

The FullInsite Report

Prepared for: Diocese of St. Cloud
Study area: Christ Our Hope 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

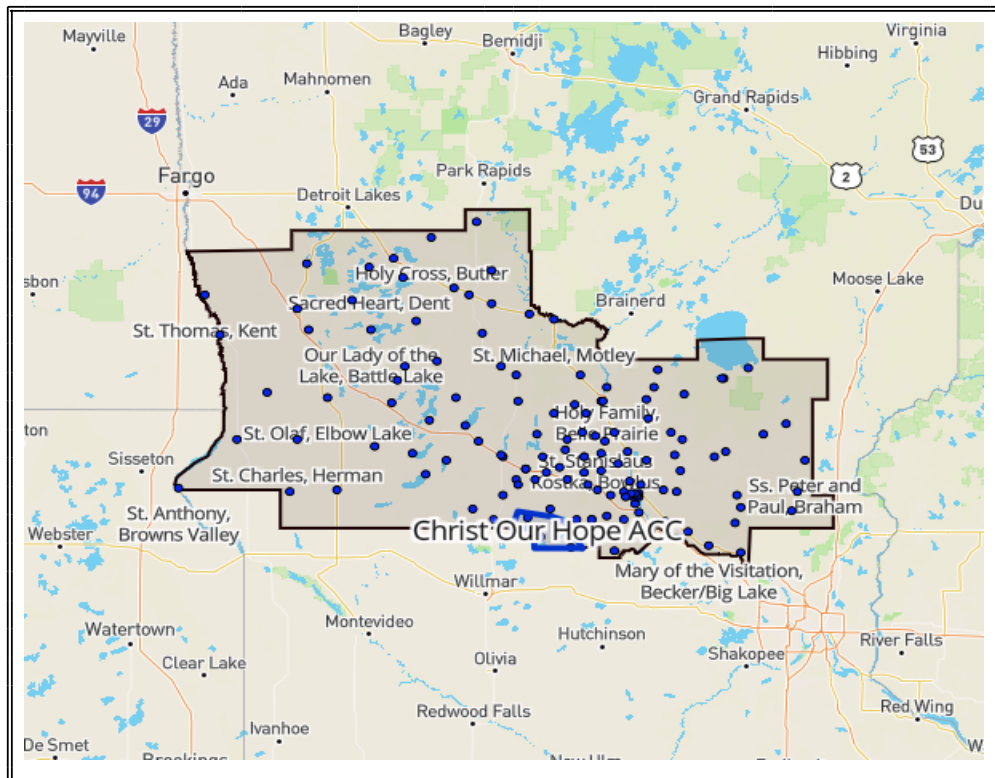
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

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

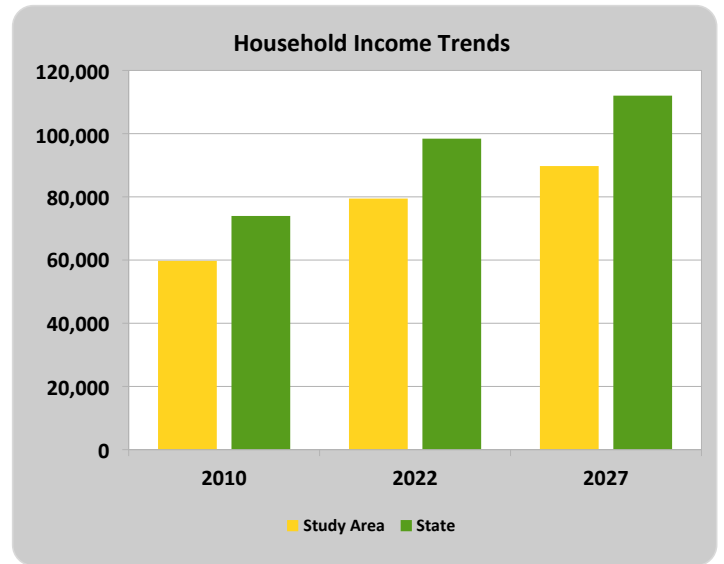
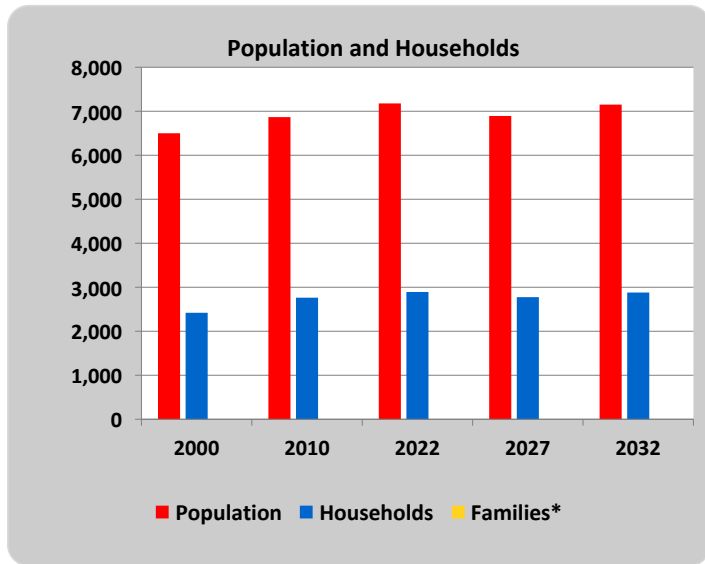
1	Population Change In the 10 year future, how is the population in this area expected to change? <small>(See the Population Theme)</small>	<div>Significant Decline</div> <div>Moderate Decline</div> <div>Little Change</div> <div>Moderate Growth</div> <div>Significant Growth</div>
2	Household Change In 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/Afri American (NH)</div> <div>White (NH)</div> <div>Hispanic or Latino</div> <div>Pac Is/Amer Ind/Other</div>

TrendView

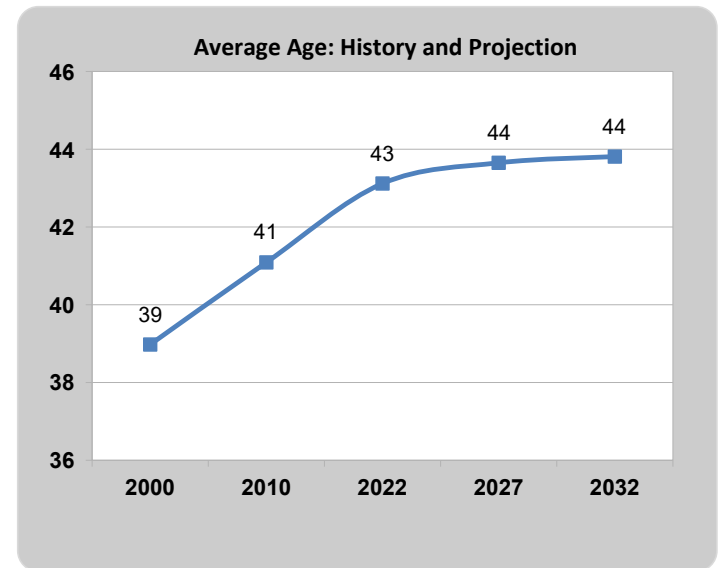
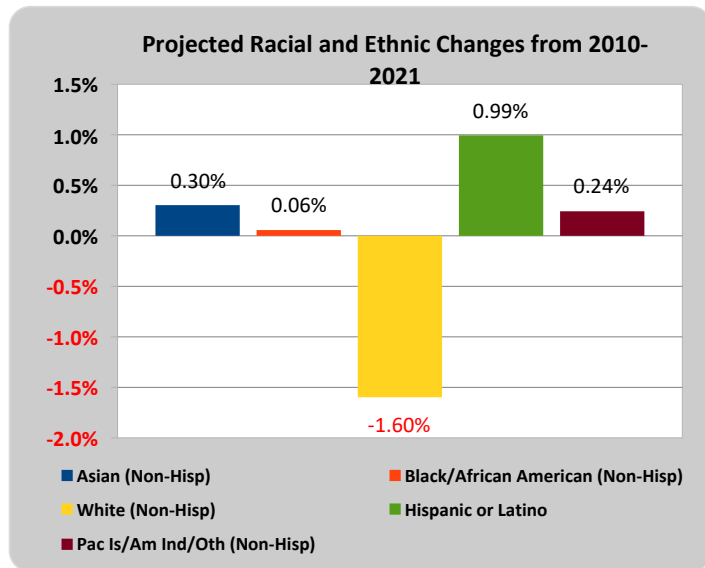
Significant Demographic Estimates and Projections

Prepared for: Diocese of St. Cloud
Study Area: Christ Our Hope 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

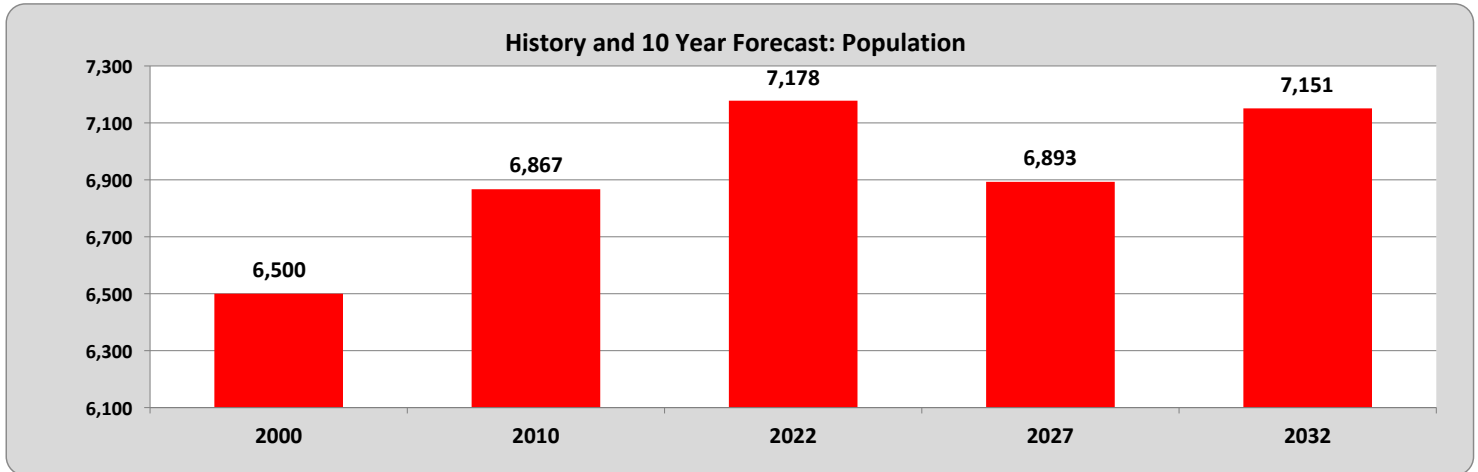
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People and Change

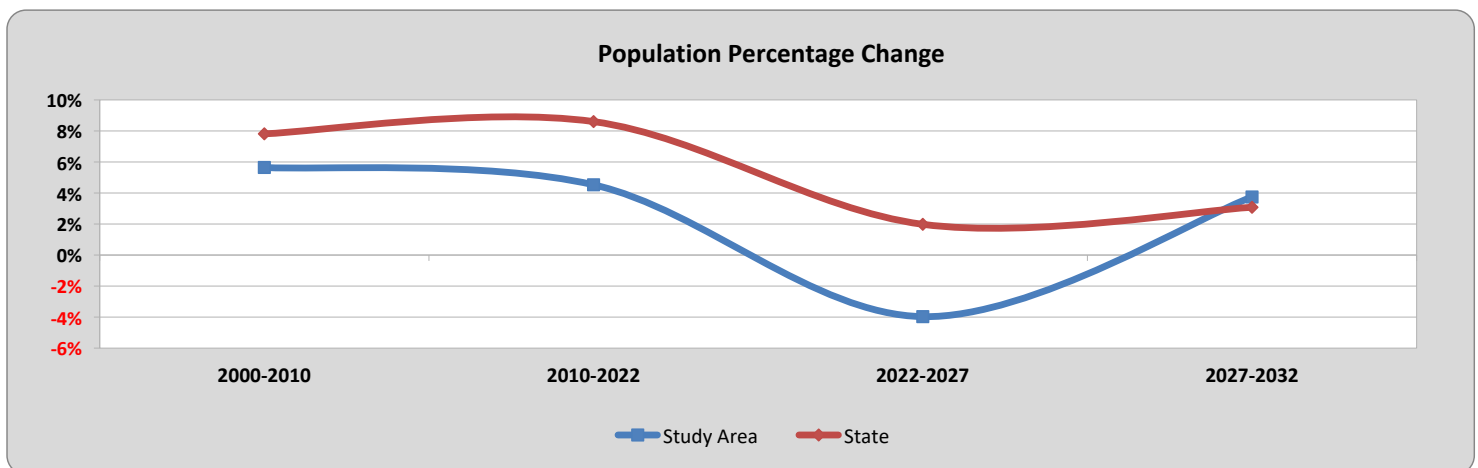
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2022	2027	2032
Study Area Population	6,500	6,867	7,178	6,893	7,151
Population Change		367	311	-285	258
Percent Change		5.65%	4.53%	-3.97%	3.74%
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%

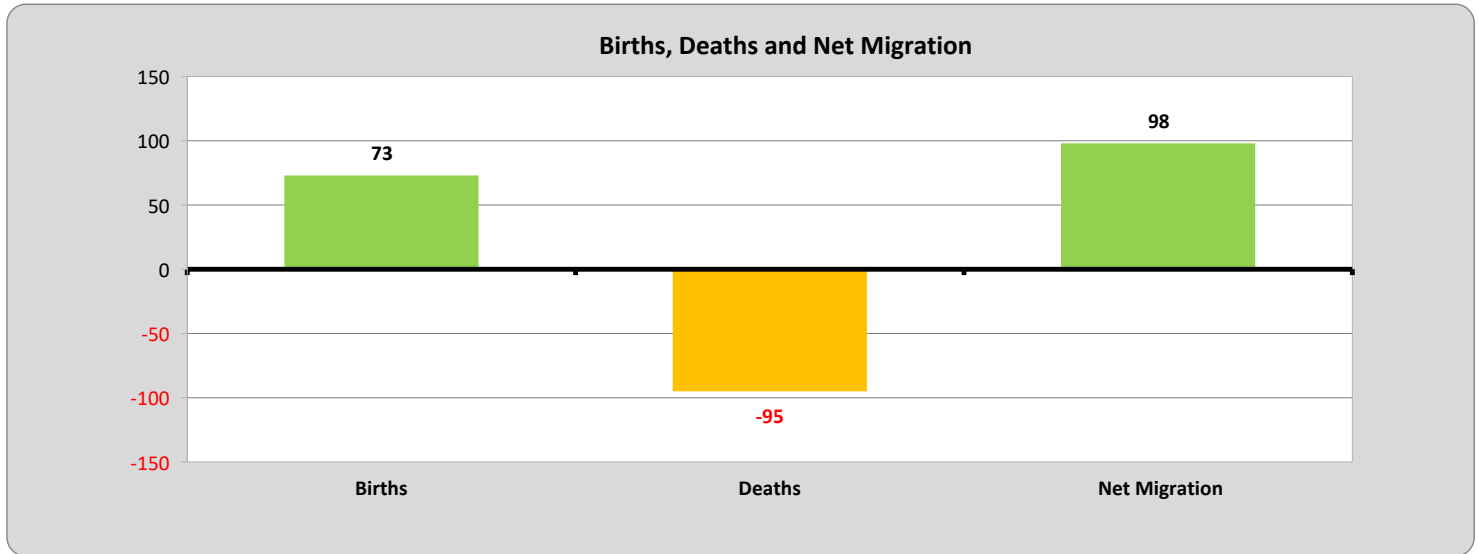
Projected Percentage Population Change: Comparison of Study Area to State



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	7,040	7,017	7,067	7,124	7,102	7,093	7,184	7,179
Change		-23	50	57	-22	-9	91	-5
Percent Change		-0.33%	0.71%	0.81%	-0.31%	-0.13%	1.28%	-0.07%
Seasonal Population	40	787	1,826	1,489	226	684	1,832	1,398
Change		747	1,039	-337	-1,263	458	1,148	-434
Percent Change		1867.50%	132.02%	-18.46%	-84.82%	202.65%	167.84%	-23.69%
Transient Population	0	0	0	0	0	0	0	0
Change		0	0	0	0	0	0	0
Percent Change		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Factors Effecting Population Change: Prior 12 Months

