

St. Cloud MSA (WSA 17) Demographic & Economic Profile

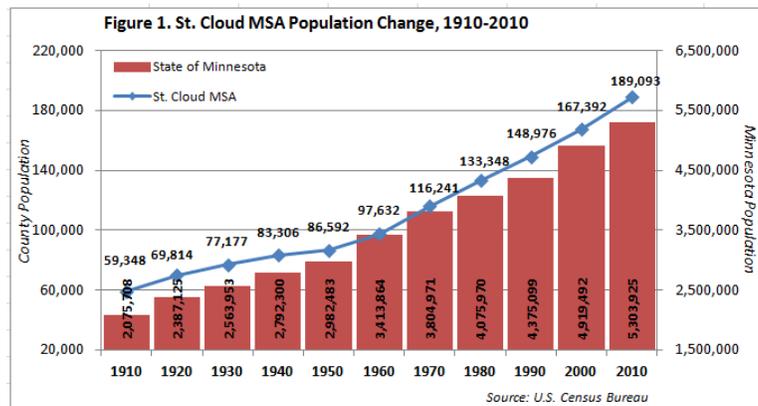
Population Trends

Central Minnesota is the fastest growing region of the state. According to data from the 2010 Census, the St. Cloud Metropolitan Statistical Area (MSA) is now home to nearly 190,000 people, after gaining just under 22,000 people over the last decade. The St. Cloud MSA is made up of two counties: Stearns and Benton County. With 150,642 people, Stearns County is the 7th largest county in the state (out of 87 counties), while 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
City of St. Cloud	59,107	65,842	+6,735	+11.4%
Benton Co.	34,226	38,451	+4,225	+12.3%
Stearns Co.	133,166	150,642	+17,476	+13.1%
St. Cloud MSA	167,392	189,093	+21,701	+13.0%
Minnesota	4,919,479	5,303,925	+384,433	+7.8%

Source: U.S. Census Bureau

The St. Cloud MSA's recent population increase was part of a long-term trend. Over the last century, Stearns and Benton County gained about 130,000 people, after starting with just under 60,000 people in 1910. The two counties added just under 40,000 people in the first 50 years, then gained just over 90,000 people the last 50 years. The fastest growth occurred from 1960 to 1970, with each decade since then producing more than 10 percent gains, while the nearly 22,000 person increase from 2000 to 2010 was the largest gain. (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 the St. Cloud MSA 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; Foley, with 2,603 people in eastern Benton 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 seven townships in the St. Cloud MSA 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 in Stearns County and Watab (3,093 people) township in Benton County.

Including the cities and townships listed above, Stearns County is home to 28 cities, ranging in size from 68 people in St. Rosa city to nearly 66,000 in the city of St. Cloud, while Benton County has 8 cities, with Sauk Rapids being the largest. Stearns County also has 36 townships and Benton County has 12 townships, ranging in size from about 250 people in North Fork township in Stearns County to about 3,350 people in Collegeville township. In both counties, 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 -2 percent from 2000 to 2010, while the population living in cities increased 20.5 percent.

Demographic Characteristics

The St. Cloud MSA’s population is younger than the state’s population, due to a large student-aged cohort. About 35,000 people – or 18.5 percent of the St. Cloud MSA – were between the ages of 15 and 24, which was about 5 percent higher than the state of Minnesota (13.6%). In fact, though it was nearly the same size as the Rochester MSA in total population, the St. Cloud MSA had about 13,000 more people in the 15- to 24-year-old age group. The region’s postsecondary institutions are a draw, especially in the 20- to 24-year-old age group. (See Table 2.)

Consequently, a slightly smaller percentage of the MSA’s population was 0 to 14 years and 25 years and older than the state. Still, about one in every five people (19.6%) in the St. Cloud MSA was 0 to 14 years of age, as compared to 20.0 percent statewide. About 13.5 percent of both the St. Cloud MSA and the state’s population were between the ages of 25 and 34. However, the St. Cloud MSA has a lower percentage of 35- to 44-year-olds and 45- to 54-year-olds. Stearns and Benton 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).

Table 2. Population by Age Group, 2010

	St. Cloud MSA		Benton County	Stearns County	State of Minnesota
	Number	Percent	Percent	Percent	Percent
Total Population	189,093	100.0%	100.0%	100.0%	100.0%
0-4 Years	12,644	6.7%	7.4%	6.5%	6.7%
5-14 Years	24,360	12.9%	13.5%	12.7%	13.3%
15-24 Years	34,994	18.5%	14.5%	19.5%	13.6%
25-34 Years	25,819	13.7%	15.7%	13.1%	13.5%
35-44 Years	22,339	11.8%	12.9%	11.5%	12.8%
45-54 Years	26,198	13.9%	13.8%	13.9%	15.2%
55-64 Years	19,953	10.6%	10.3%	10.6%	11.9%
65 Years & Over	22,786	12.1%	11.9%	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 the St. Cloud MSA 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 St. Cloud MSA’s median age increased 1.9 years, while Minnesota’s median age increased exactly 2 years during the decade. The similar increases in median age show that Stearns and Benton County were aging about as fast as the state as a whole.

All but one age group in the St. Cloud MSA were 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 30.7 percent, the number of 55- to 64-year-olds jumped 69.2 percent, and the number of people aged 65 years and over climbed 23.7 percent from 2000 to 2010. The number of 25- to 34-year-olds also expanded by 15.4 percent, and the corresponding 0- to 4-year-old age group grew by 15.1 percent. The only decline occurred in the county’s 35- to 44-year-old age group, which fell about -12.7 percent in the last ten years. The number of 5- to 14-year-olds and 15- to 24-year-olds grew 0.3 and 3.2 percent, respectively from 2000 to 2010, but still were among the largest age groups overall. (See Table 3.)

Table 3. St. Cloud MSA Population by Age Group, 2000-2010

Age Group	2000 Population	2010 Population	2000-2010 Change
0 to 4 years	10,983	12,644	+15.1%
5 to 14 years	24,284	24,360	+0.3%
15 to 24 years	33,900	34,994	+3.2%
25 to 34 years	22,367	25,819	+15.4%
35 to 44 years	25,594	22,339	-12.7%
45 to 54 years	20,042	26,198	+30.7%
55 to 64 years	11,796	19,953	+69.2%
65 years & over	18,426	22,786	+23.7%
Total Population	167,392	189,093	+13.0%

Source: U.S. Census Bureau

More details of the St. Cloud MSA’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 counties attract students in the 15- to 24-year-old age group, but also lose those students once they graduate. The St. Cloud MSA gained over 10,500 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, the St. Cloud MSA also lost about 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 45,636 Baby Boomers (people between the ages of 35 and 54 years of age) in the St. Cloud MSA, comprising 27.3 percent of the total population. In 2010, Baby Boomers had advanced to the 45- to 64-year-old

age group, and now included 46,151 people, a 1.1 percent increase, but just 24.4 percent of the St. Cloud MSA's population (denoted by the green and blue cells in Table 3). The St. Cloud MSA'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 the St. Cloud MSA is projected to reach almost 20 percent by the year 2035. As shown in table 3, the number of senior citizens in the St. Cloud MSA jumped 23.7 percent from 2000 to 2010, a gain of 4,360 people, but population projections from the Minnesota State Demographic Center expect that trend to intensify in the future. Nearly 40,000 residents in Stearns and Benton County could be 65 years and over by 2025, and perhaps 50,000 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 the St. Cloud MSA is expected to jump nearly 20 percent from 2015 to 2035, as compared to a projected 13 percent increase in the state's population. The number of young people in both counties 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 just hold steady.

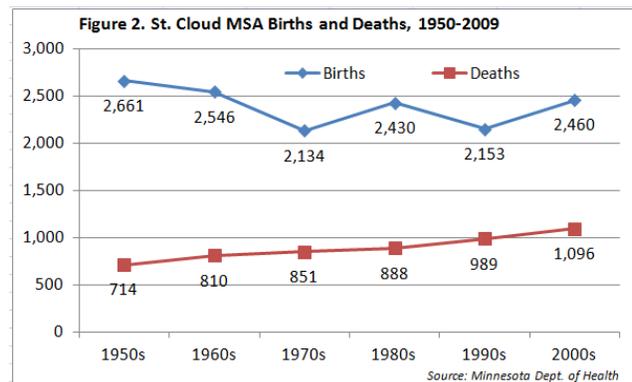
Age Group	2015	2025	2035	2015-2035
0 to 14 years	40,930	45,300	45,400	+10.9%
15 to 24 years	33,580	35,650	38,220	+13.8%
25 to 34 years	36,110	33,600	34,770	-3.7%
35 to 44 years	25,750	32,180	30,170	+17.2%
45 to 54 years	25,920	25,050	30,680	+18.4%
55 to 64 years	24,000	25,400	24,310	+1.3%
65 years & over	26,150	39,090	50,070	+91.5%
Total Population	212,440	236,270	253,620	+19.4%

Source: Minnesota State Demographic Center

Natural Rate of Increase

The St. Cloud MSA 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 (65.1%) of all households were family households, including just under one-third (29.9%) that had children under the age of 18. In both cases, that was only about a half percent higher than the state percentage. However, the St. Cloud MSA has a 1.3 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 and Benton County was declining over time, from a high of 2,661 births per year in the 1950s (which would include the Baby Boom generation) to 2,153 births per year in the 1990s, according to data from the Minnesota Department of Health. The St. Cloud MSA averaged 2,460 births per year during the 2000s, which was an increase of over 300 births per year more than the 1990s, but about 200 fewer births per year than the 1950s. That was a small but significant -7.6 percent decline in the average number of births over the last half century. (See Figure 2.)



Meanwhile, the number of deaths in the St. Cloud MSA has increased slowly over time. Again according to the Minnesota Department of Health, the number of deaths in Stearns and Benton County has climbed from 714 deaths per year in the 1950s to 1,096 deaths per year in the 2000s. The comparison of those two statistics – birth rate and death rate – has allowed the St. Cloud MSA to maintain a steady natural rate of increase – having more births than deaths. In the 2000s, the St. Cloud MSA averaged about 1,365 more births than deaths per year. In the 1950s, the St. Cloud MSA averaged nearly 1,950 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 2007 to 2010, about 17,600 people moved into the St. Cloud MSA from a different county in the state, a different state, or from another nation in the prior year. That included nearly 13,500 people who moved from a different county in Minnesota, about 3,200 people who moved from a different state, and just over 900 people who moved from abroad.

