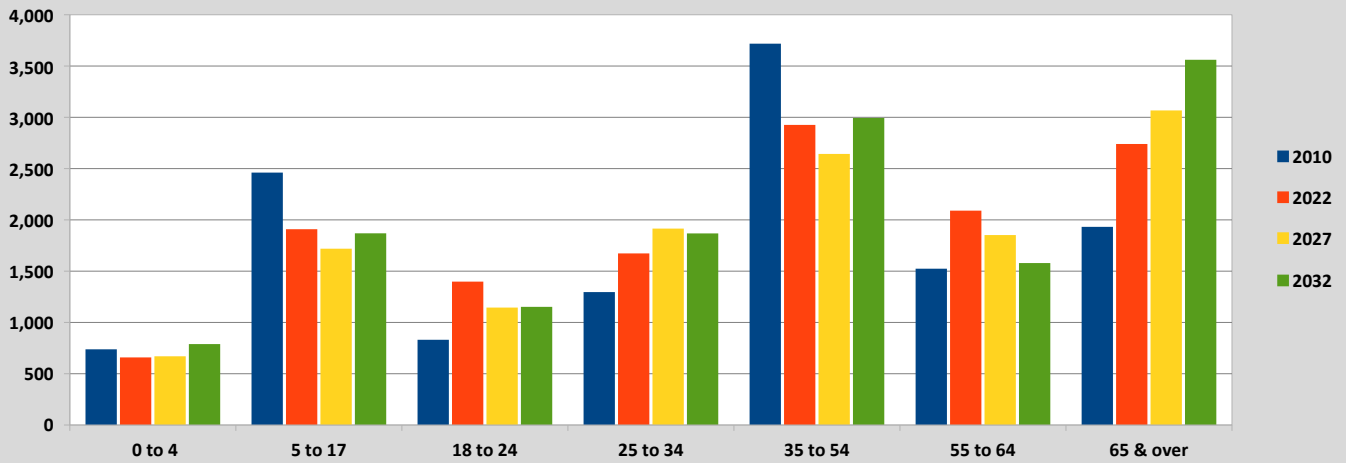
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



People by Age

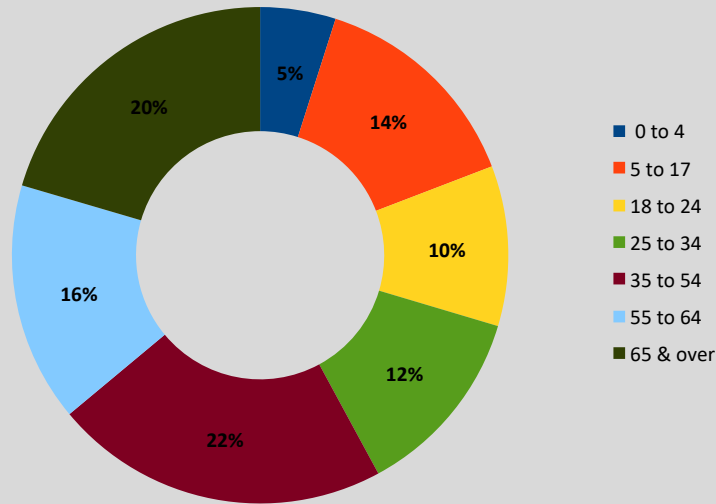
Phase of Life

Phase of Life Trends



Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

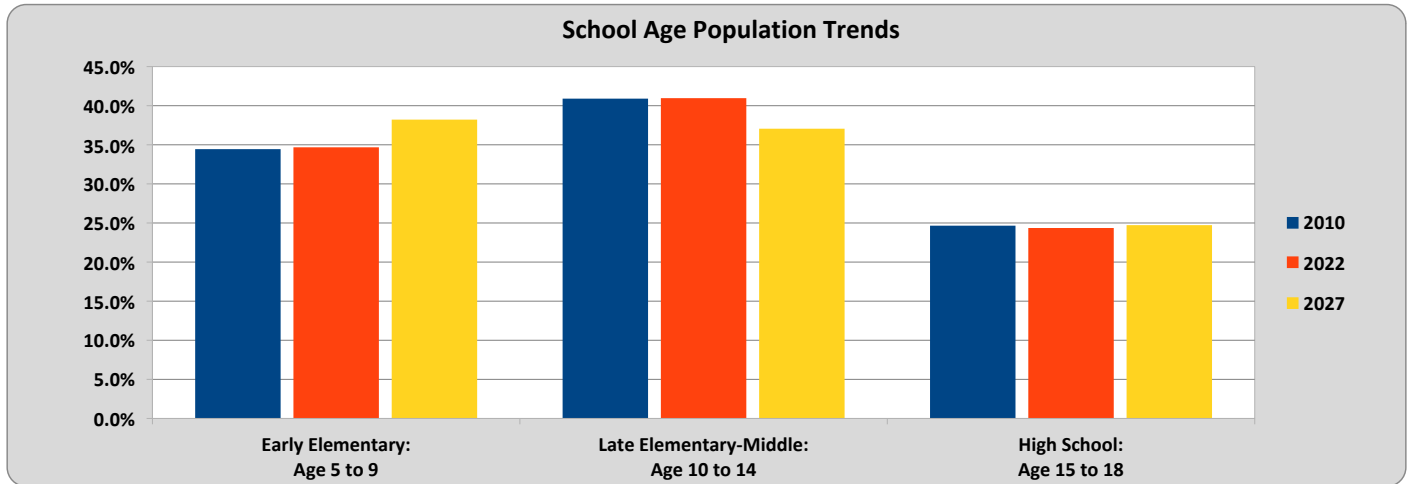


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	738	5.90%	659	4.92%	670	5.15%	789	5.71%	0.79%
Required Formal Schooling: Ages 5 to 17	2,461	19.69%	1,909	14.25%	1,719	13.21%	1,869	13.53%	-0.72%
College/Career Starts: Ages 18 to 24	831	6.65%	1,398	10.44%	1,145	8.80%	1,152	8.34%	-2.10%
Singles and Young Families: Ages 25 to 34	1,296	10.37%	1,673	12.49%	1,915	14.72%	1,868	13.52%	1.03%
Families/Empty Nesters: Ages 35 to 54	3,718	29.74%	2,926	21.84%	2,643	20.31%	2,994	21.68%	-0.17%
Enrich Years Singles/Couples: Ages 55 to 64	1,524	12.19%	2,090	15.60%	1,852	14.23%	1,579	11.43%	-4.17%
Retirement Opportunities: Age 65 and over	1,932	15.46%	2,740	20.46%	3,067	23.57%	3,561	25.78%	5.33%
Totals:	12,500	100.00%	13,395	100.00%	13,011	100.00%	13,812	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



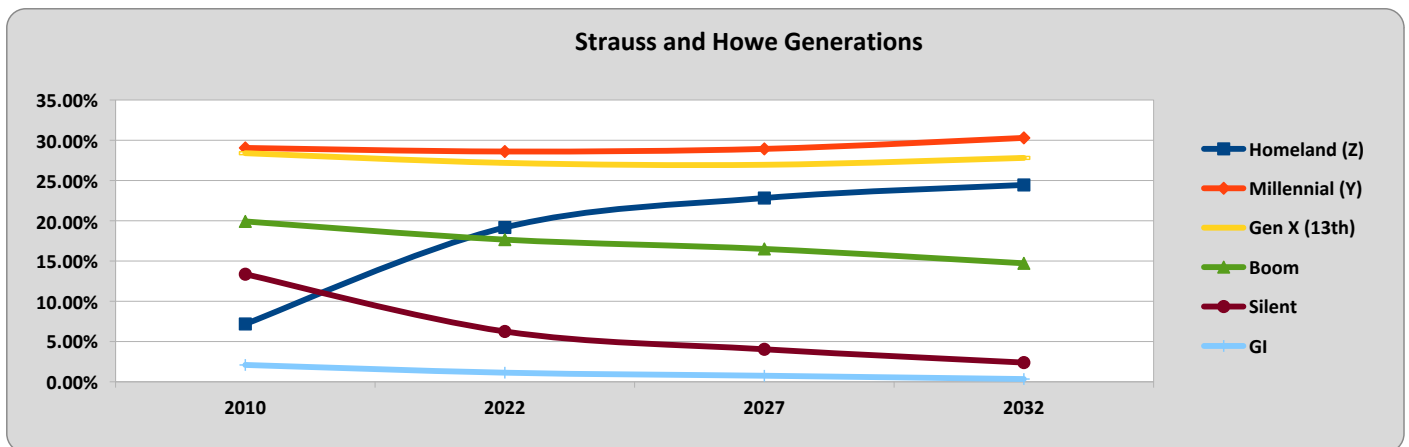
	Study Area							MN		Comp Index CY	
	2010		2022		2027		5 Yr Chg	2010	2022		2027
School Age Population Trends											
Early Elem: 5 to 9	848	34.44%	662	34.68%	657	38.22%	3.54%	38.29%	38.28%	37.85%	91
Late Elem-Mid: 10 to 14	1,007	40.90%	782	40.96%	637	37.06%	-3.91%	37.95%	37.46%	38.52%	109
High School: 15 to 17	607	24.65%	465	24.36%	425	24.72%	0.37%	23.77%	24.26%	23.63%	100
Totals:	2,462	100.00%	1,909	100.00%	1,719	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	898	7.18%	2,567	19.17%	2,911	22.83%	3,070	24.45%
Millennial (Y)	Hero	1982	2004	3,631	29.05%	3,831	28.60%	3,689	28.93%	3,804	30.30%
Gen X (13th)	Nomad	1961	1981	3,550	28.39%	3,641	27.19%	3,437	26.95%	3,492	27.81%
Boom	Prophet	1946	1960	2,490	19.92%	2,365	17.66%	2,104	16.50%	1,848	14.72%
Silent	Artist	1925	1945	1,670	13.36%	837	6.25%	515	4.04%	300	2.39%
GI	Hero	1901	1924	262	2.09%	152	1.13%	96	0.75%	43	0.34%
Totals:				12,501	100.00%	13,392	100.00%	12,752	100.00%	12,556	100.00%

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

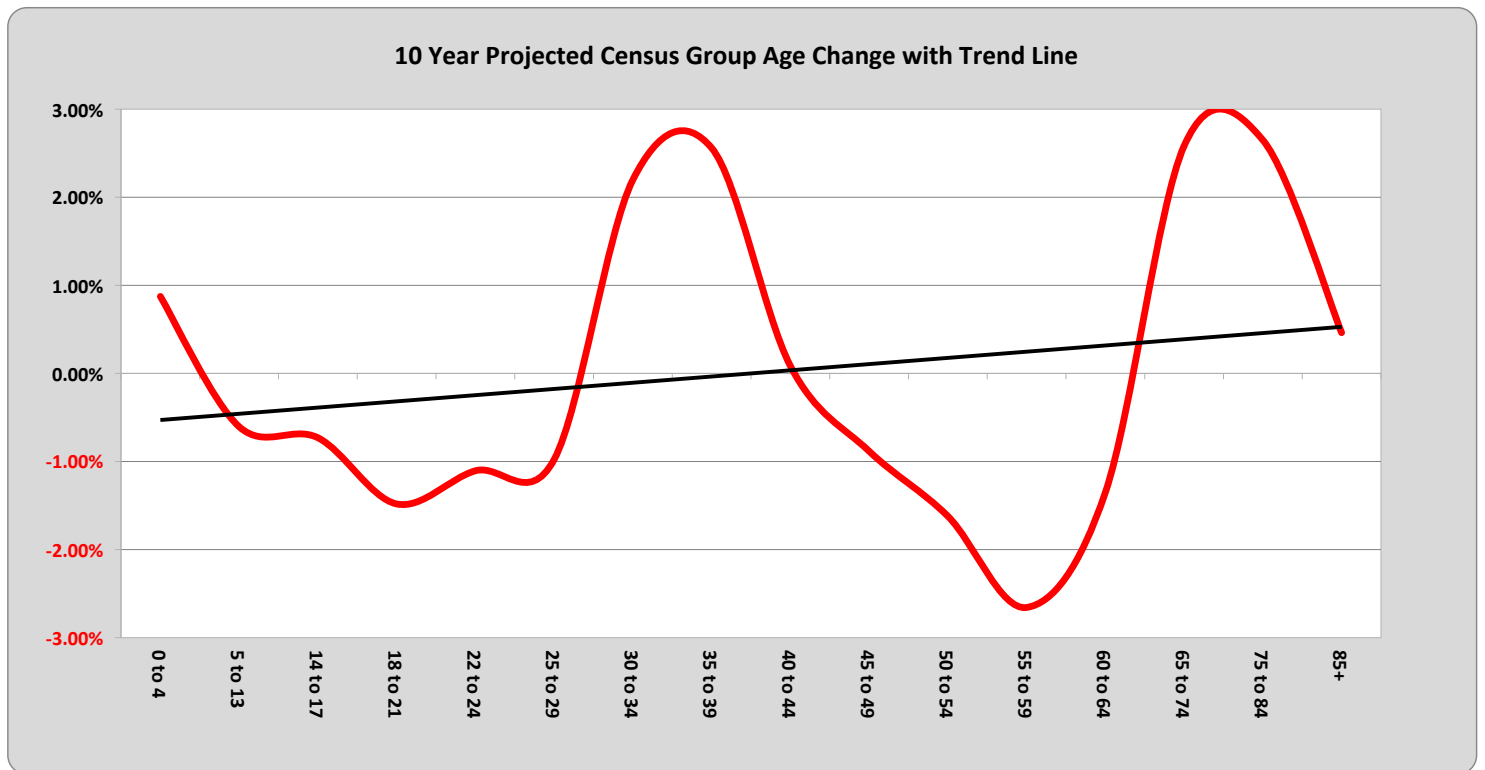
Generations as Percentage of the Population Trends