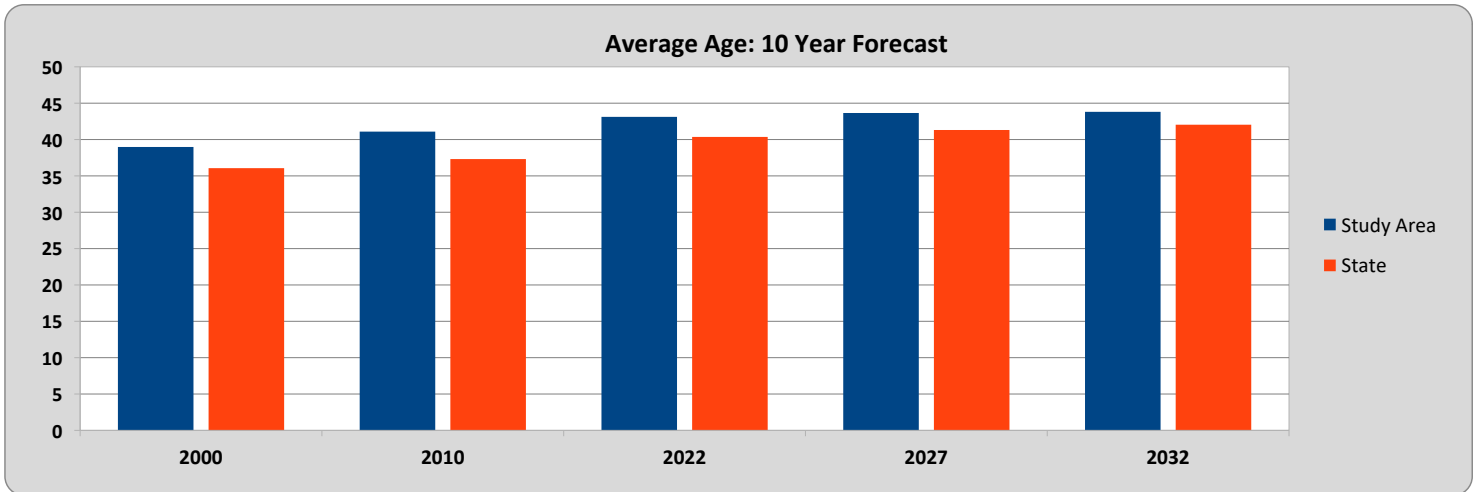


	2022
Factors Effecting Population Change	
Births	73
Deaths	95
Net Migration	98
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	3,430	49.95%	3,600	50.15%	3,467	50.30%	3,602	50.38%	0.23%
Male	3,437	50.05%	3,578	49.85%	3,426	49.70%	3,548	49.62%	-0.23%
Totals:	6,867	100.00%	7,178	100.00%	6,893	100.00%	7,150	100.00%	

People by Age

Average Age with State Comparison

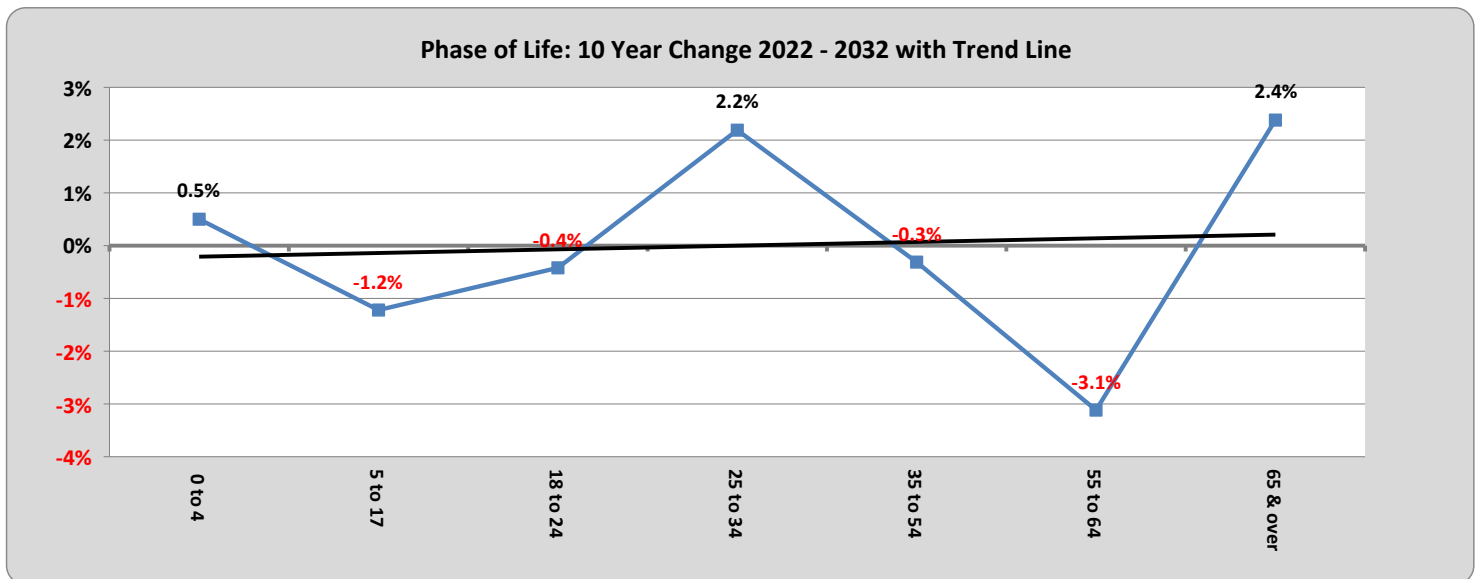


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	38.98	41.09	43.12	43.65	43.81
Average Age Change		2.11	2.03	0.53	0.16
Percent Change		5.42%	4.94%	1.24%	0.37%
Median Age	37	42	43	43	42

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

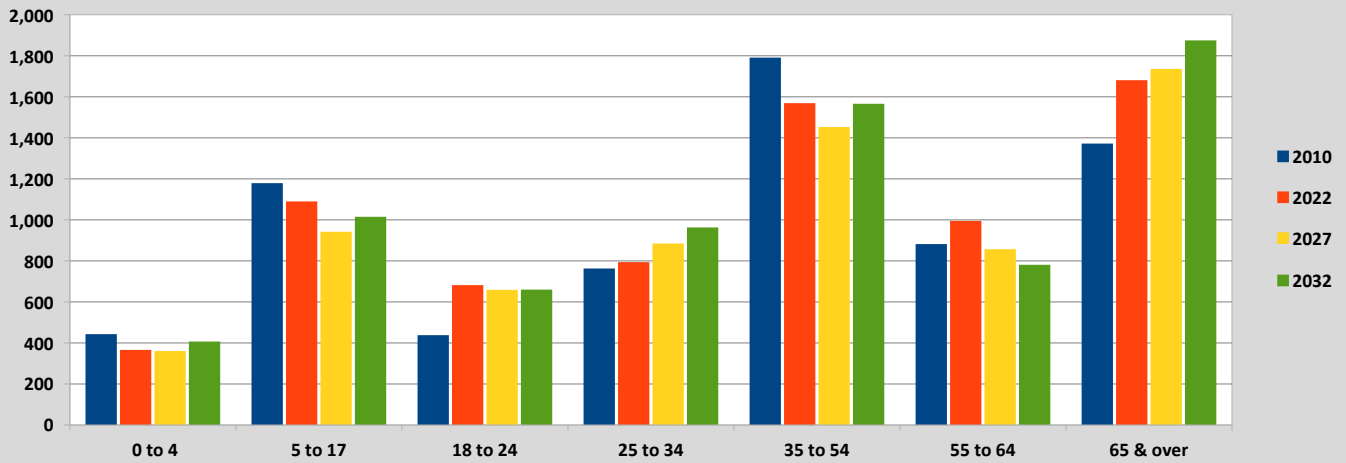
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



People by Age

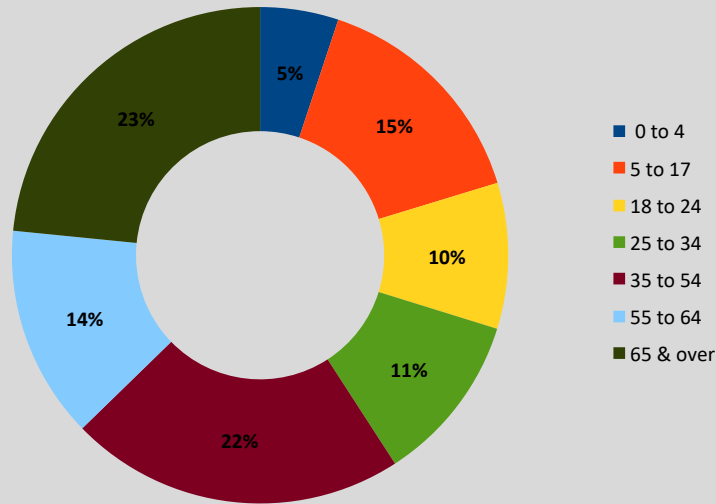
Phase of Life

Phase of Life Trends



Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

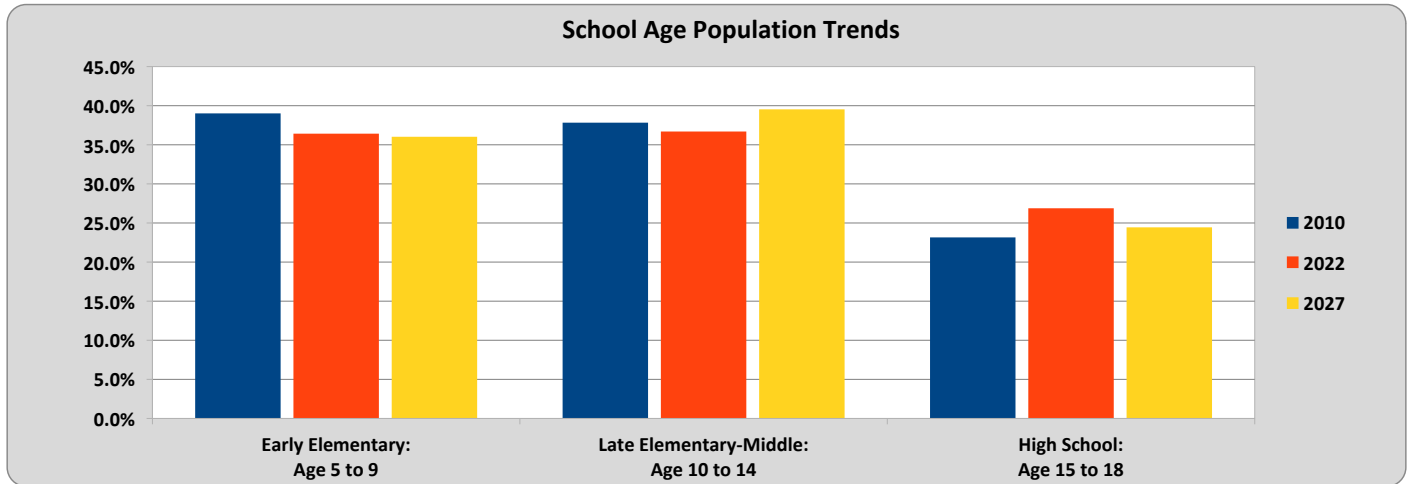


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	443	6.45%	366	5.10%	361	5.24%	407	5.60%	0.50%
Required Formal Schooling: Ages 5 to 17	1,179	17.17%	1,090	15.19%	942	13.67%	1,015	13.97%	-1.22%
College/Career Starts: Ages 18 to 24	438	6.38%	682	9.50%	659	9.56%	660	9.08%	-0.42%
Singles and Young Families: Ages 25 to 34	763	11.11%	794	11.06%	885	12.84%	963	13.25%	2.19%
Families/Empty Nesters: Ages 35 to 54	1,791	26.08%	1,569	21.86%	1,453	21.08%	1,566	21.55%	-0.31%
Enrich Years Singles/Couples: Ages 55 to 64	882	12.84%	995	13.86%	857	12.43%	781	10.75%	-3.12%
Retirement Opportunities: Age 65 and over	1,372	19.98%	1,681	23.42%	1,736	25.18%	1,875	25.80%	2.38%
Totals:	6,868	100.00%	7,177	100.00%	6,893	100.00%	7,267	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



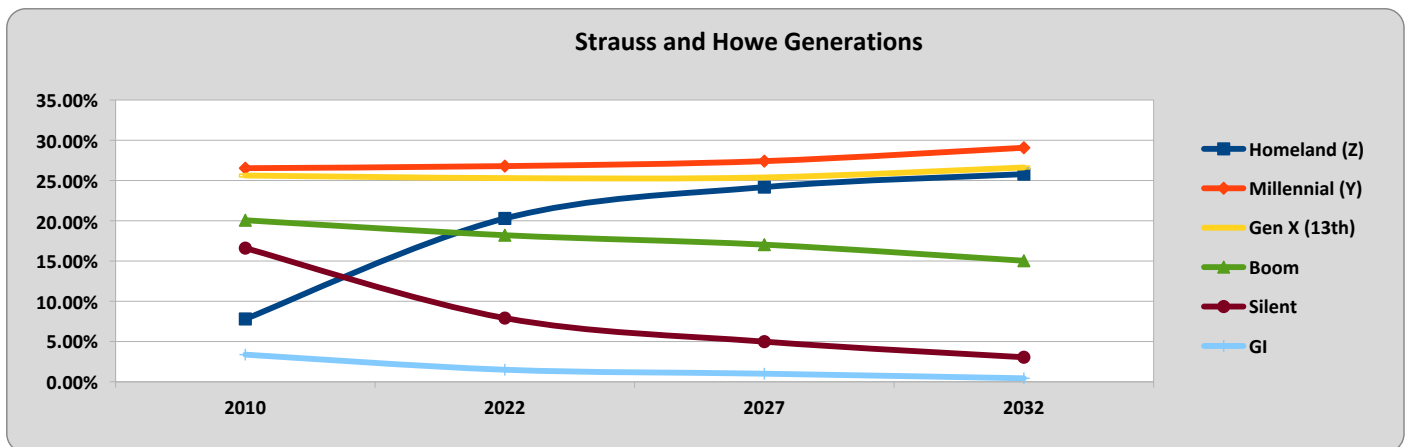
	Study Area							MN		Comp Index CY	
	2010		2022		2027		5 Yr Chg	2010	2022		2027
School Age Population Trends											
Early Elem: 5 to 9	460	39.02%	397	36.42%	339	36.03%	-0.40%	38.29%	38.28%	37.85%	95
Late Elem-Mid: 10 to 14	446	37.83%	400	36.70%	372	39.53%	2.84%	37.95%	37.46%	38.52%	98
High School: 15 to 17	273	23.16%	293	26.88%	230	24.44%	-2.44%	23.77%	24.26%	23.63%	111
Totals:	1,179	100.00%	1,090	100.00%	941	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	536	7.80%	1,457	20.29%	1,634	24.18%	1,701	25.79%
Millennial (Y)	Hero	1982	2004	1,822	26.53%	1,924	26.79%	1,852	27.41%	1,917	29.07%
Gen X (13th)	Nomad	1961	1981	1,760	25.62%	1,817	25.30%	1,715	25.38%	1,756	26.62%
Boom	Prophet	1946	1960	1,378	20.06%	1,307	18.21%	1,151	17.03%	991	15.03%
Silent	Artist	1925	1945	1,140	16.60%	568	7.91%	337	4.99%	201	3.05%
GI	Hero	1901	1924	232	3.37%	108	1.50%	68	1.01%	29	0.44%
Totals:				6,868	100.00%	7,181	100.00%	6,756	100.00%	6,595	100.00%

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

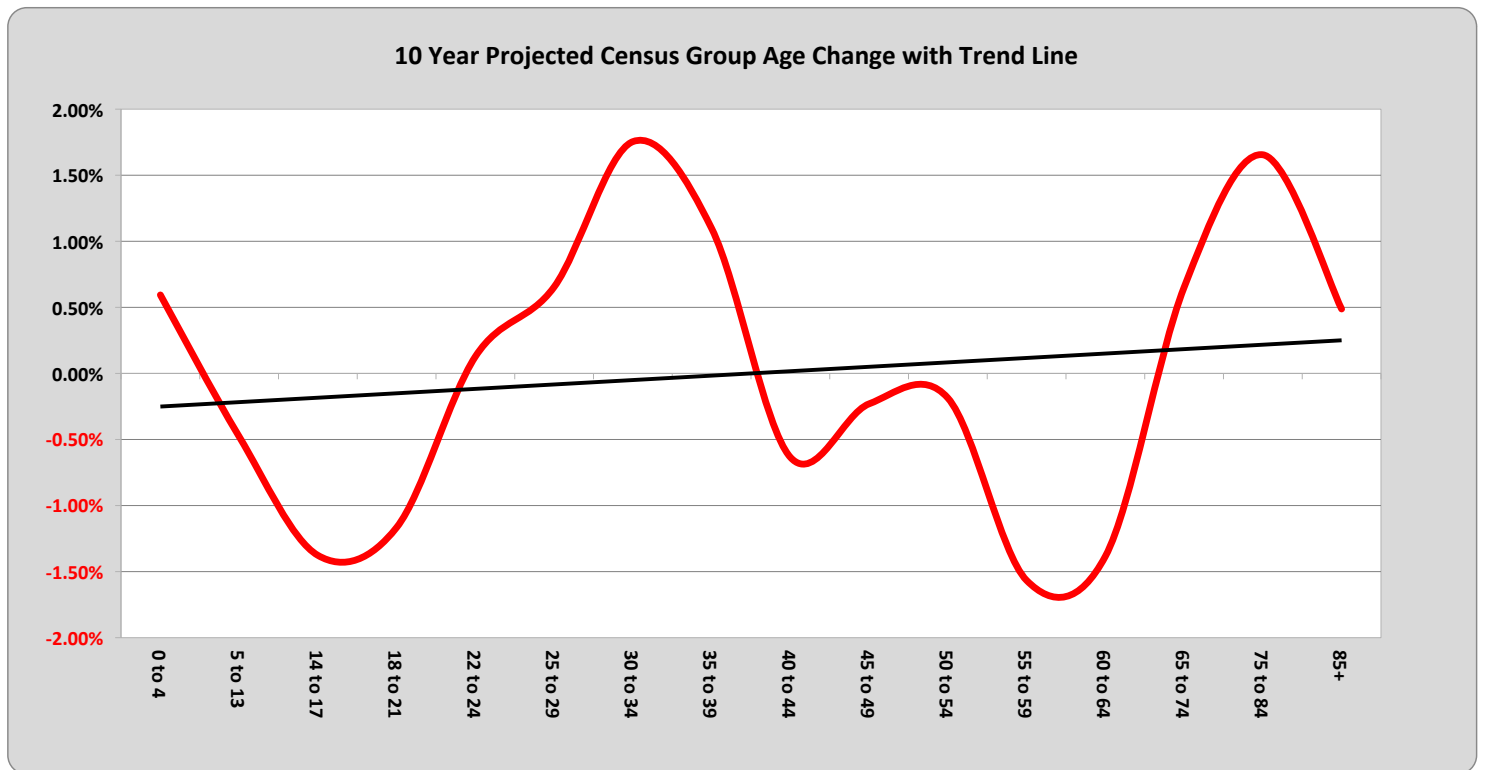
Generations as Percentage of the Population Trends



