



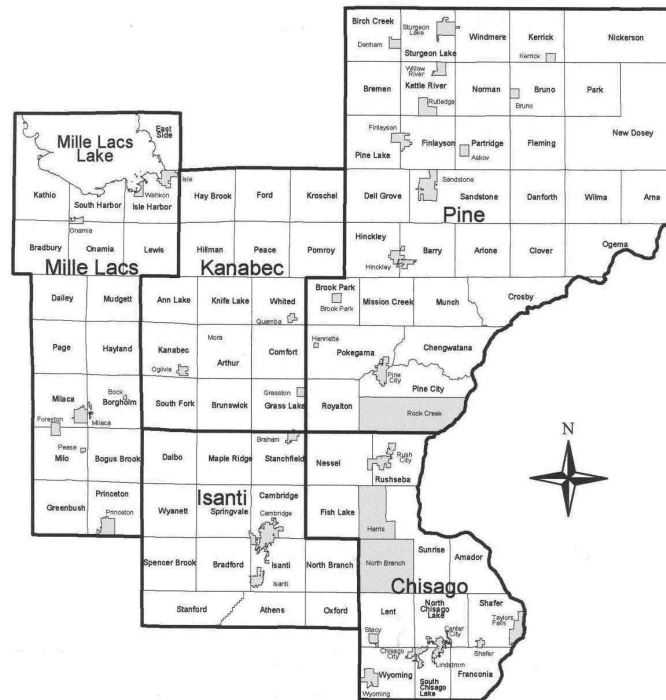
EAST CENTRAL

Regional Development Commission

ECRDC.org • (320) 679-4065

100 Park St S, Mora, MN 55051

Comprehensive Economic Development Strategy (CEDS) for Chisago, Isanti, Kanabec, Mille Lacs & Pine Counties in East Central Minnesota.



PREPARED BY:

The East Central Regional Development Commission

100 Park Street South

Mora, MN 55051

www.ECRDC.org

(320) 679-4065

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East Central Minnesota Comprehensive Economic Development Strategy (CEDS)

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Chapter 1 – Executive Summary

The East Central Minnesota Comprehensive Economic Development Strategy (CEDS) provides a regional roadmap for economic growth, resilience, and prosperity throughout Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties. Prepared by the East Central Regional Development Commission (ECRDC), the strategy reflects stakeholder engagement, public input, regional analysis, and review of economic, demographic, workforce, housing, and childcare conditions.

REGIONAL STRENGTHS

Strategic location between the Twin Cities, St. Cloud, and Duluth-Superior; strong transportation access; natural and recreational amenities; available land; a skilled and adaptable workforce; a diverse economy; entrepreneurial activity; and a strong culture of collaboration provide a solid foundation for continued growth.

KEY CHALLENGES

Workforce shortages, an aging population, housing availability and affordability, childcare capacity, business succession, infrastructure investment needs, remaining broadband gaps, and rising construction and development costs are interconnected challenges that affect regional competitiveness.

FIVE REGIONAL STRATEGIC PRIORITIES

Based on stakeholder input, regional assessment, and SWOT analysis, the CEDS establishes five priorities, presented in no particular order:

1. Entrepreneurship & New Business Development: Expand technical assistance, access to capital, marketing, entrepreneurial resources, and development opportunities.
2. Strengthening Existing Businesses: Support retention and expansion, modernization, succession planning, financing, and Business Retention & Expansion efforts.
3. Infrastructure Development: Advance transportation, broadband, water/sewer, utilities, industrial parks, development-ready sites, and infrastructure financing.
4. Workforce Housing: Increase housing supply through development, rehabilitation, redevelopment, public-private partnerships, and creative financing.
5. Childcare Expansion: Increase childcare capacity, support provider recruitment and retention, expand facilities, and connect projects with financing and technical assistance.

FROM STRATEGY TO ACTION

ECRDC and its partners will move these priorities forward through practical action: promoting state and federal funding opportunities; helping communities plan capital investments; maintaining business, childcare, property, and development resources; arranging familiarization tours; connecting entrepreneurs and employers with technical assistance and financing; supporting housing and childcare projects; and strengthening regional marketing and Business Retention & Expansion activities.

IMPLEMENTATION & ACCOUNTABILITY

Implementation will rely on collaboration among ECRDC, local governments, economic development organizations, businesses, lenders, educational and workforce partners, nonprofit organizations, tribal partners, and state and federal agencies. Progress will be reviewed annually using measures such as businesses and jobs created or retained, capital investment leveraged, infrastructure projects completed, housing units developed, childcare slots added, and grant funding secured.

East Central Minnesota is well-positioned for future success. By building on its entrepreneurial spirit, quality of life, economic diversity, transportation assets, and collaborative culture - while addressing workforce, housing, childcare, and infrastructure needs - the region can remain a competitive, resilient, and prosperous place to live, work, invest, and do business.



Chapter 2 – Introduction and Purpose of the CEDS



Fall birch trees in Chisago County.

The East Central Minnesota Comprehensive Economic Development Strategy (CEDS) provides a regional roadmap for economic growth, resilience, and prosperity throughout Region 7E: Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties. Prepared by the East Central Regional Development Commission (ECRDC), the CEDS establishes a framework for collaboration, investment, and action designed to strengthen the regional economy and improve quality of life for residents, businesses, and communities.

The CEDS was developed through stakeholder engagement, regional analysis, public input, committee discussions, and

review of economic, demographic, housing, workforce, and childcare data. The strategy reflects a shared commitment to addressing current challenges while positioning the region for long-term success.

About the Region

East Central Minnesota encompasses five counties covering approximately 4,600 square miles of forests, lakes, agricultural lands, river corridors, and growing communities. The region benefits from its strategic location between the Twin Cities metropolitan area, St. Cloud, and the Duluth-Superior area.

The region offers significant competitive advantages, including strong transportation infrastructure, access to Interstate 35 and major highways, abundant natural resources, outdoor recreation opportunities, a skilled workforce, available land for development, and a high quality of life. Communities throughout the region have demonstrated a strong tradition of collaboration, innovation, and problem-solving that continues to support economic growth and resilience.

Key Findings

The CEDS planning process identified several major themes affecting the future economic competitiveness of East Central Minnesota.

Economic Strengths:

- Strategic location and transportation access
- Strong entrepreneurial culture
- Diverse regional economy
- High quality of life





Mora Klocka, a 20-foot-tall landmark in downtown Mora.

- Abundant recreational and natural amenities
- Strong local leadership
- Innovative financing partnerships
- Regional collaboration and problem-solving capacity
- Available land and development opportunities

Challenges:

- Workforce shortages across multiple industries
- Housing availability and affordability
- Childcare capacity limitations
- Aging population
- Business succession planning
- Infrastructure investment needs
- Rising construction and development costs

Opportunities:

- Entrepreneurship and small business growth
- Business expansion and investment
- Workforce housing development
- Childcare expansion
- Tourism and recreation growth

- Remote worker attraction
- Manufacturing growth
- Healthcare expansion
- Infrastructure modernization

Economic Resilience

East Central Minnesota has demonstrated a strong capacity to adapt to changing economic conditions. The region's economic resilience is supported by a diversified economy, strong public-private partnerships, entrepreneurial activity, transportation assets, natural amenities, and a culture of collaboration.

Examples such as the East Central Development Partnership, the Uncommon Loon Brewing Company project, the Mille Lacs Band business incubators, and numerous multi-partner financing initiatives demonstrate the region's ability to successfully implement complex economic development projects and respond to emerging opportunities.



Strategic Direction

The CEDS identifies five strategic priorities, in no particular order, that will guide economic development efforts throughout the planning period:

Priority 1 – Entrepreneurship & New Business Development

Priority 2 – Strengthening Existing Businesses

Priority 3 – Infrastructure Development

Priority 4 – Workforce Housing

Priority 5 – Childcare Expansion

These priorities were selected through stakeholder engagement, SWOT analysis, regional assessment, vetted at our July 10, 2026 ECRDC City / County Clerks / Administrators, Community / Economic Developers & Partners meeting, and other prioritization activities and represent the most significant opportunities for improving economic competitiveness and quality of life throughout the region.

Implementation

Implementation of the CEDS will be led through partnerships among ECRDC, the East Central Development Partnership, local governments, economic development organizations, educational institutions, tribal partners, businesses, financial institutions, nonprofit organizations, and community stakeholders.

Progress will be measured through annual evaluation and performance reporting. Key indicators include:

- Businesses created
- Businesses retained
- Businesses assisted
- Financing packages completed
- Housing units developed
- Childcare slots added
- Infrastructure investments completed
- Jobs created and retained

The Regional Project Inventory will serve as the primary implementation tool for advancing strategic investments and funding opportunities.



Rush City Industrial Park - one of the largest industrial business parks located along the Interstate 35 corridor between the Twin Cities and Duluth.

Conclusion

East Central Minnesota enters the planning period from a position of strength. The region's entrepreneurial spirit, collaborative culture, transportation assets, quality of life, and economic diversity provide a strong foundation for future success.

By focusing on entrepreneurship, supporting existing businesses, investing in infrastructure, expanding housing opportunities, and increasing childcare capacity, East Central Minnesota can continue to strengthen its economy, improve quality of life, and build long-term prosperity for future generations.

This Comprehensive Economic Development Strategy represents a shared commitment to regional collaboration, innovation, resilience, and sustainable economic growth throughout Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties.



Financial Resource Summit held at the Braham Event Center. The goal of this event was to connect businesses, lenders, elected officials, economic developers, accountants, and attorneys with resources available to assist businesses in the region.

Chapter 3 – Regional Overview & Geographic Profile

Chapter 4 – Demographic & Economic Analysis



A community of single-family homes located in North Branch.

4.1 Introduction

A comprehensive understanding of demographic, workforce, housing, and economic trends is essential for effective economic development planning. East Central Minnesota has experienced significant population growth, changing workforce dynamics, housing challenges, and increasing demand for infrastructure and community services. These trends create both opportunities and challenges that will influence the region's future economic competitiveness and quality of life.



Photo Left: The Lake Mille Lacs Scenic Byway provided a bus tour around Lake Mille Lacs, giving older adults an opportunity to explore the area and learn about the lake's rich history.

Photo Below: Participants listen to a presentation about the history of wild rice harvesting on Lake Mille Lacs, a tradition that has been an important part of the lake's cultural and heritage for hundreds of years.



4.2 Population Trends and Demographic Characteristics

East Central Minnesota continues to be one of Minnesota's fastest-growing regions. Population growth has been driven primarily by domestic migration as households seek affordable communities, access to outdoor recreation, and proximity to major employment centers.

The region's location between the Twin Cities metropolitan area, St. Cloud, and Duluth-Superior has contributed to sustained population growth. Isanti and Chisago Counties have experienced particularly strong growth due to their accessibility to metropolitan employment centers.

Despite overall growth, the region is aging. All five counties have median ages above the statewide average. The increasing proportion of older residents creates challenges related to workforce replacement, healthcare demand, housing transitions, and business succession planning.

4.3 Population by County

Chisago County remains the largest county in the region by population, followed by Isanti, Pine, Mille Lacs, and Kanabec Counties.

Population growth has occurred throughout the region, though at varying rates. Counties closest to the Twin Cities have generally experienced stronger growth due to commuting opportunities and residential development.

4.4 Workforce and Labor Force Analysis

Employers throughout East Central Minnesota consistently identify workforce availability as one of the most significant barriers to growth. Labor shortages affect nearly every major industry sector, including manufacturing, healthcare, construction, transportation, education, childcare, and hospitality.

Chisago and Isanti Counties increasingly function as part of the broader Twin Cities commuter shed, providing residents access to metropolitan employment opportunities. Kanabec, Mille Lacs, and Pine Counties maintain stronger ties to local employment centers and regional hubs such as St. Cloud and Duluth-Superior.

The region benefits from a workforce that employers frequently describe as skilled, dependable, adaptable, and possessing a strong work ethic. These workforce characteristics remain important competitive advantages.

4.5 Industry Composition and Economic Base

The regional economy is diverse and resilient. Manufacturing remains a cornerstone industry and provides high-quality employment opportunities throughout the region. Healthcare continues to expand as population growth and aging increase demand for services.

Construction activity remains strong due to population growth and housing demand. Agriculture continues to contribute significantly to local economies, particularly in Kanabec, Mille Lacs, and Pine Counties.



New industrial park in Isle, Minnesota. U.S. Department of Commerce Economic Development Administration funded in partnership with the City of Isle funded the industrial park project.



Dee Dee LeMier from the University of Minnesota Extension presented on agritourism at the ECRDC Annual Meeting. Agritourism connects visitors with agricultural operations and rural communities. This is done through experiences such as farm tours, seasonal crop activities, educational programs, recreational opportunities, and farm stays.

Tourism and recreation are especially important in Mille Lacs and Pine Counties, where natural resources and recreational opportunities attract visitors year-round. Retail trade, transportation, logistics, and professional services also contribute to economic diversity.

4.6 Income, Earnings, and Economic Well-Being

Household incomes throughout the region have generally increased over time; however, inflationary pressures, rising housing costs, childcare expenses, and healthcare costs continue to affect household financial stability.

The region benefits from relatively affordable living costs compared to the Twin Cities metropolitan area, though affordability pressures have increased substantially in recent years. Economic development efforts should continue to focus on increasing household incomes while maintaining affordability and quality of life.

4.7 Housing Conditions and Market Trends

Housing emerged as one of the most significant challenges identified throughout the CEDS planning process. Workforce housing shortages affect both employers and communities throughout the region.

Housing studies completed across the region identified substantial numbers of cost-burdened households, limited rental inventory, aging housing stock, rising construction costs, and insufficient workforce housing production.

Communities consistently report demand for entry-level housing, workforce housing, rental housing, senior housing, and housing rehabilitation programs. Addressing housing needs will be essential to supporting future economic growth.



The Child Care Champions Training, hosted by the Chisago County Child Care Coalition was held at the North Branch High School. Topics included: nine professional development sessions to choose from and networking & resources.

4.8 Childcare and Workforce Participation

Childcare availability has become an increasingly important economic development issue. Childcare shortages reduce workforce participation, limit career advancement opportunities, and create challenges for employers seeking to recruit and retain workers.

Regional childcare studies identified significant shortages in licensed childcare capacity throughout all five counties. Collectively, the region requires thousands of additional childcare slots to adequately serve working families.

Addressing childcare needs will require partnerships among local governments, employers, providers, educational institutions, and nonprofit organizations.

4.9 Transportation, Infrastructure, and Connectivity

Transportation infrastructure represents one of the region's greatest strengths. Interstate 35, U.S. Highway 169, Highway 23, Highway 65, Highway 8, and other major corridors provide connectivity to regional and national markets.

Broadband infrastructure continues to improve but remains a priority in portions of the region. Reliable internet service is increasingly essential for economic development, education, healthcare, entrepreneurship, and remote work opportunities.

Continued investment in transportation, utilities, broadband, and community infrastructure will be necessary to support future growth.



The ECRDC, in cooperation with the Blandin Foundation, facilitated a regional Broadband Summit held in at the Braham Events Center.



The ECRDC partnered with the Northspan Group to hold a Financial Resource Summit at the Braham Events Center. The goal was to expose lenders, entrepreneurs, businesses, government leaders and others to financial and technical assistance providers and resources.

4.10 Regional Economic Strengths

Major regional strengths include:

- Strategic location between major population centers
- Strong transportation infrastructure
- High quality of life
- Abundant natural resources and recreation opportunities
- Skilled and adaptable workforce
- Manufacturing base
- Tourism economy
- Entrepreneurship and small business activity
- Available land and development opportunities
- Strong local leadership and regional collaboration

These strengths position East Central Minnesota for continued economic growth and resilience.

4.11 Regional Economic Challenges

The region faces several interconnected challenges:

- Workforce shortages
- Aging population
- Housing affordability and availability
- Childcare shortages
- Business succession planning
- Infrastructure investment needs
- Healthcare workforce shortages
- Broadband gaps in certain areas



City of Shafer strategic planning meeting.

Addressing these challenges will require coordinated regional action and strategic investment.



4.12 Economic Outlook

The long-term economic outlook for East Central Minnesota remains positive. Population growth, transportation access, quality of life, recreational amenities, and a strong workforce provide a solid foundation for future prosperity.

Future opportunities include housing development, industrial expansion, entrepreneurship, tourism growth, healthcare investment, childcare expansion, workforce development initiatives, and infrastructure improvements.

The region's ability to capitalize on these opportunities while addressing workforce, housing, childcare, and infrastructure challenges will largely determine its future economic success.

4.13 Key Findings

The demographic and economic analysis identified several overarching themes:

1. Population growth remains strong.
2. Migration continues to drive growth.
3. The region is aging.
4. Workforce shortages are widespread.
5. Housing availability constrains growth.
6. Childcare shortages affect workforce participation.
7. Manufacturing, healthcare, and tourism remain economic pillars.
8. Infrastructure investments remain important.
9. Entrepreneurship continues to create opportunities.
10. Regional collaboration is a significant competitive advantage.



These findings provide the analytical foundation for the strategic priorities and implementation strategies presented in subsequent chapters.

Chapter 5 – Economic Resilience Assessment

5.1 Introduction

Economic resilience is the ability of a region to anticipate, withstand, adapt to, and recover from economic disruptions and long-term stresses. For East Central Minnesota, resilience involves not only responding to unexpected events such as recessions, supply chain disruptions, or public health

emergencies, but also proactively addressing workforce shortages, housing constraints, childcare needs, demographic changes, and infrastructure demands.

The East Central Minnesota region has demonstrated resilience through collaboration, innovation, entrepreneurship, and a willingness to work across jurisdictional boundaries to solve complex challenges. This chapter identifies the region's resilience assets, vulnerabilities, risks, and strategies for strengthening long-term economic prosperity.

5.2 Regional Resilience Vision

East Central Minnesota will strengthen its ability to adapt to changing economic conditions through workforce development, housing expansion, childcare investment, infrastructure improvements, entrepreneurship, business growth, and regional collaboration. The region will build upon its strategic location, transportation assets, natural amenities, economic diversity, and strong partnerships to remain competitive and resilient.