People by Age

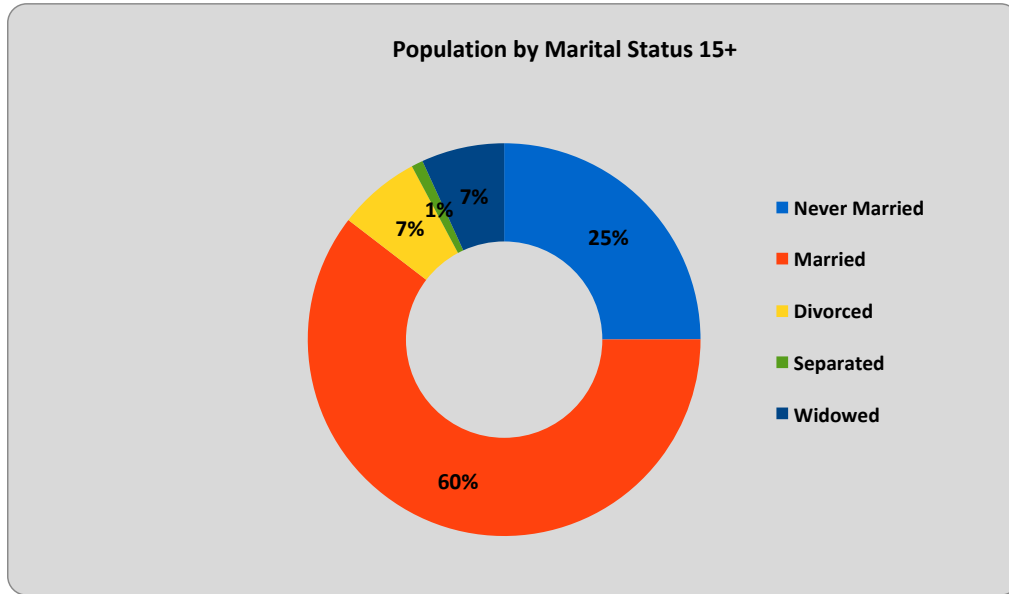
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	738	5.90%	659	4.92%	670	5.15%	789	5.79%	0.87%
5 to 13	1,665	13.32%	1,283	9.58%	1,163	8.94%	1,222	8.97%	-0.60%
14 to 17	796	6.37%	626	4.67%	556	4.27%	537	3.94%	-0.73%
18 to 21	502	4.02%	767	5.73%	600	4.61%	578	4.24%	-1.48%
22 to 24	329	2.63%	631	4.71%	545	4.19%	491	3.61%	-1.11%
25 to 29	623	4.98%	973	7.26%	971	7.46%	856	6.29%	-0.98%
30 to 34	673	5.38%	700	5.23%	944	7.25%	1,011	7.42%	2.20%
35 to 39	722	5.78%	624	4.66%	676	5.20%	983	7.22%	2.56%
40 to 44	922	7.38%	683	5.10%	603	4.63%	706	5.18%	0.09%
45 to 49	1,108	8.86%	734	5.48%	658	5.06%	626	4.60%	-0.88%
50 to 54	966	7.73%	884	6.60%	707	5.43%	678	4.98%	-1.62%
55 to 59	838	6.70%	1,068	7.97%	843	6.48%	724	5.32%	-2.66%
60 to 64	686	5.49%	1,022	7.63%	1,009	7.75%	855	6.28%	-1.35%
65 to 74	978	7.82%	1,580	11.80%	1,759	13.52%	1,958	14.38%	2.58%
75 to 84	682	5.46%	857	6.40%	996	7.65%	1,232	9.05%	2.65%
85+	272	2.18%	303	2.26%	312	2.40%	371	2.72%	0.46%
Totals:	12,500	100.00%	13,394	100.00%	13,012	100.00%	13,617	100.00%	

Age Category Changes



People by Household Type and Marital Status

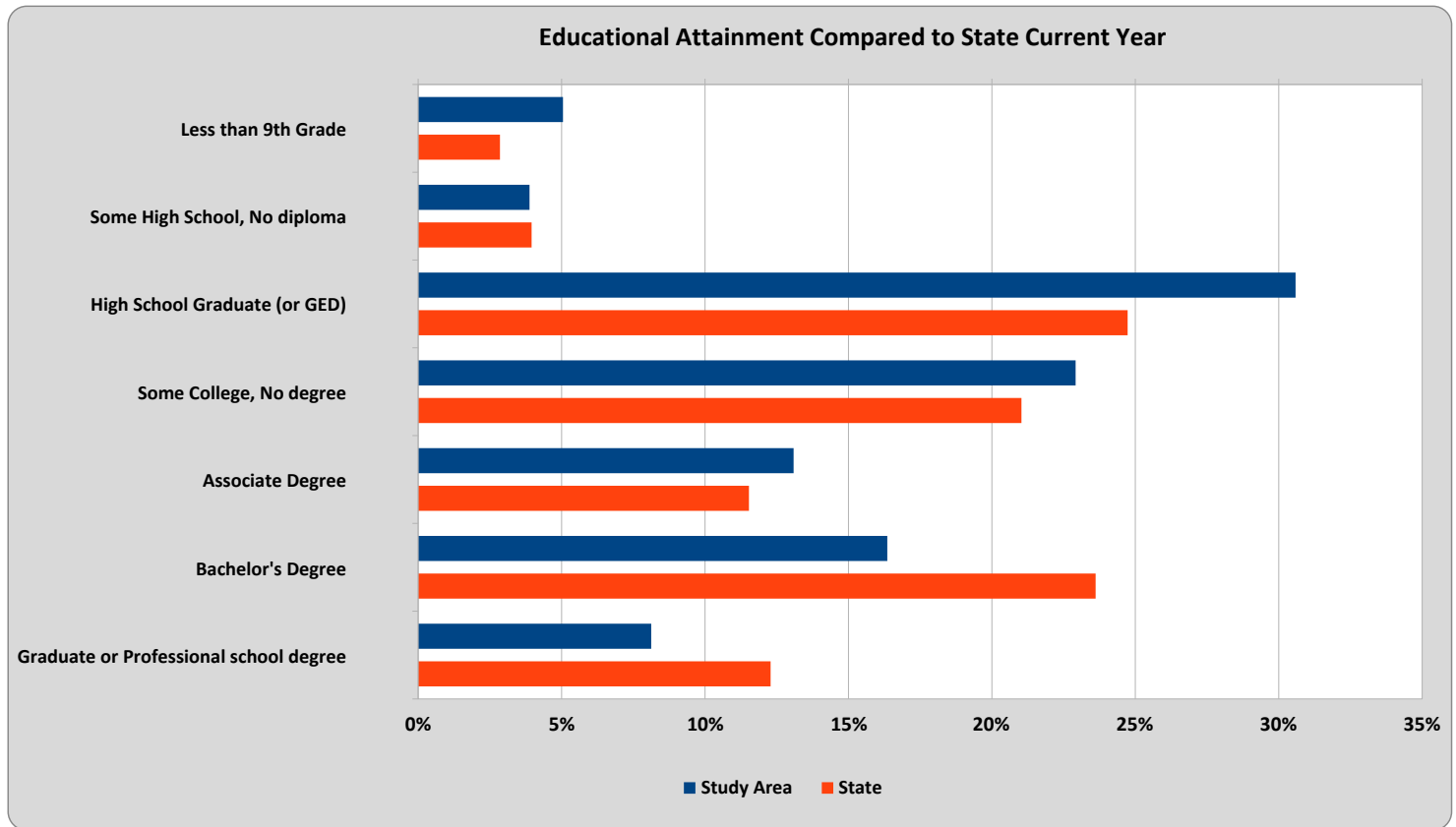
Population by Household Type



	Study Area							State of MN		Comp Index
	2010		2022		2027		5 Yr Chg	2022		CY
Population by Household Type Trends										
Population in Family Households	10,978	87.82%	11,773	87.88%	11,437	87.90%	0.02%	4,595,292	79.78%	110
Population in Non-Family Households	1,427	11.42%	1,524	11.38%	1,479	11.37%	-0.01%	1,022,377	17.75%	64
Population in Group Quarters	96	0.77%	99	0.74%	95	0.73%	-0.01%	142,618	2.48%	30
Totals:	12,501	100.00%	13,396	100.00%	13,011	100.00%		5,760,287	100.00%	
Population by Marital Status 15+										
Never Married	1,919	19.00%	2,820	24.97%	2,872	26.00%	1.03%	1,474,420	31.17%	80
Married	6,767	67.01%	6,826	60.45%	6,674	60.42%	-0.03%	2,503,903	52.93%	114
Divorced	647	6.41%	767	6.79%	757	6.85%	0.06%	467,009	9.87%	69
Separated	44	0.44%	108	0.96%	98	0.89%	-0.07%	48,392	1.02%	93
Widowed	721	7.14%	771	6.83%	645	5.84%	-0.99%	237,036	5.01%	136
Totals:	10,098	100.00%	11,292	100.00%	11,046	100.00%		4,730,760	100.00%	
Population by Marital Status Single Female 15+										
Divorced	364	19.44%	432	20.20%				259,013	23.03%	88
Never Married	873	46.63%	1,107	51.75%				679,053	60.38%	86
Widowed	635	33.92%	600	28.05%				186,610	16.59%	169
Totals:	1,872	100.00%	2,139	100.00%				1,124,676	100.00%	
Population by Marital Status Single Male 15+										
Divorced	283	20.00%	336	15.14%				207,996	19.74%	77
Never Married	1,046	73.92%	1,713	77.16%				795,367	75.48%	102
Widowed	86	6.08%	171	7.70%				50,426	4.79%	161
Totals:	1,415	100.00%	2,220	100.00%				1,053,789	100.00%	
Population by Group Quarters										
Institutionalized	84	87.50%	84	87.50%				55,610	42.08%	208
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	12	12.50%	12	12.50%				26,121	19.76%	63
Totals:	96	100.00%	96	100.00%				132,161	100.00%	

People by Education and School Enrollment

Population by Educational Attainment: 25+

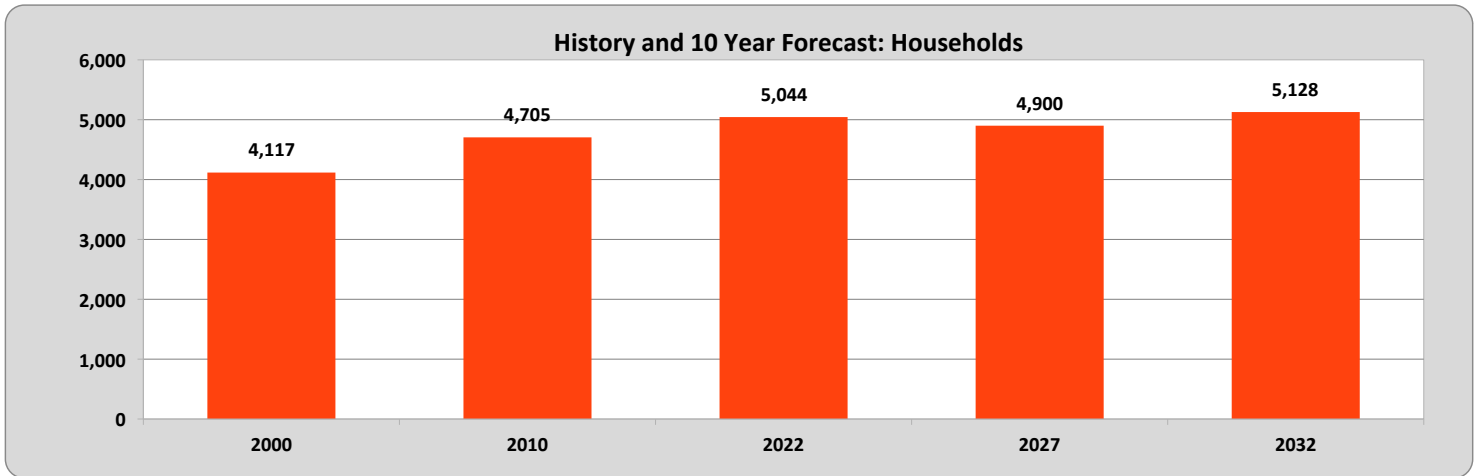


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Population by Educational Attainment: 25+									
Less than 9th grade	664	7.84%	476	5.05%	493	5.20%	0.15%	2.85%	177
Some High School, No diploma	443	5.23%	366	3.88%	374	3.95%	0.06%	3.95%	98
High School Graduate (or GED)	2,816	33.24%	2,884	30.59%	2,718	28.68%	-1.91%	24.73%	124
Some College, No degree	1,931	22.79%	2,161	22.92%	2,283	24.09%	1.17%	21.03%	109
Associate Degree	956	11.28%	1,234	13.09%	1,257	13.26%	0.18%	11.53%	114
Bachelor's Degree	1,146	13.53%	1,542	16.35%	1,518	16.02%	-0.34%	23.62%	69
Graduate or Professional School	516	6.09%	766	8.12%	834	8.80%	0.68%	12.29%	66
Totals:	8,472	100.00%	9,429	100.00%	9,477	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			661	24.97%					
Kindergarten/Elementary School			1,694	64.00%					
Nursery School/Preschool			292	11.03%					
Totals:			2,647	100.00%					

Households and Change

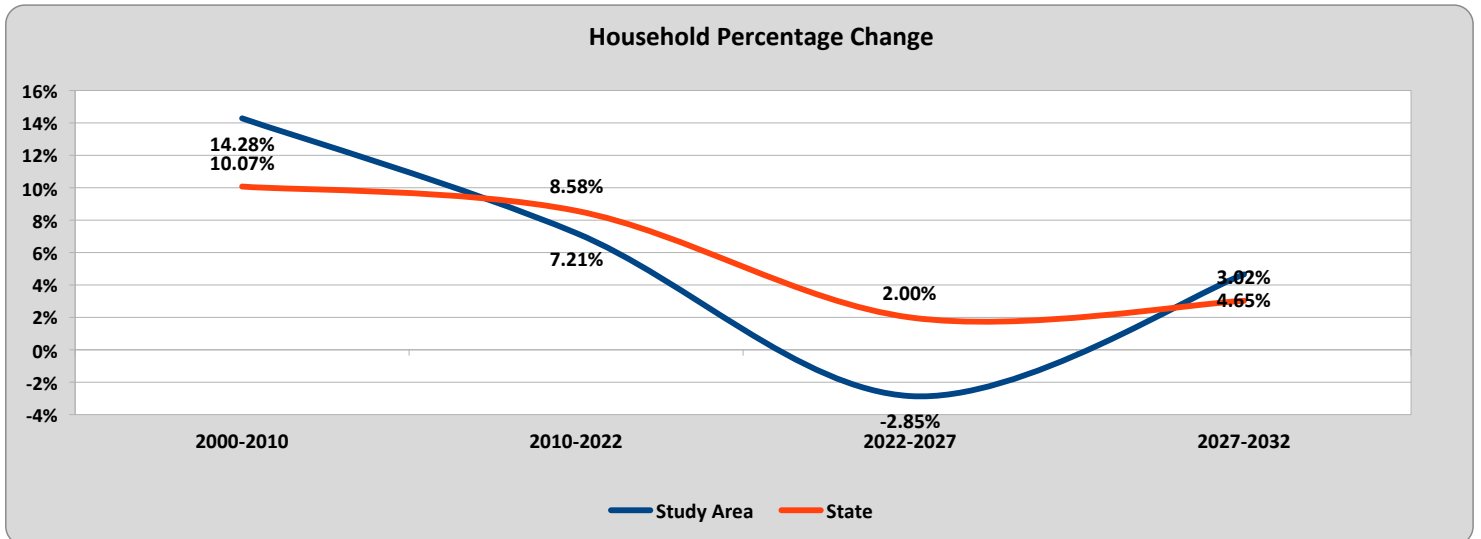
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

