



Central Lakes Sub-region Statistical Data

DEMOGRAPHICS

The Central Lakes sub-region, which encompasses **Cass and Crow Wing** Counties, has seen a **POPULATION INCREASE** of 36.8% between 1990 and 2007 adding 24,331 people for a 2007 population of 90,371. The population is projected to grow by another 11.5 % by 2010, the fastest projected growth in our region.

	Population			2010 Population Projection	Change		2010 Projected Change
	1990	2000	2007		1990-2000	2000-07	
Cass	21,791	27,153	28,723	33,630	24.6%	5.8%	17.1%
Crow Wing	44,249	55,099	61,648	67,090	24.5%	11.9%	8.8%
Sub Region	66,040	82,252	90,371	100,720	24.5%	9.9%	11.5%
Region	501,503	610,149	709,386	719,850	21.7%	16.3%	1.5%

Source: U.S. Census Bureau AND Minnesota State Demographic Center, Metropolitan Council

- The area has a significantly **older than average population** with only 22.1% of the population being under 18 years old and 17.8% being 65 or older.
- The population of this sub-region is 8.6 **ethnically diverse**. However there is a wide difference between the two counties, with **Cass County being the most diverse in the region** at 13.9% and **Crow Wing County being one of the lowest** at 3.2%. The regional average for non-whites is 5.7%.
- As of 2000, 17.5% of the population had a **Bachelor's degree or higher** which is above average for the region (15%) but considerably lower than the state average (27.4%).
- Average **mean travel time** to work is 21.2 minutes which is low for our region (25.9 average mean) and slightly lower than the state mean which is 21.9.
- The 2004 **median household income** was \$40,445 which was significantly lower than the state median income (\$51,202) and the IF regional average median income (\$46,682).
- The 2004 **poverty rate** was high (10.3%) compared to the IF regional average of 8.4% and the state average of 8.1%.

	Persons under 18 years old, 2006	Persons 65 years old and over, 2006	Nonwhite Population Diversity, 2006	High school graduates, age 25+, 2000	Bachelor's degree or higher, age 25+, 2000	Mean travel time to work (minutes), age 16+, 2000	Median household income, 2004	Persons below poverty, 2004
Cass	21.8%	18.3%	13.9%	83.9%	16.6%	21.9	\$38,906	11.6%
Crow Wing	22.3%	17.3%	3.2%	86.3%	18.4%	20.5	\$41,983	9.0%
Sub Region	22.1%	17.8%	8.6%	85.1%	17.5%	21.2	\$40,445	10.3%
Region	23.8%	13.6%	5.7%	83.9%	15.0%	25.9	\$46,682	8.4%
Statewide	24.3%	12.1%	14.1%	87.9%	27.4%	21.9	\$51,202	8.1%

Source: U.S. Census Bureau

The annual **UNEMPLOYMENT RATE** was 5.7% in 2006 and 7.9% in 2008, compared to the IF region at 7.6% and the state average of 6.8%.

	2006	2007	2008	Difference 2006 - 2008
Cass	6.4%	7.1%	8.6%	2.2%
Crow Wing	5.0%	5.7%	7.1%	2.1%
Sub Region	5.7%	6.4%	7.9%	2.2%
Region	5.5%	6.2%	7.6%	2.1%
Statewide	4.0%	4.6%	6.8%	2.8%

Source: MN Department of Employment and Economic Development

The **FORECLOSURE RATE** in 2005 was 0.28% compared to the 2008 rate of 1.19%. Rates for Minnesota as a whole in 2008 were 1.26%.

	Foreclosure Rates by 2005 Households				07-08 Change	Owner/Renter Occupied (2000)	
	2005	2006	2007	2008		% Owner	% Renter
Cass	0.28	0.66	0.77	0.97	0.20	86%	14%
Crow Wing	--	0.80	0.93	1.41	0.48	80%	20%
Sub Region	0.28	0.73	0.85	1.19	0.34	83%	17%
Region	0.49	0.80	1.40	1.64	0.23	81%	19%
Statewide	0.34	0.59	1.00	1.26	0.26	76%	24%

Source: Greater Minnesota Housing – Foreclosures in Minnesota: A Report Based on sheriff's Sale Data

BUSINESS/INDUSTRY

As of 2006 there were a total of 3,119 **EMPLOYER BUSINESS ESTABLISHMENTS** with a total of 32,436 employees and a payroll of \$891,293,000. The seven top non-farm business sectors in the Central Lakes region as of 2006 were:

Industry	Total Payroll	Total Employees	Avg. Annual Wage	# of Establishments
Health Care & Social Assistance	\$188,883,000	6,350	\$29,745	262
Retail Trade	\$131,487,000	6,022	\$21,834	531
Manufacturing	\$118,008,000	3,369	\$35,028	158
Construction	\$111,825,000	2,591	\$43,159	481
Accommodations & Food Services	\$77,325,000	4,790	\$16,143	330
Professional & Technical Services	\$64,088,000	1,591	\$40,282	167
Finance & Insurance	\$40,025,000	1,067	\$37,512	173

Source: U.S. Census Bureau – 2006 Business Patterns

There were 8,108 **NON-EMPLOYER ESTABLISHMENTS** as of 2006 with gross annual receipts of \$334,345,000.

	# of Non-employers Establishments			Receipts (\$1,000)
	2001	2006	Difference	2006
Cass	2,217	2,852	635	\$114,664
Crow Wing	4,601	5,256	655	\$219,681
Sub Region	6,818	8,108	1,290	\$334,345
Region	44,097	54,251	10,154	\$2,181,839
State	324,967	376,864	51,897	\$15,332,265

Source: U.S. Census Bureau

Between 2004 and 2005 there were 288 **BUSINESS BIRTHS** and 251 **BUSINESS DEATHS** and about equal numbers of business expansions and contractions.

	Births	Deaths	Difference	Expansions	Contractions	Difference	Constants
Cass	81	73	8	191	190	1	288
Crow Wing	207	178	29	488	491	(3)	610
Sub Region	288	251	37	679	681	(2)	898
Region	3,267	2,764	503	8,092	7,833	259	10,423
Statewide	13,655	12,122	1,533	35,033	34,465	568	46,749

SOURCE: 1989-2005 Business Information Tracking Series - <http://www.census.gov/epcd/subs/introusb.htm> and <http://www.census.gov/csd/subs/defterm.html>

From 2002 to 2007 the number of **FARMS** had decreased by 16.3% as the amount of total acreage had also decreased by 14.9%. The value of production had increased by 39.4% compared to 43.4% increase in IF regional crop values as a whole and a 53.7% increase in crop values statewide for the same period.

	Number of Farms			Land in Farms			Average Size of Farm			Market Value of Production (Per \$1,000)		
	2002	2007	Change	2002	2007	Change	2002	2007	Change	2002	2007	Change
Cass	646	563	-12.8%	197,153	169,160	-14.2%	305	300	-1.6%	14,326	25,631	78.9%
Crow Wing	755	609	-19.3%	144,743	121,716	-15.9%	192	200	4.2%	13,727	13,466	-1.9%
Sub Region	1,401	1,172	-16.3%	341,896	290,876	-14.9%	249	250	0.6%	28,053	39,097	39.4%
Region	17,061	16,158	-5.3%	3,400,028	3,233,912	-4.9%	198	200	1.1%	1,034,064	1,483,172	43.4%
Statewide	80,839	80,992	0.2%	27,512,270	26,917,962	-2.2%	340	332	-2.4%	8,575,627	13,180,466	53.7%

Source: U.S. Department of Agriculture

BUILDING PERMIT comparisons between 2004 and 2008 show a drop from 1,406 to 491 in total permits and a value decrease from \$209,342,315 to \$86,091,798 (58.9%).

County	Buildings					Construction Cost				
	2004	2007	2008	Diff. 07-08	Percent	2004	2007	2008	Diff. 07-08	Percent
Cass	381	330	199	(131)	-39.7%	53,252,365	56,536,041	33,701,423	(22,834,618)	-40.4%
Crow Wing	1,025	431	292	(139)	-32.3%	156,089,950	77,909,757	52,390,375	(25,519,382)	-32.8%
Sub Region	1,406	761	491	(270)	-35.5%	209,342,315	134,445,798	86,091,798	(48,354,000)	-36.0%
Region	8,800	3,537	1,764	(1,773)	-50.1%	1,330,981,976	593,446,384	299,589,612	(293,856,772)	-49.5%

Source: U.S. Census Bureau – Annual New Privately-Owned Residential Building Permits

This information has been compiled by the Initiative Foundation, an organization dedicated to building healthy communities within the 14 county central Minnesota area through nonprofit grants, loans and leadership training programs. For more information about this fact sheet or the foundation visit www.ifound.org or call (877)632-9255.