People by Age

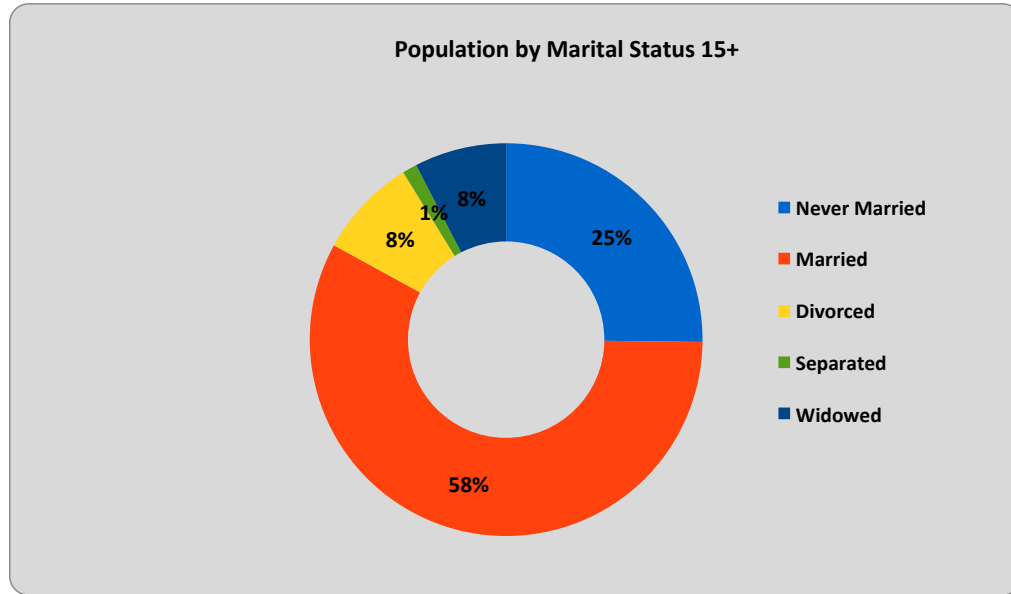
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	443	6.45%	366	5.10%	361	5.24%	407	5.69%	0.59%
5 to 13	814	11.85%	704	9.81%	631	9.16%	667	9.33%	-0.48%
14 to 17	365	5.31%	386	5.38%	310	4.50%	286	4.00%	-1.38%
18 to 21	238	3.47%	402	5.60%	372	5.40%	317	4.43%	-1.17%
22 to 24	200	2.91%	280	3.90%	287	4.16%	288	4.03%	0.13%
25 to 29	373	5.43%	440	6.13%	458	6.65%	485	6.78%	0.65%
30 to 34	390	5.68%	354	4.93%	427	6.20%	478	6.69%	1.75%
35 to 39	359	5.23%	366	5.10%	344	4.99%	443	6.20%	1.10%
40 to 44	427	6.22%	404	5.63%	354	5.14%	357	4.99%	-0.63%
45 to 49	509	7.41%	383	5.34%	387	5.62%	365	5.10%	-0.23%
50 to 54	496	7.22%	416	5.79%	368	5.34%	401	5.61%	-0.19%
55 to 59	464	6.76%	494	6.88%	396	5.75%	380	5.31%	-1.57%
60 to 64	418	6.09%	502	6.99%	461	6.69%	401	5.61%	-1.38%
65 to 74	686	9.99%	891	12.41%	902	13.09%	934	13.06%	0.65%
75 to 84	445	6.48%	576	8.02%	613	8.89%	692	9.68%	1.65%
85+	241	3.51%	215	2.99%	221	3.21%	249	3.48%	0.49%
Totals:	6,868	100.00%	7,179	100.00%	6,892	100.00%	7,150	100.00%	

Age Category Changes



People by Household Type and Marital Status

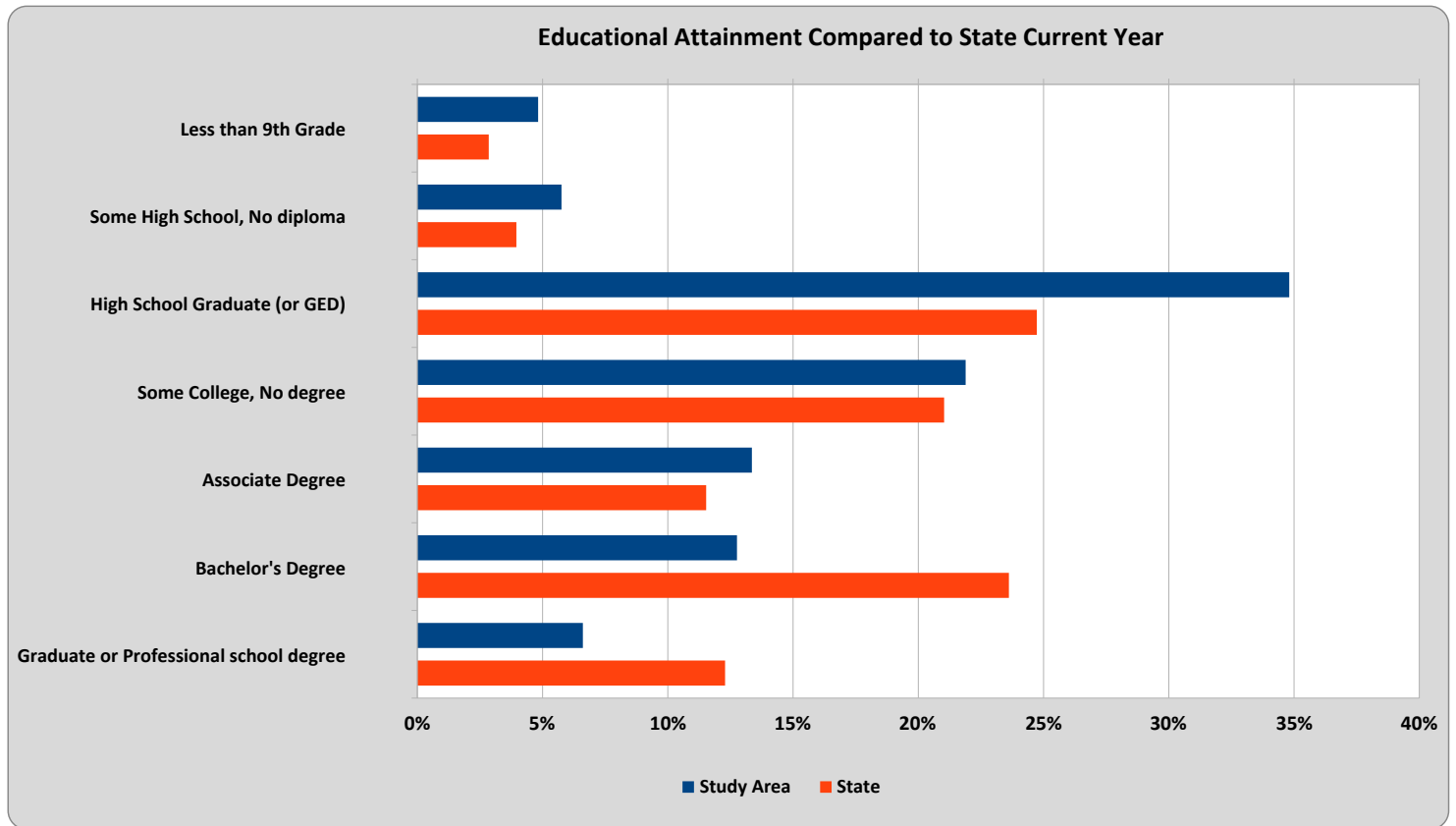
Population by Household Type



Study Area								State of MN		Comp Index
2010		2022		2027		5 Yr Chg	2022		CY	
Population by Household Type Trends										
Population in Family Households	5,811	84.63%	6,076	84.65%	5,835	84.65%	0.00%	4,595,292	79.78%	106
Population in Non-Family Households	970	14.13%	1,014	14.13%	973	14.12%	-0.01%	1,022,377	17.75%	80
Population in Group Quarters	85	1.24%	88	1.23%	85	1.23%	0.01%	142,618	2.48%	50
Totals:	6,866	100.00%	7,178	100.00%	6,893	100.00%		5,760,287	100.00%	
Population by Marital Status 15+										
Never Married	1,154	20.57%	1,515	25.19%	1,574	27.04%	1.85%	1,474,420	31.17%	81
Married	3,584	63.89%	3,476	57.79%	3,272	56.21%	-1.58%	2,503,903	52.93%	109
Divorced	478	8.52%	496	8.25%	459	7.89%	-0.36%	467,009	9.87%	84
Separated	33	0.59%	72	1.20%	62	1.07%	-0.13%	48,392	1.02%	117
Widowed	361	6.43%	456	7.58%	454	7.80%	0.22%	237,036	5.01%	151
Totals:	5,610	100.00%	6,015	100.00%	5,821	100.00%		4,730,760	100.00%	
Population by Marital Status Single Female 15+										
Divorced	213	20.70%	271	20.33%				259,013	23.03%	88
Never Married	515	50.05%	666	49.96%				679,053	60.38%	83
Widowed	301	29.25%	396	29.71%				186,610	16.59%	179
Totals:	1,029	100.00%	1,333	100.00%				1,124,676	100.00%	
Population by Marital Status Single Male 15+										
Divorced	266	27.56%	225	19.84%				207,996	19.74%	101
Never Married	639	66.22%	849	74.87%				795,367	75.48%	99
Widowed	60	6.22%	60	5.29%				50,426	4.79%	111
Totals:	965	100.00%	1,134	100.00%				1,053,789	100.00%	
Population by Group Quarters										
Institutionalized	81	95.29%	79	97.53%				55,610	42.08%	232
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	4	4.71%	2	2.47%				26,121	19.76%	12
Totals:	85	100.00%	81	100.00%				132,161	100.00%	

People by Education and School Enrollment

Population by Educational Attainment: 25+

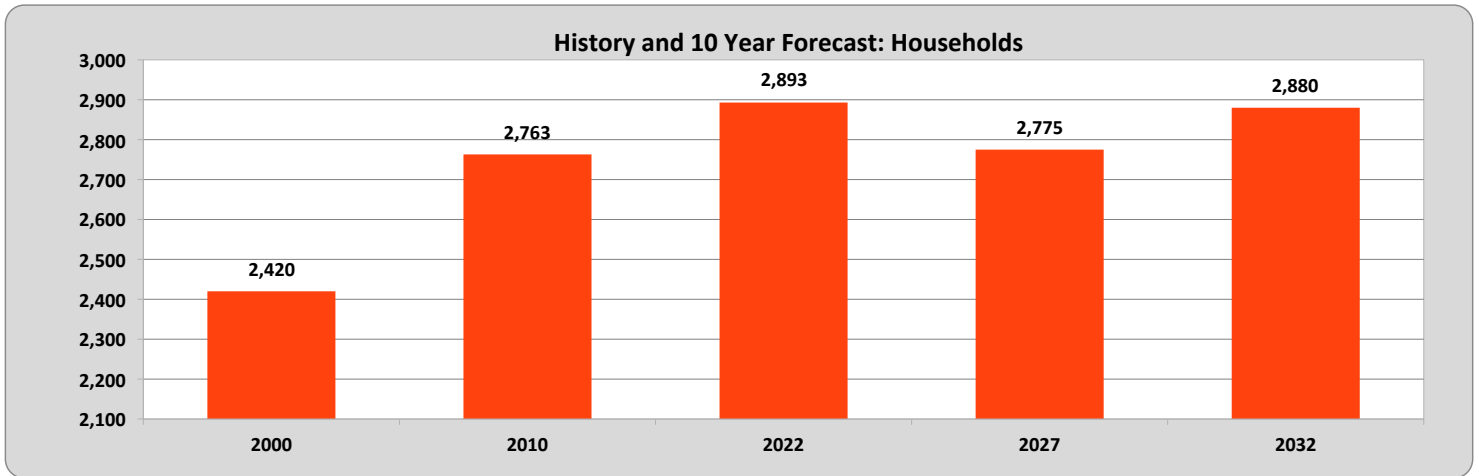


	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Population by Educational Attainment: 25+									
Less than 9th grade	276	5.74%	243	4.82%	229	4.65%	-0.18%	2.85%	169
Some High School, No diploma	347	7.22%	290	5.76%	266	5.40%	-0.36%	3.95%	146
High School Graduate (or GED)	1,706	35.49%	1,754	34.81%	1,705	34.59%	-0.22%	24.73%	141
Some College, No degree	1,109	23.07%	1,103	21.89%	1,046	21.22%	-0.67%	21.03%	104
Associate Degree	505	10.51%	673	13.36%	693	14.06%	0.70%	11.53%	116
Bachelor's Degree	638	13.27%	643	12.76%	639	12.96%	0.20%	23.62%	54
Graduate or Professional School	226	4.70%	333	6.61%	351	7.12%	0.51%	12.29%	54
Totals:	4,807	100.00%	5,039	100.00%	4,929	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			461	33.50%					
Kindergarten/Elementary School			840	61.05%					
Nursery School/Preschool			75	5.45%					
Totals:			1,376	100.00%					

Households and Change

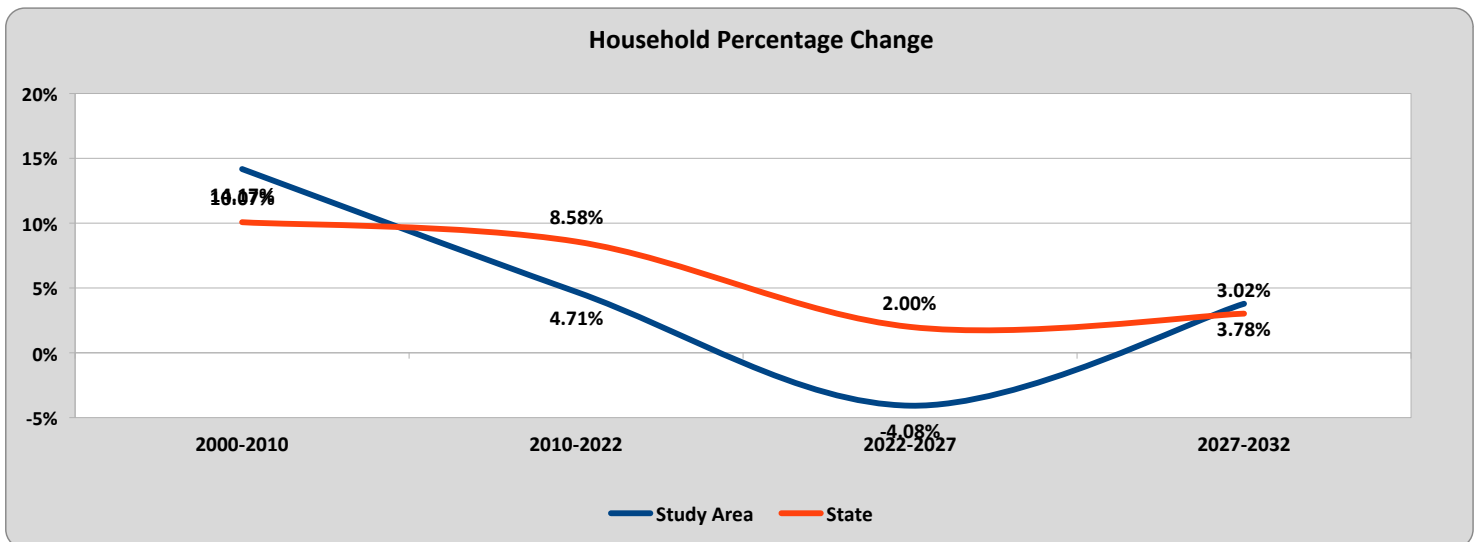
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