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, while Benton County had in-migration of about 3,000 people; giving the St. Cloud MSA net in-migration of about 7,500 people, or nearly 1,500 people per year. The American Community Survey estimates that about 14,500 people also moved from one house to another within the St. Cloud MSA in the past year, while the remaining 153,300 people lived in the same house in the last two years.

Also according to the American Community Survey data, more than 80 percent (80.9%) of the residents in the St. Cloud MSA were born in the state of Minnesota. Another 15 percent were born in some other state in the United States. Nearly 7,500 residents – or about 4 percent of the population – were born outside the United States, with 6,500 of them living in Stearns County. Of those, about 2,800 were naturalized U.S. citizens, while another 3,700 were not U.S. citizens. The number of foreign-born people in the St. Cloud MSA nearly doubled over the last decade, from 3,880 people in 2000 to 7,376 in 2010.

Race and Hispanic or Latino Origin

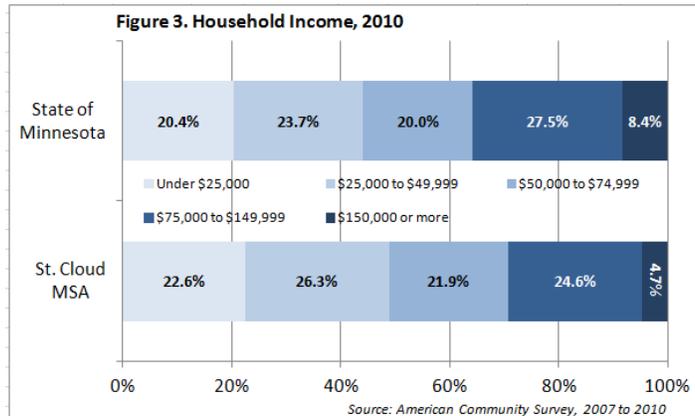
Despite the recent growth, the St. Cloud MSA’s population was still relatively non-diverse. Stearns and Benton County gained 15,365 white people from 2000 to 2010, a 9.5 percent increase, with white people still comprising almost 94 percent of the county’s total population. The number of Black or African American residents tripled over the last decade (+262.2%), but still made up just 3.6 percent of the MSA’s population. Stearns and Benton 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 4.5 percent of the total population. With 4,822 people, the St. Cloud MSA has a lower percentage of Hispanic or Latino residents than the state, but did enjoy a rapid 126 percent increase over the last decade. None of the minority categories are more diverse in the St. Cloud MSA than in Minnesota, which is less diverse than the U.S. (See Table 5.)

Table 5. Race (one or more race) and Origin, 2010	St. Cloud MSA		Change, 2000-2010	Minnesota
	Number	Percent		Percent
Total Population:	189,093	100.0%	+13.0%	100.0%
White	177,365	93.8%	+9.5%	87.4%
Black or African American	6,723	3.6%	+262.2%	6.2%
American Indian & Alaska Native	1,385	0.7%	+35.9%	1.9%
Asian & Native Hawaiian	4,377	2.3%	+43.0%	4.8%
Some other race	2,412	1.3%	+145.1%	2.3%
<i>Hispanic or Latino origin</i>	<i>4,822</i>	<i>2.6%</i>	<i>+126.0%</i>	<i>4.7%</i>

Source: U.S. Census Bureau

Income and Poverty Statistics

According to data from the Census Bureau’s American Community Survey, at \$51,015 the St. Cloud MSA had a lower median household income than the state, which was at \$56,456 in 2010. About 22.6 percent of households in the St. Cloud MSA were earning less than \$25,000 in 2010, and another 26.3 percent earned between \$25,000 and \$50,000. Combined then, about half of the households (48.9%) in Stearns and Benton County earned less than \$50,000 per year, as compared to about 44 percent in the state. Another 21.9 percent of households earned between \$50,000 and \$75,000, which was a slightly larger percentage than statewide (20.0%). Finally, the St. Cloud MSA 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.)



Median household incomes were highest for the Baby Boomers (\$65,605), followed by middle-aged workers (\$60,973); while median household incomes were around \$30,000 for both households under 25 years (\$30,072) and households 65 years and over (\$28,239), according to data from the 2005 to 2009 American Community Survey. That same data set showed that Stearns County had the 22nd highest median household income in the state, while Benton County ranked 27th out of 87 counties.

The St. Cloud MSA had a slightly lower percentage of households (2.4%) receiving cash public assistance than the state (3.2%), but a higher percentage of households receiving food stamp/SNAP benefits in the last 12 months, at 6.8 percent (vs. 6.6% in the state). According to data from the U.S. Census Bureau's Small Area Income and Poverty Estimates (SAIPE) program, Benton County had a slightly lower poverty rate (10.5%) than the state of Minnesota as a whole (11.5%) in 2010, while Stearns County's rate was just above (12.1%). Similar to the state and nation, Stearns and Benton County saw increases in poverty from 2000 to 2010, jumping from 6.2 and 6.7 percent in 2000, respectively. The state rate jumped about 4.5 percent during the decade, while Stearns County's rate moved up almost 6 percent and Benton County climbed nearly 4 percent. For children under the age of 18, poverty increased from about 8.0 percent in the St. Cloud MSA in 2000 to almost 13 percent in 2010, as compared to a jump from 8.7 percent in 2000 to 15 percent in 2010 in the state of Minnesota.

Home Sales and Mortgage Status

In line with median incomes, median home sales prices were lower in Stearns and Benton County than the state, at \$142,350 and \$134,345 in 2010, in comparison to \$169,900 statewide. Stearns County had the 21st highest median sales price in the state, and Benton County was 30th, though that was after both suffered 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. Benton County suffered a -7.8 percent decrease in sales from 2009 to 2010, while the number of sales dropped -2.9 percent in Stearns County. 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 Benton County, home sales dropped from 153 in 2009 to 141 in 2010. In contrast, the number of foreclosures in Benton County rose in the last year, from 155 in 2009 to 166 in 2010, according to data from HousingLink. Likewise, Stearns County saw an increase from 506 in 2009 to 512 in 2010. However, through the 3rd quarter of 2011, foreclosures were down sharply for both Benton (-39%) and Stearns County (-45%), as compared to the prior year. Stearns County had the 12th most foreclosures reported in the state in the 3rd quarter of 2011, while Benton County was tied for 32nd with Kandiyohi County. Foreclosures were down -32 percent statewide.

Of the 52,034 owner-occupied housing units in the St. Cloud MSA, about 69 percent had mortgages (or contracts to purchase or similar debt), as compared to 71 percent in Minnesota. The other 31 percent of owner-occupied housing units in Stearns and Benton 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 (48.3%) of the households in the St. Cloud MSA, slightly above the percentage (47.7%) of households were at that level statewide. However, for renters, monthly costs were greater. Nearly 60 percent of occupied units paying rent in the St. Cloud MSA (58.3%) 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 and Benton County including: Foley Public School District, Sauk Rapids Public School District, Albany Public School District, Belgrade-Brooten-El Rosa School District, Holdingford Public School District, Kimball Public School District, Melrose Public School District, Paynesville Public School District, ROCORI Public School District, Sartell-St. Stephen Public School District, Sauk Centre Public School District, St. Cloud Public School District, as well as Benton-Stearns Education District, Central Minnesota Joint Powers District, Great River Education Center, Stride Academy Charter School, and West Central Education District – along with small parts of other school districts that are headquartered in surrounding counties.

According to student data from the Minnesota Department of Education, enrollments have been steady in the St. Cloud MSA, changing from 28,878 students in the 2006-2007 school year to 28,823 students in 2010-2011. That was a small -0.2 percent decline in total enrollment over the five year period.

Benton County schools saw a small decline in enrollment, while Stearns County schools welcomed a small increase in enrollment. 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 2nd, 3rd, 4th, 5th, and 6th graders. Like most other counties in the state, the St. Cloud MSA's schools had a smaller incoming kindergarten class (2,162 students) than the outgoing 12th grade class (2,485 students). (See Table 6.)

	2006/ 2007	2008/ 2009	2010/ 2011	2006- 2011
Kindergarten (KG)	2,186	2,083	2,162	-1.1%
1 st Grade	2,072	2,017	2,060	-0.6%
2 nd Grade	1,996	2,061	2,138	+7.1%
3 rd Grade	1,951	2,080	2,049	+5.0%
4 th Grade	1,990	2,000	2,145	+7.8%
5 th Grade	1,999	1,952	2,133	+6.7%
6 th Grade	1,997	1,995	2,043	+2.3%
7 th Grade	2,266	2,150	2,118	-6.5%
8 th Grade	2,239	2,196	2,210	-1.3%
9 th Grade	2,329	2,311	2,198	-5.6%
10 th Grade	2,362	2,278	2,258	-4.4%
11 th Grade	2,463	2,314	2,295	-6.8%
12 th Grade	2,602	2,507	2,485	-4.5%
Total Enrollment	28,878	28,425	28,823	-0.2%

Source: Minnesota Dept. of Education

Like the overall population, Stearns and Benton County schools were not very diverse but were becoming moreso, with minority students now comprising 14.2 percent of students. There were 3,714 minority students in Stearns County and 386 minority students in Benton County in 2010-2011, which was up from 2,702 and 263 in 2006-2007, respectively, meaning the minority student population in the St. Cloud MSA gained 38.3 percent from 2006 to 2010, while overall enrollment declined -0.2 percent. The youngest grades had the highest number of minority students, though every grade had at least 250 minority students.

Graduation rates were very high in the school districts in the St. Cloud MSA, with all but one school district ranking above 96 percent in 2007. Beyond high school, 60.3% of adults in Stearns and Benton County had attended college or earned a postsecondary degree, as compared to 62.3 percent statewide. The St. Cloud MSA had a much higher percentage of people who have attended some college, but had not yet earned a degree (31.5%), and a slightly higher percentage of people with associate's degrees (9.7%), but a much lower percentage of people with bachelor's degrees or higher. About 19 percent of adults in the St. Cloud MSA 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 40 percent of the adults in the St. Cloud MSA had no education past high school, including 9.6 percent who did not graduate high school. (See Table 7.)

