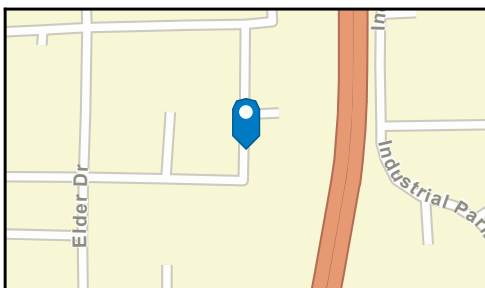




Site Map

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618



July 21, 2023



Executive Summary

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

	1 mile	3 miles	5 miles
Population			
2010 Population	1,431	16,501	25,728
2020 Population	1,830	18,009	27,945
2023 Population	2,127	18,515	28,651
2028 Population	2,225	18,763	29,129
2010-2020 Annual Rate	2.49%	0.88%	0.83%
2020-2023 Annual Rate	4.74%	0.86%	0.77%
2023-2028 Annual Rate	0.90%	0.27%	0.33%
2023 Male Population	49.2%	48.9%	49.2%
2023 Female Population	50.8%	51.1%	50.8%
2023 Median Age	40.2	38.8	38.4

In the identified area, the current year population is 28,651. In 2020, the Census count in the area was 27,945. The rate of change since 2020 was 0.77% annually. The five-year projection for the population in the area is 29,129 representing a change of 0.33% annually from 2023 to 2028. Currently, the population is 49.2% male and 50.8% female.

Median Age

The median age in this area is 38.4, compared to U.S. median age of 39.1.

Race and Ethnicity

2023 White Alone	88.4%	90.3%	90.6%
2023 Black Alone	1.5%	1.3%	1.1%
2023 American Indian/Alaska Native Alone	0.9%	1.6%	1.4%
2023 Asian Alone	2.4%	1.0%	0.8%
2023 Pacific Islander Alone	0.0%	0.0%	0.0%
2023 Other Race	2.1%	0.9%	0.8%
2023 Two or More Races	4.7%	4.9%	5.3%
2023 Hispanic Origin (Any Race)	2.3%	2.2%	2.1%

Persons of Hispanic origin represent 2.1% of the population in the identified area compared to 19.4% of the U.S. population. Persons of Hispanic Origin may be of any race. The Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, is 21.1 in the identified area, compared to 72.1 for the U.S. as a whole.

Households

2023 Wealth Index	58	58	64
2010 Households	661	6,807	10,462
2020 Households	858	7,431	11,377
2023 Households	927	7,634	11,692
2028 Households	984	7,815	11,997
2010-2020 Annual Rate	2.64%	0.88%	0.84%
2020-2023 Annual Rate	2.41%	0.83%	0.84%
2023-2028 Annual Rate	1.20%	0.47%	0.52%
2023 Average Household Size	2.22	2.32	2.37

The household count in this area has changed from 11,377 in 2020 to 11,692 in the current year, a change of 0.84% annually. The five-year projection of households is 11,997, a change of 0.52% annually from the current year total. Average household size is currently 2.37, compared to 2.37 in the year 2020. The number of families in the current year is 7,001 in the specified area.

Data Note: Income is expressed in current dollars. Housing Affordability Index and Percent of Income for Mortgage calculations are only available for areas with 50 or more owner-occupied housing units. The Gini index measures the extent to which the distribution of income or consumption among individuals or households within an economy deviates from a perfectly equal distribution. A Gini index of 0 represents perfect equality, while an index of 100 implies perfect inequality.

Source: U.S. Census Bureau. Esri forecasts for 2023 and 2028. Esri converted Census 2010 data into 2020 geography.



Executive Summary

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

	1 mile	3 miles	5 miles
Mortgage Income			
2023 Percent of Income for Mortgage	23.5%	24.6%	24.3%
Median Household Income			
2023 Median Household Income	\$62,183	\$57,208	\$59,698
2028 Median Household Income	\$66,185	\$60,353	\$63,387
2023-2028 Annual Rate	1.26%	1.08%	1.21%
Average Household Income			
2023 Average Household Income	\$79,920	\$79,154	\$82,109
2028 Average Household Income	\$87,519	\$86,460	\$89,988
2023-2028 Annual Rate	1.83%	1.78%	1.85%
Per Capita Income			
2023 Per Capita Income	\$33,625	\$33,024	\$33,695
2028 Per Capita Income	\$37,249	\$36,439	\$37,264
2023-2028 Annual Rate	2.07%	1.99%	2.03%
GINI Index			
2023 Gini Index	37.5	41.7	40.7

Households by Income

Current median household income is \$59,698 in the area, compared to \$72,603 for all U.S. households. Median household income is projected to be \$63,387 in five years, compared to \$82,410 for all U.S. households

Current average household income is \$82,109 in this area, compared to \$107,008 for all U.S. households. Average household income is projected to be \$89,988 in five years, compared to \$122,048 for all U.S. households

Current per capita income is \$33,695 in the area, compared to the U.S. per capita income of \$41,310. The per capita income is projected to be \$37,264 in five years, compared to \$47,525 for all U.S. households

Housing			
2023 Housing Affordability Index	102	96	99
2010 Total Housing Units	745	7,383	11,351
2010 Owner Occupied Housing Units	327	4,021	6,701
2010 Renter Occupied Housing Units	334	2,785	3,761
2010 Vacant Housing Units	84	576	889
2020 Total Housing Units	968	7,932	12,124
2020 Vacant Housing Units	110	501	747
2023 Total Housing Units	1,061	8,213	12,561
2023 Owner Occupied Housing Units	605	4,595	7,627
2023 Renter Occupied Housing Units	322	3,039	4,065
2023 Vacant Housing Units	134	579	869
2028 Total Housing Units	1,120	8,378	12,826
2028 Owner Occupied Housing Units	662	4,862	8,066
2028 Renter Occupied Housing Units	322	2,952	3,930
2028 Vacant Housing Units	136	563	829
Socioeconomic Status Index			
2023 Socioeconomic Status Index	57.1	50.9	50.6

Currently, 60.7% of the 12,561 housing units in the area are owner occupied; 32.4%, renter occupied; and 6.9% are vacant. Currently, in the U.S., 58.5% of the housing units in the area are owner occupied; 31.7% are renter occupied; and 9.8% are vacant. In 2020, there were 12,124 housing units in the area and 6.2% vacant housing units. The annual rate of change in housing units since 2020 is 1.10%. Median home value in the area is \$241,376, compared to a median home value of \$308,943 for the U.S. In five years, median value is projected to change by 3.52% annually to \$286,922.

Data Note: Income is expressed in current dollars. Housing Affordability Index and Percent of Income for Mortgage calculations are only available for areas with 50 or more owner-occupied housing units. The Gini index measures the extent to which the distribution of income or consumption among individuals or households within an economy deviates from a perfectly equal distribution. A Gini index of 0 represents perfect equality, while an index of 100 implies perfect inequality.

Source: U.S. Census Bureau. Esri forecasts for 2023 and 2028. Esri converted Census 2010 data into 2020 geography.



Demographic and Income Profile

Central Lakes Crossing
 13432 Elmwood Dr, Baxter, Minnesota, 56425
 Ring: 1 mile radius

Prepared by HJ Development
 Latitude: 46.34634
 Longitude: -94.24618

Summary	Census 2010	Census 2020	2023	2028
Population	1,431	1,830	2,127	2,225
Households	661	858	927	984
Families	376	-	515	547
Average Household Size	2.13	2.05	2.22	2.19
Owner Occupied Housing Units	327	-	605	662
Renter Occupied Housing Units	334	-	322	322
Median Age	37.3	-	40.2	40.0

Trends: 2023-2028 Annual Rate	Area	State	National
Population	0.90%	0.34%	0.30%
Households	1.20%	0.44%	0.49%
Families	1.21%	0.38%	0.44%
Owner HHs	1.82%	0.62%	0.66%
Median Household Income	1.26%	2.48%	2.57%

Households by Income	2023		2028	
	Number	Percent	Number	Percent
<\$15,000	86	9.3%	81	8.2%
\$15,000 - \$24,999	78	8.4%	81	8.2%
\$25,000 - \$34,999	65	7.0%	62	6.3%
\$35,000 - \$49,999	130	14.0%	129	13.1%
\$50,000 - \$74,999	178	19.2%	190	19.3%
\$75,000 - \$99,999	92	9.9%	100	10.2%
\$100,000 - \$149,999	249	26.9%	276	28.0%
\$150,000 - \$199,999	19	2.0%	27	2.7%
\$200,000+	29	3.1%	37	3.8%