Household History with 5 and 10 Year Projected Change



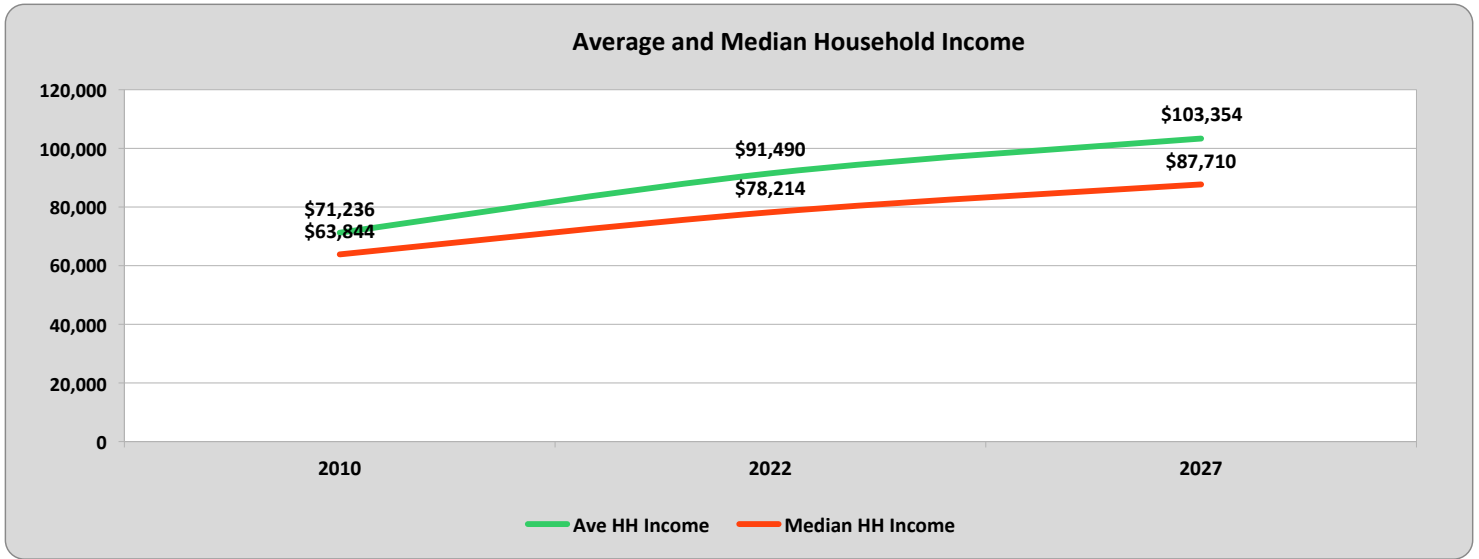
Household Trends	2000	2010	2022	2027	2032
Study Area Households	4,117	4,705	5,044	4,900	5,128
Households Change		588	339	-144	228
Percent Change		14.28%	7.21%	-2.85%	4.65%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	2.80	2.66	2.66	2.66	2.66
Population / Households Change		-0.14	0.00	0.00	0.00
Percent Change		-4.99%	-0.03%	-0.03%	0.02%

Projected Percentage Household Change: Comparison of Study Area to State



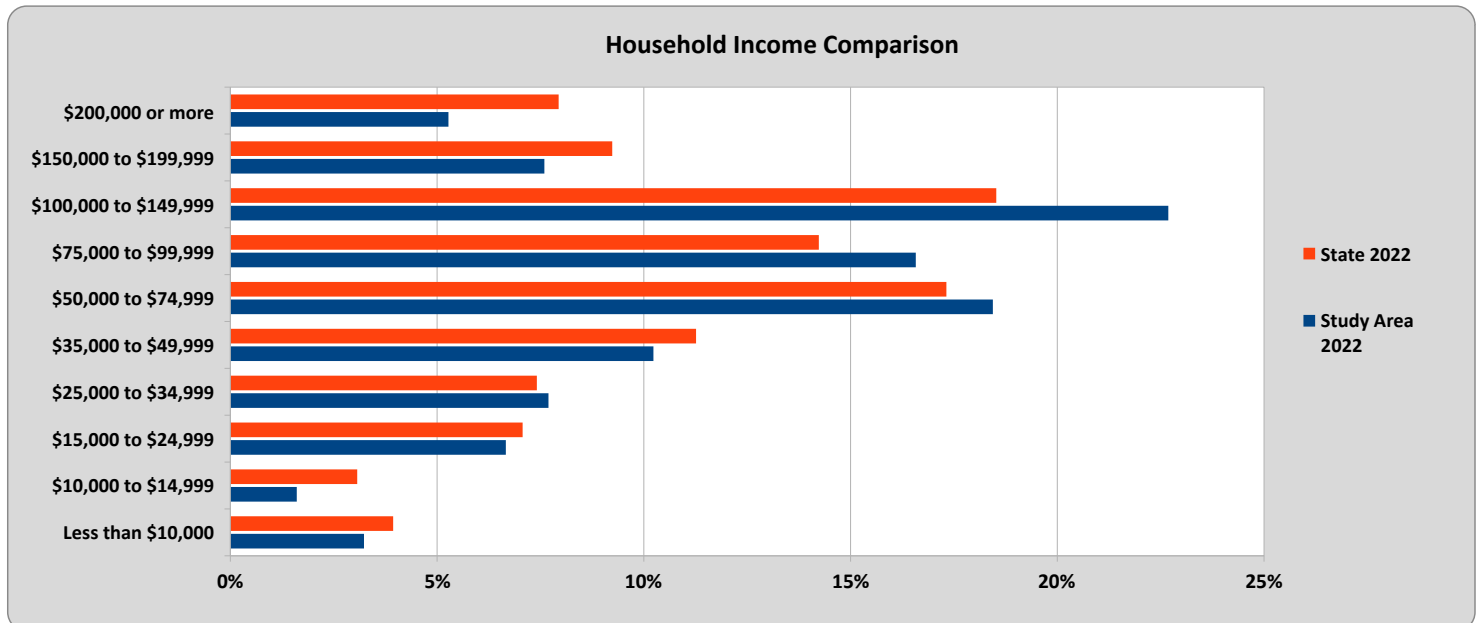
Households by Income

Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	71,236	91,490	103,354
Households Change		20,254	11,864
Percent Change		28.43%	12.97%
Study Area: Median HH Income	63,844	78,214	87,710
Per Capita Income	26,813	34,449	38,927
Per Capita Income Change		7,635	4,478
Percent Change		28.48%	13.00%
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	96	93	92

Current Year Estimated Household Income Comparison to State

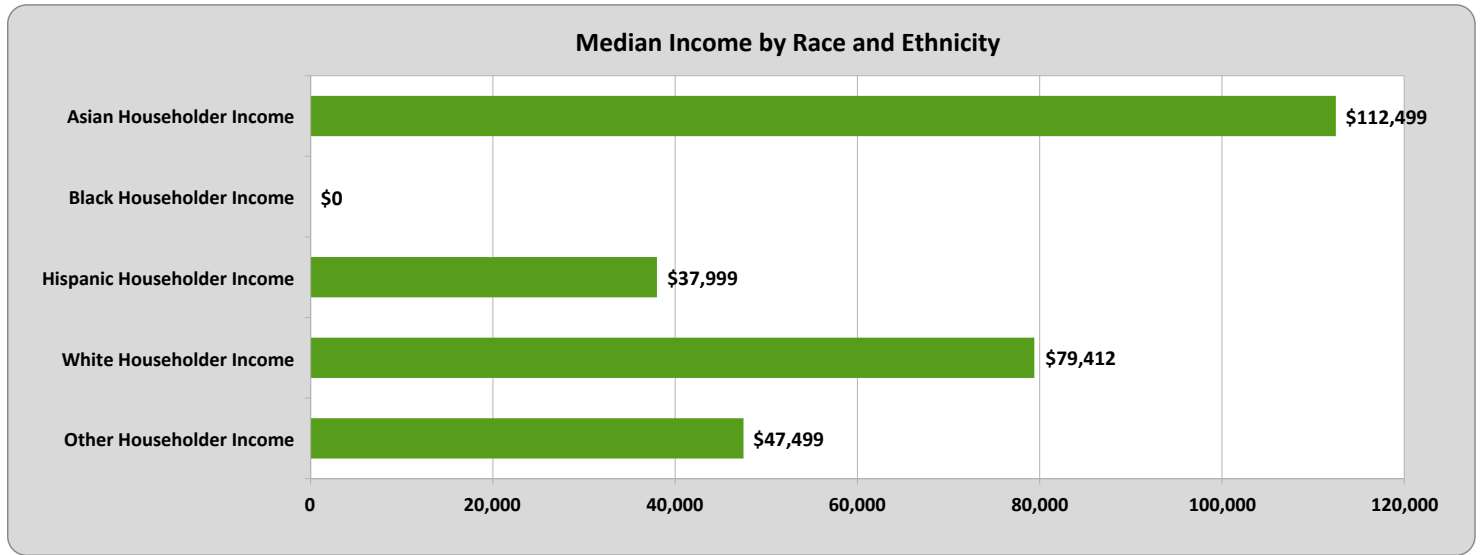


Households by Income

		Study Area						MN	Comp Index
		2010		2022		2027	5 Yr Chg	2022	CY
Household Income Forecast by Category									
Less than \$10,000	213	4.53%	163	3.23%	136	2.77%	-0.46%	3.94%	82
\$10,000 to \$14,999	251	5.34%	81	1.61%	105	2.14%	0.54%	3.07%	52
\$15,000 to \$24,999	336	7.14%	336	6.66%	219	4.47%	-2.19%	7.07%	94
\$25,000 to \$34,999	346	7.36%	388	7.69%	388	7.92%	0.22%	7.41%	104
\$35,000 to \$49,999	660	14.03%	516	10.23%	454	9.26%	-0.97%	11.26%	91
\$50,000 to \$74,999	985	20.94%	930	18.44%	696	14.20%	-4.24%	17.32%	106
\$75,000 to \$99,999	930	19.77%	836	16.58%	890	18.16%	1.58%	14.23%	116
\$100,000 to \$149,999	706	15.01%	1,144	22.68%	1,159	23.65%	0.96%	18.52%	122
\$150,000 to \$199,999	162	3.44%	383	7.59%	464	9.47%	1.87%	9.24%	82
\$200,000 or more	114	2.42%	266	5.27%	390	7.96%	2.68%	7.94%	66
Totals:	4,703	100.00%	5,043	100.00%	4,901	100.00%		100.00%	
Family Income Forecast by Category									
Less than \$10,000			80	2.08%	76	2.04%	-0.0004361	2.16%	96
\$10,000 to \$14,999			52	1.35%	46	1.23%	-0.12%	1.41%	96
\$15,000 to \$24,999			134	3.49%	125	3.35%	-0.13%	4.04%	86
\$25,000 to \$34,999			230	5.99%	254	6.82%	0.83%	5.47%	110
\$35,000 to \$49,999			362	9.43%	347	9.31%	-0.11%	9.36%	101
\$50,000 to \$74,999			676	17.60%	653	17.53%	-0.08%	16.54%	106
\$75,000 to \$99,999			677	17.63%	654	17.55%	-0.08%	15.62%	113
\$100,000 to \$149,999			1,032	26.88%	997	26.76%	-0.12%	22.73%	118
\$150,000 to \$199,999			365	9.51%	351	9.42%	-0.08%	12.04%	79
\$200,000 or more			232	6.04%	223	5.98%	-0.06%	10.62%	57
Totals:			3,840	100.00%	3,726	100.00%		100.00%	
Non-family Income Forecast by Category									
Less than \$10,000			44	3.65%	38	3.23%	-0.41%	5.04%	72
\$10,000 to \$14,999			24	1.99%	31	2.64%	0.65%	3.91%	51
\$15,000 to \$24,999			90	7.46%	63	5.36%	-2.10%	8.49%	88
\$25,000 to \$34,999			76	6.30%	68	5.79%	-0.51%	6.33%	100
\$35,000 to \$49,999			129	10.70%	113	9.62%	-1.08%	12.36%	87
\$50,000 to \$74,999			234	19.40%	173	14.72%	-4.68%	18.13%	107
\$75,000 to \$99,999			202	16.75%	224	19.06%	2.31%	14.07%	119
\$100,000 to \$149,999			262	21.72%	271	23.06%	1.34%	17.05%	127
\$150,000 to \$199,999			86	7.13%	105	8.94%	1.81%	7.92%	90
\$200,000 or more			59	4.89%	89	7.57%	2.68%	6.71%	73
Totals:			1,206	100.00%	1,175	100.00%		100.00%	
		Study Area						MN	Comp Index
				2022		2027	5 Yr Chg	2022	CY
Household Income									
Median			78,214		87,710		9496	74,901	104
Family Median			89,253		88,837		-416	92,608	96