	St. Cloud MSA		Benton County	Stearns County	State of Minnesota
	Number	Percent	Percent	Percent	Percent
Total Population	141,923	100.0%	100.0%	100.0%	100.0%
Less than 12 th grade, no diploma	13,728	9.6%	10.9%	9.4%	9.4%
High school graduate, GED	42,695	30.1%	34.9%	28.8%	28.2%
Some college, no degree	44,667	31.5%	25.5%	33.1%	24.7%
Associate's degree	13,816	9.7%	11.0%	9.4%	9.2%
Bachelor's degree	18,836	13.3%	12.8%	13.4%	19.7%
Graduate or professional degree	8,181	5.8%	4.9%	6.0%	8.7%

Source: American Community Survey, 2005 to 2009

Due to the large student population, the St. Cloud MSA has a much higher percentage of people in the 18- to 24-year-old age groups, and slightly higher educational attainment. Nearly 60 percent of 18- to 24-year-olds had attended some college, but not earned a degree, while about 8 percent earned an associate's degree, and 7 percent had already 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 the St. Cloud MSA'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 40 percent of the 35- to 44-year-olds in

	St. Cloud MSA		Minnesota
	Number	Percent	Percent
18 to 24 years:	31,096	21.9%	13.3%
Less than 12 th grade, no diploma	2,164	7.0%	13.2%
High school graduate, GED	5,694	18.3%	29.3%
Some college, no degree	18,623	59.9%	40.0%
Associate's degree	2,435	7.8%	6.9%
Bachelor's degree or higher	2,180	7.0%	10.6%
25 to 34 years:	21,758	15.3%	17.2%
Less than 12 th grade, no diploma	1,137	5.2%	7.2%
High school graduate, GED	5,389	24.8%	20.8%
Some college, no degree	6,094	28.0%	22.4%
Associate's degree	3,808	17.5%	12.1%
Bachelor's degree or higher	5,330	24.5%	37.5%
35 to 44 years:	24,199	17.1%	18.7%
Less than 12 th grade, no diploma	1,113	4.6%	6.0%
High school graduate, GED	6,864	28.4%	22.7%
Some college, no degree	6,589	27.2%	23.4%
Associate's degree	3,148	13.0%	11.7%
Bachelor's degree or higher	6,485	26.8%	36.2%

Source: American Community Survey, 2005 to 2009

the St. Cloud MSA 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 71 percent have either attended some college or earned a degree, including 12.2 percent that have an associate's degree and 18.2 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 did not have the same access to educational opportunities in their youth. About 43.5 percent of Baby Boomers in the St. Cloud MSA had a high school diploma or less, as compared to just 35.5 percent in the state. About a third (31.9%) of Baby Boomers had a college degree, which was also about 8 percent lower than the state attainment rate. For senior citizens, well over two-thirds (70.3%) had a high school diploma or less in the St. Cloud MSA, as compared to 58.7 percent in the state. (See Table 9.)

Table 9. Educational Attainment by Age Group, 2005 to 2009	St. Cloud MSA		Minnesota
	Number	Percent	Percent
45 to 64 years:	43,208	30.4%	34.4%
Less than 12 th grade, no diploma	2,612	6.0%	5.8%
High school graduate, GED	16,223	37.5%	29.7%
Some college, no degree	10,572	24.5%	23.8%
Associate's degree	3,903	9.0%	9.8%
Bachelor's degree or higher	9,898	22.9%	30.9%
65 years and over:	21,662	15.3%	16.4%
Less than 12 th grade, no diploma	6,702	30.9%	20.2%
High school graduate, GED	8,525	39.4%	38.5%
Some college, no degree	2,789	12.9%	18.1%
Associate's degree	522	2.4%	3.7%
Bachelor's degree or higher	3,124	14.4%	19.5%

Source: American Community Survey, 2005 to 2009

Labor Force Size and Availability

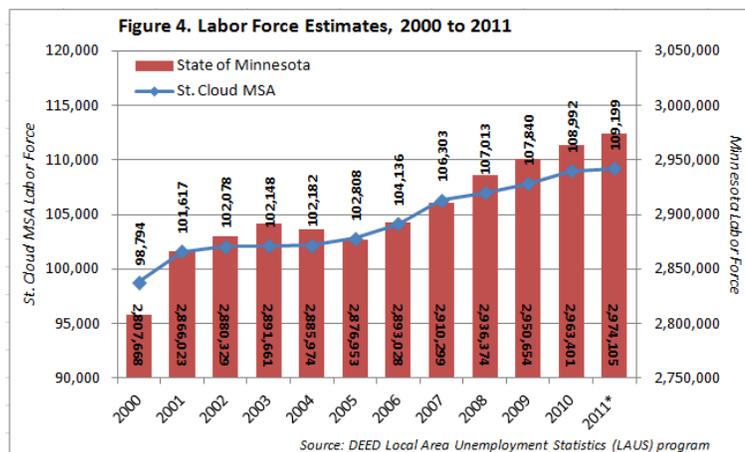
Even in comparison with Minnesota, which has consistently had among the highest labor force participation rates in the nation, labor force participation rates were higher in the St. Cloud MSA. In 2010, nearly 73 percent of adults were in the labor force, as compared to 71 percent statewide. Over three-fourths of males were in the labor force in Stearns and Benton County (75.5%) and the state (75.3%). Where Stearns and Benton County stand out is in their female labor force participation rate (69.5%), which was over 2.5 percent higher than the state's rate (66.9%), which was among the highest in the nation. (See Table 10.)

Table 10. Labor Force Participation Rates	St. Cloud MSA		Minnesota
	Number	Percent	Percent
Total	149,009	100.0%	100.0%
In labor force	108,116	72.6%	71.0%
Not in labor force	40,893	27.4%	29.0%
Male	74,938	50.3%	49.2%
In labor force	56,606	75.5%	75.3%
Not in labor force	18,332	24.5%	24.7%
Female	74,071	49.7%	50.8%
In labor force	51,510	69.5%	66.9%
Not in labor force	22,561	30.5%	33.1%

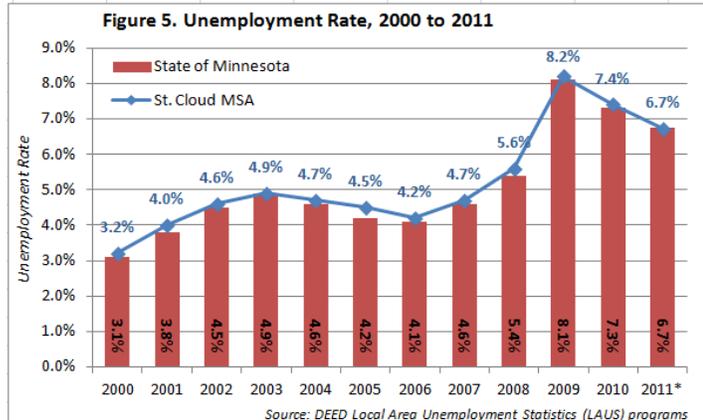
Source: American Community Survey, 2008 to 2010

These rates indicate that a high percentage of families in Stearns and Benton County have both parents in the workforce, which was also a major workforce trend in the Twin Cities and other metro areas. In fact, for families with children under age 6 in the house, 76.6 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, 82.3 percent of families in the St. Cloud MSA 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.

Due to the region's steady population gain, the size of the St. Cloud MSA's labor force was also growing during the decade. Through the first 10 months of 2011, the St. Cloud MSA averaged 109,199 available workers in the labor force, which was 10,405 more workers than it had in 2000. According to DEED's Local Area Unemployment Statistics (LAUS) program, the St. Cloud MSA's labor force has increased much faster than Minnesota's labor force over the last decade. In fact, Stearns and Benton County's labor force expanded by 10.5 percent during the decade, which was about twice as fast as the state of Minnesota as a whole, which grew 5.9 percent from 2000 to 2011. (See Figure 4.)



Unfortunately, the number of unemployed workers was also going up during the decade, from an average of 3,114 workers in 2000 to an average of 7,334 workers in the first 10 months of 2011, following a peak of 8,872 unemployed workers in 2009. While the labor force increased 10.5 percent from 2000 to 2011, the number of unemployed workers doubled (+135.5%). Consequently, the St. Cloud MSA's unemployment rate jumped as high as 8.2 percent in 2009. The St. Cloud MSA's rate fell to 7.4 percent in 2010, then to 6.7 percent in 2011, which was identical to the state's rate. Interestingly, over the course of the decade, the St. Cloud MSA's unemployment rate was never more than 0.3 percent above the state rate. (See Figure 5.)



Commute and Labor Sheds

The St. Cloud MSA is a net labor importer, drawing in workers from surrounding counties. About 63,740 people both lived and worked in Stearns and Benton County, which comprised 70 percent of the workers in the St. Cloud MSA. More Benton County workers go into Stearns County than vice versa, but there is a strong labor exchange between the two counties. (See Table 11.)

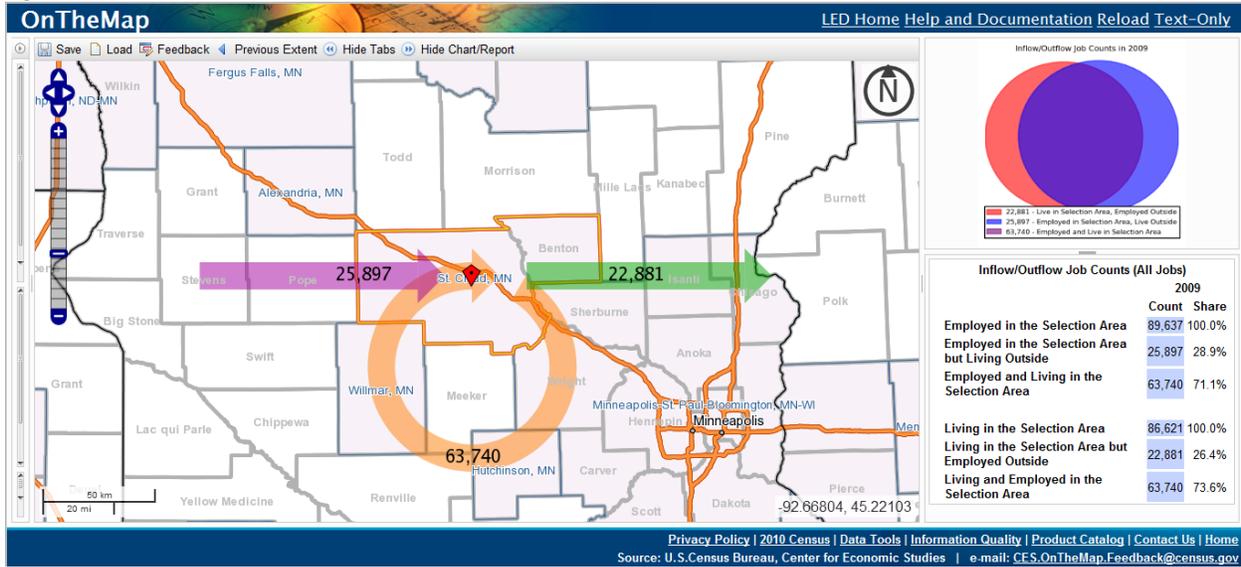
The St. Cloud MSA also draws in workers from surrounding counties for its jobs, including almost 4,500 workers from Sherburne County, just over 3,000 workers from Morrison County, about 2,450 workers from Wright County, about 1,750 workers from Hennepin County, just under 1,550 workers from Todd County, about 1,140 workers from Meeker County, and over 900 workers from Kandiyohi and Mille Lacs County.

