

The FullInsite Report

Prepared for: Diocese of St. Cloud
Study area: Sacred Saints by the Lake ACC

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

About the FullInsite Report

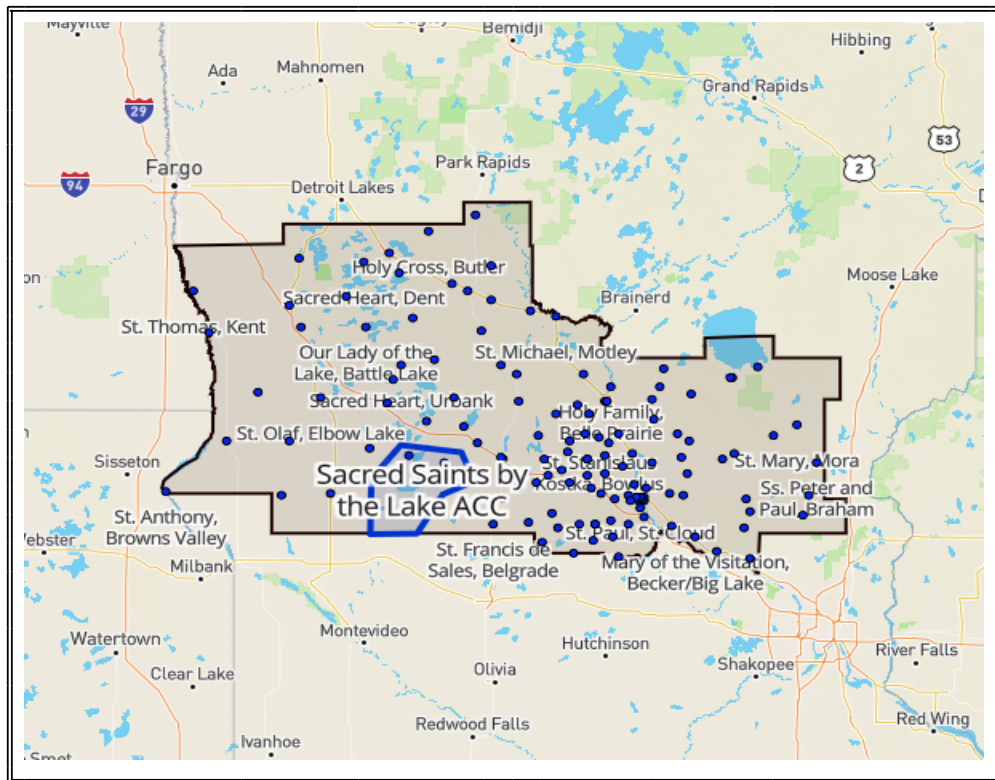
The FullInsite report is designed to provide an extensive demographic portrait of a user defined geographic area. The FullInsite integrates the full array of 2010 Census Data, the latest American Community Survey data and the new Experian Mosaic cluster system!

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

Three Sections

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

THE STUDY AREA



More Information

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

StoryView

Significant Demographic Indicators of the Study Area's Story

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

TrendView

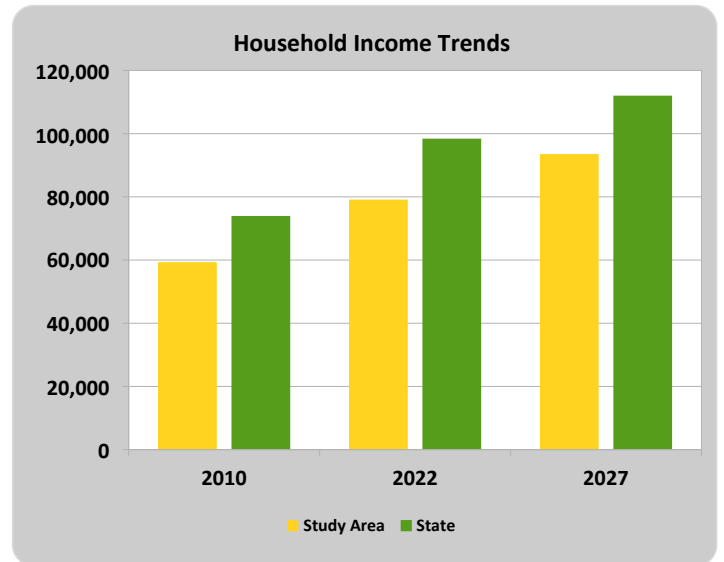
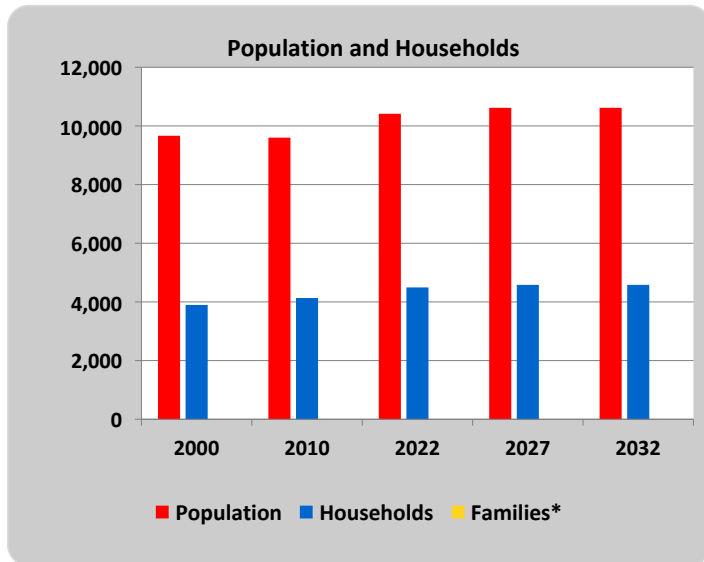
Significant Demographic Estimates and Projections

Prepared for: Diocese of St. Cloud

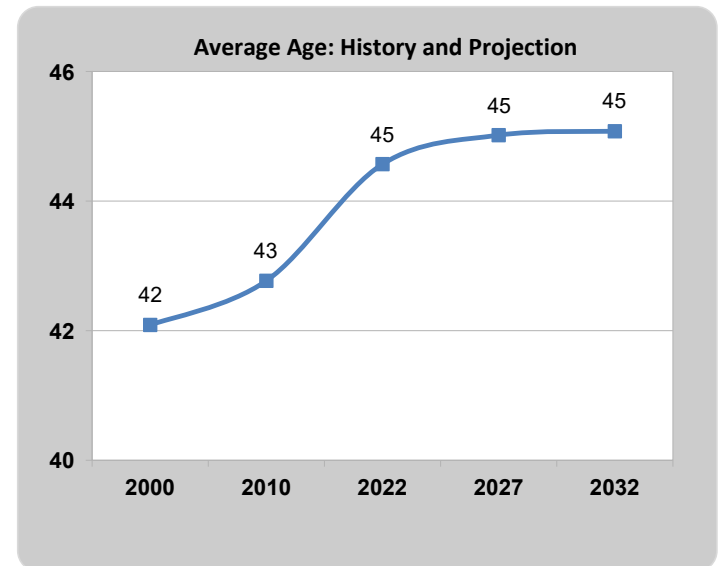
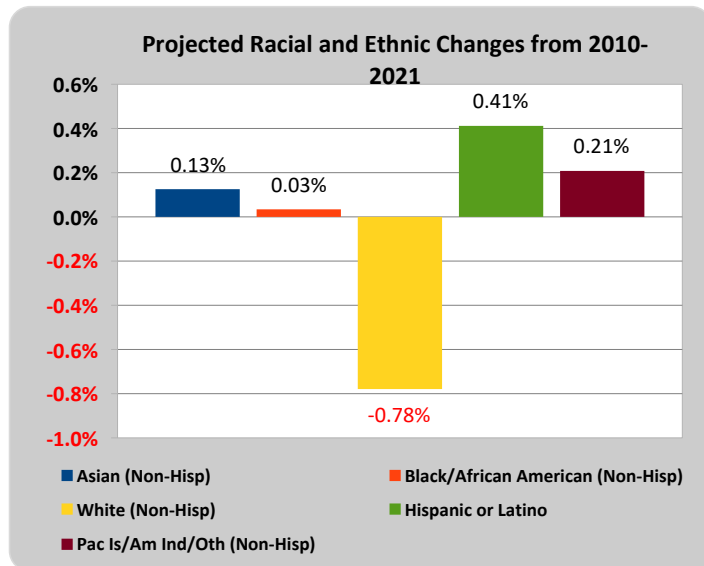
Study Area: Sacred Saints by the Lake ACC

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

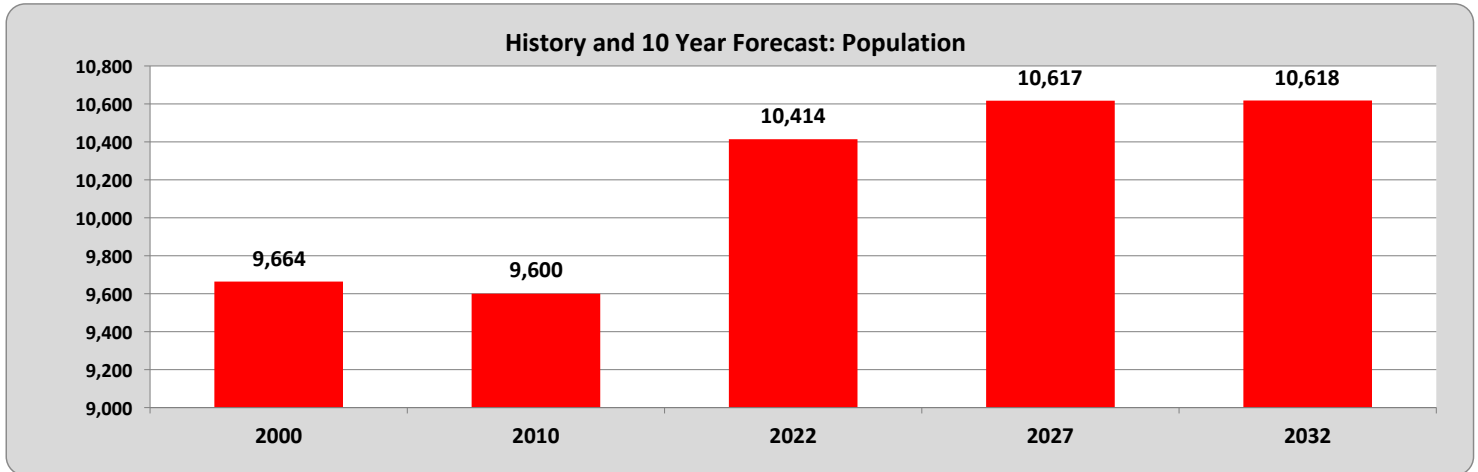
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People and Change

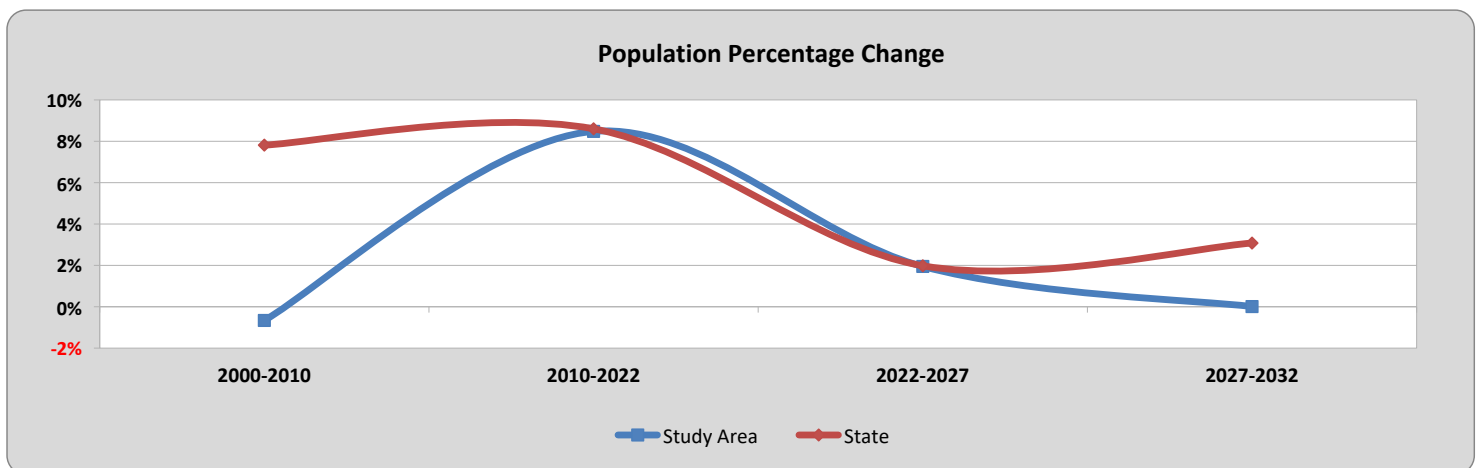
Population is the most basic demographic characteristic. It indicates how many persons reside within an area and how that total changes over time, including a current estimate and, 5 and 10 year forecast.

Population History with 5 and 10 Year Projected Change



Population Trends	2000	2010	2022	2027	2032
Study Area Population	9,664	9,600	10,414	10,617	10,618
Population Change		-64	814	203	1
Percent Change		-0.66%	8.48%	1.95%	0.01%
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%

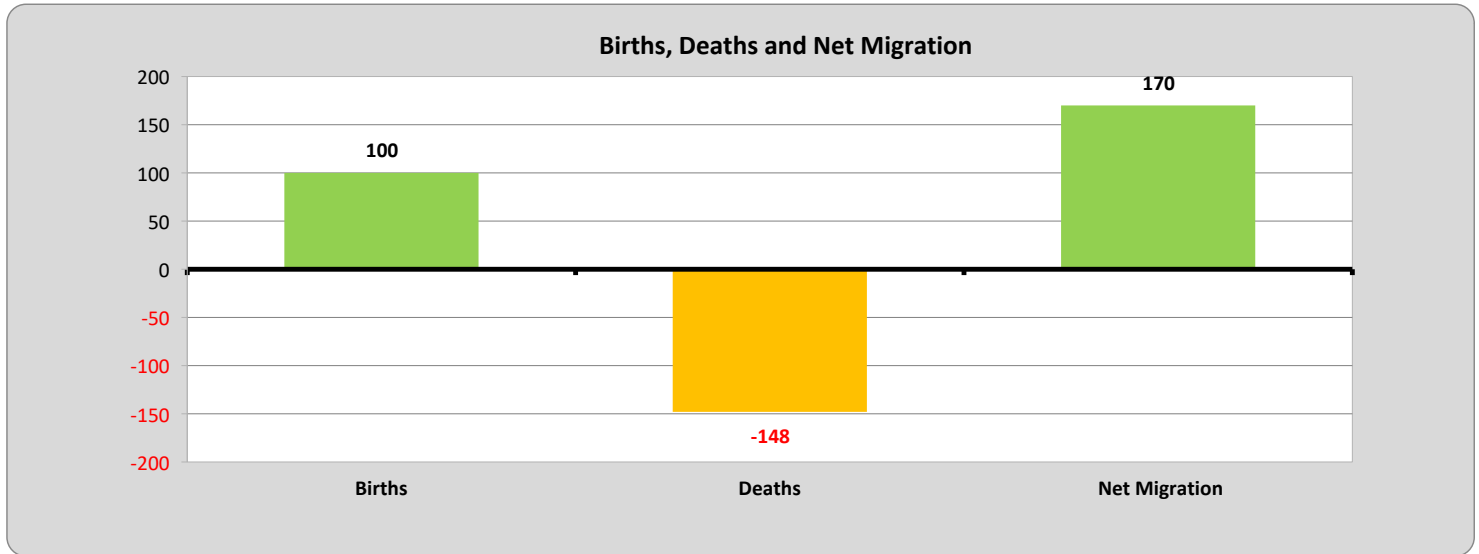
Projected Percentage Population Change: Comparison of Study Area to State



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	10,222	10,173	10,202	10,238	10,292	10,299	10,309	10,406
Change		-49	29	36	54	7	10	97
Percent Change		-0.48%	0.29%	0.35%	0.53%	0.07%	0.10%	0.94%
Seasonal Population	24	1,097	2,366	2,224	142	1,070	2,411	2,067
Change		1,073	1,269	-142	-2,082	928	1,341	-344
Percent Change		4470.83%	115.68%	-6.00%	-93.62%	653.52%	125.33%	-14.27%
Transient Population	16	1	5	6	3	37	171	128
Change		-15	4	1	-3	34	134	-43
Percent Change		-93.75%	400.00%	20.00%	-50.00%	1133.33%	362.16%	-25.15%