5.3 Regional Assets Supporting Economic Resilience

The region possesses numerous assets that support economic resilience:

- Strategic location between the Twin Cities, St. Cloud, and Duluth-Superior.
- Interstate 35 and major transportation corridors.
- Diverse economy including manufacturing, healthcare, agriculture, tourism, retail, construction, and logistics.
- High quality of life supported by lakes, forests, parks, and recreational amenities.
- A skilled, adaptable workforce with a strong work ethic and can-do attitude.
- Available land and development opportunities.
- Strong local leadership and community engagement.
- Long-standing culture of regional collaboration and problem-solving.

5.4 Regional Collaboration as a Resilience Asset

Perhaps the region's greatest resilience asset is its culture of collaboration. Local governments, economic development organizations, businesses, nonprofit organizations, educational institutions,



Barnstorming in Onamia, Mille Lacs County.

Pictured: Natalie Koerber, ECRDC Executive Director, Sandy Voight Women's Business Alliance Director, Lainy Hoskins, Mille Lacs County Community & Organizational Development Manager, and Mike Jackson, SBA.

transportation providers, tribal governments, and community leaders routinely work together to solve problems and pursue opportunities.

This collaborative culture allows the region to leverage resources, align priorities, secure funding, and implement projects that would be difficult for individual communities to accomplish independently. Regional partnerships have become a defining characteristic of East Central Minnesota and provide a significant competitive advantage.

5.5 Resilience in Action – East Central Development Partnership

The East Central Development Partnership (ECDP) serves as a strong example of regional resilience in practice. The Partnership is a public-private collaboration focused on business recruitment, business retention and expansion, workforce attraction, regional marketing, and quality-of-life enhancement.

Through shared investment and coordinated action, ECDP promotes East Central Minnesota as a desirable location for business growth, entrepreneurship, workforce development, and community investment. The Partnership demonstrates the region's ability to align resources and pursue common goals across county and community boundaries.



5.6 Resilience in Action – Uncommon Loon Brewing Company

The development of Uncommon Loon Brewing Company in Chisago City demonstrates the region's ability to support entrepreneurship through collaboration and creative financing. Local leaders, regional lending partners, and economic development organizations worked together to assemble a financing package that helped bring the project to fruition.

The project utilized support from the City of Chisago City, private investment, regional gap financing sources including ECRDC, and other partners. The project received recognition from the U.S. Small Business Administration and serves as an example of how innovative financing and local leadership can create economic opportunity and community vitality.

5.7 Resilience in Action – Mille Lacs Business Incubators

The Mille Lacs Band of Ojibwe and Mille Lacs Corporate Ventures have demonstrated resilience through entrepreneurship and adaptive reuse. Supported by approximately \$3.2 million in funding from the U.S.



Economic Development Administration, business incubator facilities were established in Hinckley and Onamia through the repurposing of existing buildings.

These projects support entrepreneurship, small business growth, workforce development, and economic diversification while maximizing existing community assets.

They also demonstrate the region's ability to successfully compete for federal investment and implement transformational economic development projects.



Mille Lacs Band of Ojibwe City of Onamia business incubator.

5.8 Regional Vulnerabilities and Economic Stressors

Several long-term challenges affect the region's economic resilience:

- Workforce shortages
- Housing affordability and availability
- Childcare capacity constraints
- Aging population
- Business succession planning
- Infrastructure investment needs
- Healthcare workforce shortages
- Broadband gaps in some rural areas

These challenges are interconnected and require coordinated regional responses.

5.9 External Risks and Economic Uncertainty

The region's economy is influenced by factors beyond local control. External risks include:

- National and global economic downturns
- Inflation and rising costs
- Escalating construction costs
- Fuel and energy price volatility
- Interest rate fluctuations
- Supply chain disruptions
- Federal and state funding uncertainty



Barnstorming in Princeton, Mille Lacs County.

Pictured l – r: Lainy Hoskins, Mille Lacs County Community & Organizational Development Manager, Natalie Koerber, ECRDC Executive Director, Mike Jackson, Small Business Administration, ?????????, and Sandy Voight Women's Business Alliance

While these risks cannot be eliminated, proactive planning and economic diversification can reduce their impact.

5.10 Economic Diversity as a Resilience Strategy

One of the region's greatest strengths is its economic diversity. Unlike regions heavily dependent upon a single industry, East Central Minnesota benefits from a balanced economy supported by manufacturing, healthcare, agriculture, tourism, construction, retail trade, transportation, and entrepreneurship.

Economic diversity helps reduce risk, create employment opportunities, and improve the region's ability to withstand economic shocks.

5.11 Resilience Strategies

The region's primary resilience strategies align directly with the priorities identified through the CEDS process:

1. Infrastructure Development
2. Entrepreneurship and New Business Development
3. Childcare Expansion
4. Workforce Housing
5. Strengthening Existing Businesses

Collectively, these strategies address the most significant risks and opportunities affecting the region's long-term prosperity.

5.12 Resilience Action Framework

Key resilience actions include:

- Expand workforce housing opportunities.
- Increase childcare capacity.
- Support entrepreneurship and small business growth.



Barnstorming in Taylors Falls, Minnesota.

Pictured left to right: Natalie Koerber, ECRDC Executive Director, Nancy Hoffman, Executive Director Chisago County HRA-EDA, and ?????

- Invest in transportation, broadband, and utility infrastructure.
- Strengthen workforce development partnerships.
- Promote business succession planning.
- Continue regional marketing and business recruitment efforts.
- Pursue collaborative funding opportunities.
- Support adaptive reuse and redevelopment projects.
- Encourage economic diversification.

5.13 Conclusion

East Central Minnesota possesses numerous strengths that position the region for continued growth and long-term prosperity. Strategic location, transportation infrastructure, economic diversity, natural amenities, a skilled workforce, and strong regional collaboration provide a solid foundation for future success.



Familiarization Tour with Federal Economic Development Administration (EDA) and the Department of Employment and Economic Development (DEED).

Pictured left to right: ?????, ?????, and Nancy Hoffman, Executive Director Chisago County HRA-EDA

While workforce shortages, housing challenges, childcare needs, demographic aging, and infrastructure demands present ongoing challenges, the region has repeatedly demonstrated an ability to adapt, innovate, and work collaboratively to solve problems. The priorities identified in this Comprehensive Economic Development Strategy are designed not only to promote economic growth, but also to strengthen the region's capacity to respond to future challenges and opportunities.

Chapter 6 – Housing Analysis

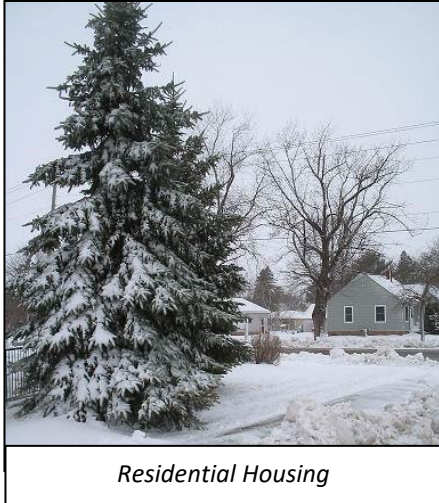
6.1 Introduction

Housing is one of the most important economic development issues facing East Central Minnesota. The availability, affordability, quality, and diversity of housing directly influence workforce recruitment, business expansion, population growth, economic resilience, and overall quality of life.



Park Forest Estates in Mora, Minnesota.





Residential Housing

Throughout the CEDS planning process, housing consistently emerged as a top concern among local governments, employers, economic development professionals, and community stakeholders.

6.2 Housing as Economic Infrastructure

Historically, housing has often been viewed primarily as a community development issue. Increasingly, however, housing is recognized as essential economic infrastructure. Like roads, utilities, broadband, and transportation systems, housing supports workforce participation, business growth, and economic competitiveness.

Without adequate housing, employers struggle to recruit workers, communities experience slower population growth, and economic development opportunities may be lost. Housing availability is therefore critical to the long-term prosperity of East Central Minnesota.

6.3 Regional Housing Overview

The region's housing market has experienced significant change during the past decade. Population growth, migration from the Twin Cities metropolitan area, rising construction costs, and changing household preferences have increased demand for housing throughout the five-county region.

Although East Central Minnesota remains more affordable than many metropolitan areas, affordability pressures have increased substantially. Housing shortages affect both ownership and rental markets, creating challenges for residents, employers, and communities.

6.4 Housing Conditions by County

Housing challenges exist throughout Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties. While each county experiences unique market conditions, several common themes emerged from regional housing studies:

- Workforce housing shortages
- Limited rental inventory
- Rising housing costs
- Aging housing stock
- Increasing construction costs
- Growing demand for senior housing



Whispering Pines housing in Mora, Minnesota



Residential neighborhood

- Need for housing rehabilitation and redevelopment
These challenges affect communities of all sizes across the region.

6.5 Housing Affordability

Housing affordability remains a growing concern. Housing studies indicate that approximately one-quarter to one-third of households throughout the region are considered cost burdened, meaning they spend more than 30 percent of household income on housing costs.

Affordability challenges are particularly acute among renters. Rising home values, rental costs, insurance expenses, property taxes, utility costs, and financing expenses continue to place pressure on households throughout the region.

6.6 Workforce Housing

Workforce housing emerged as one of the most significant economic development needs identified during the CEDS planning process. Employers throughout the region consistently report difficulty attracting and retaining workers due to limited housing options.

The region requires additional workforce-priced housing units that are affordable to employees working in manufacturing, healthcare, education, retail, public service, tourism, construction, and other key industries.

Addressing workforce housing needs is essential to supporting business growth, labor force participation, and long-term economic competitiveness.

6.7 Rental Housing Needs

Rental housing shortages exist throughout much of the region. Communities report low vacancy rates, limited apartment inventory, and increasing rental costs. Rental housing is particularly important for young adults, new workers, transitioning households, seniors, and residents seeking flexible housing options.



Northridge Apartments in Pine City, Minnesota.

Additional rental housing development opportunities include market-rate apartments, workforce rental housing, senior rental housing, and mixed-income housing developments.

6.8 Aging Housing Stock

A significant portion of the region's housing inventory was constructed prior to 1970. Aging housing stock creates challenges related to maintenance, energy efficiency, accessibility, safety, and overall housing quality.

Housing rehabilitation, modernization, weatherization, adaptive reuse, and redevelopment programs represent important opportunities to preserve existing housing assets while improving neighborhood vitality.



Ashland Place Apartments in Cambridge, Minnesota.

6.9 Barriers to Housing Development

Several factors limit housing development throughout East Central Minnesota.

Major barriers include:

- Rising construction costs
- High interest rates
- Infrastructure and utility costs
- Labor shortages within the construction industry
- Financing and appraisal gaps
- Limited development-ready sites in some communities
- Regulatory and permitting challenges
- Limited developer capacity in rural markets

These barriers affect both public and private sector housing initiatives.

6.10 Housing and Economic Growth

Housing availability directly affects economic growth. Employers increasingly report that housing shortages limit workforce recruitment and retention efforts. Communities with adequate housing options are better positioned to attract residents, businesses, entrepreneurs, and investment.

Population growth, workforce development, childcare participation, economic resilience, and quality of life are all influenced by housing availability and affordability.



Above – Lit'l Sprouts Child Care Center, Isanti, Minnesota.

Below – Children at child care center having fun wearing masks.





*Rush Riverview
Townhomes, Rush
City, Minnesota*

6.11 Housing Opportunities

Despite current challenges, significant housing opportunities exist throughout the region.

Opportunities include:

- Workforce housing development
- Housing rehabilitation programs
- Redevelopment of underutilized properties
- Adaptive reuse projects
- Public-private housing partnerships
- Senior housing development
- Mixed-income housing projects
- Infrastructure investments supporting residential growth
- Regional housing collaboration initiatives

These opportunities can help address housing shortages while supporting broader economic development objectives.

6.12 Recommended Strategies

Recommended housing strategies include:

1. Support workforce housing development.
2. Expand rental housing opportunities.
3. Encourage public-private housing partnerships.



Wyoming Oakwood Townhomes

4. Invest in infrastructure supporting residential growth.
5. Promote housing rehabilitation and redevelopment.
6. Address financing gaps through creative funding tools.
7. Support senior housing development.
8. Encourage adaptive reuse projects.
9. Coordinate regional housing initiatives.
10. Continue housing data collection and analysis.

Implementation of these strategies will strengthen workforce attraction, economic resilience, and community vitality.

6.13 Key Findings

Key findings from the regional housing analysis include:

- Housing is an economic development issue.
- Workforce housing shortages affect employers throughout the region.
- Housing affordability pressures continue to increase.
- Rental housing inventory is limited in many communities.
- Aging housing stock requires ongoing investment.
- Housing shortages constrain workforce growth.
- Housing and childcare challenges are interconnected.
- Housing development is essential to long-term economic competitiveness.

Addressing housing needs will remain one of the region's most important economic development priorities during the planning period.



Chapter 7 – Childcare Capacity & Workforce Participation

7.1 Introduction

Access to affordable, reliable, and high-quality childcare has emerged as one of the most significant economic development challenges facing East Central Minnesota. During the CEDS planning process, childcare was consistently identified as a major concern by employers, local governments, economic development professionals, workforce development organizations, and families.



Revive & Thrive Child Care Cohort Kick-Off

While childcare is often viewed as a family issue, it is increasingly recognized as a workforce and economic development issue. The availability of childcare directly affects labor force participation, business recruitment, employee retention, household incomes, and long-term economic growth.

7.2 Why Childcare Matters

Childcare plays a critical role in supporting working families and local economies. Parents rely on childcare services in order to participate in the workforce, pursue educational opportunities, and contribute to the economic vitality of their communities.

As workforce shortages continue throughout East Central Minnesota, childcare availability has become an increasingly important factor influencing workforce participation and business competitiveness. Employers frequently identify childcare as a barrier to employee recruitment and retention, particularly among young families and working parents.

7.3 Childcare as Economic Infrastructure

The East Central Minnesota region recognizes childcare as essential economic infrastructure. Similar to housing, transportation, broadband, utilities, and workforce development systems, childcare supports economic activity and community prosperity.



Child Care Champion Training held in North Branch.





Without adequate childcare capacity, many parents are unable to fully participate in the workforce. Businesses may struggle to fill positions, communities may experience slower population growth, and economic opportunities may be lost. Expanding childcare capacity therefore represents an important investment in the region’s economic future.

7.4 Regional Childcare Overview

Childcare studies conducted throughout the five-county region identified significant shortages in licensed childcare capacity. Every county within the region experiences unmet demand for childcare services.

The shortage of childcare slots affects families across all income levels and creates challenges for employers seeking to recruit and retain workers. Childcare shortages are particularly acute for infants and toddlers, where available capacity is often limited and operating costs are highest.

7.5 Childcare Conditions by County

Childcare shortages exist throughout Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties. While conditions vary among communities, common themes include:

- Insufficient childcare capacity.
- Provider retirements.
- Workforce shortages within the childcare industry.
- Limited availability of infant care.
- Rising operating costs.
- Workforce recruitment challenges.
- Demand exceeding available childcare slots.

These conditions affect both urban and rural communities throughout the region.

7.6 Workforce Participation Impacts

Childcare availability directly influences labor force participation. Parents who are unable to secure reliable childcare may reduce work hours, delay career advancement opportunities, decline employment offers, or leave the workforce entirely.



Tour of the Crosier Fathers and Brothers facility in Onamia, MN was conducted to assess whether portions of the building could be repurposed for child care operations.



Familiarization Tour with the
Department of Employment and
Economic Development.

Pictured: ??????????

As employers continue to experience workforce shortages, increasing childcare capacity represents an opportunity to strengthen labor force participation and improve economic outcomes. Investments in childcare can help connect more individuals to employment opportunities while supporting family economic stability.

7.7 Employer Impacts

Employers throughout East Central Minnesota increasingly identify childcare availability as one of the most significant workforce challenges affecting their businesses.

Childcare shortages contribute to:

- Employee absenteeism.
- Reduced workforce participation.
- Recruitment difficulties.
- Employee turnover.
- Delayed business expansion.
- Reduced economic productivity.

Many employers recognize that addressing childcare needs is essential to maintaining a stable workforce and supporting future growth.

7.8 Childcare Industry Challenges

Childcare providers face numerous operational challenges. These include workforce recruitment and retention, rising insurance costs, facility expenses, regulatory requirements, provider burnout, and limited financial margins.

Many communities also face the prospect of provider retirements without sufficient replacement providers entering the market. As a result, existing childcare capacity may decline further unless additional investments and support mechanisms are developed.

7.9 Childcare Opportunities

Despite current challenges, significant opportunities exist to strengthen the region's childcare system.

Potential opportunities include:

- Expansion of existing childcare facilities.
- Recruitment of new childcare providers.
- Employer-supported childcare initiatives.

- Public-private partnerships.
- Facility development and renovation projects.
- Workforce development programs for childcare professionals.
- Regional childcare collaboration efforts.
- Utilization of state and federal funding programs.

These opportunities can increase childcare capacity while supporting workforce participation and economic growth.

7.10 Recommended Strategies

Recommended childcare strategies include:

1. Expand licensed childcare capacity.
2. Support provider recruitment and retention.
3. Encourage employer-supported childcare solutions.
4. Develop public-private childcare partnerships.
5. Expand access to facility financing and development assistance.
6. Promote workforce development initiatives for childcare professionals.
7. Coordinate regional childcare planning efforts.
8. Pursue state, federal, and philanthropic funding opportunities.
9. Increase awareness of childcare as an economic development issue.
10. Continue monitoring childcare supply and demand trends.

Implementation of these strategies will strengthen workforce participation, economic resilience, and quality of life throughout the region.

7.11 Key Findings

Key findings from the childcare analysis include:

- Childcare is economic infrastructure.
- Childcare shortages affect workforce participation.
- Employers increasingly view childcare as a workforce issue.
- Childcare shortages affect business recruitment and retention.
- Additional childcare capacity is needed throughout the region.
- Provider recruitment and retention remain ongoing challenges.
- Childcare investments support economic growth and resilience.
- Regional collaboration can help address childcare challenges.

