

Stearns County Demographic & Economic Profile

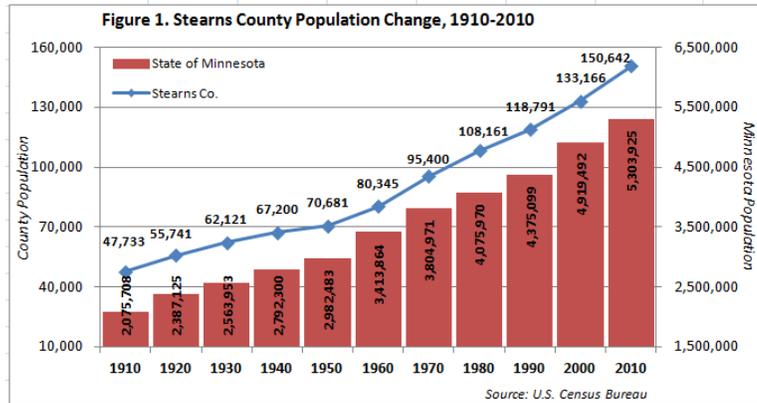
Population Trends

Central Minnesota is the fastest growing region of the state, and Stearns County is the largest county in Central Minnesota. With 150,642 people, Stearns County is the 7th largest county in the state (out of 87 counties), and the largest county in the St. Cloud Metropolitan Statistical Area (MSA), which is made up of two counties: Stearns and Benton County. According to data from the 2010 Census, the St. Cloud MSA is now home to nearly 190,000 people, after gaining just under 22,000 people over the last decade. Benton County was the 25th largest county, with 38,451 people. Stearns County gained about 17,500 people from 2000 to 2010, a 13.1 percent increase, and Benton County welcomed 4,225 new residents, a 12.3 percent rise. Both grew faster than the state of Minnesota, which gained 385,000 additional people over the last 10 years, a 7.8 percent statewide increase. (See Table 1.)

Geography	2000	2010	Change	Percent
Stearns Co.	133,166	150,642	+17,476	+13.1%
St. Cloud MSA	167,392	189,093	+21,701	+13.0%
City of St. Cloud	59,107	65,842	+6,735	+11.4%
Benton Co.	34,226	38,451	+4,225	+12.3%
Minnesota	4,919,479	5,303,925	+384,433	+7.8%

Source: U.S. Census Bureau

Stearns County's recent population increase was part of a long-term trend. Over the last century, Stearns County gained about 103,000 people, after starting with just over 47,700 people in 1910. In the first 50 years, Stearns County added about 33,000 people; then gained just over 70,000 people the last 50 years. The fastest growth occurred from 1960 to 1970, with each decade since then producing about 10 to 13 percent gains, while the nearly 17,500 person increase from 2000 to 2010 was the largest total gain in a decade. (See Figure 1.)



After adding 6,735 net new residents from 2000 to 2010, St. Cloud jumped into the top 10 largest cities in the state of Minnesota, finishing the decade in 8th place. With 65,842 people, St. Cloud ranks behind just Minneapolis, St. Paul, Rochester, Duluth, Bloomington, Brooklyn Park, and Plymouth, and just ahead of Eagan, Woodbury, Maple Grove, Coon Rapids, and Eden Prairie. At the 2000 Census, the city of St. Cloud was 11th largest overall with 59,107 people, but the city's 11.4 percent growth this decade made it the 4th fastest growing large city in the state. Rochester, the 3rd largest city in the state, had 106,769 people in 2010, making it larger than St. Cloud by about 40,000 people. However, when the surrounding cities of Sartell (15,876 people), Sauk Rapids (12,773 people), Waite Park (6,716 people), and St. Joseph (6,534 people) are added in, St. Cloud has a combined population of 107,741 people, making it about equal to the city of Rochester in population.

In addition to St. Cloud and its surrounding cities, other large cities in Stearns County include Sauk Centre, with 4,317 people in northwestern Stearns County; Cold Spring, with 4,025 people west of St. Cloud; Melrose, with 3,598 people also in northwestern Stearns County; Albany, with 2,561 people in northern Stearns County; Rockville, with 2,448 people just west of St. Cloud; and Paynesville, with 2,432 people located on Highway 23 about halfway between St. Cloud and Willmar. There are also six townships in Stearns County with more than 2,000 people, including Collegeville (3,343 people), St. Augusta (3,317 people), Wakefield (2,756 people), Brockway (2,702 people), Avon (2,294 people), and St. Wendel (2,150 people) township.

Including the cities and townships listed above, Stearns County is home to 30 cities, ranging in size from 68 people in St. Rosa city to nearly 66,000 in the city of St. Cloud. Stearns County also has 34 townships, ranging in size from about 250 people in North Fork township to about 3,350 people in Collegeville township. In Stearns County, about two-thirds of the population lives in cities, while the remaining one-third live in townships. However, the number of people in townships declined by about -3.4 percent from 2000 to 2010, while the population living in cities increased 21.2 percent.

Demographic Characteristics

Stearns County’s population is younger than the state’s population, due to a large student-aged cohort. About 29,405 people – or 19.5 percent of the total population – were between the ages of 15 and 24, which was about 6 percent higher than the state of Minnesota (13.6%). The region’s postsecondary institutions are a draw, especially in the 20- to 24-year-old age group. Consequently, a slightly smaller percentage of Stearns County’s population was 0 to 14 years and 25 years and older than the state.

Still, about one in every five people (19.2%) in Stearns County was 0 to 14 years of age, as compared to 20.0 percent statewide. Just over 13 percent of both Stearns County’s and the state’s population were between the ages of 25 and 34. However, Stearns County has a notably lower percentage of 35- to 44-year-olds and 45- to 54-year-olds. Stearns County also had smaller concentrations of residents in the 55- to 64-year-old age group (10.6% vs. 11.9% in the state), and a slightly lower percentage of people aged 65 years and over (12.1% vs. 12.9% in the state). (See Table 2.)

Table 2. Population by Age Group, 2010

	Stearns County		St. Cloud MSA	State of Minnesota
	Number	Percent	Percent	Percent
Total Population	150,642	100.0%	100.0%	100.0%
0-4 Years	9,799	6.5%	6.7%	6.7%
5-14 Years	19,175	12.7%	12.9%	13.3%
15-24 Years	29,405	19.5%	18.5%	13.6%
25-34 Years	19,792	13.1%	13.7%	13.5%
35-44 Years	17,389	11.5%	11.8%	12.8%
45-54 Years	20,874	13.9%	13.9%	15.2%
55-64 Years	15,980	10.6%	10.6%	11.9%
65 Years & Over	18,228	12.1%	12.1%	12.9%

Source: U.S. Census Bureau, 2010 U.S. Census

Due to the larger number of students and the smaller number of senior citizens, the median age in Stearns County was about 4 years younger than the state of Minnesota. In fact, Stearns County had the 5th youngest median age in the state at 33.3 years, followed by Benton County in 10th at 34.1 years, while the state’s median age was 37.4 years in 2010. However, as in the rest of the state and the nation, the population has been aging. From 2000 to 2010, the Stearns County’s median age increased 1.7 years, while Minnesota’s median age increased exactly 2 years. The smaller increase in median age shows that Stearns County was not aging as fast as the state as a whole.

All but one age group in Stearns County was seeing population increases over the last decade, including big jumps in the oldest age groups. The number of 45- to 54-year-olds increased by 31.1 percent, the number of 55- to 64-year-olds jumped 67.9 percent, and the number of people aged 65 years and over climbed 24.3 percent from 2000 to 2010. The number of 25- to 34-year-olds also expanded by 15.9 percent, and the corresponding 0- to 4-year-old age group grew by 15.2 percent. The only decline occurred in the county’s 35- to 44-year-old age group, which fell about -14.2 percent in the last ten years. The number of 5- to 14-year-olds and 15- to 24-year-olds grew just 0.1 and 4.8 percent, respectively from 2000 to 2010, but still were among the largest age groups overall. (See Table 3.)