Factors Effecting Population Change: Prior 12 Months

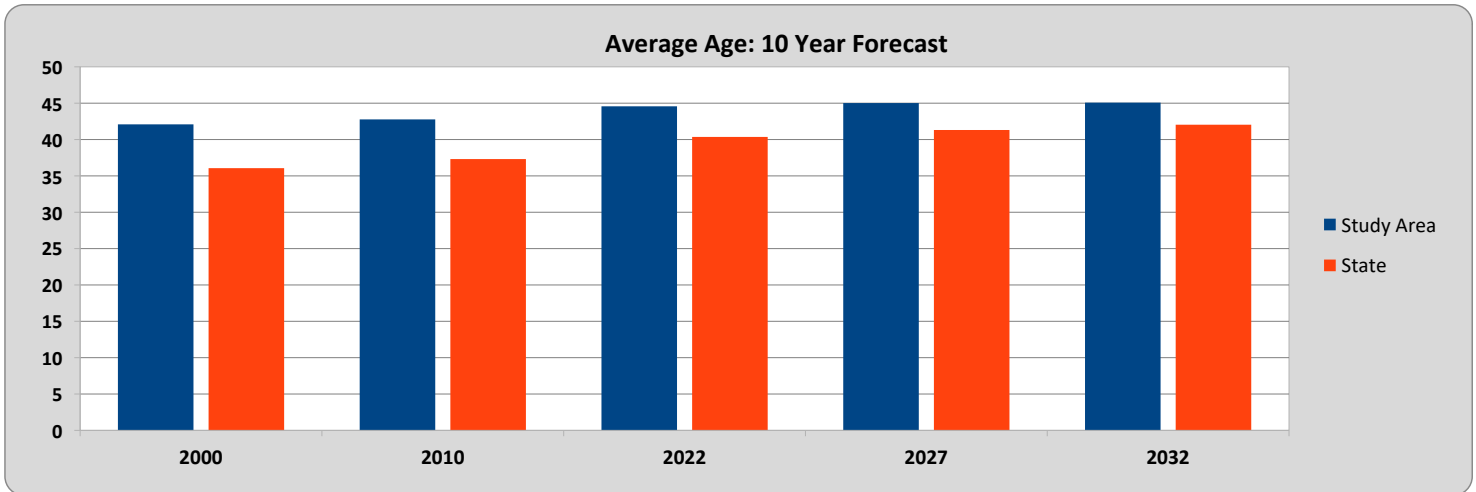


	2022
Factors Effecting Population Change	
Births	100
Deaths	148
Net Migration	170
Net 12-Month Change	0
(Births minus deaths plus net migration = Net 12 month Change)	

	2010		2022		2027		2032		10 Yr Change
Population by Gender									
Female	4,779	49.78%	5,180	49.74%	5,296	49.88%	5,291	49.83%	0.09%
Male	4,822	50.22%	5,234	50.26%	5,321	50.12%	5,327	50.17%	-0.09%
Totals:	9,601	100.00%	10,414	100.00%	10,617	100.00%	10,618	100.00%	

People by Age

Average Age with State Comparison

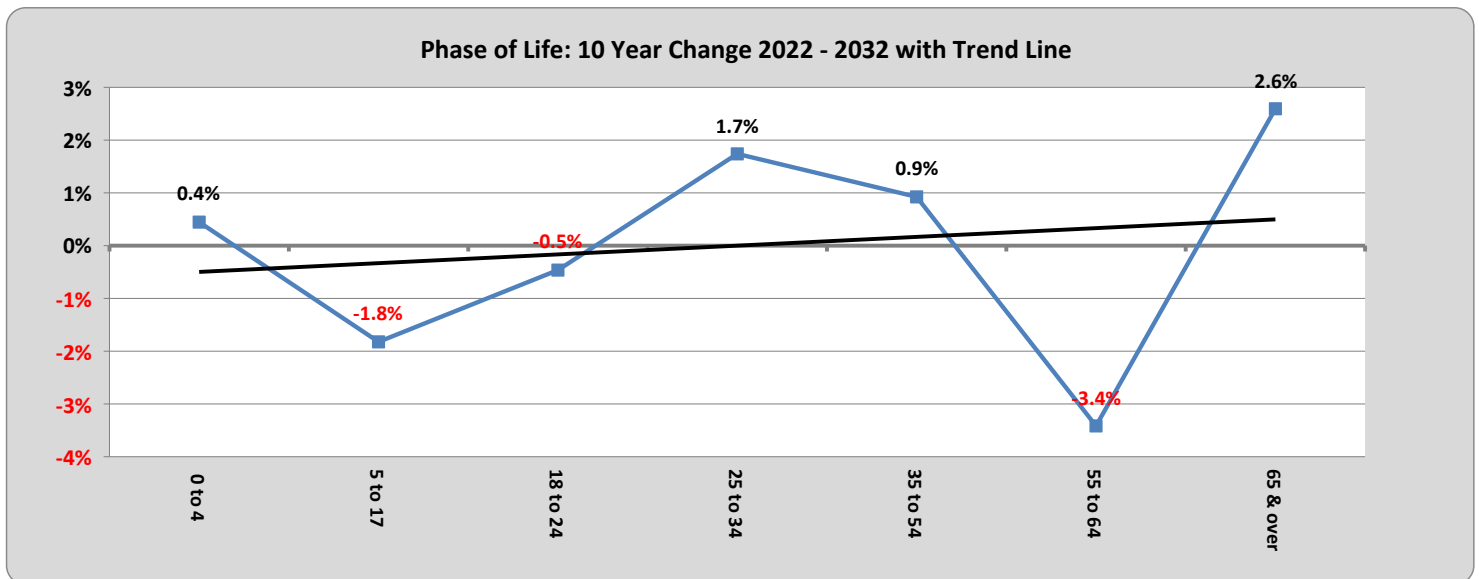


Age Trends	2000	2010	2022	2027	2032
Average Age: Study Area	42.09	42.77	44.57	45.02	45.08
Average Age Change		0.68	1.80	0.45	0.06
Percent Change		1.62%	4.21%	1.00%	0.13%
Median Age	41	45	45	45	44

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

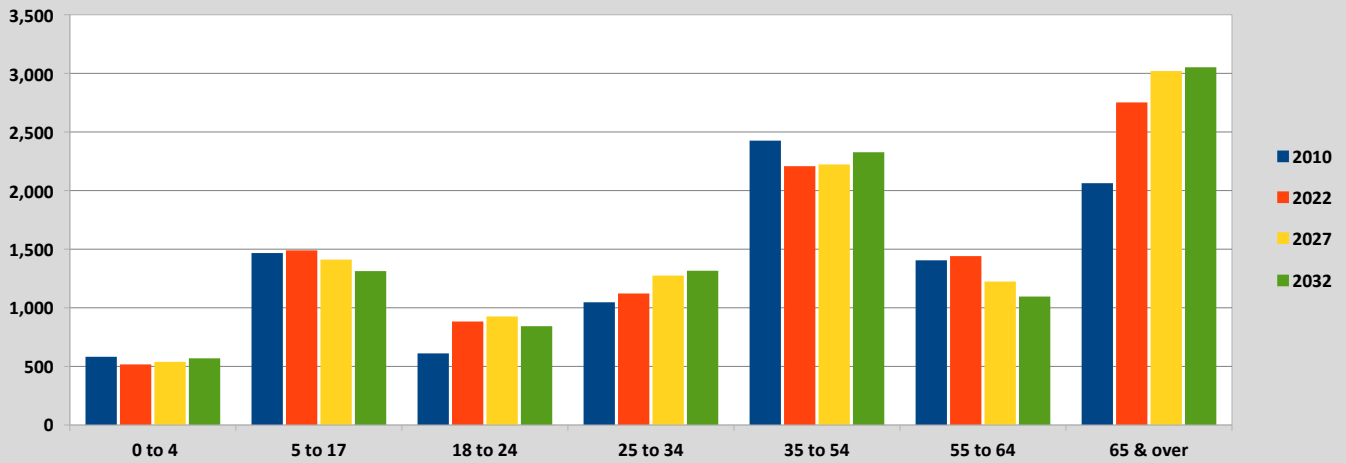
As people Age, they pass through various life phases. Based upon the number of persons born each year, the result can produce increases and decreases in various life phases.



People by Age

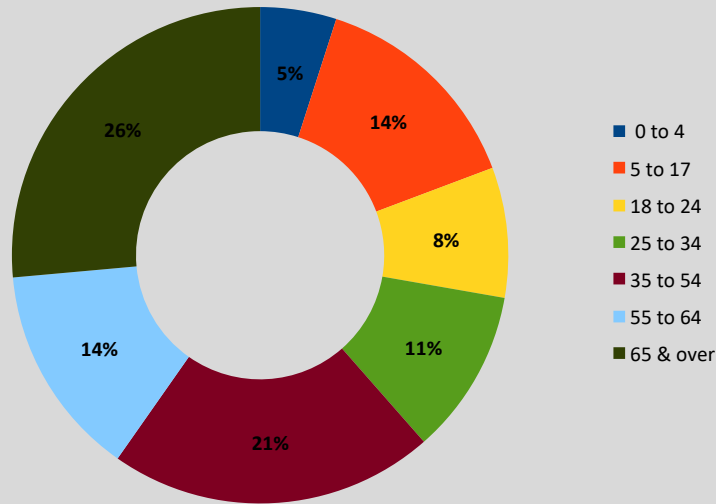
Phase of Life

Phase of Life Trends



Current Year Population by Phase of Life

Study Area Phase of Life by Percent Current Year

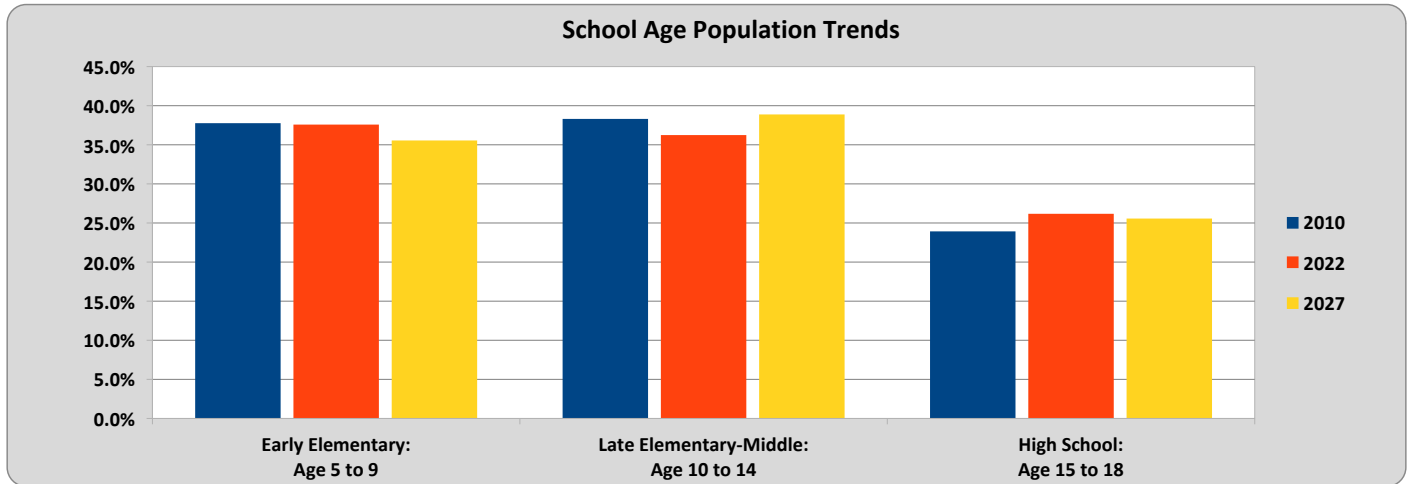


	2010		2022		2027		2032		10 Yr Change
Phase of life Forecast									
Before Formal Schooling: Ages 0 to 4	582	6.06%	517	4.96%	539	5.08%	569	5.41%	0.45%
Required Formal Schooling: Ages 5 to 17	1,467	15.28%	1,490	14.31%	1,411	13.29%	1,313	12.49%	-1.82%
College/Career Starts: Ages 18 to 24	611	6.36%	883	8.48%	926	8.72%	843	8.02%	-0.46%
Singles and Young Families: Ages 25 to 34	1,047	10.91%	1,122	10.77%	1,275	12.01%	1,316	12.51%	1.74%
Families/Empty Nesters: Ages 35 to 54	2,426	25.27%	2,208	21.20%	2,223	20.94%	2,327	22.13%	0.92%
Enrich Years Singles/Couples: Ages 55 to 64	1,405	14.63%	1,441	13.84%	1,224	11.53%	1,096	10.42%	-3.42%
Retirement Opportunities: Age 65 and over	2,063	21.49%	2,752	26.43%	3,020	28.44%	3,052	29.02%	2.59%
Totals:	9,601	100.00%	10,413	100.00%	10,618	100.00%	10,516	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



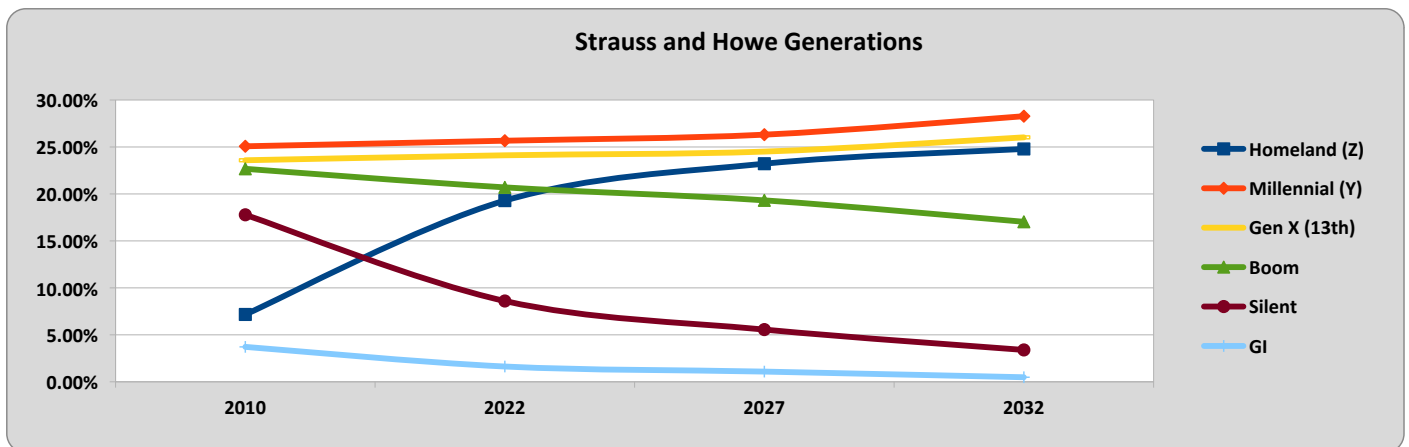
	Study Area							MN			Comp Index CY
	2010		2022		2027		5 Yr Chg	2010	2022	2027	
School Age Population Trends											
Early Elem: 5 to 9	554	37.76%	560	37.58%	502	35.55%	-2.03%	38.29%	38.28%	37.85%	98
Late Elem-Mid: 10 to 14	562	38.31%	540	36.24%	549	38.88%	2.64%	37.95%	37.46%	38.52%	97
High School: 15 to 17	351	23.93%	390	26.17%	361	25.57%	-0.61%	23.77%	24.26%	23.63%	108
Totals:	1,467	100.00%	1,490	100.00%	1,412	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	688	7.17%	2,009	19.29%	2,420	23.22%	2,438	24.79%
Millennial (Y)	Hero	1982	2004	2,406	25.07%	2,673	25.67%	2,742	26.31%	2,781	28.28%
Gen X (13th)	Nomad	1961	1981	2,264	23.59%	2,512	24.12%	2,555	24.51%	2,560	26.02%
Boom	Prophet	1946	1960	2,176	22.67%	2,156	20.70%	2,013	19.32%	1,675	17.03%
Silent	Artist	1925	1945	1,706	17.78%	896	8.60%	579	5.56%	334	3.39%
GI	Hero	1901	1924	357	3.72%	170	1.63%	113	1.09%	48	0.48%
Totals:				9,597	100.00%	10,415	100.00%	10,423	100.00%	9,835	100.00%

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

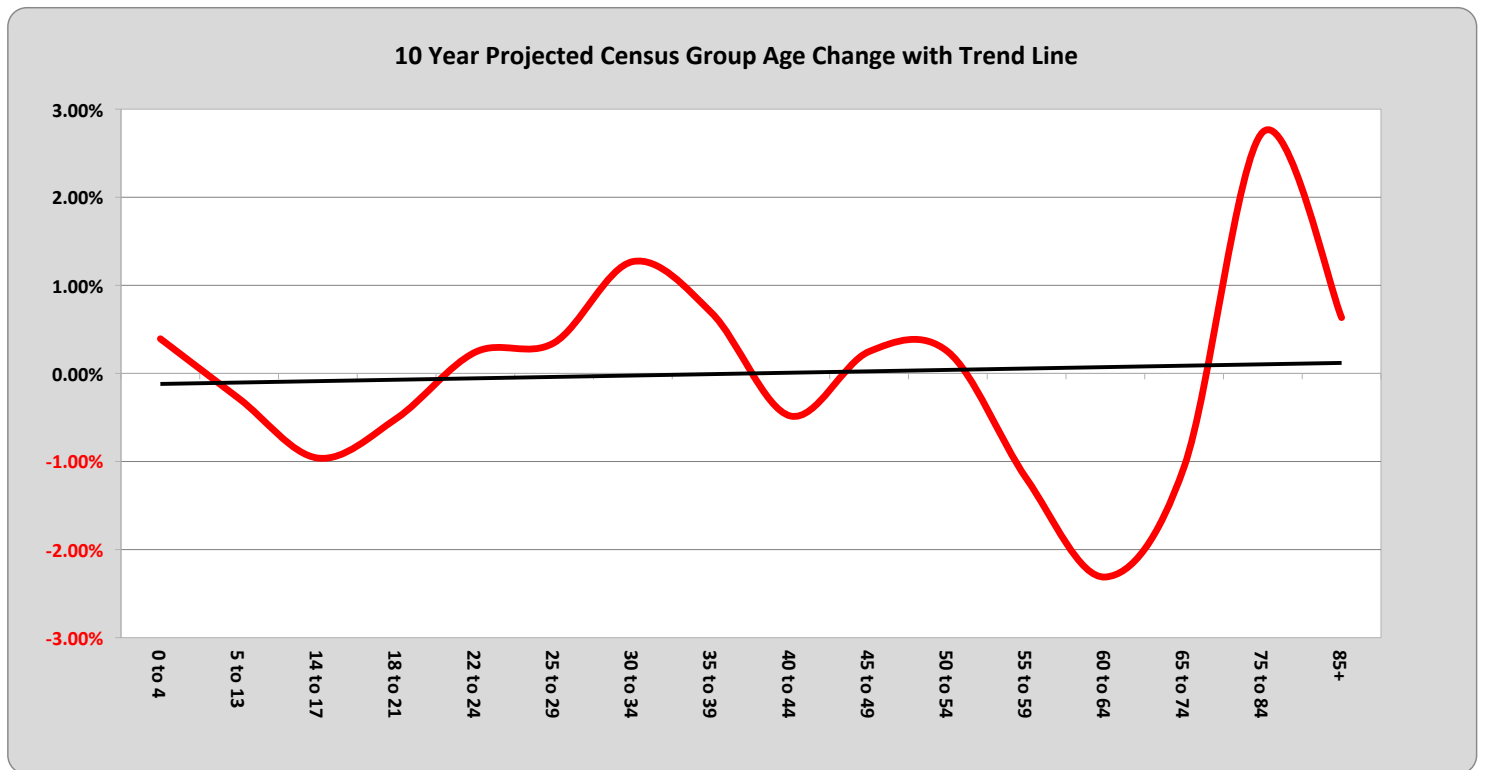
Generations as Percentage of the Population Trends