Household History with 5 and 10 Year Projected Change



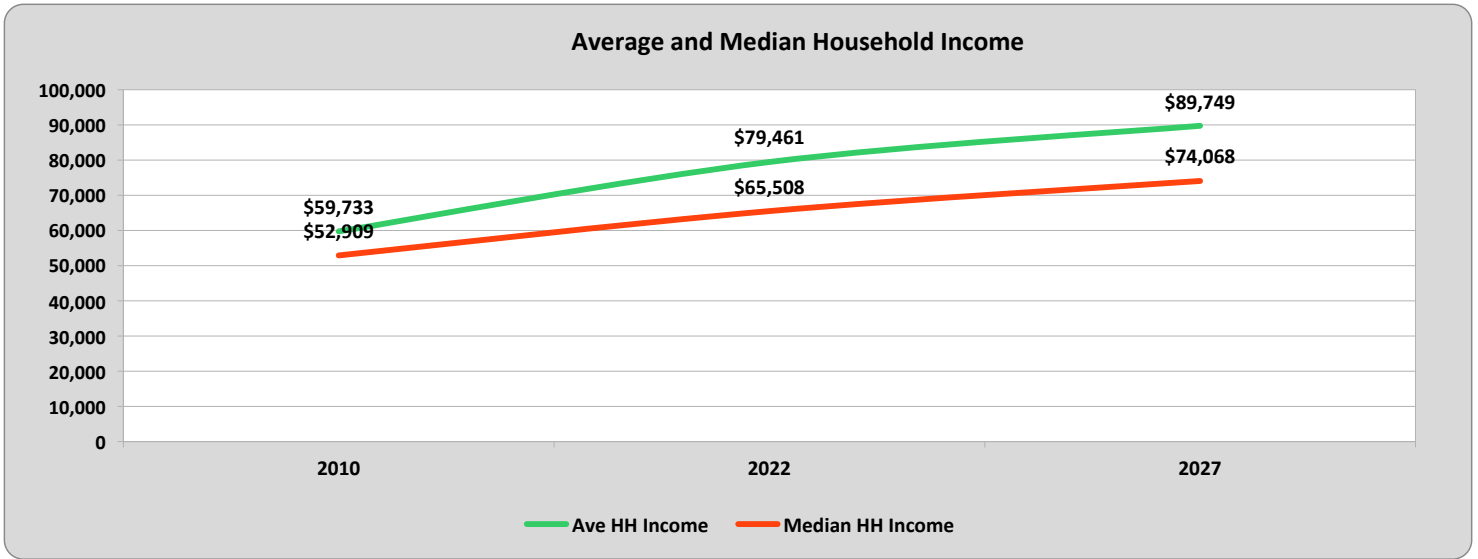
Household Trends	2000	2010	2022	2027	2032
Study Area Households	2,420	2,763	2,893	2,775	2,880
Households Change		343	130	-118	105
Percent Change		14.17%	4.71%	-4.08%	3.78%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	2.69	2.49	2.48	2.48	2.48
Population / Households Change		-0.20	0.00	0.00	0.00
Percent Change		-7.47%	-0.17%	0.11%	-0.04%

Projected Percentage Household Change: Comparison of Study Area to State



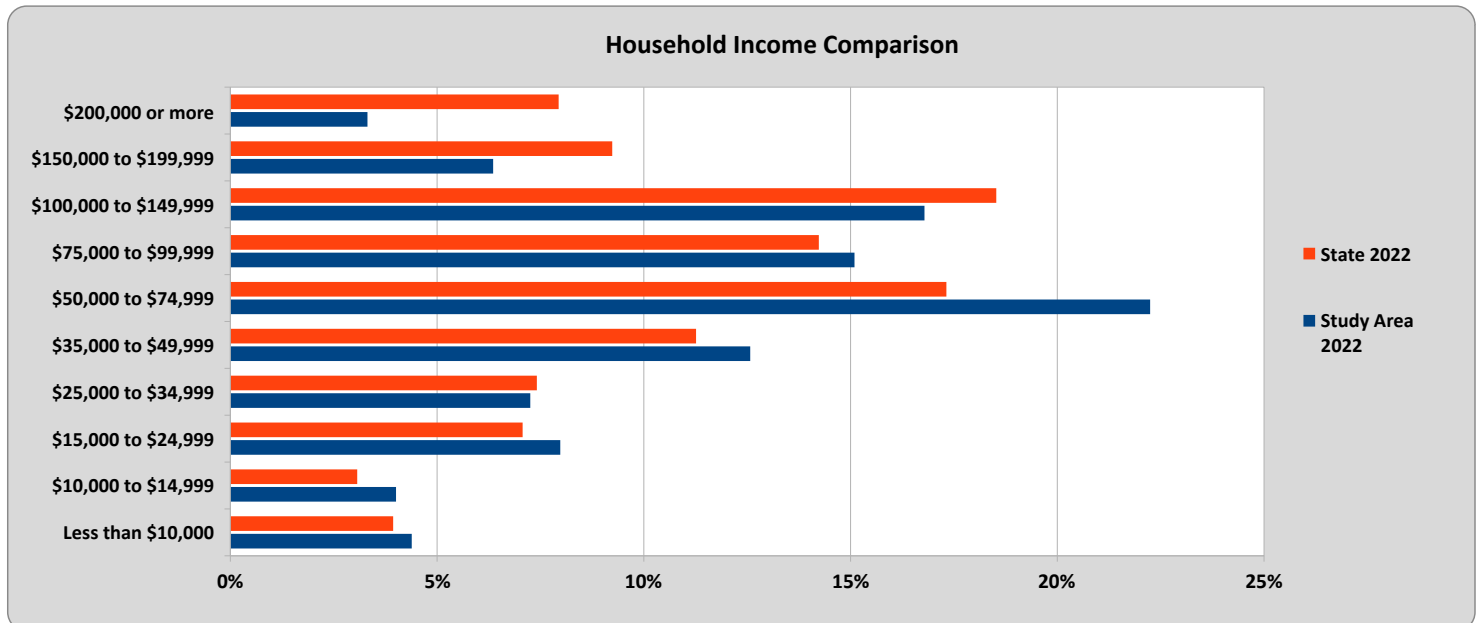
Households by Income

Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	59,733	79,461	89,749
Households Change		19,728	10,288
Percent Change		33.03%	12.95%
Study Area: Median HH Income	52,909	65,508	74,068
Per Capita Income	24,034	32,026	36,131
Per Capita Income Change		7,992	4,106
Percent Change		33.25%	12.82%
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	81	80

Current Year Estimated Household Income Comparison to State

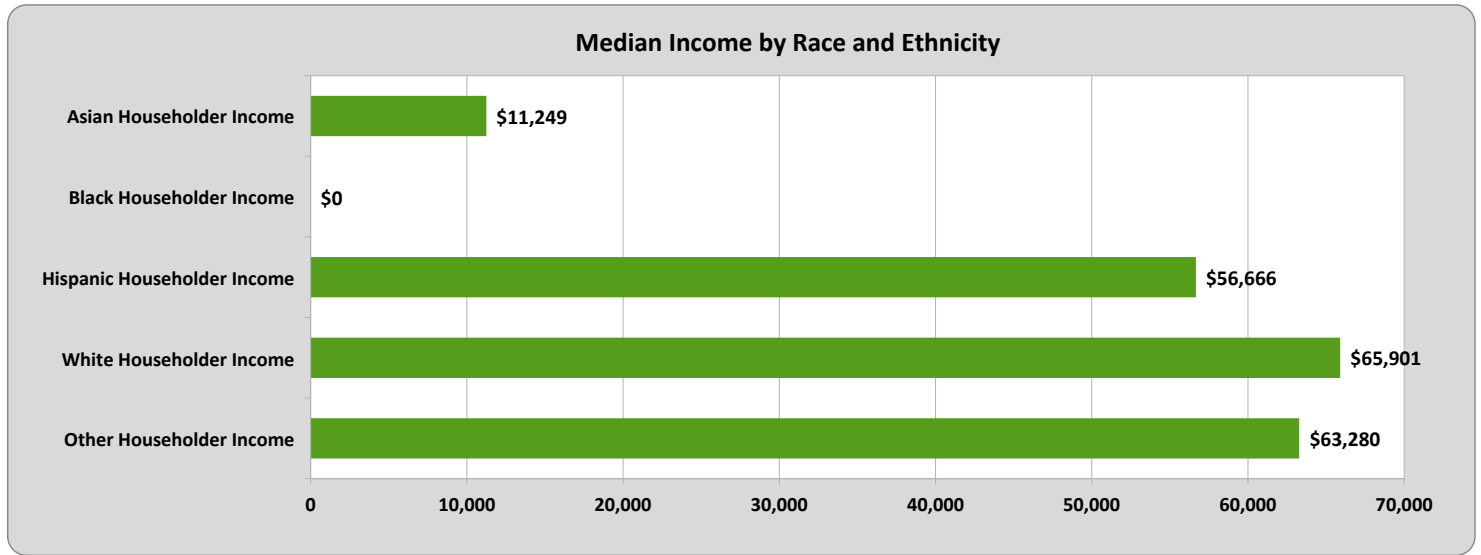


Households by Income

	Study Area						MN	Comp Index
	2010	2022	2027	5 Yr Chg	2022	CY		
Household Income Forecast by Category								
Less than \$10,000	107	3.87%	127	4.39%	124	4.47%	0.08%	3.94% 111
\$10,000 to \$14,999	188	6.80%	116	4.01%	92	3.31%	-0.69%	3.07% 131
\$15,000 to \$24,999	299	10.82%	231	7.98%	168	6.05%	-1.93%	7.07% 113
\$25,000 to \$34,999	306	11.07%	210	7.25%	195	7.02%	-0.23%	7.41% 98
\$35,000 to \$49,999	399	14.44%	364	12.57%	292	10.52%	-2.05%	11.26% 112
\$50,000 to \$74,999	713	25.80%	644	22.25%	537	19.34%	-2.90%	17.32% 128
\$75,000 to \$99,999	407	14.73%	437	15.09%	485	17.47%	2.38%	14.23% 106
\$100,000 to \$149,999	264	9.55%	486	16.79%	529	19.06%	2.27%	18.52% 91
\$150,000 to \$199,999	40	1.45%	184	6.36%	203	7.31%	0.96%	9.24% 69
\$200,000 or more	41	1.48%	96	3.32%	151	5.44%	2.12%	7.94% 42
Totals:	2,764	100.00%	2,895	100.00%	2,776	100.00%		100.00%
Family Income Forecast by Category								
Less than \$10,000		38	1.89%	33	1.72%	-0.0017014		2.16% 87
\$10,000 to \$14,999		32	1.59%	27	1.41%	-0.18%		1.41% 113
\$15,000 to \$24,999		77	3.84%	70	3.66%	-0.18%		4.04% 95
\$25,000 to \$34,999		132	6.58%	153	7.99%	1.41%		5.47% 120
\$35,000 to \$49,999		248	12.36%	233	12.17%	-0.19%		9.36% 132
\$50,000 to \$74,999		445	22.17%	422	22.04%	-0.14%		16.54% 134
\$75,000 to \$99,999		356	17.74%	337	17.60%	-0.14%		15.62% 114
\$100,000 to \$149,999		423	21.08%	401	20.94%	-0.14%		22.73% 93
\$150,000 to \$199,999		177	8.82%	166	8.67%	-0.15%		12.04% 73
\$200,000 or more		79	3.94%	73	3.81%	-0.12%		10.62% 37
Totals:		2,007	100.00%	1,915	100.00%			100.00%
Non-family Income Forecast by Category								
Less than \$10,000		44	4.95%	43	5.01%	0.06%		5.04% 98
\$10,000 to \$14,999		41	4.62%	31	3.61%	-1.00%		3.91% 118
\$15,000 to \$24,999		75	8.45%	54	6.29%	-2.15%		8.49% 100
\$25,000 to \$34,999		40	4.50%	42	4.90%	0.39%		6.33% 71
\$35,000 to \$49,999		120	13.51%	96	11.19%	-2.32%		12.36% 109
\$50,000 to \$74,999		207	23.31%	170	19.81%	-3.50%		18.13% 129
\$75,000 to \$99,999		133	14.98%	155	18.07%	3.09%		14.07% 106
\$100,000 to \$149,999		141	15.88%	159	18.53%	2.65%		17.05% 93
\$150,000 to \$199,999		56	6.31%	63	7.34%	1.04%		7.92% 80
\$200,000 or more		31	3.49%	45	5.24%	1.75%		6.71% 52
Totals:		888	100.00%	858	100.00%			100.00%
	Study Area						MN	Comp Index
	2022	2027	5 Yr Chg	2022	CY			
Household Income								
Median	65,508	74,068	8560	74,901	87			
Family Median	77,211	76,446	-765	92,608	83			

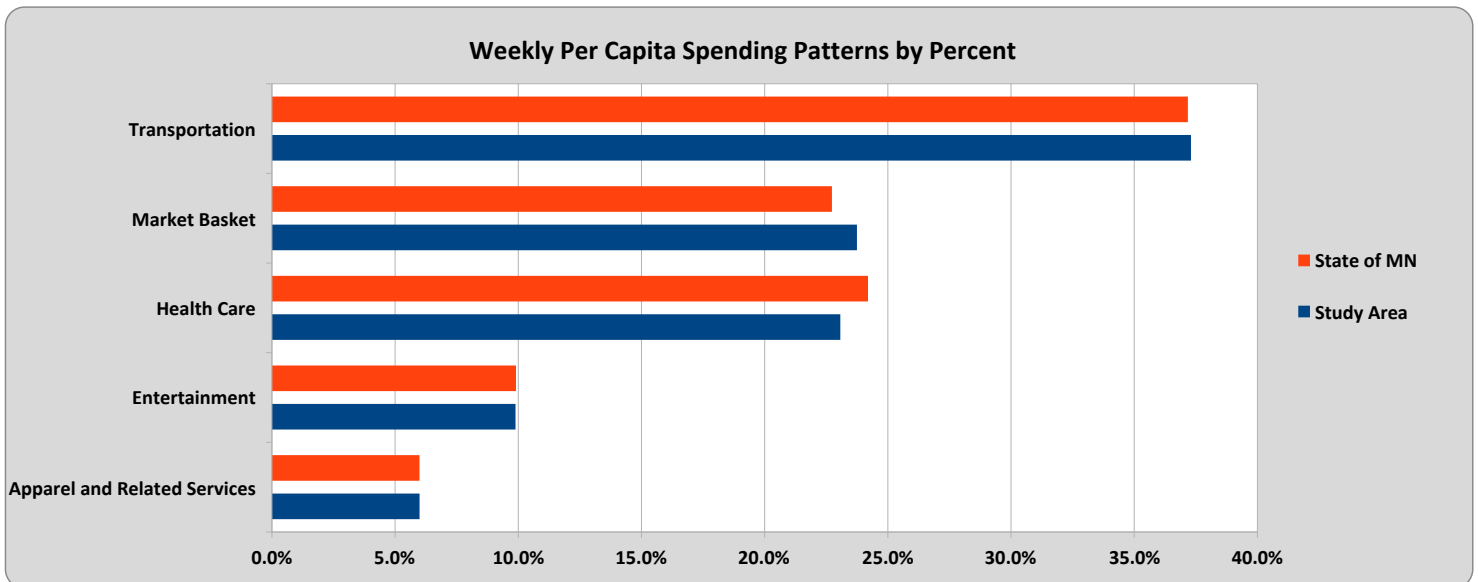
Households by Income

Median Income by Race and Ethnicity: 2022



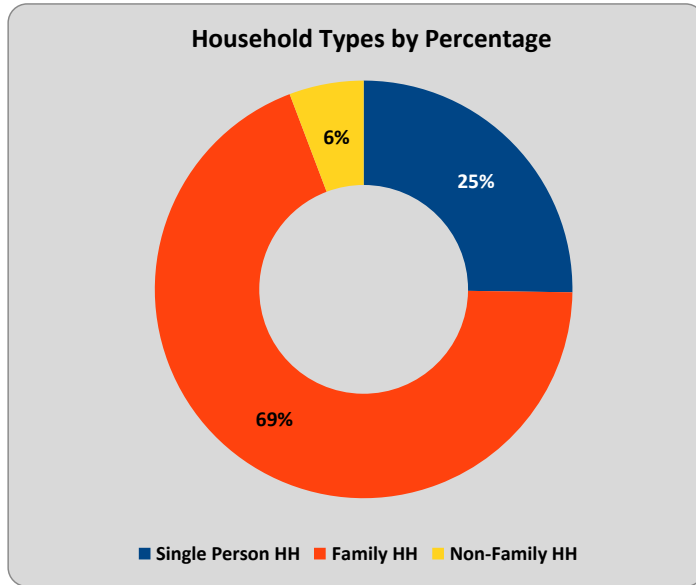
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	11,249	82,659	14
Black Householder Income	0	43,777	0
Hispanic Householder Income	56,666	56,550	100
White Householder Income	65,901	78,973	83
Other Householder Income	63,280	55,165	115

