

The FullInsite Report

Prepared for: Diocese of St. Cloud
Study area: Mary, Mother of the Church ACC

Base State: MN
Current Year Estimate: 2022
5 Year Projection: 2027
10 Year Forecast: 2032
Date: 12/21/2022
Semi-Annual Projection: Summer

About the FullInsite Report

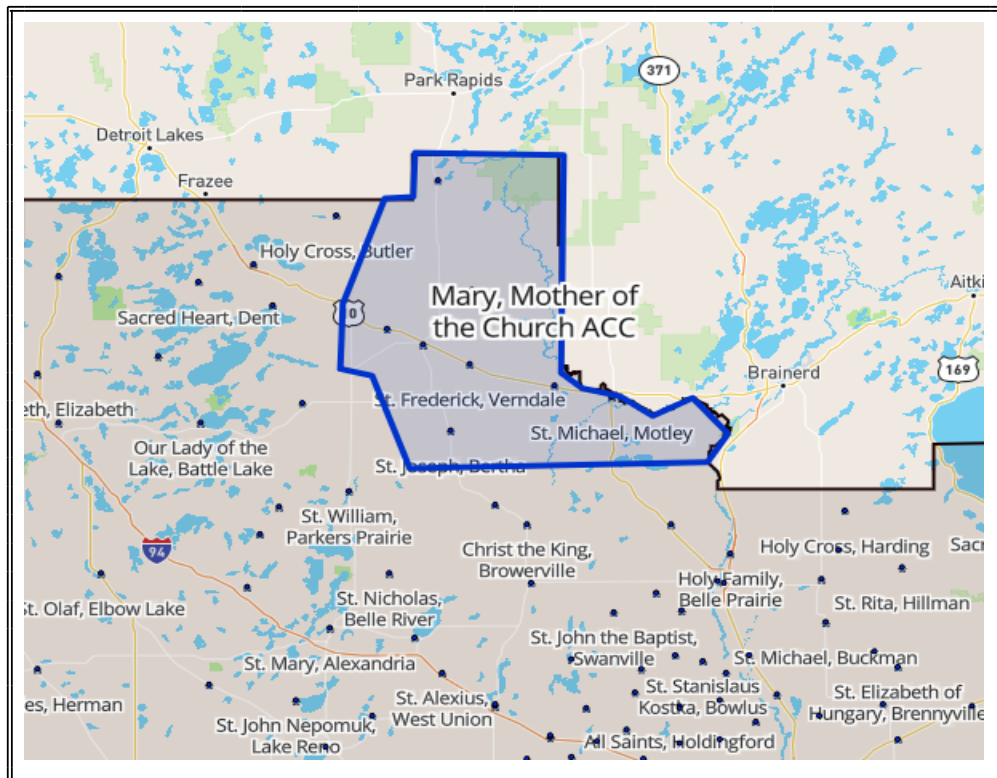
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

The FullInsite report is divided into three sections, each providing a different approach to the data. Careful consideration is given to readability and graphic treatment. The hope is that the information it presents will be more accessible to the reader.

Three Sections

- The **StoryView** Report presents 9 demographic indicators of your study area.
- The **TrendView** provides four graphs that reflect the more significant demographic trends that will shape the study area in the 5 to 10 year future.
- The **ThemeView** Report provides a wealth of demographic detail across six themes: People, Households, Families, Diversity, Housing and Work.

THE STUDY AREA



More Information

Please refer to the last page of the report for additional notes and interpretation aides in reading the report.

StoryView

Significant Demographic Indicators of the Study Area's Story

1	Population Change In the 10 year future, how is the population in this area expected to change? (See the Population Theme)	Significant Decline	Moderate Decline	Little Change	Moderate Growth	Significant Growth
2	Household Change In the 10 year future, how are the households in this area expected to change? (See Households Theme)	Significant Decline	Moderate Decline	Little Change	Moderate Increase	Significant Increase
3	Families with Children Compared to the state, are families with children more or less likely to live in two parent households? (See Families Theme)	Significantly Less	Somewhat Less	About the Same	Somewhat More	Significantly More
4	Adult Educational Attainment For this area, what is the general level of education of the adults 25 and older? (See the People Theme)	Very Low	Low	Mixed	High	Very High
5	Community Diversity Index How diverse is the racial/ethnic mix of this area? (See the Diversity Theme)	Very Homogeneous	Homogeneous	Moderately Diverse	Very Diverse	Extremely Diverse
6	Median Family Income How does the median family income compare to the state for this area? (See the Income Theme)	Significantly Less	Somewhat Less	About the Same	Somewhat Greater	Significantly Greater
7	Poverty Compared to the state, are the number of families in poverty above or below the state average? (See the Families Theme)	Significantly Below	Somewhat Below	About the Same	Somewhat Above	Significantly Above
8	Blue to White Collar Occupations On a continuum between blue collar and white collar occupations, where does this area fall? (See the Work Theme)	Very Blue Collar	Somewhat Blue	Closely Split	Somewhat White	Very White Collar
9	Largest Racial/Ethnic Group In this area, which racial/ethnic group is the largest percentage of the population? (See the Diversity Theme)	Asian (NH)	Black/African American (NH)	White (NH)	Hispanic or Latino	Pacific Islander/American Indian/Other

TrendView

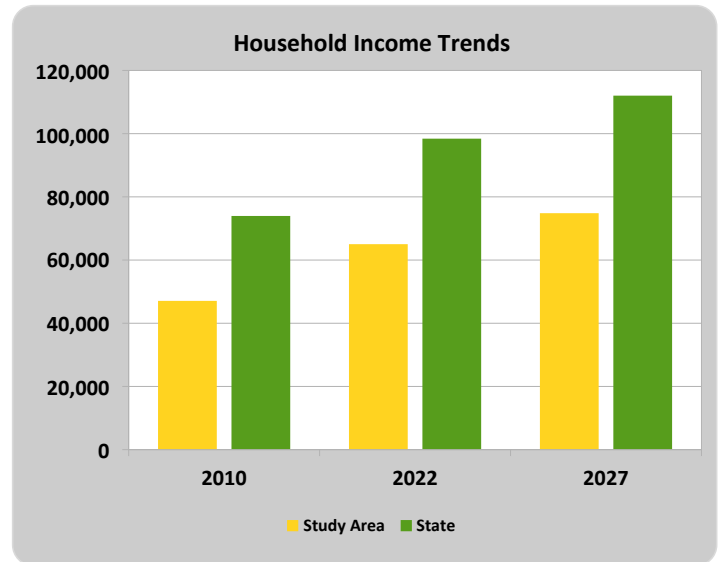
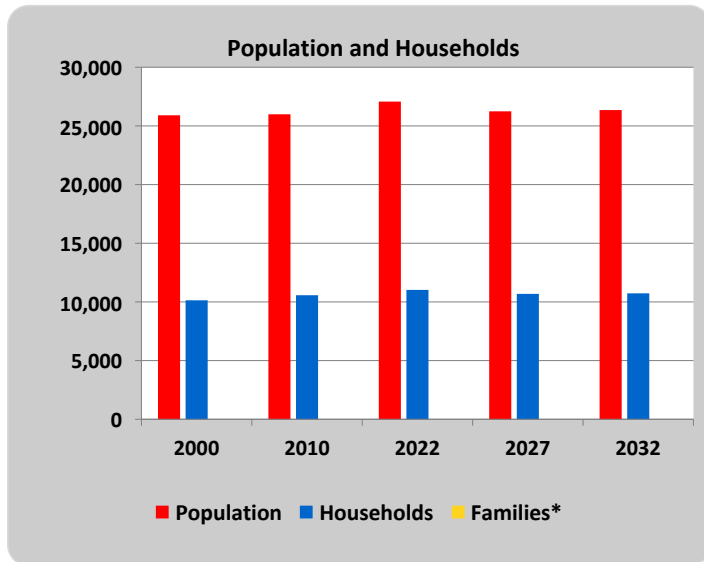
Significant Demographic Estimates and Projections

Prepared for: Diocese of St. Cloud

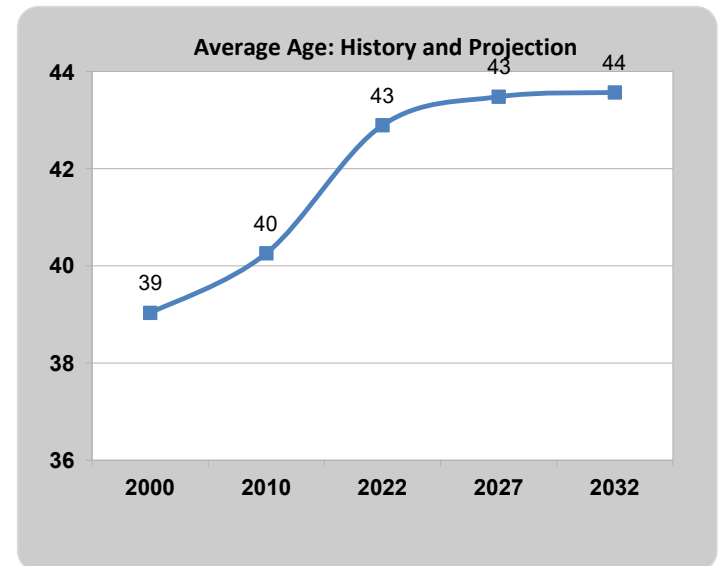
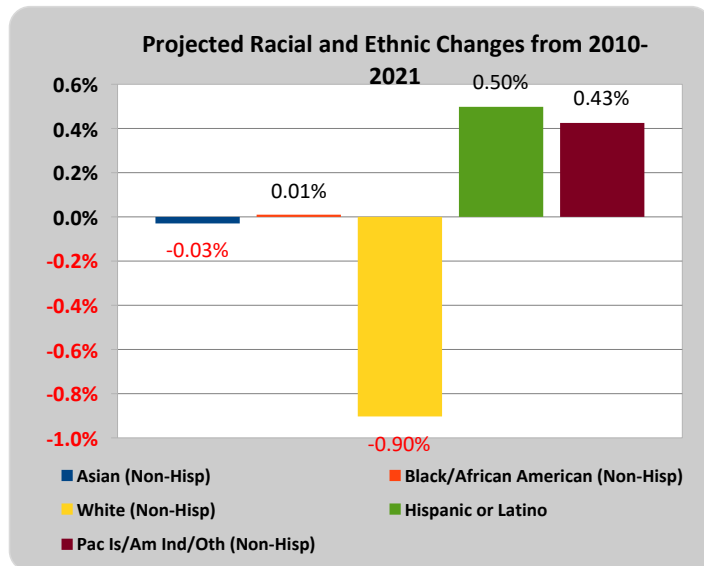
Study Area: Mary, Mother of the Church ACC

Base State: MN

Date of Report: 12/21/2022



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



Demographic Descriptions of the Study Area

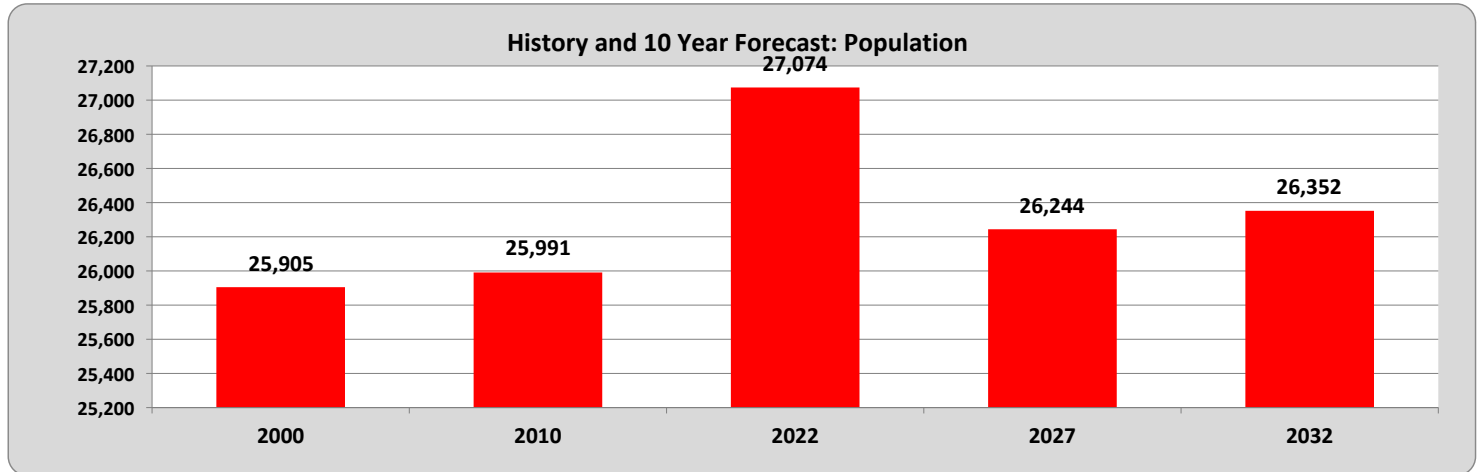
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People and Change

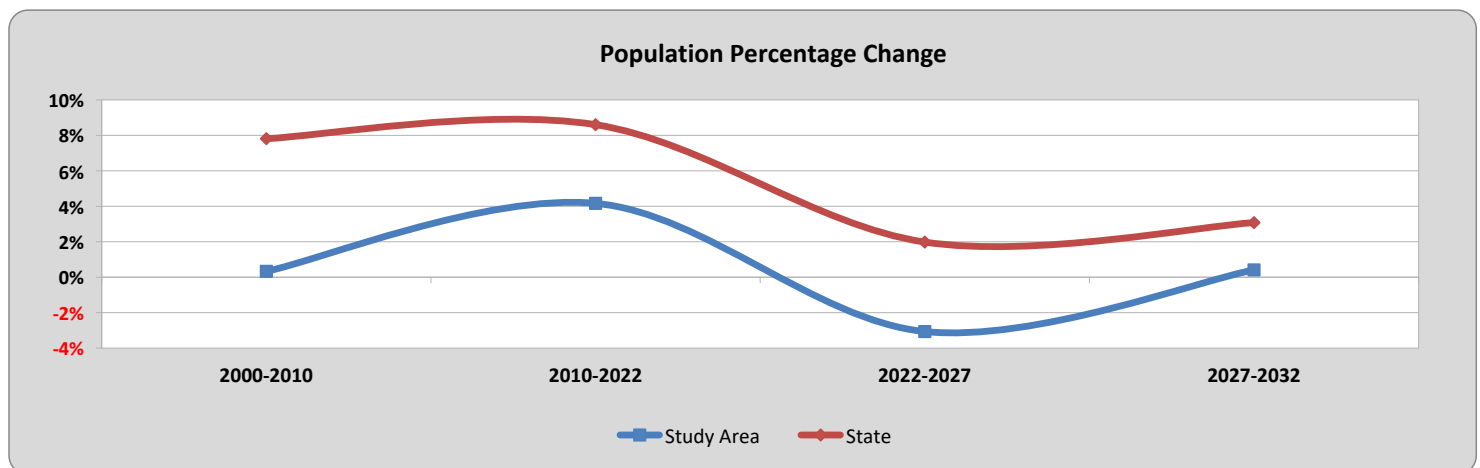
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2022	2027	2032
Study Area Population	25,905	25,991	27,074	26,244	26,352
Population Change		86	1,083	-830	108
Percent Change		0.33%	4.17%	-3.07%	0.41%
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%

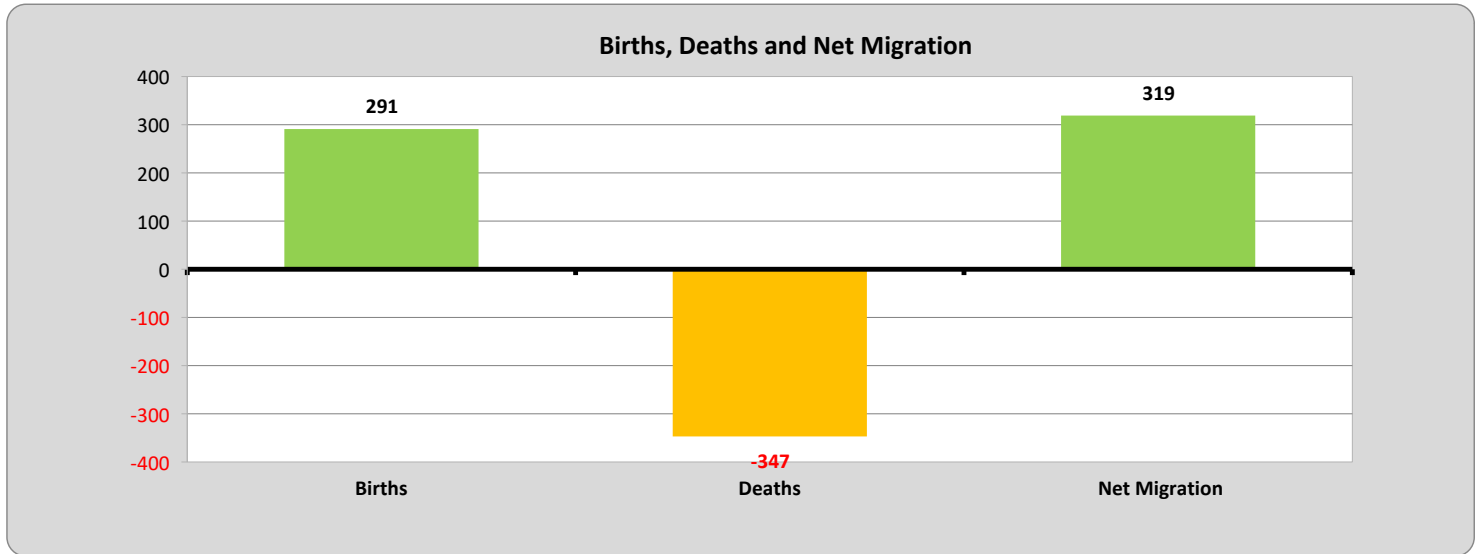
Projected Percentage Population Change: Comparison of Study Area to State