People by Age

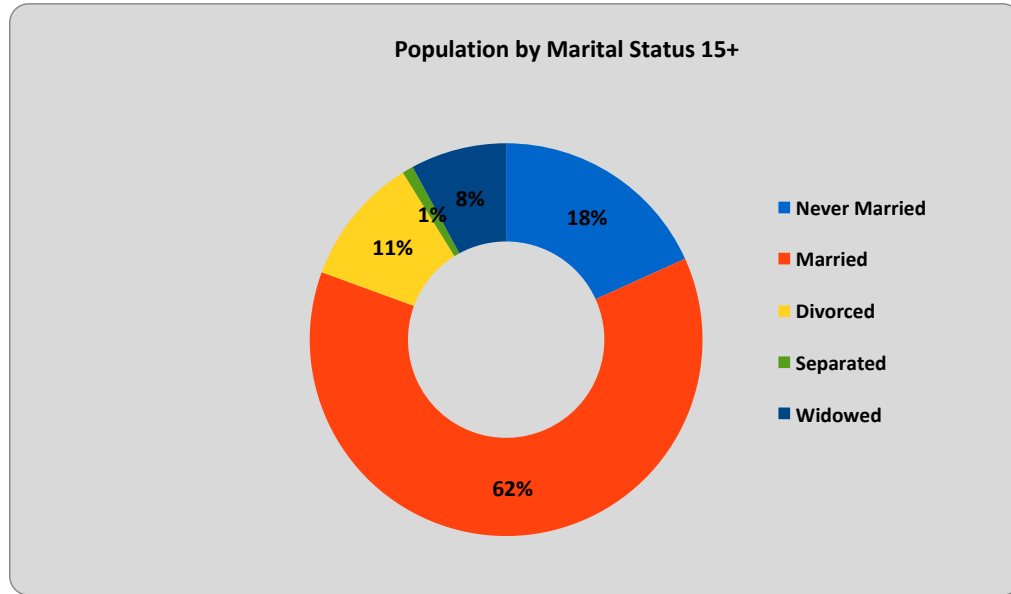
	2010		2022		2027		2032		10 Yr Change
Population by Age Forecast									
0 to 4	582	6.06%	517	4.96%	539	5.08%	569	5.36%	0.39%
5 to 13	983	10.24%	982	9.43%	944	8.89%	971	9.14%	-0.29%
14 to 17	483	5.03%	508	4.88%	467	4.40%	416	3.92%	-0.96%
18 to 21	341	3.55%	513	4.93%	533	5.02%	469	4.42%	-0.51%
22 to 24	269	2.80%	370	3.55%	393	3.70%	403	3.79%	0.24%
25 to 29	548	5.71%	609	5.85%	648	6.10%	658	6.20%	0.35%
30 to 34	499	5.20%	513	4.93%	627	5.91%	658	6.20%	1.27%
35 to 39	480	5.00%	555	5.33%	526	4.95%	639	6.02%	0.69%
40 to 44	510	5.31%	571	5.48%	563	5.30%	531	5.00%	-0.48%
45 to 49	665	6.93%	536	5.15%	582	5.48%	573	5.40%	0.25%
50 to 54	771	8.03%	547	5.25%	551	5.19%	584	5.50%	0.25%
55 to 59	751	7.82%	659	6.33%	555	5.23%	545	5.13%	-1.20%
60 to 64	654	6.81%	782	7.51%	669	6.30%	552	5.20%	-2.31%
65 to 74	998	10.40%	1,505	14.45%	1,570	14.79%	1,422	13.39%	-1.06%
75 to 84	694	7.23%	908	8.72%	1,082	10.19%	1,217	11.46%	2.74%
85+	371	3.86%	339	3.26%	368	3.47%	413	3.89%	0.63%
Totals:	9,599	100.00%	10,414	100.00%	10,617	100.00%	10,620	100.00%	

Age Category Changes



People by Household Type and Marital Status

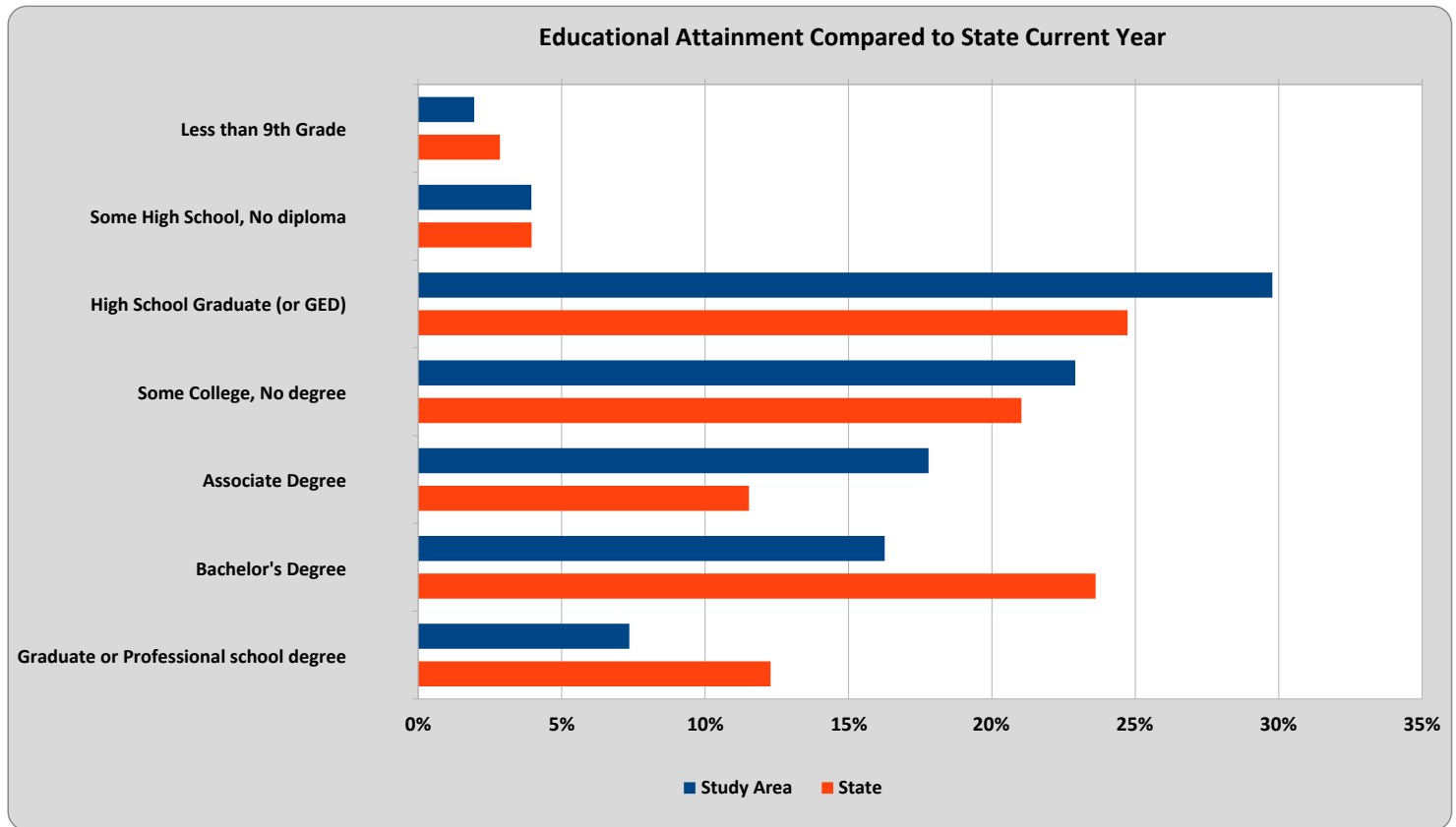
Population by Household Type



	Study Area							State of MN		Comp Index
	2010		2022		2027		5 Yr Chg	2022		CY
Population by Household Type Trends										
Population in Family Households	7,818	81.44%	8,490	81.53%	8,659	81.57%	0.03%	4,595,292	79.78%	102
Population in Non-Family Households	1,598	16.65%	1,725	16.57%	1,757	16.55%	-0.02%	1,022,377	17.75%	93
Population in Group Quarters	184	1.92%	198	1.90%	200	1.88%	-0.02%	142,618	2.48%	77
Totals:	9,600	100.00%	10,413	100.00%	10,616	100.00%		5,760,287	100.00%	
Population by Marital Status 15+										
Never Married	1,485	18.48%	1,604	18.24%	1,604	17.77%	-0.47%	1,474,420	31.17%	59
Married	5,109	63.58%	5,483	62.34%	5,717	63.33%	0.99%	2,503,903	52.93%	118
Divorced	655	8.15%	933	10.61%	959	10.62%	0.02%	467,009	9.87%	107
Separated	91	1.13%	80	0.91%	78	0.86%	-0.05%	48,392	1.02%	89
Widowed	696	8.66%	695	7.90%	669	7.41%	-0.49%	237,036	5.01%	158
Totals:	8,036	100.00%	8,795	100.00%	9,027	100.00%		4,730,760	100.00%	
Population by Marital Status Single Female 15+										
Divorced	374	24.88%	447	27.16%				259,013	23.03%	118
Never Married	587	39.06%	627	38.09%				679,053	60.38%	63
Widowed	542	36.06%	572	34.75%				186,610	16.59%	209
Totals:	1,503	100.00%	1,646	100.00%				1,124,676	100.00%	
Population by Marital Status Single Male 15+										
Divorced	280	21.02%	486	30.64%				207,996	19.74%	155
Never Married	898	67.42%	977	61.60%				795,367	75.48%	82
Widowed	154	11.56%	123	7.76%				50,426	4.79%	162
Totals:	1,332	100.00%	1,586	100.00%				1,053,789	100.00%	
Population by Group Quarters										
Institutionalized	152	82.61%	145	84.30%				55,610	42.08%	200
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	32	17.39%	27	15.70%				26,121	19.76%	79
Totals:	184	100.00%	172	100.00%				132,161	100.00%	

People by Education and School Enrollment

Population by Educational Attainment: 25+

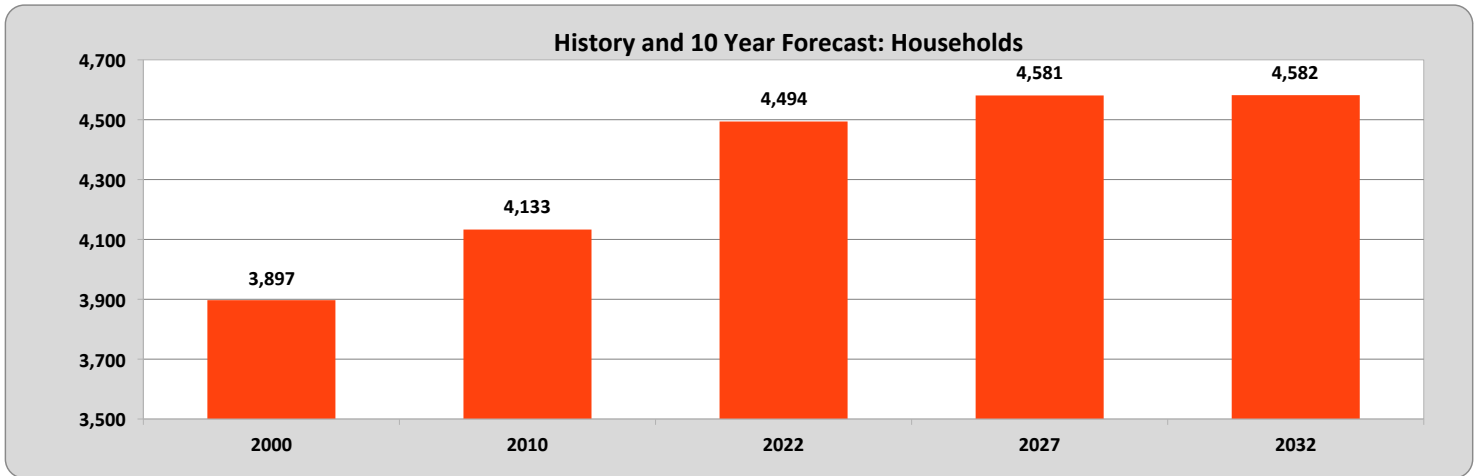


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Population by Educational Attainment: 25+									
Less than 9th grade	359	5.17%	147	1.95%	146	1.89%	-0.07%	2.85%	69
Some High School, No diploma	351	5.06%	297	3.95%	312	4.03%	0.08%	3.95%	100
High School Graduate (or GED)	2,620	37.74%	2,241	29.78%	2,233	28.85%	-0.93%	24.73%	120
Some College, No degree	1,462	21.06%	1,724	22.91%	1,778	22.97%	0.06%	21.03%	109
Associate Degree	853	12.29%	1,339	17.79%	1,438	18.58%	0.79%	11.53%	154
Bachelor's Degree	967	13.93%	1,224	16.26%	1,244	16.07%	-0.19%	23.62%	69
Graduate or Professional School	330	4.75%	554	7.36%	589	7.61%	0.25%	12.29%	60
Totals:	6,942	100.00%	7,526	100.00%	7,740	100.00%		100.00%	
Population: Currently Enrolled in Education									
High School			502	27.51%					
Kindergarten/Elementary School			1,183	64.82%					
Nursery School/Preschool			140	7.67%					
Totals:			1,825	100.00%					

Households and Change

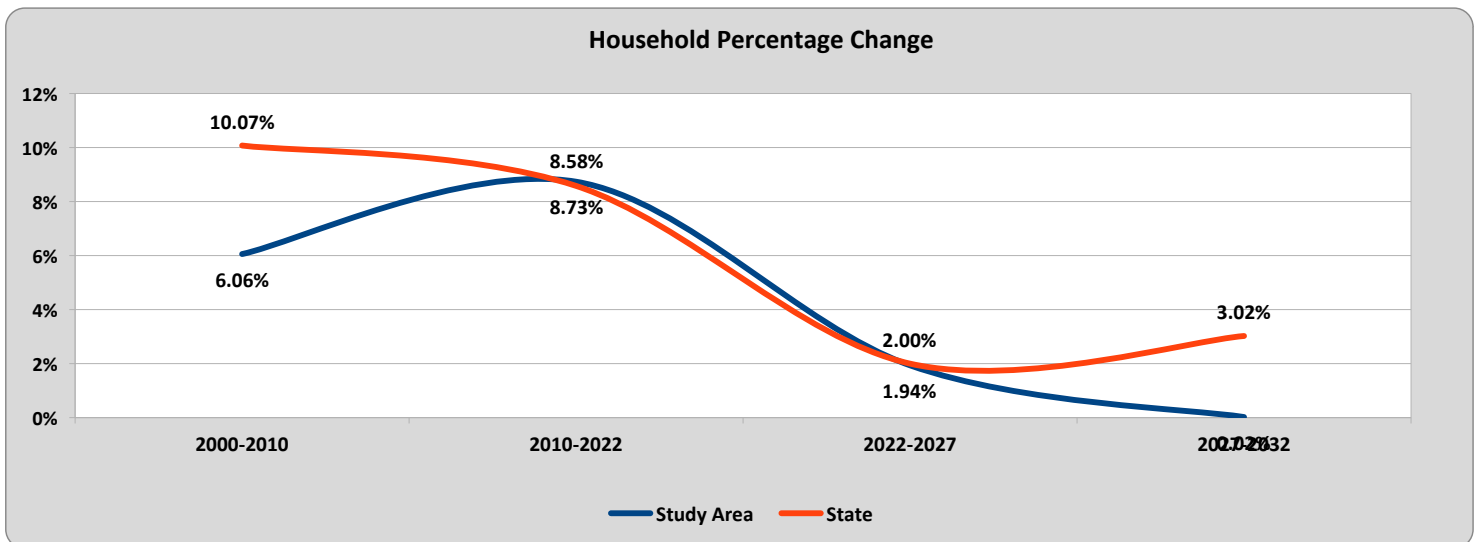
A household is defined as all people who occupy a housing unit. It includes two sub-categories: family households and non-family households. Group quarters are not included in this report.