Table 11. St. Cloud MSA Commute Shed and Labor Shed Report, 2009					
Commute Shed: Where Workers who Live in the St. Cloud MSA are Employed	2009		Labor Shed: Where Workers Live who are Employed in the St. Cloud MSA	2009	
	Count	Share		Count	Share
Total All Jobs	86,621	100.0%	Total All Jobs	89,637	100.0%
Stearns County, MN	53,553	61.8%	Stearns County, MN	50,588	56.4%
Benton County, MN	10,187	11.8%	Benton County, MN	13,152	14.7%
Hennepin County, MN	6,736	7.8%	Sherburne County, MN	4,495	5.0%
Ramsey County, MN	2,466	2.8%	Morrison County, MN	3,033	3.4%
Sherburne County, MN	2,433	2.8%	Wright County, MN	2,451	2.7%
Wright County, MN	1,747	2.0%	Hennepin County, MN	1,747	1.9%
Kandiyohi County, MN	787	0.9%	Todd County, MN	1,544	1.7%
Anoka County, MN	772	0.9%	Meeker County, MN	1,141	1.3%
Morrison County, MN	738	0.9%	Kandiyohi County, MN	978	1.1%
Dakota County, MN	660	0.8%	Mille Lacs County, MN	904	1.0%
All Other Locations	6,542	7.6%	All Other Locations	9,604	10.7%

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

Stearns and Benton County residents also commute to surrounding counties for work, including over 10,000 people who work in the 7-county Twin Cities metro area, about 2,430 people who work in Sherburne County, another 1,750 people who work in Wright County, and just over 700 people who work in Kandiyohi and Morrison County. The St. Cloud MSA had a net labor export with the Twin Cities – more workers are going into the Twin Cities for work than are coming into the St. Cloud MSA; but the St. Cloud MSA has a net labor import with the other surrounding counties, including Sherburne, Wright, Morrison, Kandiyohi, Todd, and Mille Lacs, among others. In sum, about 25,900 workers commute into the St. Cloud MSA, about 22,900 workers commute out, and about 63,740 workers stay put. (See Figure 6.)

Figure 6. St. Cloud MSA Inflow/Outflow Job Counts, 2009



Because so many workers found work within the St. Cloud MSA, 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 12.)

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.

	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%

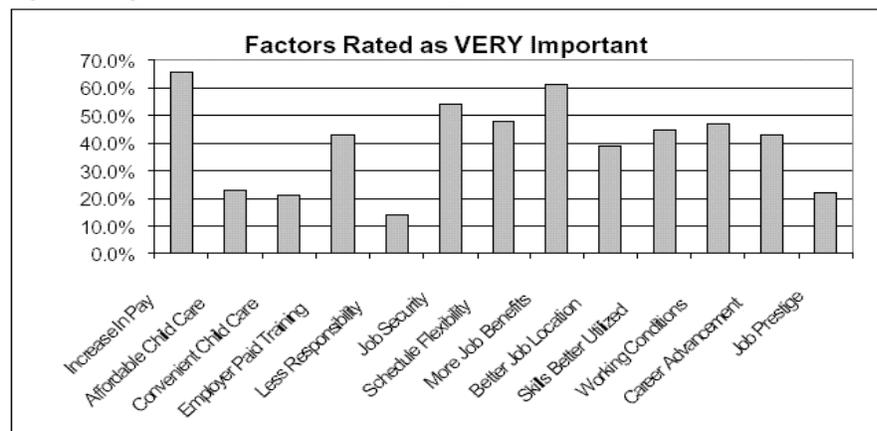
Source: American Community Survey, 2005 to 2009

Wages and Salaries

In a regional Labor Force Assessment conducted in 2001, residents were asked their primary factors when choosing a job. 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.

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.)

Figure 7: Region 7W Labor Force Assessment, 2001



^ Respondents could choose Very Important, Somewhat Important, Not Very Important, and Not at all Important.

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 13.)

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 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 14.)

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.

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

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, the St. Cloud MSA was home to 5,233 business establishments providing 92,953 covered jobs, with a total annual payroll of \$3.4 billion and average annual wages of \$36,563, 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, the St. Cloud MSA also had 11,545 nonemployer establishments in 2009 as well as 4,287 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 the St. Cloud MSA's broad economy. In fact, agriculture is a steady and important part of Stearns County's economy, providing 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, The St. Cloud MSA's economy suffered job declines over the last three years during the Great Recession and slow recovery. There were 198 fewer business establishments in 2010 in Stearns and Benton County than in 2007, and 5,460 fewer covered jobs. That -5.5 percent decrease in covered employment was in line with the -4.8 percent drop experienced statewide from 2007 to 2010. Over half of the major industry sectors in the St. Cloud MSA lost employment over the last three years, ranging from 17 percent declines in both wholesale trade and manufacturing to over 10 percent drops in construction, finance and insurance, administrative and waste services, and accommodation and food services. In contrast, several major industry sectors were seeing job growth despite the recession, led by job gains in health care and social assistance, educational services, transportation and warehousing, management of companies, and agriculture, forestry, fishing, and hunting. (See Table 15.)

Table 15. 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	5,233	92,953	100.0%	\$3,398,654,558	\$36,563	-198	-5,460	-5.5%	+7.5%
<i>Total, All Government</i>	259	13,052	14.0%	\$576,394,378	\$44,161	+1	+910	+7.5%	+3.3%
<i>Total, Private Sector</i>	4,974	79,900	86.0%	\$2,822,260,180	\$35,322	-199	-6,371	-7.4%	+7.7%
Agriculture, Forestry, Fish & Hunt	90	906	1.0%	\$23,985,224	\$26,474	+13	+140	+18.3%	+4.9%
Mining	9	111	0.1%	\$5,654,705	\$50,943	0	-6	-5.1%	+2.3%
Construction	729	4,376	4.7%	\$236,554,046	\$54,057	-47	-563	-11.4%	+18.1%
Manufacturing	349	14,423	15.5%	\$607,909,417	\$42,149	-26	-2,884	-16.7%	+3.3%
Utilities	11	243	0.3%	\$4,274,202	\$70,357	0	+27	+13.5%	+7.7%
Wholesale Trade	250	3,739	4.0%	\$154,682,563	\$41,370	-7	-766	-17.0%	-4.8%
Retail Trade	749	12,617	13.6%	\$287,127,377	\$22,757	-31	-871	-6.5%	+8.8%
Transportation & Warehousing	243	3,712	4.0%	\$127,829,516	\$34,437	+7	+354	+10.5%	+8.2%
<i>Information (Region 7W data*)</i>	155*	2,368*	2.5%*	\$116,131,706*	\$49,052*	+15*	+280*	+13.4%*	+27.0%*
Finance & Insurance	313	3,132	3.4%	\$147,748,703	\$47,174	-23	-376	-10.7%	+0.3%
Real Estate & Rental & Leasing	181	984	1.1%	\$23,581,039	\$23,964	-33	-88	-8.2%	+7.6%
Professional & Technical Services	300	2,457	2.6%	\$98,071,464	\$39,915	+1	-203	-7.6%	+2.3%
Management of Companies	25	756	0.8%	\$62,839,763	\$83,121	+1	+252	+50.0%	+37.1%
Administrative & Waste Services	211	4,722	5.1%	\$124,794,626	\$26,428	-22	-683	-12.6%	+19.0%
Educational Services	116	8,484	9.1%	\$341,515,755	\$40,254	-3	+363	+4.5%	+2.7%
Health Care & Social Assistance	441	16,115	17.3%	\$738,465,750	\$45,825	+8	+808	+5.3%	+6.4%
Arts, Entertainment, & Recreation	116	1,191	1.3%	\$13,378,286	\$11,233	+6	+24	+2.1%	-0.2%
Accommodation & Food Services	421	7,346	7.9%	\$84,745,603	\$11,536	-8	-851	-10.4%	+9.1%
Other Services	464	2,590	2.8%	\$56,788,768	\$21,926	-1	-87	-3.2%	+9.2%
Public Administration	126	3,108	3.3%	\$150,935,765	\$48,564	+1	+97	+3.2%	+26.6%

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

The largest employing industry in the St. Cloud MSA was health care and social assistance, with 441 firms providing 16,115 covered jobs, accounting for 17.3 percent of total employment. The St. Cloud MSA gained 8 net new health care and social assistance establishments and 808 net new jobs from 2007 to 2010, a 5.3 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. The largest number of those jobs are located in Stearns County, which had 14,279 health care and social assistance jobs at 377 establishments, comprising just over 88.6 percent of total health care and social assistance employment in the region. 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 249 establishments and 4,719 jobs. Again, about 89.9 percent of those jobs were in Stearns County. The largest sector in Benton County was nursing and residential care facilities, with 22 establishments and 1,094 jobs, after gaining just over 100 covered jobs in Benton County from 2007 to 2010. Data in Stearns County 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. Data on hospitals was also not discloseable in the St. Cloud MSA, but County Business Patterns data show 6 hospitals in Stearns County, including 4 with 100 to 249 employees and 2 with 1,000 or more employees. The two counties also had 2,095 jobs in social assistance – which includes individual and family services and child day care services – at 102 establishments, with 1,828 of those jobs (87.3%) in Stearns County. Nearly three-fourths (74.3%) of the St. Cloud MSA's health care and social assistance employment is located in the city of St. Cloud, which has 219 firms and 11,978 jobs.