Median Household Income	\$62,183	\$66,185
Average Household Income	\$79,920	\$87,519
Per Capita Income	\$33,625	\$37,249

Population by Age	Census 2010		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	89	6.2%	124	5.8%	135	6.1%
5 - 9	90	6.3%	144	6.8%	149	6.7%
10 - 14	89	6.2%	152	7.1%	153	6.9%
15 - 19	95	6.6%	138	6.5%	147	6.6%
20 - 24	112	7.8%	102	4.8%	101	4.5%
25 - 34	203	14.2%	265	12.5%	279	12.5%
35 - 44	157	11.0%	260	12.2%	283	12.7%
45 - 54	161	11.2%	244	11.5%	263	11.8%
55 - 64	145	10.1%	258	12.1%	230	10.3%
65 - 74	126	8.8%	236	11.1%	244	11.0%
75 - 84	101	7.1%	136	6.4%	169	7.6%
85+	64	4.5%	69	3.2%	73	3.3%

Race and Ethnicity	Census 2010		Census 2020		2023		2028	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Alone	1,349	94.3%	1,628	89.0%	1,881	88.4%	1,948	87.5%
Black Alone	8	0.6%	26	1.4%	31	1.5%	34	1.5%
American Indian Alone	9	0.6%	16	0.9%	19	0.9%	21	0.9%
Asian Alone	30	2.1%	42	2.3%	51	2.4%	60	2.7%
Pacific Islander Alone	1	0.1%	0	0.0%	0	0.0%	0	0.0%
Some Other Race Alone	5	0.3%	36	2.0%	44	2.1%	48	2.2%
Two or More Races	29	2.0%	82	4.5%	101	4.7%	115	5.2%
Hispanic Origin (Any Race)	26	1.8%	36	2.0%	47	2.2%	53	2.4%

Data Note: Income is expressed in current dollars.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

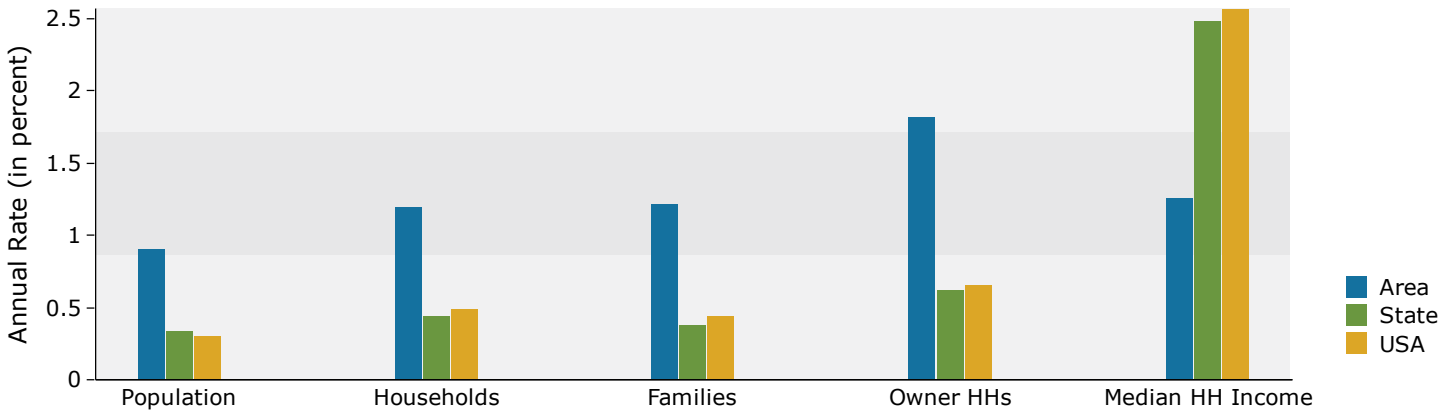


Demographic and Income Profile

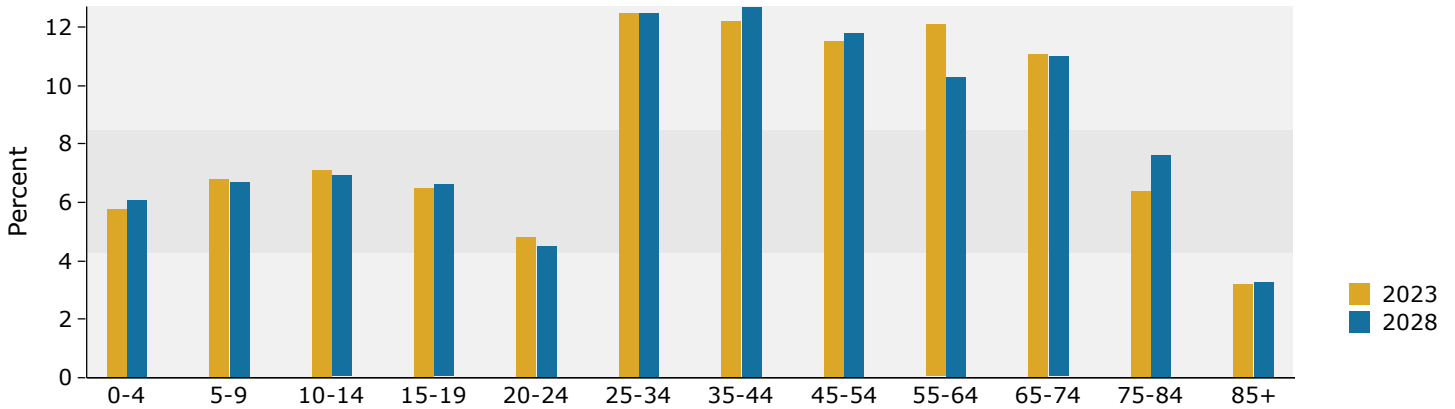
Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Ring: 1 mile radius

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

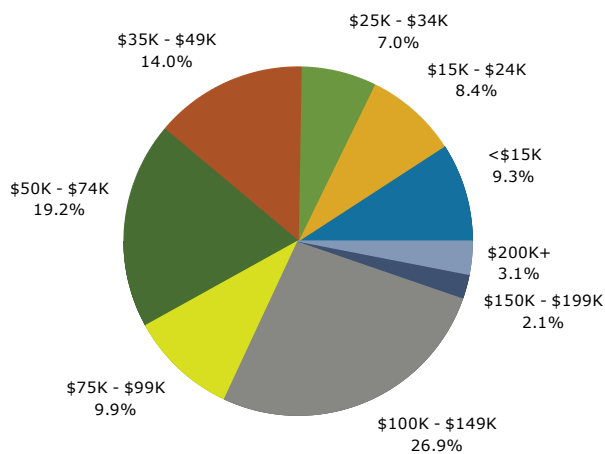
Trends 2023-2028



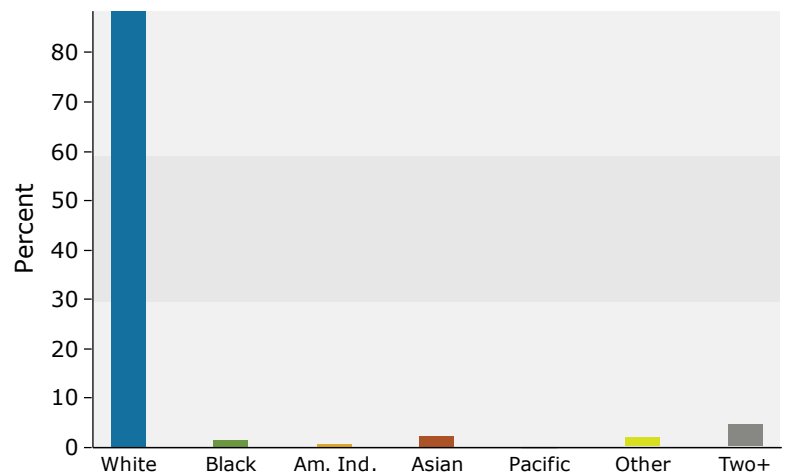
Population by Age



2023 Household Income



2023 Population by Race



2023 Percent Hispanic Origin: 2.2%

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Demographic and Income Profile