Spending Patterns: Weekly Per Capita Consumer Expenditures

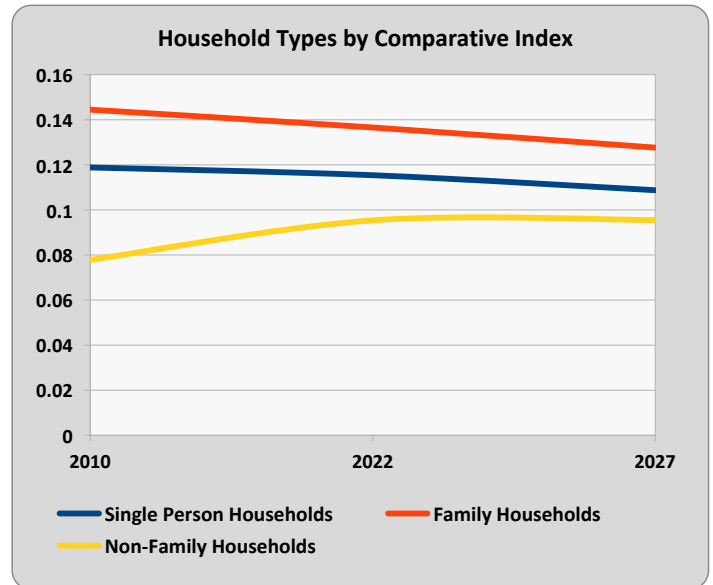


Households by Structure

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	694	727	700	584,008	630,031	643,737
Change		33	-27		46,023	13,706
Percent Change		4.76%	-3.71%		7.88%	2.18%
Family Households	1,949	2,007	1,915	1,349,015	1,469,555	1,500,297
Change		58	-92		120,540	30,742
Percent Change		2.98%	-4.58%		8.94%	2.09%
Non-Family Households	120	159	160	154,204	166,717	167,560
Change		39	1		12,513	843
Percent Change		32.50%	0.63%		8.11%	0.51%

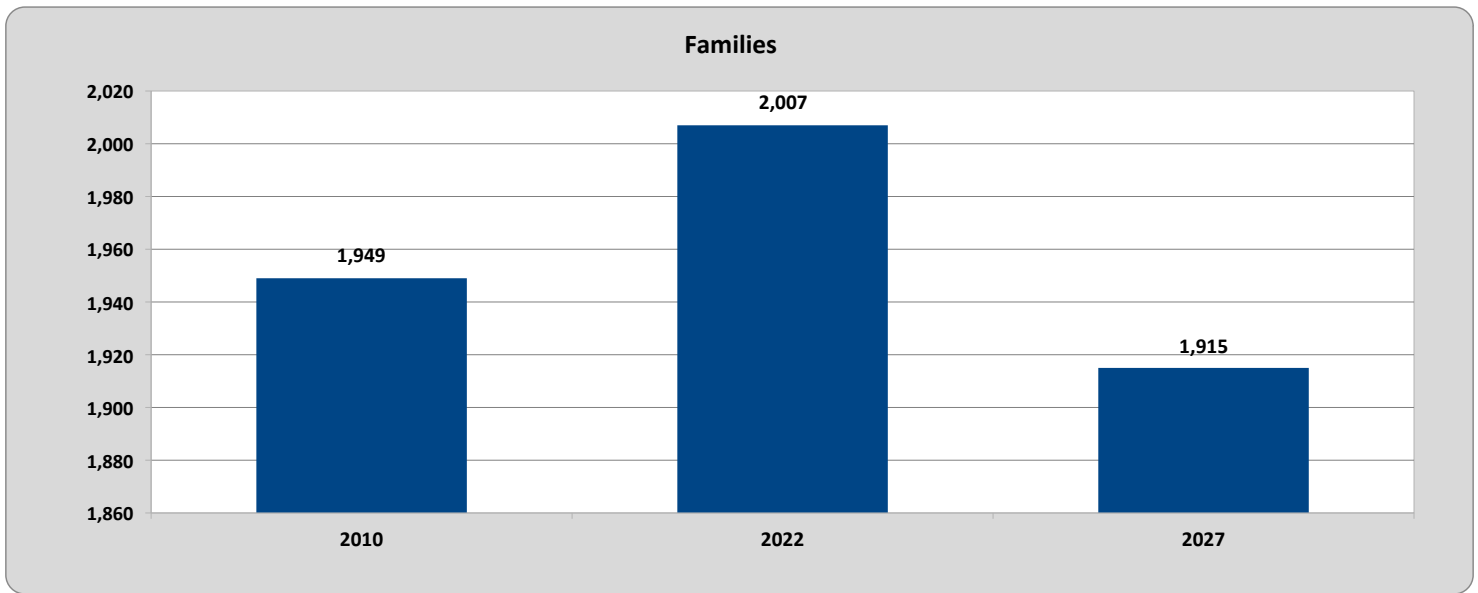
Households by Structure

		Study Area						MN	Comp Index
		2010		2022		2027		5 Yr Chg	2022
Households by Size									
1-person household	694	25.11%	727	25.11%	700	25.23%	0.12%	27.80%	90
2-person household	1,083	39.18%	1,136	39.24%	1,096	39.51%	0.27%	34.63%	113
3-person household	402	14.54%	419	14.47%	401	14.46%	-0.02%	14.79%	98
4-person household	338	12.23%	354	12.23%	338	12.18%	-0.04%	13.31%	92
5-person household	158	5.72%	164	5.66%	154	5.55%	-0.11%	5.95%	95
6-person household	66	2.39%	69	2.38%	65	2.34%	-0.04%	2.13%	112
7-or-more person household	23	0.83%	23	0.79%	20	0.72%	-0.07%	1.39%	57
Totals:	2,764	100.00%	2,892	99.90%	2,774	100.00%		100.00%	
Non-Family Households by Size									
1-person household	694	85.26%	727	81.96%				79.08%	104
2-person household	104	12.78%	27	3.04%				4.36%	70
3-person household	11	1.35%	108	12.18%				14.13%	86
4-person household	3	0.37%	7	0.79%				0.87%	91
5-person household	0	0.00%	6	0.68%				0.58%	117
6-person household	0	0.00%	6	0.68%				0.50%	135
7-or-more person household	2	0.25%	6	0.68%				0.49%	139
Totals:	814	100.00%	887	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	164	8.41%	213	10.61%				13.93%	76
Male Householder	132	6.77%	96	4.78%				6.79%	70
Married Couple	1,654	84.82%	1,698	84.60%				79.28%	107
Totals:	1,950	100.00%	2,007	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	40	4.92%	11	1.24%				2.71%	46
Male Not living alone	80	9.84%	148	16.69%				18.21%	92
Female Living alone	365	44.90%	722	81.40%				78.54%	104
Male Living alone	328	40.34%	6	0.68%				0.53%	127
Totals:	813	100.00%	887	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			58	2.46%				2.12%	116
1 vehicle available			463	19.64%				23.38%	84
2 vehicles available			1,094	46.41%				45.66%	102
3 vehicles available			496	21.04%				19.82%	106
4 vehicles available			173	7.34%				6.24%	118
5+ vehicles available			73	3.10%				2.77%	112
Totals:			2,357	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			65	12.15%				19.05%	64
1 vehicle available			294	54.95%				45.90%	120
2 vehicles available			131	24.49%				25.92%	94
3 vehicles available			18	3.36%				5.92%	57
4 vehicles available			15	2.80%				1.98%	141
5+ vehicles available			12	2.24%				1.22%	183
Totals:			535	100.00%				100.00%	

Family Households

Family households with or without children are changing. The traditional married couple structure is evolving into many different family expressions. These data provide an insight into the family structures within the study area and then compares those structures to the state.

Family Trends

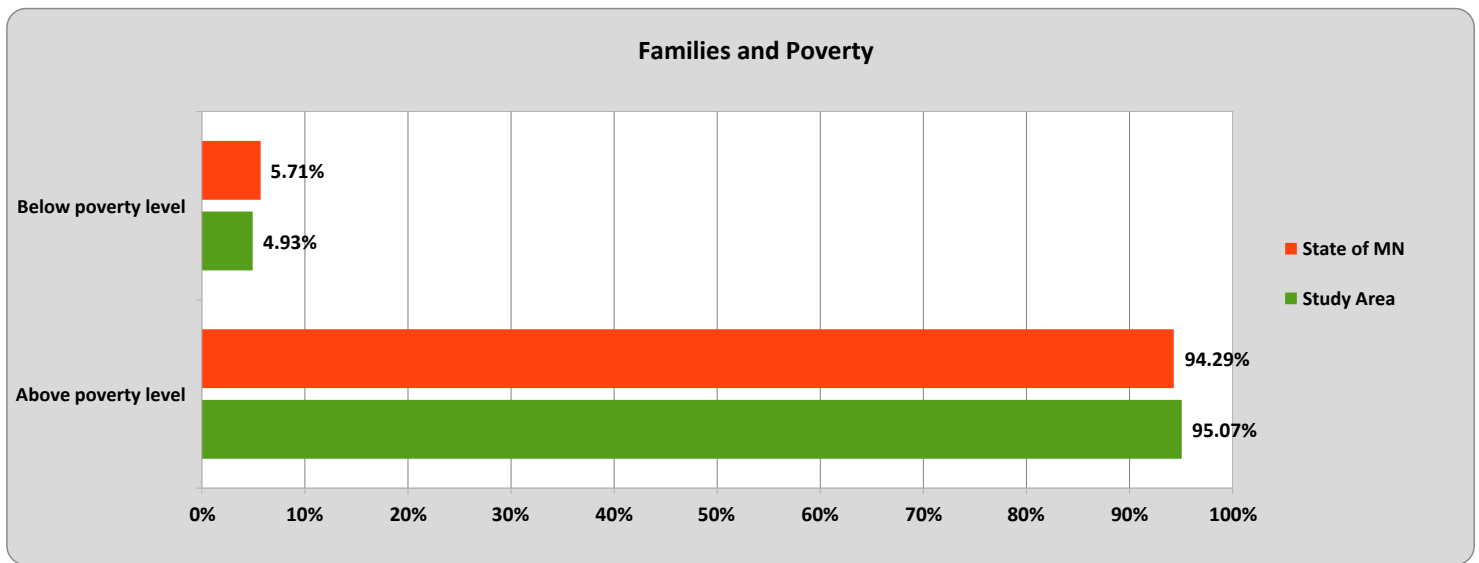


	2010	2022	2027
Study Area Family Households	1,949	2,007	1,915
Family Households Change		58	-92
Percent Change		2.98%	-4.58%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

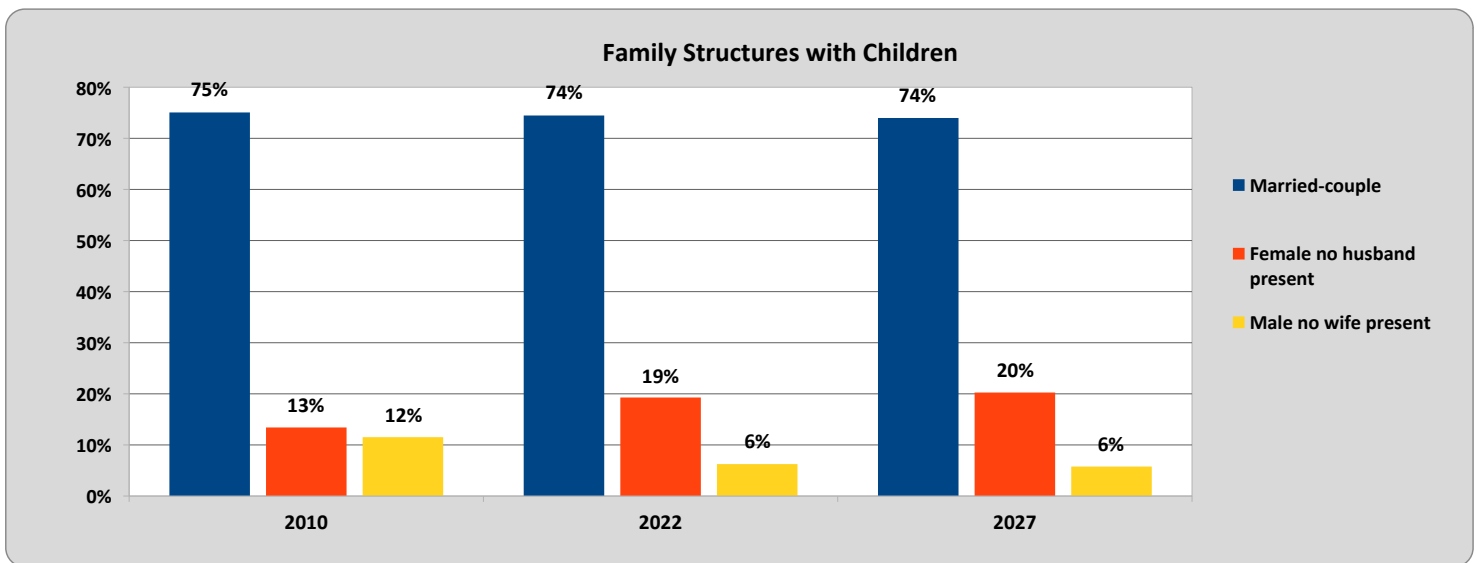
Study Area								MN	Comp Index
	2010		2022		2027	5 Yr Chg		2022	CY
Family Households by Size									
2-person household	979	50.21%	1,030	51.29%	978	51.07%	-0.22%	46.35%	111
3-person household	391	20.05%	421	20.97%	409	21.36%	0.39%	20.65%	102
4-person household	335	17.18%	294	14.64%	268	13.99%	-0.65%	19.29%	76
5-person household	158	8.10%	168	8.37%	167	8.72%	0.35%	8.76%	96
6-person household	66	3.38%	58	2.89%	56	2.92%	0.04%	3.11%	93
7-or-more person household	21	1.08%	37	1.84%	37	1.93%	0.09%	1.84%	100
Totals:	1,950	100.00%	2,008	100.00%	1,915	100.00%		100.00%	

Family Households

Families in Poverty Compared to State



Families with Children by Type

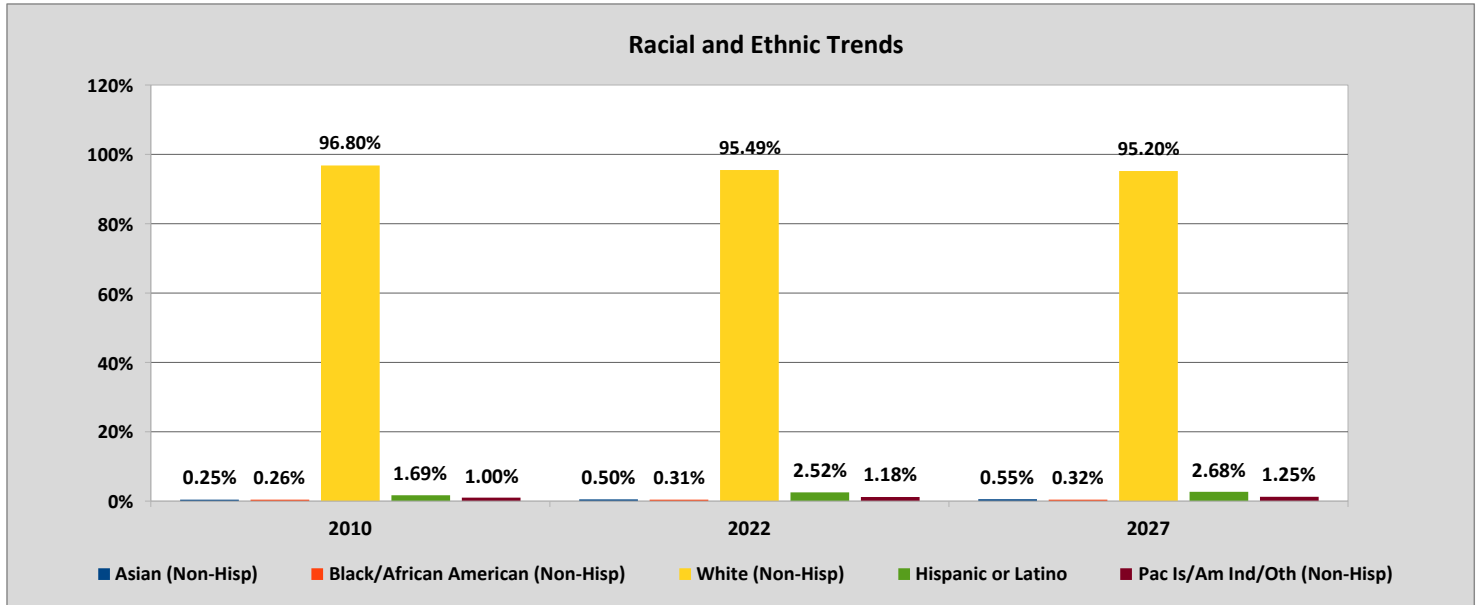


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027	5 Yr Chg			
Families with Children by Type									
Married-couple	593	75.06%	560	74.47%	526	73.98%	-0.49%	72.11%	103
Female no husband present	106	13.42%	145	19.28%	144	20.25%	0.97%	19.29%	100
Male no wife present	91	11.52%	47	6.25%	41	5.77%	-0.48%	8.60%	73
Totals:	790	100.00%	752	100.00%	711	100.00%		100.00%	
Families with No Children by Type									
Married-couple	1,061	91.47%	1,138	90.61%	1,083	89.95%	-0.65%	84.93%	107
Female no husband present	58	5.00%	68	5.41%	71	5.90%	0.48%	9.71%	56
Male no wife present	41	3.53%	50	3.98%	50	4.15%	0.17%	5.36%	74
Totals:	1,160	100.00%	1,256	100.00%	1,204	100.00%		100.00%	

Diversity: Race and Ethnicity

The diversity of a community is shaped by the racial/ethnicity of the people who reside in it but also people's age, income and education, career choices and geographic location.