Table 3. Stearns Co. Population by Age Group, 2000-2010

Age Group	2000 Population	2010 Population	2000-2010 Change
0 to 4 years	8,509	9,799	+15.2%
5 to 14 years	19,161	19,175	+0.1%
15 to 24 years	28,051	29,405	+4.8%
25 to 34 years	17,080	19,792	+15.9%
35 to 44 years	20,263	17,389	-14.2%
45 to 54 years	15,926	20,874	+31.1%
55 to 64 years	9,515	15,980	+67.9%
65 years & over	14,661	18,228	+24.3%
Total Population	133,166	150,642	+13.1%

Source: U.S. Census Bureau

More details of Stearns County’s demographic changes can be seen using the Simplified Cohort Approach, which compares age groups from one decade to another. This analysis shows how the county attracts students in the 15- to 24-year-old age group, but also loses those students once they graduate. Stearns County gained over 10,000 people from the 5- to 14-year-old age group in 2000 to the 15- to 24-year-old age group in 2010 (denoted by the red cells in Table 3), many of them coming in to attend the region’s postsecondary institutions. However, Stearns County also lost over 8,000 people from the 15- to 24-year-old age group in 2000 to the 25- to 34-year-old age group in 2010, as those students and entry-level workers chose other places to live and work. Another interesting shift from the Simplified Cohort Approach focuses on the Baby Boom generation. Born between 1946 and 1964, Baby Boomers were between the ages of 35 and 54 during the 2000 Census. At that time, there were 36,189 Baby Boomers (people between the ages of 35 and 54 years of age) in Stearns County, comprising 27.2 percent of the total population. In 2010, Baby Boomers had advanced to the 45- to 64-year-old age group, and now included 36,854 people, a 1.8 percent increase, but just 24.5 percent of Stearns County’s population (denoted by the green and blue cells in Table 3). Still, Stearns County’s growth in Baby Boomers stands in contrast to the state and nation, where the number of Baby Boomers were decreasing. Nationally, the number of Baby Boomers decreased by -1.6 percent, though there were still 81.5 million people in that age group. In Minnesota, the number of Baby Boomers fell -3.5 percent, now comprising about 1.44 million people, with many of them appearing to be moving south.

As life expectancies continue to increase and the Baby Boom generation moves through the population pyramid, the percentage of the population aged 65 years and over living in Stearns County is projected to reach almost 20 percent by the year 2035. As shown in table 3, the number of senior citizens in Stearns County jumped 24.3 percent from 2000 to 2010, a gain of 3,567 people, but population projections from the Minnesota State Demographic Center expect that trend to intensify in the future. Nearly 30,500 residents in Stearns County could be 65 years and over by 2025, and perhaps 38,600 people will be in the oldest age groups by 2035, making it easily the fastest growing age group in the county in the next two decades. (See Table 4.)

Though the numbers in the State Demographic Center’s projections proved optimistic through 2010, the trends going forward are still helpful for analysis. According to the Minnesota State Demographic Center, the total number of people in Stearns County is expected to jump over 18 percent from 2015 to 2035, as compared to a projected 13 percent increase in the state’s population. The number of young people in the county is expected to grow steadily over the next two decades, though there is a small decline projected for young adults from 25 to 34 years of age. The 35- to 44-year-old and 45- to 54-year-old age groups are expecting rapid growth, while the 55- to 64-year-old age group is projected to see a small decline as Baby Boomers move through the population pyramid.

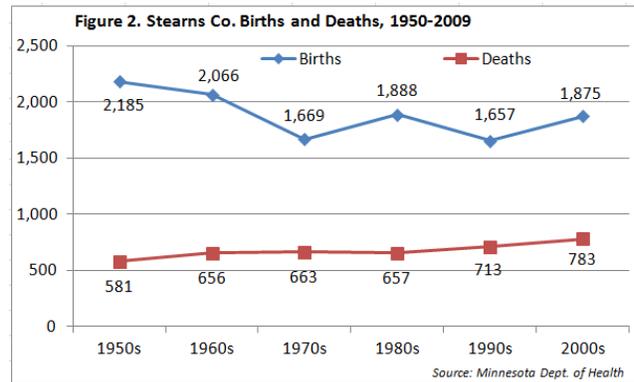
Age Group	2015	2025	2035	2015-2035
0 to 14 years	31,570	35,020	35,020	+10.9%
15 to 24 years	27,200	28,780	30,840	+13.4%
25 to 34 years	27,000	24,800	25,690	-4.9%
35 to 44 years	19,190	24,370	22,710	+18.3%
45 to 54 years	19,950	18,710	23,260	+16.6%
55 to 64 years	19,050	19,620	18,360	-3.6%
65 years & over	20,490	30,490	38,600	+88.4%
Total Population	164,450	181,790	194,480	+18.3%

Source: Minnesota State Demographic Center

Natural Rate of Increase

Stearns County has a slightly higher percentage of family households but a slightly smaller average family size than the state of Minnesota in 2010. About two-thirds of all households were family households, including just under one-third that had children under the age of 18. In both cases, that was only about a half percent higher than the state percentage. However, Stearns County has nearly a 1.5 percent lead in the percentage of married couple families, including those with children under 18 years of age.

As in the majority of counties in Minnesota, the number of births in Stearns County was declining over time, from a high of 2,185 births per year in the 1950s (which would include the Baby Boom generation) to a low of 1,657 births per year in the 1990s, according to data from the Minnesota Department of Health. Stearns County averaged 1,875 births per year during the 2000s, which was an increase of over 200 births per year more than the 1990s, but about 300 fewer births per year than the 1950s. That was a -14.2 percent decline in the average number of births over the last half century. (See Figure 2.)



Meanwhile, the number of deaths in Stearns County has increased slowly over time. Again according to the Minnesota Department of Health, the number of deaths in Stearns County has climbed from 581 deaths per year in the 1950s to 783 deaths per year in the 2000s. The comparison of those two statistics – birth rate and death rate – has allowed Stearns County to maintain a steady natural rate of increase – having more births than deaths. In the 2000s, Stearns County averaged nearly 1,100 more births than deaths per year. In the 1950s, Stearns County averaged about 1,600 more births than deaths each year.

Net Migration

In addition to births and deaths, another important component of population change is net migration, which is the comparison of people moving in versus people moving out. According to the U.S. Census Bureau’s American Community Survey data from 2006 to 2010, about 14,061 people moved into Stearns County from a different county in the state, a different state, or from another nation in the prior year. That included nearly 9,900 people who moved from a different county in Minnesota, about 3,225 people who moved from a different state, and just over 900 people who moved from abroad.

The American Community Survey estimates that about 12,750 people also moved from one house to another within Stearns County in the past year, while the remaining 119,150 people lived in the same house in the last two years. However, that data does not show the number of people moving out of the county for comparison. Instead, the State Demographic Center estimated that Stearns County had a net in-migration of about 4,500 people from 2000 to 2005.

Also according to the American Community Survey data, about 80 percent of the residents in Stearns County were born in the state of Minnesota. Another 15.7 percent were born in some other state in the United States. Just over 5,800 residents – or about 4 percent of the population – were born outside the United States. Of those, about 2,200 were naturalized U.S. citizens, while another 3,600 were not U.S. citizens. The number of foreign-born people in Stearns County nearly doubled over the last decade.

Race and Hispanic or Latino Origin

Despite the recent growth, Stearns County’s population was still relatively non-diverse. Stearns County gained 11,650 white people from 2000 to 2010, a 9 percent increase, with white people still comprising just over 93 percent of the county’s total population. The number of Black or African American residents nearly quadrupled over the last decade (+287.2%), but still made up just 3.8 percent of the county’s population. Stearns County also saw rapid growth in the number of American Indians, Asian or Other Pacific Islanders, and people of some other race over the last decade, though all of those race categories comprise less than 5 percent of the total population.

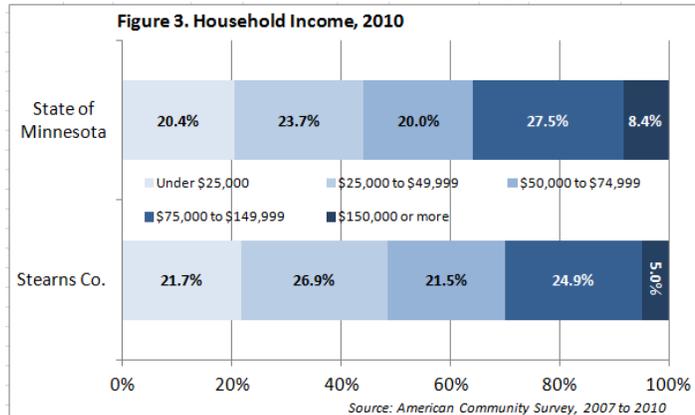
With 4,190 people, Stearns County has a lower percentage of Hispanic or Latino residents than the state, but did enjoy a rapid 129 percent increase over the last decade. None of the minority categories are more diverse in Stearns County than in Minnesota, which is less diverse than the U.S. (See Table 5.)