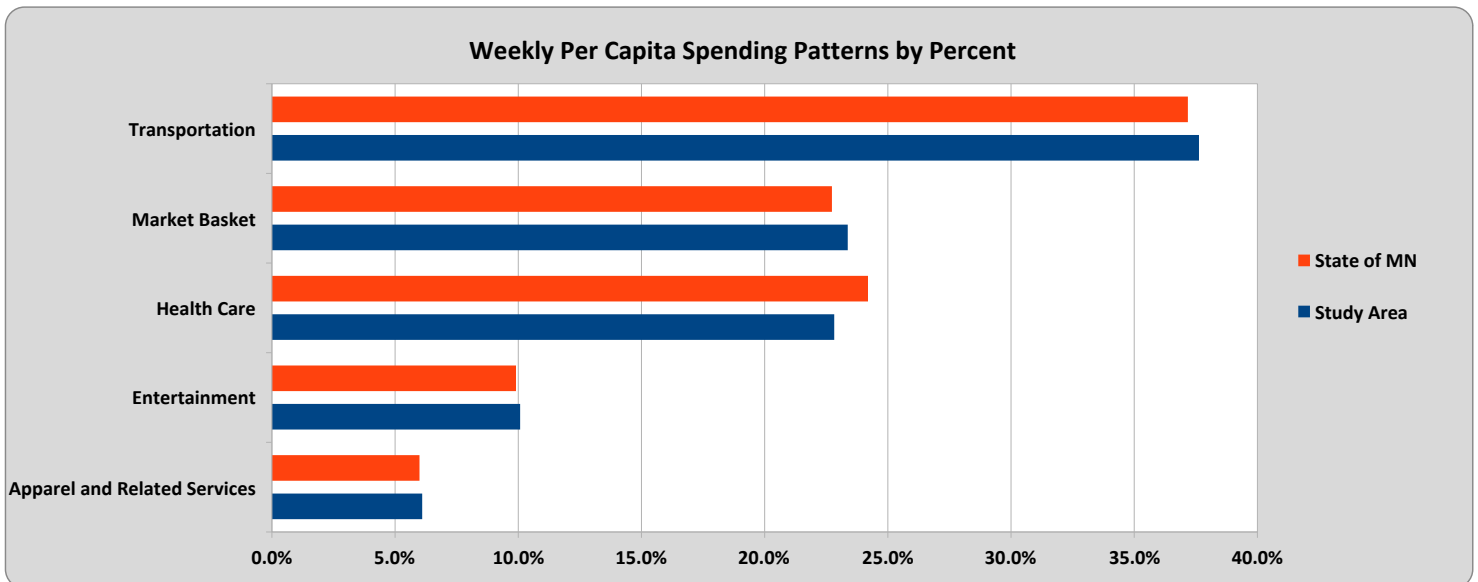
Households by Income

Median Income by Race and Ethnicity: 2022



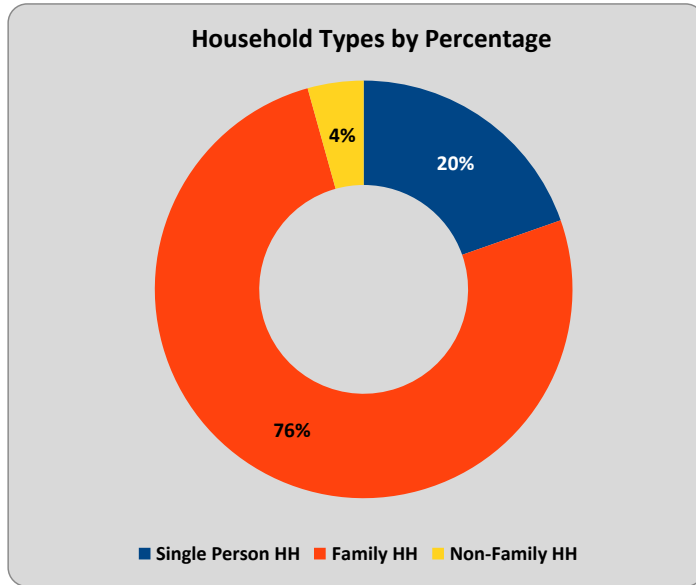
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	112,499	82,659	136
Black Householder Income	0	43,777	0
Hispanic Householder Income	37,999	56,550	67
White Householder Income	79,412	78,973	101
Other Householder Income	47,499	55,165	86

Spending Patterns: Weekly Per Capita Consumer Expenditures

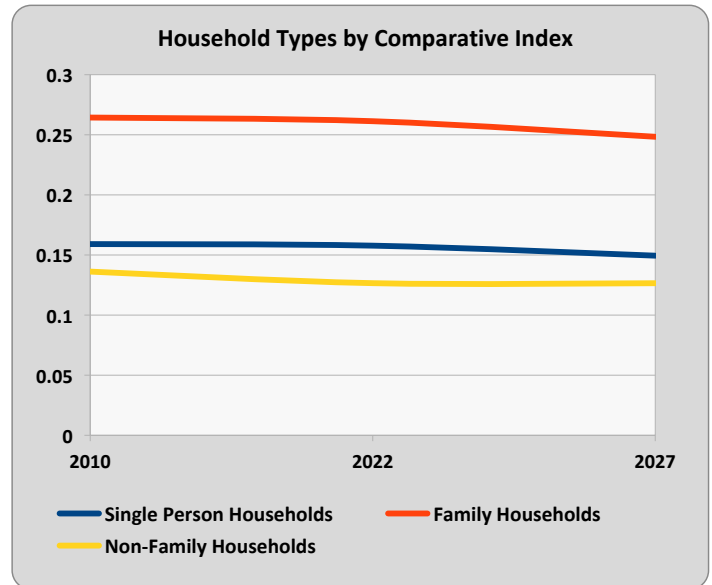


Households by Structure

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	929	994	962	584,008	630,031	643,737
Change		65	-32		46,023	13,706
Percent Change		7.00%	-3.22%		7.88%	2.18%
Family Households	3,566	3,840	3,726	1,349,015	1,469,555	1,500,297
Change		274	-114		120,540	30,742
Percent Change		7.68%	-2.97%		8.94%	2.09%
Non-Family Households	210	211	212	154,204	166,717	167,560
Change		1	1		12,513	843
Percent Change		0.48%	0.47%		8.11%	0.51%

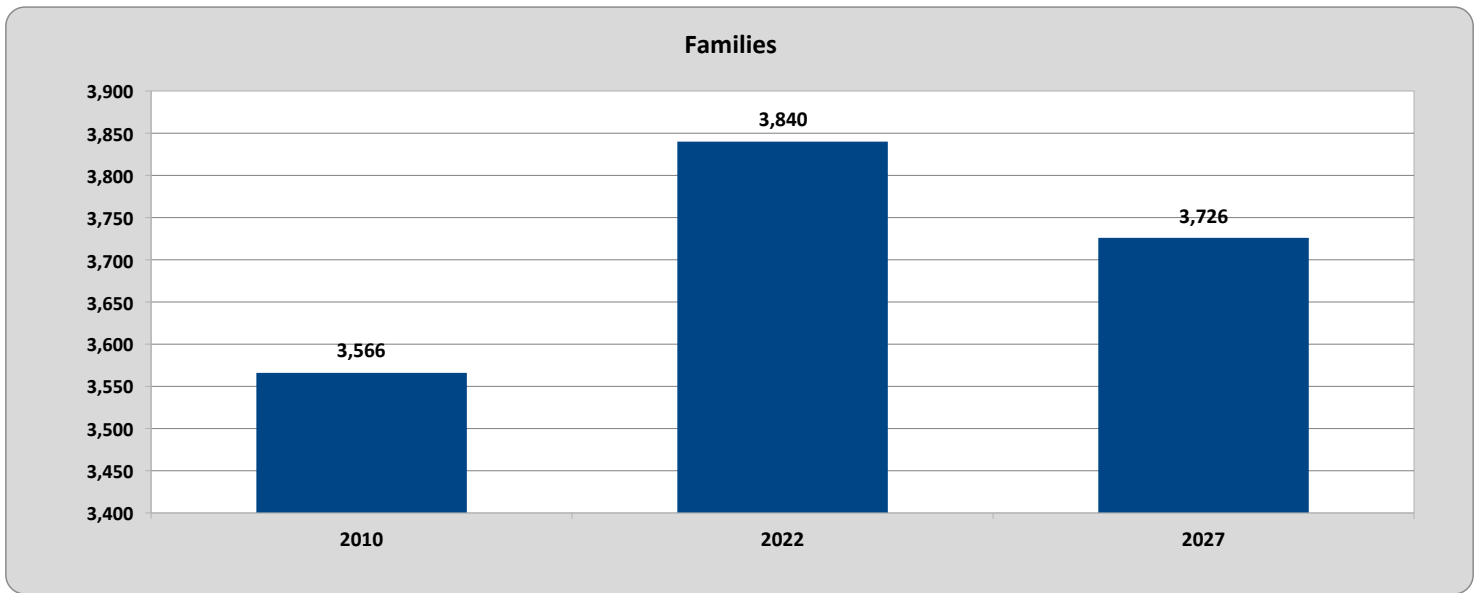
Households by Structure

		Study Area						MN	Comp Index
		2010		2022		2027		5 Yr Chg	2022
Households by Size									
1-person household	929	19.75%	994	19.71%	962	19.63%	-0.08%	27.80%	71
2-person household	1,816	38.61%	1,952	38.71%	1,885	38.46%	-0.25%	34.63%	112
3-person household	733	15.58%	784	15.55%	765	15.61%	0.06%	14.79%	105
4-person household	744	15.82%	800	15.86%	781	15.94%	0.07%	13.31%	119
5-person household	314	6.68%	335	6.64%	328	6.69%	0.05%	5.95%	112
6-person household	122	2.59%	132	2.62%	132	2.69%	0.08%	2.13%	123
7-or-more person household	46	0.98%	49	0.97%	48	0.98%	0.01%	1.39%	70
Totals:	4,704	100.00%	5,046	100.06%	4,901	100.00%		100.00%	
Non-Family Households by Size									
1-person household	929	81.56%	994	82.49%				79.08%	104
2-person household	164	14.40%	26	2.16%				4.36%	50
3-person household	22	1.93%	161	13.36%				14.13%	95
4-person household	18	1.58%	7	0.58%				0.87%	67
5-person household	4	0.35%	5	0.41%				0.58%	72
6-person household	1	0.09%	6	0.50%				0.50%	99
7-or-more person household	1	0.09%	6	0.50%				0.49%	102
Totals:	1,139	100.00%	1,205	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	293	8.22%	402	10.47%				13.93%	75
Male Householder	173	4.85%	226	5.89%				6.79%	87
Married Couple	3,100	86.93%	3,212	83.65%				79.28%	106
Totals:	3,566	100.00%	3,840	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	67	5.88%	9	0.75%				2.71%	28
Male Not living alone	143	12.55%	202	16.76%				18.21%	92
Female Living alone	495	43.46%	988	81.99%				78.54%	104
Male Living alone	434	38.10%	6	0.50%				0.53%	93
Totals:	1,139	100.00%	1,205	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			54	1.27%				2.12%	60
1 vehicle available			758	17.81%				23.38%	76
2 vehicles available			1,915	45.01%				45.66%	99
3 vehicles available			1,087	25.55%				19.82%	129
4 vehicles available			298	7.00%				6.24%	112
5+ vehicles available			143	3.36%				2.77%	121
Totals:			4,255	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			102	12.91%				19.05%	68
1 vehicle available			383	48.48%				45.90%	106
2 vehicles available			259	32.78%				25.92%	127
3 vehicles available			18	2.28%				5.92%	38
4 vehicles available			11	1.39%				1.98%	70
5+ vehicles available			17	2.15%				1.22%	176
Totals:			790	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

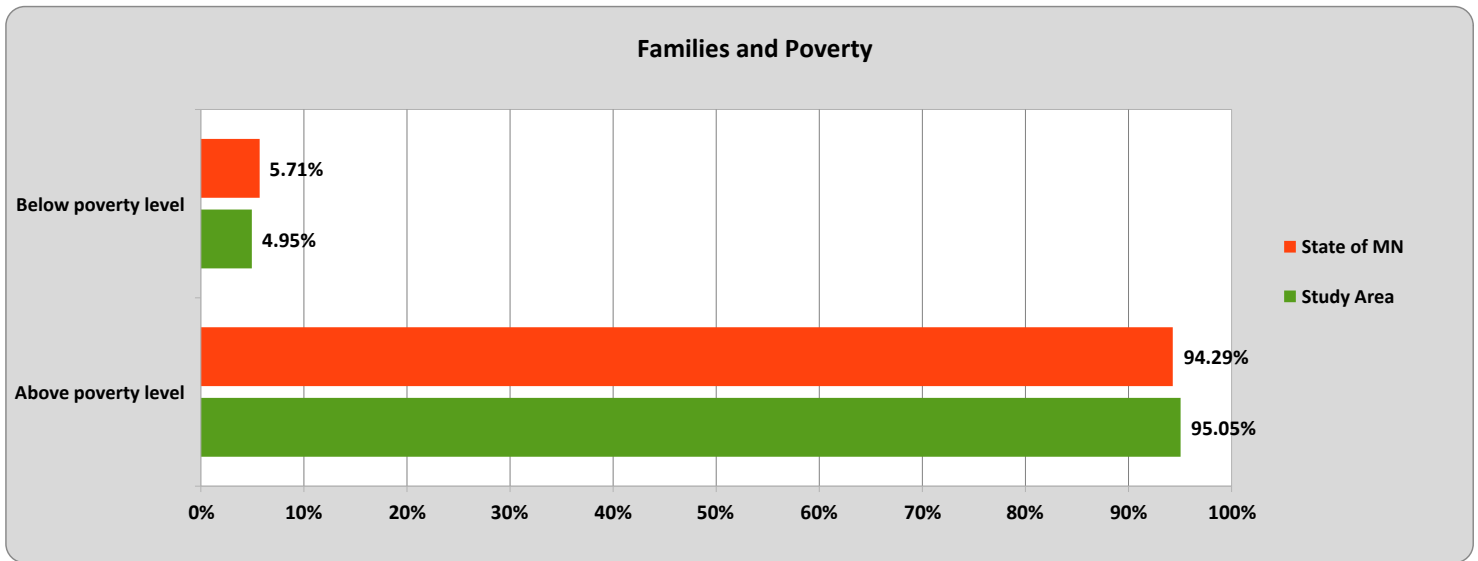


	2010	2022	2027
Study Area Family Households	3,566	3,840	3,726
Family Households Change		274	-114
Percent Change		7.68%	-2.97%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