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Ring: 3 mile radius

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

Summary	Census 2010	Census 2020	2023	2028
Population	16,501	18,009	18,515	18,763
Households	6,807	7,431	7,634	7,815
Families	3,996	-	4,323	4,410
Average Household Size	2.35	2.31	2.32	2.30
Owner Occupied Housing Units	4,021	-	4,595	4,862
Renter Occupied Housing Units	2,785	-	3,039	2,952
Median Age	35.8	-	38.8	39.4

Trends: 2023-2028 Annual Rate	Area	State	National
Population	0.27%	0.34%	0.30%
Households	0.47%	0.44%	0.49%
Families	0.40%	0.38%	0.44%
Owner HHs	1.14%	0.62%	0.66%
Median Household Income	1.08%	2.48%	2.57%

Households by Income	2023		2028	
	Number	Percent	Number	Percent
<\$15,000	895	11.7%	810	10.4%
\$15,000 - \$24,999	801	10.5%	762	9.8%
\$25,000 - \$34,999	586	7.7%	570	7.3%
\$35,000 - \$49,999	935	12.2%	922	11.8%
\$50,000 - \$74,999	1,571	20.6%	1,632	20.9%
\$75,000 - \$99,999	886	11.6%	932	11.9%
\$100,000 - \$149,999	1,326	17.4%	1,446	18.5%
\$150,000 - \$199,999	301	3.9%	365	4.7%
\$200,000+	333	4.4%	375	4.8%
Median Household Income	\$57,208		\$60,353	
Average Household Income	\$79,154		\$86,460	
Per Capita Income	\$33,024		\$36,439	

Population by Age	Census 2010		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,231	7.5%	1,178	6.4%	1,216	6.5%
5 - 9	1,133	6.9%	1,166	6.3%	1,161	6.2%
10 - 14	1,037	6.3%	1,140	6.2%	1,150	6.1%
15 - 19	1,187	7.2%	1,140	6.2%	1,169	6.2%
20 - 24	1,282	7.8%	1,191	6.4%	1,147	6.1%
25 - 34	2,220	13.5%	2,572	13.9%	2,478	13.2%
35 - 44	1,911	11.6%	2,259	12.2%	2,359	12.6%
45 - 54	2,098	12.7%	1,991	10.8%	2,082	11.1%
55 - 64	1,738	10.5%	2,175	11.7%	1,925	10.3%
65 - 74	1,101	6.7%	1,839	9.9%	1,952	10.4%
75 - 84	924	5.6%	1,172	6.3%	1,384	7.4%
85+	637	3.9%	691	3.7%	739	3.9%

Race and Ethnicity	Census 2010		Census 2020		2023		2028	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Alone	15,630	94.7%	16,349	90.8%	16,726	90.3%	16,813	89.6%
Black Alone	147	0.9%	227	1.3%	239	1.3%	254	1.4%
American Indian Alone	199	1.2%	269	1.5%	290	1.6%	305	1.6%
Asian Alone	103	0.6%	160	0.9%	177	1.0%	203	1.1%
Pacific Islander Alone	7	0.0%	1	0.0%	1	0.0%	1	0.0%
Some Other Race Alone	47	0.3%	159	0.9%	174	0.9%	192	1.0%
Two or More Races	367	2.2%	843	4.7%	909	4.9%	995	5.3%
Hispanic Origin (Any Race)	255	1.5%	367	2.0%	406	2.2%	458	2.4%

Data Note: Income is expressed in current dollars.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

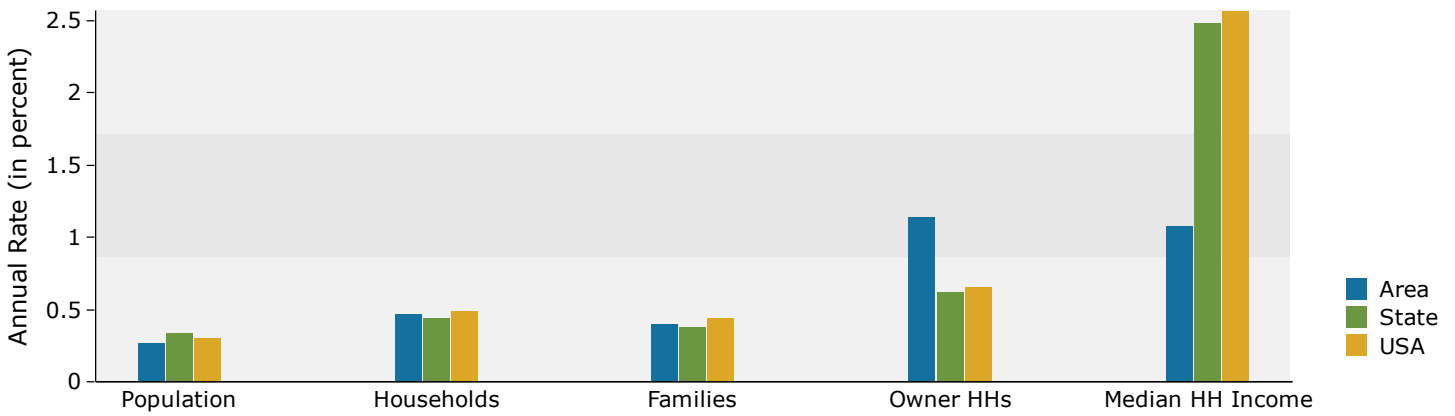


Demographic and Income Profile

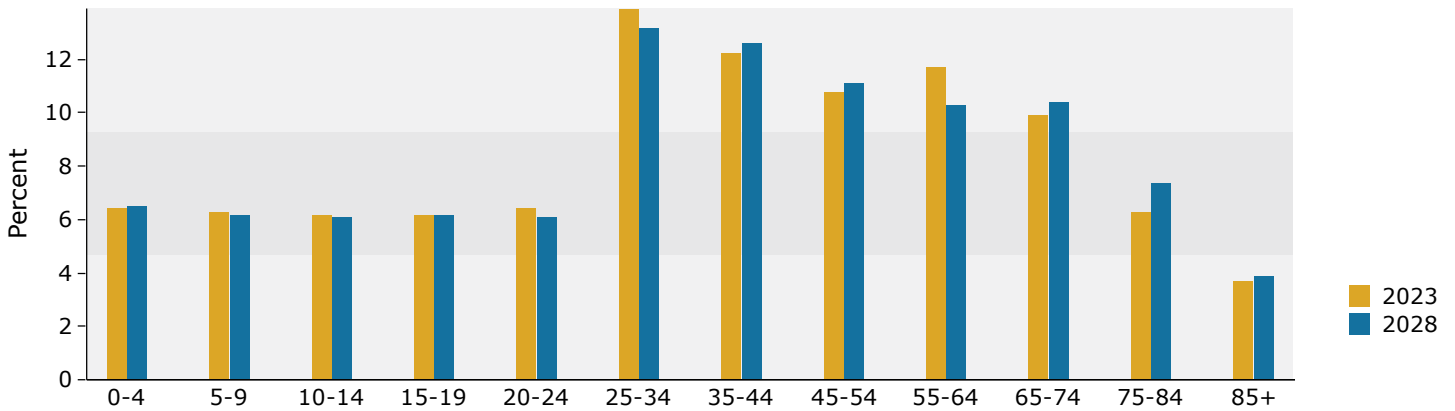
Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Ring: 3 mile radius