Expanding childcare capacity will remain an important economic development priority for East Central Minnesota during the planning period.





Isanti Mayor's business appreciation dinner.

Chapter 8 – Workforce Development Analysis

8.1 Introduction

A skilled, dependable, and adaptable workforce is essential to the long-term economic success of East Central Minnesota. Workforce development emerged as one of the most significant issues identified throughout the CEDS planning process. Employers across virtually every industry sector report challenges finding qualified workers to meet current and future labor demands.

This chapter examines the region's workforce strengths, challenges, opportunities, and strategies for supporting workforce development and economic competitiveness.

8.2 Workforce Overview

The East Central Minnesota workforce supports a diverse regional economy that includes manufacturing, healthcare, construction, transportation, retail trade, tourism, agriculture, education, and professional services. The region benefits from a strong labor force participation tradition and a workforce that is widely recognized for its work ethic, adaptability, and commitment to community.

8.3 Workforce Strengths

Employers throughout the region consistently identify several workforce strengths:

- Strong work ethic
- Dependability and reliability
- Adaptability and flexibility
- Entrepreneurial spirit
- Community commitment
- Manufacturing and technical skills
- Problem-solving abilities
- Willingness to learn and adapt

These workforce characteristics contribute significantly to the region's economic resilience and competitiveness.



Meeting with Congressman Pete Stauber about the upcoming 2030 Census.

8.4 Workforce Challenges

The most significant workforce challenge facing East Central Minnesota is the availability of skilled, dependable workers who consistently show up for work and possess the qualifications employers need.

Employers report difficulties recruiting workers across a variety of occupations and industries. Workforce shortages affect business expansion, productivity, succession planning, and economic growth.

Additional workforce challenges include:

- Aging workforce and retirements
- Skills gaps
- Competition for labor
- Workforce housing shortages
- Childcare availability
- Transportation barriers in some communities
- Healthcare workforce shortages

8.5 High-Demand Occupations

Several occupations remain difficult to fill throughout the region. High-demand occupations include:



Mille Lacs County Economic Development Plan meeting held in Milaca, Minnesota.



Cambridge, MN - Local training with hands-on opportunities for students. Students are offered work experiences through clinicals local nursing care centers.

- Nurses and healthcare professionals
- Certified Nursing Assistants (CNAs)
- Welders
- Machinists
- Manufacturing technicians
- Electricians
- Plumbers
- Carpenters
- Heavy equipment operators
- Commercial truck drivers
- Childcare professionals
- Skilled construction workers

Demand for these occupations is expected to continue throughout the planning period.

8.6 Workforce and Housing

Housing and workforce development are closely connected. Employers throughout East Central Minnesota report that housing shortages limit their ability to recruit and retain workers.

Workforce housing shortages affect employees at a variety of income levels and occupations. Addressing housing needs is therefore an important workforce development strategy as well as an economic development priority.

8.7 Workforce and Childcare

Childcare availability also affects workforce participation. Parents who cannot secure reliable childcare may reduce work hours, decline employment opportunities, or leave the workforce entirely.

Expanding childcare capacity can help increase labor force participation and support workforce recruitment and retention efforts across the region.

8.8 Education, Training, and Workforce Partners

The region benefits from strong educational institutions and workforce development partnerships. Key workforce assets include local school districts, community and technical colleges, workforce development organizations, CareerForce partners, chambers of commerce, economic development organizations, and employer-led training initiatives.



Pine Technical and Community College Youth Summer Academy

Partnerships among employers, educators, workforce professionals, and community leaders are essential to addressing current and future workforce needs.



Anoka Ramsey Community College, Cambridge Campus

8.9 Workforce Opportunities

Several opportunities exist to strengthen the regional workforce:

- Career awareness and exploration programs
- Apprenticeships and work-based learning
- Technical and vocational education
- Workforce attraction initiatives
- Entrepreneurship development
- Adult education and retraining

- Remote worker attraction
- Talent retention efforts
- Regional workforce collaboration

These opportunities can help expand the labor force and improve workforce readiness.

8.10 Recommended Strategies

Recommended workforce development strategies include:

1. Strengthen employer and educator partnerships.
2. Expand career awareness opportunities.
3. Support apprenticeships and work-based learning.
4. Address workforce housing shortages.
5. Expand childcare capacity.
6. Support workforce attraction and retention efforts.
7. Promote technical and vocational education.
8. Encourage entrepreneurship and business ownership.
9. Support adult education and retraining.
10. Continue regional workforce collaboration initiatives.



Mille Lacs County Economic Development Strategy Plan meeting held in Wahkon, Minnesota.

8.11 Key Findings

Key findings from the workforce analysis include:

- Workforce shortages affect nearly every industry.
- Employers seek skilled, dependable workers.
- Workforce availability remains a top economic development concern.
- Housing and childcare significantly affect workforce participation.
- The region benefits from a strong work ethic and adaptable workforce.
- Workforce development requires collaboration among employers, educators, and communities.
- Workforce attraction and retention will remain critical priorities.

A strong workforce remains one of East Central Minnesota's greatest competitive advantages and will continue to play a central role in the region's economic future.

Chapter 9 – SWOT Analysis

9.1 Introduction

The SWOT Analysis evaluates the region's Strengths, Weaknesses, Opportunities, and Threats. It was developed through stakeholder engagement, committee discussions, and review of regional economic conditions. The analysis helped identify the priorities that form the foundation of this Comprehensive Economic Development Strategy (CEDS).

9.2 SWOT Methodology

Regional stakeholders evaluated five priority topic areas: Infrastructure; Entrepreneurship and New Business Development; Childcare; Workforce Housing; and Strengthening Existing Businesses. In addition, broader regional factors affecting economic competitiveness and resilience were assessed.

9.3 Infrastructure SWOT

Strengths include significant existing infrastructure assets, transportation access, broadband availability across much of the region, industrial parks, and freight connectivity.

Weaknesses include aging infrastructure, high replacement costs, rural broadband gaps, limited public transportation options, and infrastructure capacity constraints in some growth areas.



Chisago County HRA-EDA sponsors regional commercial real estate events and marketing initiatives through the Minnesota Real Estate Journal.



Opportunities include federal and state infrastructure funding, broadband expansion, industrial park development, and technology infrastructure investments.

Threats include rising construction costs, utility constraints, declining funding resources, and extreme weather impacts.

9.4 Entrepreneurship & New Business Development SWOT



Revolving Loan Fund closing for El Limon.

The region benefits from a strong small-business culture, supportive financial institutions, quality of life assets, and lower operating costs than the Twin Cities.

Challenges include startup costs, workforce availability, limited venture capital, and aging business ownership.

Opportunities include remote work growth, tourism businesses, business succession opportunities, and outdoor recreation industries.

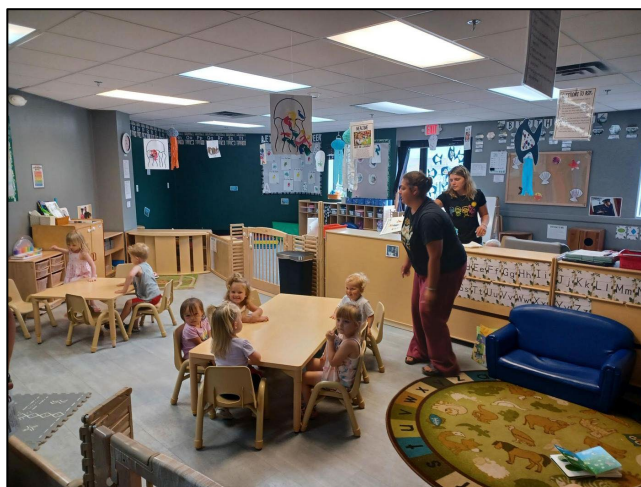
Threats include inflation, workforce shortages, online competition, and economic downturns.

9.5 Childcare SWOT

Strengths include existing providers, geographic diversity, strong community support, and school partnerships.

Weaknesses include affordability challenges, limited infant care, provider burnout, and narrow operating margins.

Opportunities include expansion grants, employer-sponsored childcare, public-private partnerships, and recruitment of new providers.



Teachers teaching at Little Explorers childcare center.

Threats include provider retirements, workforce shortages among childcare workers, inflation, and rising operating costs.

9.6 Workforce Housing SWOT



Revolving Loan Fund closing for Braham Country Floral and Coffee in Braham, Minnesota.

Pictured left to right: Seth Zeltingher, Frandsen Bank and Trust, and Matthew and Crystal Torp, owners.

Housing strengths include strong demand, existing housing stock, affordability advantages compared to the Twin Cities, and attractive natural amenities.

Weaknesses include limited inventory, high construction costs, insufficient rental housing, and lack of workforce-priced homes.

Opportunities include redevelopment projects, mixed-use developments, land availability, remote worker attraction, and housing programs.

Threats include escalating costs, high interest rates, and community opposition to higher-density housing.

9.7 Strengthening Existing Businesses SWOT

The region benefits from a diverse economy, skilled workforce, strong banking sector, transportation assets, and economic development resources.

Challenges include succession planning, housing shortages, inflation, limited shovel-ready sites, and recruitment of specialized talent.

Opportunities include modernization, automation, export development, employee ownership transitions, and tourism growth.

Threats include global competition, supply chain disruptions, inflation, healthcare costs, and retirement of business owners.

9.8 Regional SWOT Factors

Regional strengths include a strategic location between the Twin Cities and Duluth-Superior, strong recreation assets, growing population in portions of the region, agricultural heritage, quality of life, and partnerships with the Mille Lacs Band of Ojibwe.

Regional weaknesses include workforce shortages, aging demographics, limited higher education assets, limited public transit, and seasonal tourism fluctuations.

Regional opportunities include remote worker attraction, tourism growth, manufacturing expansion, renewable energy, agribusiness, food processing, and healthcare growth.





Mission Creek Comprehensive Plan

Regional threats include labor shortages, housing affordability challenges, inflation, rising interest rates, metro competition, and policy uncertainty.

9.9 Key SWOT Findings

Several themes emerged repeatedly throughout the SWOT process:

- Workforce shortages remain the region's most significant challenge.
- Housing availability affects economic growth and workforce recruitment.
- Childcare capacity influences labor force participation.
- Strategic location and transportation infrastructure provide competitive advantages.
- Regional collaboration is a significant strength.
- Entrepreneurship and business growth opportunities remain strong.
- Inflation and rising development costs create challenges across all sectors.

9.10 Connection to Strategic Priorities

The SWOT analysis directly informed the CEDS priorities:

- Infrastructure Development
- Entrepreneurship and New Business Development
- Childcare Expansion
- Workforce Housing
- Strengthening Existing Businesses

These priorities were selected because they address the region's most significant weaknesses and threats while leveraging its strongest assets and opportunities.

9.11 Conclusion

The SWOT Analysis confirms that East Central Minnesota possesses substantial economic strengths, including strategic location, transportation assets, quality of life, entrepreneurship, and a strong culture of collaboration. Addressing workforce, housing, childcare, and infrastructure challenges will be critical to maintaining long-term competitiveness and resilience. The findings of this chapter provide the foundation for the strategic goals and implementation actions presented in the remainder of the CEDS.



US Department of Thriving Communities meeting held in Hinckley, Minnesota.

Chapter 10 – Strategic Direction & Priorities

10.1 Introduction

The Comprehensive Economic Development Strategy (CEDS) is intended to guide economic development efforts throughout East Central Minnesota during the planning period. The Strategic Direction and Priorities chapter translates the findings of the demographic analysis, housing assessment, childcare assessment, workforce analysis, resilience assessment, and SWOT analysis into a coordinated action framework for the region.



ECRDC Board members

*Front row, left to right: Jeannette Kester, Ben Montzka, Robert Voss, Genny Reynolds, Loren Davis
Back row, left to right: Tom Anderson, Dave Dillan Sara Treiber, Glen Williamson, Dave Patenaude, Alan Duff, Kevin Schieber, Nate George, JJ Waldhalm, Peter Ripka, Scott Moe, and Tom Lawler.*

10.2 Regional Economic Development Vision

East Central Minnesota will foster a resilient, innovative, and prosperous regional economy by supporting entrepreneurship, strengthening existing businesses, investing in infrastructure, expanding housing and childcare opportunities, and leveraging regional partnerships to create opportunities for residents, businesses, and communities.

The region recognizes that strong businesses are the foundation of strong communities. Businesses create jobs, generate investment, support local services, expand the tax base, and drive demand for housing, childcare, workforce development, and infrastructure. Supporting business creation and growth therefore serves as the cornerstone of the region's economic development strategy.

10.3 Goal 1 – Entrepreneurship & New Business Development

Objective: Foster an environment that encourages business formation, innovation, investment, and entrepreneurship.

Strategies:

- Expand technical assistance programs.
- Increase access to capital and financing resources.
- Support entrepreneurship training and mentorship programs.
- Promote business incubators and innovation spaces.
- Encourage business succession and acquisition opportunities.
- Support home-based and remote-work businesses.
- Leverage regional partnerships to support entrepreneurs.

Desired Outcome:

A growing and diverse business community that creates jobs, generates investment, and strengthens local economies.

10.4 Goal 2 – Strengthening Existing Businesses

Objective: Retain, expand, and strengthen existing businesses throughout the region.

Strategies:

- Conduct business retention and expansion visits.
- Support workforce recruitment and retention.
- Encourage modernization and automation investments.
- Promote export development opportunities.
- Support succession planning initiatives.
- Strengthen connections to financing and technical assistance resources.
- Promote employee ownership and transition opportunities.

Desired Outcome:

A stronger and more competitive regional business base capable of adapting to changing economic conditions.

10.5 Goal 3 – Infrastructure Development

Objective: Ensure communities have the infrastructure necessary to support economic growth and development.

Strategies:

- Expand broadband infrastructure.
- Improve transportation connectivity.
- Support water and wastewater system improvements.
- Develop industrial parks and development-ready sites.
- Pursue state and federal infrastructure funding opportunities.
- Support technology and utility investments.



ECRDC Staff present at the Pine County Township Association meeting.

Desired Outcome:

Communities with the infrastructure capacity needed to attract investment, support businesses, and accommodate growth.

10.6 Goal 4 – Workforce Housing

Objective: Expand housing opportunities that support workforce participation, economic growth, and quality of life.

Strategies:

- Support workforce housing development.
- Encourage public-private housing partnerships.
- Promote redevelopment and adaptive reuse projects.
- Expand rental housing opportunities.
- Support senior housing and aging-in-place initiatives.
- Address financing gaps through innovative funding approaches.

Desired Outcome:

A diverse and adequate housing supply that supports workforce attraction, retention, and economic development.



Childcare teacher reading to preschool age children.

10.7 Goal 5 – Childcare Expansion

Objective: Increase access to affordable, reliable, and high-quality childcare throughout the region.

Strategies:

- Expand childcare capacity.
- Recruit and retain childcare providers.
- Encourage employer-supported childcare initiatives.
- Develop public-private partnerships.
- Support facility development and expansion projects.
- Pursue state, federal, and philanthropic funding opportunities.

Desired Outcome:

Improved workforce participation and stronger support systems for working families.

10.8 Cross-Cutting Strategic Themes

Several themes support all five strategic priorities:

- Regional collaboration
- Innovation and entrepreneurship
- Workforce attraction and retention
- Economic resilience
- Public-private partnerships

- Creative financing solutions
- Quality of life enhancement

These themes reflect the region's strengths and provide a framework for successful implementation.

10.9 Implementation Framework

Successful implementation of the CEDS will require collaboration among local governments, economic development organizations, businesses, educational institutions, nonprofit organizations, transportation providers, tribal partners, chambers of commerce, lenders, and community leaders.

Potential implementation partners include:

- East Central Regional Development Commission
- East Central Development Partnership
- Cities and counties
- Chambers of commerce
- Educational institutions
- Financial institutions
- Mille Lacs Band of Ojibwe
- State and federal agencies
- Private sector partners

The CEDS will serve as a framework for project development, funding applications, and ongoing regional collaboration.

10.10 Performance Measures

Progress toward implementation will be monitored using measures such as:

- New business starts
- Business expansions
- Jobs created and retained
- Housing units developed
- Childcare slots added
- Infrastructure investments completed
- Grant funding secured
- Workforce participation rates
- Private investment leveraged



City Administrators barbeque / meeting held at Library Park in Mora, Minnesota.

These measures will help evaluate progress and guide future updates to the strategy.



10.11 Conclusion

East Central Minnesota possesses significant economic strengths and opportunities. By focusing on entrepreneurship, supporting existing businesses, investing in infrastructure, expanding housing opportunities, and increasing childcare capacity, the region can build a stronger, more resilient economy.

The strategic priorities identified in this chapter provide a roadmap for future action and establish a framework for collaboration, investment, and long-term economic success throughout the region.



Chapter 11 – Implementation Framework

Purpose. This implementation framework translates the strategic priorities in Chapter 10 into practical actions. It identifies ECRDC's role, likely partners, general timeframes, potential resources, and performance measures. The framework is intended to guide implementation while preserving flexibility to respond to changing community needs, funding opportunities, economic conditions, and partner capacity.

Implementation approach. ECRDC will frequently serve as a convener, connector, technical-assistance provider, lender, and grant-development partner rather than the sole entity responsible for project implementation. Local and Tribal governments, businesses, developers, financial institutions, utilities, educational institutions, workforce organizations, nonprofit organizations, and state and federal agencies will remain essential implementation partners.

Priority 1 - Entrepreneurship & New Business Development

Objective: Encourage the creation and growth of small businesses by connecting entrepreneurs with technical assistance, financing, professional services, and other resources while providing direct access to capital through ECRDC's Small Business Revolving Loan Fund.