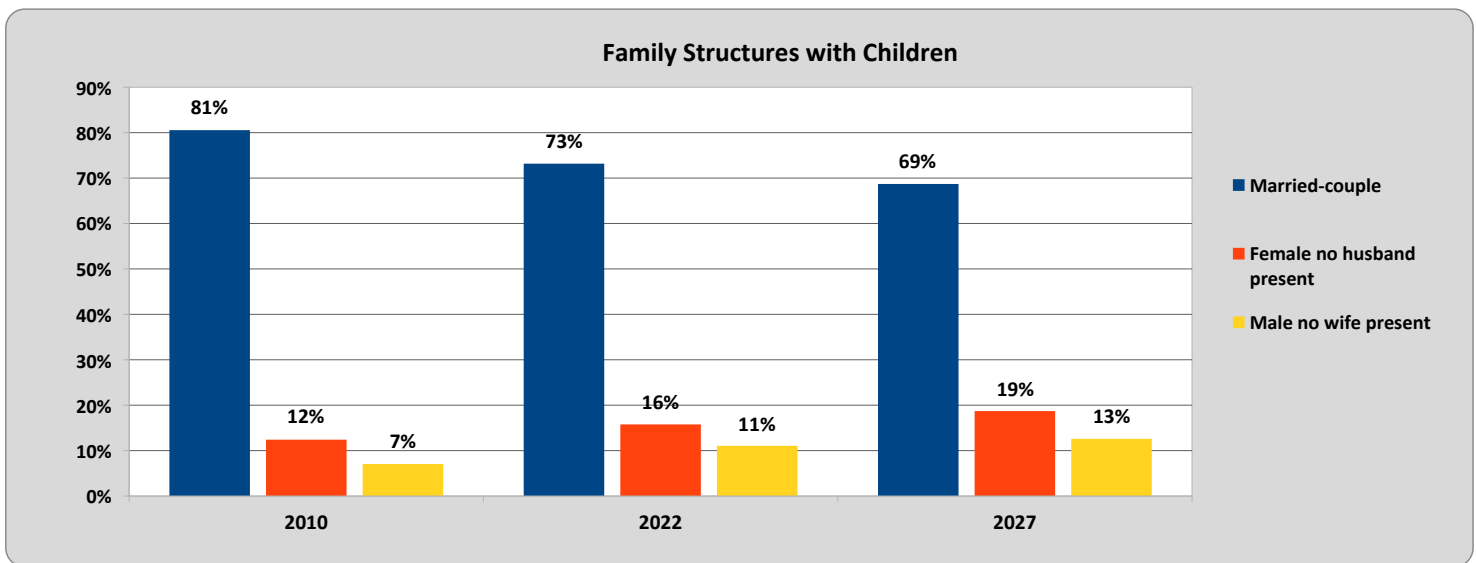
	Study Area				MN		Comp Index	
	2010	2022	2027	5 Yr Chg	2022		CY	
Family Households by Size								
2-person household	1,652	46.33%	1,959	51.03%	1,999	53.64%	2.61%	46.35% 110
3-person household	711	19.94%	680	17.71%	629	16.88%	-0.84%	20.65% 86
4-person household	727	20.39%	762	19.85%	681	18.27%	-1.58%	19.29% 103
5-person household	310	8.69%	334	8.70%	318	8.53%	-0.17%	8.76% 99
6-person household	121	3.39%	75	1.95%	72	1.93%	-0.02%	3.11% 63
7-or-more person household	45	1.26%	29	0.76%	28	0.75%	-0.00%	1.84% 41
Totals:	3,566	100.00%	3,839	100.00%	3,727	100.00%		100.00%

Family Households

Families in Poverty Compared to State



Families with Children by Type

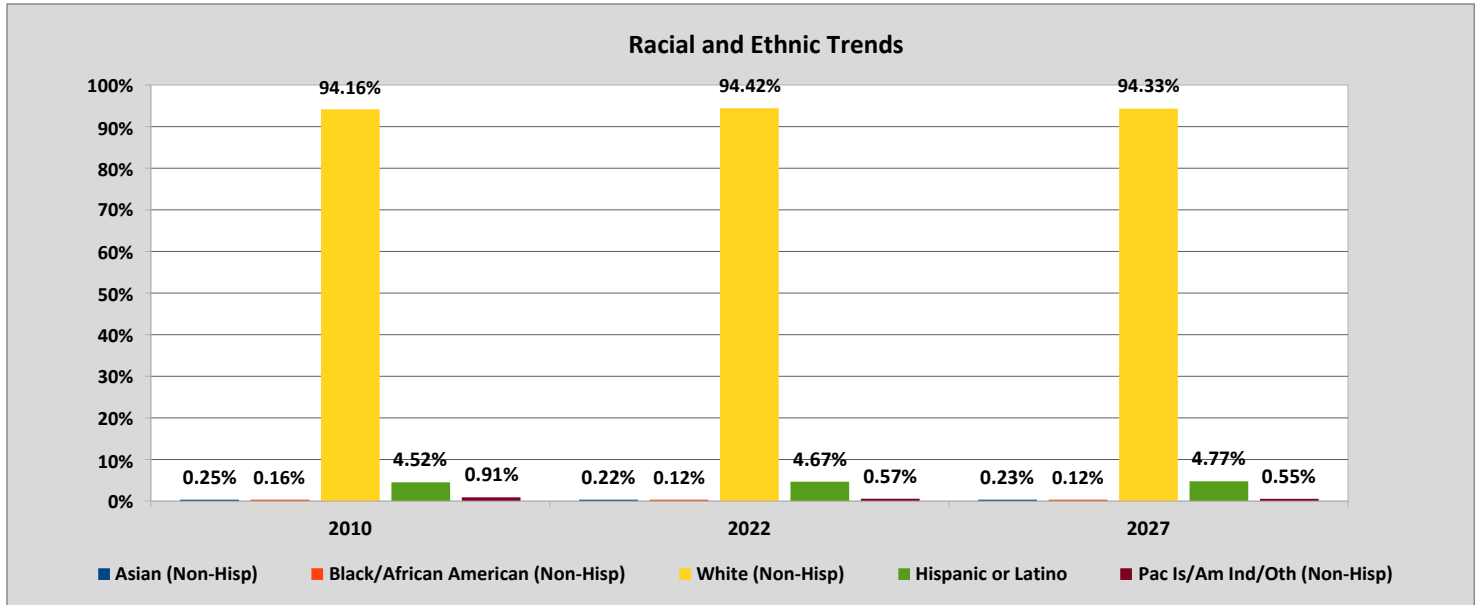


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027	5 Yr Chg			
Families with Children by Type									
Married-couple	1,292	80.55%	1,072	73.17%	933	68.70%	-4.47%	72.11%	101
Female no husband present	199	12.41%	231	15.77%	254	18.70%	2.94%	19.29%	82
Male no wife present	113	7.04%	162	11.06%	171	12.59%	1.53%	8.60%	129
Totals:	1,604	100.00%	1,465	100.00%	1,358	100.00%		100.00%	
Families with No Children by Type									
Married-couple	1,808	92.15%	2,140	90.14%	2,129	89.91%	-0.24%	84.93%	106
Female no husband present	94	4.79%	171	7.20%	176	7.43%	0.23%	9.71%	74
Male no wife present	60	3.06%	63	2.65%	63	2.66%	0.01%	5.36%	50
Totals:	1,962	100.00%	2,374	100.00%	2,368	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.

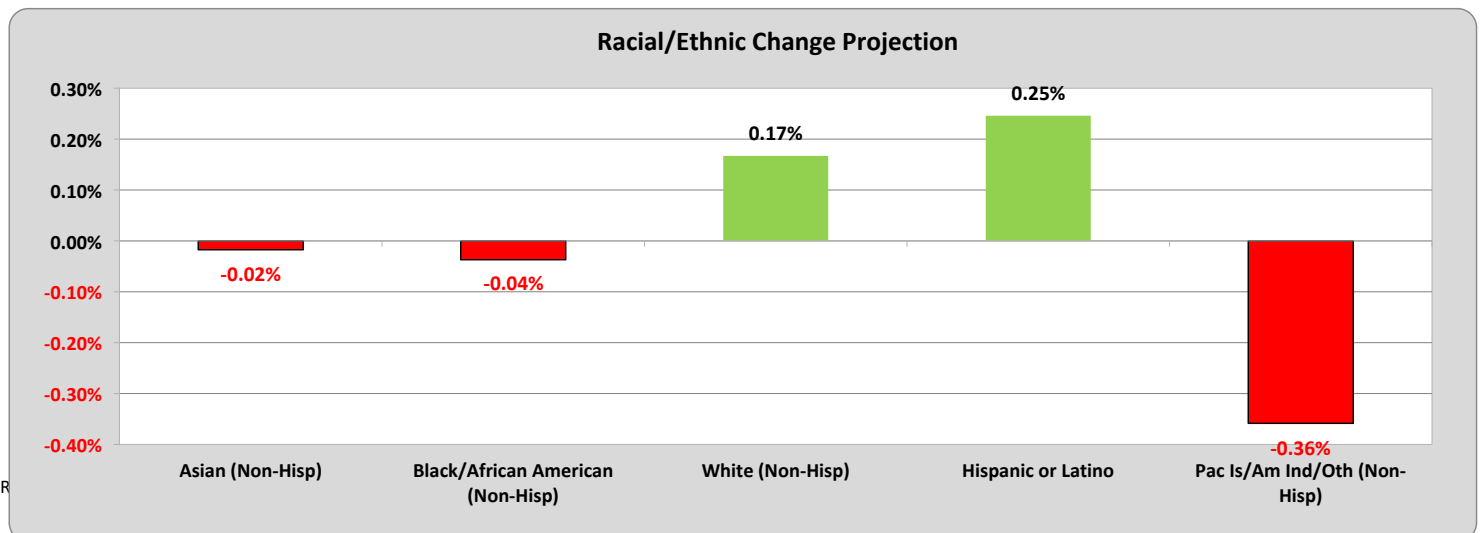
Racial Ethnic Trend Projections



	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Racial/Ethnic Trends									
Asian (Non-Hisp)	31	0.25%	29	0.22%	30	0.23%	0.01%	4.39%	5
Black/African American (Non-Hisp)	20	0.16%	16	0.12%	16	0.12%	0.00%	5.56%	2
White (Non-Hisp)	11,771	94.16%	12,649	94.42%	12,272	94.33%	-0.10%	81.70%	116
Hispanic or Latino	565	4.52%	625	4.67%	620	4.77%	0.10%	4.96%	94
Pac Is/Am Ind/Oth (Non-Hisp)	114	0.91%	77	0.57%	72	0.55%	-0.02%	3.38%	17
Totals:	12,501	100.00%	13,396	100.00%	13,010	100.00%		100.00%	

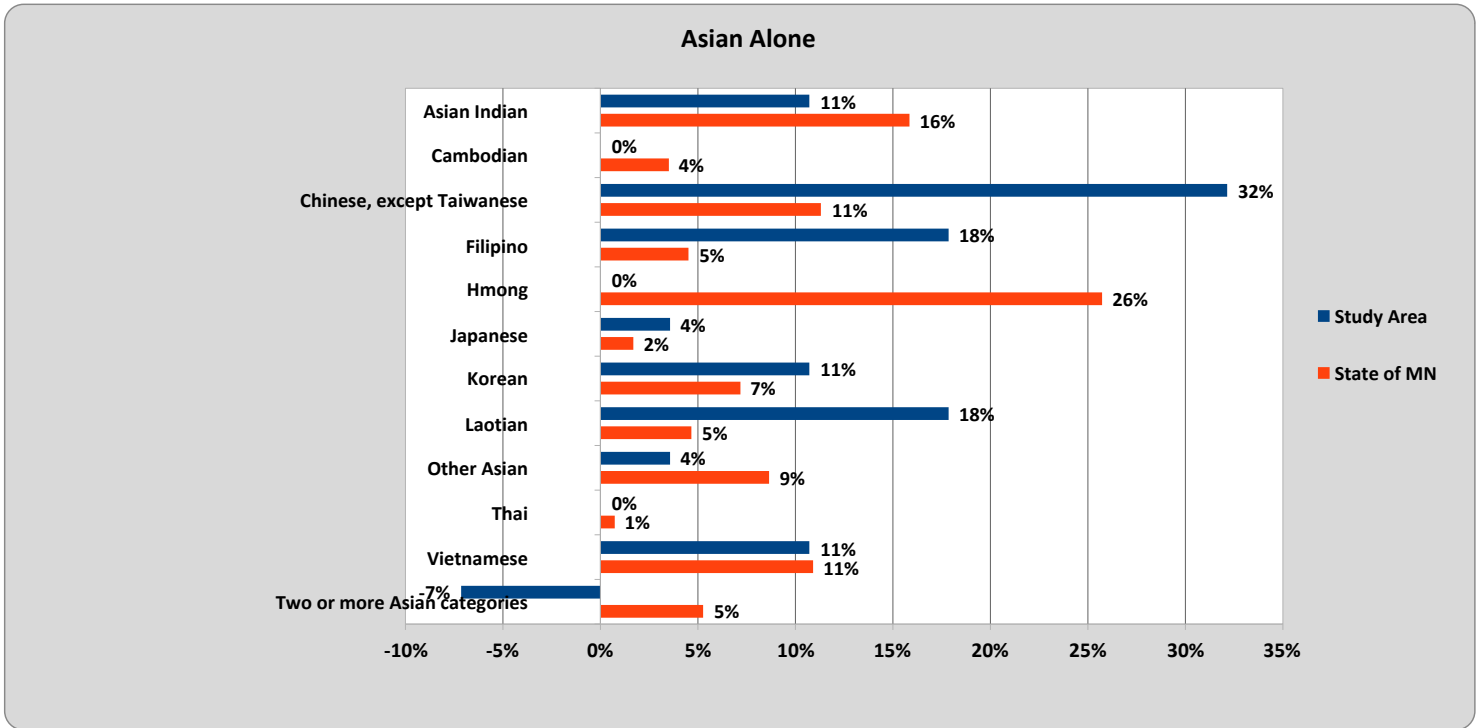
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