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

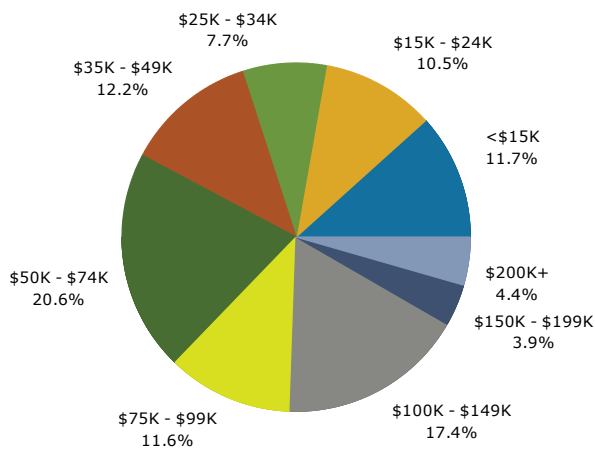
Trends 2023-2028



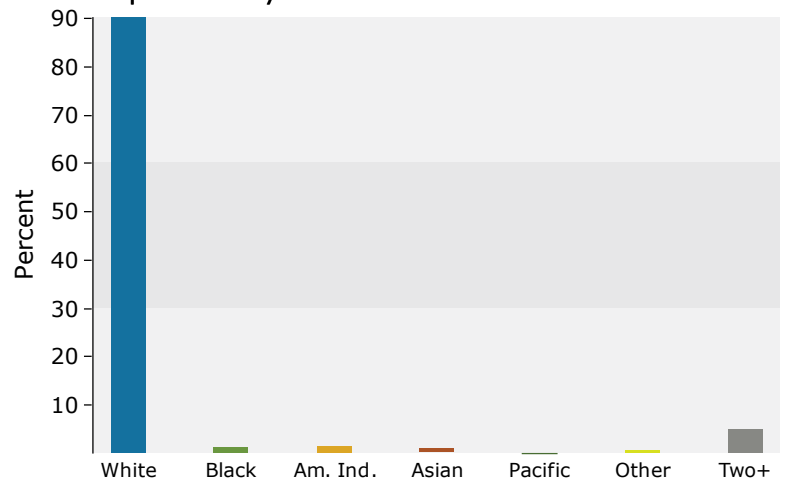
Population by Age



2023 Household Income



2023 Population by Race



2023 Percent Hispanic Origin: 2.2%

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Demographic and Income Profile

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Ring: 5 mile radius

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

Summary	Census 2010	Census 2020	2023	2028
Population	25,728	27,945	28,651	29,129
Households	10,462	11,377	11,692	11,997
Families	6,487	-	7,001	7,161
Average Household Size	2.40	2.37	2.37	2.35
Owner Occupied Housing Units	6,701	-	7,627	8,066
Renter Occupied Housing Units	3,761	-	4,065	3,930
Median Age	35.4	-	38.4	39.1

Trends: 2023-2028 Annual Rate	Area	State	National
Population	0.33%	0.34%	0.30%
Households	0.52%	0.44%	0.49%
Families	0.45%	0.38%	0.44%
Owner HHs	1.13%	0.62%	0.66%
Median Household Income	1.21%	2.48%	2.57%

Households by Income	2023		2028	
	Number	Percent	Number	Percent
<\$15,000	1,183	10.1%	1,061	8.8%
\$15,000 - \$24,999	1,189	10.2%	1,120	9.3%
\$25,000 - \$34,999	874	7.5%	841	7.0%
\$35,000 - \$49,999	1,426	12.2%	1,398	11.7%
\$50,000 - \$74,999	2,401	20.5%	2,495	20.8%
\$75,000 - \$99,999	1,412	12.1%	1,478	12.3%
\$100,000 - \$149,999	2,167	18.5%	2,369	19.7%
\$150,000 - \$199,999	497	4.3%	616	5.1%
\$200,000+	543	4.6%	620	5.2%
Median Household Income	\$59,698		\$63,387	
Average Household Income	\$82,109		\$89,988	
Per Capita Income	\$33,695		\$37,264	

Population by Age	Census 2010		2023		2028	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,980	7.7%	1,876	6.5%	1,923	6.6%
5 - 9	1,855	7.2%	1,887	6.6%	1,879	6.5%
10 - 14	1,683	6.5%	1,873	6.5%	1,893	6.5%
15 - 19	1,797	7.0%	1,809	6.3%	1,852	6.4%
20 - 24	1,821	7.1%	1,762	6.1%	1,798	6.2%
25 - 34	3,601	14.0%	3,826	13.4%	3,690	12.7%
35 - 44	3,021	11.7%	3,738	13.0%	3,766	12.9%
45 - 54	3,399	13.2%	3,084	10.8%	3,343	11.5%
55 - 64	2,783	10.8%	3,411	11.9%	3,029	10.4%
65 - 74	1,732	6.7%	2,832	9.9%	3,016	10.4%
75 - 84	1,278	5.0%	1,675	5.8%	1,987	6.8%
85+	780	3.0%	878	3.1%	954	3.3%

Race and Ethnicity	Census 2010		Census 2020		2023		2028	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Alone	24,478	95.1%	25,421	91.0%	25,945	90.6%	26,174	89.9%
Black Alone	207	0.8%	306	1.1%	320	1.1%	342	1.2%
American Indian Alone	283	1.1%	381	1.4%	405	1.4%	427	1.5%
Asian Alone	127	0.5%	218	0.8%	238	0.8%	272	0.9%
Pacific Islander Alone	9	0.0%	5	0.0%	5	0.0%	6	0.0%
Some Other Race Alone	69	0.3%	216	0.8%	233	0.8%	255	0.9%
Two or More Races	555	2.2%	1,398	5.0%	1,505	5.3%	1,653	5.7%
Hispanic Origin (Any Race)	367	1.4%	555	2.0%	612	2.1%	688	2.4%

Data Note: Income is expressed in current dollars.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

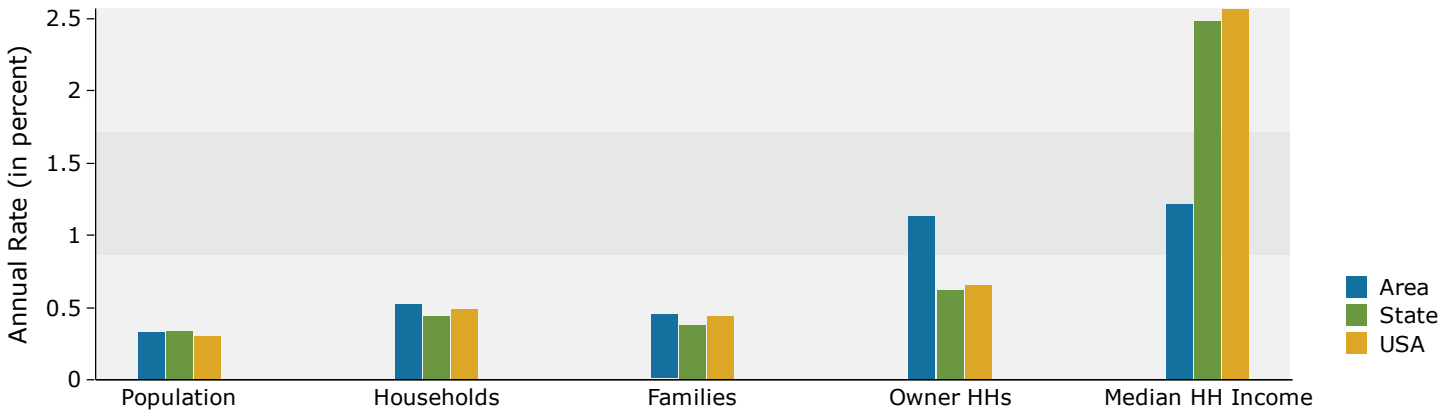


Demographic and Income Profile

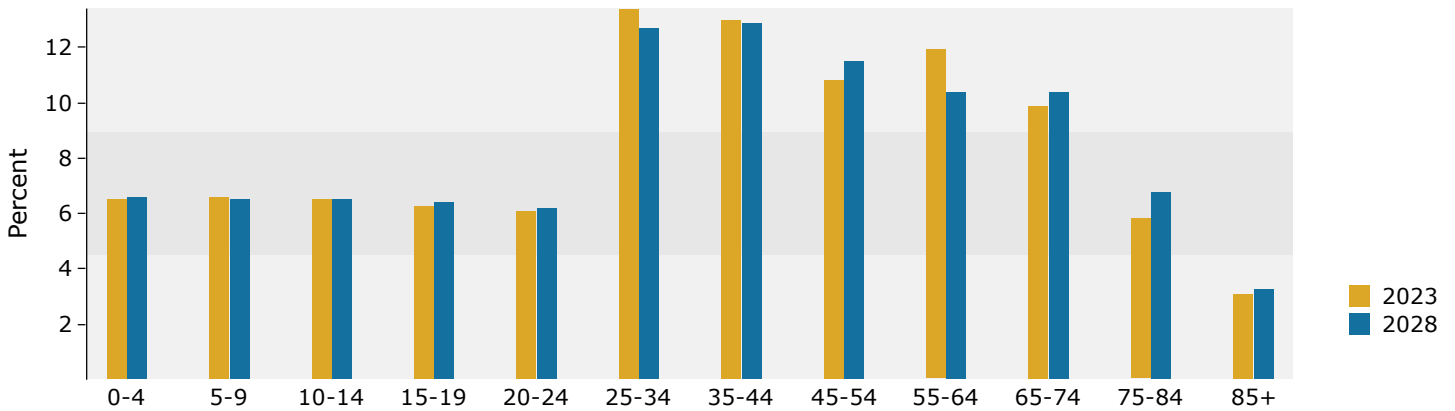
Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Ring: 5 mile radius