People and Change

Recent 8 Quarter History	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	26,546	26,583	26,530	26,619	26,811	26,866	26,956	27,037
Change		37	-53	89	192	55	90	81
Percent Change		0.14%	-0.20%	0.34%	0.72%	0.21%	0.33%	0.30%
Seasonal Population	185	1,532	4,610	2,746	329	1,393	4,638	2,710
Change		1,347	3,078	-1,864	-2,417	1,064	3,245	-1,928
Percent Change		728.11%	200.91%	-40.43%	-88.02%	323.40%	232.95%	-41.57%
Transient Population	30	1	8	11	7	18	55	62
Change		-29	7	3	-4	11	37	7
Percent Change		-96.67%	700.00%	37.50%	-36.36%	157.14%	205.56%	12.73%

Factors Effecting Population Change: Prior 12 Months

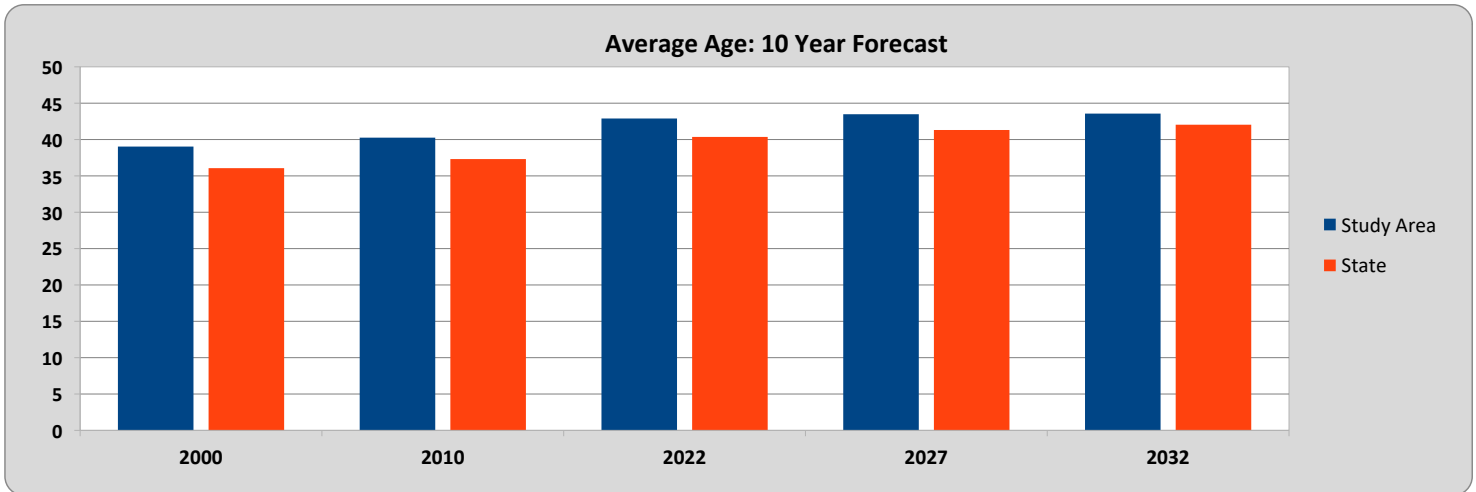


	2022
Factors Effecting Population Change	
Births	291
Deaths	347
Net Migration	319
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	12,941	49.79%	13,492	49.83%	13,101	49.92%	13,175	50.00%	0.17%
Male	13,050	50.21%	13,582	50.17%	13,143	50.08%	13,177	50.00%	-0.17%
Totals:	25,991	100.00%	27,074	100.00%	26,244	100.00%	26,352	100.00%	

People by Age

Average Age with State Comparison

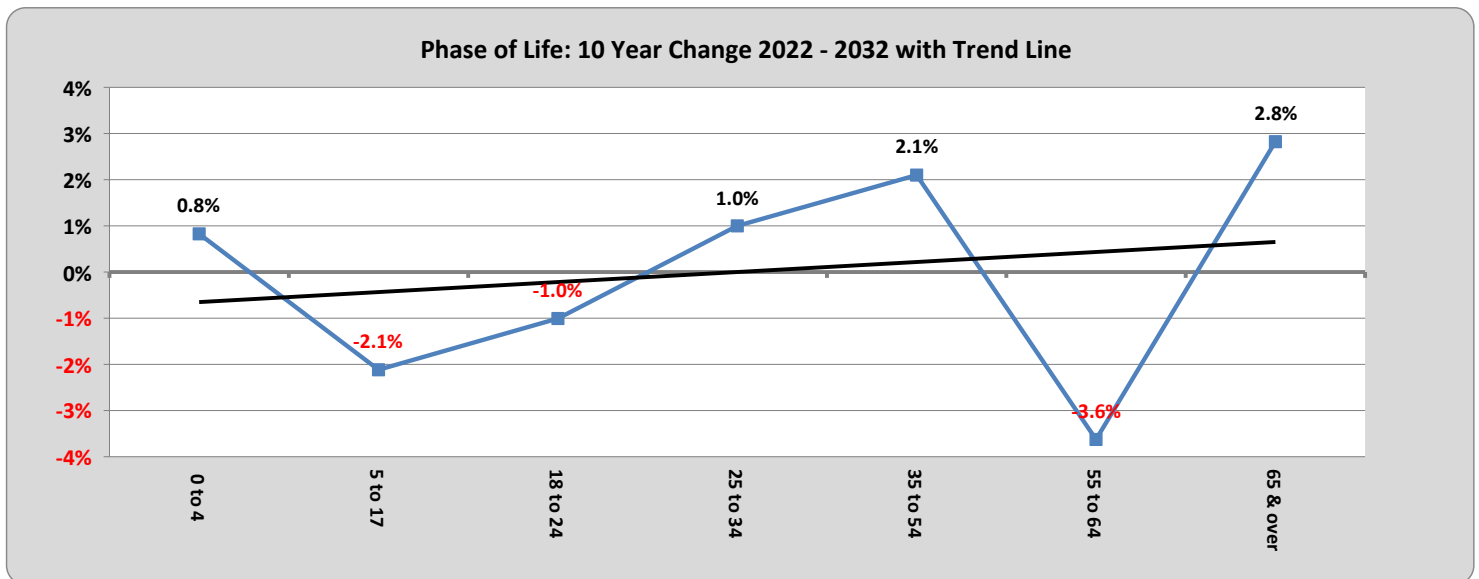


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	39.03	40.26	42.89	43.48	43.57
Average Age Change		1.23	2.64	0.59	0.09
Percent Change		3.14%	6.55%	1.37%	0.20%
Median Age	38	41	42	41	41

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

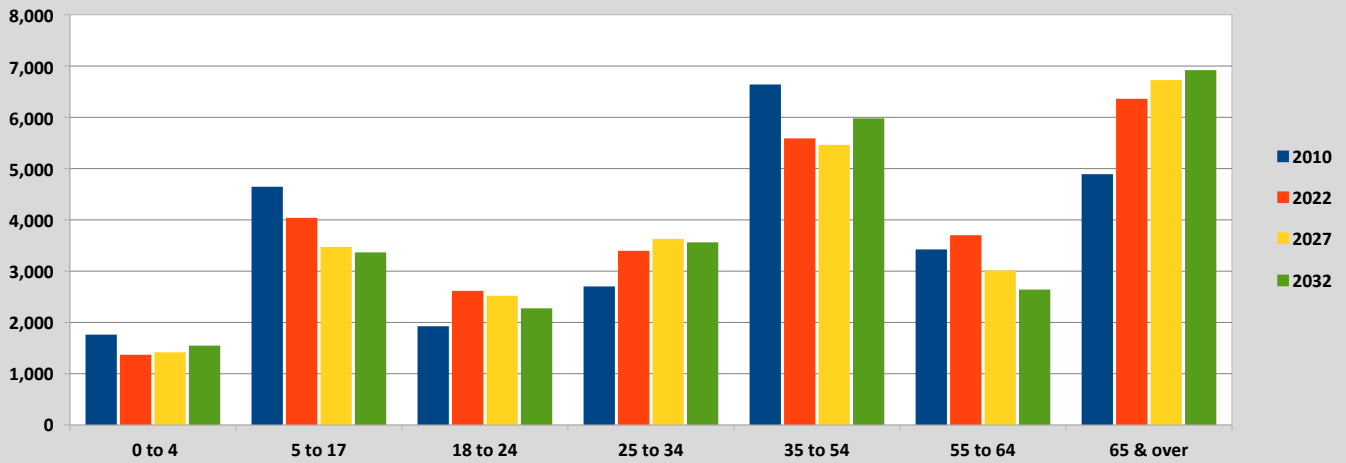
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



People by Age

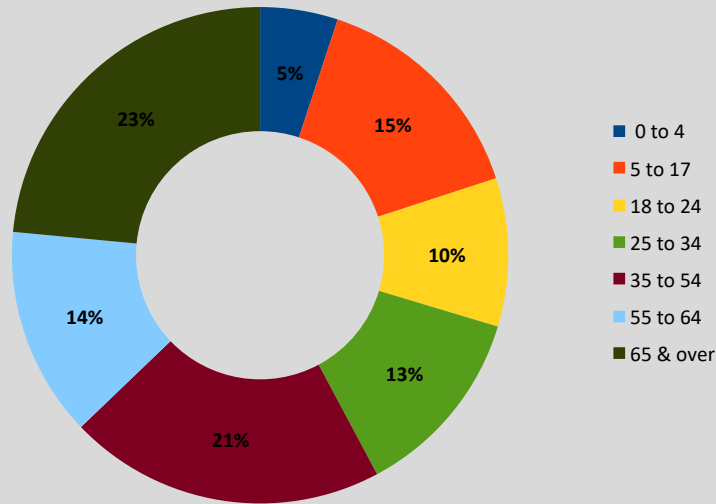
Phase of Life

Phase of Life Trends



Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

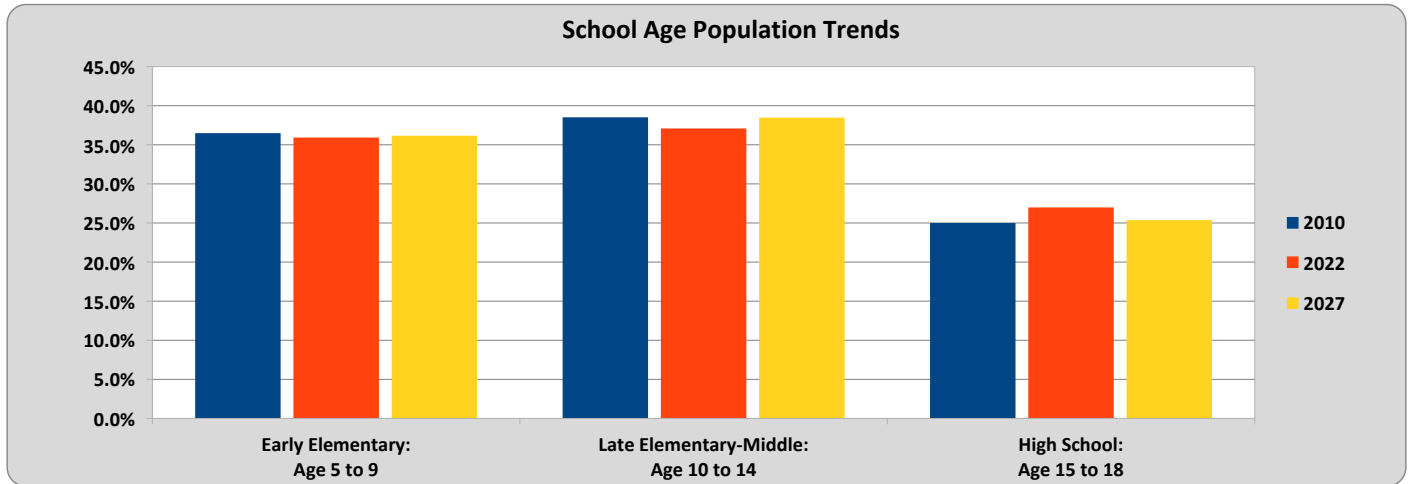


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	1,762	6.78%	1,370	5.06%	1,418	5.40%	1,548	5.89%	0.83%
Required Formal Schooling: Ages 5 to 17	4,646	17.88%	4,039	14.92%	3,473	13.23%	3,366	12.80%	-2.12%
College/Career Starts: Ages 18 to 24	1,926	7.41%	2,616	9.66%	2,520	9.60%	2,276	8.66%	-1.01%
Singles and Young Families: Ages 25 to 34	2,702	10.40%	3,397	12.55%	3,630	13.83%	3,562	13.55%	1.00%
Families/Empty Nesters: Ages 35 to 54	6,640	25.55%	5,589	20.64%	5,463	20.82%	5,980	22.74%	2.10%
Enrich Years Singles/Couples: Ages 55 to 64	3,424	13.17%	3,701	13.67%	3,014	11.48%	2,641	10.04%	-3.63%
Retirement Opportunities: Age 65 and over	4,891	18.82%	6,361	23.50%	6,726	25.63%	6,920	26.32%	2.82%
Totals:	25,991	100.00%	27,073	100.00%	26,244	100.00%	26,293	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



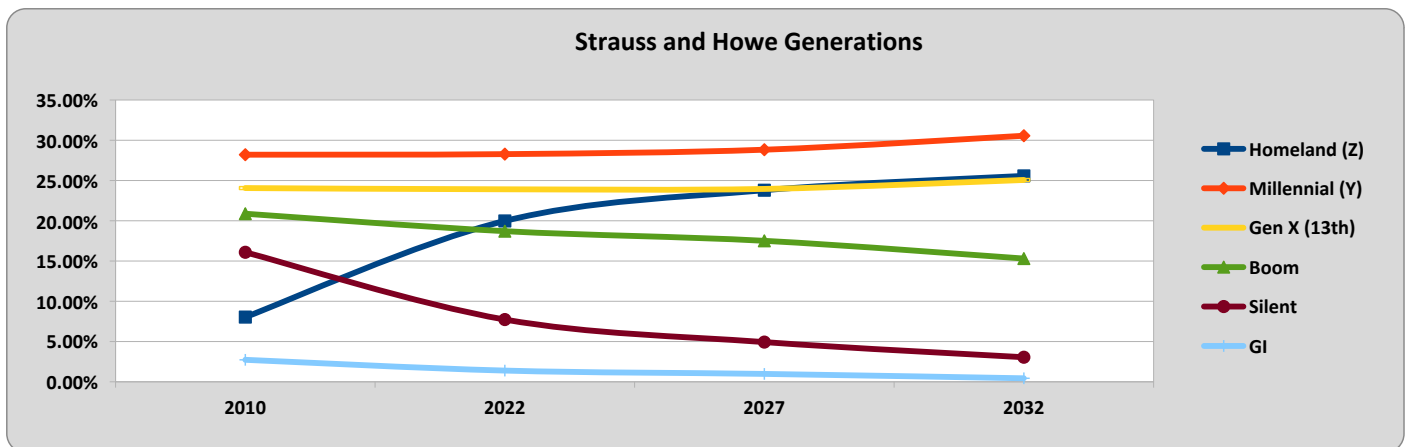
	Study Area							MN		Comp Index CY	
	2010		2022		2027		5 Yr Chg	2010	2022		2027
School Age Population Trends											
Early Elem: 5 to 9	1,695	36.49%	1,451	35.92%	1,256	36.16%	0.24%	38.29%	38.28%	37.85%	94
Late Elem-Mid: 10 to 14	1,789	38.51%	1,498	37.09%	1,336	38.47%	1.38%	37.95%	37.46%	38.52%	99
High School: 15 to 17	1,161	24.99%	1,090	26.99%	881	25.37%	-1.62%	23.77%	24.26%	23.63%	111
Totals:	4,645	100.00%	4,039	100.00%	3,473	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	2,089	8.04%	5,409	19.98%	6,108	23.80%	6,202	25.57%
Millennial (Y)	Hero	1982	2004	7,332	28.21%	7,656	28.28%	7,400	28.83%	7,411	30.56%
Gen X (13th)	Nomad	1961	1981	6,254	24.06%	6,473	23.91%	6,149	23.96%	6,079	25.07%
Boom	Prophet	1946	1960	5,426	20.88%	5,065	18.71%	4,495	17.51%	3,712	15.31%
Silent	Artist	1925	1945	4,181	16.09%	2,093	7.73%	1,266	4.93%	740	3.05%
GI	Hero	1901	1924	710	2.73%	377	1.39%	251	0.98%	106	0.44%
Totals:				25,992	100.00%	27,073	100.00%	25,669	100.00%	24,249	100.00%