Table 5. Race (one or more race) and Origin, 2010	Stearns County		Change, 2000-2010	Minnesota
	Number	Percent		
Total Population:	150,642	100.0%	+13.1%	100.0%
White	140,430	93.2%	+9.0%	87.4%
Black or African American	5,692	3.8%	+287.2%	6.2%
American Indian & Alaska Native	1,041	0.7%	+40.3%	1.9%
Asian & Native Hawaiian	3,778	2.5%	+48.3%	4.8%
Some other race	2,210	1.5%	+172.5%	2.3%
Hispanic or Latino origin	4,190	2.8%	+129.3%	4.7%

Source: U.S. Census Bureau

Income and Poverty Statistics

Stearns County had a lower median household income (\$51,227) than the state, which was at \$56,456 in 2010, according to data from the Census Bureau’s American Community Survey. That same data set showed that Stearns County had the 21st highest median household income in the state, out of 87 counties. About 21.7 percent of households in Stearns County were earning less than \$25,000 in 2010, and another 26.9 percent earned between \$25,000 and \$50,000. Combined then, about half of the households (48.6%) in Stearns County earned less than \$50,000 per year, as compared to about 44 percent in the state. Another 21.5 percent of households earned between \$50,000 and \$75,000, which was a slightly larger percentage than statewide (20.0%). Finally, Stearns County had a lower percentage of households earning \$75,000 to \$150,000 and a much lower percentage of households that earned \$150,000 or more. (See Figure 3.)



According to data from the U.S. Census Bureau’s Small Area Income and Poverty Estimates (SAIPE) program, Stearns County had a slightly higher poverty rate (12.1%) than the state of Minnesota as a whole (11.5%) in 2010. Similar to the state and nation, Stearns County saw increases in poverty from 2000 to 2010, jumping from 6.2 percent in 2000. The state rate jumped about 4.5 percent during the decade, while Stearns County’s rate moved up almost 6 percent. For children under the age of 18, poverty increased from 7.6 percent in Stearns County in 2000 to 13 percent in 2010, as compared to a jump from 8.7 percent in 2000 to 15 percent in 2010 in the state.

Home Sales and Mortgage Status

In line with median incomes, median home sales prices were lower in Stearns County than the state, at \$142,350 in 2010, in comparison to \$169,900 statewide. Stearns County had the 21st highest median sales price in the state, though that was after suffering over a -5 percent decline in the median home sales price from 2009, according to data from the State Demographic Center. In contrast, sales prices declined -2.9 percent statewide from 2009 to 2010, after falling -8.6 percent from 2008 to 2009.

After falling -17.7 percent from 2008 to 2009, the number of home sales in the state dropped about -1 percent from 2009 to 2010. Stearns County suffered a -2.9 percent decrease in sales from 2009 to 2010. According to the Minnesota State Demographic Center, there were 608 home sales reported in Stearns County through the first three quarters of 2010, compared to 626 home sales for the same time period the prior year. In contrast, the number of foreclosures in Stearns County saw an increase from 506 in 2009 to 512 in 2010, according to data from HousingLink. Stearns County had the 12th most foreclosures reported in the state through the 3rd quarter of 2011.

Of the 41,120 owner-occupied housing units in Stearns County, about 67.5 percent had mortgages (or contracts to purchase or similar debt), as compared to 71 percent in Minnesota. The other 32.5 percent of owner-occupied housing units in Stearns County did not have a mortgage. Selected monthly owner costs for housing units with a mortgage topped 25 percent of household income for almost half (46.8%) of the households in Stearns County, slightly below the percentage (47.7%) of households that were at that level statewide. However, for renters, monthly costs were greater. Nearly 60 percent of occupied units paying rent in Stearns County (57.3%) were paying more than 25 percent of household income toward gross rent, including 38.9 percent that were paying 35 percent or more. Percentages were higher in the state, at 62.5 percent and 40.0 percent, respectively.

Educational Access and Attainment

There are several school districts headquartered in Stearns County. According to student data from the Minnesota Department of Education, enrollments have been steady in Stearns County, inching up from 23,221 students in the 2006-2007 school year to 23,264 students in 2010-2011. That was a small – but welcome – 0.2 percent increase in total enrollment over the five year period.

Overall, the trend shows drops in enrollment in the middle school and high school levels (from 7th grade through 12th grade), but an encouraging jump in the number of kindergarten, 1st, 2nd, 3rd, 4th, 5th, and 6th graders. Like most other counties in the state, Stearns County schools had a smaller incoming kindergarten class (1,758 students) than the outgoing 12th grade class (2,081 students). (See Table 6.)

	2006/ 2007	2008/ 2009	2010/ 2011	2006- 2011
Kindergarten (KG)	1,675	1,652	1,758	+5.0%
1 st Grade	1,636	1,645	1,656	+1.2%
2 nd Grade	1,607	1,641	1,693	+5.4%
3 rd Grade	1,546	1,663	1,664	+7.6%
4 th Grade	1,585	1,614	1,710	+7.9%
5 th Grade	1,617	1,543	1,682	+4.0%
6 th Grade	1,599	1,614	1,650	+3.2%
7 th Grade	1,830	1,755	1,689	-7.7%
8 th Grade	1,813	1,776	1,774	-2.2%
9 th Grade	1,898	1,864	1,789	-5.7%
10 th Grade	1,894	1,860	1,822	-3.8%
11 th Grade	2,021	1,906	1,837	-9.1%
12 th Grade	2,146	2,059	2,081	-3.0%
Total Enrollment	23,221	23,011	23,264	0.2%

Source: Minnesota Dept. of Education

Like the overall population, Stearns County schools were not very diverse but were becoming moreso, with minority students now comprising 16 percent of students. There were 3,714 minority students in Stearns County in 2010-2011, which was up from 2,702 in 2006-2007, meaning the minority student population in Stearns County gained 37.5 percent from 2006 to 2011, while overall enrollment increased 0.2 percent. The youngest grades had the highest number of minority students, though every grade had at least 229 minority students.

Graduation rates were very high in the school districts in Stearns County, with all but one school district ranking above 96 percent in 2007. Beyond high school, 61.8% of adults in Stearns County had attended college or earned a postsecondary degree, as compared to 62.3 percent statewide. Stearns County had a much higher percentage of people who have attended some college, but had not yet earned a degree (33.1%), and a slightly higher percentage of people with associate's

	Stearns Co.		St. Cloud MSA	State of Minnesota
	Number	Percent	Percent	Percent
Total Population	112,282	100.0%	100.0%	100.0%
Less than 12th grade, no diploma	4,625	9.4%	9.6%	9.4%
High school graduate, GED	5,880	28.8%	30.1%	28.2%
Some college, no degree	32,351	33.1%	31.5%	24.7%
Associate's degree	37,111	9.4%	9.7%	9.2%
Bachelor's degree	10,543	13.4%	13.3%	19.7%
Graduate or professional degree	15,046	6.0%	5.8%	8.7%

Source: American Community Survey, 2005 to 2009

degrees (9.4%), but a much lower percentage of people with bachelor's degrees or higher. About 19.4 percent of adults in Stearns County had bachelor's degrees, which was about 9 percent lower than the state, which was among the highest educated states in the nation. The other 38 percent of the adults in Stearns County had no education past high school, including 9.6 percent who did not graduate high school. (See Table 7.)

Due to the large student population, Stearns County has a much higher percentage of people in the 18- to 24-year-old age groups, and higher educational attainment. Nearly two-thirds (63.6%) of 18- to 24-year-olds had attended some college, but not earned a degree, while about 7.2 percent earned an associate's degree, and 6.5 percent had earned a bachelor's degree or higher, as compared to 6.9 percent and 10.6 percent in the state, respectively. (See Table 8.)

Well over a quarter of Stearns County's residents in both the 25- to 34- and 35- to 44-year-old age groups had attended some college, but had not earned a degree yet, which was a much higher percentage than the rest of the state. About 42 percent of the 25- to 34-year-olds and the 35- to 44-year-olds in Stearns County had college degrees, which was in line with the state (49.6% and 47.9%, respectively). For the young adult population between the ages of 18 and 44 years, over 73 percent have either attended some college or earned a degree, including 11.8 percent that have an associate's degree and 17.7 percent that have a bachelor's degree or higher.

Predictably, educational attainment was much lower for Baby Boomers (aged 45 to 64 years) and senior citizens (aged 65 years and over), who likely did not have the same access to educational opportunities in their youth. About 42.3 percent of Baby Boomers in Stearns County had a high school diploma or less, as compared to just 35.5 percent in the state. About a third (33.0%) of Baby Boomers had a college degree, which was about 17 percent lower than the state attainment rate. For senior citizens, well over two-thirds (69.3%) had a high school diploma or less in Stearns County, as compared to 58.7 percent in the state.

Labor Force Size and Availability

Even in comparison with Minnesota, which has consistently had among the highest labor force participation rates in the nation, labor force participation rates were higher in Stearns County. In 2010, over 72 percent of adults were in the labor force, as compared to 71 percent statewide. About three-fourths of males were in the labor force in Stearns County (74.5%) and the state (75.3%). Where Stearns County stands out is in their female labor force participation rate (69.5%), which was over 2.5 percent higher than the state (66.9%), which was among the highest in the nation. (See Table 9.)