Action	ECRDC Role	Key Partners	Timeframe	Resources / Funding	Performance Measure
Maintain and update the Regional Business Assistance Directory and promote available business resources.	Lead / coordinator	SBDC, SCORE, LegalCORPS, lenders, Initiative Foundation, Entrepreneur Fund, DEED, chambers, local EDAs and other resource partners	Annual update; ongoing promotion	ECRDC staff time; partner information; existing outreach budget	Directory updated and distributed; outreach activities; businesses/entrepreneurs referred or assisted
Conduct outreach to banks, credit unions, cities, counties and economic development partners.	Lead	Financial institutions; local governments; local and regional economic development organizations	At least twice annually for direct outreach; ongoing as opportunities arise	ECRDC staff time; printed/digital materials	Outreach efforts completed; partner contacts
Promote and provide eligible financing through the Small Business Revolving Loan Fund.	Lead / lender	Borrowers; participating lenders; local RLFs; Initiative Foundation; Entrepreneur Fund; DEED; utilities and other financing partners	Ongoing	ECRDC RLF; other public/private financing	Number and dollar amount of RLF loans; startup loans; other investment leveraged; projected jobs created/retained
Connect entrepreneurs with technical assistance, professional services and financing resources.	Connector / referral source	SBDC, SCORE, LegalCORPS and other Business Assistance Directory partners	Ongoing	Partner programs; ECRDC staff time	Entrepreneurs/businesses assisted or referred
Establish simple tracking of business inquiries, assistance and referrals.	Lead	Internal ECRDC staff	Begin in 2027; maintain annually	Existing staff and simple tracking system	Businesses/entrepreneurs assisted; type of assistance; referrals made; RLF prospects

Priority 2 - Strengthening Existing Businesses

Objective: Help existing businesses remain competitive and grow by providing access to financing, technical assistance, workforce resources, development tools, and other assistance tailored to individual business needs.

Action	ECRDC Role	Key Partners	Timeframe	Resources / Funding	Performance Measure
Provide RLF financing to eligible existing businesses for expansion, equipment, ownership transition and other eligible needs.	Lead / lender	Businesses; banks and credit unions; other gap lenders	Ongoing	ECRDC RLF; conventional and gap financing	Loans and dollars loaned; other financing leveraged; projected jobs created/retained
Help assemble financing packages involving multiple lenders and development resources.	Convener / technical assistance	Banks, credit unions, local/county RLFs, Initiative Foundation, Entrepreneur Fund, DEED, utilities and other partners	As projects arise	Public/private financing programs	Businesses/projects assisted; financing leveraged; projects advanced
Participate in locally initiated Business Retention and Expansion efforts.	Partner	Cities, counties, townships, chambers, local EDAs and businesses	As requested	Local partner capacity; ECRDC staff time	BR&E visits or initiatives supported; needs identified and referrals made
Convene partners for business expansion and development projects.	Convener	Businesses, local governments, lenders, utilities, engineers and economic development partners	As projects arise	Staff time; partner resources; applicable incentives	Expansion projects assisted; meetings facilitated; projects advanced
Support business succession and ownership transition, including employee-ownership options.	Connector / lender / technical assistance	U of M Extension, Minnesota Center for Employee Ownership, SBDC, lenders and other advisors	Ongoing	RLF and partner technical-assistance resources	Transition projects assisted; RLF financing; referrals; jobs projected to be retained
Connect businesses with modernization, automation and productivity resources.	Connector	Enterprise Minnesota and other specialized providers	Ongoing / as requested	Partner programs; possible eligible business financing	Businesses referred or assisted with modernization/automation needs

Priority 3 - Infrastructure Development

Objective: Help local and Tribal governments and other eligible partners identify resources, develop projects, secure funding, and coordinate economic and community development infrastructure improvements.

Action	ECRDC Role	Key Partners	Timeframe	Resources / Funding	Performance Measure
Regularly share economic and community development infrastructure funding opportunities.	Lead / information clearinghouse	Federal EDA, DEED, Minnesota Public Facilities Authority, USDA Rural Development, MnDOT and other agencies	Ongoing; generally throughout the year	ECRDC staff time; agency program information	Funding/resource communications; communities reached
Bring funding agencies and resource providers to regional meetings and educational events.	Convener	State/federal agencies; cities; counties; Tribal governments; economic development partners	Periodic / as opportunities arise	Partner presentations; ECRDC meetings	Presentations or resource sessions held; participating communities
Connect communities with appropriate funding agencies and facilitate project-development meetings.	Connector / convener	Local and Tribal governments; funding agencies; engineers; utilities; other partners	As projects arise	Staff time; partner expertise	Communities/projects assisted; meetings facilitated
Assist with development of infrastructure grant applications and funding strategies.	Technical assistance / grant development	Applicants; contract engineers; funding agencies; other development partners	As projects arise	Federal, state, regional, local and other funding programs	Applications assisted; grants/funding secured; outside investment leveraged
Provide additional project-development or administrative assistance when appropriate and requested.	Technical assistance; optional administration	Applicant; engineering/financial consultants; funding agencies	As needed	Project-specific resources	Projects advanced toward implementation; technical assistance provided

Priority 4 - Workforce Housing

Objective: Connect communities and developers with development sites, market information, financing resources, incentives, technical assistance, and partners needed to advance housing development.

Action	ECRDC Role	Key Partners	Timeframe	Resources / Funding	Performance Measure
Maintain and annually update the regional inventory of properties available for housing and economic development.	Lead / coordinator	Cities, counties, local EDAs, property owners, real estate professionals	Annual	ECRDC staff time; locally supplied property information	Properties inventoried; communities participating; annual update completed
Compile and market available housing development opportunities to developers.	Lead / marketer	Local governments; developers; property owners; economic development organizations	Annual major outreach; ongoing as opportunities arise	Developer database; property inventory; digital outreach	Developer outreach activities; development prospects generated
Provide customized developer familiarization tours and introductions.	Convener / facilitator	Developers; local governments; property owners; utilities; local EDAs	As requested	ECRDC staff time; local partner participation	Familiarization tours; developers assisted; sites visited; projects advanced
Maintain and promote the Housing Development Assistance Directory and available housing studies/resources.	Lead / information clearinghouse	Minnesota Housing, DEED, USDA, local HRAs/EDAs, nonprofit and private partners	Update periodically; promote ongoing	ECRDC staff time; partner program information	Directory/resources distributed; communities/developers assisted
Provide initial guidance on development tools and connect communities with specialized advisors.	Technical assistance / connector	Local governments; financial advisors; bond counsel/legal advisors; developers	As projects arise	TIF, tax abatement, infrastructure and other local/state tools	Communities assisted; advisor introductions; projects advanced
Help identify financing/resources and assist with housing-related applications when appropriate.	Technical assistance / grant development	Developers; local governments; housing agencies; lenders; utilities; foundations and other partners	As projects arise	State, federal, local, nonprofit and private resources	Applications assisted; funding secured; outside/private investment leveraged; assisted housing units created/preserved

Priority 5 - Childcare Expansion

Objective: Increase the availability and sustainability of childcare by supporting new and existing providers, connecting communities and providers with technical assistance and financial resources, and addressing childcare as a critical workforce and economic development need.

Action	ECRDC Role	Key Partners	Timeframe	Resources / Funding	Performance Measure
Connect prospective and existing childcare providers with technical assistance, training and business-planning resources.	Connector / promoter	First Children's Finance, Initiative Foundation and other childcare/business assistance partners	Ongoing	Partner technical-assistance programs	Providers assisted or referred; partner resources/events promoted
Participate in and support Rural Child Care Innovation Program and other community childcare initiatives.	Regional partner	First Children's Finance; counties; cities; employers; providers; local economic development partners	As programs/projects occur	RCCIP and other partner resources	RCCIP/community initiatives supported; communities assisted
Promote childcare grants, financing, training and technical-assistance opportunities.	Information clearinghouse	DEED and other state, federal, regional and nonprofit partners	Ongoing	Partner funding/program information	Funding/resource communications; providers/communities reached
Provide eligible RLF financing to start, retain or expand childcare businesses, including reduced-interest financing when available.	Lead / lender	Childcare providers; participating lenders; other financing partners	Ongoing	ECRDC RLF; other public/private financing	Childcare RLF loans and dollars loaned; childcare slots projected to be created/retained; projected jobs; other investment leveraged
Assist childcare providers and communities with project development and funding applications when appropriate.	Technical assistance / convener	Providers; local governments; employers; First Children's Finance; Initiative Foundation; funders	As projects arise	Grant programs; local/private resources; ECRDC staff time	Projects/applications assisted; funding secured; childcare capacity advanced

Cross-Cutting Implementation Activities

Cross-Cutting Activity	Implementation Approach	Examples of Measures
Regional collaboration and partnerships	Continue serving as a convener among local and Tribal governments, businesses, lenders, utilities, educational institutions, workforce organizations, nonprofits, and state/federal agencies.	Partnerships convened; collaborative projects supported
Workforce development and talent	Refer businesses and workers to Central Minnesota Jobs & Training Services/CareerForce; promote DEED and college training opportunities; share apprenticeship and workforce resources.	Workforce resources promoted; referrals made; initiatives supported
Economic resilience and disaster recovery	Connect affected businesses, workers, and communities with resources following disasters, layoffs, closures, or other disruptions; provide eligible RLF financing under standard underwriting; assist with EDA disaster-recovery and other funding opportunities.	Businesses/communities assisted; recovery applications; RLF financing; recovery funding secured
Innovation and technology	Connect businesses and communities with resources related to automation, technology, broadband, productivity, and other innovations.	Businesses/communities referred or assisted
Creative and collaborative financing	Help identify and assemble public, private, nonprofit, and conventional financing for viable projects.	Financing packages assisted; outside/private investment leveraged

Annual Review and Performance Tracking

ECRDC should review implementation progress at least annually and update activities as economic conditions, community needs, funding programs, and opportunities change.

Performance tracking should distinguish between activities directly controlled by ECRDC - such as loans made, referrals provided, outreach completed, grant applications assisted, and projects supported - and broader regional outcomes that ECRDC can influence but does not control, such as jobs, housing units, childcare capacity, and private investment.

Beginning in 2027, ECRDC should use simple internal tracking for business referrals, technical-assistance contacts, infrastructure and housing projects assisted, developer outreach, and other activities for which historical baseline data are not currently available. Existing RLF records should continue to provide project-level data on financing, jobs, and childcare capacity where applicable.

The Regional Project Inventory should complement this framework by identifying specific priority projects, lead applicants, anticipated costs, potential funding sources, readiness, strategic alignment, and expected outcomes.

Potential Funding and Resource Partners

Potential resources will vary by project and may include federal EDA, USDA Rural Development, SBA, HUD and other federal programs; Minnesota DEED, Minnesota Housing, Minnesota Public Facilities Authority, MnDOT and other state programs; local governments and local revolving loan funds; ECRDC's Small Business Revolving Loan Fund; utilities; foundations and nonprofit organizations; conventional financial institutions; developers and other private investment. Listing a potential resource in this framework does not imply a commitment of funding.



Chapter 12 – Evaluation & Performance Measures

Purpose and Approach

ECRDC will use a small set of practical measures to assess implementation of the CEDS, identify changing regional needs, and adjust priorities as necessary. The measures distinguish ECRDC activities from project outcomes and broader economic conditions. ECRDC contributes to regional results but does not control them alone.

Performance information will come primarily from existing revolving loan fund (RLF) records, Commission reports, grant and project logs, the CEDS work plan, partner information, and published economic data. Where historical records are incomplete, tracking will begin in 2027. The CEDS does not establish fixed annual loan, grant, housing, or childcare quotas.

Performance Measures

CEDS priority / area	Measures reviewed	Existing source / benchmark
1. Entrepreneurship and new businesses	RLF startup loans and dollars; businesses referred or assisted; outreach completed	RLF records; Commission reports; business assistance/referral tracking beginning 2027
2. Existing businesses	RLF expansion and retention loans; businesses assisted; partner outreach and BR&E support	RLF records; Commission reports; outreach and referral tracking
3. Infrastructure and community planning	Projects explored or assisted; grant applications submitted and awards received; local plans completed	Existing potential-grants log; Commission reports; completed planning work
4. Workforce housing	Housing sites and developers engaged; projects assisted; housing units associated with supported projects, when known	Site inventory; developer contacts; Commission reports; project records
5. Childcare expansion	Providers or projects assisted; childcare-related RLF loans; projected slots supported, when available	RLF applications; childcare partner information; Commission reports
Cross-cutting regional work	Outreach rounds and actual visits; directory updates; Tribal and workforce partnerships; significant response to disruptions	Existing Commission reports; directories; committee discussions
Regional economic conditions	Employment/unemployment, business conditions, housing affordability, childcare access, and other relevant indicators	DEED and other public data; Federal Reserve surveys; housing and childcare partner reports

Measures will be reported as available and interpreted in context. Counts of applications, awards, and completed projects will remain separate. Missing job or project outcome data will not be treated as zero.

Revolving Loan Fund: Historical Reference

The following figures are preliminary calendar-year loan closings from the ECRDC “Loan Info” report supplied in October 2026. The COVID-era 0% interest loan program contributed to unusually high lending early in the period; these years should not be used as an automatic annual target.

Year	Loans closed	RLF dollars closed
2020	2	\$57,500
2021	10	\$366,050
2022	9	\$310,000
2023	7	\$244,200
2024	5	\$160,000
2025	4	\$207,500
2026	2	\$83,000
Total	39	\$1,428,250



Across the 39 listed loans, the report also identifies \$6,171,300 in private financing and \$385,000 in other public financing. These figures describe reported project financing, not solely investment caused by ECRDC assistance. Employment outcomes should be reported only when the underlying records support them.

Before adoption, staff should confirm the closing-date records and reconcile any differences with prior annual reports. The 2026 figures represent activity recorded through the report date, not a complete year.

Review and Annual Readjustment to the Strategy

The CEDS Strategy Committee will review implementation progress and regional conditions at its regular quarterly meetings. One meeting each year will include an Annual Readjustment to the Strategy: a substantive conversation about accomplishments, current economic conditions, expectations for the future, and changes needed to keep the strategy relevant.

The committee will consider what is working, what has changed, which activities should continue or receive greater attention, and whether work-plan priorities or actions should be adjusted. ECRDC staff will record significant decisions and incorporate them into the living implementation work plan. A brief summary will be shared with the Commission through its existing reporting process. This discussion is distinct from the former administrative annual CEDS update.

Responsibility and Use of Results

ECRDC staff will maintain available performance information and bring it to the committee. Local governments, Tribal partners, lenders, employers, developers, and other regional partners will help interpret conditions and identify opportunities. The committee's conclusions will guide the next year's work rather than generate a separate lengthy annual report.

Baseline note: Historical RLF loan counts and amounts are available above. For other measures, existing records will be used where reliable; otherwise, 2027 will establish an initial baseline. Desired direction is generally to sustain useful outreach and assistance, advance viable projects, and respond to documented needs—not to achieve arbitrary numerical quotas.

Chapter 13 - Regional Success Stories

East Central Minnesota has demonstrated a long history of successfully leveraging investments from the U.S. Economic Development Administration (EDA) to strengthen the regional economy. Since 2000, the region has secured approximately \$14.6 million in competitive EDA funding supporting business development, workforce training, industrial parks, entrepreneurship, revolving loan funds, transportation planning, and community revitalization.

These projects demonstrate that East Central Minnesota has an established track record of successfully planning, financing, and implementing complex economic development initiatives. Working together, local governments, tribal partners, educational institutions, businesses, lenders, and economic development organizations have consistently transformed federal investment into measurable economic results.



Federal EDA Investment Highlights Since 2000

Year Awarded	Project	EDA Grant	Primary Outcome
2001	Johnson Virtual Reality Center	\$549,600	Advanced workforce training
2002	Cambridge Opportunity Industrial Park	\$1,659,322	Industrial park infrastructure
2005	Wyoming / Polaris Infrastructure	\$1,500,000	Business expansion infrastructure
2009	Industrial Park Marketing	\$22,500	Business recruitment
2010	Pine Technical & Community College Business Incubator	\$1,440,000	Entrepreneurship & workforce
2011	Pine Tech Incubator Expansion	\$358,200	Entrepreneurship
2015	Sandstone Medical Park	\$2,316,300	Medical/business infrastructure
2019	Pine Tech Modernization	\$1,100,000	Campus modernization
2020	ECRDC COVID Revolving Loan Fund	\$500,000	Business financing
2021	Sandstone Rail Study	\$75,000	Transportation planning
2022	Mille Lacs Business Incubators	\$3,197,100	Business incubators in Onamia & Hinckley
2022	Isle Industrial Park	\$478,000	Industrial site development
2022	ECRDC ARPA Revolving Loan Fund	\$400,000	Business financing

Investing in Entrepreneurship

Federal EDA investments have helped establish and expand entrepreneurship throughout East Central Minnesota. Business incubators at Pine Technical & Community College and the new Mille Lacs Band of Ojibwe / Mille Lacs Corporate Ventures incubators in Onamia and Hinckley provide affordable space, technical assistance, mentoring, and business support services. The approximately \$3.2 million award in 2022 is one of the largest recent EDA investments in the region.

Building Competitive Industrial Sites

EDA investments have funded industrial park and business infrastructure improvements in communities including Cambridge, Mora, Pine City, Sandstone and Isle. These investments have created development-ready sites, improved utilities and transportation access, and strengthened the region's ability to attract new employers and support existing business expansion.



Strengthening Workforce Development

Federal investments have expanded workforce development capacity through the Johnson Virtual Reality Center, modernization projects at Pine Technical & Community College, and entrepreneurship facilities that prepare workers for careers in manufacturing, healthcare, technology, and the skilled trades.

ECRDC Revolving Loan Fund

Originally capitalized in 1994 through the U.S. Economic Development Administration and local governments, the ECRDC Revolving Loan Fund has since received additional EDA capitalization in 2020 and 2022. The fund has assisted more than 100 new, expanding, or relocating businesses, helped create or retain more than 500 jobs, and has earned an 'A' Rating from the U.S. Economic Development Administration.

Delivering Results Through Partnership

The projects highlighted in this CEDS demonstrate more than successful grant applications—they illustrate East Central Minnesota's proven ability to deliver results. Over the past two decades, the region has consistently transformed federal, state, local, tribal, and private investment into completed projects that strengthen businesses, expand workforce opportunities, improve infrastructure, and enhance long-term economic competitiveness. This proven record provides confidence that the priorities identified in this Comprehensive Economic Development Strategy can be successfully implemented.