Racial/Ethnic Change Projection from Census 2010 to 2027



Diversity: Race and Ethnicity

Estimated Current Year Asian Alone Population

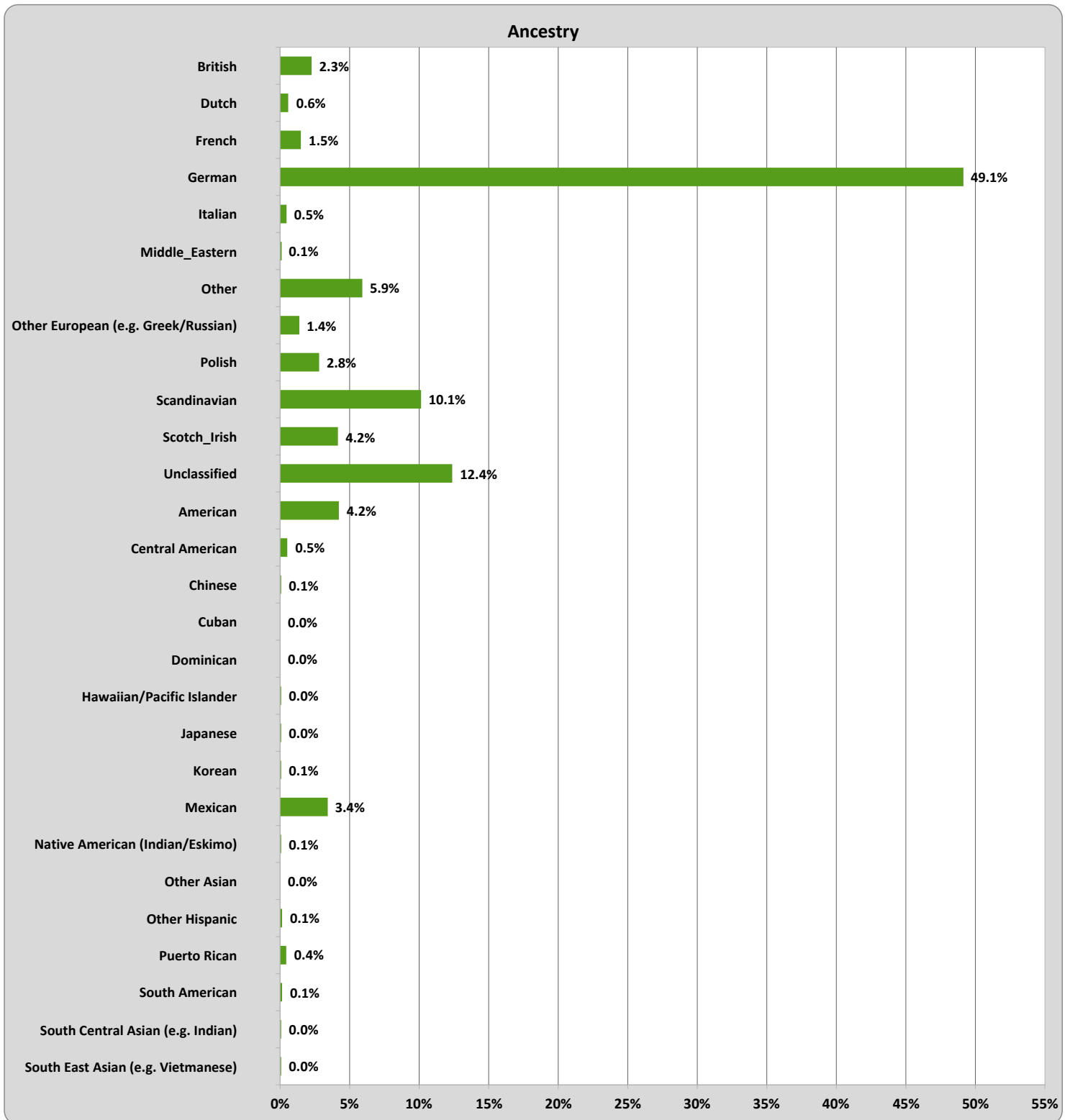


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	3	10.71%	40,057	15.85%	68
Cambodian	0	0.00%	8,872	3.51%	0
Chinese, except Taiwanese	9	32.14%	28,574	11.31%	284
Filipino	5	17.86%	11,412	4.52%	395
Hmong	0	0.00%	65,020	25.73%	0
Japanese	1	3.57%	4,265	1.69%	212
Korean	3	10.71%	18,147	7.18%	149
Laotian	5	17.86%	11,788	4.66%	383
Other Asian	1	3.57%	21,860	8.65%	41
Thai	0	0.00%	1,857	0.73%	0
Vietnamese	3	10.71%	27,565	10.91%	98
Two or more Asian categories	-2	-7.14%	13,310	5.27%	-136
Totals:	28	100.00%	252,727	100.00%	

Population: Hispanic or Latino by Origin	Study Area		State of MN		Comp Index CY
	2010	2022	2010	2022	
Cuban	2	0.35%	3,661	1.46%	22
Mexican	414	73.02%	176,007	70.33%	104
Other Hispanic or Latino	140	24.69%	59,783	23.89%	102
Puerto Rican	11	1.94%	10,807	4.32%	56
Totals:	567	100.00%	250,258	100.00%	

Diversity: Ancestry

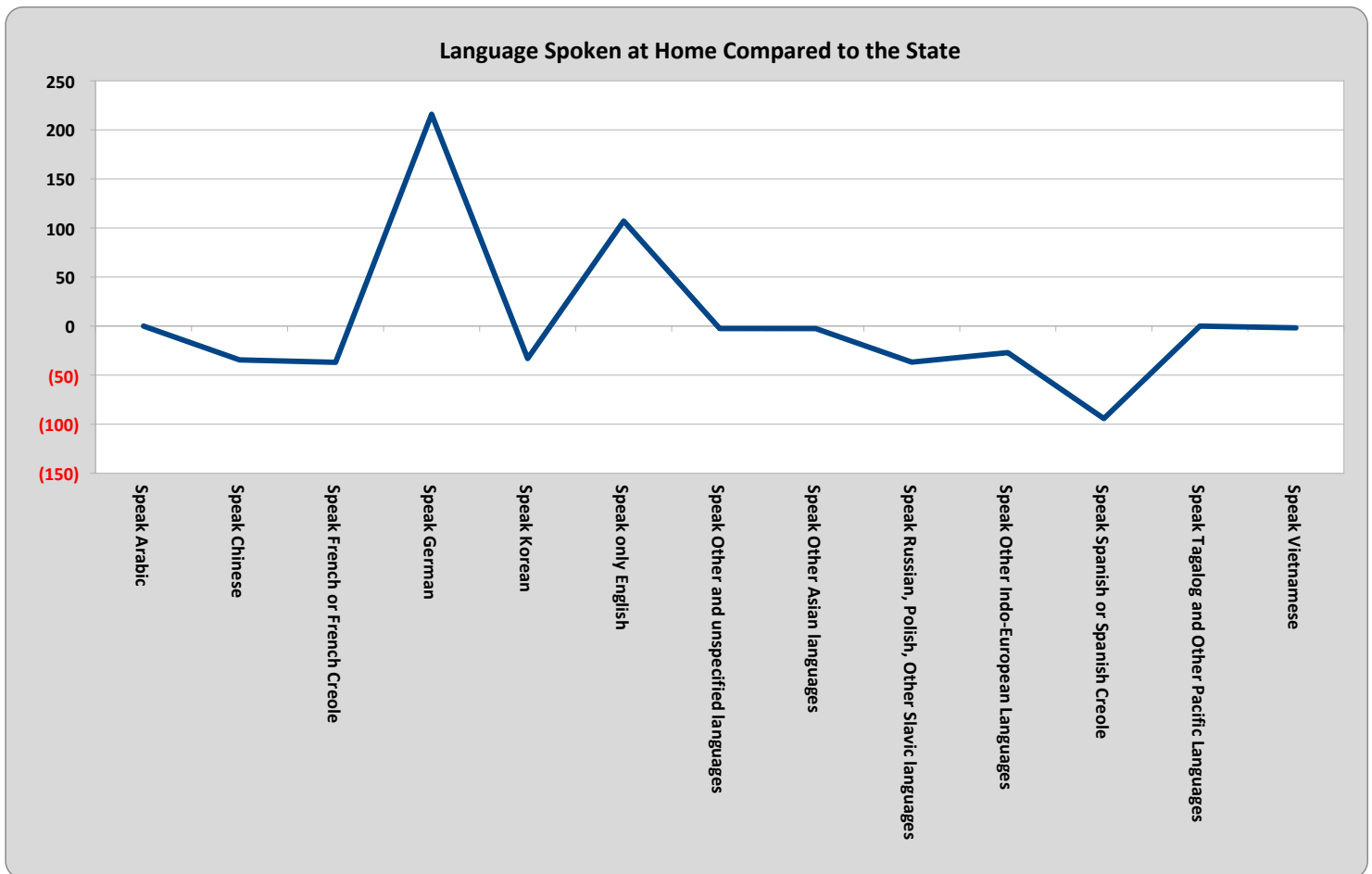
Population by Ancestry: 2022



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	20	0.16%	24,720	0.46%	34
Speak French or French Creole	15	0.12%	17,297	0.32%	37
Speak German	117	0.92%	23,077	0.43%	216
Speak Korean	4	0.03%	5,151	0.09%	33
Speak only English	12,052	94.62%	4,791,548	88.32%	107
Speak Other and unspecified languages	7	0.05%	119,429	2.20%	2
Speak Other Asian languages	7	0.05%	118,736	2.19%	3
Speak Russian, Polish, Other Slavic languages	23	0.18%	26,666	0.49%	37
Speak Other Indo-European Languages	26	0.20%	40,950	0.75%	27
Speak Spanish or Spanish Creole	465	3.65%	210,179	3.87%	94
Speak Tagalog and Other Pacific Languages	0	0.00%	7,883	0.15%	0
Speak Vietnamese	1	0.01%	23,927	0.44%	2
Totals:	12,737	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

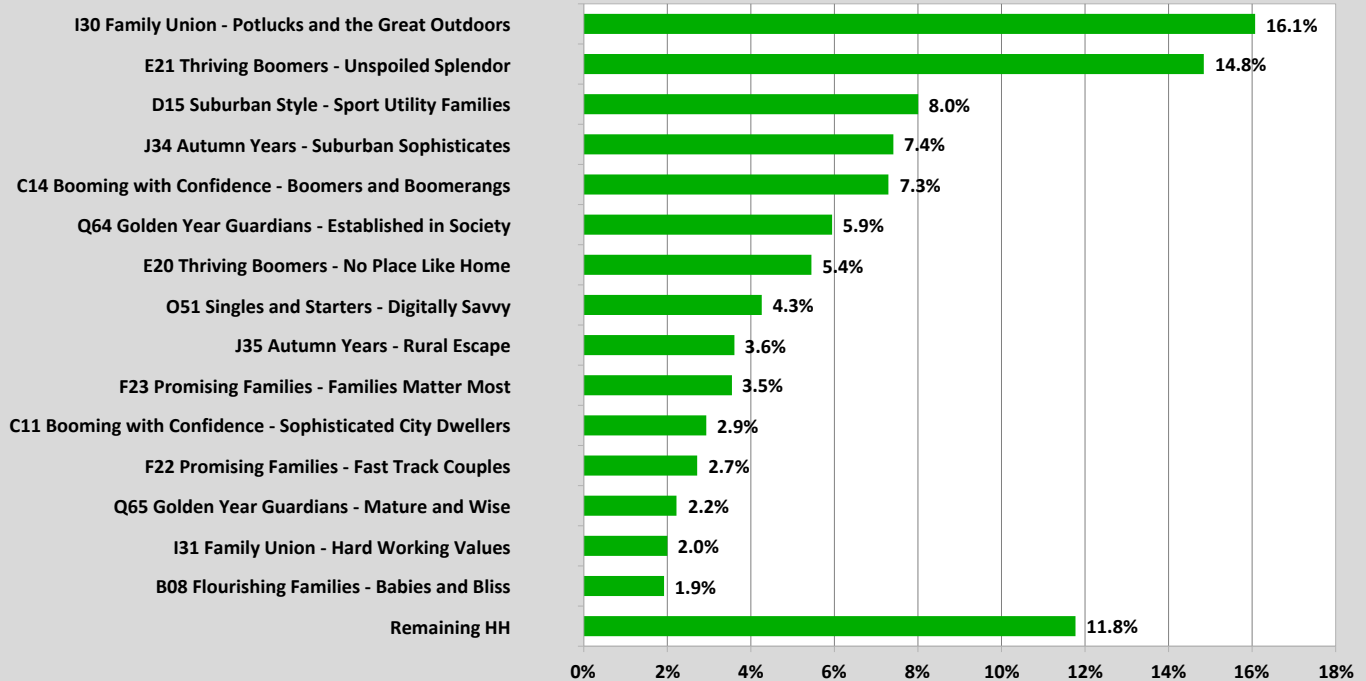


This chart graphically illustrates the comparative index score. Its purpose is to show how languages spoken at home in this study area compare to the state. It will provide an insight into the kind of ethnic diversity within the study area.

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	811	16.1%	90,793	4.0%	399
E21 Thriving Boomers - Unspoiled Splendor	749	14.8%	94,560	4.2%	354
D15 Suburban Style - Sport Utility Families	404	8.0%	42,591	1.9%	423
J34 Autumn Years - Suburban Sophisticates	374	7.4%	104,532	4.6%	160
C14 Booming with Confidence - Boomers and Boomerangs	368	7.3%	74,634	3.3%	220
Q64 Golden Year Guardians - Established in Society	300	5.9%	77,301	3.4%	173
E20 Thriving Boomers - No Place Like Home	275	5.4%	91,661	4.1%	134
O51 Singles and Starters - Digitally Savvy	215	4.3%	83,320	3.7%	115
J35 Autumn Years - Rural Escape	182	3.6%	81,577	3.6%	100
F23 Promising Families - Families Matter Most	179	3.5%	26,829	1.2%	298
C11 Booming with Confidence - Sophisticated City Dwellers	148	2.9%	95,893	4.3%	69
F22 Promising Families - Fast Track Couples	137	2.7%	81,077	3.6%	75
Q65 Golden Year Guardians - Mature and Wise	112	2.2%	68,036	3.0%	73
I31 Family Union - Hard Working Values	101	2.0%	31,755	1.4%	142
B08 Flourishing Families - Babies and Bliss	97	1.9%	37,909	1.7%	114
Remaining HH	594	11.8%	1,170,181	51.9%	23
Totals:	5,046	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](#)