Despite a significant decline from 2007 to 2010, manufacturing was still the second largest employing industry in the St. Cloud MSA, with 349 establishments providing 14,423 covered jobs, which accounted for 15.5 percent of total covered employment in the county. That was about 4 percent higher than the state's concentration, where 11.4 percent of jobs were in the manufacturing industry. But manufacturing concentration was different in the two counties, with manufacturing comprising 24.6 percent of jobs in Benton County – which is the 13th highest reliance on manufacturing of the 87 counties in the state – as compared to 13.7 percent in Stearns County. Despite having a higher concentration of manufacturing employment, the St. Cloud MSA lost 2,884 manufacturing jobs from 2007 to 2010, a -16.7 percent decline, while the state's manufacturers laid off -14.5 percent of their workforce. The two largest sectors in the St. Cloud MSA were food manufacturing (50 firms and 2,782 jobs) and printing (34 firms and 1,665 jobs), though those two industries had completely different responses to the recession. In 2007, both sectors had about 2,775 jobs, but from 2007 to 2010, food manufacturing essentially held steady, gaining 7 jobs; while printing cut 1,112 jobs, a -40 percent decline. The next largest sectors include fabricated metal product manufacturing (57 firms and 1,555 jobs), transportation equipment manufacturing (12 firms and 1,128 jobs), nonmetallic mineral product manufacturing (26 firms and 997 jobs), and furniture and related manufacturing (40 firms and 976 jobs). All of these sectors suffered job losses during the recession, with the worst declines occurring in the nonmetallic mineral product and furniture and related product manufacturing sectors, which are both major suppliers to the construction sector; while fabricated metal product manufacturing lost just over 300 jobs, and transportation equipment manufacturing mostly held steady. Smaller sectors include miscellaneous manufacturing (29 firms and 636 jobs) – which includes medical device manufacturing – after gaining 19 net new jobs; machinery manufacturing (25 firms and 570 jobs), though it lost 337 jobs from 2007 to 2010; and plastics and rubber product manufacturing (16 firms and 520 jobs), which was the fastest growing manufacturing sector in the St. Cloud MSA (+192 jobs; +58.5%). (See Table 16.) Wood product manufacturing had about 250 jobs in Benton County, and Census data show about 760 jobs in the St. Cloud MSA in 2009. The city of St. Cloud had 63 manufacturing firms and 5,604 jobs, meaning that

just 38.9 percent of the St. Cloud MSA's manufacturing jobs were located in the city of St. Cloud. 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).

Table 16. St. Cloud MSA Manufacturing Employment by Sector, 2007 to 2010	2010 Annual Data				2007-2010		
	Number of Firms	Number of Jobs	Total Payroll	Avg. Wage	Number of Firms	Number of Jobs	Percent of Jobs
Food Manufacturing	50	2,782	\$97,019,795	\$34,874	-3	+7	+0.3%
Textile Product Mills	5	156	\$5,800,780	\$37,184	ND	ND	ND
Wood Product Manufacturing	6	248	\$9,655,688	\$38,934	+1	-15	-5.7%
Printing & Related Activities	34	1,665	\$73,892,024	\$44,380	-4	-1,112	-40.0%
Plastics & Rubber Products Mfg.	16	520	\$19,797,128	\$38,071	+3	+192	+58.5%
Nonmetallic Mineral Product Mfg.	26	997	\$43,727,724	\$43,859	-9	-454	-31.3%
Fabricated Metal Product Mfg.	57	1,555	\$77,886,978	\$50,088	-4	-305	-16.4%
Machinery Manufacturing	25	570	\$25,931,297	\$45,494	0	-337	-37.2%
Transportation Equipment Mfg.	12	1,128	\$48,851,178	\$43,308	0	-5	-0.4%
Furniture & Related Product Mfg.	40	976	\$37,792,541	\$38,722	ND	ND	ND
Miscellaneous Manufacturing	29	636	\$19,912,154	\$31,308	-3	+19	+3.1%

Source: DEED QCEW program

The third largest industry sector in the St. Cloud MSA is retail trade, with 749 establishments providing 12,617 covered jobs, though nearly 90 percent (87.7%) of those jobs are in Stearns County. Retail trade accounts for 10.9 percent of total employment in the state and 14.3 percent of total employment in Stearns County, but just 9.8 percent of employment in Benton 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 the St. Cloud MSA, retailers cut 871 jobs, a -6.5 percent decrease. The largest retail sectors in Stearns and Benton County were food and beverage stores, which had 2,555 jobs at 84 stores, and general merchandise stores, which had 33 stores and 2,531 jobs. 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 – which actually gained 22 net new jobs from 2007 to 2010 – with 116 firms and 1,813 jobs; building material and garden supply stores (75 firms and 1,067 jobs); gasoline stations (87 firms and 981 jobs); clothing and accessories stores (82 stores and 880 jobs); sporting goods, hobby, book, and music stores (49 stores and 870 jobs); miscellaneous store retailers (76 firms and 655 jobs); and health and personal care stores (52 stores and 486 jobs).

Like retail trade, accommodation and food services suffered job losses in the St. Cloud MSA as consumers cut back during the recession, losing 851 jobs from 2007 to 2010. Still, there were 421 firms providing 7,346 jobs in 2010, comprising 7.9 percent of total employment in the St. Cloud MSA. Again, the vast majority (85.2%) of these 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. Almost all (90.5%) 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 the St. Cloud MSA's large educational services industry, which has 116 establishments and 8,484 jobs, after gaining 363 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 – 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 211 firms providing 4,722 jobs in 2010, despite losing 683 jobs and 22 firms during the recession. More than three-fourths (79.4%) of these jobs were located in Stearns County, though Stearns County lost 1,093 jobs from 2007 to 2010, while Benton County gained 410 net new jobs in administrative support and waste management. The biggest sector in the St. Cloud MSA 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, 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, responding to the housing slowdown and recession. In the St. Cloud MSA, construction employment fell just -11.4 percent, helped by the region's steady population growth over the decade. Construction comprised 3.7 percent of total employment in the state, but 4.7 percent in the St. Cloud MSA, including 6.6 percent of total employment in Benton County. The largest sectors were specialty trade contractors – including carpenters, electricians, plumbers, and more – with 2,565 jobs at 475 small businesses; heavy and civil engineering construction with nearly 1,000 jobs; and construction of buildings, with about 900 jobs.

The next largest industry in the St. Cloud MSA was wholesale trade, with 250 firms and 3,739 jobs in 2010, after losing 766 jobs since 2007, a -17 percent decline. That was much more severe than the -7.4 percent decline in wholesale trade employment experienced statewide. Well over half (57.4%) 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 two-fifths were in merchant wholesalers of nondurable goods, including grocery and related products, miscellaneous nondurable goods, and farm products.

Transportation and warehousing is another important industry in the St. Cloud MSA, with 243 firms and 3,712 jobs, comprising 4.0 percent of total employment after gaining 354 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, with 1,381 jobs.

The St. Cloud MSA has a large finance and insurance industry, with 3,132 jobs at 313 establishments, despite losing 376 jobs from 2007 to 2010. Again, more than 90 percent (92.0%) of the 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, as compared to -4.9 percent in Benton County.

In contrast, the public administration sector saw a small gain in employment during the recession, now with 3,108 jobs at 126 government-run organizations, comprising 3.3 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 jobs are in Stearns County, including 2,438 government jobs located in the city of St. Cloud.

Other important industries in the St. Cloud MSA include other services, which had 2,590 jobs at 464 small businesses; professional, technical, and scientific services, which had 2,457 jobs at 300 firms; and information, which had 94 firms and 2,368 jobs in Region 7W. Smaller employing industries include arts, entertainment, and recreation with 1,191 jobs at 116 firms; 984 jobs in real estate, rental, and leasing; agriculture, forestry, fishing, and hunting with 906 jobs at 90 firms; and management of companies and enterprises, which had 756 jobs at 25 firms after adding 252 new jobs from 2007 to 2010, making it the fastest growing industry in the St. Cloud MSA.

According to the U.S. Census Bureau’s County Business Patterns data, the vast majority of businesses in the St. Cloud MSA are small businesses, including 50.4 percent that have 1 to 4 employees and another 18.6 percent that have between 5 and 9 employees. About 25 percent of the businesses have between 10 and 49 employees, leaving only 6.0 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 16 businesses in the St. Cloud MSA would be considered “small.” (See Table 17.)

Total establishments	5,231	100.0%
1-4 employees	2,639	50.4%
5-9 employees	972	18.6%
10-19 employees	798	15.3%
20-49 employees	508	9.7%
50-99 employees	181	3.5%
100-249 employees	94	1.8%
250-499 employees	23	0.4%
500 employees or more	16	0.3%

Source: U.S. Census Bureau County Business Patterns

Self-Employment

As detailed above, the vast majority of businesses in Stearns and Benton County were small businesses. Before growing, the basic building block of most small businesses is a self-employed business. The St. Cloud MSA was home to 11,545 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, the St. Cloud MSA gained nonemployers over time, rising from 10,843 nonemployers in 2002 to 12,604 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 1,059 self-employed businesses, an -8.4 percent decline. In comparison, nonemployers fell by -6.3 percent statewide. Still, the nonemployers in Stearns and Benton County generated sales receipts of \$392 million in 2009, an average of about \$33,931 in sales receipts per nonemployer in the St. Cloud MSA. (See Table 18.)