These rates indicate that a high percentage of families in Stearns County have both parents in the workforce, which was also a major workforce trend in the Twin Cities and St. Cloud metro areas. In fact, for families with children under age 6 in the house, 76.3 percent of those families had all parents in the family in the labor force, as compared to 72.9 percent in the state and just 64.5 percent in the nation. For households with children from 6 to 17 years of age, 81.4 percent of families in Stearns County had all parents in the family in the labor force, as compared to 78.2 percent in Minnesota and 71.6 percent in the United States.

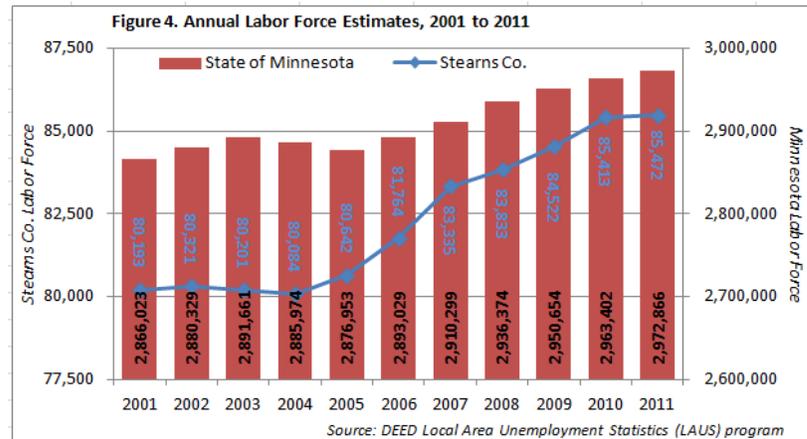
Table 8. Educational Attainment by Age Group, 2005 to 2009	Stearns Co.		Minnesota
	Number	Percent	Percent
18 to 24 years:	27,029	24.1%	13.3%
Less than 12 th grade, no diploma	1,733	6.4%	13.2%
High school graduate, GED	4,395	16.3%	29.3%
Some college, no degree	17,198	63.6%	40.0%
Associate's degree	1,933	7.2%	6.9%
Bachelor's degree or higher	1,770	6.5%	10.6%
25 to 34 years:	14,672	13.1%	17.2%
Less than 12 th grade, no diploma	801	5.5%	7.2%
High school graduate, GED	3,466	23.6%	20.8%
Some college, no degree	4,144	28.2%	22.4%
Associate's degree	2,643	18.0%	12.1%
Bachelor's degree or higher	3,618	24.7%	37.5%
35 to 44 years:	18,595	16.6%	18.7%
Less than 12 th grade, no diploma	802	4.3%	6.0%
High school graduate, GED	4,910	26.4%	22.7%
Some college, no degree	5,057	27.2%	23.4%
Associate's degree	2,566	13.8%	11.7%
Bachelor's degree or higher	5,260	28.3%	36.2%
45 to 64 years:	34,353	30.6%	17.2%
Less than 12 th grade, no diploma	1,826	5.3%	7.2%
High school graduate, GED	12,695	37.0%	20.8%
Some college, no degree	8,495	24.7%	22.4%
Associate's degree	2,968	8.6%	12.1%
Bachelor's degree or higher	8,369	24.4%	37.5%
65 years & over:	17,633	15.7%	18.7%
Less than 12 th grade, no diploma	5,343	30.3%	6.0%
High school graduate, GED	6,885	39.0%	22.7%
Some college, no degree	2,217	12.6%	23.4%
Associate's degree	433	2.5%	11.7%
Bachelor's degree or higher	2,755	15.6%	36.2%

Source: American Community Survey, 2005 to 2009

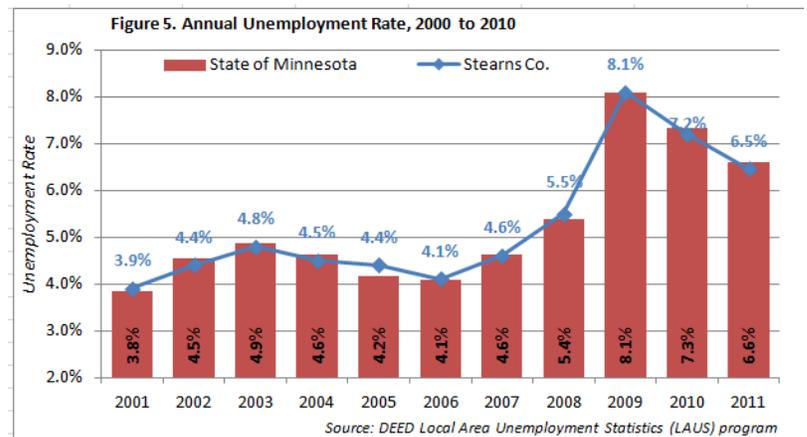
Table 9. Labor Force Participation Rates	Stearns Co.		Minnesota
	Number	Percent	Percent
Total	119,111	100.0%	100.0%
In labor force	85,830	72.1%	71.0%
Not in labor force	33,281	27.9%	29.0%
Male	60,089	50.4%	49.2%
In labor force	44,796	74.5%	75.3%
Not in labor force	15,293	25.5%	24.7%
Female	59,022	49.6%	50.8%
In labor force	41,034	69.5%	66.9%
Not in labor force	17,988	30.5%	33.1%

Source: American Community Survey, 2008 to 2010

Due to the region's steady population gain, the size of Stearns County's labor force was also growing during the decade. Through the first 11 months of 2011, Stearns County averaged 85,472 available workers in the labor force, which was 5,279 more workers than it had in 2001. According to DEED's Local Area Unemployment Statistics (LAUS) program, Stearns County's labor force has increased much faster than Minnesota's labor force over the last decade. In fact, Stearns County's labor force expanded by 6.6 percent during the decade, which was not quite twice as fast as the state of Minnesota as a whole, which grew 3.7 percent from 2001 to 2011. (See Figure 4.)



Unfortunately, the number of unemployed workers was also going up during the decade, from an average of 3,093 workers in 2001 to an average of 5,520 workers in the first 11 months of 2011, following a peak of 6,822 unemployed workers in 2009. While the labor force increased 6.6 percent from 2001 to 2011, the number of unemployed workers nearly doubled (+78.5%). Consequently, Stearns County's unemployment rate jumped as high as 8.1 percent in 2009, before falling to 7.2 percent in 2010, then to 6.5 percent in 2011, which was nearly identical to the state rate. Over the course of the decade, Stearns County's unemployment rate was never more than 0.2 percent above or below the state rate. (See Figure 5.)



Commute and Labor Sheds

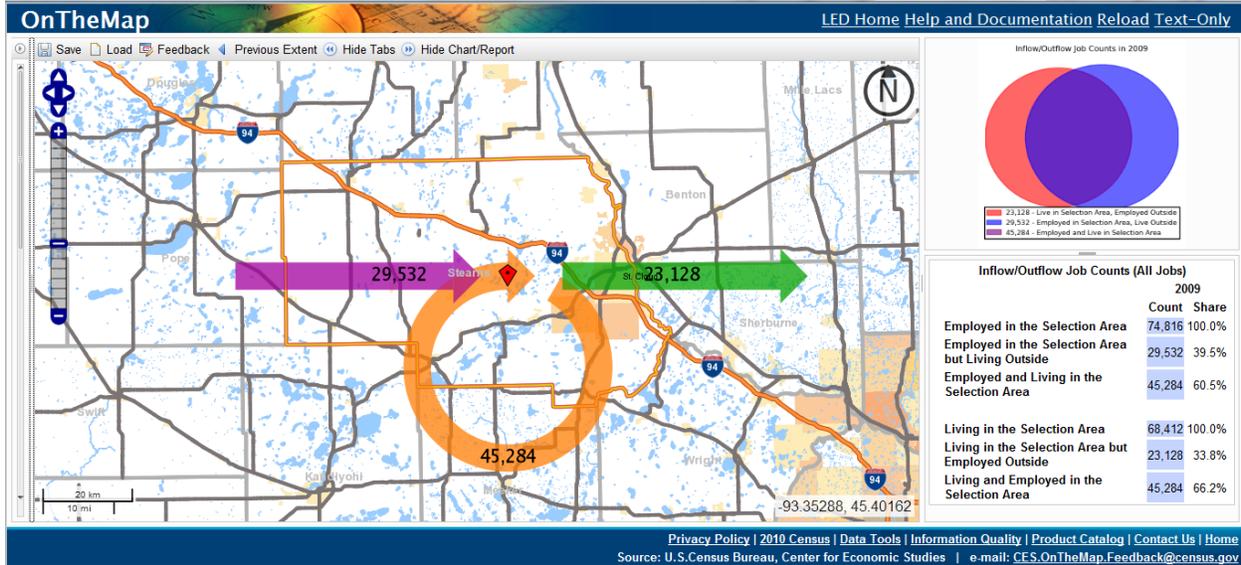
Stearns County is a net labor importer, drawing in workers from surrounding counties. About 45,300 people both lived and worked in Stearns County, which comprised 60.5 percent of the workers in Stearns County and two-thirds of the total Stearns County workforce. Stearns County also draws in workers from surrounding counties for its jobs, including almost 8,300 workers from Benton County, just over 3,500 workers from Sherburne County, about 2,222 workers from Morrison County, just over 2,100 workers from Wright County, about 1,450 workers from Todd County, another 1,450 workers from Hennepin County, about 1,060 workers from Meeker County, just under 900 workers from Kandiyohi County, and about 580 workers from Anoka County. (See Table 10.)