Household History with 5 and 10 Year Projected Change



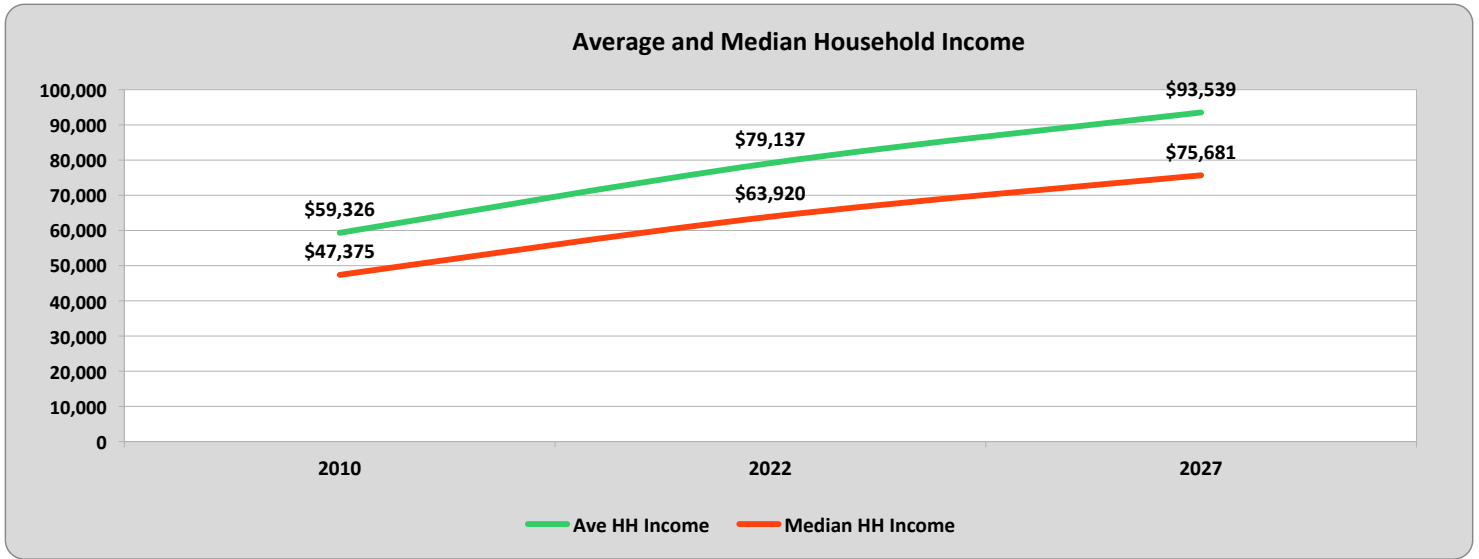
Household Trends	2000	2010	2022	2027	2032
Study Area Households	3,897	4,133	4,494	4,581	4,582
Households Change		236	361	87	1
Percent Change		6.06%	8.73%	1.94%	0.02%
State Households	1,896,209	2,087,227	2,266,303	2,311,594	2,381,465
Households Change		191,018	179,076	45,291	69,871
Percent Change		10.07%	8.58%	2.00%	3.02%
Population / Households	2.48	2.32	2.32	2.32	2.32
Population / Households Change		-0.16	-0.01	0.00	0.00
Percent Change		-6.33%	-0.23%	0.01%	-0.01%

Projected Percentage Household Change: Comparison of Study Area to State



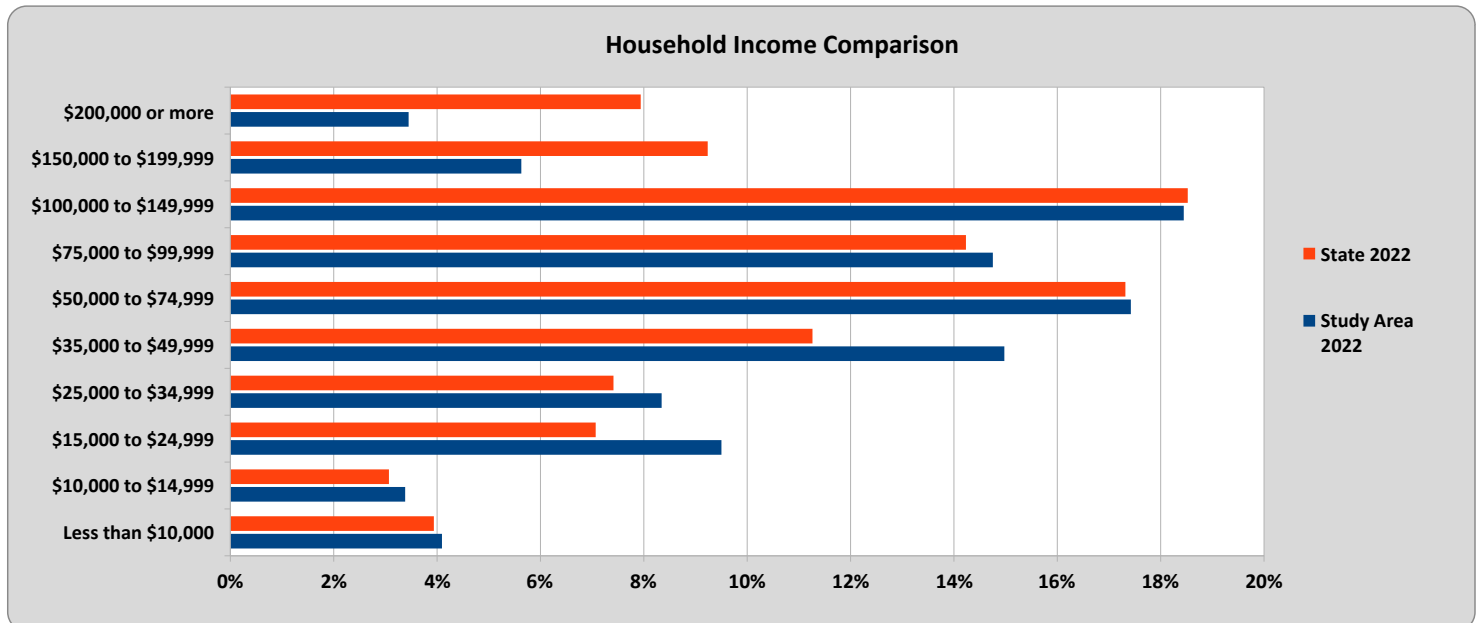
Households by Income

Average and Median Household Income Trends



Household Income Trends	2010	2022	2027
Study Area: Average HH Income	59,326	79,137	93,539
Households Change		19,810	14,402
Percent Change		33.39%	18.20%
Study Area: Median HH Income	47,375	63,920	75,681
Per Capita Income	25,541	34,150	40,360
Per Capita Income Change		8,609	6,210
Percent Change		33.71%	18.18%
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	80	80	83

Current Year Estimated Household Income Comparison to State

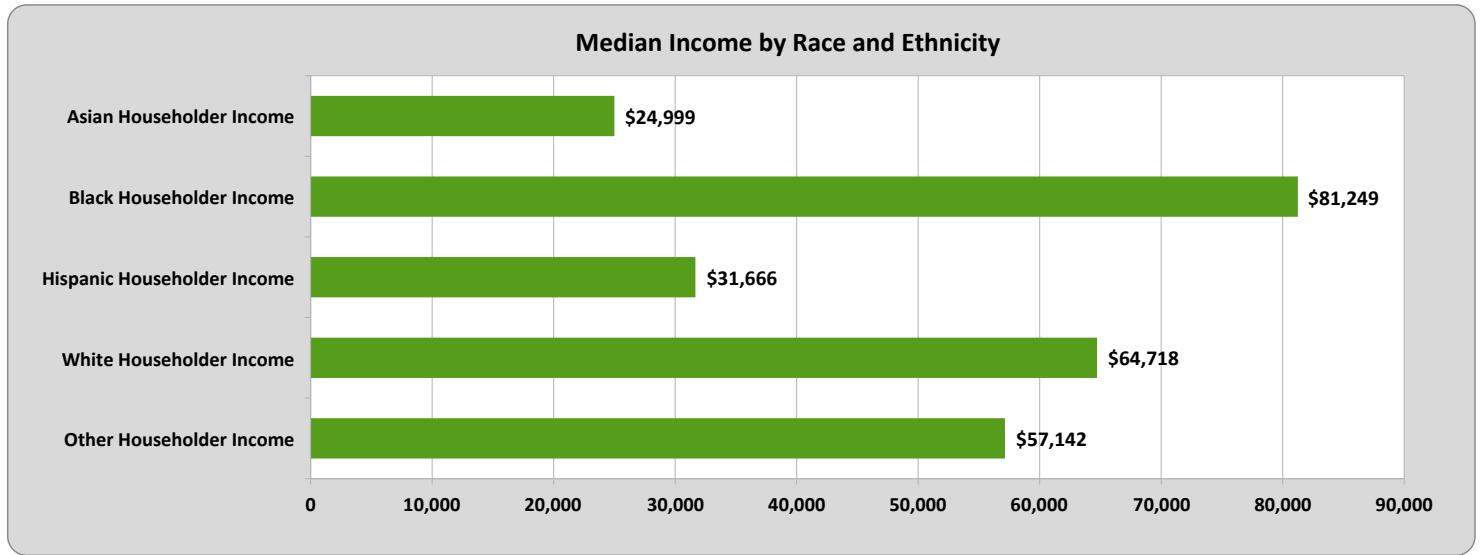


Households by Income

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Household Income Forecast by Category									
Less than \$10,000	250	6.05%	184	4.09%	168	3.67%	-0.43%	3.94%	104
\$10,000 to \$14,999	337	8.15%	152	3.38%	138	3.01%	-0.37%	3.07%	110
\$15,000 to \$24,999	404	9.77%	427	9.50%	306	6.68%	-2.82%	7.07%	134
\$25,000 to \$34,999	477	11.54%	375	8.34%	325	7.10%	-1.25%	7.41%	113
\$35,000 to \$49,999	726	17.56%	673	14.98%	584	12.75%	-2.22%	11.26%	133
\$50,000 to \$74,999	891	21.55%	783	17.42%	749	16.35%	-1.07%	17.32%	101
\$75,000 to \$99,999	524	12.68%	663	14.75%	733	16.00%	1.25%	14.23%	104
\$100,000 to \$149,999	339	8.20%	829	18.45%	915	19.98%	1.53%	18.52%	100
\$150,000 to \$199,999	91	2.20%	253	5.63%	375	8.19%	2.56%	9.24%	61
\$200,000 or more	95	2.30%	155	3.45%	287	6.27%	2.82%	7.94%	43
Totals:	4,134	100.00%	4,494	100.00%	4,580	100.00%		100.00%	
Family Income Forecast by Category									
Less than \$10,000			59	2.03%	56	1.89%	-0.0013787	2.16%	94
\$10,000 to \$14,999			22	0.76%	20	0.68%	-0.08%	1.41%	54
\$15,000 to \$24,999			103	3.55%	100	3.38%	-0.17%	4.04%	88
\$25,000 to \$34,999			192	6.61%	235	7.95%	1.34%	5.47%	121
\$35,000 to \$49,999			355	12.22%	356	12.04%	-0.19%	9.36%	131
\$50,000 to \$74,999			548	18.87%	551	18.63%	-0.24%	16.54%	114
\$75,000 to \$99,999			526	18.11%	533	18.03%	-0.09%	15.62%	116
\$100,000 to \$149,999			722	24.86%	731	24.72%	-0.14%	22.73%	109
\$150,000 to \$199,999			232	7.99%	232	7.85%	-0.14%	12.04%	66
\$200,000 or more			145	4.99%	143	4.84%	-0.16%	10.62%	47
Totals:			2,904	100.00%	2,957	100.00%		100.00%	
Non-family Income Forecast by Category									
Less than \$10,000			68	4.28%	62	3.82%	-0.46%	5.04%	85
\$10,000 to \$14,999			66	4.15%	58	3.57%	-0.58%	3.91%	106
\$15,000 to \$24,999			174	10.94%	124	7.64%	-3.31%	8.49%	129
\$25,000 to \$34,999			91	5.72%	84	5.17%	-0.55%	6.33%	90
\$35,000 to \$49,999			249	15.66%	216	13.30%	-2.36%	12.36%	127
\$50,000 to \$74,999			276	17.36%	273	16.81%	-0.55%	18.13%	96
\$75,000 to \$99,999			230	14.47%	260	16.01%	1.54%	14.07%	103
\$100,000 to \$149,999			295	18.55%	313	19.27%	0.72%	17.05%	109
\$150,000 to \$199,999			89	5.60%	136	8.37%	2.78%	7.92%	71
\$200,000 or more			52	3.27%	98	6.03%	2.76%	6.71%	49
Totals:			1,590	100.00%	1,624	100.00%		100.00%	
	Study Area							MN	Comp Index
			2022		2027		5 Yr Chg	2022	CY
Household Income									
Median			63,920		75,681		11761	74,901	85
Family Median			83,221		82,527		-694	92,608	90

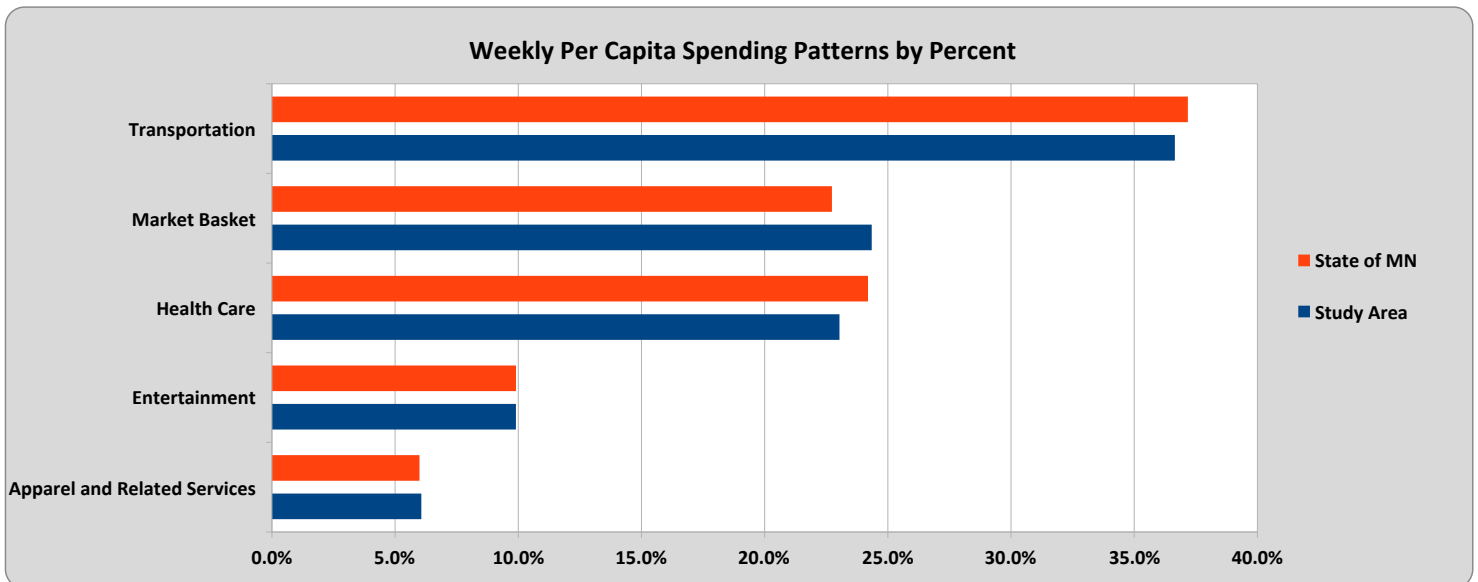
Households by Income

Median Income by Race and Ethnicity: 2022



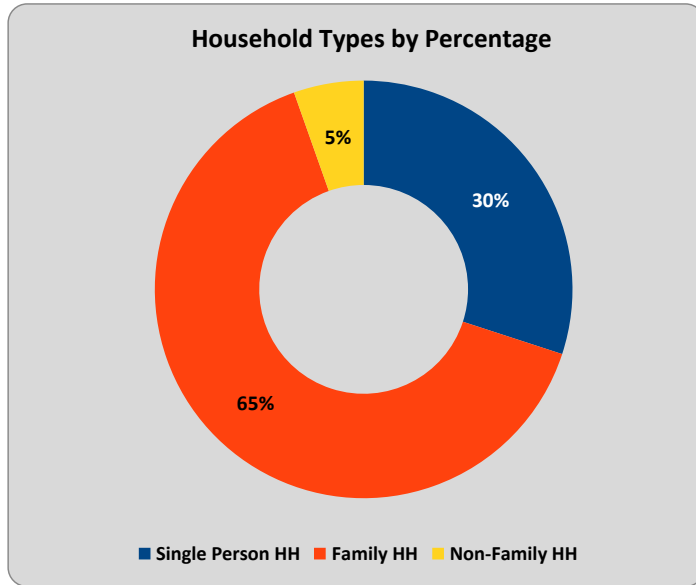
	Study Area	State of MN	Comp Index CY
2022 Median Income by Race and Ethnicity: Compared to State			
Asian Householder Income	24,999	82,659	30
Black Householder Income	81,249	43,777	186
Hispanic Householder Income	31,666	56,550	56
White Householder Income	64,718	78,973	82
Other Householder Income	57,142	55,165	104