Chapter 14 – Conclusion

14.1 Looking Forward

East Central Minnesota enters the planning period with significant strengths, substantial opportunities, and a proven ability to adapt to changing economic conditions. The region benefits from a strategic location, strong transportation infrastructure, abundant natural amenities, a diverse economy, entrepreneurial spirit, and a culture of collaboration that is uncommon among many rural regions.

At the same time, the region faces important challenges. Workforce shortages, housing availability, childcare capacity, demographic changes, infrastructure needs, and broader economic uncertainty will continue to influence economic development efforts. Successfully addressing these challenges will require coordinated action, sustained investment, and strong partnerships among public, private, nonprofit, educational, and tribal stakeholders.

14.2 A Regional Vision for Prosperity

Throughout the CEDS planning process, stakeholders consistently emphasized the importance of entrepreneurship, business growth, workforce development, Workforce housing, childcare, infrastructure, and quality of life. These themes are interconnected and collectively influence the region's economic future.



The vision presented in this CEDS recognizes that strong businesses are the foundation of strong communities. New business creation, business expansion, innovation, and entrepreneurship generate jobs, investment, and opportunities that support residents and communities throughout East Central Minnesota. By supporting entrepreneurs and existing businesses while addressing workforce, housing, childcare, and infrastructure needs, the region can continue to build a strong and resilient economy.

14.3 The Importance of Collaboration

One of the defining characteristics of East Central Minnesota is its willingness to work together. Local governments, businesses, lenders, educational institutions, nonprofit organizations, economic development professionals, transportation providers, tribal partners, and community leaders have repeatedly demonstrated the ability to solve complex challenges through collaboration.

Examples such as the East Central Development Partnership, innovative business financing projects, regional transportation coordination efforts, housing initiatives, and entrepreneurial development programs illustrate the region's capacity to turn ideas into action. This collaborative culture will remain one of the region's greatest assets moving forward.

14.4 Commitment to Implementation

The value of the CEDS will ultimately be determined not by the document itself, but by the actions that follow. Successful implementation will require continued leadership, investment, partnership development, project advancement, and ongoing evaluation.

The strategic priorities identified in this plan provide a roadmap for future action. Through annual review, project development, performance measurement, and continuous improvement, the region can ensure that the CEDS remains a practical and effective guide for economic development decision-making.

14.5 Final Statement

East Central Minnesota is well-positioned for future success. The region's combination of entrepreneurial energy, strong communities, natural assets, transportation access, quality of life, and collaborative problem-solving provides a strong foundation for long-term prosperity.

This Comprehensive Economic Development Strategy represents a shared commitment to building a stronger regional economy, supporting local businesses, creating opportunities for residents, and enhancing quality of life throughout Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties. By working together and investing strategically in the priorities identified throughout this plan, East Central Minnesota can continue to grow, adapt, and thrive for generations to come.



Chapter 15 – Regional Project Inventory



Appendices

- Appendix A – SWOT Analysis
- Appendix B – Prioritization Process
- Appendix C – Public Participation Records
- Appendix D – County Profiles
- Appendix E – Housing Profiles
- Appendix F – Childcare Profiles
- Appendix G – Committee and Board Information
- Appendix H – Local Projects



Appendix A

SWOT Analysis

As part of the development of the 2027-2031 CEDS for Region 7E / East Central MN, the CEDS Strategy Committee appointed a CEDS Ad-Hoc Committee to assist. This Ad-Hoc Committee was composed of the County Economic Developer of each of our five counties – Nancy Hoffman representing Chisago County, Amanda Usher representing Isanti County, Kirsten Faurie representing Kanabec County, Lainy Hoskins representing Mille Lacs County, and Lezlie Sauter representing Pine County. Sara Treiber was appointed to represent the Mille Lacs Band of Ojibwe / Mille Lacs Corporate Ventures. Luke Greiner, Regional Analyst with the MN Department of Employment & Economic Development and ECRDC Staff also attended the meetings of this Ad-Hoc Committee.

The CEDS Ad-Hoc Committee met four times in early 2026 to assist with the development of this 2027-2031 CEDS, and began with conducting a simplified SWOT Analysis, below. Strengths and Opportunities were combined by this group into “Pros”, and Weaknesses and Threats were combined into “Cons”. An initial list of topic areas were prepared by ECRDC staff and edited by the consensus of the Ad-Hoc Committee members. The results

Existing businesses

Pros: Network, tools and resources, available land and buildings, genuine interest by elected officials & economic developers,

Cons: High costs of infrastructure / building. Old buildings downtown / cost of business development / business owners / succession planning needed.

- Entrepreneur / New business dev / recruitment.

Pros: lots of entrepreneurs, technical assistance and gap lending, Incubators, strong economic development staff,

Cons: Staff capacity. Hard to start new business. Health insurance.

Workforce

Pros: CMJTS / Rebecca P., PTCC / ARCC, so many places hiring, desirability to live in region, proximity to metro, cabin country, folks interested in manufacturing, hands on workforce, premium for manufacturing,

Cons: HS tech ed lacking. Low wages / commute factor.

Childcare

Pros: Initiative Foundation, First Children's Finance, ECRDC / Michelle. PTCC Trainer.

Cons: Don't have enough. Too expensive. Cheap isn't good. Not viewed / respected as a business. Slim margins. Little or no benefits for providers. High staff turnover. Can't afford to raise rates / family's can't afford. Structure / Tech – it's a high service need. Can't replace people with tech / automate. State requirements.

Broadband Internet

Pros: Starting to get coverage, ECE, Starlink, State line extension grant, tech is catching up,

Cons: higher speeds needed for business, reporting from providers not accurate, new maps needed,

Workforce housing

Pros: SAHA Funds,

Cons: Don't have enough. Finances don't pencil. Need grants / subsidies. Super competitive tax credits.

Infrastructure

Pros: ECRDC is connected to the EDA, high eligibility.

Cons: EDA MOVES TOO SLOW, GOVT CLOSURE, red tape that goes with federal funding. Thresholds. Patients and capacity.

Business Finance

Pro: Nice to have gap lender, Scape goat / whipping boy.

Con: lending policies. Can't do housing.

Technical Assistance

Pro: cost effective, marketing, info dissemination, small business assistance.

Con: capacity.

Community Development

Pros: Collaboration and building relationships, livability, parks & trails, quality of life.

Communications,

Cons:

Community Planning

Pros: Assist smaller cities. Lower cost. “outside” pros.

Cons: Many layers and stumbling blocks, multi jurisdictional.

Redevelopment – business and housing

Pro: Cleaning up messes, new tax base

Con: finances upside down, need incentives / subsidies.

Appendix B

Prioritization Process

As part of the development of the 2027-2031 CEDS for Region 7E / East Central MN, the CEDS Strategy Committee appointed a CEDS Ad-Hoc Committee to assist. This Ad-Hoc Committee was composed of the County Economic Developer of each of our five counties – Nancy Hoffman representing Chisago County, Amanda Usher representing Isanti County, Kirsten Faurie representing Kanabec County, Lainy Hoskins representing Mille Lacs County, and Lezlie Sauter representing Pine County. Sara Treiber was appointed to represent the Mille Lacs Band of Ojibwe / Mille Lacs Corporate Ventures. Luke Greiner, Regional Analyst with the MN Department of Employment & Economic Development and ECRDC Staff also attended the meetings of this Ad-Hoc Committee.

The CEDS Ad-Hoc Committee met four times in early 2026 to assist with the development of this 2027-2031 CEDS, and began with conducting a simplified SWOT Analysis (see Appendix A of this document). Following the SWOT Analysis, the results were discussed and the topic areas were prioritized by the CEDS Ad-Hoc Committee. Wanting to focus the efforts of the ECRDC over the implementation of this 2027-2031 CEDS, the topic areas were prioritized by a vote of the CEDS Ad-Hoc Committee, and ranked by the results of the vote. The top five highest scoring topics were Develop Infrastructure, Encourage Entrepreneurship / Development of New Businesses, Expand Childcare Capacity, Promote the Development of Workforce Housing, and Work to Grow and Expand Existing Businesses.

This list is based on the understanding of Federal EDA priorities, regional data, the SWOT analysis and the CEDS Strategy Committee and Ad-Hoc Committee's understanding of our region's economic conditions, amongst other factors. We respectfully reserve the right to edit this list as conditions change in the global, national and regional economy.

From this list of prioritized topic areas, ECRDC Staff prepared a first draft of action items for each topic. This draft was reviewed and edited per the consensus of the CEDS Ad-Hoc Committee at multiple meetings. Upon completion of this work by the CEDS Ad-Hoc Committee, these prioritized topics and action items were presented to the ECRDC CEDS Strategy Committee at their June, 2026 for review and approval. Following that, these prioritized topic and action items were presented to our local units of government and economic development partners at our quarterly City / County Clerks / Administrators, Community / Economic Developers and Partners meeting on Friday, July 10, 2026. No comments were received. These prioritized topic and action items were again reviewed and approved by the ECRDC CEDS Strategy Committee at their September 2026 meeting and approved by them to be included in our DRAFT 2027-2031 CEDS.

2027 CEDS Priorities & Action Items

(1) Develop Infrastructure

- As a Federal EDA Economic Development District, promote grant opportunities for infrastructure projects (industrial parks, business incubators, water / sewer infrastructure, etc.)
- Assist local units of government with developing capital investment plans to prepare and budget for infrastructure development
- Arrange familiarization tours to bring in entrepreneurs, businesses and influencers to see the property and talk assistance programs, etc.
- Promote the availability of grants and low interest loans to local units of government or infrastructure projects from partners such as USDA Rural Development, the MN Department of Employment & Economic Development, the Public Facilities Authority & others. Share success stories and foster mentorship opportunities.
- Facilitate educational opportunities for local units of government to learn about grants, loans, technical assistance and other resources to assist with the development of infrastructure.

(2) Encourage Entrepreneurship / Development of New Businesses

- Partner with the East Central Development Partnership and other similar organizations to develop and implement a regional marketing plan.
- Partner and engage with economic development organizations such as the Small Business Development Center, the Entrepreneur Fund, Initiative Foundation, SCORE and others, and promote their availability of technical assistance and resources they provide.
- Create and promote a database of available buildings and land for marketing / attraction purposes.
- Educate EDA, City Council and Staff on business assistance tools and resources. Assist them with developing / updating local business subsidy policies, etc.
- Maintain and distribute our Regional Business Assistance Directory that connects entrepreneurs and businesses to financial and technical assistance resources.

(3) Expand Childcare Capacity

- Work with strategic partners like our county child care coalitions, local units of government, First Children's Finance, the Initiative Foundation, the Small Business Development Center, the MN Department of Employment & Economic Development and others to help retain existing and assist with the creation of new childcare slots within our region.

- Maintain and distribute our Regional Childcare Assistance Directory that connects entrepreneurs and businesses to financial and technical assistance resources.
- Promote the availability of grants and low interest loans for childcare expansion efforts from partners like the MN Department of Employment & Economic Development, the Initiative Foundation & others.
- Facilitate educational opportunities for local units of government to learn about grants, loans, technical assistance and other resources to assist with the expansion of existing and the development of new childcare slots.
- Keep open the lines of communications between providers, would-be providers, local units of government and others with the childcare regulating organizations.

(4) Promote the Development of Workforce Housing

- Create a database of available land for marketing / attraction purposes.
- Create a database of housing developers, ideally locally / regionally.
- Work with the property owner to prepare marketing materials that include details on the properties, municipal infrastructure, housing study, and other available programs and resources.
- Arrange familiarization tours to bring in developers to see properties and talk assistance programs, etc.
- Promote workforce housing development that considers climate resilience, energy efficiency, and long-term affordability for residents.
- Facilitate awareness of funding, incentives, and technical assistance related to sustainable housing design, weatherization, electrification, and resilience improvements.
- Encourage local housing planning and project development to account for long-term infrastructure, insurance, utility, and climate-related cost impacts.
- Educate local units of government & HRAs on resource to assist with the development of new housing and rehabilitation of existing stock, as well as planning & zoning implications on rehabilitation and new development.
- Work towards the creation / rejuvenation of a regional housing group / organization (ECHO), to work towards housing related issues.
- Continue to explore new and creative resources to help facilitate housing expansion in our region.

(5) Work to Grow and Expand Existing Businesses

-Partner with local units of government to undertake Business Retention & Expansion (BR&E) visits in an effort to assist them with growth and expansion in our region.

-Partner with economic development organizations such as the Small Business Development Center, the Entrepreneur Fund, Initiative Foundation, SCORE and others, and promote their availability of technical assistance and resources they provide.

-Create a database of available buildings and land for marketing / attraction purposes.

-Educate EDA, City Council and Staff on business assistance tools and resources. Assist them with developing / updating local business subsidy policies, etc.

-Maintain and distribute our Regional Business Assistance Directory that connects entrepreneurs and businesses to financial and technical assistance resources.

Promote the availability of business financing tools from the SBA, the Entrepreneur Fund, the Initiative Foundation, the Minnesota Department of Employment & Economic Development, the ECRDC and other partners.

Appendix C

Public Participation Records

PLACEHOLDER

Chisago County

Notice Affidavit

of Publication

PLACEHOLDER

Isanti County Notice

Affidavit of

Publication

PLACEHOLDER

**Kanabec County
Notice Affidavit of
Publication**

PLACEHOLDER

**Mille Lacs County
Notice Affidavit of
Publication**

PLACEHOLDER

Pine County Notice

Affidavit of

Publication

PLACEHOLDER

**Photo of Notice on
ECRDC Bulletin
Board**

PLACEHOLDER

**Photo of Notice on
Website**

PLACEHOLDER

Photo of CEDS

**Document on File at
ECRDC**

PLACEHOLDER

Photo of CEDS

Document on ECRDC

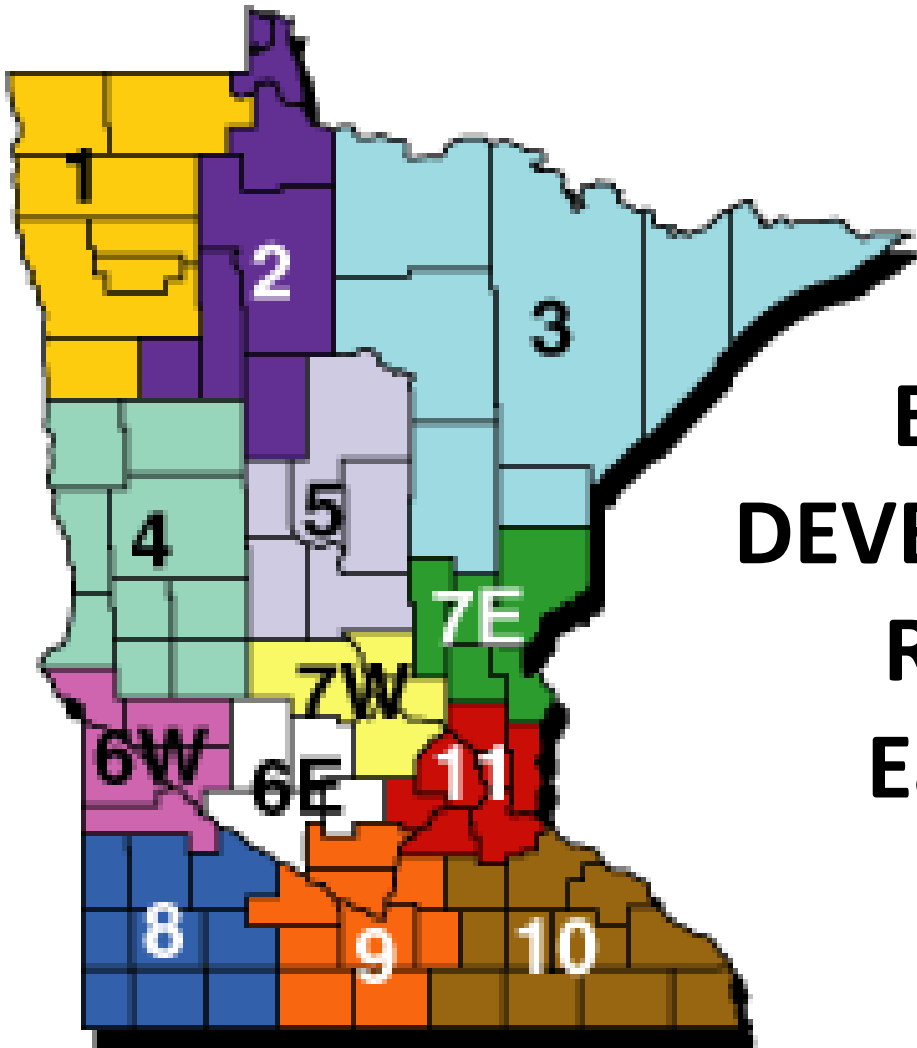
Website

PLACEHOLDER

**Photo of Notice
emailed to Local
Units of Government**

Appendix D

County & Regional Profiles



ECONOMIC DEVELOPMENT REGION 7E: East Central

Covers counties:
Chisago, Isanti, Kanabec
Mille Lacs, and Pine

2024 REGIONAL PROFILE

Updated January 2025

Luke Greiner
Regional Analyst, Central & Southwest Minnesota
Minnesota Department of Employment and Economic Development
Office: 320-223-6992
E-mail: luke.greiner@state.mn.us
Web: <http://mn.gov/deed/data/>



DEMOGRAPHICS

POPULATION CHANGE

Economic Development Region 7E – East Central includes 5 counties, located in the Central Minnesota planning region. Region 7E was home to 175,943 people in 2023, comprising 3% of the state’s total population. The region saw a 4% population increase since 2020, making it the eighth largest of the 13 economic development regions (EDRs) in total population, and the second fastest growing. In comparison, the state of Minnesota saw a 0.6% gain from 2020 to 2023 (Table 1).