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

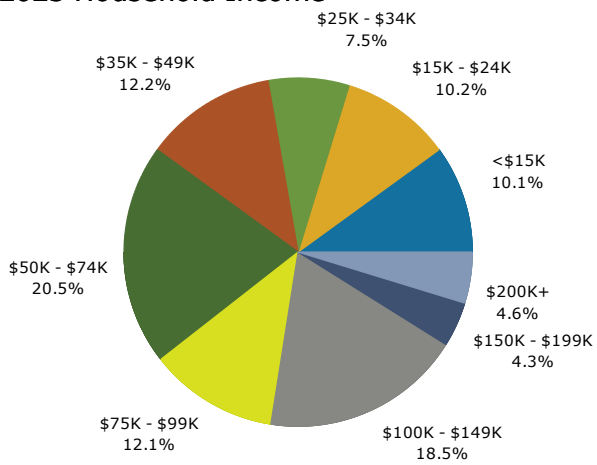
Trends 2023-2028



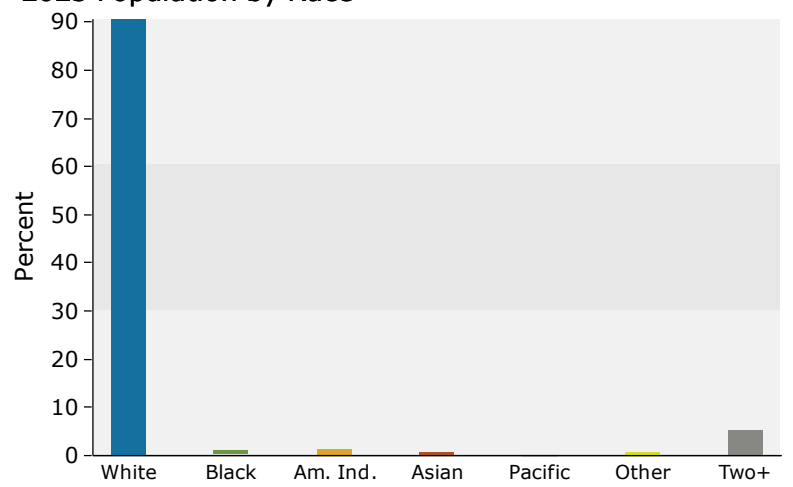
Population by Age



2023 Household Income



2023 Population by Race



2023 Percent Hispanic Origin: 2.1%

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Market Profile

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

	1 mile	3 miles	5 miles
Population Summary			
2010 Total Population	1,431	16,501	25,728
2020 Total Population	1,830	18,009	27,945
2020 Group Quarters	68	809	983
2023 Total Population	2,127	18,515	28,651
2023 Group Quarters	69	808	983
2028 Total Population	2,225	18,763	29,129
2023-2028 Annual Rate	0.90%	0.27%	0.33%
2023 Total Daytime Population	4,801	26,420	34,675
Workers	3,623	16,455	19,637
Residents	1,178	9,965	15,038
Household Summary			
2010 Households	661	6,807	10,462
2010 Average Household Size	2.13	2.35	2.40
2020 Total Households	858	7,431	11,377
2020 Average Household Size	2.05	2.31	2.37
2023 Total Households	927	7,634	11,692
2023 Average Household Size	2.22	2.32	2.37
2028 Total Households	984	7,815	11,997
2028 Average Household Size	2.19	2.30	2.35
2023-2028 Annual Rate	1.20%	0.47%	0.52%
2010 Families	376	3,996	6,487
2010 Average Family Size	2.77	3.00	2.98
2023 Total Families	515	4,323	7,001
2023 Average Family Size	2.96	3.02	3.00
2028 Total Families	547	4,410	7,161
2028 Average Family Size	2.92	2.99	2.97
2023-2028 Annual Rate	1.21%	0.40%	0.45%
Housing Unit Summary			
2000 Housing Units	380	6,032	9,293
Owner Occupied Housing Units	78.2%	60.5%	64.7%
Renter Occupied Housing Units	15.8%	35.8%	31.2%
Vacant Housing Units	6.1%	3.7%	4.1%
2010 Housing Units	745	7,383	11,351
Owner Occupied Housing Units	43.9%	54.5%	59.0%
Renter Occupied Housing Units	44.8%	37.7%	33.1%
Vacant Housing Units	11.3%	7.8%	7.8%
2020 Housing Units	968	7,932	12,124
Vacant Housing Units	11.4%	6.3%	6.2%
2023 Housing Units	1,061	8,213	12,561
Owner Occupied Housing Units	57.0%	55.9%	60.7%
Renter Occupied Housing Units	30.3%	37.0%	32.4%
Vacant Housing Units	12.6%	7.0%	6.9%
2028 Housing Units	1,120	8,378	12,826
Owner Occupied Housing Units	59.1%	58.0%	62.9%
Renter Occupied Housing Units	28.8%	35.2%	30.6%
Vacant Housing Units	12.1%	6.7%	6.5%
Median Household Income			
2023	\$62,183	\$57,208	\$59,698
2028	\$66,185	\$60,353	\$63,387
Median Home Value			
2023	\$243,238	\$234,348	\$241,376
2028	\$283,571	\$279,066	\$286,922
Per Capita Income			
2023	\$33,625	\$33,024	\$33,695
2028	\$37,249	\$36,439	\$37,264
Median Age			
2010	37.3	35.8	35.4
2023	40.2	38.8	38.4
2028	40.0	39.4	39.1

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.



Market Profile

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

	1 mile	3 miles	5 miles
2023 Households by Income			
Household Income Base	927	7,634	11,692
<\$15,000	9.3%	11.7%	10.1%
\$15,000 - \$24,999	8.4%	10.5%	10.2%
\$25,000 - \$34,999	7.0%	7.7%	7.5%
\$35,000 - \$49,999	14.0%	12.2%	12.2%
\$50,000 - \$74,999	19.2%	20.6%	20.5%
\$75,000 - \$99,999	9.9%	11.6%	12.1%
\$100,000 - \$149,999	26.9%	17.4%	18.5%
\$150,000 - \$199,999	2.0%	3.9%	4.3%
\$200,000+	3.1%	4.4%	4.6%
Average Household Income	\$79,920	\$79,154	\$82,109
2028 Households by Income			
Household Income Base	984	7,815	11,997
<\$15,000	8.2%	10.4%	8.8%
\$15,000 - \$24,999	8.2%	9.8%	9.3%
\$25,000 - \$34,999	6.3%	7.3%	7.0%
\$35,000 - \$49,999	13.1%	11.8%	11.7%
\$50,000 - \$74,999	19.3%	20.9%	20.8%
\$75,000 - \$99,999	10.2%	11.9%	12.3%
\$100,000 - \$149,999	28.0%	18.5%	19.7%
\$150,000 - \$199,999	2.7%	4.7%	5.1%
\$200,000+	3.8%	4.8%	5.2%
Average Household Income	\$87,519	\$86,460	\$89,988
2023 Owner Occupied Housing Units by Value			
Total	605	4,595	7,627
<\$50,000	8.9%	8.0%	7.0%
\$50,000 - \$99,999	0.2%	4.7%	5.3%
\$100,000 - \$149,999	7.6%	10.8%	11.9%
\$150,000 - \$199,999	16.0%	16.2%	14.6%
\$200,000 - \$249,999	20.2%	15.0%	13.5%
\$250,000 - \$299,999	8.3%	7.2%	8.5%
\$300,000 - \$399,999	23.0%	19.6%	18.7%
\$400,000 - \$499,999	7.8%	10.0%	10.9%
\$500,000 - \$749,999	7.6%	7.0%	8.0%
\$750,000 - \$999,999	0.7%	1.3%	1.2%
\$1,000,000 - \$1,499,999	0.0%	0.2%	0.2%
\$1,500,000 - \$1,999,999	0.0%	0.0%	0.0%
\$2,000,000 +	0.2%	0.1%	0.1%
Average Home Value	\$279,489	\$274,222	\$280,291
2028 Owner Occupied Housing Units by Value			
Total	662	4,862	8,066
<\$50,000	4.1%	5.4%	4.5%
\$50,000 - \$99,999	0.0%	3.2%	3.5%
\$100,000 - \$149,999	4.2%	7.1%	8.1%
\$150,000 - \$199,999	12.7%	13.6%	12.5%
\$200,000 - \$249,999	22.1%	15.7%	13.9%
\$250,000 - \$299,999	10.6%	8.5%	10.2%
\$300,000 - \$399,999	28.1%	24.2%	22.7%
\$400,000 - \$499,999	9.7%	12.7%	13.6%
\$500,000 - \$749,999	8.2%	8.1%	9.6%
\$750,000 - \$999,999	0.6%	1.2%	1.2%
\$1,000,000 - \$1,499,999	0.0%	0.1%	0.1%
\$1,500,000 - \$1,999,999	0.0%	0.0%	0.0%
\$2,000,000 +	0.2%	0.1%	0.1%
Average Home Value	\$307,794	\$302,201	\$310,308

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.