Spending Patterns: Weekly Per Capita Consumer Expenditures

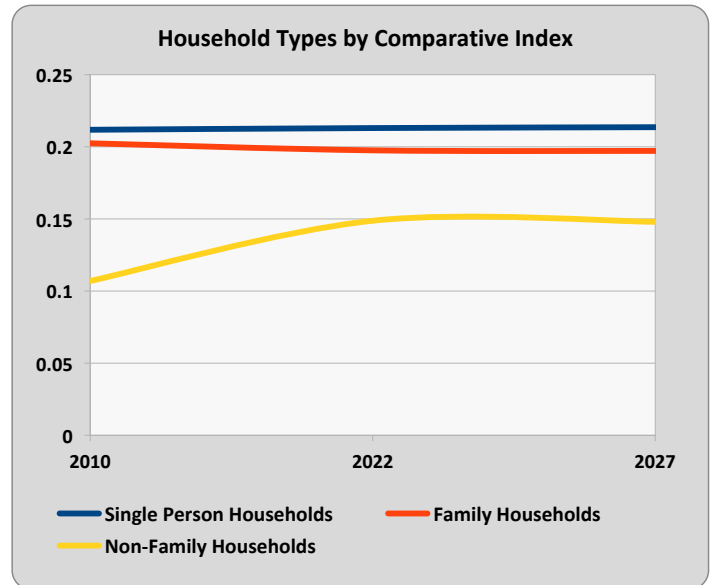


Households by Structure

Single, Family and Non-Family Households: 2022



Household Type Trends Compared to State



Household Type Trends	Study Area			State of MN		
	2010	2022	2027	2010	2022	2027
Single Person Households	1,237	1,342	1,375	584,008	630,031	643,737
Change		105	33		46,023	13,706
Percent Change		8.49%	2.46%		7.88%	2.18%
Family Households	2,731	2,903	2,958	1,349,015	1,469,555	1,500,297
Change		172	55		120,540	30,742
Percent Change		6.30%	1.89%		8.94%	2.09%
Non-Family Households	165	248	248	154,204	166,717	167,560
Change		83	0		12,513	843
Percent Change		50.30%	0.00%		8.11%	0.51%

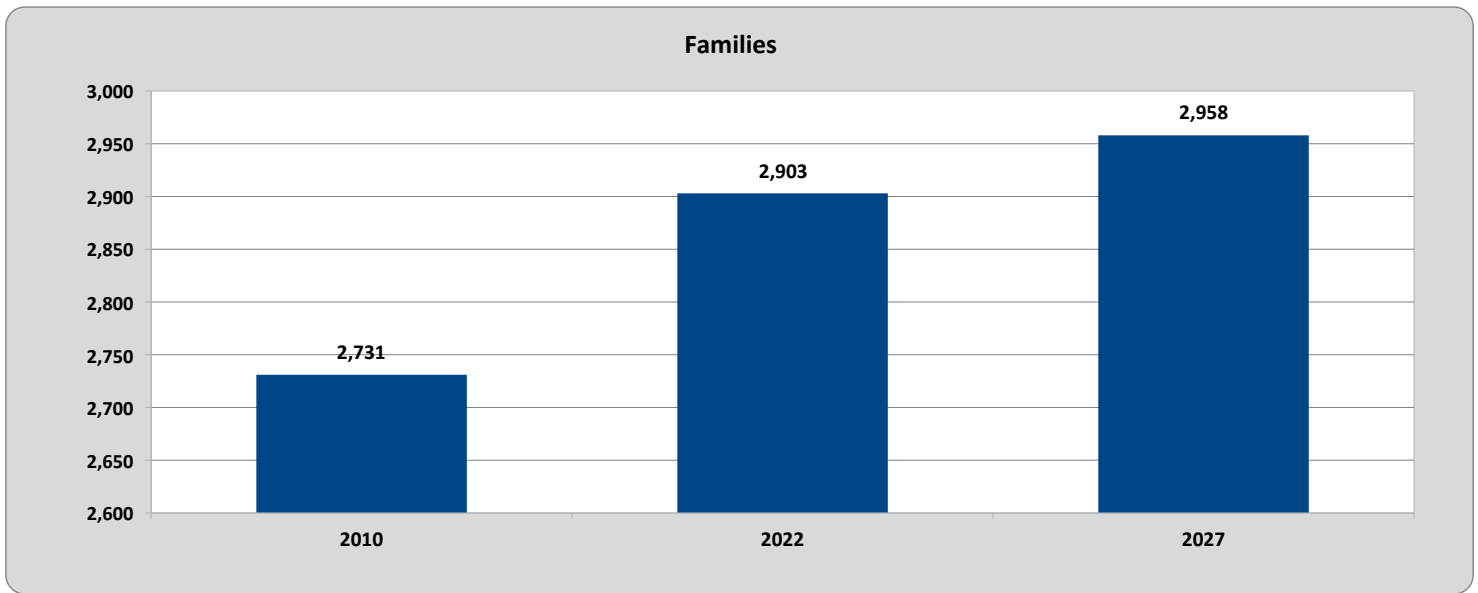
Households by Structure

	Study Area							MN	Comp Index
	2010		2022		2027		5 Yr Chg	2022	CY
Households by Size									
1-person household	1,237	29.93%	1,342	29.86%	1,375	30.02%	0.15%	27.80%	107
2-person household	1,669	40.38%	1,815	40.39%	1,842	40.21%	-0.18%	34.63%	117
3-person household	494	11.95%	537	11.95%	546	11.92%	-0.03%	14.79%	81
4-person household	457	11.06%	497	11.06%	509	11.11%	0.05%	13.31%	83
5-person household	186	4.50%	204	4.54%	211	4.61%	0.07%	5.95%	76
6-person household	55	1.33%	60	1.34%	60	1.31%	-0.03%	2.13%	63
7-or-more person household	35	0.85%	38	0.85%	38	0.83%	-0.02%	1.39%	61
Totals:	4,133	100.00%	4,493	99.98%	4,581	100.00%		100.00%	
Non-Family Households by Size									
1-person household	1,237	88.29%	1,342	84.46%				79.08%	107
2-person household	149	10.64%	36	2.27%				4.36%	52
3-person household	5	0.36%	167	10.51%				14.13%	74
4-person household	6	0.43%	14	0.88%				0.87%	101
5-person household	3	0.21%	10	0.63%				0.58%	108
6-person household	1	0.07%	10	0.63%				0.50%	126
7-or-more person household	0	0.00%	10	0.63%				0.49%	129
Totals:	1,401	100.00%	1,589	100.00%				100.00%	
Single by Gender or Family Households									
Female Householder	293	10.73%	260	8.96%				13.93%	64
Male Householder	141	5.16%	224	7.72%				6.79%	114
Married Couple	2,296	84.10%	2,419	83.33%				79.28%	105
Totals:	2,730	100.00%	2,903	100.00%				100.00%	
Non-Family Households by Gender									
Female Not living alone	60	4.28%	21	1.32%				2.71%	49
Male Not living alone	105	7.48%	227	14.28%				18.21%	78
Female Living alone	651	46.40%	1,332	83.77%				78.54%	107
Male Living alone	587	41.84%	10	0.63%				0.53%	118
Totals:	1,403	100.00%	1,590	100.00%				100.00%	
2022: Owner Households by Number of Vehicles									
No vehicle available			75	2.11%				2.12%	100
1 vehicle available			790	22.23%				23.38%	95
2 vehicles available			1,383	38.91%				45.66%	85
3 vehicles available			876	24.65%				19.82%	124
4 vehicles available			241	6.78%				6.24%	109
5+ vehicles available			189	5.32%				2.77%	192
Totals:			3,554	100.00%				100.00%	
2022: Renter Households by Number of Vehicles									
No vehicle available			92	9.80%				19.05%	51
1 vehicle available			497	52.93%				45.90%	115
2 vehicles available			261	27.80%				25.92%	107
3 vehicles available			70	7.45%				5.92%	126
4 vehicles available			17	1.81%				1.98%	91
5+ vehicles available			2	0.21%				1.22%	17
Totals:			939	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

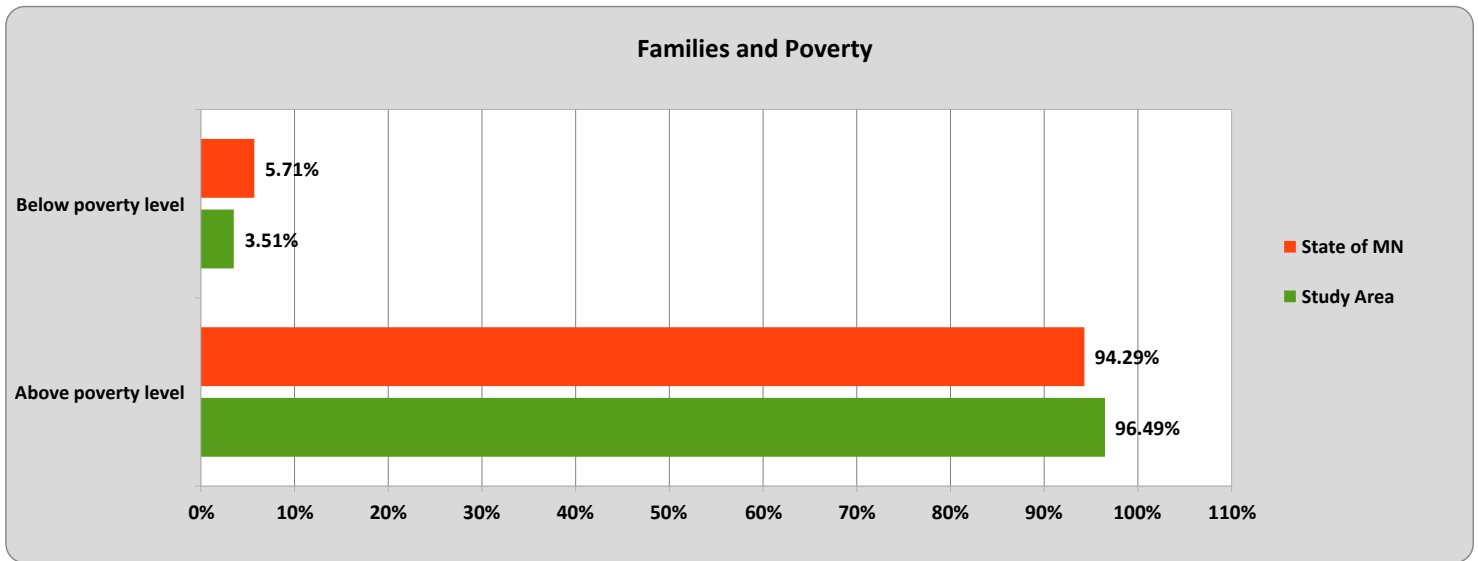


	2010	2022	2027
Study Area Family Households	2,731	2,903	2,958
Family Households Change		172	55
Percent Change		6.30%	1.89%
State Family Households	1,349,015	1,469,555	1,500,297
Family Households Change		120,540	30,742
Percent Change		8.94%	2.09%

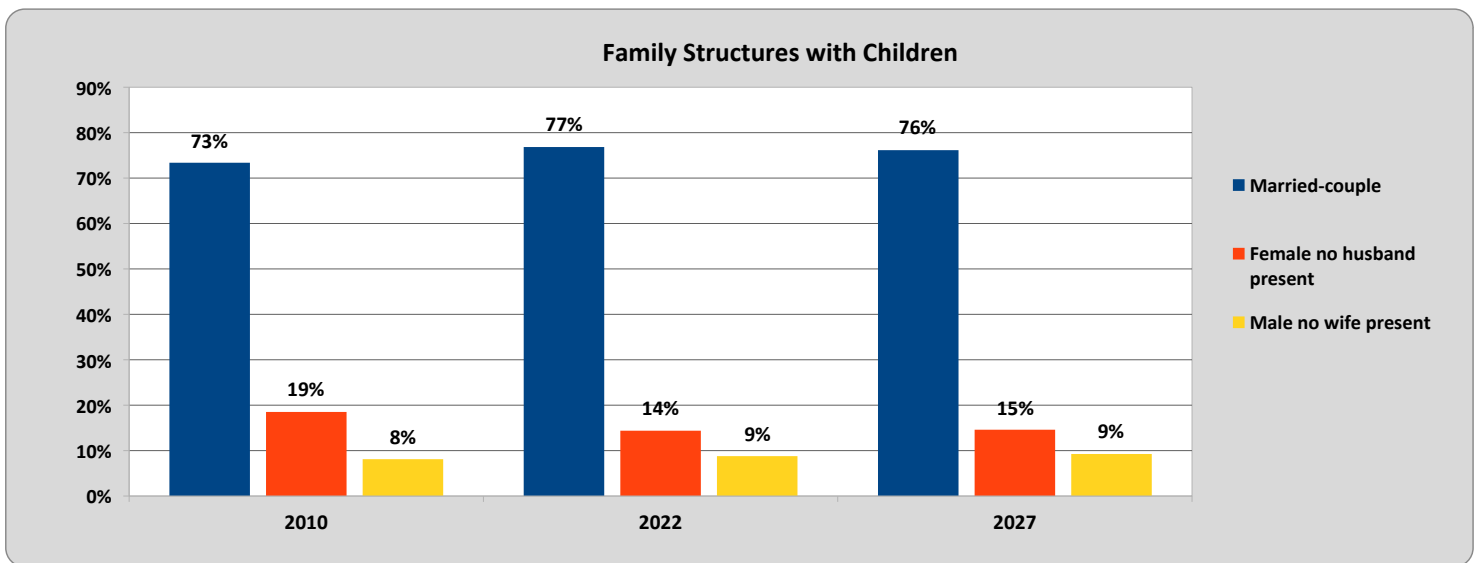
	Study Area				MN		Comp Index	
	2010		2022	2027	5 Yr Chg	2022	CY	
Family Households by Size								
2-person household	1,520	55.64%	1,659	57.17%	1,713	57.91%	0.74%	46.35% 123
3-person household	490	17.94%	527	18.16%	532	17.99%	-0.17%	20.65% 88
4-person household	450	16.47%	413	14.23%	397	13.42%	-0.81%	19.29% 74
5-person household	183	6.70%	210	7.24%	217	7.34%	0.10%	8.76% 83
6-person household	54	1.98%	61	2.10%	67	2.27%	0.16%	3.11% 68
7-or-more person household	35	1.28%	32	1.10%	32	1.08%	-0.02%	1.84% 60
Totals:	2,732	100.00%	2,902	100.00%	2,958	100.00%		100.00%

Family Households

Families in Poverty Compared to State



Families with Children by Type

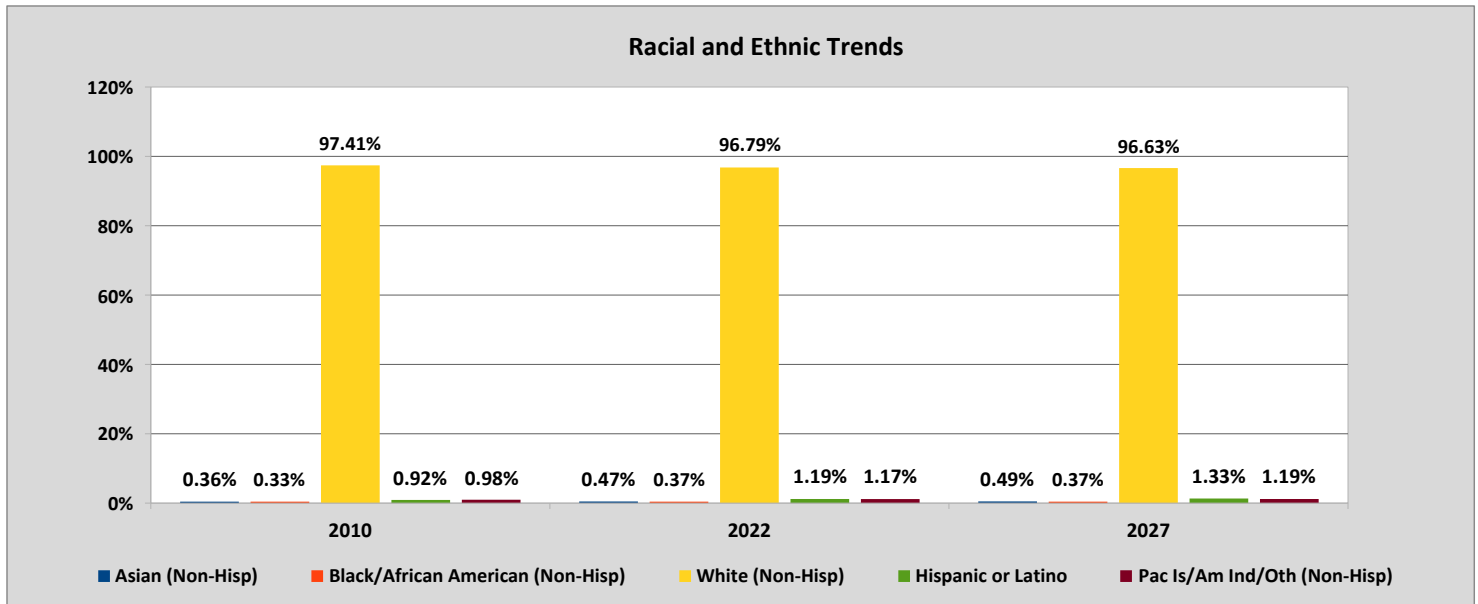


	Study Area							MN 2022	Comp Index CY
	2010		2022		2027		5 Yr Chg		
Families with Children by Type									
Married-couple	769	73.38%	796	76.83%	798	76.15%	-0.69%	72.11%	107
Female no husband present	194	18.51%	149	14.38%	153	14.60%	0.22%	19.29%	75
Male no wife present	85	8.11%	91	8.78%	97	9.26%	0.47%	8.60%	102
Totals:	1,048	100.00%	1,036	100.00%	1,048	100.00%		100.00%	
Families with No Children by Type									
Married-couple	1,528	90.74%	1,623	86.93%	1,651	86.44%	-0.49%	84.93%	102
Female no husband present	99	5.88%	111	5.95%	112	5.86%	-0.08%	9.71%	61
Male no wife present	57	3.38%	133	7.12%	147	7.70%	0.57%	5.36%	133
Totals:	1,684	100.00%	1,867	100.00%	1,910	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.