	2020 Population	2023 Estimates	2020-2023 Change	
			Number	Percent
Region 7E	169,123	175,943	+6,820	+4.0%
Chisago Co.	56,621	58,535	+1,914	+3.4%
Isanti Co.	41,135	43,182	+2,047	+5.0%
Kanabec Co.	16,032	16,602	+570	+3.6%
Mille Lacs Co.	26,459	27,427	+968	+3.7%
Pine Co.	28,876	30,197	+1,321	+4.6%
Minnesota	5,706,494	5,737,915	+31,421	+0.6%

Source: [U.S. Census Bureau, Population Estimates](#)

Chisago County is the largest county in Region 7E and is the 18th largest county of 87 in the state, with over 58,500 people in 2023. It added 1,914 people, a 3.4% increase, since 2020, the 11th fastest growth rate. Isanti County experienced the fastest growth in the region with an increase of 2,047 people and now has over 43,000 people. The next largest county is Pine County with 30,197 people, while Mille Lacs County increased by 3.7% and has 27,427 people, and Kanabec County is the smallest county in the region with 16,602 people, the 52nd largest county in the state.

COMPONENTS OF POPULATION CHANGE

With an aging population, Region 7E experienced a natural decrease – more deaths than births – of -406 people from 2020-2023. However, the region gained substantial population because of net domestic migration with an increase of 7,104 residents moving into the area, nearly all in-migration was from domestic residents from other parts of the state or U.S. (Table 2).

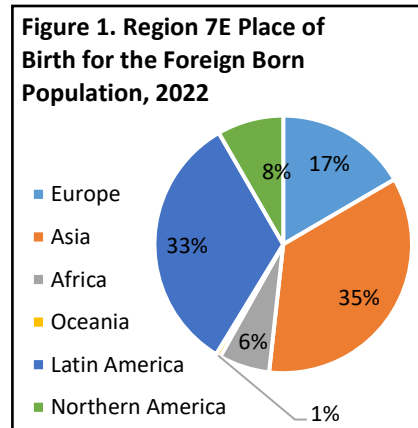
Without much international in-migration, Region 7E is now home to 3,213 foreign born residents, or about 1.9% of the total population. The number of immigrants in the

	Total Change	Natural Increase	Vital Events		Net Migration		
			Births	Deaths	Total	Inter- national	Domestic
Region 7E	+6,794	-406	5,814	6,220	+7,234	+130	+7,104
Minnesota	+31,111	+40,368	207,857	167,489	-11,352	+34,624	-45,976

Source: [U.S. Census Bureau, Population Estimates Program](#)

region increased by 40% since 2010, faster than the statewide growth rate of 31%. Just over 35% (1,130 people) of these immigrants were from Asia, while the largest number was from Central and South America, accounting for 41% of the region’s foreign-born. Lastly, there were 533 people from Europe, but this population has decreased since 2010 (Figure 1).

Based on year of entry, Region 7E’s foreign born population was “older” than the rest of the state. About 22% of the region’s immigrants entered the U.S. since 2010 and another 21% entered between 2000 and 2009, compared to 33% and 29% statewide. The remaining 57% of immigrants in the region settled in the U.S. prior to 2000. Foreign-born residents have a different age profile than the native-born population, with only 11% being between under 25 years of age, compared to 30% of the total population. About 18% of the foreign-born population has less than a high school degree while another 37% is a high school graduate. Meanwhile, 18% of foreign-born people in the region have a bachelor’s or higher degree.



POPULATION BY AGE GROUP

Region 7E has a slightly older population than the rest of the state, with 18% of residents aged 65 years and over, compared to 16.5% statewide. In addition, Region 7E had a higher percentage of people in the 45- to 64-year-old age groups, but consequently had a lower percentage of people in the 25- to 44-year-old age group, typically the leading edge of the “prime working years”. A large portion of the area’s population is a part of the Baby Boom generation, which is creating a significant shift in regional demographics over time. Between 2000 and 2023, the 55 years or older group added more than 28,000 residents (see Figure 2 and Figure 3).

Figure 2. Percentage of Population by Age Group, 2023

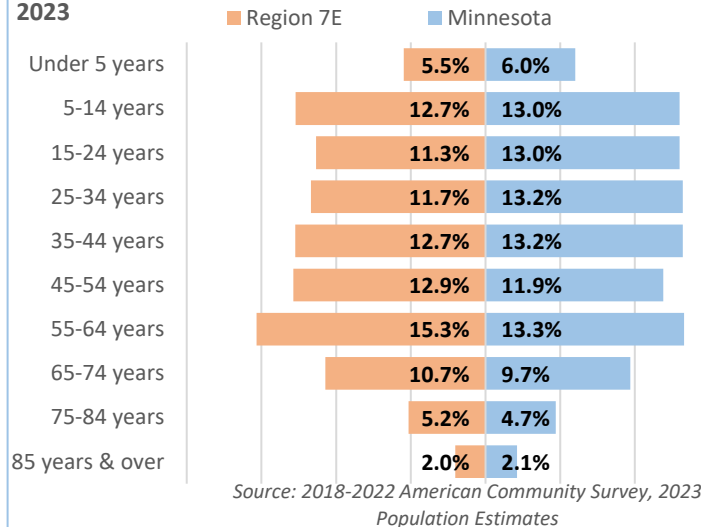
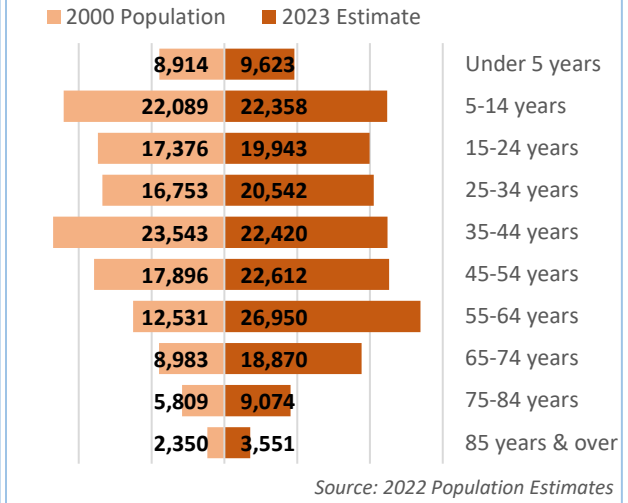


Figure 3. Region 7E Population Pyramid, 2000-2023

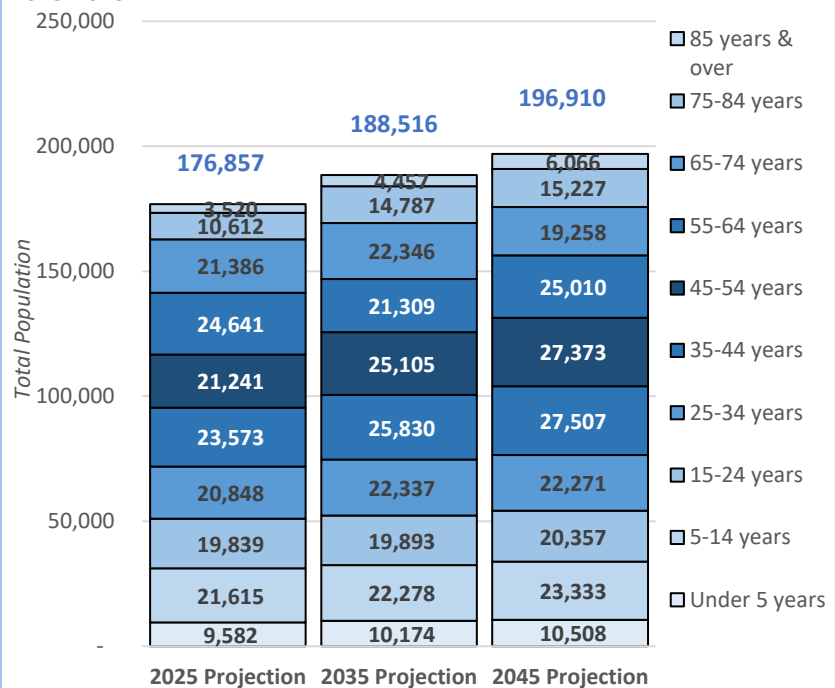


POPULATION PROJECTIONS BY AGE GROUP

The more rapid recent population growth is expected to help drive continued growth in the future. According to the [State Demographic Center](#), Region 7E is expected to gain nearly 20,000 residents from 2025 to 2045, an 11.3% increase (see Figure 4). By comparison the state of Minnesota is projected to grow 5.5%.

Much of this population growth is expected to happen in older age groups. Region 7E is projected to add 7,161 people aged 75 years and over, as well as about 6,132 people in the 45- to 54-year-old age group. However, Region 7E is projected to lose 2,128 people in the 65 to 74 year old age group – as current Baby Boomers continue to age.

Figure 4. Region 7E Population Projections by Age Group, 2025-2045



POPULATION BY RACE

Region 7E's population is less diverse than the state's, and actually became less diverse recently, bucking historical trends. In 2020, 90.5% of the region's residents reported white alone as their race, compared to 92.3% in 2022 and 79.8% statewide. At 1.4%, Region 7E had a higher percentage of American Indian or Alaska Natives than the state, but otherwise had much smaller percentages of people of all other race and origin groups, especially Black or African American, Asian, and Hispanic or Latino origin (Table 3).

With 6,240 people, the largest racial or ethnic group other than White is people of two or more races, which increased 147% from 2011 to 2022. Conversely, the region saw an 18% decline in the number of American Indian residents.

Table 3. Race and Hispanic Origin, 2022	Region 7E				Minnesota	
	Number	Percent	Change from 2011-2022		Percent	Change from 2011-2022
			Numeric	Percent		
Total	170,099	100.0%	+6,849	+4.2%	100.0%	+7.9%
White	156,958	92.3%	+2,486	+1.6%	79.7%	-0.4%
Black or African American	1,821	1.1%	+104	+6.1%	6.7%	+44.3%
American Indian & Alaska Native	2,300	1.4%	-510	-18.1%	0.9%	-10.2%
Asian & Other Pac. Islander	2,056	1.2%	+1,055	+105.4%	5.1%	+37.1%
Some Other Race	724	0.4%	+4	+0.6%	2.3%	+84.7%
Two or More Races	6,240	3.7%	+3,710	+146.6%	5.3%	+159.6%
Hispanic or Latino origin	4,356	2.6%	+1,500	+52.5%	5.7%	+34.6%

Source: U.S. Census Bureau, 2018-2022 American Community Survey

EDUCATIONAL ATTAINMENT

With 33% of adults aged 25 years and over having a college degree, Region 7E has lower educational attainment than the state, where half of adults have an associate, bachelor's, or advanced degree. However, 13.3% of adults in Region 7E have an associate degree, which outpaces the state. Another 25% have some college experience, but no degree.

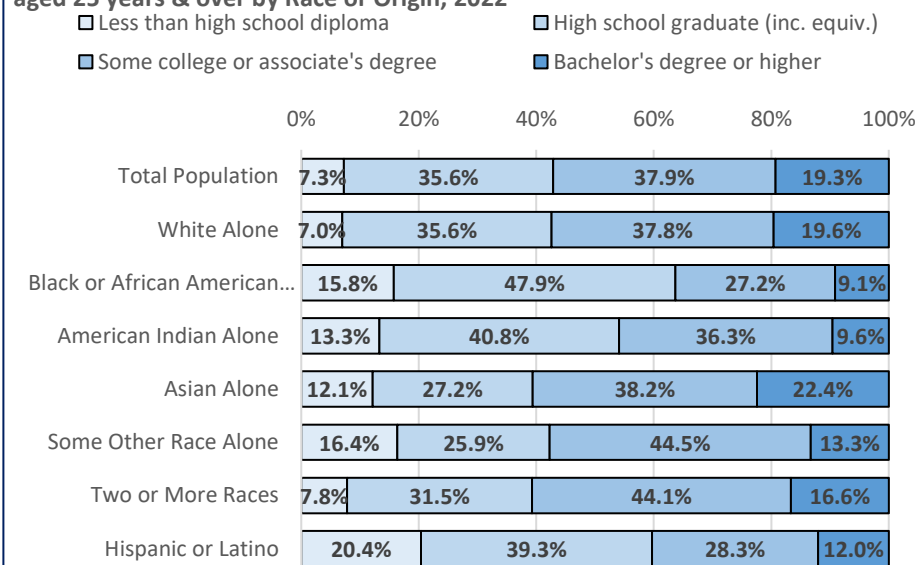
Table 4. Educational Attainment for the Population Aged 25 years & Over	Region 7E		Minnesota
	Number	Percent	Percent
Total, 25 years & over	119,900	100.0%	100.0%
Less than high school	8,691	7.2%	6.3%
High school graduate (incl. equiv.)	42,707	35.6%	23.7%
Some college, no degree	29,428	24.5%	20.2%
Associate degree	15,942	13.3%	11.7%
Bachelor's degree	16,303	13.6%	24.9%
Advanced degree	6,829	5.7%	13.3%

Source: 2018-2022 American Community Survey, 5-Year Estimates

Educational attainment varied significantly by race and ethnicity in Region 7E. In addition to overall educational attainment being lower in the region than the state, the percentage of people of other races with less than a high school diploma was even higher.

Roughly two-thirds of Black or African American residents in the region had a high school diploma or less, as did over half of American Indians and Hispanics or Latinos. In contrast, a higher share of people of Two or More Races and Asians had attended some college or earned a degree (Figure 5). Asians also had the highest share of those with a bachelor's or higher.

Figure 5. Region 7E Educational Attainment for the population aged 25 years & over by Race or Origin, 2022



Source: 2018-2022 American Community Survey

LABOR FORCE

LABOR FORCE CHANGE

According to data from DEED's [Local Area Unemployment Statistics](#) program, Region 7E had an annual average labor force count of just under 89,000 workers through 2023. The recent increase of the labor force is a rebound from the past few years. After rising rapidly in the early part of the century, labor force slowed after 2010 before again increasing into 2019 (Figure 6). At the onset of the COVID-19 pandemic, the labor force declined precipitously, losing

more than 2,000 workers over two years. With relatively low unemployment rates, the labor market in Region 7E remains similar compared to before the pandemic, with about 3,662 unemployed workers actively seeking work in 2023, down from a peak of over 9,000 workers in 2009 and 6,700 in 2020.

Averaging a net gain of 2,081 additional labor force participants per year between 1990 and 2000, employers in Region 7E were able to tap into a large and growing pool of talented workers. Although the regional labor force and economy continue to grow, the rate of labor force growth slowed considerably, demonstrated by Region 7E adding an average of only 204 workers per year from 2010 to 2020. Finally, the trend was punctuated by a loss of more than 2,300 into 2021 (Figure 7). A relaxed labor market in 2023 has helped reduce friction in the economy from a lack of workers. Domestic in-migration from urban counties to the south have become a relief despite still having a smaller labor force than pre-pandemic. Businesses have and will continue to adjust to slower labor force growth and maximize collaboration with local education partners.

Figure 6. Annual Labor Force Estimates, 2003-2023

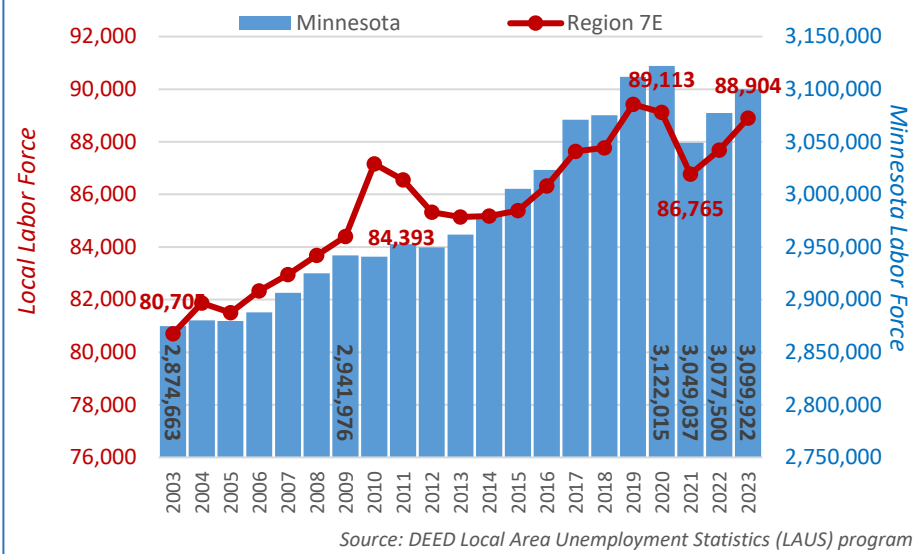
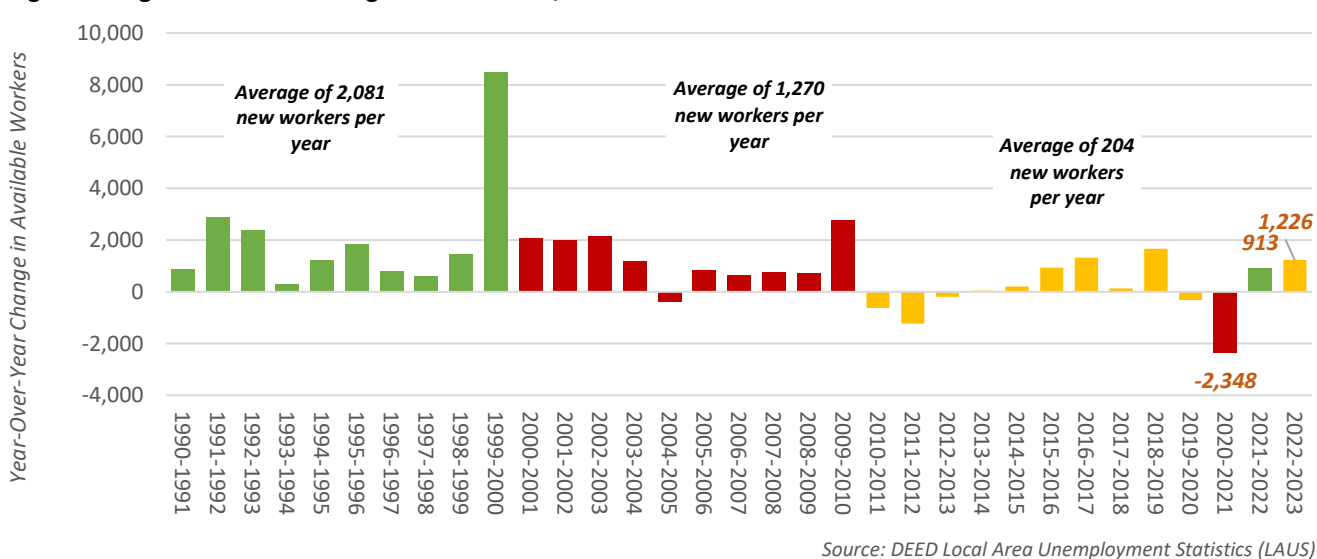


Figure 7. Region 7E Annual Change in Labor Force, 1990-2023



LABOR FORCE PROJECTIONS

In step with the region's projected population changes, applying current labor force participation rates to population projections by age group, as shown in Figure 4, would lead to steady increases in workforce numbers in Region 7E over the next decade (Table 5).