Market Profile

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

	1 mile	3 miles	5 miles
2010 Population by Age			
Total	1,428	16,502	25,726
0 - 4	6.2%	7.5%	7.7%
5 - 9	6.3%	6.9%	7.2%
10 - 14	6.2%	6.3%	6.5%
15 - 24	14.5%	15.0%	14.1%
25 - 34	14.2%	13.5%	14.0%
35 - 44	11.0%	11.6%	11.7%
45 - 54	11.3%	12.7%	13.2%
55 - 64	10.2%	10.5%	10.8%
65 - 74	8.8%	6.7%	6.7%
75 - 84	7.1%	5.6%	5.0%
85 +	4.5%	3.9%	3.0%
18 +	77.2%	75.4%	74.6%
2023 Population by Age			
Total	2,128	18,514	28,651
0 - 4	5.8%	6.4%	6.5%
5 - 9	6.8%	6.3%	6.6%
10 - 14	7.1%	6.2%	6.5%
15 - 24	11.3%	12.6%	12.5%
25 - 34	12.5%	13.9%	13.4%
35 - 44	12.2%	12.2%	13.0%
45 - 54	11.5%	10.8%	10.8%
55 - 64	12.1%	11.7%	11.9%
65 - 74	11.1%	9.9%	9.9%
75 - 84	6.4%	6.3%	5.8%
85 +	3.2%	3.7%	3.1%
18 +	75.8%	77.8%	76.7%
2028 Population by Age			
Total	2,226	18,762	29,130
0 - 4	6.1%	6.5%	6.6%
5 - 9	6.7%	6.2%	6.5%
10 - 14	6.9%	6.1%	6.5%
15 - 24	11.1%	12.3%	12.5%
25 - 34	12.5%	13.2%	12.7%
35 - 44	12.7%	12.6%	12.9%
45 - 54	11.8%	11.1%	11.5%
55 - 64	10.3%	10.3%	10.4%
65 - 74	11.0%	10.4%	10.4%
75 - 84	7.6%	7.4%	6.8%
85 +	3.3%	3.9%	3.3%
18 +	76.0%	77.7%	76.8%
2010 Population by Sex			
Males	671	7,942	12,488
Females	761	8,559	13,240
2023 Population by Sex			
Males	1,046	9,060	14,088
Females	1,081	9,455	14,563
2028 Population by Sex			
Males	1,087	9,151	14,306
Females	1,138	9,611	14,822

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.



Market Profile

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

	1 mile	3 miles	5 miles
2010 Population by Race/Ethnicity			
Total	1,431	16,500	25,728
White Alone	94.3%	94.7%	95.1%
Black Alone	0.6%	0.9%	0.8%
American Indian Alone	0.6%	1.2%	1.1%
Asian Alone	2.1%	0.6%	0.5%
Pacific Islander Alone	0.1%	0.0%	0.0%
Some Other Race Alone	0.3%	0.3%	0.3%
Two or More Races	2.0%	2.2%	2.2%
Hispanic Origin	1.8%	1.5%	1.4%
Diversity Index	14.2	12.9	12.0
2020 Population by Race/Ethnicity			
Total	1,830	18,009	27,945
White Alone	89.0%	90.8%	91.0%
Black Alone	1.4%	1.3%	1.1%
American Indian Alone	0.9%	1.5%	1.4%
Asian Alone	2.3%	0.9%	0.8%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	2.0%	0.9%	0.8%
Two or More Races	4.5%	4.7%	5.0%
Hispanic Origin	2.0%	2.0%	2.0%
Diversity Index	23.6	20.6	20.2
2023 Population by Race/Ethnicity			
Total	2,127	18,516	28,651
White Alone	88.4%	90.3%	90.6%
Black Alone	1.5%	1.3%	1.1%
American Indian Alone	0.9%	1.6%	1.4%
Asian Alone	2.4%	1.0%	0.8%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	2.1%	0.9%	0.8%
Two or More Races	4.7%	4.9%	5.3%
Hispanic Origin	2.3%	2.2%	2.1%
Diversity Index	24.9	21.6	21.1
2028 Population by Race/Ethnicity			
Total	2,226	18,763	29,129
White Alone	87.5%	89.6%	89.9%
Black Alone	1.5%	1.4%	1.2%
American Indian Alone	0.9%	1.6%	1.5%
Asian Alone	2.7%	1.1%	0.9%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	2.2%	1.0%	0.9%
Two or More Races	5.2%	5.3%	5.7%
Hispanic Origin	2.4%	2.4%	2.4%
Diversity Index	26.6	23.2	22.6
2010 Population by Relationship and Household Type			
Total	1,431	16,501	25,728
In Households	98.5%	96.9%	97.7%
In Family Households	75.5%	75.4%	78.2%
Householder	25.5%	24.5%	25.3%
Spouse	18.6%	17.9%	18.5%
Child	26.7%	28.7%	29.9%
Other relative	2.0%	1.5%	1.6%
Nonrelative	2.7%	2.8%	3.0%
In Nonfamily Households	23.0%	21.5%	19.5%
In Group Quarters	1.5%	3.1%	2.3%
Institutionalized Population	0.6%	2.2%	1.4%
Noninstitutionalized Population	0.9%	0.9%	0.9%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.



Market Profile

Central Lakes Crossing
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Latitude: 46.34634
Longitude: -94.24618

	1 mile	3 miles	5 miles
2023 Population 25+ by Educational Attainment			
Total	1,467	12,700	19,445
Less than 9th Grade	1.8%	0.7%	0.8%
9th - 12th Grade, No Diploma	3.7%	3.6%	4.0%
High School Graduate	21.9%	24.7%	24.1%
GED/Alternative Credential	5.1%	4.9%	4.8%
Some College, No Degree	20.3%	24.9%	25.7%
Associate Degree	14.2%	14.8%	15.3%
Bachelor's Degree	20.1%	15.8%	15.9%
Graduate/Professional Degree	12.8%	10.6%	9.3%
2023 Population 15+ by Marital Status			
Total	1,707	15,031	23,015
Never Married	32.9%	34.2%	33.3%
Married	35.3%	45.1%	47.2%
Widowed	13.1%	8.8%	8.0%
Divorced	18.8%	11.9%	11.5%
2023 Civilian Population 16+ in Labor Force			
Civilian Population 16+	966	8,978	14,235
Population 16+ Employed	99.9%	95.9%	96.4%
Population 16+ Unemployment rate	0.1%	4.1%	3.6%
Population 16-24 Employed	13.0%	17.2%	17.0%
Population 16-24 Unemployment rate	0.8%	4.2%	3.8%
Population 25-54 Employed	65.3%	62.5%	62.5%
Population 25-54 Unemployment rate	0.0%	4.9%	4.2%
Population 55-64 Employed	15.6%	13.9%	14.5%
Population 55-64 Unemployment rate	0.0%	2.0%	1.7%
Population 65+ Employed	6.1%	6.4%	6.0%
Population 65+ Unemployment rate	0.0%	0.7%	0.5%
2023 Employed Population 16+ by Industry			
Total	965	8,608	13,728
Agriculture/Mining	0.3%	0.8%	1.1%
Construction	2.3%	7.6%	9.1%
Manufacturing	6.1%	10.0%	9.6%
Wholesale Trade	0.2%	1.6%	1.6%
Retail Trade	11.6%	14.1%	13.2%
Transportation/Utilities	8.7%	5.0%	5.0%
Information	2.9%	1.2%	1.1%
Finance/Insurance/Real Estate	14.5%	7.7%	7.0%
Services	47.0%	47.0%	48.0%
Public Administration	6.2%	4.9%	4.5%
2023 Employed Population 16+ by Occupation			
Total	965	8,606	13,730
White Collar	64.2%	55.8%	55.6%
Management/Business/Financial	12.6%	14.3%	15.6%
Professional	27.3%	22.5%	22.0%
Sales	13.3%	11.0%	10.4%
Administrative Support	11.1%	8.1%	7.7%
Services	14.7%	21.0%	21.3%
Blue Collar	21.0%	23.1%	23.1%
Farming/Forestry/Fishing	0.1%	0.2%	0.4%
Construction/Extraction	2.9%	3.8%	4.3%
Installation/Maintenance/Repair	0.9%	2.8%	3.2%
Production	4.5%	6.6%	6.5%
Transportation/Material Moving	12.6%	9.7%	8.7%

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.