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

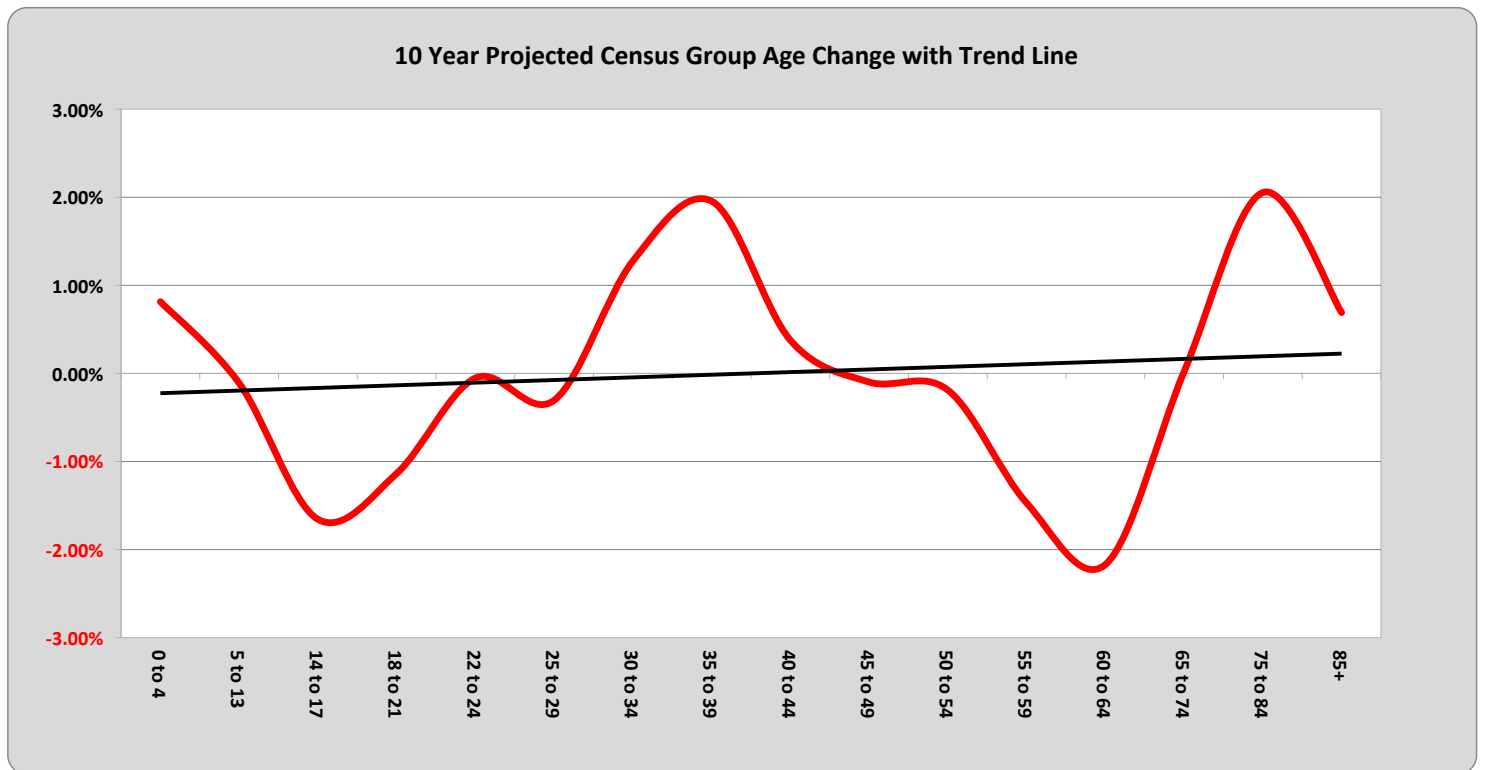
Generations as Percentage of the Population Trends



People by Age

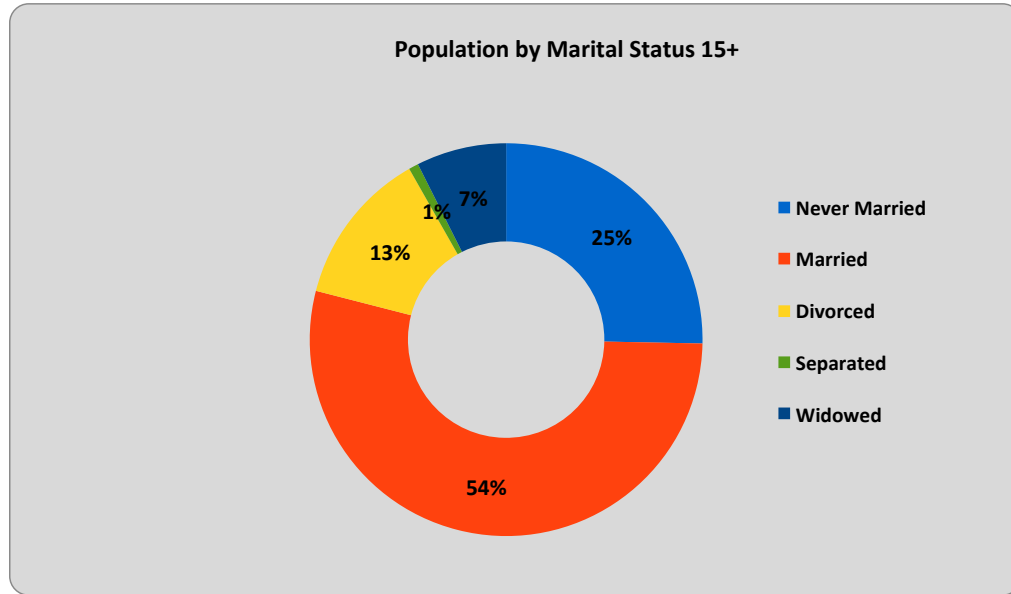
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	1,762	6.78%	1,370	5.06%	1,418	5.40%	1,548	5.87%	0.81%
5 to 13	3,115	11.98%	2,590	9.57%	2,323	8.85%	2,492	9.46%	-0.11%
14 to 17	1,531	5.89%	1,450	5.36%	1,150	4.38%	975	3.70%	-1.66%
18 to 21	1,174	4.52%	1,483	5.48%	1,431	5.45%	1,144	4.34%	-1.14%
22 to 24	752	2.89%	1,133	4.18%	1,089	4.15%	1,089	4.13%	-0.05%
25 to 29	1,357	5.22%	1,890	6.98%	1,794	6.84%	1,759	6.68%	-0.31%
30 to 34	1,345	5.17%	1,507	5.57%	1,836	7.00%	1,803	6.84%	1.28%
35 to 39	1,342	5.16%	1,362	5.03%	1,452	5.53%	1,841	6.99%	1.96%
40 to 44	1,411	5.43%	1,400	5.17%	1,321	5.03%	1,462	5.55%	0.38%
45 to 49	1,885	7.25%	1,396	5.16%	1,354	5.16%	1,333	5.06%	-0.10%
50 to 54	2,002	7.70%	1,431	5.29%	1,336	5.09%	1,343	5.10%	-0.19%
55 to 59	1,883	7.24%	1,744	6.44%	1,358	5.17%	1,310	4.97%	-1.47%
60 to 64	1,541	5.93%	1,956	7.22%	1,657	6.31%	1,332	5.05%	-2.17%
65 to 74	2,525	9.71%	3,462	12.79%	3,576	13.62%	3,375	12.81%	0.02%
75 to 84	1,628	6.26%	2,145	7.92%	2,334	8.89%	2,629	9.98%	2.05%
85+	738	2.84%	754	2.79%	817	3.11%	916	3.48%	0.69%
Totals:	25,991	100.00%	27,073	100.00%	26,246	100.00%	26,351	100.00%	

Age Category Changes



People by Household Type and Marital Status

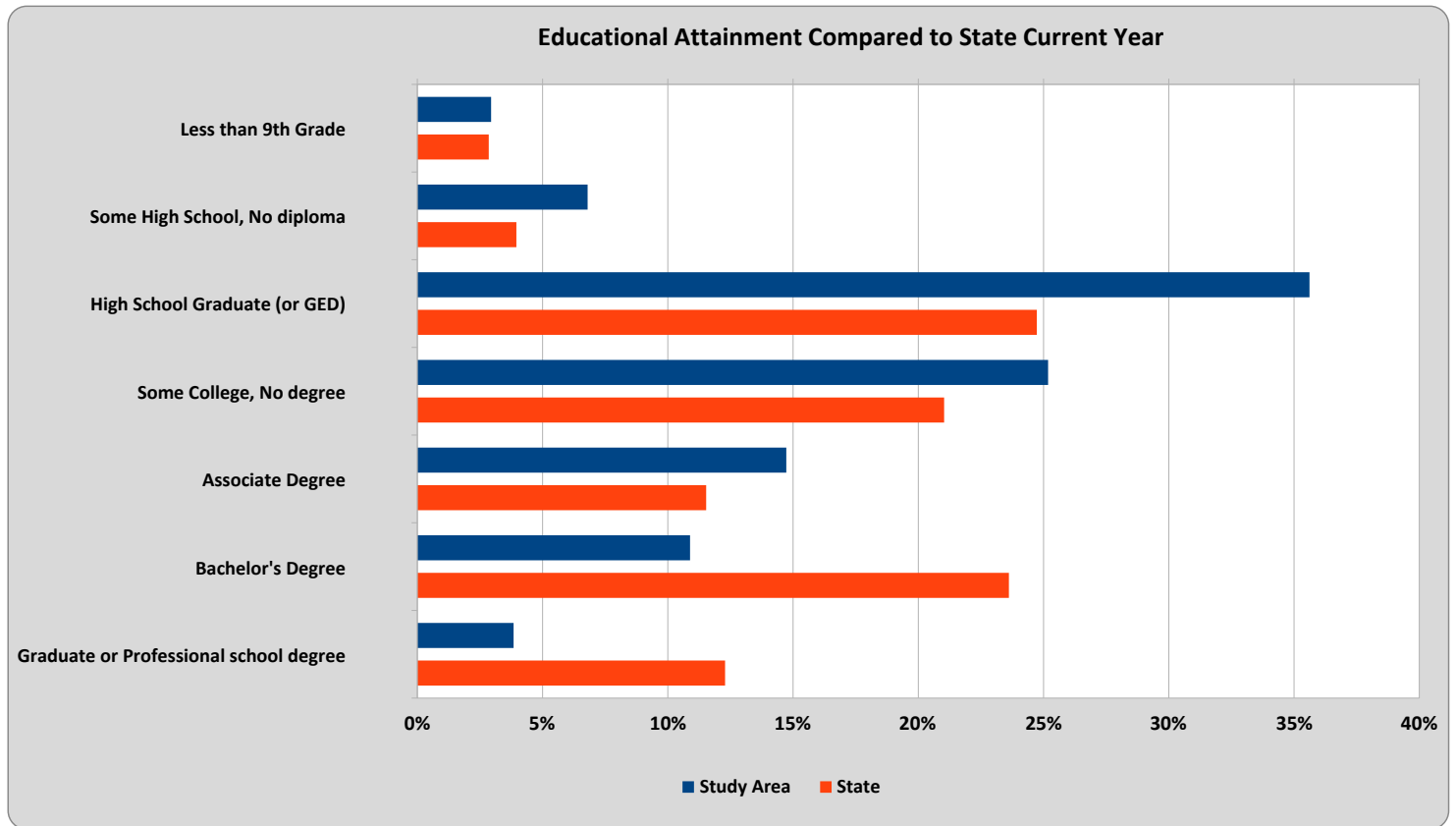
Population by Household Type



	Study Area							State of MN		Comp Index
	2010		2022		2027		5 Yr Chg	2022		CY
Population by Household Type Trends										
Population in Family Households	21,216	81.63%	22,123	81.72%	21,442	81.70%	-0.01%	4,595,292	79.78%	102
Population in Non-Family Households	4,276	16.45%	4,446	16.42%	4,309	16.42%	-0.00%	1,022,377	17.75%	93
Population in Group Quarters	500	1.92%	504	1.86%	493	1.88%	0.02%	142,618	2.48%	75
Totals:	25,992	100.00%	27,073	100.00%	26,244	100.00%		5,760,287	100.00%	
Population by Marital Status 15+										
Never Married	3,899	18.47%	5,760	25.31%	5,768	25.94%	0.63%	1,474,420	31.17%	81
Married	13,156	62.31%	12,216	53.68%	11,963	53.81%	0.12%	2,503,903	52.93%	101
Divorced	2,037	9.65%	2,910	12.79%	2,827	12.72%	-0.07%	467,009	9.87%	130
Separated	380	1.80%	181	0.80%	154	0.69%	-0.10%	48,392	1.02%	78
Widowed	1,642	7.78%	1,688	7.42%	1,521	6.84%	-0.58%	237,036	5.01%	148
Totals:	21,114	100.00%	22,755	100.00%	22,233	100.00%		4,730,760	100.00%	
Population by Marital Status Single Female 15+										
Divorced	1,113	27.40%	1,395	26.30%				259,013	23.03%	114
Never Married	1,557	38.33%	2,593	48.88%				679,053	60.38%	81
Widowed	1,392	34.27%	1,317	24.83%				186,610	16.59%	150
Totals:	4,062	100.00%	5,305	100.00%				1,124,676	100.00%	
Population by Marital Status Single Male 15+										
Divorced	924	26.28%	1,515	29.98%				207,996	19.74%	152
Never Married	2,342	66.61%	3,167	62.68%				795,367	75.48%	83
Widowed	250	7.11%	371	7.34%				50,426	4.79%	153
Totals:	3,516	100.00%	5,053	100.00%				1,053,789	100.00%	
Population by Group Quarters										
Institutionalized	356	71.34%	345	71.73%				55,610	42.08%	170
Non-institutionalized: College	8	1.60%	10	2.08%				50,430	38.16%	5
Non-institutionalized: Military	0	0.00%	0	0.00%				0	0.00%	0
Non-institutionalized: Other	135	27.05%	126	26.20%				26,121	19.76%	133
Totals:	499	100.00%	481	100.00%				132,161	100.00%	

People by Education and School Enrollment

Population by Educational Attainment: 25+

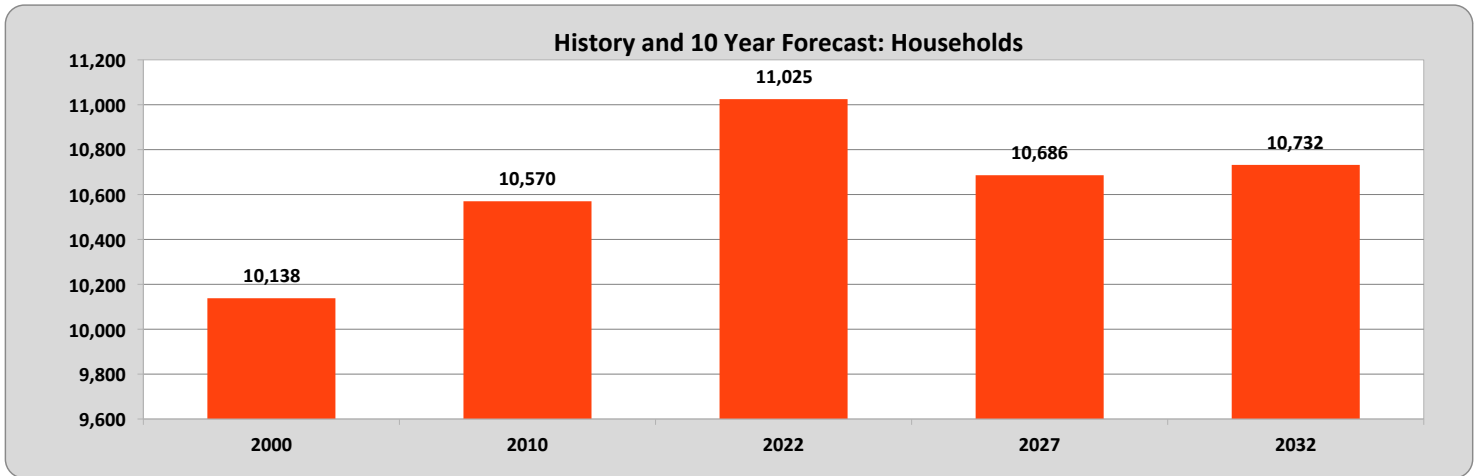


	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Population by Educational Attainment: 25+									
Less than 9th grade	768	4.35%	561	2.94%	518	2.75%	-0.19%	2.85%	103
Some High School, No diploma	1,304	7.39%	1,295	6.80%	1,306	6.93%	0.14%	3.95%	172
High School Graduate (or GED)	6,497	36.80%	6,785	35.62%	6,648	35.30%	-0.32%	24.73%	144
Some College, No degree	4,623	26.18%	4,797	25.18%	4,718	25.05%	-0.13%	21.03%	120
Associate Degree	2,116	11.98%	2,806	14.73%	2,839	15.07%	0.34%	11.53%	128
Bachelor's Degree	1,698	9.62%	2,074	10.89%	2,079	11.04%	0.15%	23.62%	46
Graduate or Professional School	651	3.69%	732	3.84%	725	3.85%	0.01%	12.29%	31
Totals:	17,657	100.00%	19,050	100.00%	18,833	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			1,573	29.01%					
Kindergarten/Elementary School			3,438	63.40%					
Nursery School/Preschool			412	7.60%					
Totals:			5,423	100.00%					