Commute Shed: Where Workers who Live in Stearns Co. are Employed	2009		Labor Shed: Where Workers Live who are Employed in Stearns Co.	2009	
	Count	Share		Count	Share
Total All Jobs	68,412	100.0%	Total All Jobs	74,816	100.0%
Stearns County, MN	45,284	66.2%	Stearns County, MN	45,284	60.5%
Hennepin County, MN	5,332	7.8%	Benton County, MN	8,269	11.1%
Benton County, MN	5,304	7.8%	Sherburne County, MN	3,514	4.7%
Ramsey County, MN	1,960	2.9%	Morrison County, MN	2,222	3.0%
Sherburne County, MN	1,640	2.4%	Wright County, MN	2,108	2.8%
Wright County, MN	1,475	2.2%	Todd County, MN	1,453	1.9%
Kandiyohi County, MN	661	1.0%	Hennepin County, MN	1,443	1.9%
Anoka County, MN	610	0.9%	Meeker County, MN	1,059	1.4%
Meeker County, MN	572	0.8%	Kandiyohi County, MN	893	1.2%
Dakota County, MN	526	0.8%	Anoka County, MN	580	0.8%
All Other Locations	5,048	7.4%	All Other Locations	7,991	10.7%

Source: U.S. Census Bureau, OnTheMap5 Worker-Origin Destination Database

Stearns County residents also commute to surrounding counties for work, including over 5,330 people who work in Hennepin County, another 5,300 people who work in Benton County, about 1,960 people who work in Ramsey County, another 1,640 people who work in Sherburne County, and 1,475 people who work in Wright County. More than 600 people commute from Kandiyohi and Anoka County, and more than 500 people commute from Meeker and Dakota County. In sum, about 29,532 workers commute into Stearns County, about 23,128 workers commute out, and about 45,284 workers stay put. (See Figure 6.)

Figure 6. Stearns County Inflow/Outflow Job Counts, 2009



Because so many workers found work within Stearns County, travel times to work were still relatively short in the region. Over two-fifths (41.6%) of workers in the St. Cloud MSA enjoyed travel times to work of less than 15 minutes; while another 37 percent had travel times between 15 and 29 minutes. Combined, that means that almost eight in ten workers (78.4%) had commute times of a half hour or less each way, as compared to 71.1 percent statewide. (See Table 11.)

That also means that about 22 percent of commuters in the St. Cloud MSA traveled more than a half hour each way, including 10.5 percent who spent over 45 minutes getting to work. In comparison, 11 percent of workers in the state traveled over 45 minutes each way to work in 2009. The vast majority of workers in the St. Cloud MSA left home for work between 6:30 a.m. and 8:00 a.m., but a large number (approximately 16,600 workers) also left after 12:00 p.m., likely for afternoon and evening shifts at their employers.

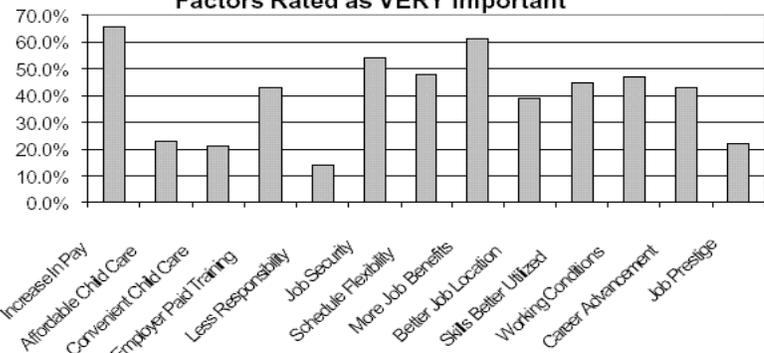
Table 11. Travel Time to Work, 2009	St. Cloud MSA Number	St. Cloud MSA Percent	Minnesota Percent
Total:	91,847	100.0%	100.0%
Less than 15 minutes	38,207	41.6%	33.7%
15 to 29 minutes	33,773	36.8%	37.4%
30 to 44 minutes	10,172	11.1%	17.9%
45 to 59 minutes	3,887	4.2%	6.2%
60 minutes or more	5,808	6.3%	4.8%

Source: American Community Survey, 2005 to 2009

Wages and Salaries

In a regional Labor Force Assessment conducted in 2001, residents were asked their primary factors when choosing a job. While short commutes are nice, not surprisingly, an increase in pay was the primary factor considered – meaning wages often play the single most important role in helping workers decide where to work. A wage increase was deemed important by close to 90 percent of working respondents.

Figure 7: Region 7W Labor Force Assessment, 2001 Factors Rated as VERY Important



^a Respondents could choose Very Important, Somewhat Important, Not Very Important, and Not at all Important.
 Page 8 of 14

That data, when combined with the housing and commuting patterns described above, detail the situation in Central Minnesota: many workers live in the area but commute out of the area to earn higher wages elsewhere. And while the 2001 Labor Force Assessment also showed that workers in Central Minnesota have a tendency to stay with their current employer for the long-term (employment tenure), there are incentives that would make them consider a different job. (See Figure 7.)

Beyond pay, workers in the region also desire better job benefits – including health insurance, life insurance, and retirement plans – with well over 85 percent of respondents rating this as an important job change consideration. Just over 80 percent of respondents had interest in having their employers “better utilize their skills.” And again highlighting their loyalty, three out of every four respondents felt that more job security and better career advancement opportunities were important factors. Interestingly, especially considering the large amount of young married couple families with all parents in the labor force in the region, affordable and convenient child care was not a factor rated as very important in choosing a new job.

As described, there is more to choosing a job than money, but pay is still of utmost importance to most workers. Much like its geographic location, wages in Central Minnesota are about in the middle of the state. Median hourly wages for all occupations are higher in the St. Cloud area than in regions in Southwest, Northwest, and South Central; but lower than Southeast and the Twin Cities. According to data from the 2nd quarter of 2011 Minnesota Salary Survey, the median hourly wage for all occupations in Region 7W – which includes Benton, Sherburne, Stearns, and Wright County – is \$15.54. Wages in the region have been steadily increasing over time. Through the 2nd quarter of 2011, the median hourly wage in the Twin Cities metro area is \$19.30, which is about 25 percent higher than wages in the St. Cloud area – no doubt part of the incentive for all of those workers who drive into the metro for work each day. Over the course of a full-time work year, or 2,080 hours, the difference in wages between Region 7W and the Twin Cities metro works out to about \$7,820 per year. (See Table 12.)

Economic Development Region	Median Hourly Wage
EDR 1 - Northwest	\$15.97
EDR 2 - Headwaters	\$14.12
EDR 3 - Arrowhead	\$15.48
EDR 4 - West Central	\$14.63
EDR 5 - North Central	\$14.21
EDR 6E - Southwest Central	\$14.94
EDR 6W - Upper MN Valley	\$13.92
EDR 7E - East Central	\$15.69
EDR 7W - Central	\$15.54
EDR 8 - Southwest	\$13.40
EDR 9 - South Central	\$14.58
EDR 10 - Southeast	\$16.97
EDR 11 - Twin Cities	\$19.30

Source: DEED Minnesota Salary Survey

Not surprisingly, the lowest-paying jobs are concentrated in food preparation and serving related occupations, building and grounds cleaning and maintenance occupations, sales and related occupations, and personal care and service occupations.

For the most part, the gap in pay between the St. Cloud MSA and the Twin Cities is also much lower in these lower-paying jobs, from less than 25 cents an hour in personal care and service occupations to 50 cents an hour in food preparation to less than 75 cents an hour in transportation and material moving occupations. (See Table 13.)