EMPLOYMENT CHARACTERISTICS

With 65% of people aged 16 years and over in the labor force, Region 7E had lower labor force participation rates than the state's 68.7%. The region had lower labor force participation rates than the state in all but the youngest age group, and the overall rate was lower because a lower percentage of Region 7E's labor force was the 25-44 age group (Table 6). Likewise, the region had lower participation rates than the state in most race groups. In addition, there were around 6,000 workers with disabilities in the regional labor force.

	2025 Labor Force Projection	2035 Labor Force Projection	2025-2035 Change	
			Numeric	Percent
16 to 19 years	4,462	4,447	-15	-0.3%
20 to 24 years	7,674	7,748	+74	+1.0%
25 to 44 years	37,679	40,857	+3,177	+8.4%
45 to 54 years	18,316	21,648	+3,332	+18.2%
55 to 64 years	17,069	14,761	-2,308	-13.5%
65 to 74 years	4,795	5,010	+215	+4.5%
75 years & over	899	1,224	+325	+36.2%
Total Labor Force	90,895	95,695	+4,800	+5.3%

Source: calculated from Minnesota State Demographic Center population projections and 2018-2022 American Community Survey 5-Year Estimates.

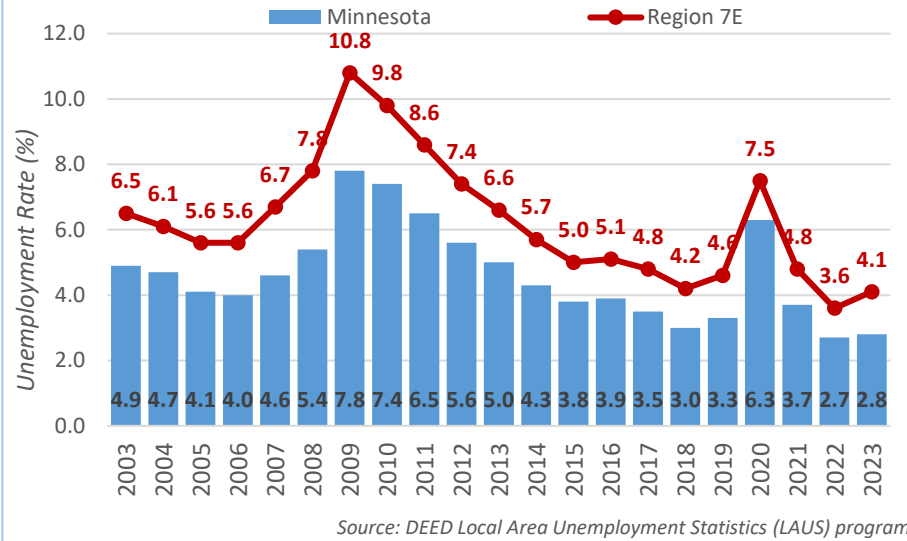
	Region 7E			Minnesota		Percent of Total Labor Force	
	In Labor Force	Labor Force Partic. Rate	Unemp. Rate	Labor Force Partic. Rate	Unemp. Rate	Region 7E	Minnesota
Total Labor Force	88,733	64.7%	4.4%	68.7%	4.0%		
16 to 19 years	4,501	53.2%	7.2%	53.0%	9.8%	5.1%	5.1%
20 to 24 years	7,212	82.1%	6.6%	83.1%	6.7%	8.1%	9.7%
25 to 44 years	35,231	84.8%	4.7%	88.8%	3.5%	39.7%	42.8%
45 to 54 years	18,851	86.2%	3.8%	87.8%	2.9%	21.2%	19.0%
55 to 64 years	18,049	69.3%	3.0%	72.8%	3.1%	20.3%	17.6%
65 to 74 years	4,090	22.4%	3.5%	27.6%	3.3%	4.6%	4.9%
75 years & over	776	6.4%	1.8%	6.6%	3.2%	0.9%	0.8%
Employment Characteristics by Race & Hispanic Origin							
White alone	83,409	65.3%	4.1%	67.8%	3.4%	94.0%	81.3%
Black or African American	433	27.7%	9.5%	71.5%	8.7%	0.5%	6.1%
American Indian & Alaska Native	862	52.0%	16.4%	57.6%	11.9%	1.0%	0.7%
Asian or Other Pac. Islanders	1,096	70.0%	4.7%	73.9%	3.6%	1.2%	5.2%
Some Other Race	436	73.8%	3.9%	76.1%	6.1%	0.5%	2.3%
Two or More Races	2,470	62.1%	7.9%	74.3%	6.6%	2.8%	4.3%
Hispanic or Latino	1,905	64.6%	6.7%	77.0%	6.3%	2.1%	5.4%
Employment Characteristics by Veteran Status, 18 to 64 years							
Veterans, 18 to 64 years	3,978	76.1%	5.2%	81.1%	4.0%	4.8%	3.4%
Employment Characteristics by Disability, 20 to 64 years							
With Any Disability, 20 to 64 years	5,868	51.5%	10.1%	54.4%	10.2%	7.4%	5.9%
Employment Characteristics by Educational Attainment, 25 to 64 years							
Population, 25 to 64 years	72,159	80.7%	4.1%	84.4%	3.3%	81.3%	79.5%
Less than H.S. Diploma	3,778	64.5%	5.4%	67.2%	4.6%	5.2%	4.7%
H.S. Diploma or Equivalent	21,983	74.1%	2.0%	76.8%	2.5%	30.5%	19.0%
Some College or Assoc. Degree	30,421	84.4%	3.2%	85.1%	3.6%	42.2%	32.8%
Bachelor's Degree or Higher	15,960	89.1%	2.1%	90.3%	2.0%	22.1%	43.4%

Source: 2018-2022 American Community Survey, 5-Year Estimates

UNEMPLOYMENT RATE

Region 7E has consistently had higher unemployment rates than the state, typically hovering around 1.5% above the state rate. According to DEED's [Local Area Unemployment Statistics](#), Region 7E's rate rose as high as 10.8% in 2009, which was the highest of the 13 EDRs, and 3% above the state rate. Since then, the state and region's economies have recovered and unemployment rates have dropped, with Region 7E reporting 4.6% in 2019, before spiking to 7.5% in 2020. Rates then returned to historical lows in 2022 and 2023. (Figure 8).

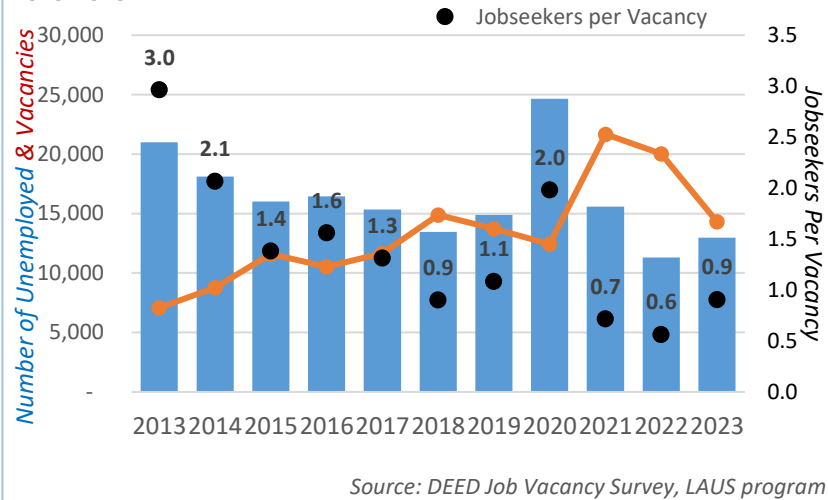
Figure 8. Unemployment Rates, 2003-2023



JOBSEEKERS PER VACANCY

As the number of available workers has declined, the region's labor market has tightened. One clear demonstration of this is the ratio of unemployed jobseekers per vacancy, which dipped below 1-to-1 over the past three years. After the temporary disruption of 2020, a steep increase in vacancies paired with declining unemployment led to an all-time low ratio of 0.6 in 2022 (Figure 9). According to recent Job Vacancy Survey results, there were 14,320 openings reported by Central Minnesota employers compared to 12,977 unemployed jobseekers in the region in 2023. The ratio climbed as high as 4.1-to-1 in 2011.

Figure 9. Jobseekers Per Vacancy, 2013-2023



COMMUTE SHED AND LABOR SHED

According to commuting data from the [Census Bureau](#), Region 7E is a net labor exporter, having more workers than available jobs. In sum, 31,008 workers both lived and worked in Region 7E in 2021, while 16,492 workers drove into the region from surrounding counties for work, compared to 47,500 workers who lived in the region but drove to surrounding counties for work (Table 7 and Figure 10).

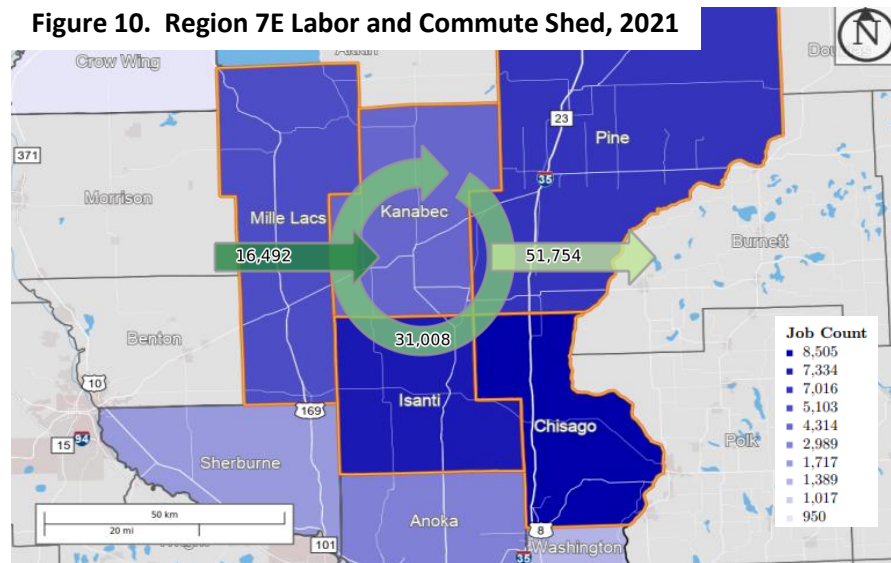
Table 7. Region 7E Inflow/Outflow Job Counts (All Jobs), 2021	2021	
	Count	Share
Employed in the Selection Area	47,500	100.0%
Employed in the Selection Area but Living Outside	16,492	34.7%
Employed and Living in the Selection Area	31,008	65.3%
Living in the Selection Area	82,762	100.0%
Living in the Selection Area but Employed Outside	51,754	62.5%
Living and Employed in the Selection Area	31,008	37.5%

Source: U.S. Census Bureau, OnTheMap

Chisago County is the largest county and the largest employment center in the region and was the biggest draw for workers, followed by Isanti County, Pine County, Mille Lacs County, and Kanabec County is the smallest.

Most workers in the region commute to the Twin Cities metro area and Hennepin County, as well as to the northern and eastern counties like Ramsey, Anoka, and Washington County (Figure 10).

Figure 10. Region 7E Labor and Commute Shed, 2021

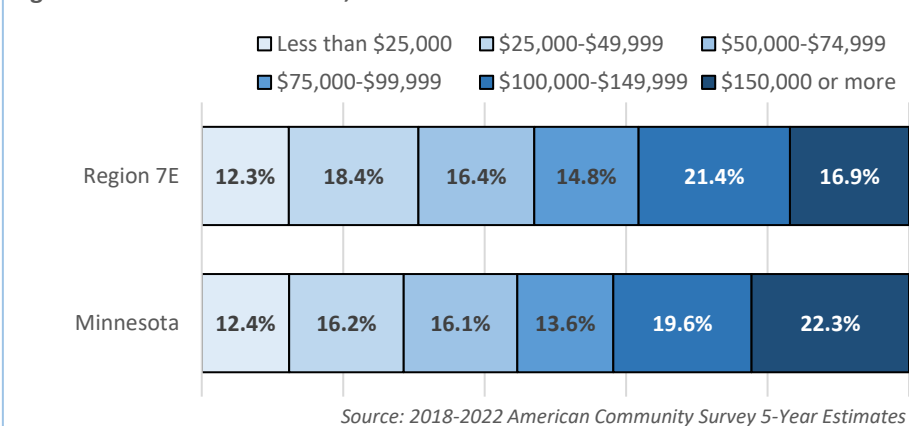


INCOMES, WAGES AND OCCUPATIONS

HOUSEHOLD INCOMES

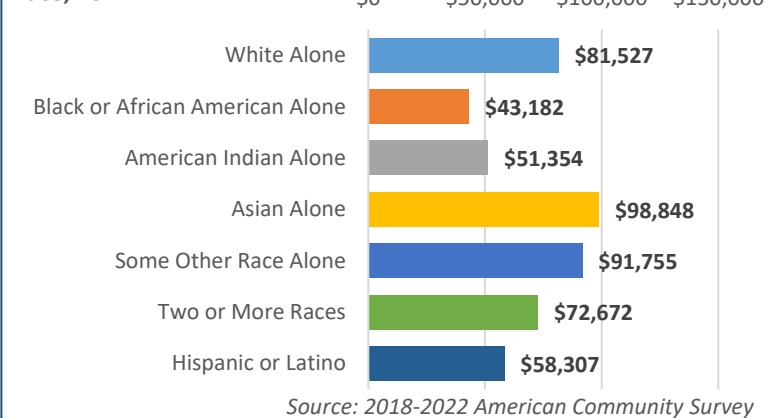
At \$80,935, median household incomes were lower in Region 7E than the state, where the median income in 2022 was \$84,313. Just over 30% of the households in the region had incomes below \$50,000 in 2022, similar to statewide. Similarly, only 17% of households in Region 7E earned over \$150,000 per year, compared to 22% percent of households statewide (Figure 11).

Figure 11. Household Incomes, 2022



Median household incomes varied by race or origin in the region. Asian and people of some other race households reported the highest incomes in Region 7E, with a median income that was more than \$17,000 higher than for White households. Next highest were incomes for two or more races and Hispanic or Latino households at. In contrast, American Indian households reported much lower household incomes, as did Black households (Figure 12). Sample sizes for all minority races are small, leaving room for errors and significant fluctuations in all data points from year to year.

Figure 12. Region 7E Median Household Income by Race, 2022



COST OF LIVING

According to DEED's [Cost of Living tool](#), the basic needs budget for an average Minnesota family (which consists of 2 adults and 1 child, with 1 full-time and 1 part-time worker) was \$67,320 in 2023. The cost of living for a similar family in Region 7E was \$69,084 – which was the second highest of the 13 EDRs in the state, behind only the Twin Cities metro area. The highest monthly costs were for transportation, food, and housing; and the cost of the region's transportation was significantly higher than the state. In order to meet the basic cost of living for the region, the workers in the family scenario described would need to earn \$22.14 per hour over the course of 60 hours per work week, a 12% increase from the prior year (Table 8).

Table 8. Region 7E Cost of Living, 2023

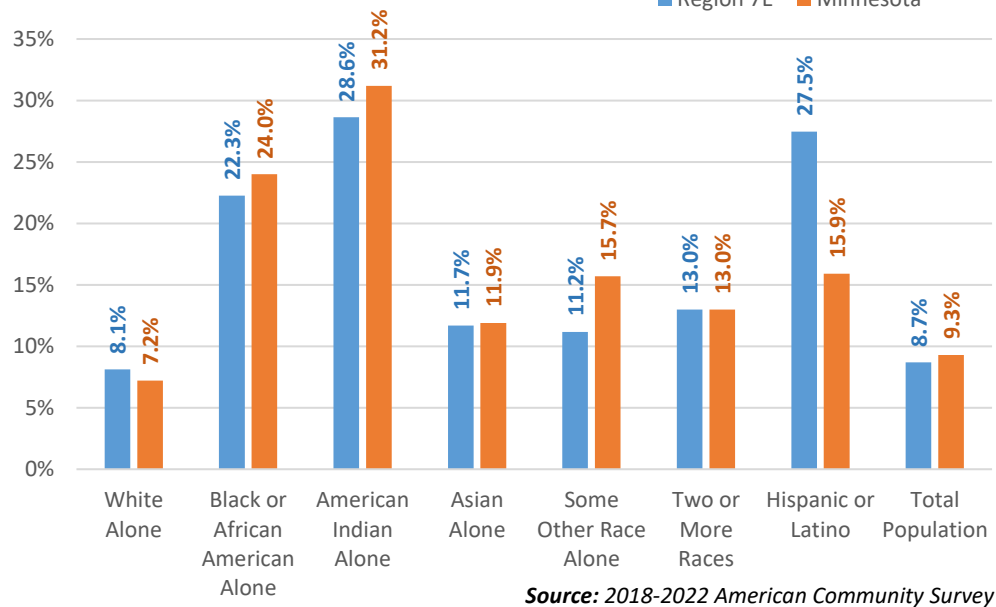
Family Composition	Number of Workers	Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
				Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Region 7E										
Single, 0 children	1 FT	\$35,952	\$17.28	\$0	\$408	\$160	\$1,010	\$675	\$340	\$403
Single, 1 child	1 FT	\$57,588	\$27.69	\$852	\$600	\$398	\$1,286	\$681	\$452	\$530
2 parents, 1 child	1 FT, 1 PT	\$69,084	\$22.14	\$426	\$930	\$575	\$1,286	\$1,236	\$530	\$774
2 parents, 2 children	2 FT	\$94,932	\$22.82	\$1,267	\$1,210	\$584	\$1,736	\$1,289	\$706	\$1,119
State of Minnesota										
Single, 0 children	1 FT	\$34,704	\$16.68	\$0	\$419	\$160	\$1,021	\$572	\$345	\$375
2 parents, 1 child	1 FT, 1 PT	\$67,320	\$21.58	\$544	\$955	\$574	\$1,285	\$977	\$536	\$739
Source: DEED Cost of Living tool										

Source: DEED Cost of Living tool

DEED's Cost of Living tool provides different estimates for household compositions including single people, partnered couples, and up to 4 children. For a single person living alone and working full-time, the estimated yearly cost in Region 7E would be \$35,952, which would require an hourly wage of \$17.28 to meet the basic needs standard of living (Table 8). That was again the second highest in the state.