Households and Change

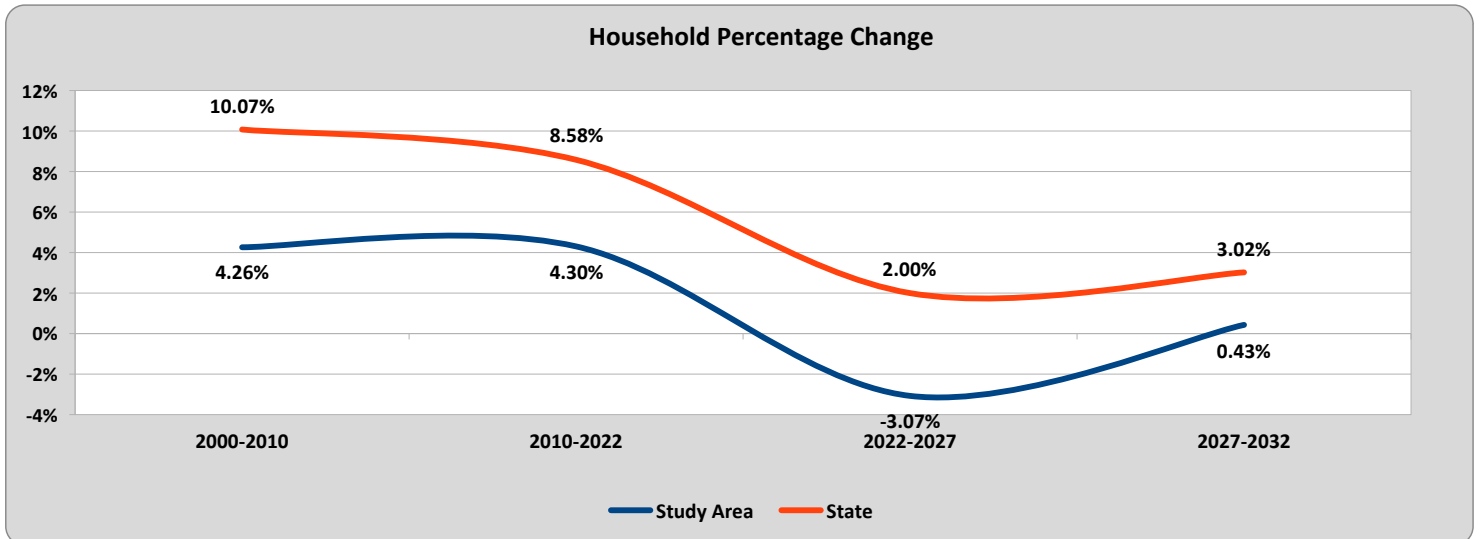
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

Household History with 5 and 10 Year Projected Change



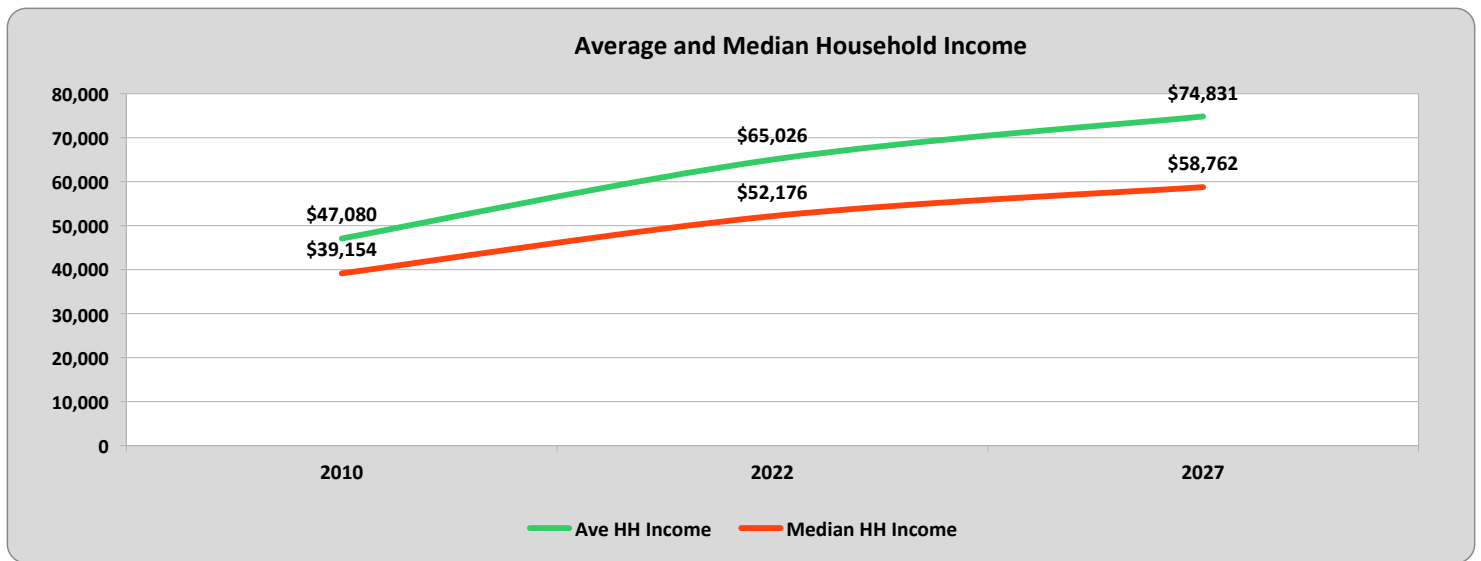
Household Trends	2000	2010	2022	2027	2032
Study Area Households	10,138	10,570	11,025	10,686	10,732
Households Change		432	455	-339	46
Percent Change		4.26%	4.30%	-3.07%	0.43%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	2.56	2.46	2.46	2.46	2.46
Population / Households Change		-0.10	0.00	0.00	0.00
Percent Change		-3.77%	-0.13%	0.01%	-0.02%

Projected Percentage Household Change: Comparison of Study Area to State



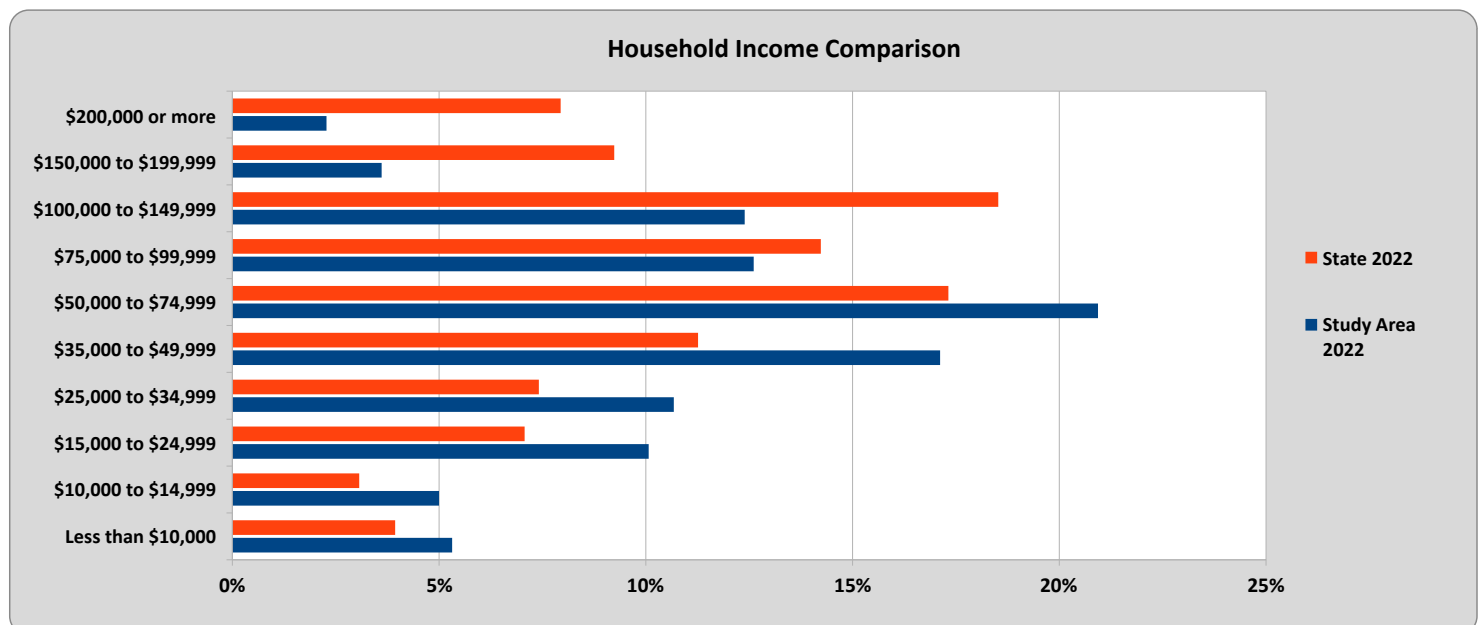
Households by Income

Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	47,080	65,026	74,831
Households Change		17,946	9,804
Percent Change		38.12%	15.08%
Study Area: Median HH Income	39,154	52,176	58,762
Per Capita Income	19,146	26,480	30,469
Per Capita Income Change		7,333	3,990
Percent Change		38.30%	15.07%
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	64	66	67

Current Year Estimated Household Income Comparison to State

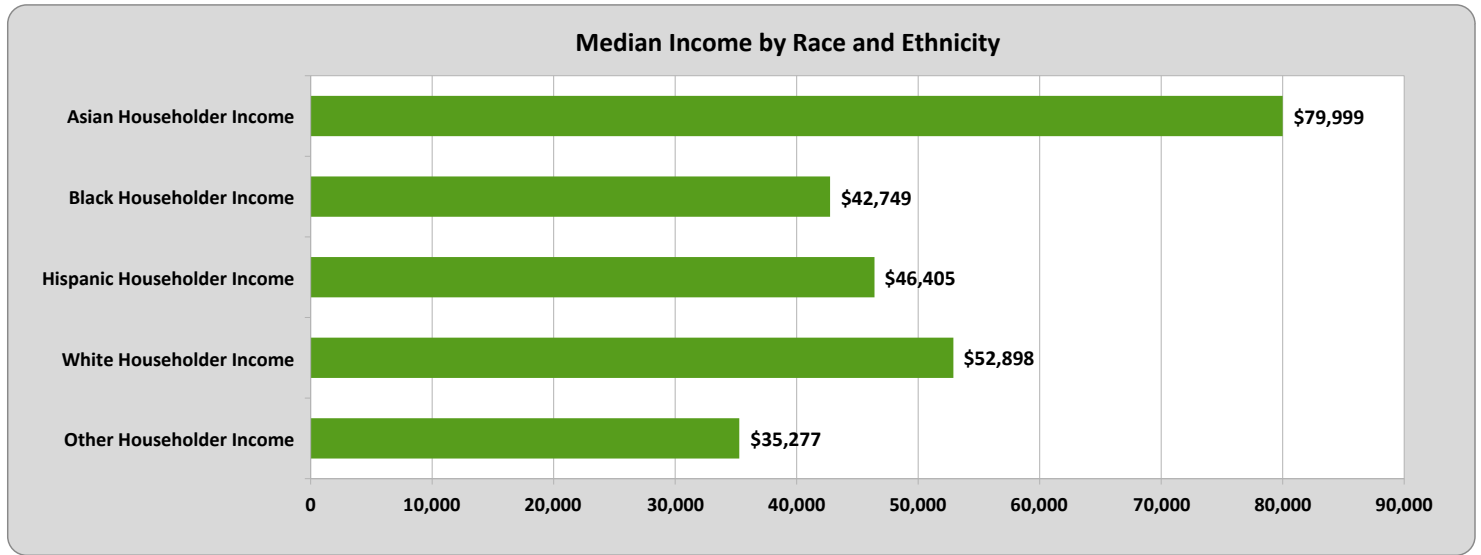


Households by Income

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Household Income Forecast by Category									
Less than \$10,000	1,093	10.34%	586	5.32%	454	4.25%	-1.07%	3.94%	135
\$10,000 to \$14,999	662	6.26%	551	5.00%	381	3.57%	-1.43%	3.07%	163
\$15,000 to \$24,999	1,618	15.31%	1,110	10.07%	1,041	9.74%	-0.33%	7.07%	142
\$25,000 to \$34,999	1,387	13.12%	1,177	10.68%	1,090	10.20%	-0.47%	7.41%	144
\$35,000 to \$49,999	1,897	17.95%	1,887	17.12%	1,621	15.17%	-1.94%	11.26%	152
\$50,000 to \$74,999	2,196	20.77%	2,308	20.94%	2,154	20.16%	-0.78%	17.32%	121
\$75,000 to \$99,999	949	8.98%	1,390	12.61%	1,444	13.52%	0.91%	14.23%	89
\$100,000 to \$149,999	559	5.29%	1,366	12.39%	1,475	13.81%	1.41%	18.52%	67
\$150,000 to \$199,999	137	1.30%	398	3.61%	630	5.90%	2.29%	9.24%	39
\$200,000 or more	73	0.69%	251	2.28%	394	3.69%	1.41%	7.94%	29
Totals:	10,571	100.00%	11,024	100.00%	10,684	100.00%		100.00%	
Family Income Forecast by Category									
Less than \$10,000			197	2.75%	175	2.52%	-0.0022373	2.16%	127
\$10,000 to \$14,999			134	1.87%	113	1.63%	-0.24%	1.41%	133
\$15,000 to \$24,999			537	7.49%	503	7.25%	-0.24%	4.04%	185
\$25,000 to \$34,999			665	9.27%	787	11.35%	2.07%	5.47%	170
\$35,000 to \$49,999			1,122	15.64%	1,068	15.40%	-0.25%	9.36%	167
\$50,000 to \$74,999			1,696	23.65%	1,617	23.31%	-0.33%	16.54%	143
\$75,000 to \$99,999			1,088	15.17%	1,038	14.97%	-0.20%	15.62%	97
\$100,000 to \$149,999			1,168	16.29%	1,117	16.10%	-0.18%	22.73%	72
\$150,000 to \$199,999			351	4.89%	326	4.70%	-0.19%	12.04%	41
\$200,000 or more			214	2.98%	192	2.77%	-0.22%	10.62%	28
Totals:			7,172	100.00%	6,936	100.00%		100.00%	
Non-family Income Forecast by Category									
Less than \$10,000			233	6.05%	186	4.96%	-1.09%	5.04%	120
\$10,000 to \$14,999			220	5.71%	152	4.06%	-1.66%	3.91%	146
\$15,000 to \$24,999			440	11.42%	416	11.10%	-0.32%	8.49%	135
\$25,000 to \$34,999			315	8.18%	301	8.03%	-0.15%	6.33%	129
\$35,000 to \$49,999			700	18.17%	609	16.25%	-1.92%	12.36%	147
\$50,000 to \$74,999			803	20.85%	777	20.73%	-0.12%	18.13%	115
\$75,000 to \$99,999			484	12.56%	485	12.94%	0.38%	14.07%	89
\$100,000 to \$149,999			438	11.37%	470	12.54%	1.17%	17.05%	67
\$150,000 to \$199,999			136	3.53%	221	5.90%	2.37%	7.92%	45
\$200,000 or more			83	2.15%	131	3.50%	1.34%	6.71%	32
Totals:			3,852	100.00%	3,748	100.00%		100.00%	
	Study Area							MN	Comp Index
			2022		2027		5 Yr Chg	2022	CY
Household Income									
Median			52,176		58,762		6586	74,901	70
Family Median			63,722		62,708		-1,014	92,608	69

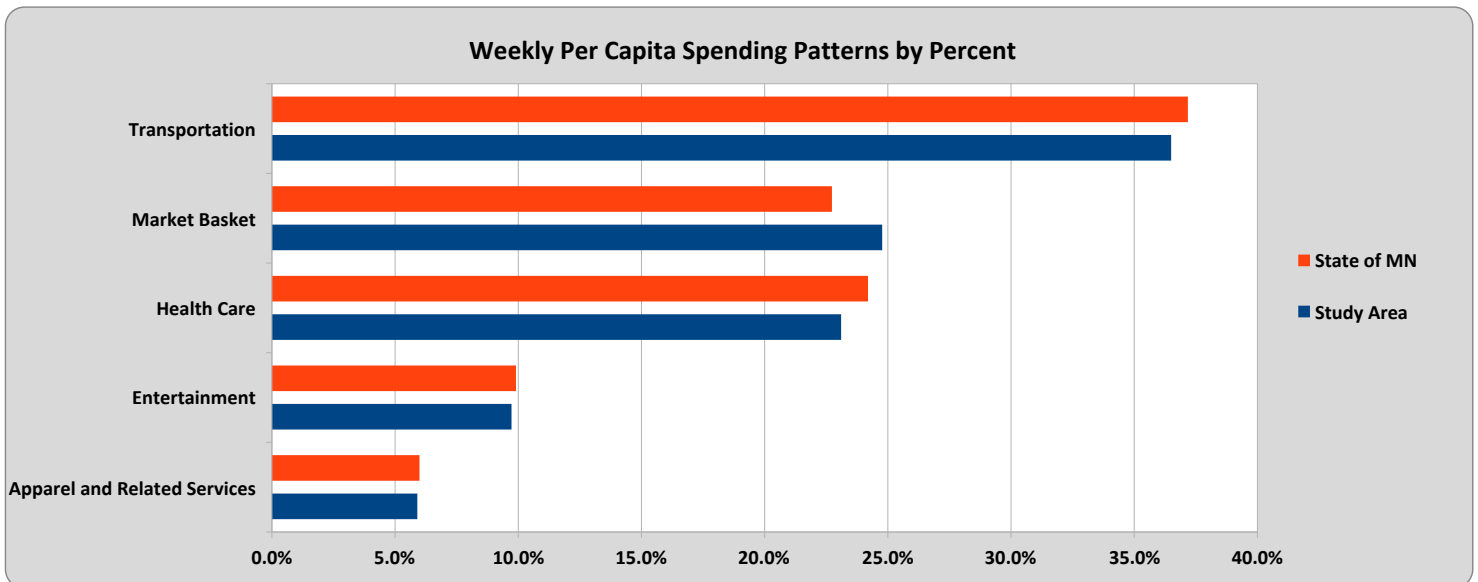
Households by Income

Median Income by Race and Ethnicity: 2022



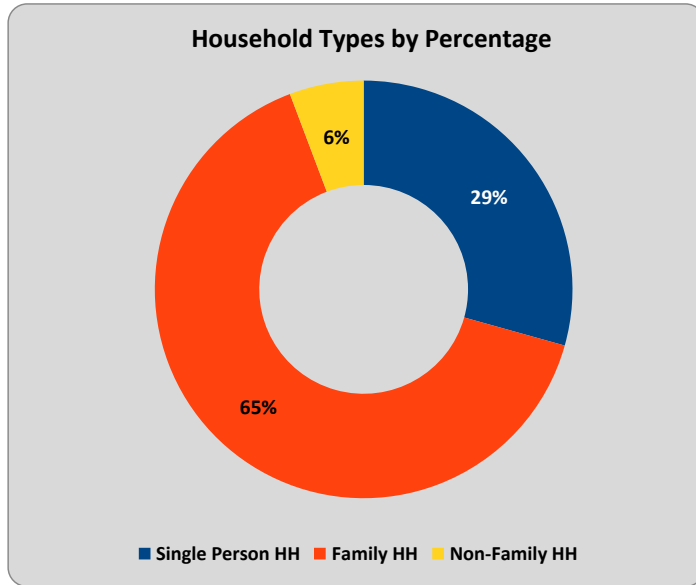
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	79,999	82,659	97
Black Householder Income	42,749	43,777	98
Hispanic Householder Income	46,405	56,550	82
White Householder Income	52,898	78,973	67
Other Householder Income	35,277	55,165	64