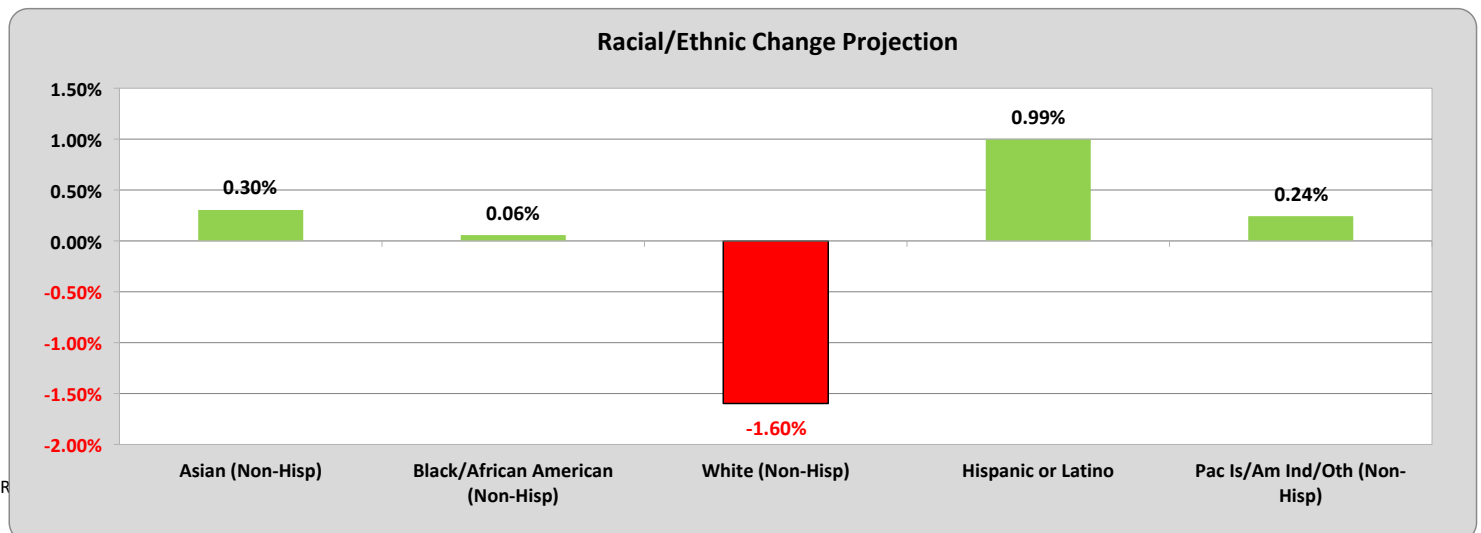
Racial Ethnic Trend Projections



	Study Area					
	2010		2022		2027	5 Yr Chg
Racial/Ethnic Trends						
Asian (Non-Hisp)	17	0.25%	36	0.50%	38	0.55%
Black/African American (Non-Hisp)	18	0.26%	22	0.31%	22	0.32%
White (Non-Hisp)	6,646	96.80%	6,854	95.49%	6,562	95.20%
Hispanic or Latino	116	1.69%	181	2.52%	185	2.68%
Pac Is/Am Ind/Oth (Non-Hisp)	69	1.00%	85	1.18%	86	1.25%
Totals:	6,866	100.00%	7,178	100.00%	6,893	100.00%

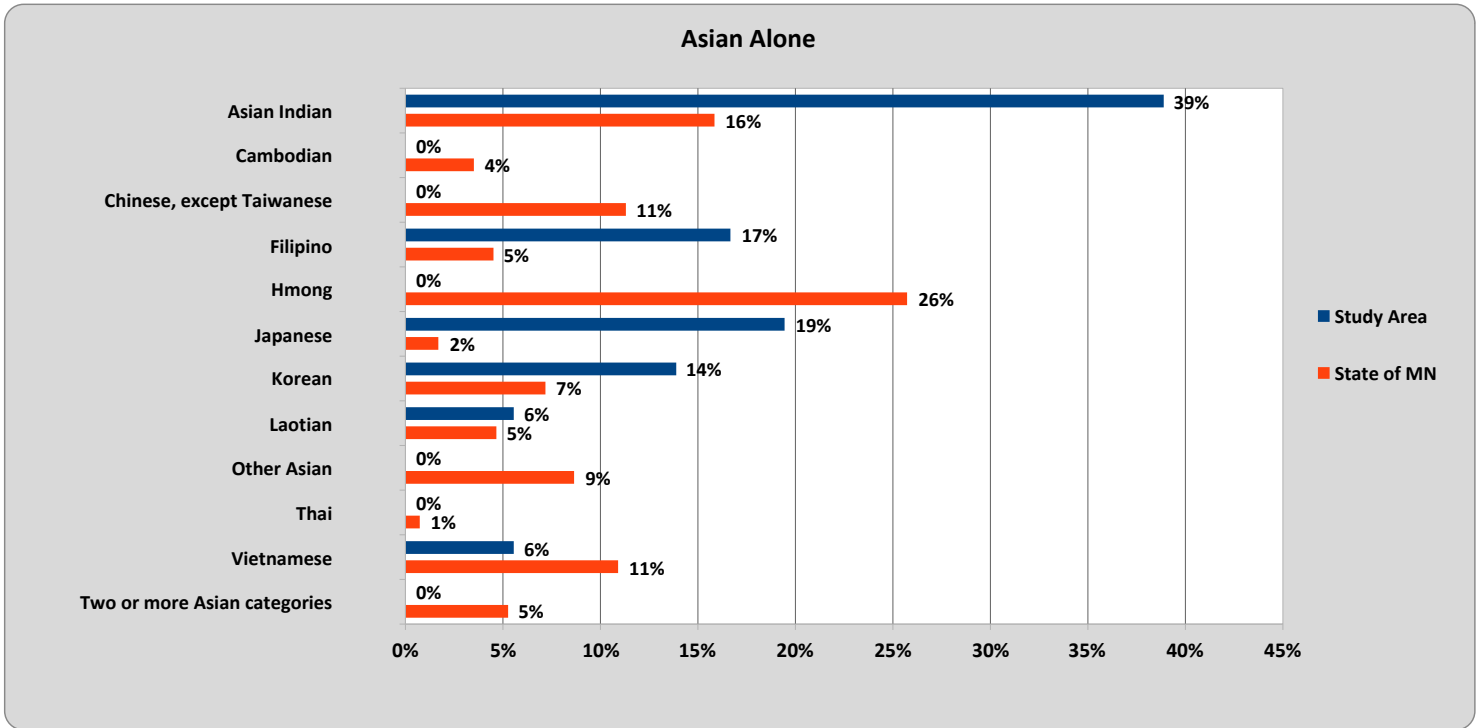
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

Racial/Ethnic Change Projection from Census 2010 to 2027



Diversity: Race and Ethnicity

Estimated Current Year Asian Alone Population

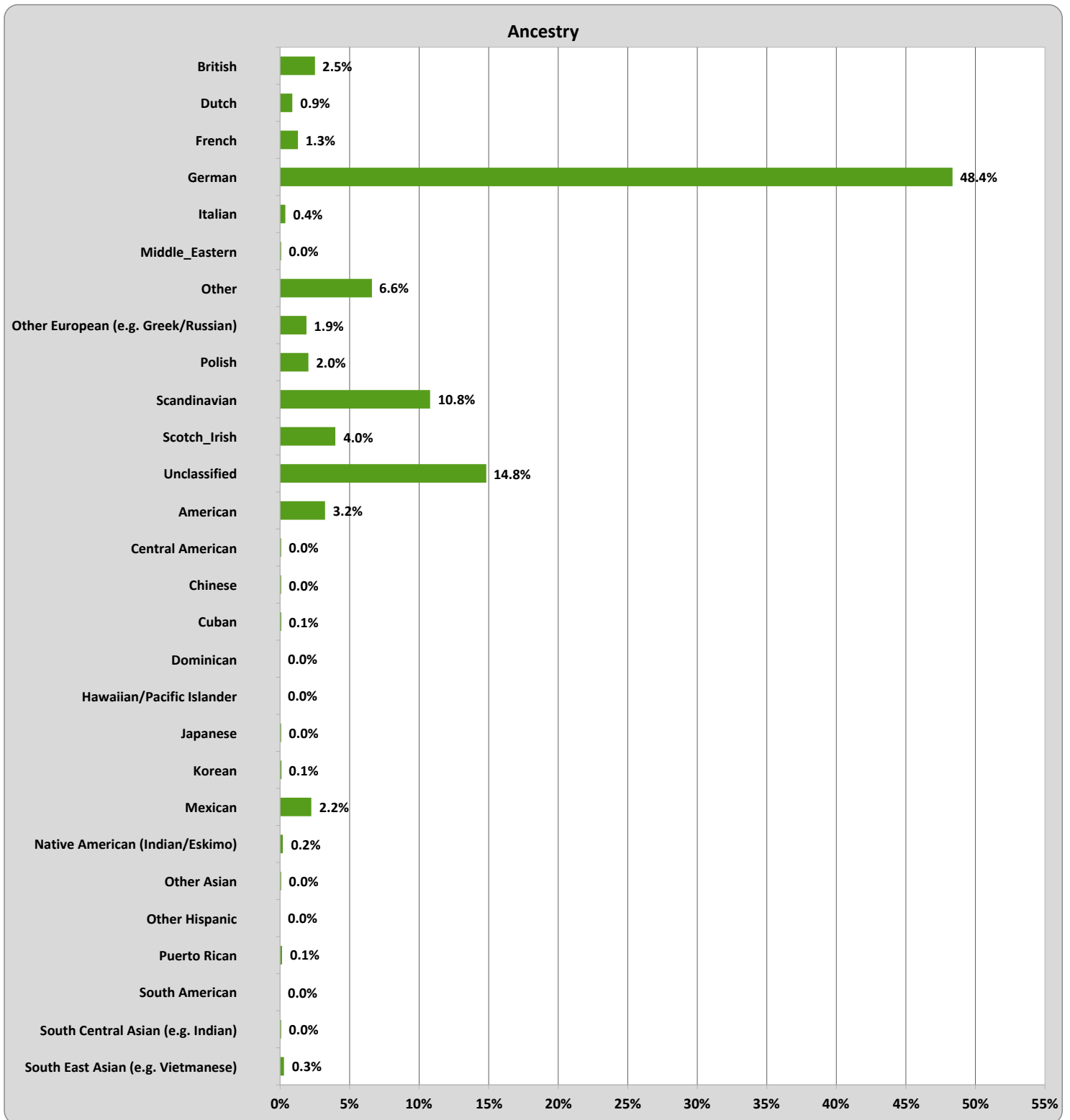


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	14	38.89%	40,057	15.85%	245
Cambodian	0	0.00%	8,872	3.51%	0
Chinese, except Taiwanese	0	0.00%	28,574	11.31%	0
Filipino	6	16.67%	11,412	4.52%	369
Hmong	0	0.00%	65,020	25.73%	0
Japanese	7	19.44%	4,265	1.69%	1,152
Korean	5	13.89%	18,147	7.18%	193
Laotian	2	5.56%	11,788	4.66%	119
Other Asian	0	0.00%	21,860	8.65%	0
Thai	0	0.00%	1,857	0.73%	0
Vietnamese	2	5.56%	27,565	10.91%	51
Two or more Asian categories	0	0.00%	13,310	5.27%	0
Totals:	36	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	0	0.00%	0	0.00%	3,661	1.46%	4,335	1.52%	0
Mexican	95	81.90%	151	83.43%	176,007	70.33%	199,362	69.72%	119
Other Hispanic or Latino	16	13.79%	23	12.71%	59,783	23.89%	69,396	24.27%	53
Puerto Rican	5	4.31%	7	3.87%	10,807	4.32%	12,853	4.49%	90
Totals:	116	100.00%	181	100.00%	250,258	100.00%	285,946	100.00%	

Diversity: Ancestry

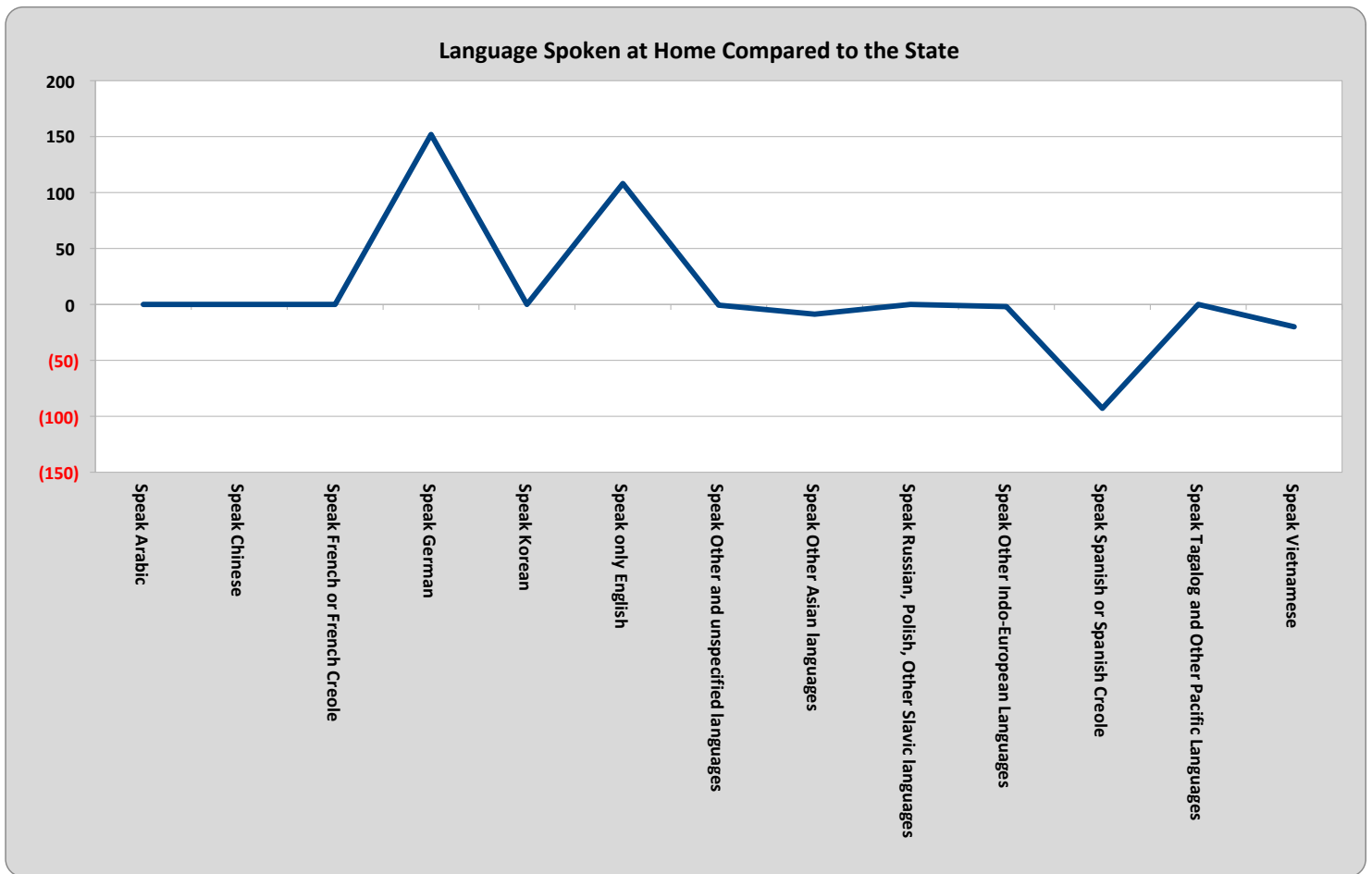
Population by Ancestry: 2022



Diversity: Languages

	Study Area		State of MN		Comp Index CY
Population 5+ by Language Spoken at Home (Detail)	2022		2022		
Speak Arabic	0	0.00%	15,401	0.28%	0
Speak Chinese	0	0.00%	24,720	0.46%	0
Speak French or French Creole	0	0.00%	17,297	0.32%	0
Speak German	44	0.65%	23,077	0.43%	152
Speak Korean	0	0.00%	5,151	0.09%	0
Speak only English	6,500	95.45%	4,791,548	88.32%	108
Speak Other and unspecified languages	1	0.01%	119,429	2.20%	1
Speak Other Asian languages	13	0.19%	118,736	2.19%	9
Speak Russian, Polish, Other Slavic languages	0	0.00%	26,666	0.49%	0
Speak Other Indo-European Languages	1	0.01%	40,950	0.75%	2
Speak Spanish or Spanish Creole	245	3.60%	210,179	3.87%	93
Speak Tagalog and Other Pacific Languages	0	0.00%	7,883	0.15%	0
Speak Vietnamese	6	0.09%	23,927	0.44%	20
Totals:	6,810	100.00%	5,424,964	100.00%	See Chart Below