Occupational Group	St. Cloud MSA		Twin Cities MSA		St. Cloud MSA
	Regional Employment	Median Hourly Wage	Regional Employment	Median Hourly Wage	Percent of Twin Cities Wage
Total, All Occupations	93,050	\$15.51	1,556,540	\$19.30	80.4%
Management Occupations	3,600	\$37.21	101,670	\$49.17	75.7%
Business & Financial Operations Occupations	3,480	\$24.45	113,620	\$29.35	83.3%
Computer & Mathematical Occupations	1,260	\$27.73	66,220	\$37.14	74.7%
Architecture & Engineering Occupations	810	\$26.61	34,020	\$33.94	78.4%
Life, Physical, & Social Science Occupations	340	\$25.24	14,220	\$30.52	82.7%
Community & Social Service Occupations	1,310	\$20.49	26,010	\$19.59	104.6%
Legal Occupations	400	\$28.16	13,780	\$40.11	70.2%
Education, Training, & Library Occupations	5,530	\$20.74	86,990	\$21.59	96.1%
Arts, Design, Entertainment, Sports, & Media	1,050	\$19.84	27,810	\$22.42	88.5%
Healthcare Practitioners & Technical Occs.	6,260	\$31.25	82,600	\$33.14	94.3%
Healthcare Support Occupations	3,560	\$12.22	43,340	\$13.93	87.7%
Protective Service Occupations	830	\$21.24	26,690	\$17.70	120.0%
Food Preparation & Serving Related Occs.	8,390	\$9.17	121,960	\$9.59	95.6%
Building & Grounds Cleaning & Maintenance	3,040	\$10.61	44,700	\$12.23	86.8%
Personal Care & Service Occupations	ND	\$11.08	57,420	\$11.23	98.7%
Sales & Related Occupations	10,400	\$11.03	165,010	\$14.16	77.9%
Office & Administrative Support Occupations	15,040	\$14.58	252,020	\$17.24	84.6%
Farming, Fishing, & Forestry Occupations	150	\$16.51	ND	\$11.74	140.6%
Construction & Extraction Occupations	3,420	\$21.08	38,660	\$28.62	73.7%
Installation, Maintenance, & Repair Occs.	3,770	\$18.90	44,560	\$22.61	83.6%
Production Occupations	10,520	\$15.25	106,080	\$16.58	92.0%
Transportation & Material Moving Occs.	6,580	\$14.69	87,790	\$15.38	95.5%

Source: DEED Minnesota Salary Survey, 2nd Quarter 2011

In contrast, the highest paying jobs are typically management occupations, healthcare practitioners, legal occupations, computer and mathematical occupations, architecture and engineering occupations, life, physical, and social science occupations, and business and financial operations occupations, which all require higher levels of education and experience. The gaps in pay are much bigger in these occupations between the Twin Cities and St. Cloud, ranging from as much as 12 dollars an hour for management jobs and legal occupations to nearly 10 dollars an hour in computer and mathematical occupations, around 7 dollars per hour in architecture and engineering and construction and extraction, and about 5 dollars an hour in life, physical, and social science occupations and business and financial occupations. Though wages are lower in many areas, three major occupational groups – community and social service occupations; protective service occupations; and farming, fishing, and forestry occupations – have higher wages in the St. Cloud MSA than in the Twin Cities, and some other occupational groups are extremely competitive in wages, including: education, training and library occupations; transportation and material moving occupations; healthcare practitioners; and production occupations.

Industry Employment Statistics

Through 2010, Stearns County was home to 4,286 business establishments providing 77,150 covered jobs, with a total annual payroll of \$2.86 billion and average annual wages of \$37,024, according to data from DEED's Quarterly Census of Employment & Wages (QCEW) program. All establishments covered under the Unemployment Insurance (UI) Program are required to report wage and employment statistics quarterly to DEED. Federal government establishments are also covered by the [QCEW program](#). In addition to covered employment, Stearns County also had 9,118 nonemployer establishments in 2009 as well as 3,368 farms in 2007, according to the U.S. Census Bureau and the Census of Agriculture. These operations are not covered by DEED's QCEW program, but are still vital components of Stearns County's broad economy. In fact, Stearns County farms provided almost \$520 million in the market value of agricultural products sold in 2007, which ranked 1st in the state of Minnesota.

Like much of the rest of the state and nation, Stearns County's economy suffered job declines over the last three years during the Great Recession and slow recovery. There were 174 fewer business establishments in 2010 in Stearns County than in 2007, and 4,737 fewer covered jobs. That -5.8 percent decrease was in line with the -4.8 percent drop experienced statewide. Half of the major industry sectors lost employment, though several major industry sectors were seeing job growth, led by job gains in health care and social assistance, educational services, transportation and warehousing, and management of companies. (See Table 14.)

Table 14. St. Cloud MSA Industry Employment Statistics, 2007 to 2010									
Industry	2010 Annual Data					2007 – 2010			
	Number of Firms	Number of Jobs	Percent of County Jobs	Total Industry Payroll	Avg. Annual Wages	Change in Firms	Numeric Change in Jobs	Percent Change in Jobs	Change in Wages
Total, All Industries	4,286	77,150	100.0%	\$2,859,652,112	\$37,024	-174	-4,737	-5.8%	+8.7%
<i>Total, All Government</i>	214	11,450	14.8%	\$517,832,753	\$45,240	-1	+889	+8.4%	+2.4%
<i>Total, Private Sector</i>	4,072	65,700	85.2%	\$2,341,819,359	\$35,620	-173	-5,626	-7.9%	+9.4%
Agriculture, Forestry, Fish & Hunt	78	714	0.9%	\$17,435,806	\$24,388	+8	+116	+19.4%	+4.0%
Mining	9	111	0.1%	\$5,654,705	\$49,556	0	-6	-5.1%	+0.6%
Construction	541	3,336	4.3%	\$189,421,674	\$57,876	-37	-369	-10.0%	+22.8%
Manufacturing	271	10,535	13.7%	\$431,715,398	\$40,924	-14	-1,918	-15.4%	+4.7%
Utilities	11	243	0.3%	\$4,274,202	\$70,356	0	+43	+21.5%	+7.8%
Wholesale Trade	205	2,798	3.6%	\$112,656,291	\$40,196	-7	-707	-20.2%	-7.3%
Retail Trade	633	11,068	14.3%	\$249,843,540	\$22,516	-31	-738	-6.3%	+8.5%
Transportation & Warehousing	195	3,146	4.1%	\$107,730,686	\$34,216	+13	+359	+12.9%	+5.3%
<i>Information (2007 data)</i>	75	1,243	1.6%	\$37,711,716	\$48,568	ND	ND	ND	ND
Finance & Insurance	276	2,881	3.7%	\$138,522,967	\$48,048	-20	-363	-11.2%	+0.1%
Real Estate & Rental & Leasing	141	702	0.9%	\$17,405,761	\$24,752	-28	0	0.0%	+7.9%
Professional & Technical Services	260	1,741	2.3%	\$86,245,460	\$49,504	-5	-381	-18.0%	+12.0%
Management of Companies	22	554	0.7%	\$49,978,641	\$90,272	+1	+281	+102.9%	+32.5%
Administrative & Waste Services	165	3,751	4.9%	\$90,343,888	\$24,024	-15	-1,093	-22.6%	+13.2%
Educational Services	100	7,459	9.7%	\$307,900,040	\$41,392	-2	+386	+5.5%	+2.1%
Health Care & Social Assistance	377	14,277	18.5%	\$691,693,562	\$48,360	+9	+707	+5.2%	+6.3%
Arts, Entertainment, & Recreation	99	1,089	1.4%	\$12,152,950	\$11,128	+6	+70	+6.9%	-0.9%
Accommodation & Food Services	352	6,258	8.1%	\$72,555,595	\$11,544	-13	-936	-13.0%	+8.8%
Other Services	378	2,179	2.8%	\$49,173,372	\$22,568	-2	-72	-3.2%	+9.3%
Public Administration	102	2,683	3.5%	\$132,807,064	\$49,452	-1	+93	+3.6%	+19.2%

Source: DEED Quarterly Census of Employment & Wages (QCEW) program

The largest employing industry in Stearns County was health care and social assistance, with 377 firms providing 14,277 covered jobs, accounting for 18.5 percent of total employment. Stearns County gained 9 net new health care and social assistance establishments and 707 net new jobs from 2007 to 2010, a 5.2 percent increase. That was in line with the industry's statewide job growth, which reported 23,139 net new jobs, a 5.8 percent increase. Stearns County had 88.6 percent of total health care and social assistance employment in the St. Cloud MSA. The largest sector in the region was the ambulatory health care services sector – which includes offices of physicians, home health care services, and outpatient care centers – with 4,242 jobs. Employment data for nursing and residential care facilities was not discloseable through QCEW, but according to data from the 2009 U.S. Census Bureau County Business Patterns, there were 1,747 jobs at nursing and residential care facilities in Stearns County. Data on hospitals was also not discloseable, but County Business Patterns data showed 6 hospitals in Stearns County, including 4 with 100 to 249 employees and 2 with 1,000 or more employees. Stearns County also had 1,828 jobs in social assistance – which includes individual and family services and child day care services.