Spending Patterns: Weekly Per Capita Consumer Expenditures

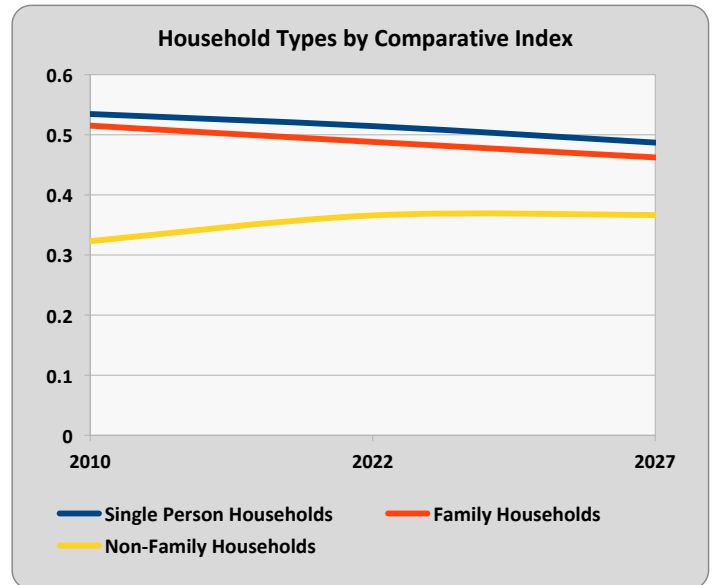


Households by Structure

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	3,122	3,241	3,135	584,008	630,031	643,737
Change		119	-106		46,023	13,706
Percent Change		3.81%	-3.27%		7.88%	2.18%
Family Households	6,950	7,173	6,937	1,349,015	1,469,555	1,500,297
Change		223	-236		120,540	30,742
Percent Change		3.21%	-3.29%		8.94%	2.09%
Non-Family Households	498	610	614	154,204	166,717	167,560
Change		112	4		12,513	843
Percent Change		22.49%	0.66%		8.11%	0.51%

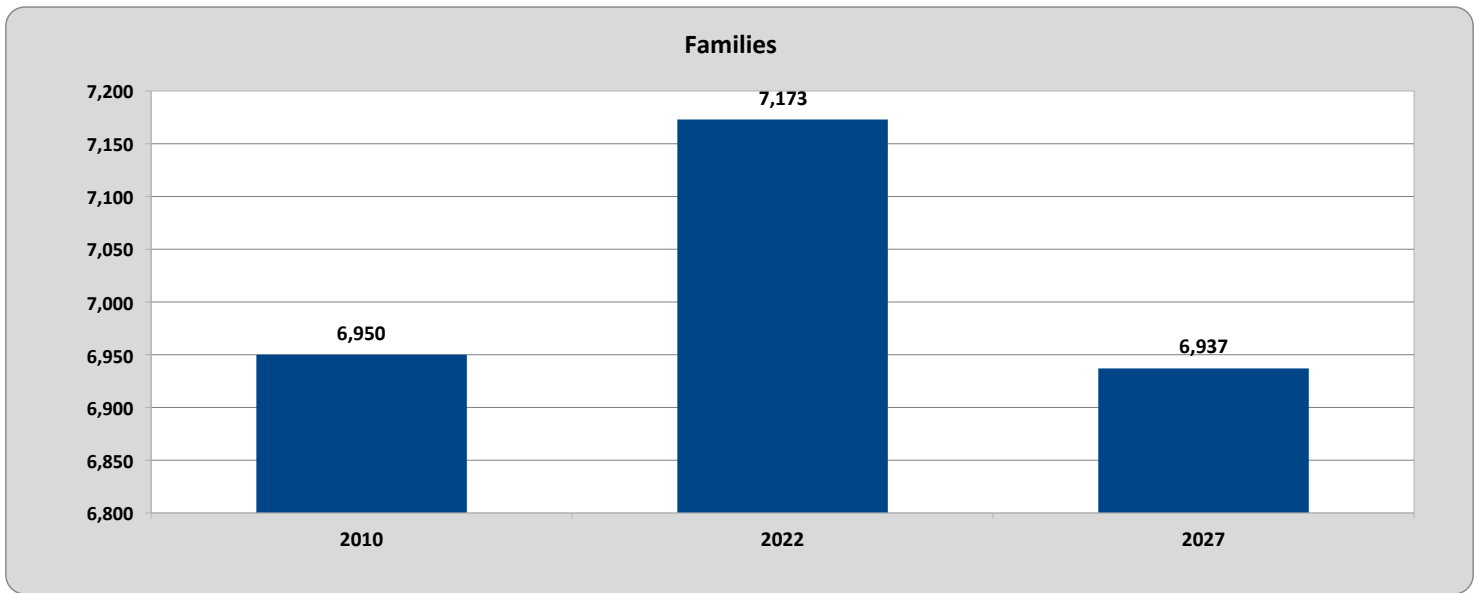
Households by Structure

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Households by Size									
1-person household	3,122	29.54%	3,241	29.40%	3,135	29.33%	-0.06%	27.80%	106
2-person household	3,949	37.36%	4,138	37.54%	4,027	37.68%	0.15%	34.63%	108
3-person household	1,364	12.90%	1,426	12.94%	1,386	12.97%	0.03%	14.79%	87
4-person household	1,114	10.54%	1,159	10.51%	1,125	10.53%	0.01%	13.31%	79
5-person household	586	5.54%	609	5.52%	585	5.47%	-0.05%	5.95%	93
6-person household	259	2.45%	269	2.44%	253	2.37%	-0.07%	2.13%	115
7-or-more person household	176	1.67%	183	1.66%	176	1.65%	-0.01%	1.39%	120
Totals:	10,570	100.00%	11,025	100.01%	10,687	100.00%		100.00%	
Non-Family Households by Size									
1-person household	3,122	86.27%	3,241	84.16%				79.08%	106
2-person household	410	11.33%	89	2.31%				4.36%	53
3-person household	48	1.33%	419	10.88%				14.13%	77
4-person household	25	0.69%	25	0.65%				0.87%	74
5-person household	6	0.17%	25	0.65%				0.58%	112
6-person household	5	0.14%	25	0.65%				0.50%	130
7-or-more person household	3	0.08%	27	0.70%				0.49%	144
Totals:	3,619	100.00%	3,851	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	892	12.83%	929	12.95%				13.93%	93
Male Householder	503	7.24%	570	7.95%				6.79%	117
Married Couple	5,555	79.93%	5,675	79.11%				79.28%	100
Totals:	6,950	100.00%	7,174	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	185	5.11%	53	1.38%				2.71%	51
Male Not living alone	313	8.65%	558	14.49%				18.21%	80
Female Living alone	1,627	44.94%	3,212	83.39%				78.54%	106
Male Living alone	1,495	41.30%	29	0.75%				0.53%	141
Totals:	3,620	100.00%	3,852	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			321	3.74%				2.12%	176
1 vehicle available			1,930	22.47%				23.38%	96
2 vehicles available			3,093	36.02%				45.66%	79
3 vehicles available			2,089	24.32%				19.82%	123
4 vehicles available			783	9.12%				6.24%	146
5+ vehicles available			372	4.33%				2.77%	156
Totals:			8,588	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			387	15.87%				19.05%	83
1 vehicle available			984	40.36%				45.90%	88
2 vehicles available			798	32.73%				25.92%	126
3 vehicles available			217	8.90%				5.92%	150
4 vehicles available			35	1.44%				1.98%	72
5+ vehicles available			17	0.70%				1.22%	57
Totals:			2,438	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

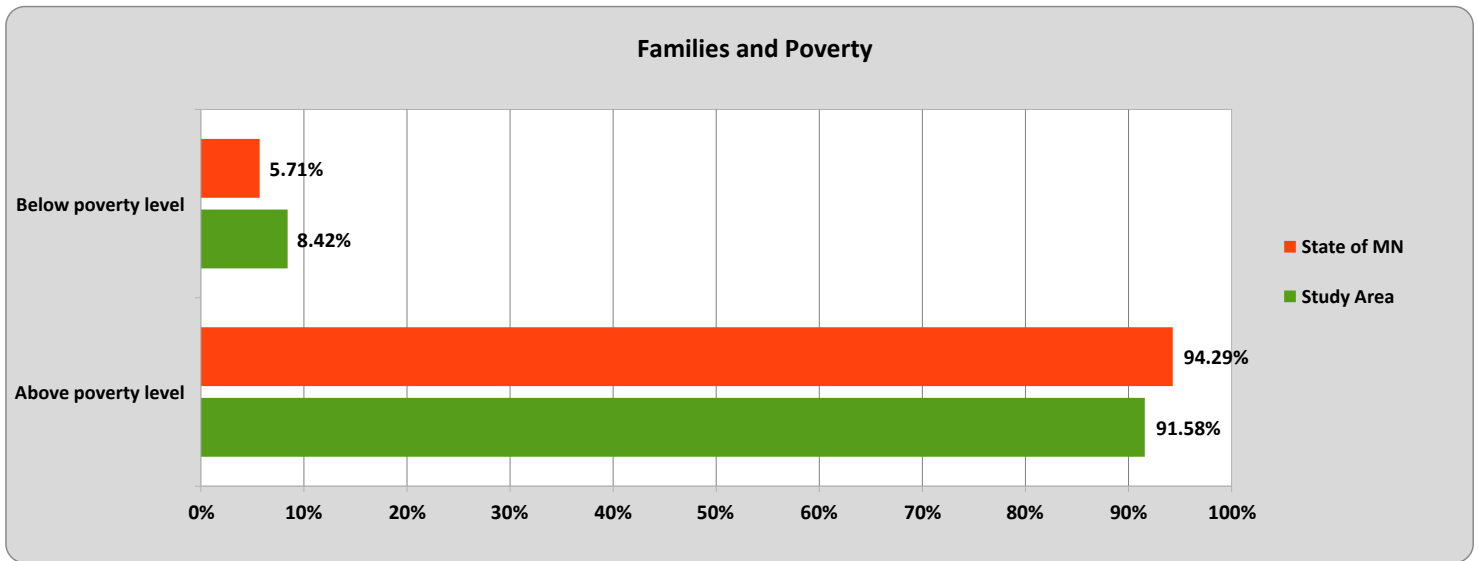


	2010	2022	2027
Study Area Family Households	6,950	7,173	6,937
Family Households Change		223	-236
Percent Change		3.21%	-3.29%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

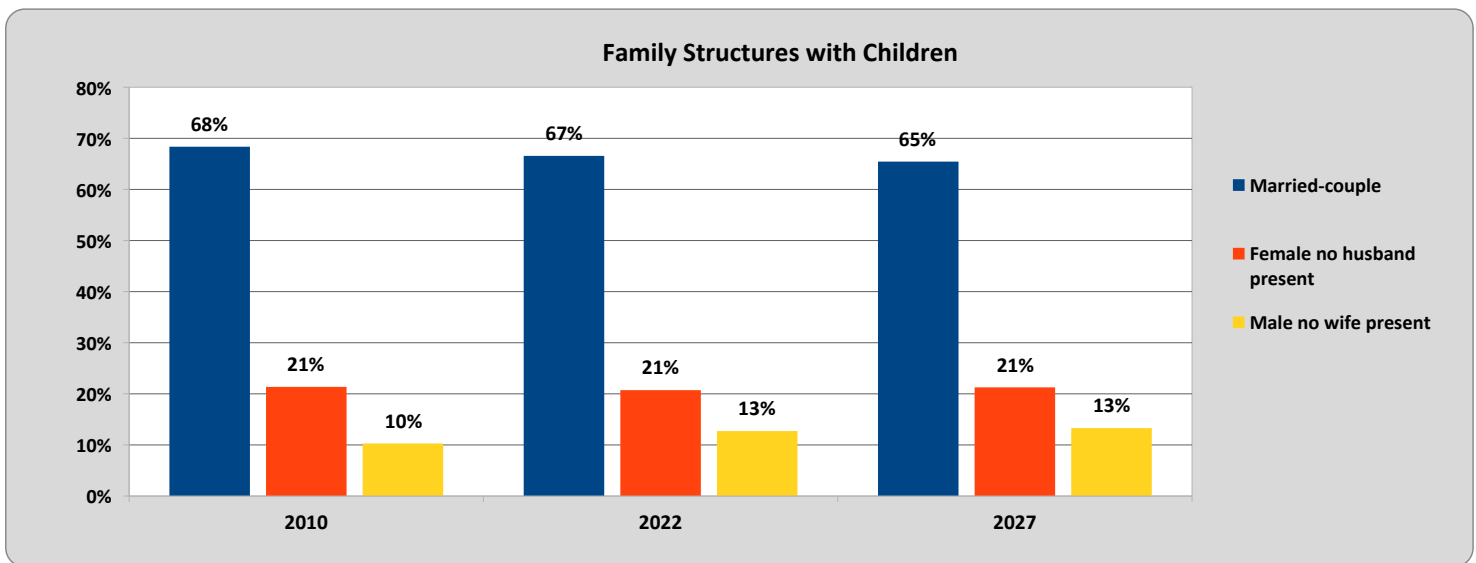
	Study Area							MN	Comp Index
	2010		2022		2027	5 Yr Chg		2022	CY
Family Households by Size									
2-person household	3,539	50.92%	3,889	54.22%	3,859	55.63%	1.40%	46.35%	117
3-person household	1,316	18.94%	1,366	19.05%	1,278	18.42%	-0.62%	20.65%	92
4-person household	1,088	15.65%	893	12.45%	806	11.62%	-0.83%	19.29%	65
5-person household	580	8.35%	616	8.59%	589	8.49%	-0.10%	8.76%	98
6-person household	254	3.65%	207	2.89%	199	2.87%	-0.02%	3.11%	93
7-or-more person household	173	2.49%	201	2.80%	206	2.97%	0.17%	1.84%	152
Totals:	6,950	100.00%	7,172	100.00%	6,937	100.00%		100.00%	

Family Households

Families in Poverty Compared to State



Families with Children by Type

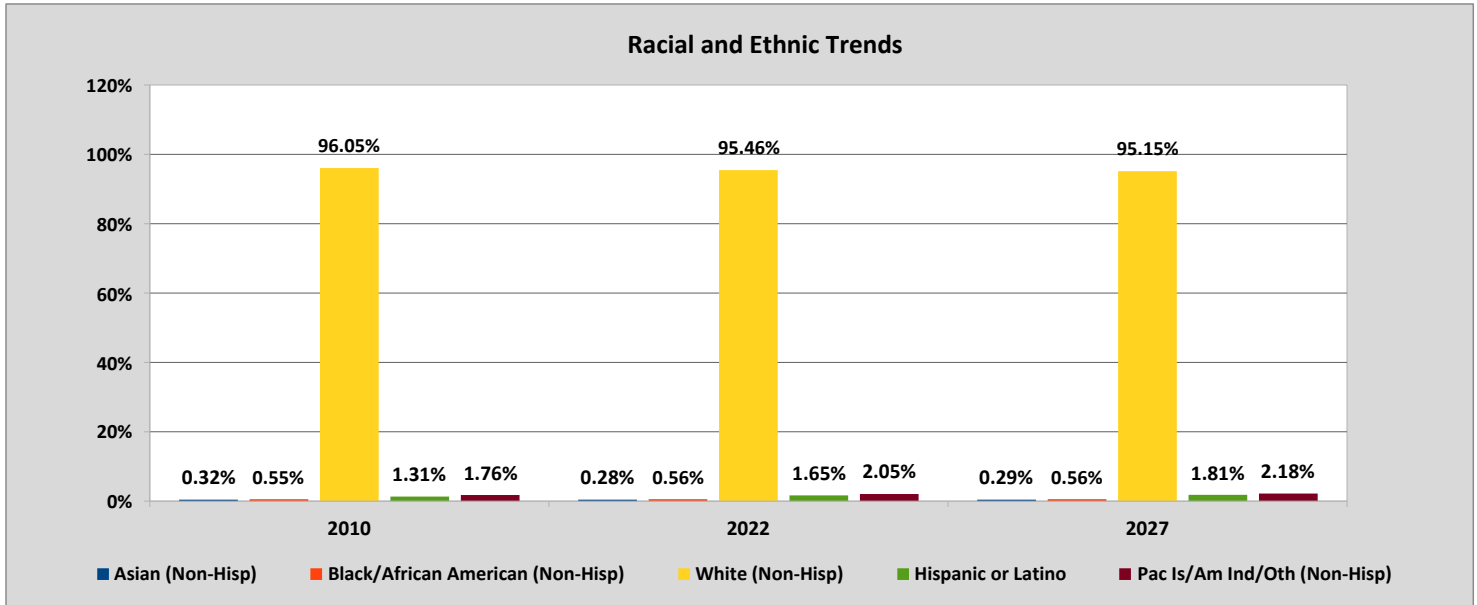


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027	5 Yr Chg			
Families with Children by Type									
Married-couple	2,061	68.36%	1,979	66.57%	1,856	65.44%	-1.12%	72.11%	92
Female no husband present	644	21.36%	616	20.72%	603	21.26%	0.54%	19.29%	107
Male no wife present	310	10.28%	378	12.71%	377	13.29%	0.58%	8.60%	148
Totals:	3,015	100.00%	2,973	100.00%	2,836	100.00%		100.00%	
Families with No Children by Type									
Married-couple	3,494	88.77%	3,696	88.00%	3,586	87.44%	-0.56%	84.93%	104
Female no husband present	249	6.33%	313	7.45%	319	7.78%	0.33%	9.71%	77
Male no wife present	193	4.90%	191	4.55%	196	4.78%	0.23%	5.36%	85
Totals:	3,936	100.00%	4,200	100.00%	4,101	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.