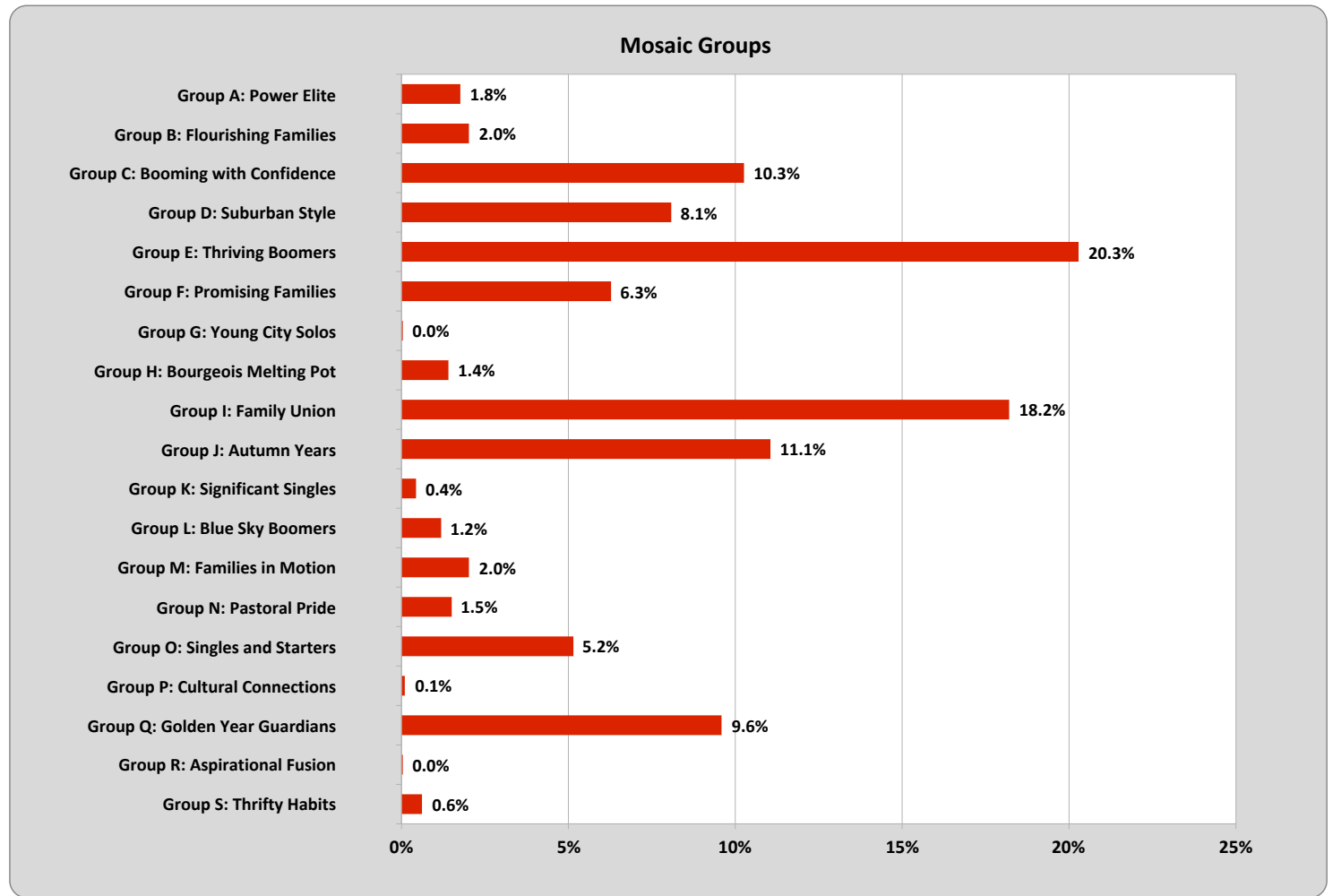
[Understanding Mosaic Portraits for Mission Planning - Video](#)

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

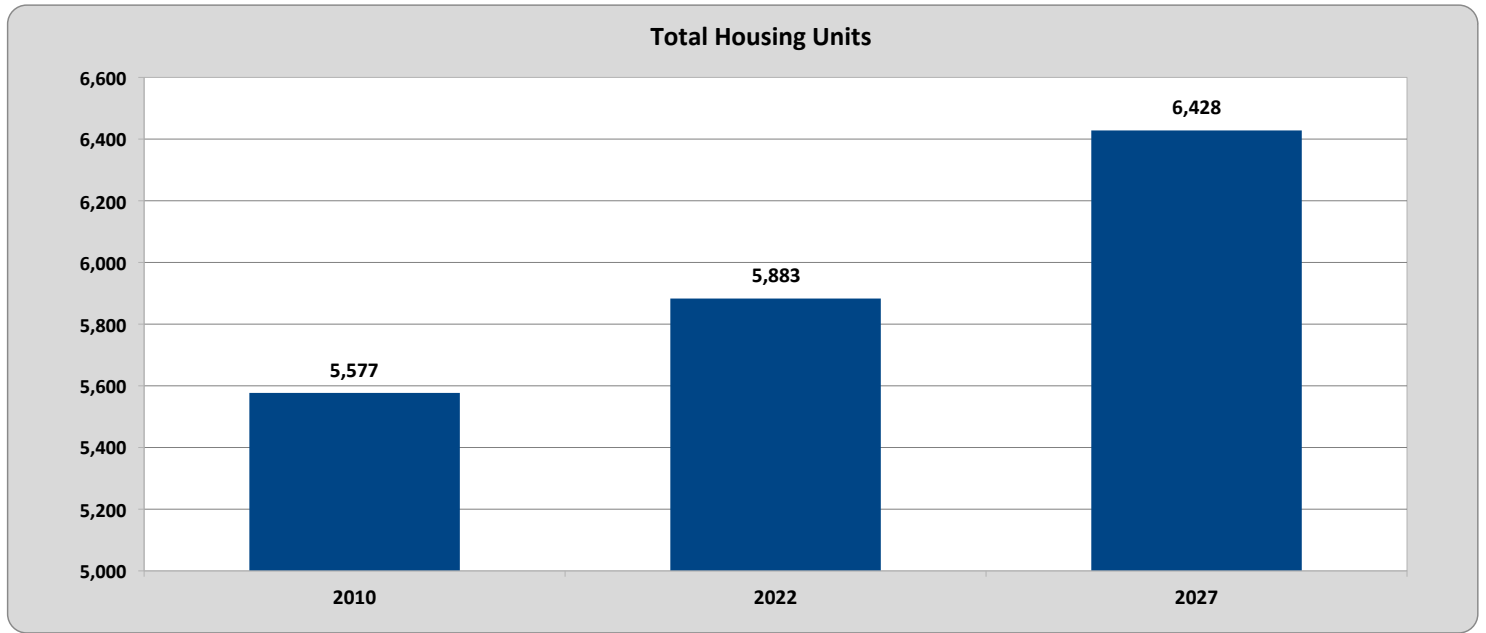


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	89	1.8%	147,544	6.5%	27
Group B: Flourishing Families	102	2.0%	144,813	6.4%	31
Group C: Booming with Confidence	518	10.3%	234,780	10.4%	98
Group D: Suburban Style	408	8.1%	100,230	4.4%	182
Group E: Thriving Boomers	1,024	20.3%	217,412	9.7%	210
Group F: Promising Families	317	6.3%	107,906	4.8%	131
Group G: Young City Solos	1	0.0%	63,652	2.8%	1
Group H: Bourgeois Melting Pot	71	1.4%	51,957	2.3%	61
Group I: Family Union	919	18.2%	131,460	5.8%	312
Group J: Autumn Years	558	11.1%	234,661	10.4%	106
Group K: Significant Singles	22	0.4%	64,316	2.9%	15
Group L: Blue Sky Boomers	60	1.2%	106,229	4.7%	25
Group M: Families in Motion	102	2.0%	60,224	2.7%	76
Group N: Pastoral Pride	76	1.5%	61,174	2.7%	55
Group O: Singles and Starters	260	5.2%	250,392	11.1%	46
Group P: Cultural Connections	5	0.1%	28,769	1.3%	8
Group Q: Golden Year Guardians	484	9.6%	188,767	8.4%	114
Group R: Aspirational Fusion	1	0.0%	20,318	0.9%	2
Group S: Thrifty Habits	31	0.6%	38,044	1.7%	36
Totals:	5,048	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



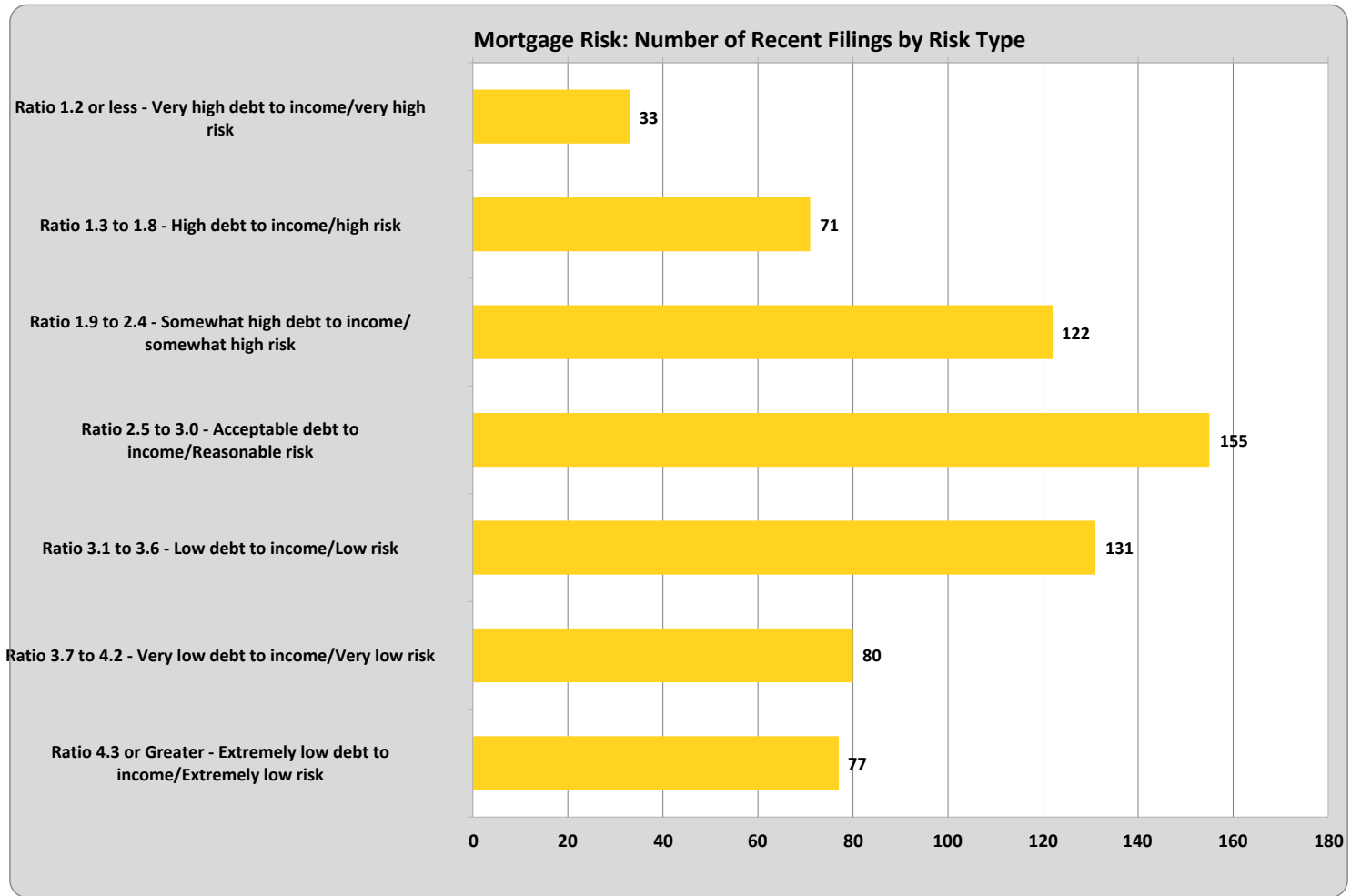
	2010	2022	2027
Housing Units	5,577	5,883	6,428
Family Households Change		306	545
Percent Change		5.49%	9.26%

Study Area								MN	Comp Index
2010		2022		2027	5 Yr Chg		2022	CY	
Housing by Occupancy									
Occupied	4,705	84.36%	5,044	85.74%	5,648	87.88%	2.14%	95	
Vacant	872	15.64%	839	14.26%	779	12.12%	-2.14%	144	
Totals:	5,577	100.00%	5,883	100.00%	6,427	100.00%	100.00%		
Housing by Type of Occupancy									
Owner Occupied	4,011	85.23%	4,253	84.32%	4,763	84.33%	0.01%	115	
Renter Occupied	695	14.77%	791	15.68%	885	15.67%	-0.01%	58	
Totals:	4,706	100.00%	5,044	100.00%	5,648	100.00%	100.00%		

Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	213	3.62%	199,367	7.94%	46
1 Unit Detached	5,221	88.75%	1,742,380	69.39%	128
2 Units	82	1.39%	69,397	2.76%	50
3 to 19 Units	104	1.77%	96,164	3.83%	46
20 to 49 Units	99	1.68%	133,601	5.32%	32
50 or More Units	46	0.78%	176,625	7.03%	11
Mobile Home or Trailer	118	2.01%	92,915	3.70%	54
Other	0	0.00%	470	0.02%	0
Totals:	5,883	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	41	0.97%	20,006	1.22%	79
\$20,000 to \$39,999	51	1.21%	19,729	1.21%	100
\$40,000 to \$59,999	6	0.14%	19,129	1.17%	12
\$60,000 to \$79,999	1	0.02%	22,141	1.35%	2
\$80,000 to \$99,999	13	0.31%	29,145	1.78%	17
\$100,000 to \$149,999	172	4.07%	98,944	6.04%	67
\$150,000 to \$199,999	483	11.43%	130,710	7.98%	143
\$200,000 to \$299,999	1,218	28.83%	346,665	21.18%	136
\$300,000 to \$399,999	826	19.55%	320,332	19.57%	100
\$400,000 to \$499,999	593	14.04%	231,267	14.13%	99
\$500,000 to \$749,999	580	13.73%	278,035	16.98%	81
\$750,000 to \$999,999	143	3.38%	64,847	3.96%	85
\$1,000,000 or more	98	2.32%	56,140	3.43%	68
Totals:	4,225	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	596	10.13%	414,127	16.46%	62
1940 to 1949	214	3.64%	114,049	4.53%	80
1950 to 1959	423	7.19%	264,125	10.50%	68
1960 to 1969	722	12.27%	239,580	9.53%	129
1970 to 1979	1,072	18.22%	379,093	15.07%	121
1980 to 1989	825	14.02%	324,483	12.90%	109
1990 to 1999	1,023	17.39%	346,034	13.76%	126
2000 to 2009	885	15.04%	381,955	15.19%	99
2010 or Later	124	2.11%	51,821	2.06%	102
Totals:	5,884	100.00%	2,515,267	100.00%	