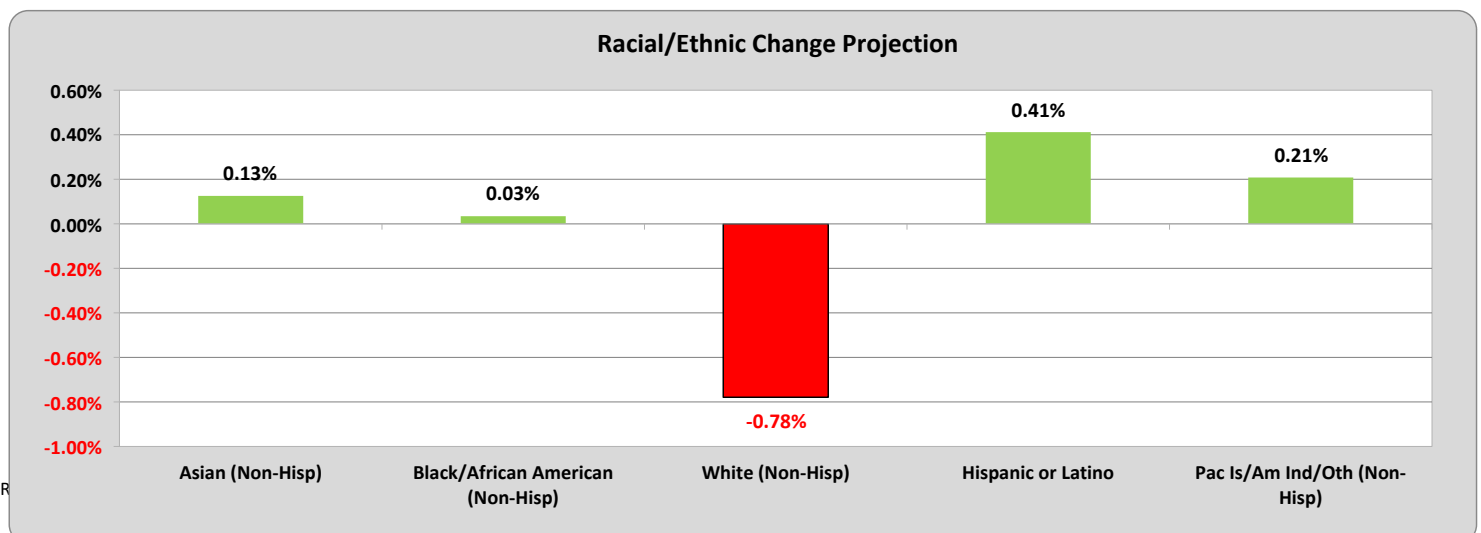
Racial Ethnic Trend Projections



	Study Area					
	2010	2022	2027	5 Yr Chg	MN 2022	Comp Index CY
Racial/Ethnic Trends						
Asian (Non-Hisp)	35	49	52	0.49%	4.39%	11
Black/African American (Non-Hisp)	32	39	39	0.37%	5.56%	7
White (Non-Hisp)	9,353	10,080	10,258	96.63%	81.70%	118
Hispanic or Latino	88	124	141	1.33%	4.96%	24
Pac Is/Am Ind/Oth (Non-Hisp)	94	122	126	1.19%	3.38%	35
Totals:	9,602	10,414	10,616	100.00%	100.00%	

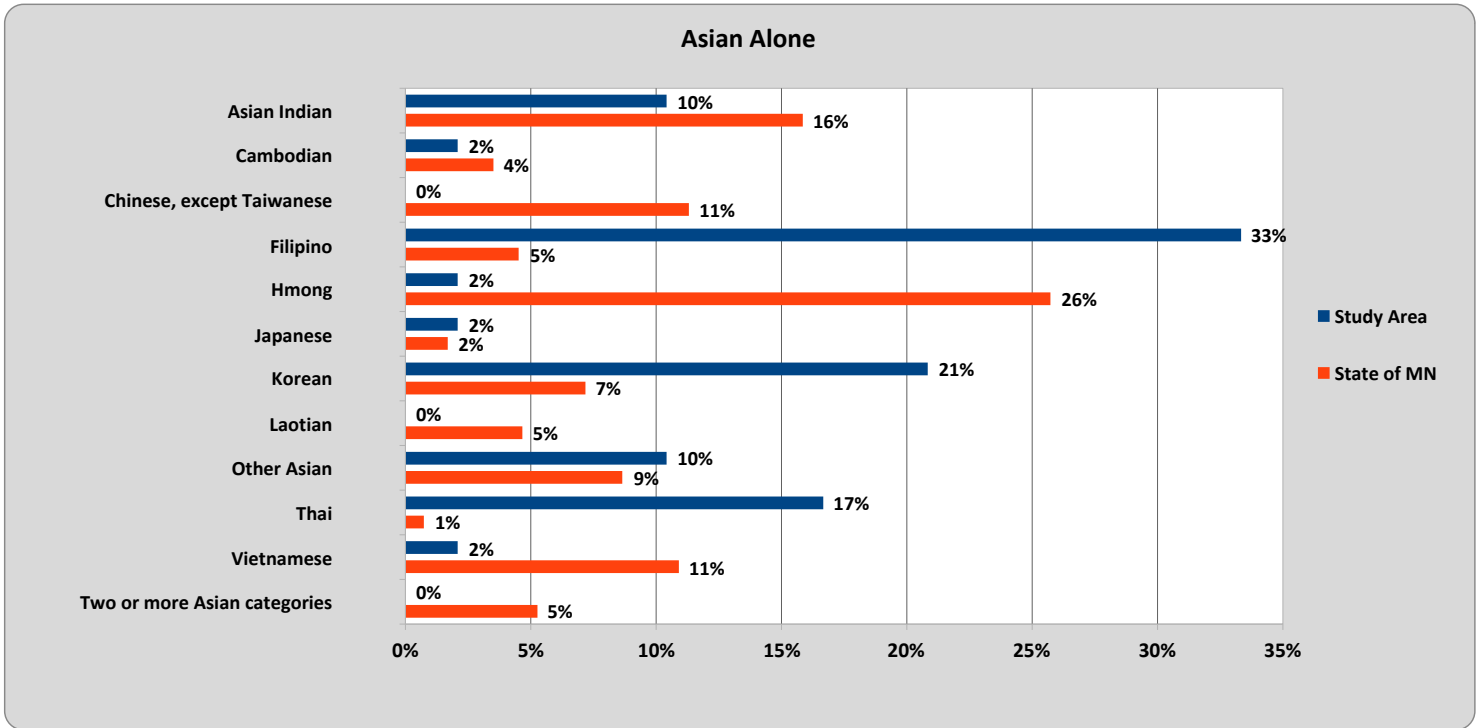
NOTE: Race and ethnicity breakouts are based upon Census Bureau categories. Only those groups for which the Bureau provides extended detail can be reported.

Racial/Ethnic Change Projection from Census 2010 to 2027



Diversity: Race and Ethnicity

Estimated Current Year Asian Alone Population

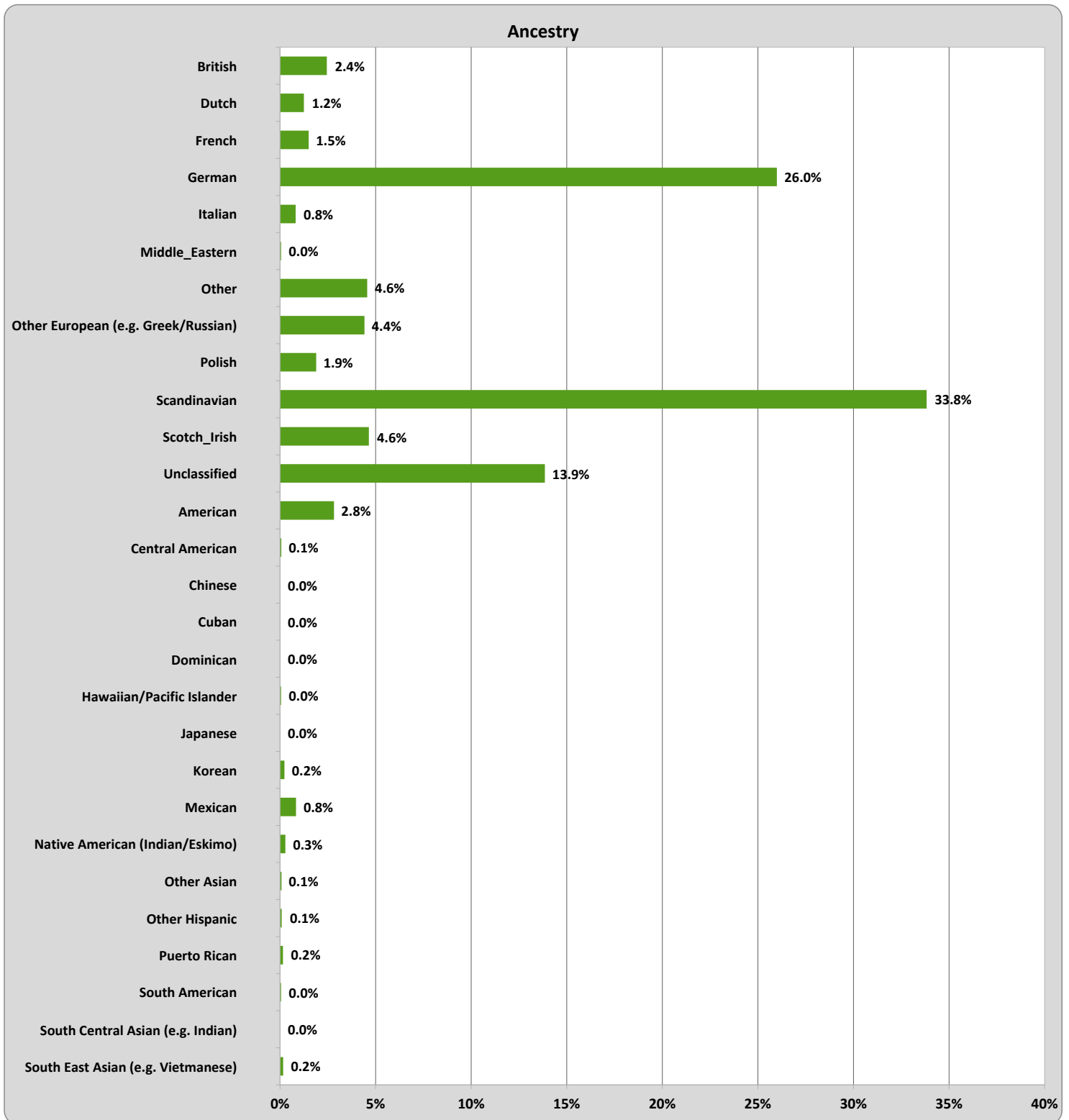


Population: Asian Alone	Study Area		State of MN		Comp Index CY
	2022		2022		
Asian Indian	5	10.42%	40,057	15.85%	66
Cambodian	1	2.08%	8,872	3.51%	59
Chinese, except Taiwanese	0	0.00%	28,574	11.31%	0
Filipino	16	33.33%	11,412	4.52%	738
Hmong	1	2.08%	65,020	25.73%	8
Japanese	1	2.08%	4,265	1.69%	123
Korean	10	20.83%	18,147	7.18%	290
Laotian	0	0.00%	11,788	4.66%	0
Other Asian	5	10.42%	21,860	8.65%	120
Thai	8	16.67%	1,857	0.73%	2,268
Vietnamese	1	2.08%	27,565	10.91%	19
Two or more Asian categories	0	0.00%	13,310	5.27%	0
Totals:	48	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	1	1.15%	4	3.23%	221
Mexican	45	51.72%	66	53.23%	76
Other Hispanic or Latino	31	35.63%	40	32.26%	135
Puerto Rican	10	11.49%	14	11.29%	261
Totals:	87	100.00%	124	100.00%	

Diversity: Ancestry

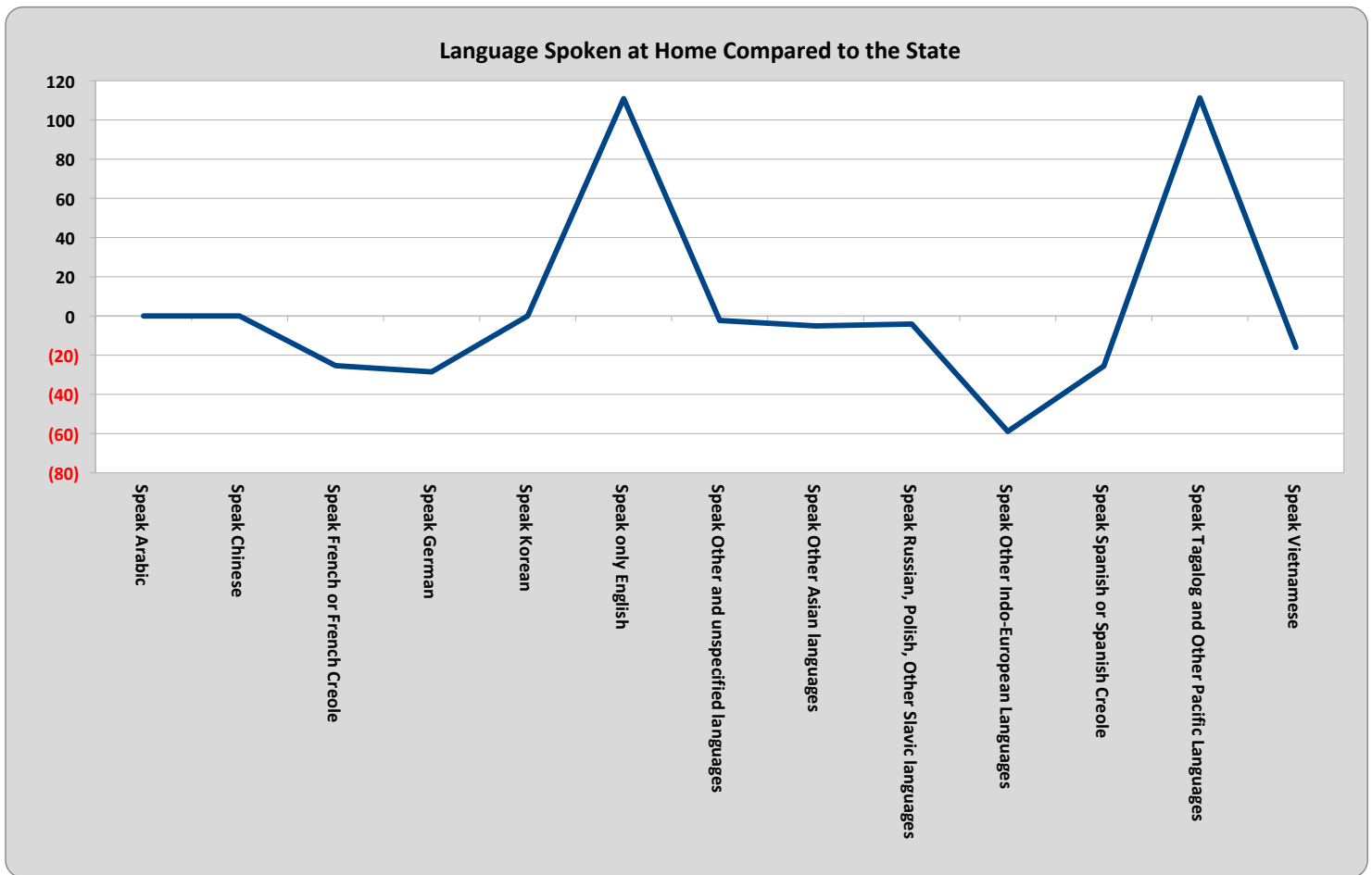
Population by Ancestry: 2022



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	8	0.08%	17,297	0.32%	25
Speak German	12	0.12%	23,077	0.43%	29
Speak Korean	0	0.00%	5,151	0.09%	0
Speak only English	9,694	97.95%	4,791,548	88.32%	111
Speak Other and unspecified languages	5	0.05%	119,429	2.20%	2
Speak Other Asian languages	11	0.11%	118,736	2.19%	5
Speak Russian, Polish, Other Slavic languages	2	0.02%	26,666	0.49%	4
Speak Other Indo-European Languages	44	0.44%	40,950	0.75%	59
Speak Spanish or Spanish Creole	98	0.99%	210,179	3.87%	26
Speak Tagalog and Other Pacific Languages	16	0.16%	7,883	0.15%	111
Speak Vietnamese	7	0.07%	23,927	0.44%	16
Totals:	9,897	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

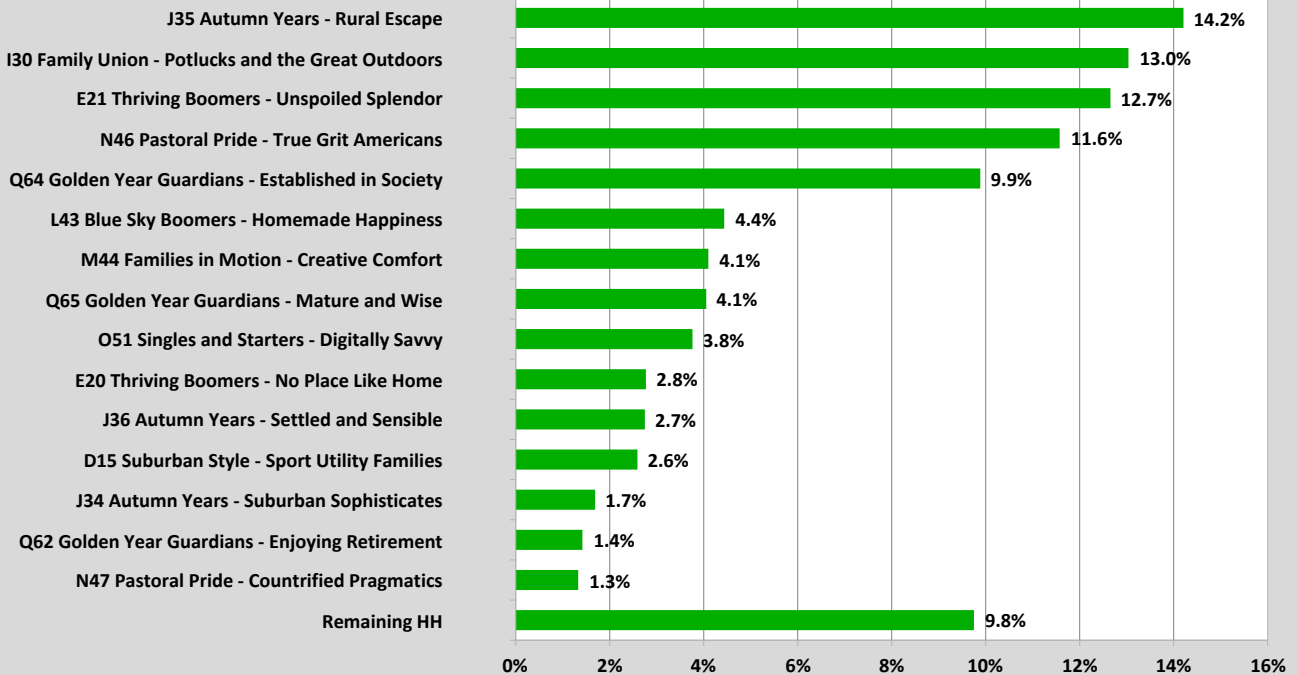


This chart graphically illustrates the comparative index score. Its purpose is to show how languages spoken at home in this study area compare to the state. It will provide an insight into the kind of ethnic diversity within the study area.