Market Profile

Central Lakes Crossing
13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

Prepared by HJ Development
Latitude: 46.34634
Longitude: -94.24618

	1 mile	3 miles	5 miles
2010 Households by Type			
Total	662	6,807	10,463
Households with 1 Person	36.3%	33.3%	30.3%
Households with 2+ People	63.7%	66.7%	69.7%
Family Households	56.8%	58.7%	62.0%
Husband-wife Families	41.2%	43.0%	45.3%
With Related Children	17.2%	18.8%	19.9%
Other Family (No Spouse Present)	15.6%	15.7%	16.7%
Other Family with Male Householder	5.3%	4.4%	4.8%
With Related Children	2.6%	3.2%	3.5%
Other Family with Female Householder	10.3%	11.3%	11.9%
With Related Children	7.9%	8.4%	8.7%
Nonfamily Households	6.9%	7.9%	7.7%
All Households with Children	28.3%	30.9%	32.7%
Multigenerational Households	1.7%	1.5%	1.7%
Unmarried Partner Households	6.8%	8.4%	9.0%
Male-female	6.5%	8.0%	8.6%
Same-sex	0.3%	0.4%	0.4%
2010 Households by Size			
Total	662	6,808	10,460
1 Person Household	36.3%	33.3%	30.4%
2 Person Household	34.1%	33.0%	33.8%
3 Person Household	13.7%	13.8%	14.5%
4 Person Household	9.1%	12.0%	12.7%
5 Person Household	4.5%	5.1%	5.8%
6 Person Household	1.5%	2.0%	2.1%
7 + Person Household	0.8%	0.8%	0.8%
2010 Households by Tenure and Mortgage Status			
Total	661	6,806	10,462
Owner Occupied	49.5%	59.1%	64.1%
Owned with a Mortgage/Loan	35.6%	42.1%	46.3%
Owned Free and Clear	13.9%	17.0%	17.7%
Renter Occupied	50.5%	40.9%	35.9%
2023 Affordability, Mortgage and Wealth			
Housing Affordability Index	102	96	99
Percent of Income for Mortgage	23.5%	24.6%	24.3%
Wealth Index	58	58	64
2010 Housing Units By Urban/ Rural Status			
Total Housing Units	745	7,383	11,351
Housing Units Inside Urbanized Area	0.0%	0.0%	0.0%
Housing Units Inside Urbanized Cluster	94.4%	83.2%	76.2%
Rural Housing Units	5.6%	16.8%	23.8%
2010 Population By Urban/ Rural Status			
Total Population	1,431	16,501	25,728
Population Inside Urbanized Area	0.0%	0.0%	0.0%
Population Inside Urbanized Cluster	94.8%	81.9%	74.5%
Rural Population	5.3%	18.1%	25.5%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.



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13432 Elmwood Dr, Baxter, Minnesota, 56425
Rings: 1, 3, 5 mile radii

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Latitude: 46.34634
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	1 mile	3 miles	5 miles
Top 3 Tapestry Segments			
1.	Middleburg (4C)	Middleburg (4C)	Middleburg (4C)
2.		Old and Newcomers (8F)	Green Acres (6A)
3.		Small Town Sincerity (12C)	Set to Impress (11D)
2023 Consumer Spending			
Apparel & Services: Total \$	\$1,504,819	\$12,642,169	\$20,018,479
Average Spent	\$1,623.32	\$1,656.03	\$1,712.15
Spending Potential Index	74	75	78
Education: Total \$	\$1,115,747	\$9,317,240	\$14,899,706
Average Spent	\$1,203.61	\$1,220.49	\$1,274.35
Spending Potential Index	67	68	71
Entertainment/Recreation: Total \$	\$2,639,033	\$21,701,287	\$34,702,711
Average Spent	\$2,846.85	\$2,842.72	\$2,968.07
Spending Potential Index	75	75	78
Food at Home: Total \$	\$4,615,323	\$39,522,884	\$62,435,722
Average Spent	\$4,978.77	\$5,177.22	\$5,340.04
Spending Potential Index	73	76	79
Food Away from Home: Total \$	\$2,586,079	\$21,371,527	\$33,727,536
Average Spent	\$2,789.73	\$2,799.52	\$2,884.67
Spending Potential Index	75	75	77
Health Care: Total \$	\$5,264,420	\$43,631,197	\$69,692,586
Average Spent	\$5,678.99	\$5,715.38	\$5,960.71
Spending Potential Index	77	78	81
HH Furnishings & Equipment: Total \$	\$2,078,490	\$16,887,330	\$26,791,755
Average Spent	\$2,242.17	\$2,212.12	\$2,291.46
Spending Potential Index	76	75	78
Personal Care Products & Services: Total \$	\$660,296	\$5,504,288	\$8,695,861
Average Spent	\$712.29	\$721.02	\$743.74
Spending Potential Index	74	75	78
Shelter: Total \$	\$16,727,449	\$139,655,990	\$220,366,989
Average Spent	\$18,044.71	\$18,293.95	\$18,847.67
Spending Potential Index	73	74	76
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$2,253,743	\$17,998,197	\$28,540,151
Average Spent	\$2,431.22	\$2,357.64	\$2,441.00
Spending Potential Index	78	75	78
Travel: Total \$	\$1,594,930	\$12,572,271	\$20,023,857
Average Spent	\$1,720.53	\$1,646.88	\$1,712.61
Spending Potential Index	76	73	76
Vehicle Maintenance & Repairs: Total \$	\$930,259	\$7,824,630	\$12,410,330
Average Spent	\$1,003.52	\$1,024.97	\$1,061.44
Spending Potential Index	77	78	81

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.



Business Summary

Central Lakes Crossing
 13432 Elmwood Dr, Baxter, Minnesota, 56425
 Rings: 1, 3, 5 mile radii