As a regional center and metropolitan statistical area, the next largest industry sector in Stearns County is retail trade, with 633 establishments providing 11,068 covered jobs, accounting for nearly 90 percent (87.7%) of those jobs in the St. Cloud MSA. Retail trade accounts for 10.9 percent of total employment in the state and 14.3 percent of total employment in Stearns County. Just over half (50.4%) of the retail trade jobs were located in the city of St. Cloud, and another 2,013 jobs were in the city of Waite Park, with those two cities accounting for two-thirds (66.4%) of the St. Cloud MSA's retail trade jobs. As consumers cut back during the recession, many stores responded by cutting back on employment, as retailers eliminated jobs by -7.9 percent statewide from 2007 to 2010. In Stearns County, retailers cut 738 jobs, a -6.3 percent decrease. The largest retail sectors in Stearns County were food and beverage stores and general merchandise stores. Both sectors saw smaller than average declines in the last three years, especially food and beverage stores, which declined just -1.1 percent from 2007 to 2010. Other large retail sectors include motor vehicle and parts dealers; building material and garden supply stores; gasoline stations; clothing and accessories stores; sporting goods, hobby, book, and music stores; miscellaneous store retailers; and health and personal care stores.

After a significant decline from 2007 to 2010, manufacturing was now the third largest employing industry in Stearns County, with 271 establishments providing 10,535 covered jobs, which accounted for 13.7 percent of total covered employment in the county. That was about 2.3 percent higher than the state's concentration, where 11.4 percent of jobs were in the manufacturing industry. Despite having a higher concentration of manufacturing employment, Stearns County lost 1,918 manufacturing jobs from 2007 to 2010, a -15.4 percent decline, while the state's manufacturers laid off -14.5 percent of their workforce. The four largest sectors in Stearns County were food manufacturing (38 firms and 2,079 jobs), fabricated metal product manufacturing (46 firms and 1,430 jobs), printing (31 firms and 1,389 jobs), and transportation equipment manufacturing (12 firms and 1,128 jobs); though those four sectors had different responses to the recession. While food manufacturing (-39 jobs) and transportation equipment manufacturing (- 5 jobs) held steady from 2007 to 2010; printing cut nearly 800 jobs, a severe -35.9 percent decline and fabricated metal product manufacturing sliced 284 jobs. The next largest sectors were also hit hard during the recession, including nonmetallic mineral product manufacturing (26 firms and 997 jobs), and furniture and related manufacturing (27 firms and 305 jobs). Smaller sectors include machinery manufacturing (19 firms and 414 jobs), plastics and rubber product manufacturing (10 firms and 234 jobs), which was the fastest growing manufacturing sector in Stearns County (+107 jobs; +84.3%), and miscellaneous manufacturing (21 firms and 157 jobs) – which includes medical device manufacturing. As a city, St. Cloud has the 8th largest number of manufacturing jobs, behind Minneapolis (14,105 jobs), Plymouth (9,371 jobs), Fridley (8,174 jobs), St. Paul (7,946 jobs), Eden Prairie (7,262 jobs), Bloomington (6,865 jobs), and Rochester (6,707 jobs).

Like retail trade, accommodation and food services suffered job losses in Stearns County as consumers cut back during the recession, losing 936 jobs from 2007 to 2010. Still, there were 352 firms providing 6,258 jobs in 2010, comprising 8.1 percent of total employment. Again, the vast majority (85.2%) of the St. Cloud MSA's jobs were in Stearns County, and about half (48.9%) were in the city of St. Cloud. Add in Sartell, Sauk Rapids, and Waite Park, and nearly three-fourths (72.0%) of the MSA's accommodation and food services jobs were in St. Cloud and its surrounding cities. Just over 90 percent of those jobs were in food services and drinking places, while the remaining 10 percent of jobs were in accommodation, which includes hotels and motels.

The large student population in the region benefits from Stearns County’s large educational services industry, which has 100 establishments and 7,459 jobs, after gaining 386 net new jobs from 2007 to 2010. Demand for educational services went up during the recession as laid off workers looked for retraining and the region’s population continued growing. Almost all (87.9%) of the educational services jobs in the St. Cloud MSA – especially those in postsecondary education – were located in Stearns County , with the biggest portion of total employment in elementary and secondary schools.

The next largest industry was administrative support and waste management services, which had 165 firms providing 3,751 jobs in 2010, despite losing 1,093 jobs and 15 firms during the recession. The biggest sector in Stearns County was business support services; followed by employment services - which includes temporary and personnel staffing agencies – and services to buildings and dwellings. Though all of them cut jobs from 2007 to 2010, these sectors were seeing growth during 2010 and 2011, as hiring activity began to pick up.

From 2007 to 2010, construction firms in the state of Minnesota cut -25.4 percent of their jobs, due to the housing slowdown and recession. In Stearns County, construction employment fell just -10 percent, helped by the region’s steady population growth over the decade. Construction comprised 3.7 percent of total employment in the state, but 4.3 percent in Stearns County. The largest sectors were specialty trade contractors – including carpenters, electricians, plumbers, and more; heavy and civil engineering construction; and construction of buildings.

Transportation and warehousing is another important industry in Stearns County, with 195 firms and 3,146 jobs, comprising 4.1 percent of total employment after gaining 359 net new jobs from 2007 to 2010. In contrast, the state saw a -7.8 percent decline in transportation and warehousing jobs during the recession. The largest sector was truck transportation. Stearns County also has a large finance and insurance industry, with 2,881 jobs at 276 establishments, despite losing 363 jobs from 2007 to 2010. Again, more than 90 percent (92.0%) of the St. Cloud MSA’s finance and insurance jobs were located in Stearns County, while the other 8 percent were located in Benton County. But employment declined -11.2 percent in Stearns County from 2007 to 2010.

The next largest industry in Stearns County was wholesale trade, with 205 firms and 2,798 jobs in 2010, after losing 707 jobs since 2007, a -20.2 percent decline. That was much more severe than the -7.4 percent decline in wholesale trade employment experienced statewide. Well over half of the jobs were in merchant wholesalers of durable goods, most notably in machinery, equipment, and supplies, lumber and other construction materials, and motor vehicle parts and supplies, while the remaining jobs were in merchant wholesalers of nondurable goods, including grocery and related products, miscellaneous nondurable goods, and farm products.

In contrast, the public administration sector saw a small gain (+93 jobs; +3.6%) in employment during the recession, now with 2,683 jobs at 102 government-run organizations, comprising 3.5 percent of total county employment. This includes executive, legislative, and general government; justice, public order and safety activities; and administration of human resource and economic programs. More than 86 percent of the St. Cloud MSA’s jobs are in Stearns County, including 2,438 government jobs located in the city of St. Cloud.

Other important industries in Stearns County include other services, which had 2,179 jobs at 378 small businesses; professional, technical, and scientific services, which had 1,741 jobs at 260 firms; and information, which had 75 firms and 1,243 jobs in 2007. Smaller employing industries include arts, entertainment, and recreation with 1,089 jobs at 99 firms; 702 jobs in real estate, rental, and leasing; agriculture, forestry, fishing, and hunting with 714 jobs at 78 firms; and management of companies and enterprises, which had 554 jobs at 22 firms after adding 281 new jobs from 2007 to 2010, making it the fastest growing industry in Stearns County.

According to the Census Bureau’s County Business Patterns data, the vast majority of businesses in Stearns County are small businesses, including 50.8 percent that have 1 to 4 employees and another 18.5 percent that have between 5 and 9 employees. About 25 percent of the businesses have between 10 and 49 employees, leaving only 6.1 percent having 50 or more employees. In fact, according to the U.S. Small Business Administration’s definition of a small business, which sets the cutoff at 500 employees, all but 14 businesses in Stearns County would be considered “small.” (See Table 15.)