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	631	14.2%	81,577	3.6%	392
I30 Family Union - Potlucks and the Great Outdoors	579	13.0%	90,793	4.0%	323
E21 Thriving Boomers - Unspoiled Splendor	562	12.7%	94,560	4.2%	301
N46 Pastoral Pride - True Grit Americans	514	11.6%	41,848	1.9%	623
Q64 Golden Year Guardians - Established in Society	439	9.9%	77,301	3.4%	288
L43 Blue Sky Boomers - Homemade Happiness	197	4.4%	39,487	1.8%	253
M44 Families in Motion - Creative Comfort	182	4.1%	33,156	1.5%	278
Q65 Golden Year Guardians - Mature and Wise	180	4.1%	68,036	3.0%	134
O51 Singles and Starters - Digitally Savvy	167	3.8%	83,320	3.7%	102
E20 Thriving Boomers - No Place Like Home	123	2.8%	91,661	4.1%	68
J36 Autumn Years - Settled and Sensible	122	2.7%	48,552	2.2%	127
D15 Suburban Style - Sport Utility Families	115	2.6%	42,591	1.9%	137
J34 Autumn Years - Suburban Sophisticates	75	1.7%	104,532	4.6%	36
Q62 Golden Year Guardians - Enjoying Retirement	63	1.4%	42,992	1.9%	74
N47 Pastoral Pride - Countrified Pragmatics	59	1.3%	14,240	0.6%	210
Remaining HH	433	9.8%	1,298,003	57.6%	17
Totals:	4,441	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](#)

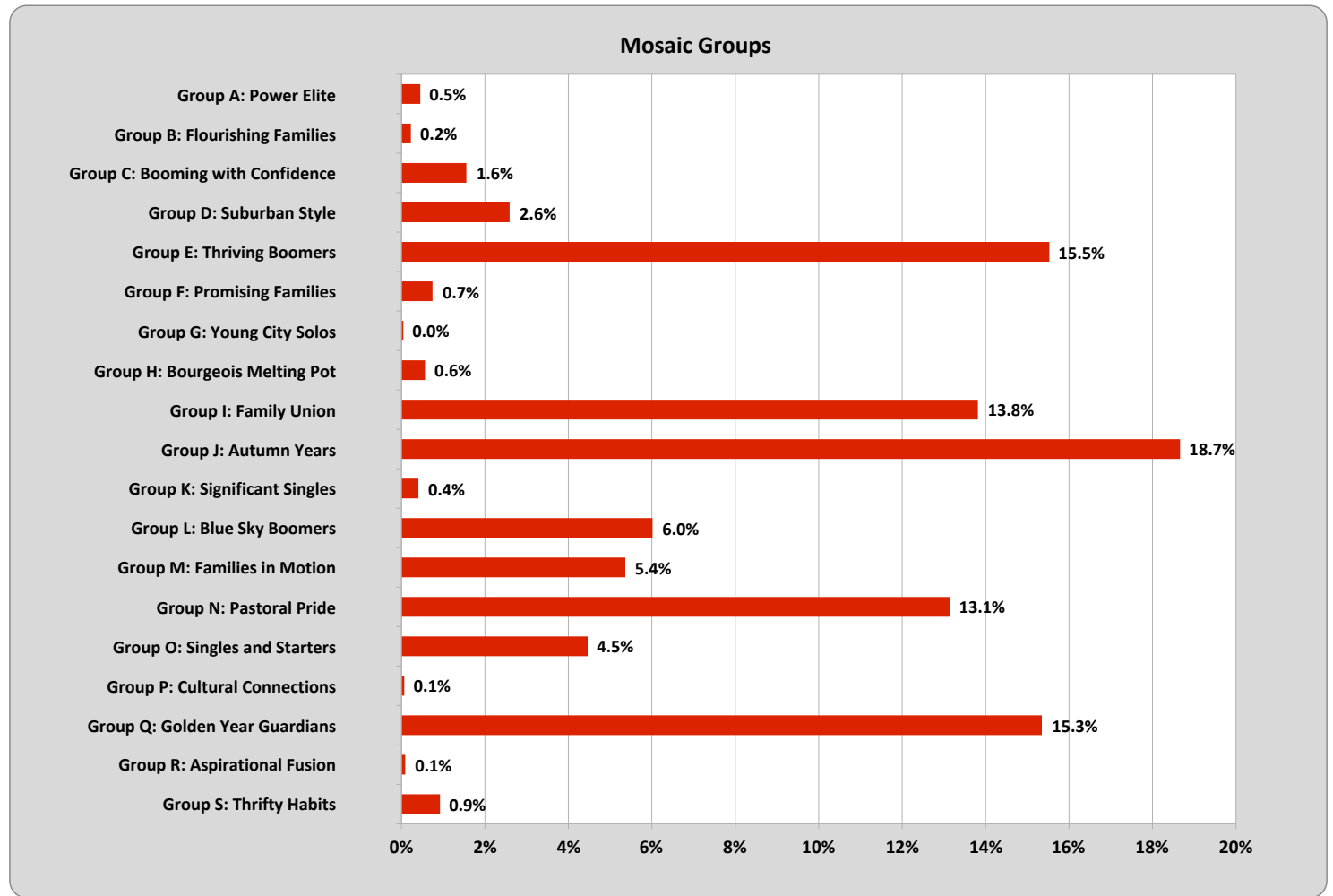
[Understanding Mosaic Portraits for Mission Planning - Video](#)

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

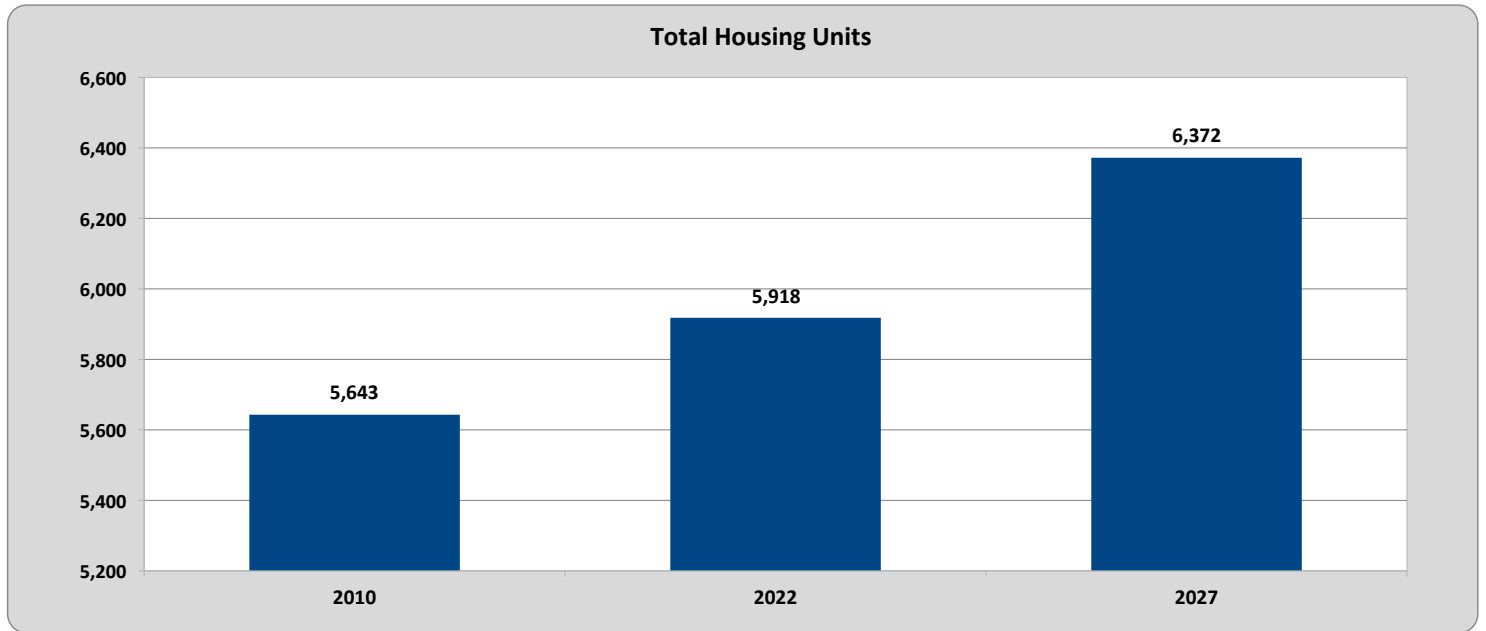


	Study Area		State of MN		Comp Index CY
Mosaic Groups	2022		2022		
Group A: Power Elite	20	0.5%	147,544	6.5%	7
Group B: Flourishing Families	10	0.2%	144,813	6.4%	4
Group C: Booming with Confidence	69	1.6%	234,780	10.4%	15
Group D: Suburban Style	115	2.6%	100,230	4.4%	58
Group E: Thriving Boomers	689	15.5%	217,412	9.7%	161
Group F: Promising Families	33	0.7%	107,906	4.8%	16
Group G: Young City Solos	2	0.0%	63,652	2.8%	2
Group H: Bourgeois Melting Pot	25	0.6%	51,957	2.3%	24
Group I: Family Union	613	13.8%	131,460	5.8%	237
Group J: Autumn Years	828	18.7%	234,661	10.4%	179
Group K: Significant Singles	18	0.4%	64,316	2.9%	14
Group L: Blue Sky Boomers	267	6.0%	106,229	4.7%	128
Group M: Families in Motion	238	5.4%	60,224	2.7%	201
Group N: Pastoral Pride	583	13.1%	61,174	2.7%	484
Group O: Singles and Starters	198	4.5%	250,392	11.1%	40
Group P: Cultural Connections	3	0.1%	28,769	1.3%	5
Group Q: Golden Year Guardians	681	15.3%	188,767	8.4%	183
Group R: Aspirational Fusion	4	0.1%	20,318	0.9%	10
Group S: Thrifty Habits	41	0.9%	38,044	1.7%	55
Totals:	4,437	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



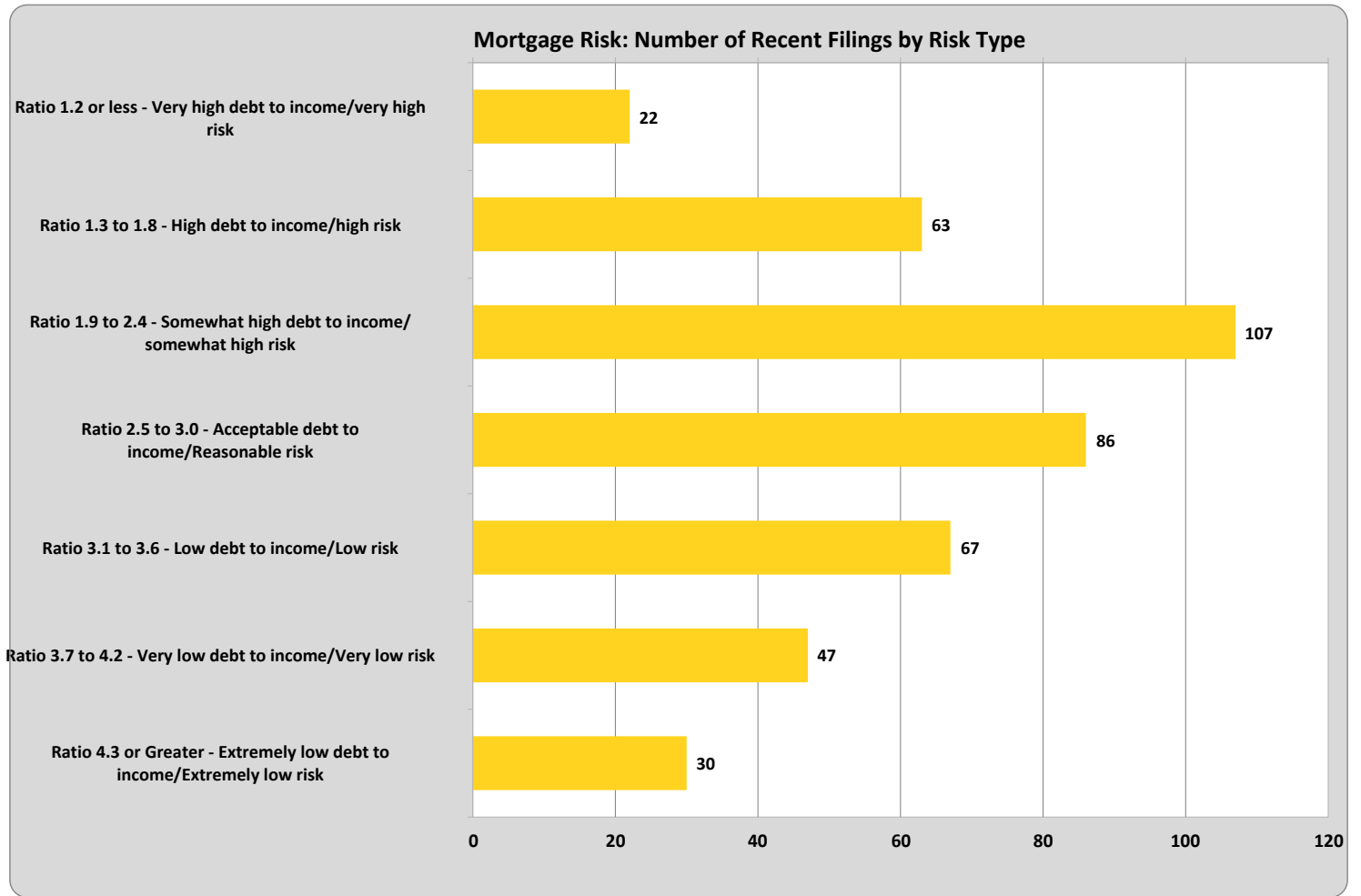
	2010	2022	2027
Housing Units	5,643	5,918	6,372
Family Households Change		275	454
Percent Change		4.87%	7.67%

Study Area								MN	Comp Index
2010		2022		2027	5 Yr Chg		2022	CY	
Housing by Occupancy									
Occupied	4,133	73.24%	4,494	75.94%	5,070	79.58%	3.64%	90.10% 84	
Vacant	1,510	26.76%	1,424	24.06%	1,301	20.42%	-3.64%	9.90% 243	
Totals:	5,643	100.00%	5,918	100.00%	6,371	100.00%		100.00%	
Housing by Type of Occupancy									
Owner Occupied	3,267	79.05%	3,554	79.08%	4,022	79.33%	0.25%	73.16% 108	
Renter Occupied	866	20.95%	940	20.92%	1,048	20.67%	-0.25%	26.84% 78	
Totals:	4,133	100.00%	4,494	100.00%	5,070	100.00%		100.00%	