Prepared by HJ Development
 Latitude: 46.34634
 Longitude: -94.24618

Data for all businesses in area	1 mile		3 miles		5 miles							
Total Businesses:	297		1,405		1,687							
Total Employees:	4,675		19,109		22,969							
Total Residential Population:	2,127		18,515		28,651							
Employee/Residential Population Ratio (per 100 Residents)	220		103		80							
by SIC Codes	Businesses		Employees		Businesses		Employees		Businesses		Employees	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture & Mining	4	1.3%	28	0.6%	14	1.0%	96	0.5%	25	1.5%	159	0.7%
Construction	17	5.7%	222	4.7%	66	4.7%	598	3.1%	99	5.9%	820	3.6%
Manufacturing	14	4.7%	353	7.6%	49	3.5%	812	4.2%	67	4.0%	1,157	5.0%
Transportation	3	1.0%	155	3.3%	21	1.5%	306	1.6%	27	1.6%	318	1.4%
Communication	11	3.7%	247	5.3%	29	2.1%	427	2.2%	31	1.8%	436	1.9%
Utility	1	0.3%	3	0.1%	4	0.3%	59	0.3%	8	0.5%	144	0.6%
Wholesale Trade	16	5.4%	167	3.6%	56	4.0%	695	3.6%	65	3.9%	963	4.2%
Retail Trade Summary	68	22.9%	1,524	32.6%	293	20.9%	5,009	26.2%	350	20.7%	5,887	25.6%
Home Improvement	2	0.7%	108	2.3%	20	1.4%	374	2.0%	25	1.5%	421	1.8%
General Merchandise Stores	3	1.0%	258	5.5%	8	0.6%	973	5.1%	10	0.6%	1,035	4.5%
Food Stores	12	4.0%	184	3.9%	33	2.3%	403	2.1%	39	2.3%	549	2.4%
Auto Dealers & Gas Stations	11	3.7%	193	4.1%	45	3.2%	807	4.2%	57	3.4%	1,040	4.5%
Apparel & Accessory Stores	3	1.0%	123	2.6%	15	1.1%	187	1.0%	15	0.9%	189	0.8%
Furniture & Home Furnishings	8	2.7%	68	1.5%	22	1.6%	147	0.8%	25	1.5%	162	0.7%
Eating & Drinking Places	17	5.7%	510	10.9%	72	5.1%	1,582	8.3%	87	5.2%	1,827	8.0%
Miscellaneous Retail	12	4.0%	80	1.7%	79	5.6%	537	2.8%	92	5.5%	664	2.9%
Finance, Insurance, Real Estate Summary	40	13.5%	276	5.9%	157	11.2%	1,233	6.5%	177	10.5%	2,067	9.0%
Banks, Savings & Lending Institutions	6	2.0%	61	1.3%	29	2.1%	360	1.9%	30	1.8%	379	1.7%
Securities Brokers	9	3.0%	32	0.7%	30	2.1%	97	0.5%	33	2.0%	105	0.5%
Insurance Carriers & Agents	10	3.4%	71	1.5%	37	2.6%	196	1.0%	42	2.5%	944	4.1%
Real Estate, Holding, Other Investment Offices	15	5.1%	113	2.4%	61	4.3%	580	3.0%	70	4.1%	640	2.8%
Services Summary	108	36.4%	1,354	29.0%	582	41.4%	8,453	44.2%	684	40.5%	9,510	41.4%
Hotels & Lodging	5	1.7%	103	2.2%	17	1.2%	247	1.3%	19	1.1%	270	1.2%
Automotive Services	7	2.4%	154	3.3%	33	2.3%	264	1.4%	47	2.8%	347	1.5%
Movies & Amusements	7	2.4%	199	4.3%	41	2.9%	931	4.9%	50	3.0%	1,017	4.4%
Health Services	29	9.8%	339	7.3%	146	10.4%	2,969	15.5%	156	9.2%	3,155	13.7%
Legal Services	5	1.7%	23	0.5%	25	1.8%	119	0.6%	26	1.5%	123	0.5%
Education Institutions & Libraries	2	0.7%	68	1.5%	23	1.6%	1,208	6.3%	28	1.7%	1,388	6.0%
Other Services	53	17.8%	468	10.0%	299	21.3%	2,714	14.2%	358	21.2%	3,211	14.0%
Government	7	2.4%	333	7.1%	70	5.0%	1,371	7.2%	73	4.3%	1,420	6.2%
Unclassified Establishments	9	3.0%	13	0.3%	64	4.6%	49	0.3%	81	4.8%	88	0.4%
Totals	297	100.0%	4,675	100.0%	1,405	100.0%	19,109	100.0%	1,687	100.0%	22,969	100.0%

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Business Summary

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by NAICS Codes	Businesses		Employees		Businesses		Employees		Businesses		Employees	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	2	0.7%	2	0.0%	4	0.3%	6	0.0%	6	0.4%	11	0.0%
Mining	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.0%
Utilities	0	0.0%	0	0.0%	2	0.1%	49	0.3%	4	0.2%	119	0.5%
Construction	19	6.4%	255	5.5%	73	5.2%	650	3.4%	107	6.3%	886	3.9%
Manufacturing	14	4.7%	311	6.7%	50	3.6%	596	3.1%	69	4.1%	948	4.1%
Wholesale Trade	16	5.4%	167	3.6%	56	4.0%	695	3.6%	65	3.9%	963	4.2%
Retail Trade	50	16.8%	1,007	21.5%	214	15.2%	3,391	17.7%	255	15.1%	4,016	17.5%
Motor Vehicle & Parts Dealers	11	3.7%	193	4.1%	41	2.9%	791	4.1%	53	3.1%	1,023	4.5%
Furniture & Home Furnishings Stores	4	1.3%	23	0.5%	11	0.8%	56	0.3%	14	0.8%	69	0.3%
Electronics & Appliance Stores	4	1.3%	44	0.9%	7	0.5%	77	0.4%	7	0.4%	77	0.3%
Building Material & Garden Equipment & Supplies Dealers	2	0.7%	108	2.3%	19	1.4%	373	2.0%	24	1.4%	418	1.8%
Food & Beverage Stores	12	4.0%	185	4.0%	31	2.2%	385	2.0%	39	2.3%	538	2.3%
Health & Personal Care Stores	5	1.7%	31	0.7%	26	1.9%	187	1.0%	28	1.7%	203	0.9%
Gasoline Stations & Fuel Dealers	0	0.0%	0	0.0%	4	0.3%	25	0.1%	5	0.3%	26	0.1%
Clothing, Clothing Accessories, Shoe and Jewelry Stores	3	1.0%	123	2.6%	17	1.2%	198	1.0%	17	1.0%	200	0.9%
Sporting Goods, Hobby, Book, & Music Stores	4	1.3%	38	0.8%	41	2.9%	260	1.4%	47	2.8%	303	1.3%
General Merchandise Stores	3	1.0%	260	5.6%	17	1.2%	1,040	5.4%	22	1.3%	1,158	5.0%
Transportation & Warehousing	1	0.3%	150	3.2%	12	0.9%	292	1.5%	17	1.0%	301	1.3%
Information	15	5.1%	317	6.8%	51	3.6%	780	4.1%	55	3.3%	803	3.5%
Finance & Insurance	25	8.4%	163	3.5%	95	6.8%	649	3.4%	105	6.2%	1,423	6.2%
Central Bank/Credit Intermediation & Related Activities	6	2.0%	61	1.3%	28	2.0%	356	1.9%	29	1.7%	375	1.6%
Securities & Commodity Contracts	9	3.0%	32	0.7%	30	2.1%	97	0.5%	33	2.0%	105	0.5%
Funds, Trusts & Other Financial Vehicles	10	3.4%	71	1.5%	37	2.6%	196	1.0%	42	2.5%	944	4.1%
Real Estate, Rental & Leasing	15	5.1%	102	2.2%	54	3.8%	493	2.6%	67	4.0%	559	2.4%
Professional, Scientific & Tech Services	18	6.1%	202	4.3%	97	6.9%	700	3.7%	110	6.5%	757	3.3%
Legal Services	7	2.4%	45	1.0%	35	2.5%	204	1.1%	36	2.1%	209	0.9%
Management of Companies & Enterprises	1	0.3%	8	0.2%	2	0.1%	36	0.2%	3	0.2%	38	0.2%
Administrative, Support & Waste Management Services	11	3.7%	50	1.1%	40	2.8%	323	1.7%	56	3.3%	412	1.8%
Educational Services	3	1.0%	158	3.4%	25	1.8%	1,285	6.7%	31	1.8%	1,465	6.4%
Health Care & Social Assistance	37	12.5%	410	8.8%	202	14.4%	3,945	20.6%	226	13.4%	4,428	19.3%
Arts, Entertainment & Recreation	6	2.0%	109	2.3%	39	2.8%	816	4.3%	47	2.8%	904	3.9%
Accommodation & Food Services	23	7.7%	614	13.1%	90	6.4%	1,832	9.6%	108	6.4%	2,099	9.1%
Accommodation	5	1.7%	103	2.2%	17	1.2%	247	1.3%	19	1.1%	270	1.2%
Food Services & Drinking Places	17	5.7%	511	10.9%	73	5.2%	1,584	8.3%	88	5.2%	1,829	8.0%
Other Services (except Public Administration)	27	9.1%	305	6.5%	165	11.7%	1,153	6.0%	200	11.9%	1,333	5.8%
Automotive Repair & Maintenance	6	2.0%	148	3.2%	28	2.0%	242	1.3%	39	2.3%	313	1.4%
Public Administration	7	2.4%	333	7.1%	69	4.9%	1,369	7.2%	73	4.3%	1,413	6.2%
Unclassified Establishments	9	3.0%	13	0.3%	64	4.6%	49	0.3%	81	4.8%	88	0.4%
Total	297	100.0%	4,675	100.0%	1,405	100.0%	19,109	100.0%	1,687	100.0%	22,969	100.0%

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