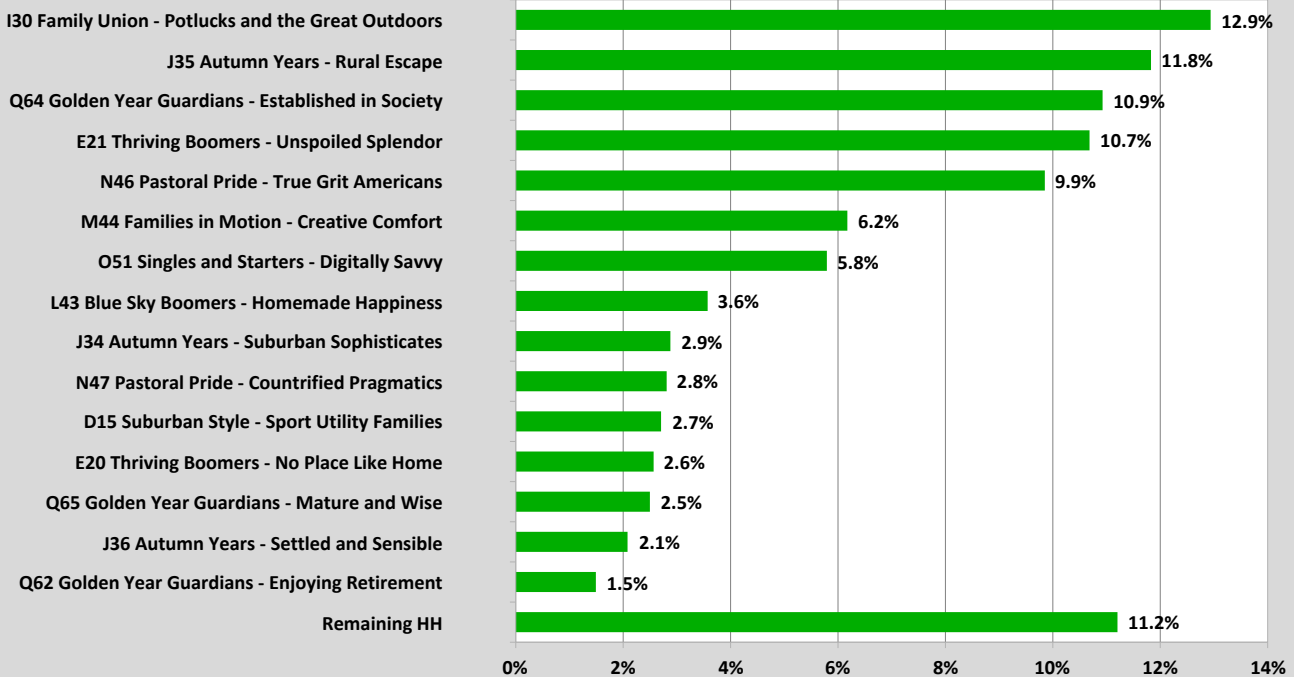
Population 5+ by Language Spoken at Home: Comparative Analysis Relative to the State of MN



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	373	12.9%	90,793	4.0%	321
J35 Autumn Years - Rural Escape	341	11.8%	81,577	3.6%	327
Q64 Golden Year Guardians - Established in Society	315	10.9%	77,301	3.4%	318
E21 Thriving Boomers - Unspoiled Splendor	308	10.7%	94,560	4.2%	255
N46 Pastoral Pride - True Grit Americans	284	9.9%	41,848	1.9%	530
M44 Families in Motion - Creative Comfort	178	6.2%	33,156	1.5%	419
O51 Singles and Starters - Digitally Savvy	167	5.8%	83,320	3.7%	157
L43 Blue Sky Boomers - Homemade Happiness	103	3.6%	39,487	1.8%	204
J34 Autumn Years - Suburban Sophisticates	83	2.9%	104,532	4.6%	62
N47 Pastoral Pride - Countrified Pragmatics	81	2.8%	14,240	0.6%	444
D15 Suburban Style - Sport Utility Families	78	2.7%	42,591	1.9%	143
E20 Thriving Boomers - No Place Like Home	74	2.6%	91,661	4.1%	63
Q65 Golden Year Guardians - Mature and Wise	72	2.5%	68,036	3.0%	83
J36 Autumn Years - Settled and Sensible	60	2.1%	48,552	2.2%	97
Q62 Golden Year Guardians - Enjoying Retirement	43	1.5%	42,992	1.9%	78
Remaining HH	323	11.2%	1,298,003	57.6%	19
Totals:	2,883	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](#)

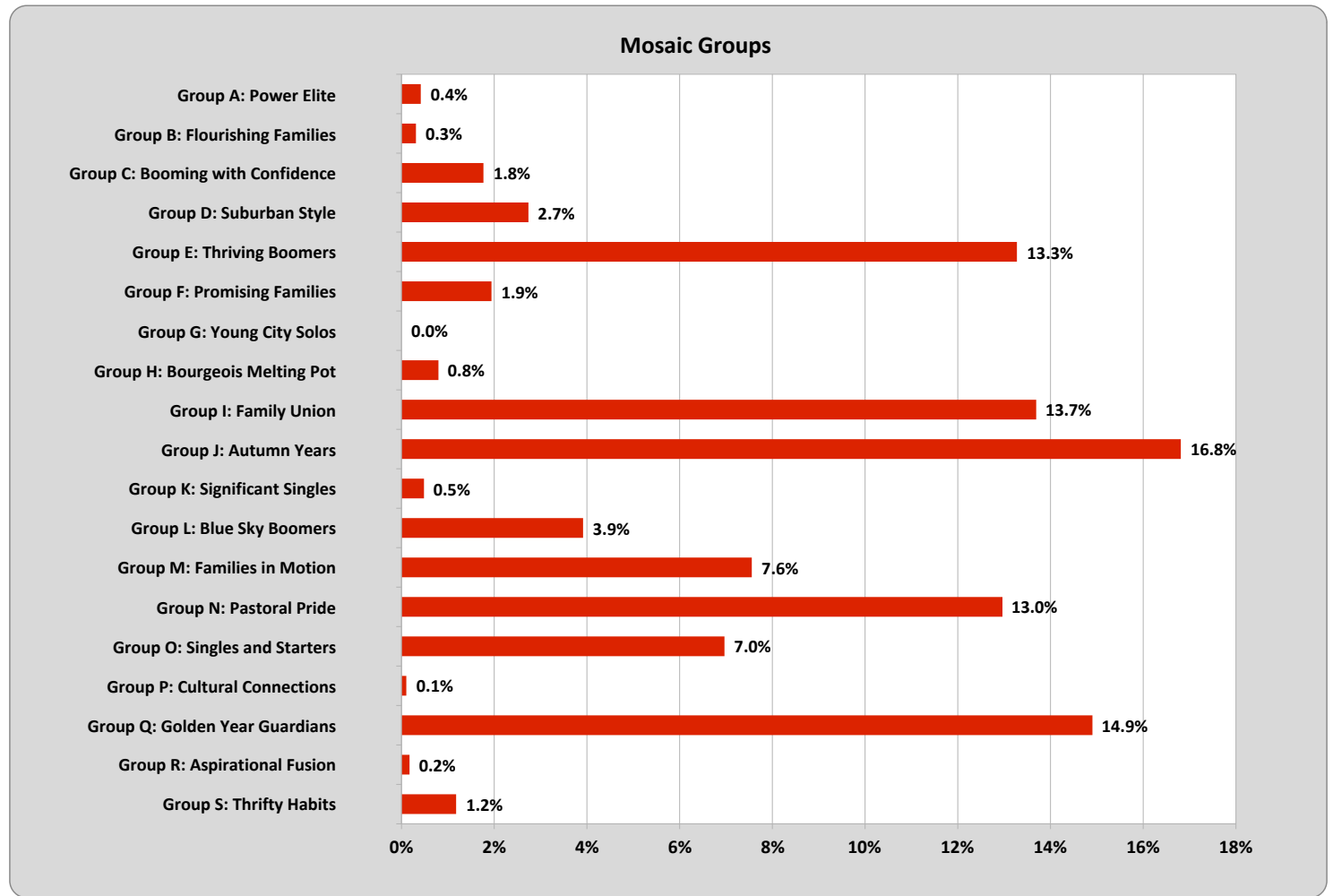
[Understanding Mosaic Portraits for Mission Planning - Video](#)

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

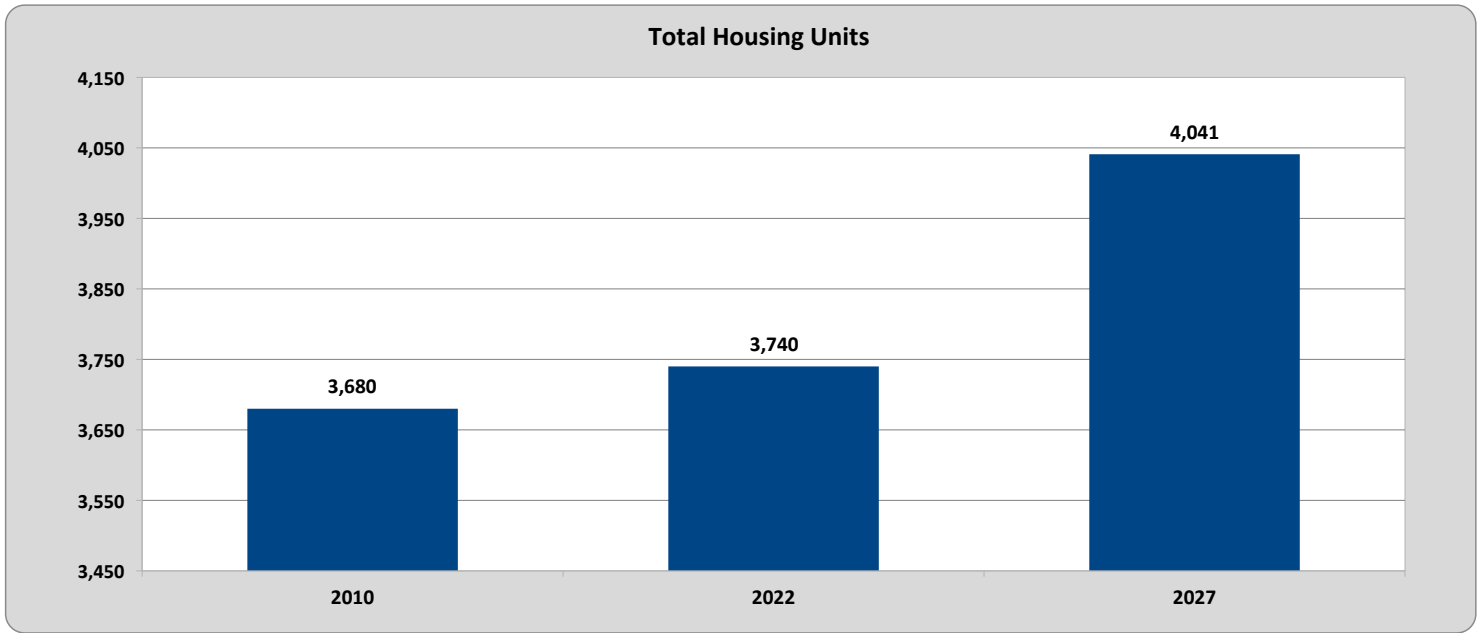


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	12	0.4%	147,544	6.5%	6
Group B: Flourishing Families	9	0.3%	144,813	6.4%	5
Group C: Booming with Confidence	51	1.8%	234,780	10.4%	17
Group D: Suburban Style	79	2.7%	100,230	4.4%	62
Group E: Thriving Boomers	383	13.3%	217,412	9.7%	138
Group F: Promising Families	56	1.9%	107,906	4.8%	41
Group G: Young City Solos	0	0.0%	63,652	2.8%	0
Group H: Bourgeois Melting Pot	23	0.8%	51,957	2.3%	35
Group I: Family Union	395	13.7%	131,460	5.8%	235
Group J: Autumn Years	485	16.8%	234,661	10.4%	161
Group K: Significant Singles	14	0.5%	64,316	2.9%	17
Group L: Blue Sky Boomers	113	3.9%	106,229	4.7%	83
Group M: Families in Motion	218	7.6%	60,224	2.7%	283
Group N: Pastoral Pride	374	13.0%	61,174	2.7%	477
Group O: Singles and Starters	201	7.0%	250,392	11.1%	63
Group P: Cultural Connections	3	0.1%	28,769	1.3%	8
Group Q: Golden Year Guardians	430	14.9%	188,767	8.4%	178
Group R: Aspirational Fusion	5	0.2%	20,318	0.9%	19
Group S: Thrifty Habits	34	1.2%	38,044	1.7%	70
Totals:	2,885	0.00%	2,252,648	100.00%	

Housing

Housing encompasses the number of housing units historically, presently and to some extent in the future within the study area.

Trends in Housing Since 2010



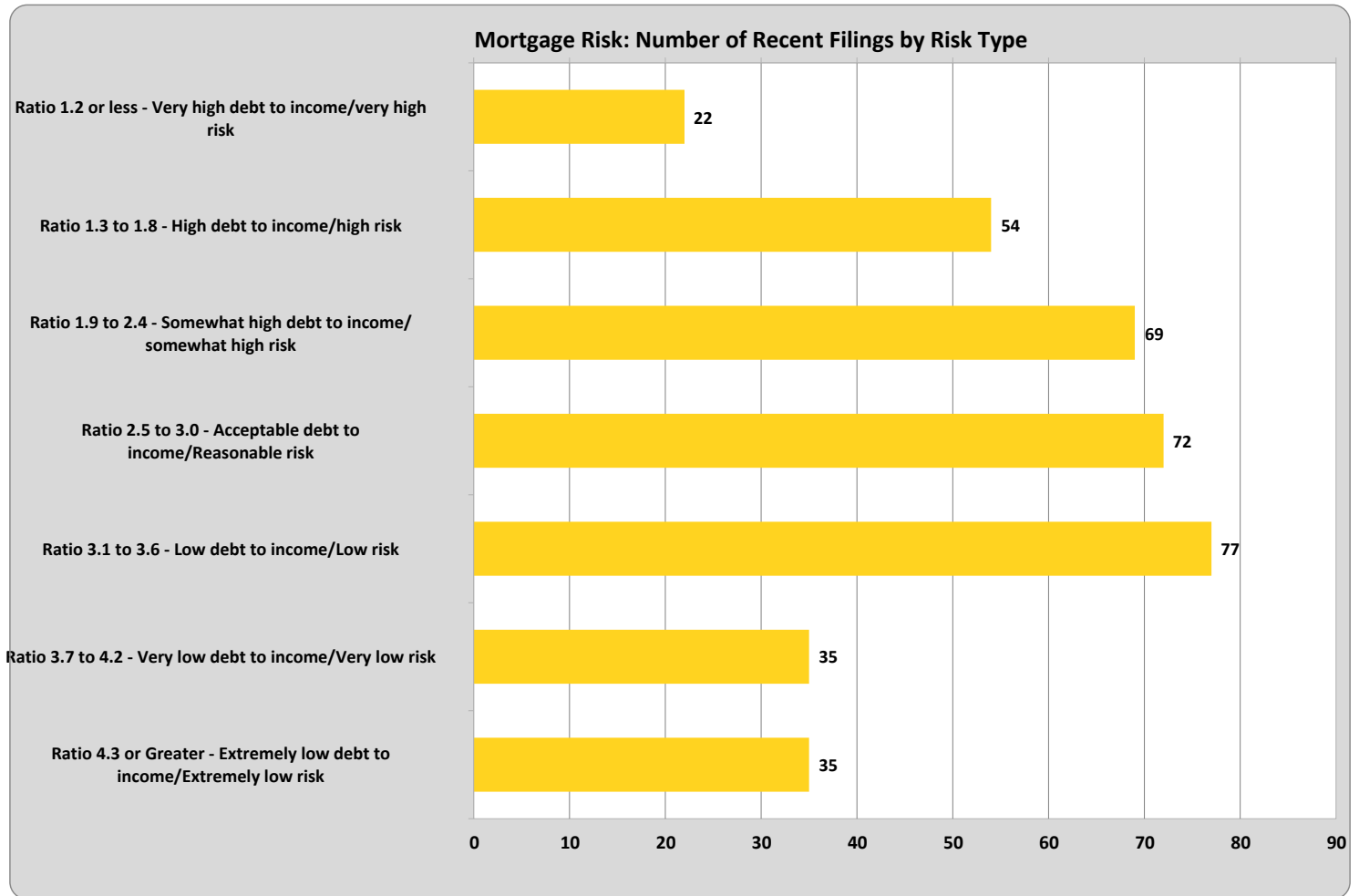
	2010	2022	2027
Housing Units	3,680	3,740	4,041
Family Households Change		60	301
Percent Change		1.63%	8.05%

Study Area								MN	Comp Index
2010		2022		2027	5 Yr Chg		2022	CY	
Housing by Occupancy									
Occupied	2,763	75.10%	2,893	77.35%	3,234	80.03%	2.68%	90.10% 86	
Vacant	916	24.90%	847	22.65%	807	19.97%	-2.68%	9.90% 229	
Totals:	3,679	100.00%	3,740	100.00%	4,041	100.00%		100.00%	
Housing by Type of Occupancy									
Owner Occupied	2,265	81.98%	2,357	81.50%	2,630	81.35%	-0.15%	73.16% 111	
Renter Occupied	498	18.02%	535	18.50%	603	18.65%	0.15%	26.84% 69	
Totals:	2,763	100.00%	2,892	100.00%	3,233	100.00%		100.00%	

Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	70	1.87%	199,367	7.94%	24
1 Unit Detached	3,260	87.19%	1,742,380	69.39%	126
2 Units	50	1.34%	69,397	2.76%	48
3 to 19 Units	116	3.10%	96,164	3.83%	81
20 to 49 Units	75	2.01%	133,601	5.32%	38
50 or More Units	13	0.35%	176,625	7.03%	5
Mobile Home or Trailer	155	4.15%	92,915	3.70%	112
Other	0	0.00%	470	0.02%	0
Totals:	3,739	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	41	1.75%	20,006	1.22%	143
\$20,000 to \$39,999	18	0.77%	19,729	1.21%	64
\$40,000 to \$59,999	3	0.13%	19,129	1.17%	11
\$60,000 to \$79,999	14	0.60%	22,141	1.35%	44
\$80,000 to \$99,999	44	1.87%	29,145	1.78%	105
\$100,000 to \$149,999	259	11.03%	98,944	6.04%	182
\$150,000 to \$199,999	380	16.18%	130,710	7.98%	203
\$200,000 to \$299,999	606	25.80%	346,665	21.18%	122
\$300,000 to \$399,999	363	15.45%	320,332	19.57%	79
\$400,000 to \$499,999	271	11.54%	231,267	14.13%	82
\$500,000 to \$749,999	262	11.15%	278,035	16.98%	66
\$750,000 to \$999,999	52	2.21%	64,847	3.96%	56
\$1,000,000 or more	36	1.53%	56,140	3.43%	45
Totals:	2,349	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	598	15.99%	414,127	16.46%	97
1940 to 1949	182	4.87%	114,049	4.53%	107
1950 to 1959	353	9.44%	264,125	10.50%	90
1960 to 1969	411	10.99%	239,580	9.53%	115
1970 to 1979	616	16.47%	379,093	15.07%	109
1980 to 1989	487	13.02%	324,483	12.90%	101
1990 to 1999	502	13.43%	346,034	13.76%	98
2000 to 2009	545	14.58%	381,955	15.19%	96
2010 or Later	45	1.20%	51,821	2.06%	58
Totals:	3,739	100.00%	2,515,267	100.00%	

Mortgage Risk Indicator

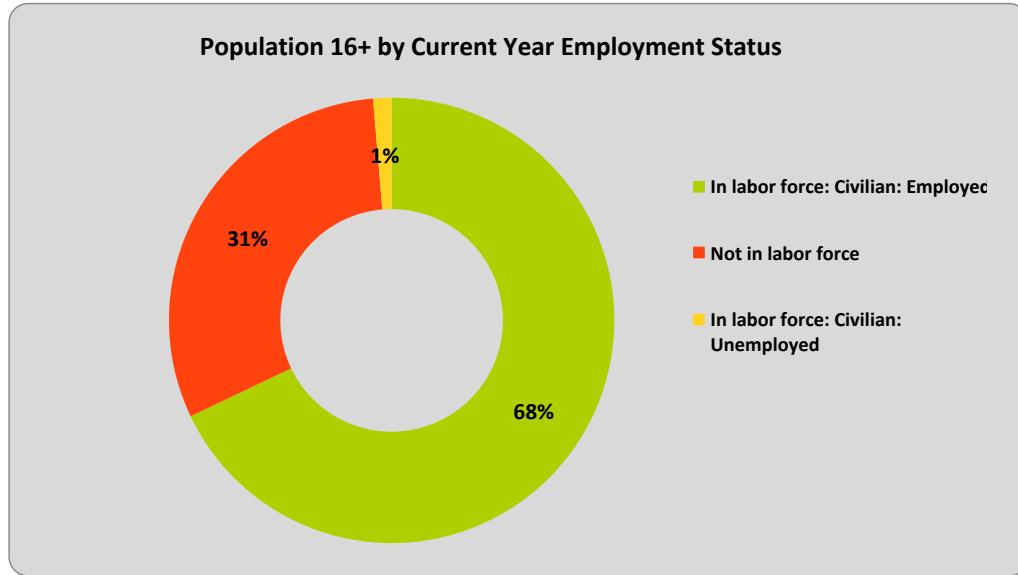


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

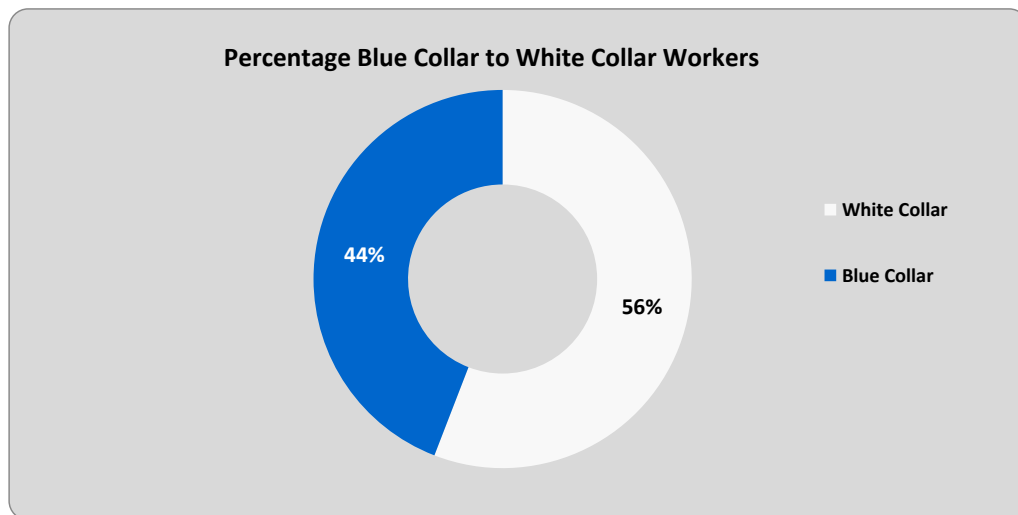
Work

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

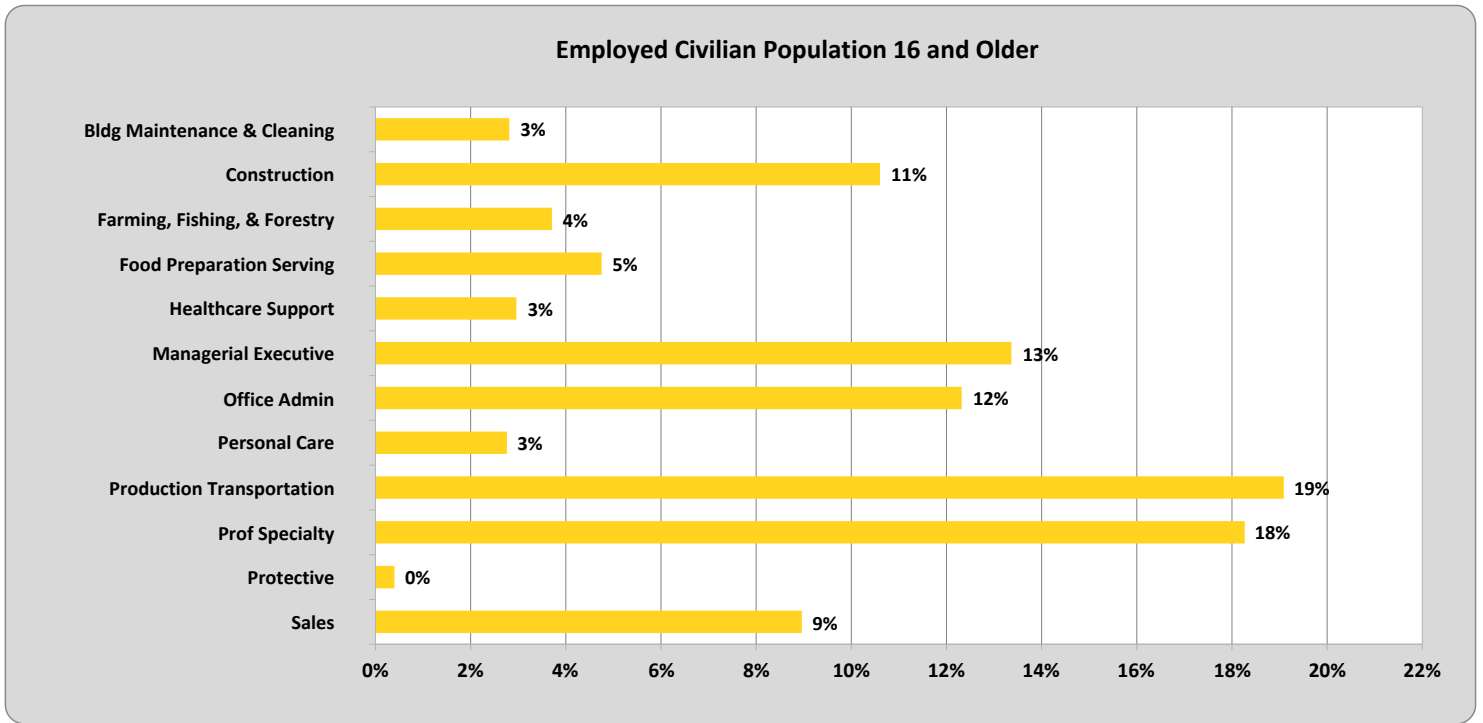
Employment Status of Population 16 and Older: 2022



	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	4,018	67.89%	3,163,650	67.77%	100
In labor force: In Armed Forces	2	0.03%	2,662	0.06%	59
Not in labor force	1,819	30.74%	1,416,810	30.35%	101
In labor force: Civilian: Unemployed	79	1.33%	85,198	1.83%	73
Blue and White Collar Workers 2022	5,918	100.00%	4,668,320	100.00%	
Employed Pop 16+ Blue/White Collar					
Blue Collar	1,773	44.13%	1,080,178	34.14%	129
White Collar	2,245	55.87%	2,083,472	65.86%	85
	4,018	100.00%	3,163,650	100.00%	

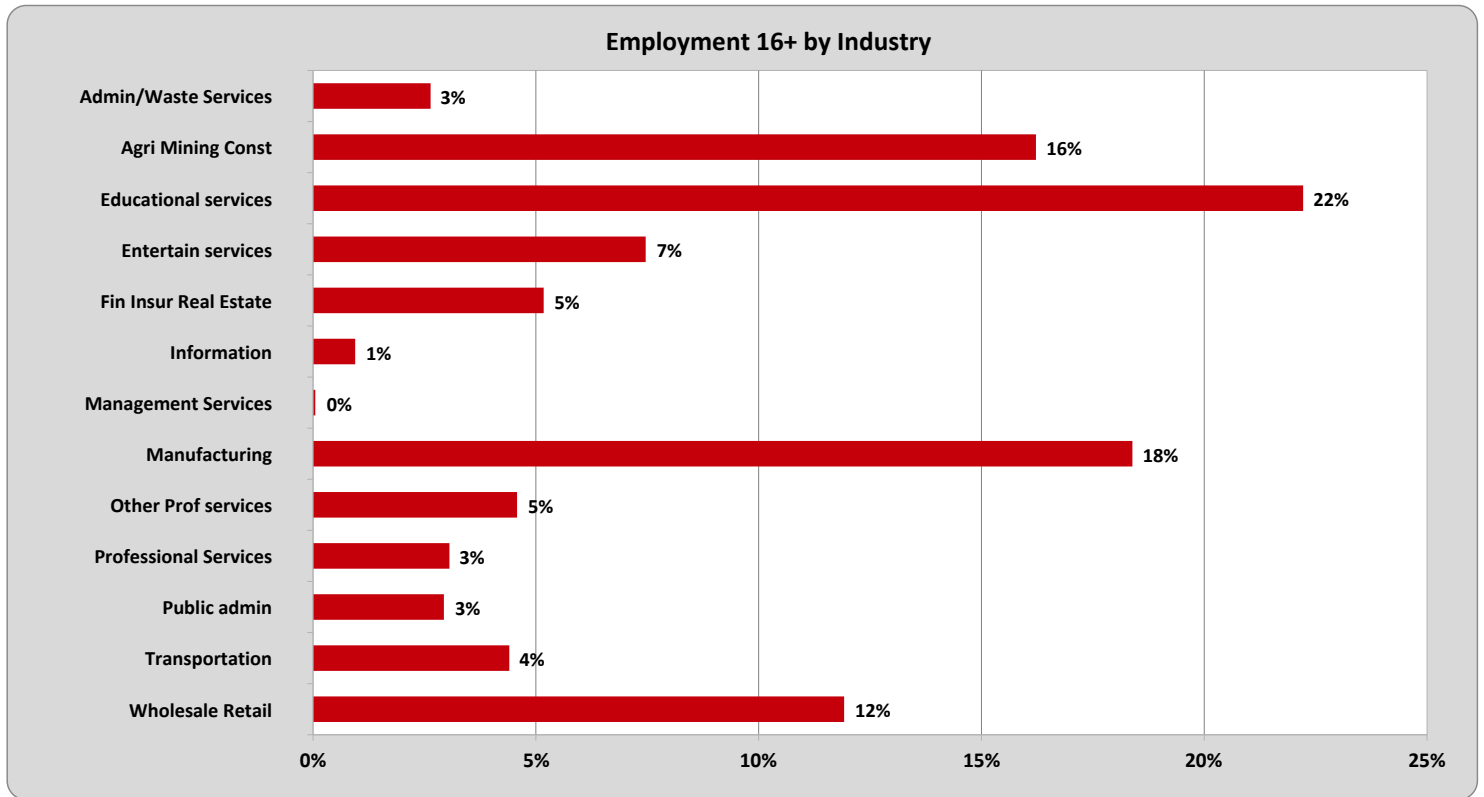


Employed Civilian Population by Occupation: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Occupation	2022		2022		
Bldg Maintenance & Cleaning	113	2.81%	101,120	3.20%	88
Construction	426	10.60%	231,720	7.32%	145
Farming, Fishing, & Forestry	149	3.71%	23,728	0.75%	494
Food Preparation Serving	191	4.75%	160,385	5.07%	94
Healthcare Support	119	2.96%	117,071	3.70%	80
Managerial Executive	537	13.36%	541,826	17.13%	78
Office Admin	495	12.32%	351,503	11.11%	111
Personal Care	111	2.76%	86,316	2.73%	101
Production Transportation	767	19.09%	435,347	13.76%	139
Prof Specialty	734	18.27%	765,073	24.18%	76
Protective	16	0.40%	41,562	1.31%	30
Sales	360	8.96%	307,999	9.74%	92
Totals:	4,018	100.00%	3,163,650	100.00%	
Workers 16+: Home or Away					
Worked at Home	210	5.23%	172,947	5.47%	95
Worked away from Home	3,808	94.77%	2,986,265	94.53%	100
Totals:	4,018	100.00%	3,159,212	100.00%	
Workers 16+: Transport to Work					
Bicycle	8	0.21%	23,625	0.79%	27
Car, Truck, or Van: Carpooled	390	10.24%	269,707	9.03%	113
Car, Truck, or Van: Drove Alone	3,271	85.90%	2,473,808	82.84%	104
Motorcycle	3	0.08%	5,408	0.18%	44
Other Means	13	0.34%	17,760	0.59%	57
Walked	111	2.91%	85,703	2.87%	102
Public Trans Excluding Taxi Cab	12	0.32%	108,021	3.62%	9
Taxi Cab	0	0.00%	2,233	0.07%	0
Totals:	3,808	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	106	2.64%	101,896	3.22%	82
Agri Mining Const	652	16.22%	260,134	8.22%	197
Educational services	893	22.22%	800,843	25.31%	88
Entertain services	300	7.46%	254,892	8.06%	93
Fin Insur Real Estate	208	5.18%	227,279	7.18%	72
Information	38	0.95%	52,443	1.66%	57
Management Services	2	0.05%	6,070	0.19%	26
Manufacturing	739	18.39%	427,451	13.51%	136
Other Prof services	184	4.58%	137,684	4.35%	105
Professional Services	123	3.06%	202,468	6.40%	48
Public admin	118	2.94%	110,288	3.49%	84
Transportation	177	4.40%	146,000	4.61%	95
Wholesale Retail	479	11.92%	436,202	13.79%	86
Totals:	4,019	100.00%	3,163,650	100.00%	
Work Place Population Estimates					
Workplace Employees (Full Time Employees)	2,283	89.81%	3,028,425	94.90%	95
Workplace Establishments	259	10.19%	162,855	5.10%	200
Totals:	2,542	100.00%	3,191,280	100.00%	

Work

Study Area			State of MN		Comp Index CY
Families: Workers					
1 worker	484	24.12%	386,773	26.32%	92
2 workers	928	46.24%	714,223	48.60%	95
3 or more workers	283	14.10%	186,751	12.71%	111
No workers	312	15.55%	181,808	12.37%	126
Totals:	2,007	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	393	10.32%	115,072	3.85%	268
5 to 9 minutes	869	22.82%	364,305	12.20%	187
10 to 14 minutes	413	10.85%	437,138	14.64%	74
15 to 19 minutes	416	10.92%	481,534	16.12%	68
20 to 24 minutes	399	10.48%	441,524	14.79%	71
25 to 29 minutes	139	3.65%	213,807	7.16%	51
30 to 34 minutes	343	9.01%	373,738	12.52%	72
35 to 39 minutes	97	2.55%	92,192	3.09%	83
40 to 44 minutes	161	4.23%	108,641	3.64%	116
45 to 59 minutes	386	10.14%	198,737	6.66%	152
60 to 89 minutes	111	2.91%	112,896	3.78%	77
90 or more minutes	81	2.13%	46,681	1.56%	136
Totals:	3,808	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.