Total establishments	4,326	100.0%
1-4 employees	2,196	50.8%
5-9 employees	802	18.5%
10-19 employees	659	15.2%
20-49 employees	406	9.4%
50-99 employees	154	3.6%
100-249 employees	77	1.8%
250-499 employees	18	0.4%
500 employees or more	14	0.3%

Source: U.S. Census Bureau County Business Patterns

Self-Employment

As detailed above, the vast majority of businesses in Stearns County were small businesses. Before growing, the basic building block of most small businesses is a self-employed business. Stearns County was home to 9,118 self-employed businesses or “nonemployers” in 2009, which are defined by the U.S. Census Bureau as “businesses without paid employees that are subject to federal income tax, originating from tax return information of the Internal Revenue Service (IRS).” As the population increased during the decade, Stearns County gained nonemployers over time, rising from 8,565 nonemployers in 2002 to 9,949 in 2007, a 16.2 percent increase. Statewide, the number of nonemployers increased by 16.1 percent. However, with the onset of the recession, the number of nonemployers in the county declined from 2007 to 2009, losing 831 self-employed businesses, an -8.4 percent decline. In comparison, nonemployers fell by -6.3 percent statewide. Still, the nonemployers in Stearns County generated sales receipts of \$310 million in 2009, an average of about \$34,012 in sales receipts per nonemployer. (See Table 16.)

The industries with the largest amount of self-employment in Stearns County were other services, which includes personal care services (hair, nail, and skin care) and automotive repair and maintenance; construction, which includes specialty trade contractors; retail trade – including motor vehicle and parts dealers as well as nonstore retailers (like Avon or Mary Kay); health care and social assistance, which includes doctors, dentists, chiropractors, other health practitioners, but primarily child day care services; and professional, scientific and technical services, which includes accounting, consulting, and computer services. Other important industries for self-employment were real estate, rental and leasing; administrative support and waste management services, which includes janitorial services and groundskeeping; transportation and warehousing – including truck transportation, both local and long-distance trucking; and arts, entertainment, and recreation.

Table 16. Stearns County Nonemployer Statistics, 2002 to 2009	2009			2007			Change 2007-2009	2002		Change 2002-2009	
	Number of Firms	Receipts (\$1,000s)	Avg. Sales	Number of Firms	Receipts (\$1,000s)	Number of Firms		Receipts (\$1,000s)			
Total for all sectors	9,118	\$310,118	\$34,012	9,949	\$427,475	-831	-8.4%	8,565	\$347,438	+553	+6.5%
Agriculture, forestry, fishing & hunting	133	\$3,987	\$29,977	142	\$4,897	-9	-6.3%	113	\$3,538	+20	+17.7%
Mining	D	D	D	5	\$358	D	D	D	D	D	D
Utilities	D	D	D	5	\$409	D	D	D	D	D	D
Construction	1,098	\$49,124	\$44,740	1,287	\$69,248	-189	-14.7%	1,137	\$62,596	-39	-3.4%
Manufacturing	196	\$6,829	\$34,842	223	\$7,050	-27	-12.1%	168	\$5,573	+28	+16.7%
Wholesale trade	140	\$8,900	\$63,571	168	\$11,520	-28	-16.7%	148	\$10,704	-8	-5.4%
Retail trade	1,060	\$29,548	\$27,875	1,199	\$39,472	-139	-11.6%	1,130	\$35,717	-70	-6.2%
Transportation & warehousing	525	\$41,654	\$79,341	518	\$46,889	+7	+1.4%	439	\$28,191	+86	+19.6%
Information	103	\$2,572	\$24,971	123	\$2,481	-20	-16.3%	107	\$1,799	D	D
Finance & insurance	312	\$16,099	\$51,599	359	\$17,067	-47	-13.1%	325	\$11,985	-13	-4.0%
Real estate, rental & leasing	723	\$53,890	\$74,537	1,133	\$118,264	-410	-36.2%	993	\$103,203	-270	-27.2%
Professional, scientific & technical svcs.	992	\$19,011	\$19,164	998	\$25,503	-6	-0.6%	810	\$16,845	+182	+22.5%
Admin. support & waste mgmt. svcs.	648	\$10,594	\$16,349	653	\$11,334	-5	-0.8%	471	\$7,183	+177	+37.6%
Educational services	267	\$2,170	\$8,127	250	\$2,928	+17	+6.8%	160	\$1,377	+107	+66.9%
Health care & social assistance	1,046	\$25,294	\$24,182	1,009	\$23,264	+37	+3.7%	906	\$19,450	+140	+15.5%
Arts, entertainment, & recreation	494	\$6,783	\$13,731	520	\$8,683	-26	-5.0%	378	\$5,061	+116	+30.7%
Accommodation & food services	93	\$5,250	\$56,452	98	\$7,915	D	D	98	\$9,340	-5	-5.1%
Other services	1,282	\$28,000	\$21,841	1,259	\$30,193	+23	+1.8%	1,172	\$24,737	+110	+9.4%

Source: U.S. Census Bureau Nonemployer Statistics program

Agriculture Statistics

Another important industry for Stearns County is agriculture, with 3,368 farms producing more than \$519 million in the market value of products sold in 2007, according to the U.S. Department of Agriculture. In fact, Stearns County ranked 1st in the state of Minnesota for the total value of agricultural products sold, including 1st in the value of livestock, poultry, and their products and 43rd for the value of crops. Stearns County was ranked 1st in the state for the inventory of cattle and calves and 1st in the value of sales of milk and other dairy products from cows, as well as 2nd in the state for the livestock inventory of broilers and other meat-type chickens, 3rd in layers, and 3rd in turkeys; making poultry and eggs a major sector. Stearns County is also ranked 4th in horses, 4th in other animal products, and 27th in hogs and pigs. On the crop side, Stearns County ranks 1st in the acres of corn for silage and oats for grain, as well as 13th in the state in fruits, tree nuts, and berries, and 16th in nursery, greenhouse, floriculture, and sod.

Beyond the state, Stearns County ranks highly in the United States in many of these areas, ranking as high as 34th in the country (out of 3,069 U.S. counties) for the value of sales of livestock, poultry, and their products. Stearns County ranked 12th in the U.S. for turkeys, 21st in the value of milk and other dairy products from cows, 40th in cattle and calves, 75th in pullets for laying flock replacement, 86th in layers, and 187th in broilers and other meat-type chickens. Stearns County also ranked 3rd in the U.S. for the acres of oats for grain, 4th for the acres of corn for silage, 27th for the acres of forage – land used for all hay and haylage – and 88th in the total acres of corn for grain.

Of the 3,368 farms in Stearns County, 1,902 of them reported farming as their primary occupation (56.5%). The average age of the principal operator on these farms was 52.6 years in Stearns County in 2007, extending a steady increase over time. According to the 2007 U.S. Census of Agriculture, the national trend in agriculture shows that farms are either getting smaller and producing niche products, or getting bigger and producing commodities. Surprisingly, less than one-third (32.0%) of the farming operations in Stearns County reported sales of more than \$100,000 in 2007, though that was still 1,077 farms. Average net cash farm income of operation was just \$45,024 in Stearns County, which was significantly lower than farms in many other parts of the state, specifically the farm-rich Southwest Minnesota region. The most likely reason is Stearns County's higher concentration of livestock farms rather than crop farms, and the large number of farms that have sales of less than \$20,000.

Employers and Job Postings

According to ReferenceUSA, the largest employers in Stearns County were spread across the largest industries, including education and health care providers like CentraCare and the St. Cloud Hospital, the VA Medical Center, St. Cloud State University, St. John's University and the College of St. Benedict, St. Cloud Technical and Community College, St. Cloud Medical Group, Central Minnesota Heart Center, the Paynesville Hospital, Country Manor Apartments, and St. Benedict's Senior Community.

Other large employers are concentrated in manufacturing, like Woodcraft Industries, Gold 'N Plump Poultry, Electrolux Home Products, Verso Paper, New Flyer, Nahan Printing, Merrill Corporation, Jennie-O Turkey Store, Cold Spring Granite, Bernick's Pepsi, Quad/Graphics Inc., Polar Tank Trailer, National Vision, DeZurik, Columbia Gear Corporation, Cold Spring Brewing, Coca Cola Bottling, and Appert's Frozen Foods.

Large employers also include trade, transportation, financial services, and construction firms such as Wolters Kluwer Financial, Knife River Corporation, Aria Communications, United Entertainment Corporation, TireOne, the St. Cloud Times, Spee-Dee Delivery Services, Polar Service Center, Nash-Finch Co., Meyer Commercial, JC Penney Co., Fulfillment Distribution Center, Coborn's and Cash Wise Foods, Array Services Group, and Carecall Inc.

During the first week of January, there were 365 jobs listed on MinnesotaWorks.net by employers in Stearns County. The largest number of jobs were located in the city of St. Cloud, but there were also listings in Waite Park, Cold Spring, Sauk Centre, St. Joseph, Albany, Sartell, Avon, Holdingford, Belgrade, Melrose, Kimball, Paynesville, Collegeville, and Sauk Rapids. The job postings were diverse, ranging from health care to retail trade to manufacturing to education; though the largest number of postings were in health care and manufacturing.

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