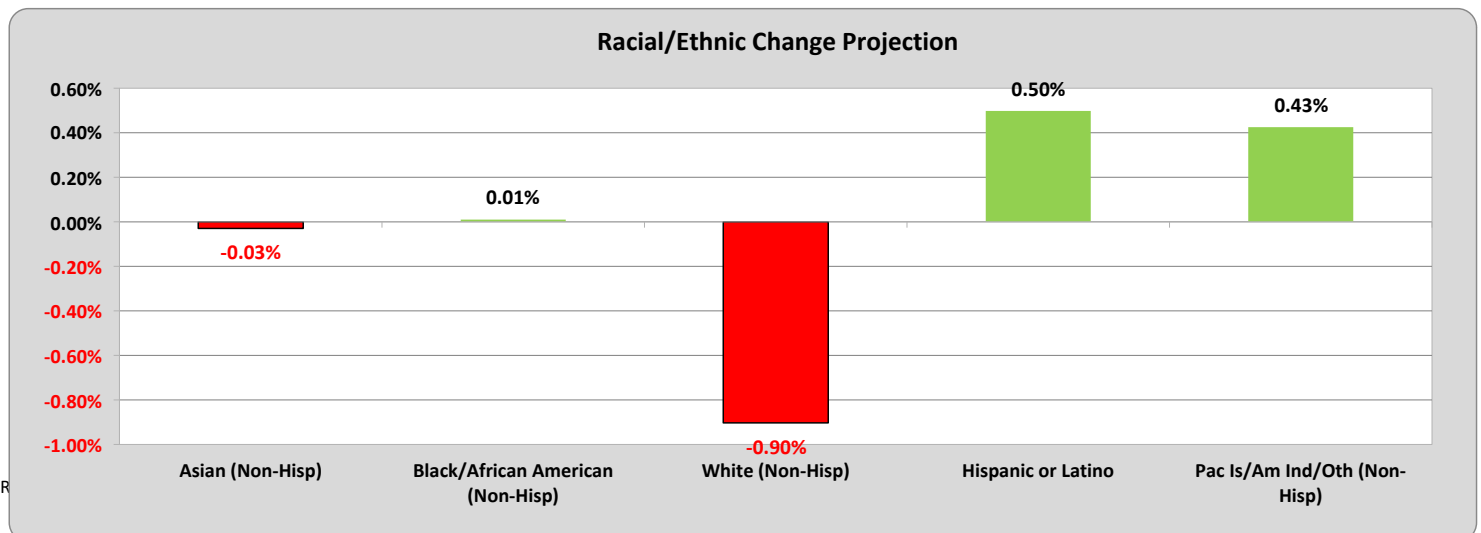
Racial Ethnic Trend Projections



	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Racial/Ethnic Trends									
Asian (Non-Hisp)	84	0.32%	77	0.28%	77	0.29%	0.01%	4.39%	6
Black/African American (Non-Hisp)	144	0.55%	151	0.56%	148	0.56%	0.01%	5.56%	10
White (Non-Hisp)	24,965	96.05%	25,845	95.46%	24,971	95.15%	-0.31%	81.70%	117
Hispanic or Latino	341	1.31%	447	1.65%	475	1.81%	0.16%	4.96%	33
Pac Is/Am Ind/Oth (Non-Hisp)	457	1.76%	554	2.05%	573	2.18%	0.14%	3.38%	60
Totals:	25,991	100.00%	27,074	100.00%	26,244	100.00%		100.00%	

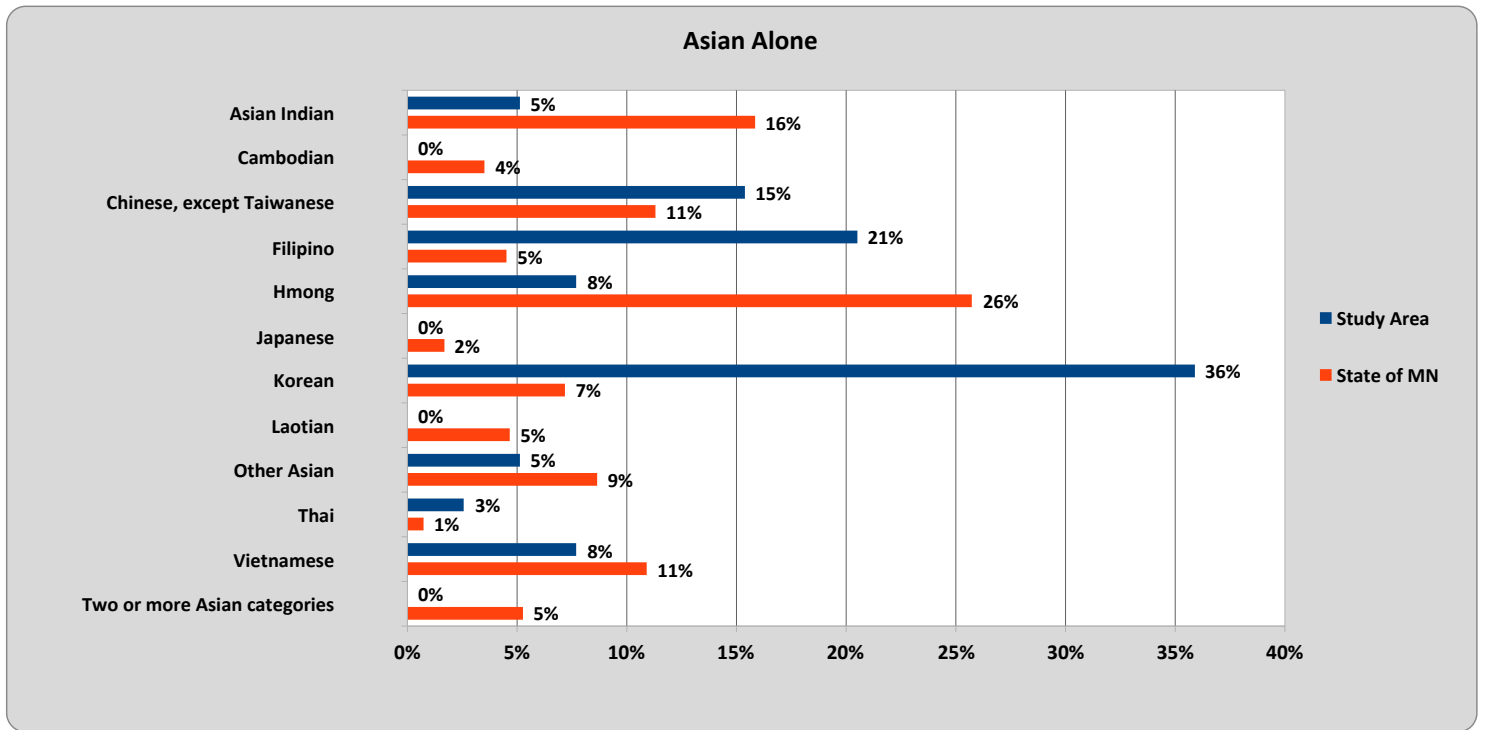
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

Racial/Ethnic Change Projection from Census 2010 to 2027



Diversity: Race and Ethnicity

Estimated Current Year Asian Alone Population

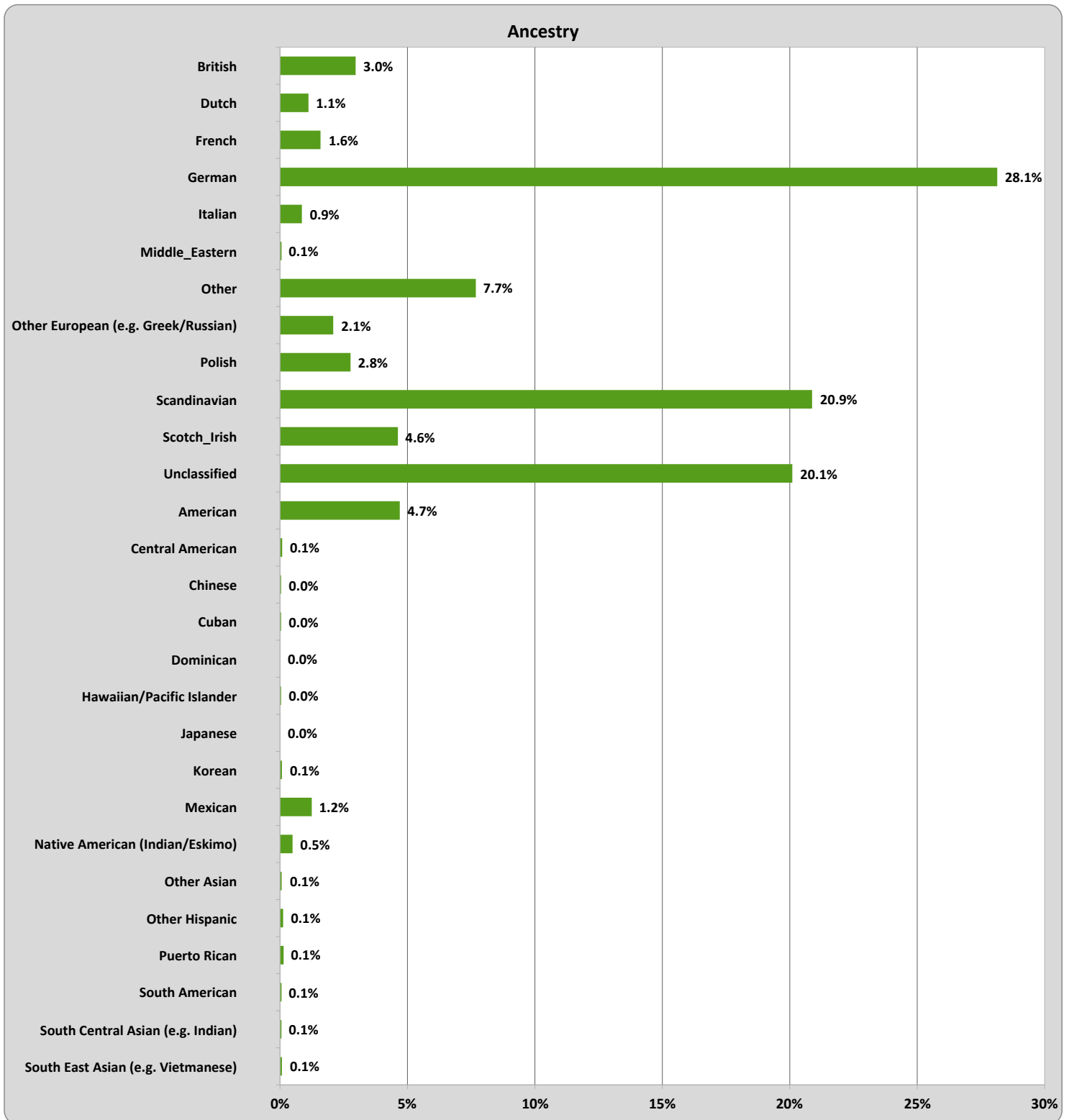


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	4	5.13%	40,057	15.85%	32
Cambodian	0	0.00%	8,872	3.51%	0
Chinese, except Taiwanese	12	15.38%	28,574	11.31%	136
Filipino	16	20.51%	11,412	4.52%	454
Hmong	6	7.69%	65,020	25.73%	30
Japanese	0	0.00%	4,265	1.69%	0
Korean	28	35.90%	18,147	7.18%	500
Laotian	0	0.00%	11,788	4.66%	0
Other Asian	4	5.13%	21,860	8.65%	59
Thai	2	2.56%	1,857	0.73%	349
Vietnamese	6	7.69%	27,565	10.91%	71
Two or more Asian categories	0	0.00%	13,310	5.27%	0
Totals:	78	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	10	2.92%	3,661	1.46%	244
Mexican	191	55.85%	176,007	70.33%	74
Other Hispanic or Latino	108	31.58%	59,783	23.89%	146
Puerto Rican	33	9.65%	10,807	4.32%	222
Totals:	342	100.00%	250,258	100.00%	

Diversity: Ancestry

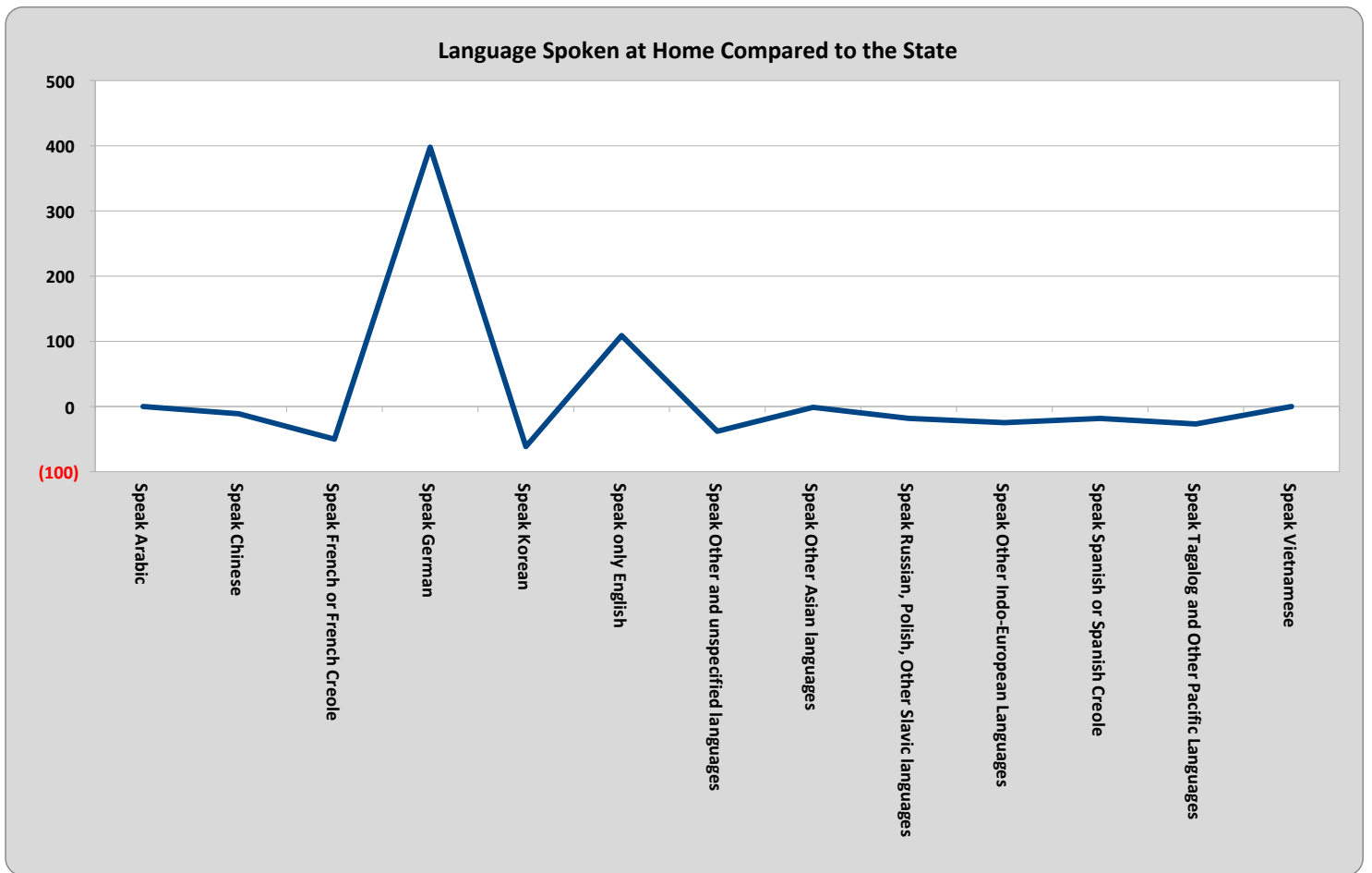
Population by Ancestry: 2022



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	13	0.05%	24,720	0.46%	11
Speak French or French Creole	41	0.16%	17,297	0.32%	50
Speak German	435	1.69%	23,077	0.43%	398
Speak Korean	15	0.06%	5,151	0.09%	61
Speak only English	24,714	96.15%	4,791,548	88.32%	109
Speak Other and unspecified languages	215	0.84%	119,429	2.20%	38
Speak Other Asian languages	7	0.03%	118,736	2.19%	1
Speak Russian, Polish, Other Slavic languages	23	0.09%	26,666	0.49%	18
Speak Other Indo-European Languages	48	0.19%	40,950	0.75%	25
Speak Spanish or Spanish Creole	182	0.71%	210,179	3.87%	18
Speak Tagalog and Other Pacific Languages	10	0.04%	7,883	0.15%	27
Speak Vietnamese	0	0.00%	23,927	0.44%	0
Totals:	25,703	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