Housing

	Study Area 2022		State of MN 2022		Comp Index CY
Housing Units by Dwelling Type					
1 Unit Attached	268	4.53%	199,367	7.94%	57
1 Unit Detached	4,811	81.31%	1,742,380	69.39%	117
2 Units	176	2.97%	69,397	2.76%	108
3 to 19 Units	162	2.74%	96,164	3.83%	71
20 to 49 Units	180	3.04%	133,601	5.32%	57
50 or More Units	38	0.64%	176,625	7.03%	9
Mobile Home or Trailer	282	4.77%	92,915	3.70%	129
Other	0	0.00%	470	0.02%	0
Totals:	5,917	100.00%	2,510,919	100.00%	
Owner Occupied Housing Values					
Less than \$20,000	41	1.17%	20,006	1.22%	96
\$20,000 to \$39,999	49	1.40%	19,729	1.21%	116
\$40,000 to \$59,999	54	1.54%	19,129	1.17%	132
\$60,000 to \$79,999	91	2.59%	22,141	1.35%	192
\$80,000 to \$99,999	124	3.53%	29,145	1.78%	198
\$100,000 to \$149,999	480	13.67%	98,944	6.04%	226
\$150,000 to \$199,999	478	13.61%	130,710	7.98%	170
\$200,000 to \$299,999	845	24.06%	346,665	21.18%	114
\$300,000 to \$399,999	543	15.46%	320,332	19.57%	79
\$400,000 to \$499,999	342	9.74%	231,267	14.13%	69
\$500,000 to \$749,999	319	9.08%	278,035	16.98%	53
\$750,000 to \$999,999	85	2.42%	64,847	3.96%	61
\$1,000,000 or more	61	1.74%	56,140	3.43%	51
Totals:	3,512	100.00%	1,637,090	100.00%	
Housing by Year Built					
1939 or Earlier	1,492	25.21%	414,127	16.46%	153
1940 to 1949	321	5.42%	114,049	4.53%	120
1950 to 1959	623	10.53%	264,125	10.50%	100
1960 to 1969	557	9.41%	239,580	9.53%	99
1970 to 1979	906	15.31%	379,093	15.07%	102
1980 to 1989	391	6.61%	324,483	12.90%	51
1990 to 1999	550	9.29%	346,034	13.76%	68
2000 to 2009	939	15.87%	381,955	15.19%	104
2010 or Later	139	2.35%	51,821	2.06%	114
Totals:	5,918	100.00%	2,515,267	100.00%	

Mortgage Risk Indicator

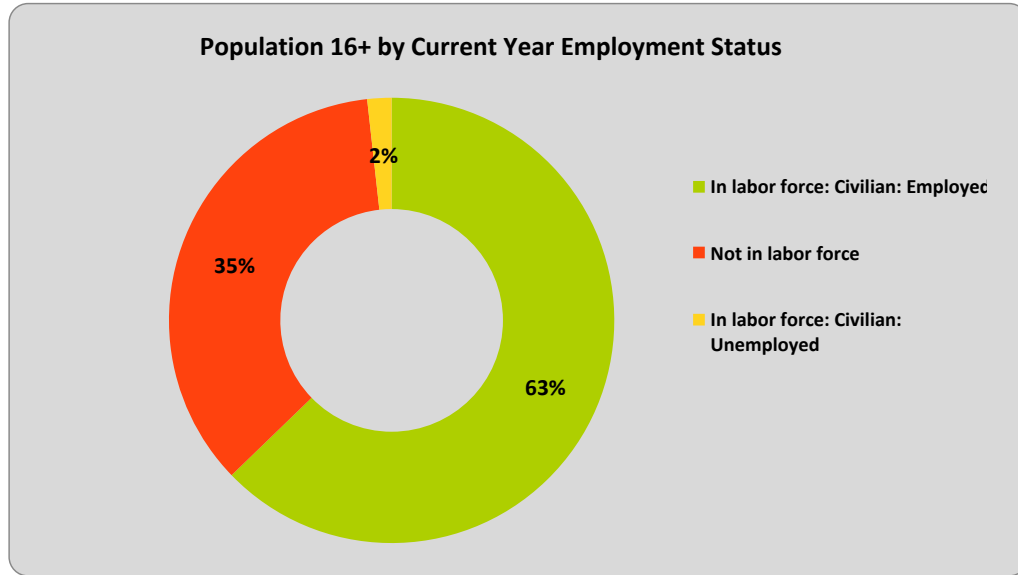


The Mortgage Risk Indicator indicates the assessed level of risk based upon debt to income. The higher the debt to income, the greater the risk. The values are used by mortgage lenders in the loan process.

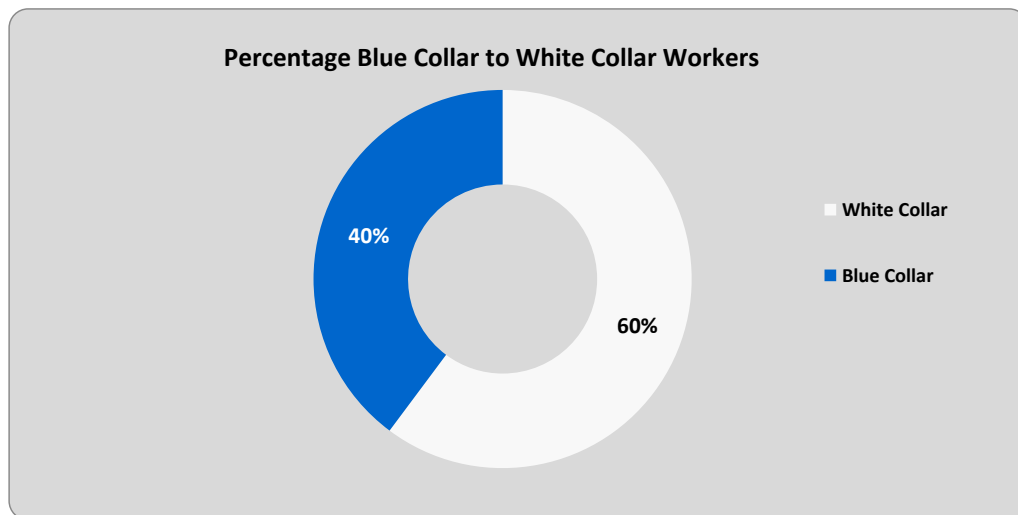
Work

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

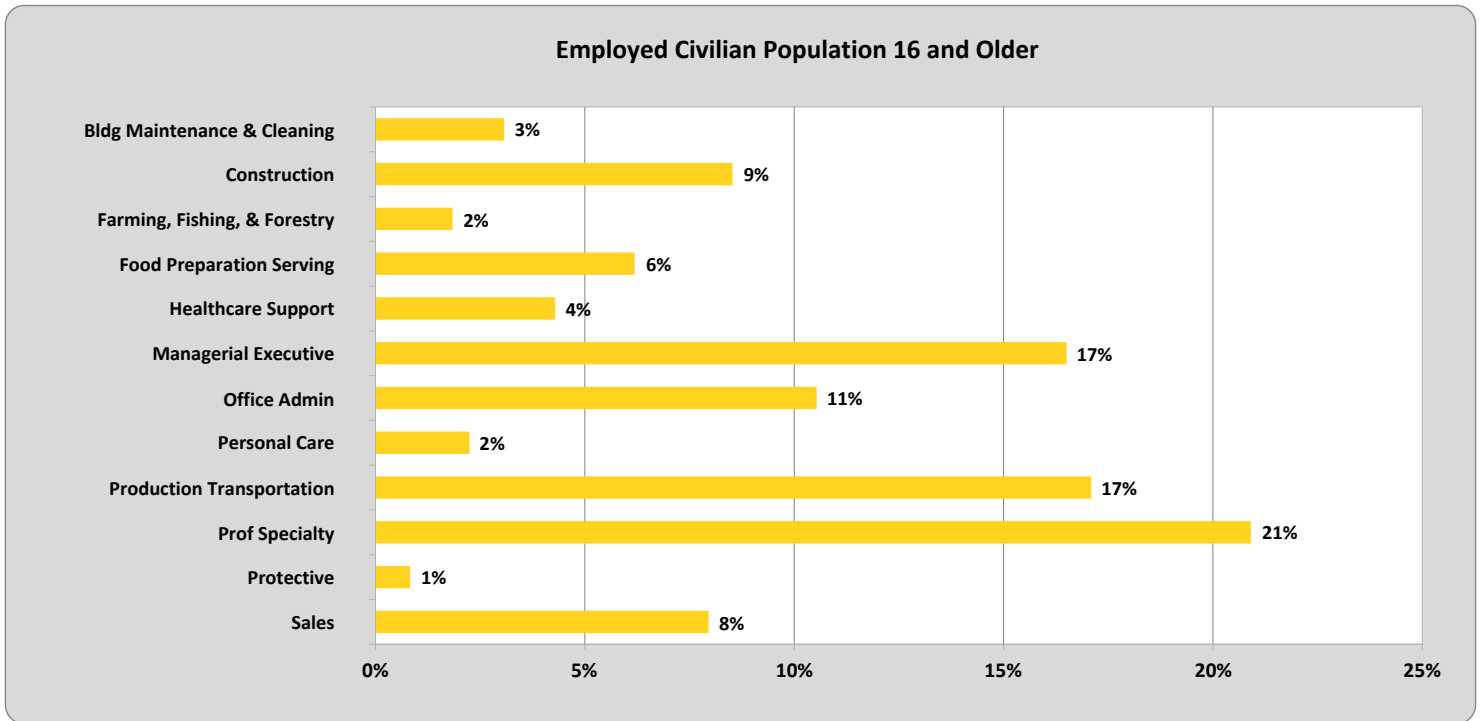
Employment Status of Population 16 and Older: 2022



	Study Area		State of MN		Comp Index CY
Pop 16+ by Employment Status	2022		2022		
In labor force: Civilian: Employed	5,428	62.77%	3,163,650	67.77%	93
In labor force: In Armed Forces	0	0.00%	2,662	0.06%	0
Not in labor force	3,068	35.48%	1,416,810	30.35%	117
In labor force: Civilian: Unemployed	152	1.76%	85,198	1.83%	96
Blue and White Collar Workers 2022	8,648	100.00%	4,668,320	100.00%	
Employed Pop 16+ Blue/White Collar					
Blue Collar	2,160	39.80%	1,080,178	34.14%	117
White Collar	3,267	60.20%	2,083,472	65.86%	91
	5,427	100.00%	3,163,650	100.00%	

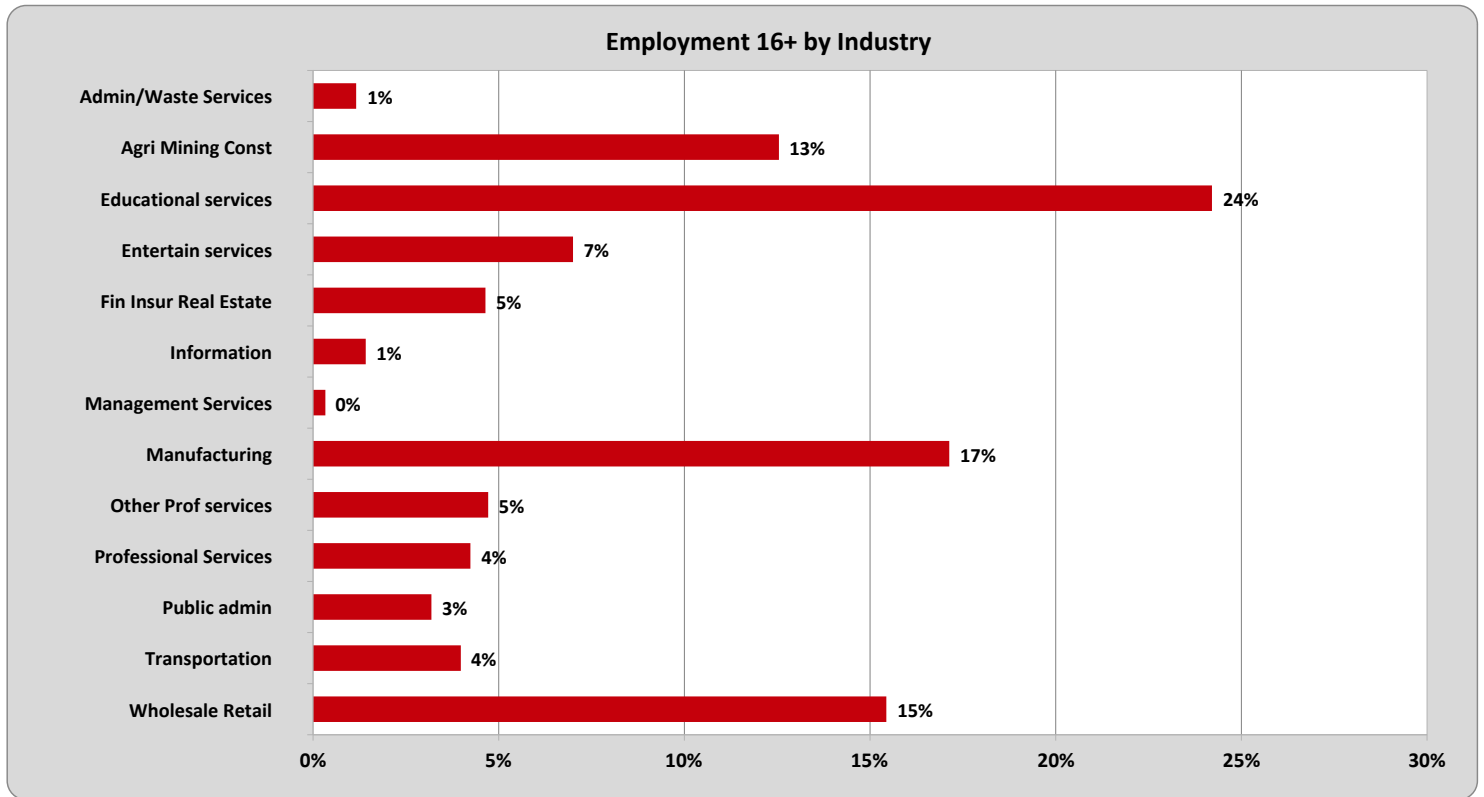


Employed Civilian Population by Occupation: 2022



	Study Area		State of MN		Comp Index CY
Employed Civilian Pop 16+ by Occupation	2022		2022		
Bldg Maintenance & Cleaning	167	3.08%	101,120	3.20%	96
Construction	463	8.53%	231,720	7.32%	116
Farming, Fishing, & Forestry	100	1.84%	23,728	0.75%	246
Food Preparation Serving	336	6.19%	160,385	5.07%	122
Healthcare Support	233	4.29%	117,071	3.70%	116
Managerial Executive	896	16.50%	541,826	17.13%	96
Office Admin	572	10.54%	351,503	11.11%	95
Personal Care	122	2.25%	86,316	2.73%	82
Production Transportation	928	17.09%	435,347	13.76%	124
Prof Specialty	1,135	20.91%	765,073	24.18%	86
Protective	45	0.83%	41,562	1.31%	63
Sales	432	7.96%	307,999	9.74%	82
Totals:	5,429	100.00%	3,163,650	100.00%	
Workers 16+: Home or Away					
Worked at Home	277	5.10%	172,947	5.47%	93
Worked away from Home	5,151	94.90%	2,986,265	94.53%	100
Totals:	5,428	100.00%	3,159,212	100.00%	
Workers 16+: Transport to Work					
Bicycle	9	0.17%	23,625	0.79%	22
Car, Truck, or Van: Carpooled	450	8.74%	269,707	9.03%	97
Car, Truck, or Van: Drove Alone	4,327	84.02%	2,473,808	82.84%	101
Motorcycle	11	0.21%	5,408	0.18%	118
Other Means	31	0.60%	17,760	0.59%	101
Walked	289	5.61%	85,703	2.87%	196
Public Trans Excluding Taxi Cab	33	0.64%	108,021	3.62%	18
Taxi Cab	0	0.00%	2,233	0.07%	0
Totals:	5,150	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	63	1.16%	101,896	3.22%	36
Agri Mining Const	681	12.55%	260,134	8.22%	153
Educational services	1,314	24.21%	800,843	25.31%	96
Entertain services	380	7.00%	254,892	8.06%	87
Fin Insur Real Estate	252	4.64%	227,279	7.18%	65
Information	77	1.42%	52,443	1.66%	86
Management Services	18	0.33%	6,070	0.19%	173
Manufacturing	930	17.13%	427,451	13.51%	127
Other Prof services	256	4.72%	137,684	4.35%	108
Professional Services	230	4.24%	202,468	6.40%	66
Public admin	173	3.19%	110,288	3.49%	91
Transportation	216	3.98%	146,000	4.61%	86
Wholesale Retail	838	15.44%	436,202	13.79%	112
Totals:	5,428	100.00%	3,163,650	100.00%	
Work Place Population Estimates					
Workplace Employees (Full Time Employees)	3,942	90.89%	3,028,425	94.90%	96
Workplace Establishments	395	9.11%	162,855	5.10%	178
Totals:	4,337	100.00%	3,191,280	100.00%	

Work

Study Area			State of MN		Comp Index CY
Families: Workers					
1 worker	700	24.10%	386,773	26.32%	92
2 workers	1,497	51.55%	714,223	48.60%	106
3 or more workers	282	9.71%	186,751	12.71%	76
No workers	425	14.63%	181,808	12.37%	118
Totals:	2,904	100.00%	1,469,555	100.00%	
Workers 16+: Travel Time to Work					
	2022		2022		
Less than 5 minutes	698	13.55%	115,072	3.85%	352
5 to 9 minutes	895	17.38%	364,305	12.20%	142
10 to 14 minutes	672	13.05%	437,138	14.64%	89
15 to 19 minutes	888	17.24%	481,534	16.12%	107
20 to 24 minutes	575	11.17%	441,524	14.79%	76
25 to 29 minutes	342	6.64%	213,807	7.16%	93
30 to 34 minutes	568	11.03%	373,738	12.52%	88
35 to 39 minutes	107	2.08%	92,192	3.09%	67
40 to 44 minutes	144	2.80%	108,641	3.64%	77
45 to 59 minutes	136	2.64%	198,737	6.66%	40
60 to 89 minutes	76	1.48%	112,896	3.78%	39
90 or more minutes	49	0.95%	46,681	1.56%	61
Totals:	5,150	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.