The industries with the largest amount of self-employment in the St. Cloud MSA 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 18. St. Cloud MSA Nonemployer Statistics, 2002 to 2009 Industry Description	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	11,545	391,739	\$33,931	12,604	535,029	-1,059	-8.4%	10,843	433,717	+702
Agriculture, forestry, fishing & hunting	169	4,670	\$27,633	182	5,668	-13	-7.1%	138	4,270	+31	+22.5%
Mining	D	D	D	6	546	D	D	D	D	D	D
Utilities	6	387	D	7	428	-1	-14.3%	D	D	D	D
Construction	1,425	65,158	\$45,725	1,728	91,358	-303	-17.5%	1,488	79,613	-63	-4.2%
Manufacturing	247	8,416	\$34,073	280	9,150	-33	-11.8%	227	7,406	+20	+8.8%
Wholesale trade	187	11,229	\$60,048	220	14,154	-33	-15.0%	185	12,545	+2	+1.1%
Retail trade	1,356	37,885	\$27,939	1,569	47,228	-213	-13.6%	1,428	42,662	-72	-5.0%
Transportation & warehousing	676	52,414	\$77,536	678	61,057	-2	-0.3%	586	40,316	+90	+15.4%
Information	134	3,775	\$28,172	152	3,620	-18	-11.8%	124	2,769	D	D
Finance & insurance	372	18,310	\$49,220	419	19,348	-47	-11.2%	381	13,941	-9	-2.4%
Real estate, rental & leasing	905	68,596	\$75,797	1,398	146,491	-493	-35.3%	1,223	124,275	-318	-26.0%
Professional, scientific & technical svcs.	1,249	24,417	\$19,549	1,211	29,930	+38	+3.1%	1,008	21,305	+241	+23.9%
Admin. support & waste mgmt. svcs.	809	13,067	\$16,152	828	14,492	-19	-2.3%	614	9,617	+195	+31.8%
Educational services	312	2,494	\$7,994	292	3,247	+20	+6.8%	192	1,646	+120	+62.5%
Health care & social assistance	1,336	31,492	\$23,572	1,284	29,282	+52	+4.0%	1,160	23,434	+176	+15.2%
Arts, entertainment, & recreation	636	8,910	\$14,009	658	12,075	-22	-3.3%	484	7,054	+152	+31.4%
Accommodation & food services	117	5,801	\$49,581	114	8,695	D	D	110	10,418	+7	+6.4%
Other services	1,605	34,587	\$21,550	1,578	38,260	+27	+1.7%	1,485	32,307	+120	+8.1%

Source: U.S. Census Bureau Nonemployer Statistics program

Agriculture Statistics

Another important industry for Stearns and Benton County is agriculture, with 4,287 farms producing more than \$633 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.

Benton County had 919 farms producing about \$114 million in the market value of agricultural products sold in 2007, ranking it 51st in the state of Minnesota. It was ranked 30th for the value of livestock and 68th for crops, including 3rd in broilers and other meat-type chickens, 5th in acres of corn for silage, 19th in layers and 19th in oats for grain, and 20th in cattle and calves. Following Stearns County's lead, Benton County ranked 9th in milk and other dairy products from cows, and 11th in poultry and eggs.

Of the 4,287 farms in the St. Cloud MSA, 2,310 of them reported farming as their primary occupation (53.9%). The average age of the principal operator on these farms was 51.4 years in Benton County and 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 (29.3%) of the farming operations in the St. Cloud MSA reported sales of more than \$100,000 in 2007. Average net cash farm income of operation was just \$45,024 in Stearns County and \$34,451 in Benton 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 the St. Cloud MSA's higher concentration of livestock farms rather than crop farms.

Workforce Demographics

As described above, the St. Cloud MSA is home to a rapidly expanding, younger population. Because of its demographic composition, the region has a higher percentage of its workforce in the younger age groups and a lower percentage of workers in the older age groups than the rest of the state. The region also has a slightly higher percent of females in the workforce. (See Table 19.)

Overall, 17.6 percent of the St. Cloud MSA's workforce is aged between 14 and 24 years, as compared to 14.2 percent statewide. In contrast, just 17.8 percent of the workforce is 55 years or older, as compared to 18.8 percent in Minnesota. About two-thirds of the workforce in the MSA and the state is aged 25 to 54 years (64.6% vs. 67.0%). Turnover rates (7.7%) are lower in the St. Cloud MSA than the state (9.0%), despite the recession.

In health care and social assistance, the workforce is predominantly female (84.3%), and is more reliant on younger workers than the state. In the St. Cloud MSA, 68.2 percent of health care workers are 25 to 54 years of age, while only 13.5 percent are 14 to 24 years of age, likely due to educational requirements for health care workers. About 18.3 percent of the workforce was 55 years and over, as compared to 19.7 percent in Minnesota, meaning retirements will likely become a big issue for the industry in the future, though less so in the St. Cloud MSA than in the state. Again, turnover rates are much lower in the St. Cloud MSA than the state.

In manufacturing, the workforce was almost three-quarters (72.3%) male, but had a much smaller concentration of the youngest workers (8.8% are 14 to 24 years of age), though the St. Cloud MSA had a higher concentration of younger workers than the state. Almost three-quarters of the workforce were also in the 25- to 54-year-old age groups, including 27.1 percent in the 45- to 54-year-old age group. About 18.3 percent were 55 years and over, meaning retirement is a significant future issue for the industry.

In contrast, retail trade had a large component of young adult workers, with nearly one-third (32.2) percent of the workforce aged 14 to 24 years. Not surprisingly, turnover was higher in the industry, especially for younger workers, though it was in line with state turnover rates. The St. Cloud MSA had a higher percentage of male workers in retail trade than the state, with the gender numbers essentially flipped between the two geographies.

Table 19: Quarterly Workforce Indicators, 2010

Total, All Industries	St. Cloud MSA			State of Minnesota		
	Number of Workers	Percent of Workers	Turnover Rate	Number of Workers	Percent of Workers	Turnover Rate
Total	88,542	100.0%	7.7%	2,530,350	100.0%	9.0%
14-24 years	15,607	17.6%	17.0%	358,815	14.2%	18.6%
25-34 years	20,195	22.8%	8.1%	566,241	22.4%	10.1%
35-44 years	17,205	19.4%	5.9%	524,180	20.7%	7.6%
45-54 years	19,774	22.3%	4.8%	604,428	23.9%	6.2%
55-64 years	12,467	14.1%	4.6%	380,771	15.0%	6.1%
65 years & over	3,290	3.7%	8.0%	95,913	3.8%	9.0%
Male	42,766	48.3%	8.0%	1,228,798	48.6%	9.0%
Female	45,775	51.7%	7.5%	1,301,552	51.4%	8.9%
Health Care & Social Assistance	St. Cloud MSA			State of Minnesota		
	Number of Workers	Percent of Workers	Turnover Rate	Number of Workers	Percent of Workers	Turnover Rate
Total	14,982	100.0%	5.6%	408,569	100.0%	7.7%
14-24 years	2,027	13.5%	13.8%	51,290	12.6%	16.0%
25-34 years	3,918	26.2%	5.9%	97,591	23.9%	8.8%
35-44 years	3,013	20.1%	4.3%	82,723	20.2%	6.7%
45-54 years	3,285	21.9%	3.6%	96,588	23.6%	5.5%
55-64 years	2,249	15.0%	3.3%	65,459	16.0%	5.0%
65 years & over	488	3.3%	4.9%	14,915	3.7%	7.3%
Male	2,345	15.7%	5.5%	85,450	20.9%	7.9%
Female	12,637	84.3%	5.6%	323,119	79.1%	7.6%
Manufacturing	St. Cloud MSA			State of Minnesota		
	Number of Workers	Percent of Workers	Turnover Rate	Number of Workers	Percent of Workers	Turnover Rate
Total	13,165	100.0%	5.8%	290,506	100.0%	5.7%
14-24 years	1,165	8.8%	13.2%	19,322	6.7%	14.6%
25-34 years	2,951	22.4%	7.2%	57,627	19.8%	7.0%
35-44 years	3,076	23.4%	5.2%	69,064	23.8%	5.2%
45-54 years	3,565	27.1%	4.3%	87,561	30.1%	4.2%
55-64 years	2,083	15.8%	3.7%	49,286	17.0%	4.2%
65 years & over	324	2.5%	6.2%	7,643	2.6%	6.7%
Male	9,512	72.3%	6.0%	203,807	70.2%	5.6%
Female	3,653	27.7%	5.1%	86,700	29.8%	5.8%
Retail Trade	St. Cloud MSA			State of Minnesota		
	Number of Workers	Percent of Workers	Turnover Rate	Number of Workers	Percent of Workers	Turnover Rate
Total	11,631	100.0%	10.1%	275,422	100.0%	10.0%
14-24 years	3,750	32.2%	17.0%	79,178	28.7%	17.3%
25-34 years	2,423	20.8%	8.9%	57,955	21.0%	9.9%
35-44 years	1,624	14.0%	7.2%	40,692	14.8%	7.5%
45-54 years	1,962	16.9%	5.9%	49,395	17.9%	6.1%
55-64 years	1,317	11.3%	5.7%	34,266	12.4%	5.4%
65 years & over	553	4.8%	7.8%	13,933	5.1%	6.9%
Male	6,142	52.8%	9.4%	131,775	47.8%	9.6%
Female	5,489	47.2%	10.7%	143,646	52.2%	10.3%

Source: U.S. Census Bureau Quarterly Workforce Indicators, Qtr. 4 2010

Occupations in Demand

Based on the number of current job vacancies, unemployment insurance claims, and future employment projections, there are a large number of occupations in demand in Region 7W. DEED's Occupations in Demand (OID) dataset provides a listing of job opportunities in high demand now while also displaying the typical wage, long-term employment outlook, the typical training (or degree) required to work in a field, and information on related training programs offered around the state. This list is helpful to jobseekers that are looking for available employment in the region.

There were 173 occupations in demand that earned either 4 or 5 stars in Region 7W, based on the OID tool's representation of how favorable current demand conditions are for an occupation relative to other occupations in the same region – occupations are rated using a combination of local labor market data, and then assigned an indicator from 'Five Stars' (more favorable current demand conditions) to 'One Star' (less favorable current demand conditions) – are spread across different sectors but well represented by the region's major industries. Health care jobs occupy nine of the top 20 spots, ranging from nursing aides and home health aides to registered nurses to mental health counselors and family and general practitioners. Retail trade and food service occupations including retail salespersons, combined food prep and serving workers, stock clerks, and cashiers all are near the top of the list as well. Production and transportation occupations such as truck drivers, laborers and freight movers, customer service representatives, business operations specialists, sales representatives, vehicle and equipment cleaners, and welders are all ranked in the top 25. In the list of 173 occupations in demand in the region, there are job opportunities for workers at any level of education, from short-term on-the-job training to master's and professional degrees. (See Table 20.)