Mortgage Risk Indicator

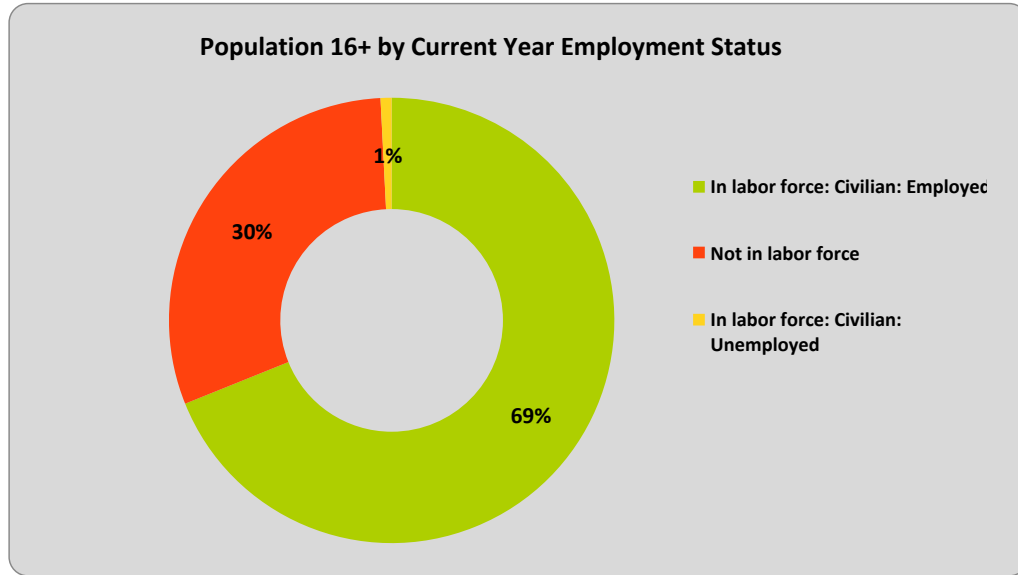


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

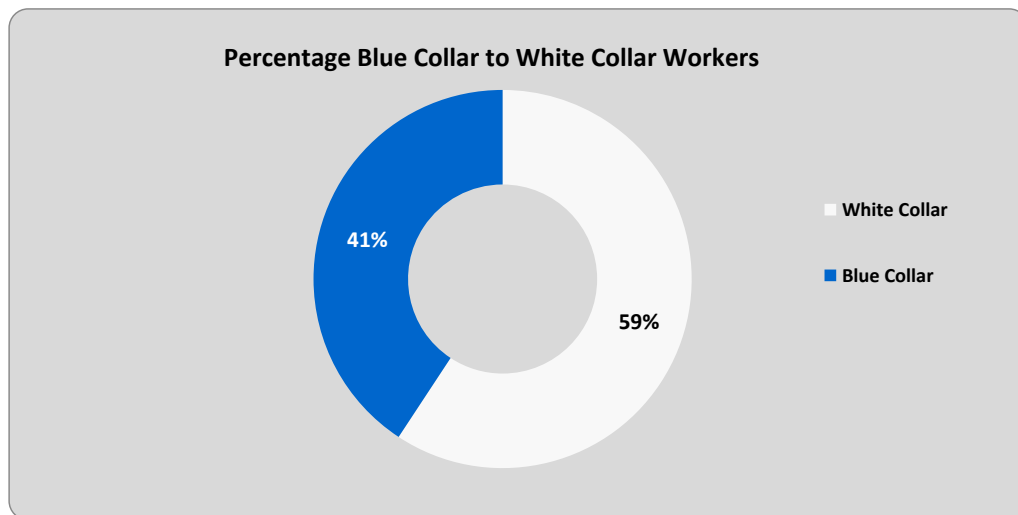
Work

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

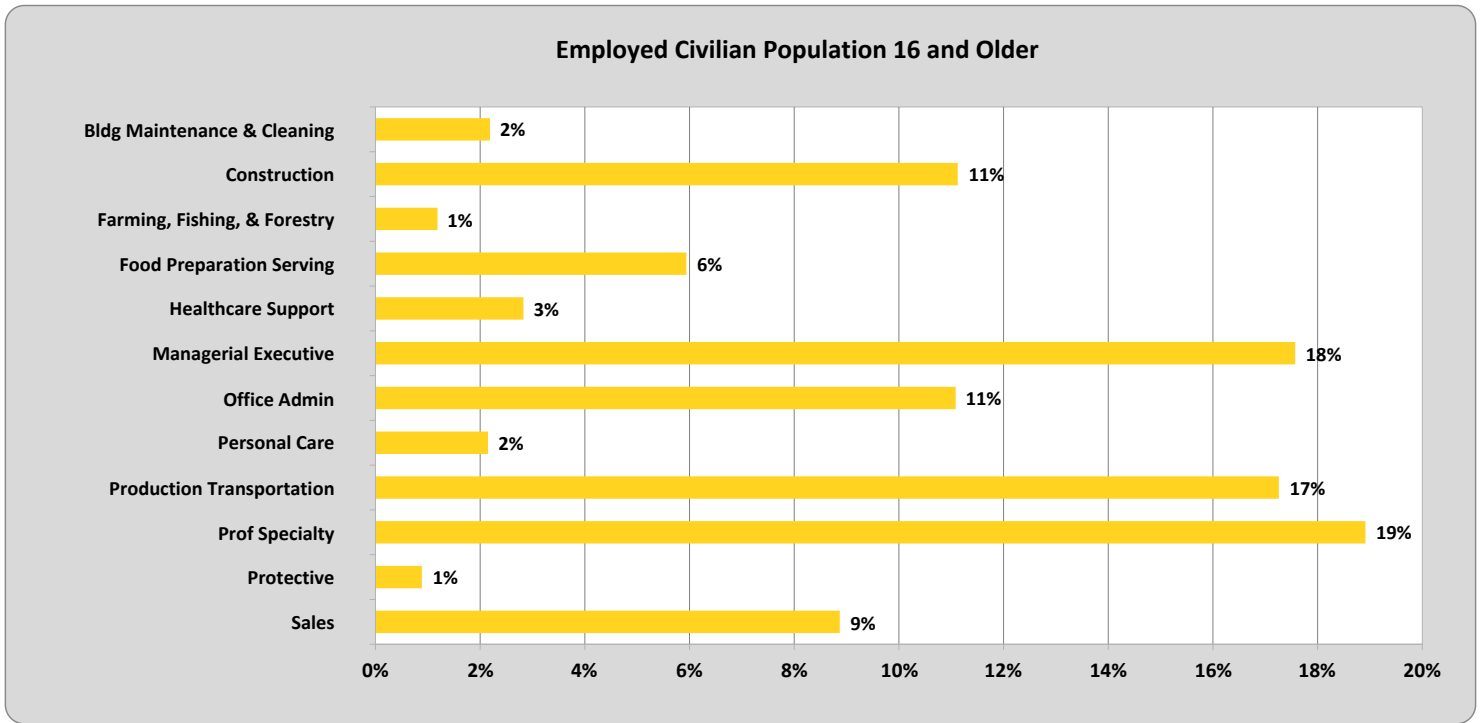
Employment Status of Population 16 and Older: 2022



	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	7,678	68.88%	3,163,650	67.77%	102
In labor force: In Armed Forces	3	0.03%	2,662	0.06%	47
Not in labor force	3,377	30.30%	1,416,810	30.35%	100
In labor force: Civilian: Unemployed	89	0.80%	85,198	1.83%	44
Blue and White Collar Workers 2022	11,147	100.00%	4,668,320	100.00%	
Employed Pop 16+ Blue/White Collar					
Blue Collar	3,127	40.73%	1,080,178	34.14%	119
White Collar	4,550	59.27%	2,083,472	65.86%	90
	7,677	100.00%	3,163,650	100.00%	

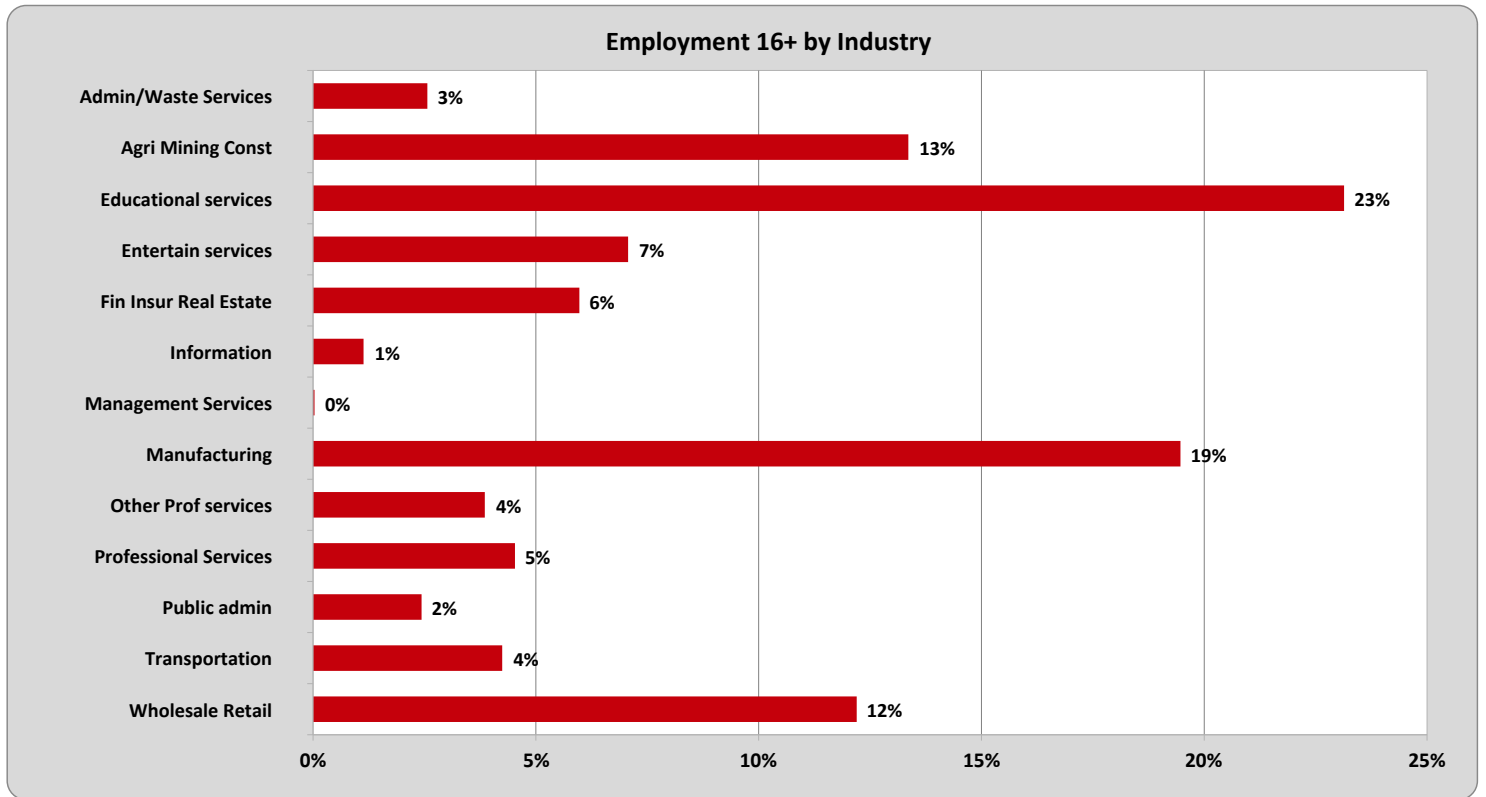


Employed Civilian Population by Occupation: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Occupation	2022		2022		
Bldg Maintenance & Cleaning	168	2.19%	101,120	3.20%	68
Construction	854	11.12%	231,720	7.32%	152
Farming, Fishing, & Forestry	91	1.19%	23,728	0.75%	158
Food Preparation Serving	456	5.94%	160,385	5.07%	117
Healthcare Support	217	2.83%	117,071	3.70%	76
Managerial Executive	1,349	17.57%	541,826	17.13%	103
Office Admin	851	11.09%	351,503	11.11%	100
Personal Care	165	2.15%	86,316	2.73%	79
Production Transportation	1,325	17.26%	435,347	13.76%	125
Prof Specialty	1,452	18.91%	765,073	24.18%	78
Protective	68	0.89%	41,562	1.31%	67
Sales	681	8.87%	307,999	9.74%	91
Totals:	7,677	100.00%	3,163,650	100.00%	
Workers 16+: Home or Away					
Worked at Home	361	4.70%	172,947	5.47%	86
Worked away from Home	7,317	95.30%	2,986,265	94.53%	101
Totals:	7,678	100.00%	3,159,212	100.00%	
Workers 16+: Transport to Work					
Bicycle	8	0.11%	23,625	0.79%	14
Car, Truck, or Van: Carpooled	659	9.01%	269,707	9.03%	100
Car, Truck, or Van: Drove Alone	6,351	86.80%	2,473,808	82.84%	105
Motorcycle	22	0.30%	5,408	0.18%	166
Other Means	36	0.49%	17,760	0.59%	83
Walked	241	3.29%	85,703	2.87%	115
Public Trans Excluding Taxi Cab	0	0.00%	108,021	3.62%	0
Taxi Cab	0	0.00%	2,233	0.07%	0
Totals:	7,317	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	197	2.57%	101,896	3.22%	80
Agri Mining Const	1,026	13.36%	260,134	8.22%	162
Educational services	1,777	23.14%	800,843	25.31%	91
Entertain services	543	7.07%	254,892	8.06%	88
Fin Insur Real Estate	459	5.98%	227,279	7.18%	83
Information	87	1.13%	52,443	1.66%	68
Management Services	2	0.03%	6,070	0.19%	14
Manufacturing	1,495	19.47%	427,451	13.51%	144
Other Prof services	296	3.85%	137,684	4.35%	89
Professional Services	348	4.53%	202,468	6.40%	71
Public admin	187	2.43%	110,288	3.49%	70
Transportation	326	4.24%	146,000	4.61%	92
Wholesale Retail	937	12.20%	436,202	13.79%	88
Totals:	7,680	100.00%	3,163,650	100.00%	
Work Place Population Estimates					
Workplace Employees (Full Time Employees)	5,140	93.74%	3,028,425	94.90%	99
Workplace Establishments	343	6.26%	162,855	5.10%	123
Totals:	5,483	100.00%	3,191,280	100.00%	

Work

Study Area			State of MN		Comp Index CY
Families: Workers					
1 worker	915	23.83%	386,773	26.32%	91
2 workers	1,843	47.99%	714,223	48.60%	99
3 or more workers	442	11.51%	186,751	12.71%	91
No workers	640	16.67%	181,808	12.37%	135
Totals:	3,840	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	498	6.81%	115,072	3.85%	177
5 to 9 minutes	879	12.01%	364,305	12.20%	98
10 to 14 minutes	922	12.60%	437,138	14.64%	86
15 to 19 minutes	1,035	14.15%	481,534	16.12%	88
20 to 24 minutes	1,165	15.92%	441,524	14.79%	108
25 to 29 minutes	726	9.92%	213,807	7.16%	139
30 to 34 minutes	971	13.27%	373,738	12.52%	106
35 to 39 minutes	250	3.42%	92,192	3.09%	111
40 to 44 minutes	196	2.68%	108,641	3.64%	74
45 to 59 minutes	275	3.76%	198,737	6.66%	56
60 to 89 minutes	283	3.87%	112,896	3.78%	102
90 or more minutes	117	1.60%	46,681	1.56%	102
Totals:	7,317	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.