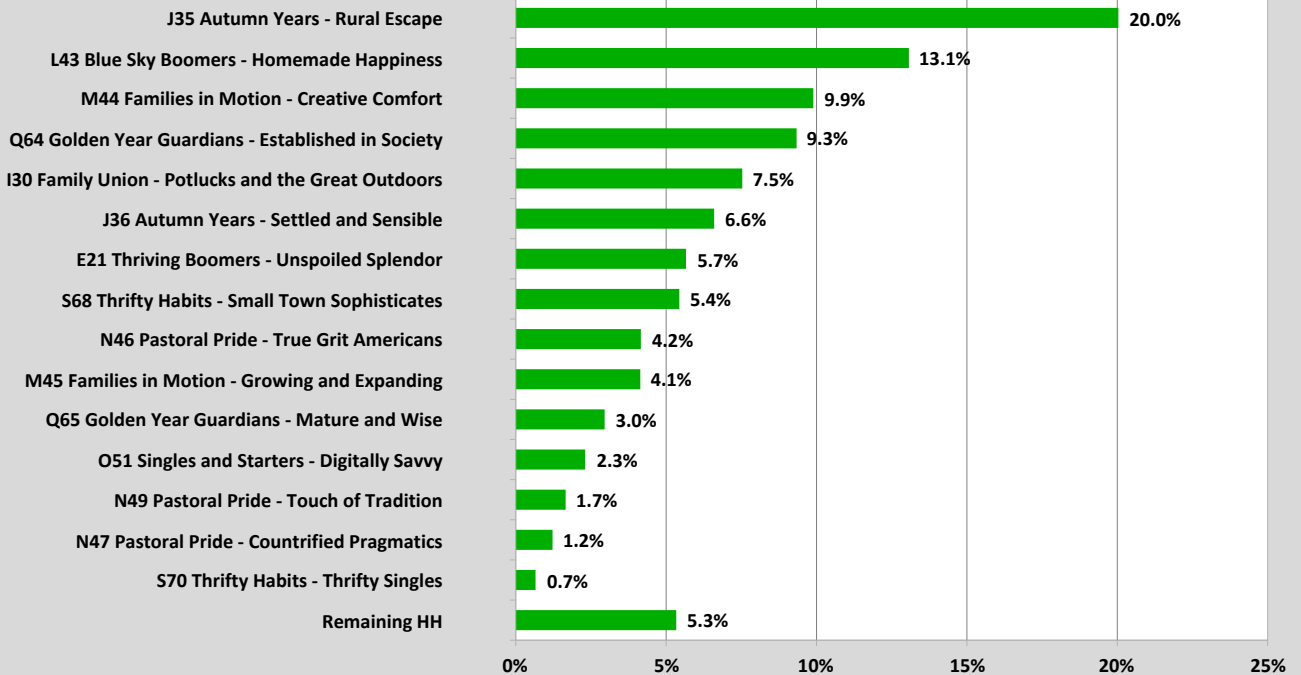


This chart graphically illustrates the comparative index score. Its purpose is to show how languages spoken at home in this study area compare to the state. It will provide an insight into the kind of ethnic diversity within the study area.

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		
J35 Autumn Years - Rural Escape	2,163	20.0%	81,577	3.6%	553
L43 Blue Sky Boomers - Homemade Happiness	1,411	13.1%	39,487	1.8%	746
M44 Families in Motion - Creative Comfort	1,068	9.9%	33,156	1.5%	672
Q64 Golden Year Guardians - Established in Society	1,008	9.3%	77,301	3.4%	272
I30 Family Union - Potlucks and the Great Outdoors	813	7.5%	90,793	4.0%	187
J36 Autumn Years - Settled and Sensible	712	6.6%	48,552	2.2%	306
E21 Thriving Boomers - Unspoiled Splendor	611	5.7%	94,560	4.2%	135
S68 Thrifty Habits - Small Town Sophisticates	587	5.4%	14,262	0.6%	859
N46 Pastoral Pride - True Grit Americans	449	4.2%	41,848	1.9%	224
M45 Families in Motion - Growing and Expanding	447	4.1%	27,068	1.2%	345
Q65 Golden Year Guardians - Mature and Wise	319	3.0%	68,036	3.0%	98
O51 Singles and Starters - Digitally Savvy	249	2.3%	83,320	3.7%	62
N49 Pastoral Pride - Touch of Tradition	179	1.7%	3,845	0.2%	971
N47 Pastoral Pride - Countrified Pragmatics	132	1.2%	14,240	0.6%	193
S70 Thrifty Habits - Thrifty Singles	71	0.7%	3,580	0.2%	414
Remaining HH	576	5.3%	1,531,024	68.0%	8
Totals:	10,795	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](#)

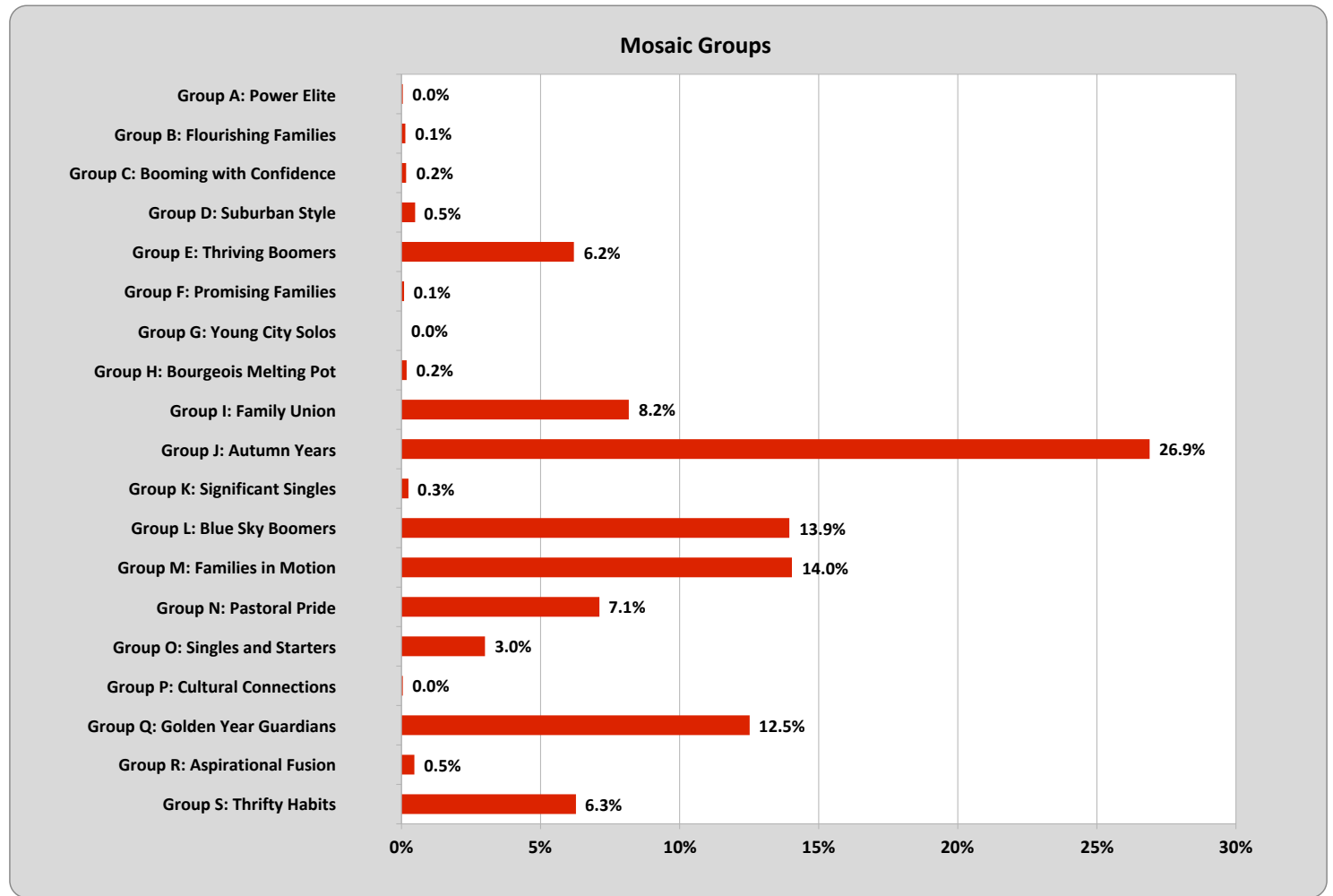
[Understanding Mosaic Portraits for Mission Planning - Video](#)

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

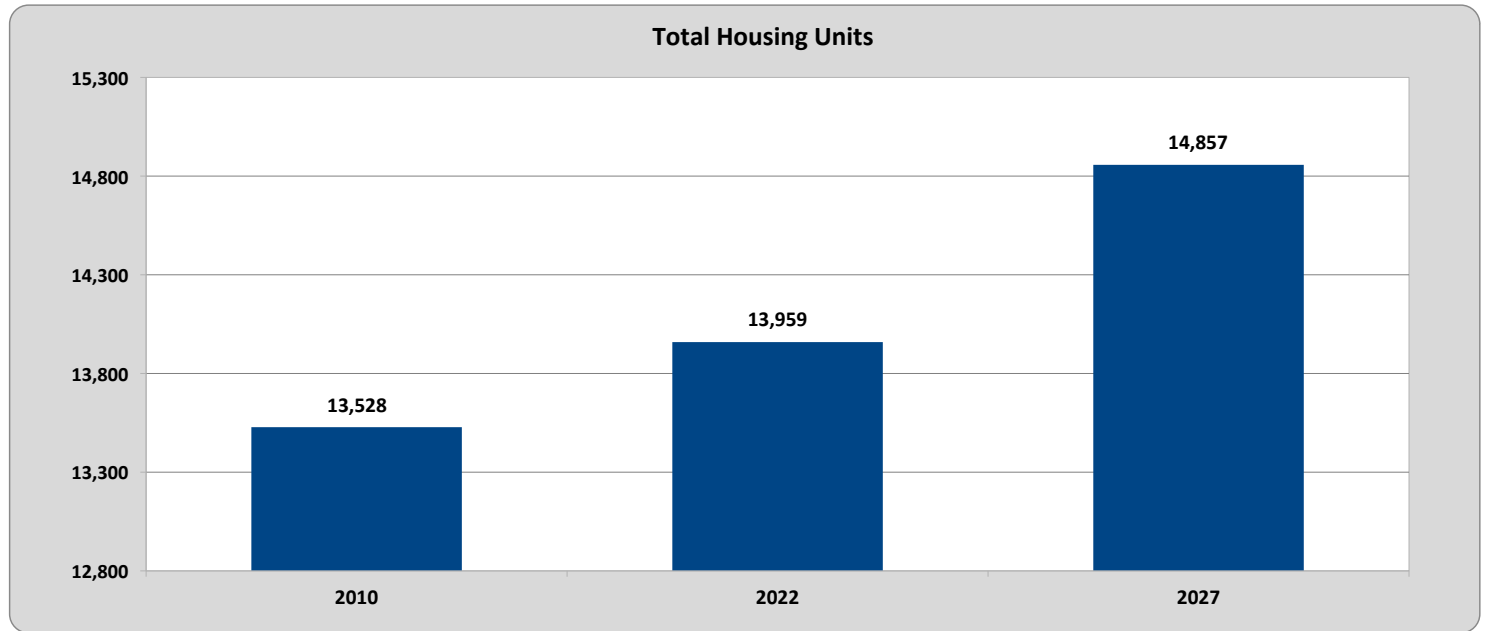


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	3	0.0%	147,544	6.5%	0
Group B: Flourishing Families	15	0.1%	144,813	6.4%	2
Group C: Booming with Confidence	18	0.2%	234,780	10.4%	2
Group D: Suburban Style	53	0.5%	100,230	4.4%	11
Group E: Thriving Boomers	669	6.2%	217,412	9.7%	64
Group F: Promising Families	10	0.1%	107,906	4.8%	2
Group G: Young City Solos	0	0.0%	63,652	2.8%	0
Group H: Bourgeois Melting Pot	20	0.2%	51,957	2.3%	8
Group I: Family Union	882	8.2%	131,460	5.8%	140
Group J: Autumn Years	2,903	26.9%	234,661	10.4%	258
Group K: Significant Singles	27	0.3%	64,316	2.9%	9
Group L: Blue Sky Boomers	1,505	13.9%	106,229	4.7%	296
Group M: Families in Motion	1,515	14.0%	60,224	2.7%	525
Group N: Pastoral Pride	768	7.1%	61,174	2.7%	262
Group O: Singles and Starters	324	3.0%	250,392	11.1%	27
Group P: Cultural Connections	3	0.0%	28,769	1.3%	2
Group Q: Golden Year Guardians	1,351	12.5%	188,767	8.4%	149
Group R: Aspirational Fusion	50	0.5%	20,318	0.9%	51
Group S: Thrifty Habits	677	6.3%	38,044	1.7%	371
Totals:	10,793	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



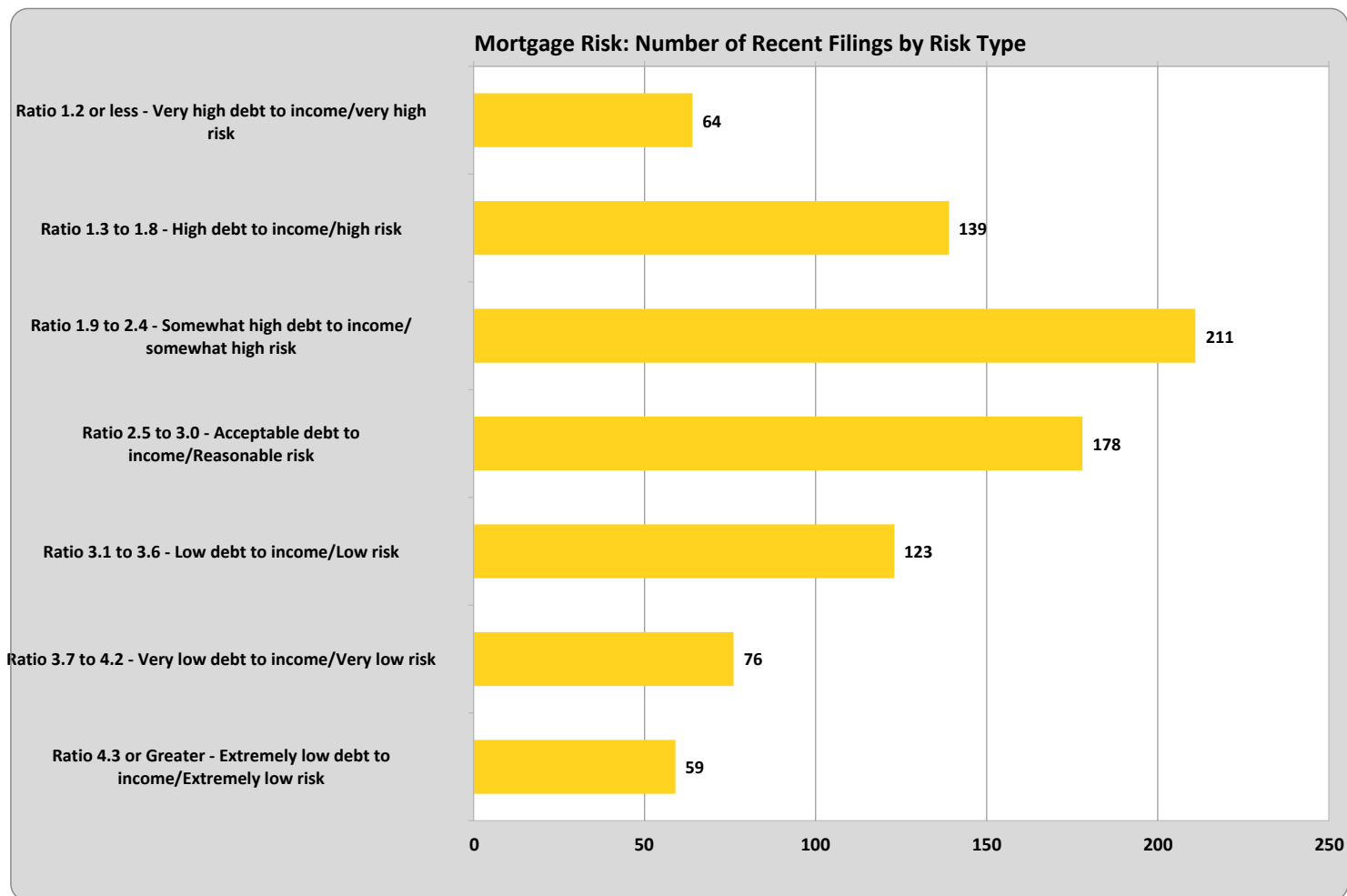
	2010	2022	2027
Housing Units	13,528	13,959	14,857
Family Households Change		431	898
Percent Change		3.19%	6.43%

Study Area								MN	Comp Index
2010		2022		2027	5 Yr Chg		2022	CY	
Housing by Occupancy									
Occupied	10,570	78.14%	11,025	78.98%	11,952	80.45%	1.47%	90.10% 88	
Vacant	2,957	21.86%	2,934	21.02%	2,905	19.55%	-1.47%	9.90% 212	
Totals:	13,527	100.00%	13,959	100.00%	14,857	100.00%		100.00%	
Housing by Type of Occupancy									
Owner Occupied	8,229	77.85%	8,587	77.89%	9,354	78.26%	0.38%	73.16% 106	
Renter Occupied	2,341	22.15%	2,438	22.11%	2,598	21.74%	-0.38%	26.84% 82	
Totals:	10,570	100.00%	11,025	100.00%	11,952	100.00%		100.00%	

Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	144	1.03%	199,367	7.94%	13
1 Unit Detached	11,356	81.35%	1,742,380	69.39%	117
2 Units	208	1.49%	69,397	2.76%	54
3 to 19 Units	255	1.83%	96,164	3.83%	48
20 to 49 Units	194	1.39%	133,601	5.32%	26
50 or More Units	222	1.59%	176,625	7.03%	23
Mobile Home or Trailer	1,580	11.32%	92,915	3.70%	306
Other	0	0.00%	470	0.02%	0
Totals:	13,959	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	209	2.44%	20,006	1.22%	200
\$20,000 to \$39,999	225	2.63%	19,729	1.21%	218
\$40,000 to \$59,999	213	2.49%	19,129	1.17%	213
\$60,000 to \$79,999	373	4.36%	22,141	1.35%	322
\$80,000 to \$99,999	605	7.07%	29,145	1.78%	397
\$100,000 to \$149,999	1,281	14.96%	98,944	6.04%	248
\$150,000 to \$199,999	1,255	14.66%	130,710	7.98%	184
\$200,000 to \$299,999	2,195	25.64%	346,665	21.18%	121
\$300,000 to \$399,999	1,120	13.08%	320,332	19.57%	67
\$400,000 to \$499,999	523	6.11%	231,267	14.13%	43
\$500,000 to \$749,999	425	4.96%	278,035	16.98%	29
\$750,000 to \$999,999	90	1.05%	64,847	3.96%	27
\$1,000,000 or more	46	0.54%	56,140	3.43%	16
Totals:	8,560	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	2,936	21.03%	414,127	16.46%	128
1940 to 1949	983	7.04%	114,049	4.53%	155
1950 to 1959	1,141	8.17%	264,125	10.50%	78
1960 to 1969	1,330	9.53%	239,580	9.53%	100
1970 to 1979	2,371	16.98%	379,093	15.07%	113
1980 to 1989	1,503	10.77%	324,483	12.90%	83
1990 to 1999	1,616	11.58%	346,034	13.76%	84
2000 to 2009	1,892	13.55%	381,955	15.19%	89
2010 or Later	188	1.35%	51,821	2.06%	65
Totals:	13,960	100.00%	2,515,267	100.00%	

Mortgage Risk Indicator

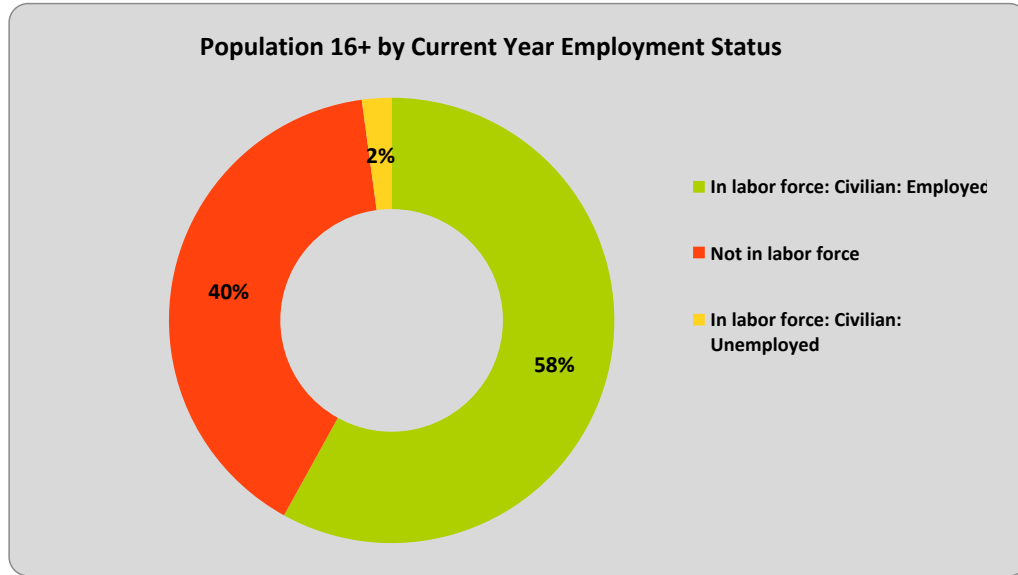


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

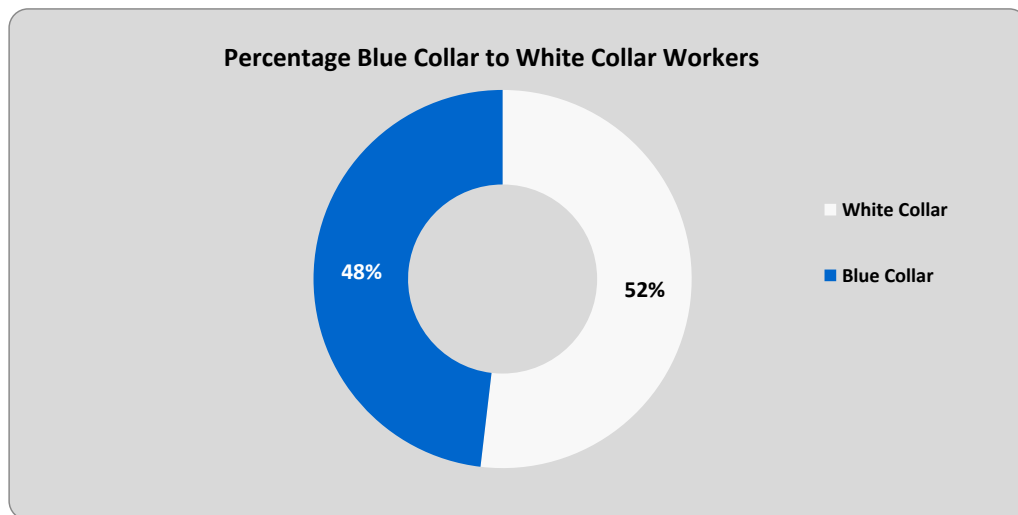
Work

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

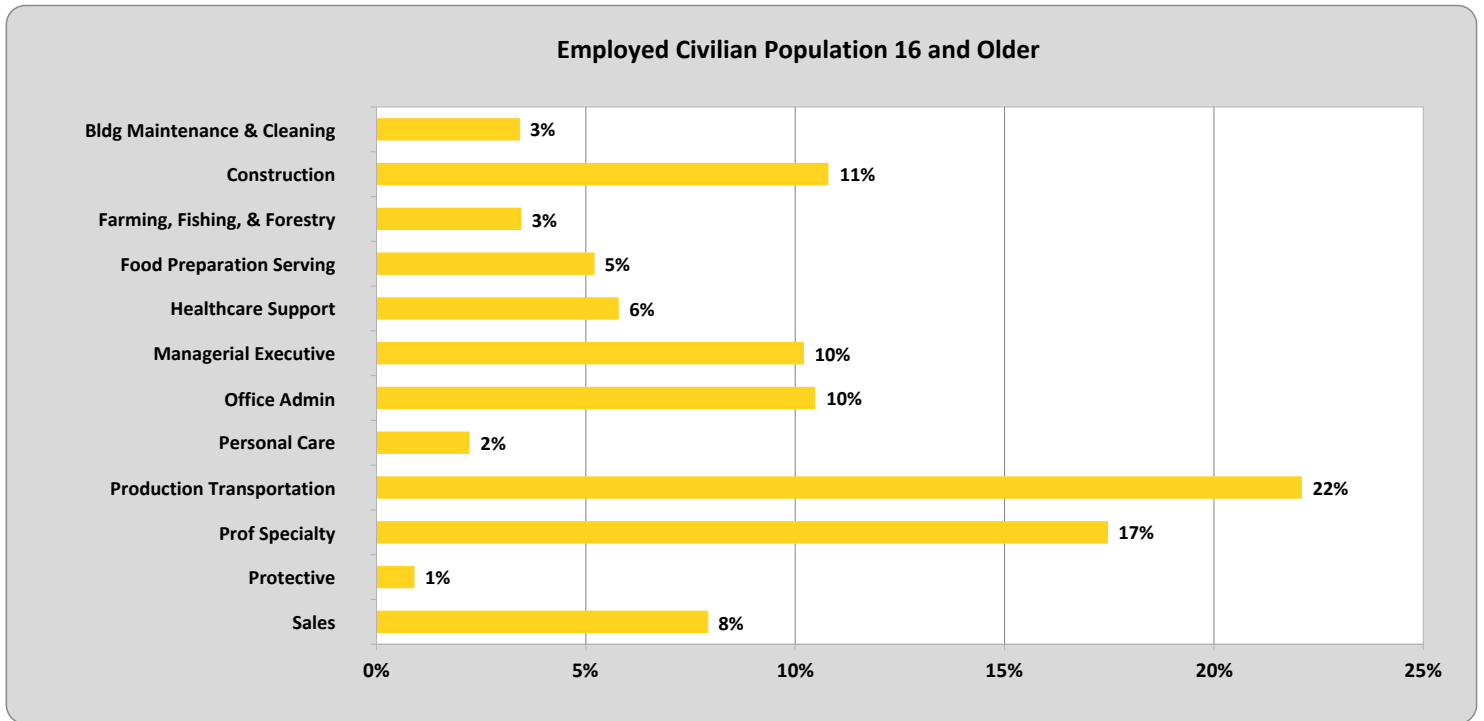


	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	12,999	57.94%	3,163,650	67.77%	85
In labor force: In Armed Forces	35	0.16%	2,662	0.06%	274
Not in labor force	8,920	39.76%	1,416,810	30.35%	131
In labor force: Civilian: Unemployed	481	2.14%	85,198	1.83%	117
Blue and White Collar Workers 2022	22,435	100.00%	4,668,320	100.00%	
Employed Pop 16+ Blue/White Collar					
Blue Collar	6,257	48.13%	1,080,178	34.14%	141
White Collar	6,742	51.87%	2,083,472	65.86%	79
	12,999	100.00%	3,163,650	100.00%	



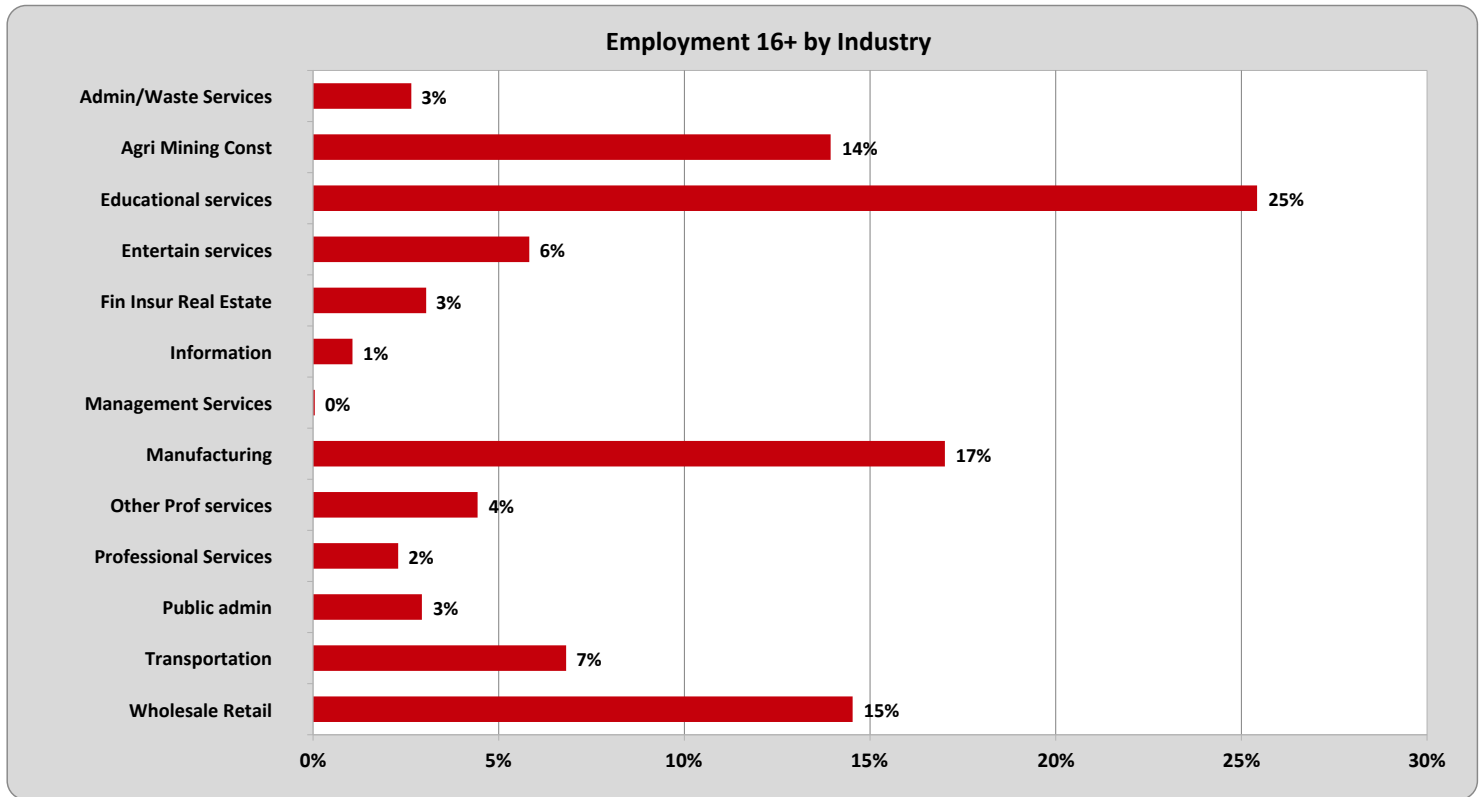
Work

Employed Civilian Population by Occupation: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Occupation	2022		2022		
Bldg Maintenance & Cleaning	446	3.43%	101,120	3.20%	107
Construction	1,403	10.79%	231,720	7.32%	147
Farming, Fishing, & Forestry	450	3.46%	23,728	0.75%	462
Food Preparation Serving	677	5.21%	160,385	5.07%	103
Healthcare Support	752	5.79%	117,071	3.70%	156
Managerial Executive	1,327	10.21%	541,826	17.13%	60
Office Admin	1,362	10.48%	351,503	11.11%	94
Personal Care	289	2.22%	86,316	2.73%	81
Production Transportation	2,873	22.10%	435,347	13.76%	161
Prof Specialty	2,271	17.47%	765,073	24.18%	72
Protective	118	0.91%	41,562	1.31%	69
Sales	1,030	7.92%	307,999	9.74%	81
Totals:	12,998	100.00%	3,163,650	100.00%	
Workers 16+: Home or Away					
Worked at Home	775	5.96%	172,947	5.47%	109
Worked away from Home	12,224	94.04%	2,986,265	94.53%	99
Totals:	12,999	100.00%	3,159,212	100.00%	
Workers 16+: Transport to Work					
Bicycle	29	0.24%	23,625	0.79%	30
Car, Truck, or Van: Carpooled	1,335	10.92%	269,707	9.03%	121
Car, Truck, or Van: Drove Alone	10,024	82.00%	2,473,808	82.84%	99
Motorcycle	8	0.07%	5,408	0.18%	36
Other Means	145	1.19%	17,760	0.59%	199
Walked	602	4.92%	85,703	2.87%	172
Public Trans Excluding Taxi Cab	79	0.65%	108,021	3.62%	18
Taxi Cab	2	0.02%	2,233	0.07%	22
Totals:	12,224	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	344	2.65%	101,896	3.22%	82
Agri Mining Const	1,812	13.94%	260,134	8.22%	170
Educational services	3,305	25.42%	800,843	25.31%	100
Entertain services	757	5.82%	254,892	8.06%	72
Fin Insur Real Estate	396	3.05%	227,279	7.18%	42
Information	138	1.06%	52,443	1.66%	64
Management Services	6	0.05%	6,070	0.19%	24
Manufacturing	2,212	17.02%	427,451	13.51%	126
Other Prof services	576	4.43%	137,684	4.35%	102
Professional Services	298	2.29%	202,468	6.40%	36
Public admin	381	2.93%	110,288	3.49%	84
Transportation	886	6.82%	146,000	4.61%	148
Wholesale Retail	1,889	14.53%	436,202	13.79%	105
Totals:	13,000	100.00%	3,163,650	100.00%	
Work Place Population Estimates					
Workplace Employees (Full Time Employees)	7,809	91.43%	3,028,425	94.90%	96
Workplace Establishments	732	8.57%	162,855	5.10%	168
Totals:	8,541	100.00%	3,191,280	100.00%	

Work

	Study Area		State of MN		Comp Index CY
Families: Workers					
1 worker	2,282	31.81%	386,773	26.32%	121
2 workers	2,989	41.66%	714,223	48.60%	86
3 or more workers	691	9.63%	186,751	12.71%	76
No workers	1,212	16.89%	181,808	12.37%	137
Totals:	7,174	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	953	7.80%	115,072	3.85%	202
5 to 9 minutes	2,368	19.37%	364,305	12.20%	159
10 to 14 minutes	1,745	14.28%	437,138	14.64%	98
15 to 19 minutes	1,754	14.35%	481,534	16.12%	89
20 to 24 minutes	1,274	10.42%	441,524	14.79%	70
25 to 29 minutes	679	5.55%	213,807	7.16%	78
30 to 34 minutes	1,258	10.29%	373,738	12.52%	82
35 to 39 minutes	347	2.84%	92,192	3.09%	92
40 to 44 minutes	304	2.49%	108,641	3.64%	68
45 to 59 minutes	833	6.81%	198,737	6.66%	102
60 to 89 minutes	397	3.25%	112,896	3.78%	86
90 or more minutes	312	2.55%	46,681	1.56%	163
Totals:	12,224	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.