Job Title	Current Demand Indicator	Median Annual Wage	Planning Area Growth Rate	Education and Training Requirements
Retail Salespersons	Five Stars	\$19,839	Average	Short-term on-the-job training
Combined Food Preparation & Serving Workers	Five Stars	\$18,159	Well Above Average	Short-term on-the-job training
Heavy & Tractor-Trailer Truck Drivers	Five Stars	\$38,235	Above Average	Short-term on-the-job training
Registered Nurses*	Five Stars	\$74,474	Well Above Average	Associate degree
Laborers & Freight, Stock, & Material Movers, Hand	Five Stars	\$24,596	Well Below Average	Short-term on-the-job training
Personal Care Aides	Five Stars	\$23,804	Well Above Average	Short-term on-the-job training
Stock Clerks & Order Fillers	Five Stars	\$20,083	Below Average	Short-term on-the-job training
Nursing Aides, Orderlies, & Attendants*	Five Stars	\$24,978	Above Average	Post secondary vocational training
Office Clerks, General	Five Stars	\$28,302	Above Average	Short-term on-the-job training
Customer Service Representatives	Five Stars	\$32,599	Above Average	Moderate-term on-the-job training
Cashiers	Five Stars	\$18,418	Below Average	Short-term on-the-job training
Licensed Practical & Licensed Vocational Nurses	Five Stars	\$38,895	Well Above Average	Post secondary vocational training
Mental Health Counselors	Five Stars	\$51,754	Well Above Average	Master's degree
Home Health Aides	Five Stars	\$22,701	Well Above Average	Short-term on-the-job training
Business Operations Specialists, All Other	Five Stars	\$47,257	Average	Bachelor's degree
Family & General Practitioners	Five Stars	\$168,257	Well Above Average	First professional degree
Bill & Account Collectors	Five Stars	\$27,696	Below Average	Short-term on-the-job training
Substance Abuse & Behavioral Disorder Counselors	Five Stars	\$55,908	Well Above Average	Bachelor's degree
Janitors & Cleaners, Except Maids & Housekeeping	Five Stars	\$22,855	Below Average	Short-term on-the-job training
Sales Representatives, Wholesale & Manufacturing	Five Stars	\$53,021	Below Average	Work experience (in related occupation)
Cleaners of Vehicles & Equipment	Five Stars	\$22,878	Below Average	Short-term on-the-job training
Medical Secretaries	Five Stars	\$36,415	Well Above Average	Moderate-term on-the-job training
Personal Financial Advisors	Five Stars	\$46,989	Well Above Average	Bachelor's degree
Bookkeeping, Accounting, & Auditing Clerks	Five Stars	\$33,663	Average	Moderate-term on-the-job training
Welders, Cutters, Solderers, & Brazers	Five Stars	\$39,156	Well Below Average	Post secondary vocational training
Clinical, Counseling, & School Psychologists	Five Stars	\$52,997	Average	Doctor's degree
Electrical & Electronic Equipment Assemblers	Five Stars	\$33,592	Well Below Average	Short-term on-the-job training
Bus & Truck Mechanics & Diesel Engine Specialists	Five Stars	\$41,982	Average	Post secondary vocational training
Tellers	Five Stars	\$24,306	Above Average	Short-term on-the-job training
Chemists	Five Stars	\$54,322	Below Average	Bachelor's degree
Shipping, Receiving, & Traffic Clerks	Five Stars	\$30,380	Well Below Average	Short-term on-the-job training
Teacher Assistants	Five Stars	\$29,200	Below Average	Short-term on-the-job training
Managers, All Other	Five Stars	\$78,754	Average	Work experience (in related occupation)
Sales Representatives, Wholesale & Manufacturing	Five Stars	\$83,528	Below Average	Work experience (in related occupation)
Sales Representatives, Services, All Other	Five Stars	\$42,086	Average	Work experience (in related occupation)

Cost Estimators	Five Stars	\$51,361	Above Average	Bachelor's degree
Internists, General	Five Stars	NA	Well Above Average	First professional degree
Computer Support Specialists	Five Stars	\$44,972	NA	Associate degree
Sheet Metal Workers	Five Stars	\$54,357	Below Average	Long-term on-the-job training
Computer-Controlled Machine Tool Operators, Metal	Five Stars	\$35,551	Above Average	Moderate-term on-the-job training
Dispatchers, Except Police, Fire, & Ambulance	Five Stars	\$34,531	Well Below Average	Moderate-term on-the-job training
Production Workers, All Other	Five Stars	NA	Below Average	Moderate-term on-the-job training
Elementary School Teachers, Except Special Education	Five Stars	\$54,183	Average	Bachelor's degree
Chemical Engineers	Five Stars	\$77,182	Well Below Average	Bachelor's degree
Loan Officers	Five Stars	\$61,038	Well Above Average	Moderate-term on-the-job training
Sales & Related Workers, All Other	Five Stars	NA	Average	Moderate-term on-the-job training
Lawyers	Five Stars	\$78,282	Well Above Average	First professional degree
Electric Motor, Power Tool, & Related Repairers	Five Stars	\$35,261	Above Average	Post secondary vocational training
Healthcare Support Workers, All Other	Five Stars	NA	Average	Short-term on-the-job training
Physicians & Surgeons, All Other	Five Stars	NA	Well Above Average	First professional degree
Industrial Machinery Mechanics	Five Stars	\$44,720	Above Average	Long-term on-the-job training
Purchasing Agents, Except Wholesale, Retail, & Farm	Five Stars	\$50,999	Average	Long-term on-the-job training
Loan Interviewers & Clerks	Five Stars	\$34,524	Above Average	Short-term on-the-job training
Surgeons	Five Stars	NA	Well Above Average	First professional degree
Industrial Engineers	Five Stars	\$61,418	Below Average	Bachelor's degree
Accountants & Auditors	Five Stars	\$57,674	Above Average	Bachelor's degree
Physician Assistants	Five Stars	\$86,992	Well Above Average	Master's degree
Pediatricians, General	Five Stars	\$159,415	Well Above Average	First professional degree
Chemical Technicians	Five Stars	\$36,160	Average	Associate degree
Social & Human Service Assistants	Five Stars	\$27,430	Well Above Average	Moderate-term on-the-job training
Radiologic Technologists	Five Stars	NA	Well Above Average	Associate degree
Maids & Housekeeping Cleaners	Five Stars	\$20,685	Well Below Average	Short-term on-the-job training
Human Resources Managers	Five Stars	\$86,104	NA	Bachelor's degree
Physical Therapists	Five Stars	\$73,061	Well Above Average	Master's degree
Child, Family, & School Social Workers	Five Stars	\$51,559	Above Average	Bachelor's degree
Purchasing Managers	Five Stars	\$89,870	Well Below Average	Work experience, plus bachelor's degree
Sales Managers	Five Stars	\$76,768	Average	Work experience, plus bachelor's degree
Financial Managers	Five Stars	\$94,013	Below Average	Work experience, plus bachelor's degree
Financial Specialists, All Other	Five Stars	\$51,399	Above Average	Bachelor's degree
Community & Social Service Specialists, All Other	Five Stars	NA	Well Above Average	Bachelor's degree
Speech-Language Pathologists	Five Stars	\$67,016	Below Average	Master's degree
Executive Secretaries & Administrative Assistants	Five Stars	\$40,786	Average	Work experience (in related occupation)
Machinists	Five Stars	\$44,651	Below Average	Long-term on-the-job training
Pharmacy Technicians	Five Stars	\$30,183	Well Above Average	Moderate-term on-the-job training
Correctional Officers & Jailers	Five Stars	\$45,892	Average	Moderate-term on-the-job training
Mechanical Engineers	Five Stars	\$60,388	Well Below Average	Bachelor's degree
Healthcare Social Workers	Five Stars	\$45,249	Above Average	Bachelor's degree
Information Security Analysts, Web Developers	Five Stars	\$61,739	NA	Bachelor's degree
Industrial Production Managers	Five Stars	\$78,239	Well Below Average	Work experience (in related occupation)
Educational, Guidance, School, & Voc. Counselors	Five Stars	\$50,143	Above Average	Master's degree
Installation, Maintenance, & Repair Workers, All	Five Stars	NA	Above Average	Moderate-term on-the-job training
Medical & Clinical Laboratory Technicians	Five Stars	\$41,128	Average	Associate degree
Driver/Sales Workers	Five Stars	\$25,065	Average	Short-term on-the-job training
Health Technologists & Technicians, All Other	Five Stars	NA	Well Above Average	Post secondary vocational training
Medical & Health Services Managers	Five Stars	\$88,468	Well Above Average	Work experience, plus bachelor's degree
Occupational Health & Safety Specialists	Five Stars	\$67,357	Average	Bachelor's degree
Stationary Engineers & Boiler Operators	Five Stars	\$56,906	Average	Long-term on-the-job training
Cooks, Institution & Cafeteria	Five Stars	\$27,257	Average	Moderate-term on-the-job training
Hosts & Hostesses, Restaurant, Lounge, & Coffee Shop	Four Stars	\$18,036	Below Average	Short-term on-the-job training
Medical & Clinical Laboratory Technologists	Four Stars	\$67,545	Above Average	Bachelor's degree
Obstetricians & Gynecologists	Four Stars	NA	Well Above Average	First professional degree
Surgical Technologists	Four Stars	\$46,958	Well Above Average	Post secondary vocational training
Interviewers, Except Eligibility & Loan	Four Stars	\$32,492	Well Above Average	Short-term on-the-job training
Mixing & Blending Machine Setters & Operators	Four Stars	\$30,475	Above Average	Moderate-term on-the-job training
Compliance Officers	Four Stars	\$56,232	Above Average	Long-term on-the-job training
Dental Hygienists	Four Stars	\$72,781	Well Above Average	Associate degree
Pharmacists	Four Stars	\$131,292	Average	First professional degree
First-Line Supervisors of Production & Operating	Four Stars	\$48,147	Well Below Average	Work experience (in related occupation)
Financial Analysts	Four Stars	\$59,477	Above Average	Bachelor's degree



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Vocational Education Teachers, Postsecondary	Four Stars	\$56,227	Average	Master's degree
Secondary School Teachers	Four Stars	\$51,412	Below Average	Bachelor's degree
Bus Drivers, Transit & Intercity	Four Stars	\$30,064	Above Average	Moderate-term on-the-job training
Anesthesiologists	Four Stars	NA	Well Above Average	First professional degree
Meeting, Convention, & Event Planners	Four Stars	\$36,809	Average	Bachelor's degree
Marketing Managers	Four Stars	\$94,741	Average	Work experience, plus bachelor's degree
Public Relations Specialists	Four Stars	\$49,269	Above Average	Bachelor's degree
Assemblers & Fabricators, All Other	Four Stars	\$22,832	Well Above Average	Moderate-term on-the-job training
Radiation Therapists	Four Stars	\$68,002	Above Average	Associate degree
First-Line Supervisors of Retail Sales Workers	Four Stars	\$34,705	Below Average	Work experience (in related occupation)
First-Line Supervisors of Non-Retail Sales Workers	Four Stars	\$72,913	Below Average	Work experience (in related occupation)
Electro-Mechanical Technicians	Four Stars	\$50,437	Well Below Average	Associate degree
Nuclear Medicine Technologists	Four Stars	\$75,538	Average	Associate degree
Podiatrists	Four Stars	\$129,213	Above Average	First professional degree
Marriage & Family Therapists	Four Stars	\$52,551	Well Above Average	Master's degree
Natural Sciences Managers	Four Stars	\$110,147	Above Average	Work experience, plus bachelor's degree
Credit Authorizers, Checkers, & Clerks	Four Stars	\$40,024	Well Below Average	Short-term on-the-job training
Food Scientists & Technologists	Four Stars	\$61,313	Average	Bachelor's degree
Dietitians & Nutritionists	Four Stars	\$58,324	Average	Bachelor's degree
Materials Engineers	Four Stars	\$76,782	Average	Bachelor's degree
Medical Scientists, Except Epidemiologists	Four Stars	\$64,325	Well Above Average	Doctor's degree
Social & Community Service Managers	Four Stars	\$60,160	Above Average	Bachelor's degree
Medical Assistants	Four Stars	\$33,266	Well Above Average	Moderate-term on-the-job training
Secretaries & Administrative Assistants	Four Stars	\$36,591	Below Average	Moderate-term on-the-job training
Wholesale & Retail Buyers, Except Farm Products	Four Stars	\$44,738	Below Average	Long-term on-the-job training
Orthotists & Prosthetists	Four Stars	\$37,476	Well Above Average	Bachelor's degree
Operations Research Analysts	Four Stars	\$53,369	Average	Master's degree
Financial Examiners	Four Stars	\$51,198	Well Above Average	Bachelor's degree
Order Clerks	Four Stars	\$29,233	Well Below Average	Short-term on-the-job training
Team Assemblers	Four Stars	\$32,509	Well Below Average	Moderate-term on-the-job training
Psychiatrists	Four Stars	NA	Well Above Average	First professional degree
Fitness Trainers & Aerobics Instructors	Four Stars	\$23,555	Well Above Average	Post secondary vocational training
Advertising & Promotions Managers	Four Stars	\$76,209	Below Average	Bachelor's degree
Skincare Specialists	Four Stars	\$35,608	Well Above Average	Post secondary vocational training
Inspectors, Testers, Sorters, Samplers, & Weighers	Four Stars	\$32,762	Well Below Average	Moderate-term on-the-job training
Electrical Engineers	Four Stars	\$73,702	Below Average	Bachelor's degree
Environmental Science & Protection Technicians	Four Stars	\$42,319	Above Average	Associate degree
Heating, Air Conditioning, & Refrigeration Mechanics	Four Stars	\$45,836	Above Average	Post secondary vocational training
Environmental Engineers	Four Stars	\$80,113	Below Average	Bachelor's degree
Chiropractors	Four Stars	\$133,248	Well Above Average	First professional degree
Waiters & Waitresses	Four Stars	\$19,442	Below Average	Short-term on-the-job training
Laundry & Dry-Cleaning Workers	Four Stars	\$24,119	Below Average	Moderate-term on-the-job training
Hairdressers, Hairstylists, & Cosmetologists	Four Stars	\$26,162	Well Above Average	Post secondary vocational training
Claims Adjusters, Examiners, & Investigators	Four Stars	\$72,305	Well Above Average	Long-term on-the-job training
Dental Assistants	Four Stars	\$43,084	Well Above Average	Moderate-term on-the-job training
Civil Engineering Technicians	Four Stars	\$54,271	Above Average	Associate degree
Multiple Machine Tool Setters, Operators, & Tenders	Four Stars	\$38,080	Well Below Average	Moderate-term on-the-job training
Physical Therapist Assistants	Four Stars	\$41,838	Well Above Average	Associate degree
Dentists, General	Four Stars	NA	Above Average	First professional degree
Parts Salespersons	Four Stars	\$35,018	Below Average	Moderate-term on-the-job training
Diagnostic Medical Sonographers	Four Stars	\$73,614	Above Average	Associate degree
Technical Writers	Four Stars	\$59,237	Average	Bachelor's degree
Preschool Teachers, Except Special Education	Four Stars	\$26,528	Above Average	Post secondary vocational training
Mental Health & Substance Abuse Social Workers	Four Stars	\$39,454	Well Above Average	Master's degree
Opticians, Dispensing	Four Stars	\$33,019	Below Average	Long-term on-the-job training
Police & Sheriff's Patrol Officers	Four Stars	\$52,574	Above Average	Long-term on-the-job training
Administrative Services Managers	Four Stars	\$67,353	Average	Work experience, plus bachelor's degree
Electrical & Electronics Drafters	Four Stars	\$53,297	Below Average	Post secondary vocational training
Veterinarians	Four Stars	\$83,585	Well Above Average	First professional degree
Structural Metal Fabricators & Fitters	Four Stars	\$39,943	Well Below Average	Moderate-term on-the-job training
Management Analysts	Four Stars	\$67,118	Above Average	Work experience, plus bachelor's degree
Electrical & Electronics Engineering Technicians	Four Stars	\$54,444	Well Below Average	Associate degree
Occupational Therapy Assistants	Four Stars	\$41,220	Well Above Average	Associate degree
Nursing Instructors & Teachers, Postsecondary	Four Stars	\$74,150	Average	Master's degree

Appraisers & Assessors of Real Estate	Four Stars	\$49,638	Above Average	Associate degree
Telemarketers	Four Stars	\$21,764	Well Below Average	Short-term on-the-job training
Veterinary Technologists & Technicians	Four Stars	\$32,689	Well Above Average	Associate degree
Light Truck or Delivery Services Drivers	Four Stars	\$29,788	Average	Short-term on-the-job training
Logisticians	Four Stars	\$64,982	Below Average	Bachelor's degree
Occupational Therapists	Four Stars	\$70,271	Well Above Average	Master's degree
Architectural & Engineering Managers	Four Stars	\$108,720	Below Average	Work experience, plus bachelor's degree
Massage Therapists	Four Stars	\$35,479	Well Above Average	Post secondary vocational training
Butchers & Meat Cutters	Four Stars	\$32,733	Below Average	Long-term on-the-job training
Securities, Commodities, & Financial Salespeople	Four Stars	\$60,357	Above Average	Bachelor's degree

Source: DEED Occupations in Demand (OiD) tool, 2nd Quarter 2011

Employment Outlook

In addition to current demand, DEED also analyzes future trends, provided through the 2009 to 2019 Employment Outlook tool. The employment outlook data is available at the regional level, meaning the St. Cloud MSA is combined into the 13-county Central Minnesota planning region, which also includes Chisago, Isanti, Kanabec, Kandiyohi, McLeod, Meeker, Mille Lacs, Pine, Renville, Sherburne, and Wright. Central Minnesota is still expected to be the fastest growing region of the state in the next decade, projected to grow 12.9 percent from 2009 to 2019, as compared to a projected 8.7 percent gain in the state of Minnesota. Overall, the 130county region is expected to add more than 36,600 net new jobs. (See Table 21.)

Just two of the 20 main industry sectors were expected to see job declines: agriculture (-4.6%) and manufacturing (-3.0%). Even after another decline, manufacturing would still be more concentrated in Central Minnesota than the state as a whole. Health care and social assistance is projected to be the fastest (+33.6%) and largest (+14,484 jobs) growing industry in the region, providing many career opportunities for workers. The second fastest growing industry is expected to be administrative support and waste management services (+25.0%), followed by professional and technical services (+19.4%), finance and insurance (+17.8%), and arts, entertainment, and recreation (+17.8%). Construction is expected to recover in the next decade, especially in Central Minnesota, where it is expected to gain 1,860 net new jobs, a 15.2 percent rise. Other industries that are expected to grow faster than 10 percent include management of companies (+14.6%), accommodation and food services (+13.7%), public administration (+13.7%), transportation and warehousing (+13.0%), real estate, rental and leasing (+10.4%), and other services (+10.1%). Both wholesale (+7.5%) and retail trade (+7.3%) were expected to recover in the region as well, adding up to more than 2,400 net new jobs in retail and 750 more in wholesale trade. Following recent trends, educational services is projected to grow another 6.1 percent.

NAICS Industry Title	2009 Estimated Employment	2019 Projected Employment	Percent Change 2009-2019	Numeric Change 2009-2019
Total, All Industries	283,497	320,099	+12.9%	+36,602
Agriculture, Forestry, Fishing & Hunting	4,010	3,827	-4.6%	-183
Mining	286	292	+2.1%	+6
Construction	12,219	14,079	+15.2%	+1,860
Manufacturing	36,574	35,495	-3.0%	-1,079
Utilities	2,384	2,475	+3.8%	+91
Wholesale Trade	10,099	10,852	+7.5%	+753
Retail Trade	33,190	35,611	+7.3%	+2,421
Transportation & Warehousing	7,411	8,377	+13.0%	+966
Information	2,793	2,857	+2.3%	+64
Finance & Insurance	6,893	8,119	+17.8%	+1,226
Real Estate, Rental & Leasing	2,078	2,295	+10.4%	+217
Professional & Technical Services	6,230	7,438	+19.4%	+1,208
Management of Companies	1,309	1,500	+14.6%	+191
Administrative & Waste Services	8,376	10,474	+25.0%	+2,098
Educational Services	23,421	24,844	+6.1%	+1,423
Health Care & Social Assistance	43,119	57,603	+33.6%	+14,484
Arts, Entertainment, & Recreation	5,777	6,805	+17.8%	+1,028
Accommodation & Food Services	19,538	22,210	+13.7%	+2,672
Other Services, Ex. Public Admin	11,331	12,480	+10.1%	+1,149
Public Administration	2,346	2,667	+13.7%	+321

Source: DEED 2009 to 2019 Employment Outlook tool

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