Overall, Region 7E's poverty rate was 8.7%, which was below the statewide rate of 9.3%. Like incomes, poverty levels varied widely by race and origin. It was estimated that over 29% of the region's American Indian and 28% of Hispanic or Latinos were below the poverty level in 2022. Likewise, poverty levels hovered around 11% those of Two or More Races, and 22% for Black or African Americans. About 11% percent of Asian or other Pacific Islanders also were below the poverty level in 2022 and only 11% of those identifying as Some Other Race were below the poverty level. With the exception of the higher rate for Whites and Hispanics/Latinos, the region's poverty rates were below the statewide rates (Figure 13).

Figure 13. Poverty Status by Race or Origin, 2022



WAGES AND OCCUPATIONS

According to DEED's [Occupational Employment Statistics](#) program, the median hourly wage for all occupations in Region 7E was \$22.48 in the first quarter of 2024, which was the sixth highest wage level of the 13 EDRs in the state. Region 7E's median wage was \$2.04 below the state's median hourly wage, equaling 92% of the statewide wage rate, and \$4.60 below the median hourly wage in the 7-County Twin Cities metro area, which would amount to \$9,568 per year for a full-time worker. Region 7E had lower wages than neighboring Regions 7W at \$23.85 and Region 3 at \$23.41, but higher than Region 5 at \$21.89 (Table 9).

Nearly 11% of the jobs in Region 7E were Food Prep and Serving Related occupations, which had a higher concentration than the state as a whole. The highest location quotient was for Protective Service occupations, at 1.7. Region 7E also had a higher share of workers in Community & Social Service; Education, Training & Library; Food Preparation & Serving Related; Farming, Fishing, & Forestry; Healthcare Support; and Construction and Extraction occupations (Table 10).

Table 9. Occupational Employment Statistics by Region, 2024	Median Hourly Wage	Estimated Regional Employment
EDR 1 - Northwest	\$23.51	35,370
EDR 2 - Headwaters	\$22.68	32,230
EDR 3 - Arrowhead	\$23.41	138,010
EDR 4 - West Central	\$23.04	89,340
EDR 5 - North Central	\$21.89	62,970
EDR 6E - Southwest Central	\$22.72	50,190
EDR 6W - Upper MN Valley	\$22.61	16,230
EDR 7E - East Central	\$23.18	48,440
EDR 7W - Central	\$23.85	175,560
EDR 8 - Southwest	\$22.81	52,080
EDR 9 - South Central	\$23.24	100,990
EDR 10 - Southeast	\$24.26	240,340
EDR 11 - 7-County Twin Cities	\$27.78	1,743,500
State of Minnesota	\$25.22	2,881,100

Source: [DEED Occupational Employment & Wage Statistics](#)

Table 10. Region 7E Occupational Employment Statistics, 2024					State of Minnesota		
	Median Hourly Wage	Estimated Regional Employment	Share of Total Employment	Location Quotient	Median Hourly Wage	Estimated Employment	Share of Total Employment
Total, All Occupations	\$23.18	48,440	100.0%	1.0	\$25.22	2,881,100	100.0%
Management	\$48.04	2,620	5.4%	0.8	\$57.75	201,710	7.0%
Business & Financial Operations	\$34.51	1,560	3.2%	0.5	\$39.26	202,700	7.0%
Computer & Mathematical	\$39.52	390	0.8%	0.2	\$50.83	98,240	3.4%
Architecture & Engineering	\$40.50	720	1.5%	0.7	\$42.97	58,320	2.0%
Life, Physical & Social Science	\$37.53	340	0.7%	0.7	\$39.93	29,220	1.0%
Community & Social Service	\$28.47	1,580	3.3%	1.6	\$27.92	57,930	2.0%
Legal	\$43.72	170	0.4%	0.5	\$51.15	19,040	0.7%
Education, Training & Library	\$28.45	3,760	7.8%	1.4	\$28.22	163,340	5.7%
Arts, Design, Entertainment & Media	\$25.64	300	0.6%	0.5	\$29.01	36,160	1.3%
Healthcare Practitioners & Technical	\$41.14	3,030	6.3%	1.0	\$43.01	184,410	6.4%
Healthcare Support	\$18.31	3,230	6.7%	1.1	\$18.07	169,580	5.9%
Protective Service	\$27.55	1,300	2.7%	1.7	\$28.87	45,860	1.6%
Food Preparation & Serving Related	\$15.24	5,200	10.7%	1.3	\$15.07	232,190	8.1%
Building, Grounds Cleaning & Maint.	\$18.29	1,350	2.8%	1.0	\$18.83	79,660	2.8%
Personal Care & Service	\$17.97	1,150	2.4%	1.2	\$17.60	59,420	2.1%
Sales & Related	\$17.40	4,940	10.2%	1.2	\$18.82	242,440	8.4%
Office & Administrative Support	\$23.38	5,190	10.7%	0.9	\$23.86	352,250	12.2%
Farming, Fishing & Forestry	\$22.75	80	0.2%	1.4	\$22.13	3,520	0.1%
Construction & Extraction	\$30.61	2,780	5.7%	1.5	\$32.44	110,960	3.9%
Installation, Maintenance & Repair	\$26.91	1,840	3.8%	1.0	\$29.54	104,530	3.6%
Production	\$23.23	3,470	7.2%	1.0	\$23.05	203,810	7.1%
Transportation & Material Moving	\$19.92	3,430	7.1%	0.9	\$22.86	225,820	7.8%

Source: [DEED Occupational Employment & Wage Statistics](#)

Not surprisingly, the lowest-paying jobs are concentrated in food prep and serving, building, grounds cleaning and maintenance, sales and related, personal care and service, and healthcare support, which tend to have lower experience and educational requirements. For the most part, the gap in pay between Region 7E and the state is also much lower in these jobs, or has higher wages than statewide. In contrast, the highest paying jobs are found in management, legal, architecture and engineering, computer and mathematical, healthcare practitioners, business and financial operations, and life, physical, and social science occupations, which all need higher levels of education and experience, including many that require postsecondary training. The pay gaps between the region and state are much bigger in these occupations.

JOB VACANCY SURVEY

Employers in Central Minnesota reported 14,320 job vacancies in 2023, which was substantially less than 2022 but continues to be relatively high. The median hourly wage offer was \$19.13 across all occupations but ranged from a low of \$14.55 per hour for Personal Care and Service workers, to roughly \$32 per hour for Computer and Mathematical occupations.

Overall, 31% of the openings were part-time, only 33% required any postsecondary education, and 36% required a year or more of experience (Table 11). In sum, educational requirements in the region have been declining over the past 5 years, while previous work experience requirements were rising, largely the result of an expanding economy and tightening labor market. Of all openings in Central Minnesota in 2023, roughly a quarter had a median wage offer below \$16.43, which was about \$0.75 below the wage needed for a single person without children to meet a basic needs cost of living standard in Central Minnesota.

Table 11. Job Vacancy Survey Results, 2023

Central Minnesota	Number of Total Vacancies	Median Hourly Wage Offer	Percent Part-Time	Percent Temp or Seasonal	Requiring Postsecondary Education	Requiring 1 or More Years of Work Exp.	Requiring Certificate or License	Job Vacancy Rate
Total, All Occupations	14,320	\$19.13	31%	6%	33%	36%	48%	5.2%
Management	281	\$28.24	3%	1%	91%	97%	80%	1.9%
Business & Financial Operations	220	\$26.20	11%	15%	63%	70%	28%	2.1%
Computer & Mathematical	132	\$32.07	3%	1%	34%	92%	10%	4.4%
Architecture & Engineering	230	\$30.57	3%	1%	56%	74%	52%	6.4%
Life, Physical & Social Sciences	60	\$31.02	2%	2%	60%	52%	70%	3.5%
Community & Social Service	417	\$25.91	24%	3%	83%	89%	91%	7.9%
Legal	40	\$31.72	0%	2%	100%	100%	100%	4.2%
Education, Training & Library	597	\$19.04	30%	22%	71%	14%	78%	3.3%
Arts, Design, Entertainment & Media	187	\$17.70	85%	67%	43%	21%	46%	7.9%
Healthcare Practitioners & Technical	1,967	\$28.25	33%	1%	86%	40%	97%	11.6%
Healthcare Support	1,097	\$17.11	57%	1%	45%	16%	81%	6.8%
Protective Service	272	\$24.39	36%	9%	42%	53%	85%	6.3%
Food Preparation & Serving Related	2,319	\$14.84	48%	3%	1%	16%	6%	9.9%
Building, Grounds Cleaning & Maint.	318	\$16.27	39%	7%	0%	15%	17%	3.9%
Personal Care & Service	433	\$14.55	25%	7%	16%	13%	41%	8.2%
Sales & Related	1,632	\$17.55	29%	3%	5%	22%	15%	6.5%
Office & Administrative Support	747	\$17.98	15%	4%	11%	47%	17%	2.5%
Construction & Extraction	297	\$23.74	0%	1%	27%	69%	70%	1.9%
Installation, Maintenance & Repair	589	\$24.92	4%	1%	33%	51%	56%	5.2%
Production	993	\$20.14	9%	7%	18%	46%	5%	3.5%
Transportation & Material Moving	1,275	\$19.17	43%	11%	4%	41%	78%	5.1%

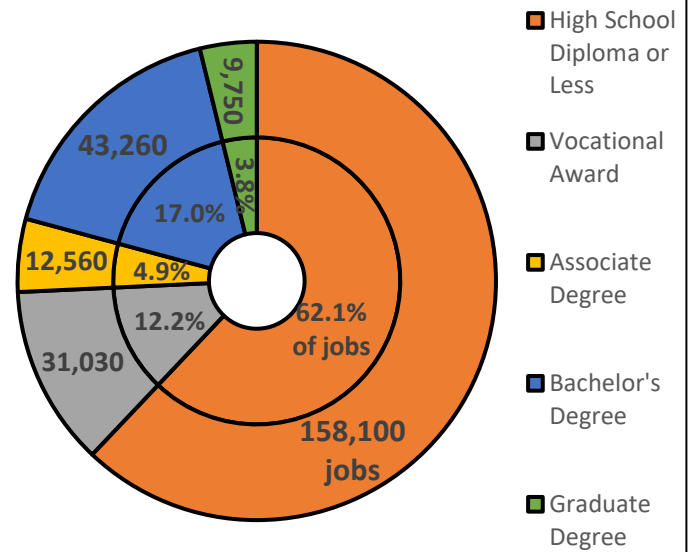
Source: DEED Job Vacancy Survey, 2023

EDUCATIONAL REQUIREMENTS

Similar to Job Vacancy Survey results, data from DEED's Occupational Employment & Wage Statistics program shows that only about 38% of jobs in the region require postsecondary education for entry. The other 62% can be started with a high school diploma or less and possibly some amount of on-the-job training (Figure 14).

Certain careers – such as Dentists, Lawyers, and Teachers – require a college education, while other jobs – including Cost Estimators, Sales Representatives, and Correctional Officers – do not. College is an excellent way to move up career ladders and open windows of opportunity to licensed fields that would otherwise be closed, such as Nursing or Engineering. Many of these occupations offer high wages and are in high demand in the marketplace. While education is typically a worthwhile investment, college can be expensive – with average annual expenses ranging between \$13,000 and over \$54,000 per year in Minnesota. For those who go to college, choice of major matters – different programs lead to jobs that earn different amounts of money.

Figure 14. Region 7E Share of Jobs by Educational Requirements, 2023



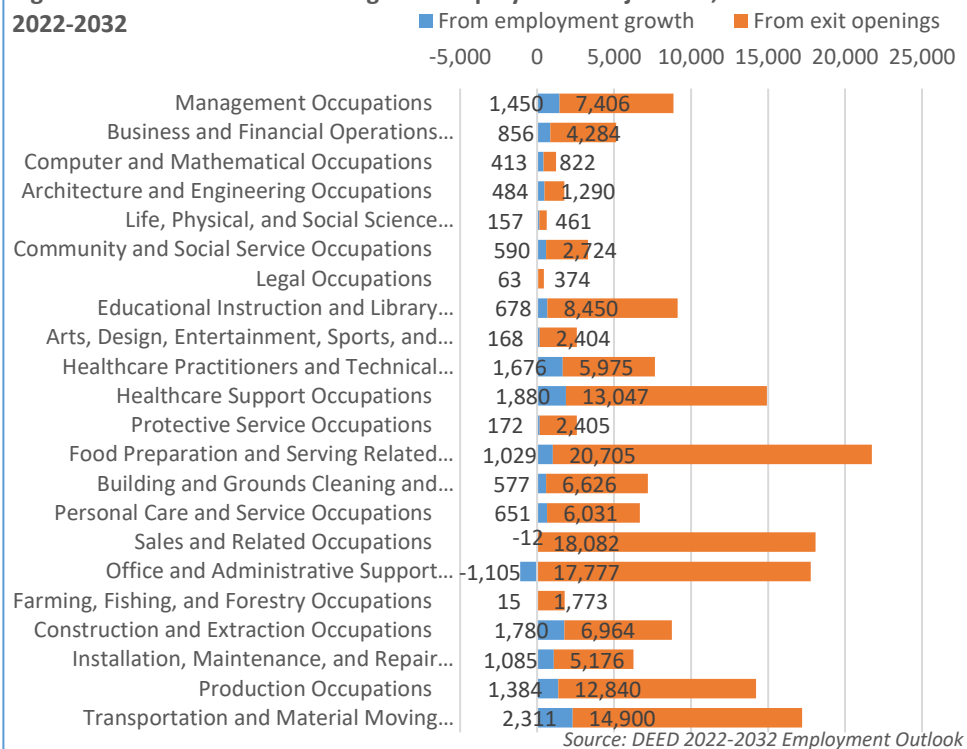
Source: DEED Occupational Employment & Wage Statistics

EMPLOYMENT PROJECTIONS

Overall, the 13-county Central Minnesota planning area is projected to grow 5.2% from 2022 to 2032, a gain of 16,302 new jobs. The revised faster growth projection makes the region the fastest growing region out of the 6 planning areas.

In addition, the region is also expected to need 160,516 replacement openings to fill existing jobs left vacant by retirements and other career changers. Healthcare Support, Architecture and Engineering and Computer and Mathematical occupations are expected to see the most new growth, but every occupational group will show some future demand either through new jobs or replacement openings (Figure 15).

Figure 15. Central Minnesota Regional Employment Projections, 2022-2032



Source: DEED 2022-2032 Employment Outlook

OCCUPATIONS IN DEMAND

According to DEED's [Occupations in Demand](#) tool, there are roughly 300 occupations showing relatively high demand in the region, with training and education requirements ranging from short-term on-the-job training to postsecondary education to advanced degrees. These occupations are spread across different sectors but are also concentrated in the region's major industries. For example, Nursing Assistants, Personal Care Aides, Home Health Aides, Licensed Practical and Registered Nurses, Electricians, Industrial Engineers, Machinists, Truck Drivers, and Teachers are all in high demand (Table 12).

High School or Less	Vocational Training	Associate Degree	Bachelor's Degree or Higher
Retail Salespersons \$35,817/yr	Heavy & Tractor-Trailer Truck Drivers \$60,953/yr	Registered Nurses \$97,279/yr	General & Operations Managers \$82,833/yr
Home Health & Personal Care Aides \$35,952/yr	Nursing Assistants \$40,289/yr	Radiologic Technologists and Technicians \$79,926/yr	Elementary School Teachers, Except Special Education \$65,116/yr
Fast Food and Counter Workers \$30,548/yr	Licensed Practical and Licensed Vocational Nurses \$58,035/yr	Police and Sheriff's Patrol Officers \$78,056/yr	Secondary School Teachers, Exc. Special and CTE \$66,539/yr
Cashiers \$31,985/yr	Automotive Service Technicians and Mechanics \$49,872/yr	Industrial Engineering Technologists and Technicians \$64,316/yr	Medical and Health Services Managers \$108,690/yr
Stockers and Order Fillers \$38,723/yr	Machinists \$61,397/yr	Calibration Technologists and Technicians \$51,876/yr	Preschool Teachers, Except Special Education \$38,309/yr
Janitors and Cleaners \$37,511/yr	Emergency Medical Technicians \$43,830/yr	Dental Hygienists \$95,926/yr	Accountants and Auditors \$73,436/yr
Waiters and Waitresses \$24,272/yr	Bookkeeping, Accounting, and Auditing Clerks \$49,071/yr	Detectives and Criminal Investigators \$77,932/yr	Child, Family, and School Social Workers \$65,914/yr
Childcare Workers \$32,303/yr	Electricians \$79,223/yr	Surgical Technologists \$66,288/yr	Industrial Engineers \$97,918/yr
First-Line Supervisors of Retail Sales Workers \$47,389/yr	Substance Abuse, Behavioral Disorder, and Mental Health Counselors \$54,808/yr	Human Resources Assistants, Except Payroll and Timekeeping \$49,531/yr	Project Management Specialists \$85,453/yr
Customer Service Representatives \$44,527/yr	Medical Assistants \$48,462/yr	Veterinary Technologists and Technicians \$46,438/yr	Special Education Teachers, Secondary School \$69,045/yr

Source: DEED Occupations in Demand

ECONOMY

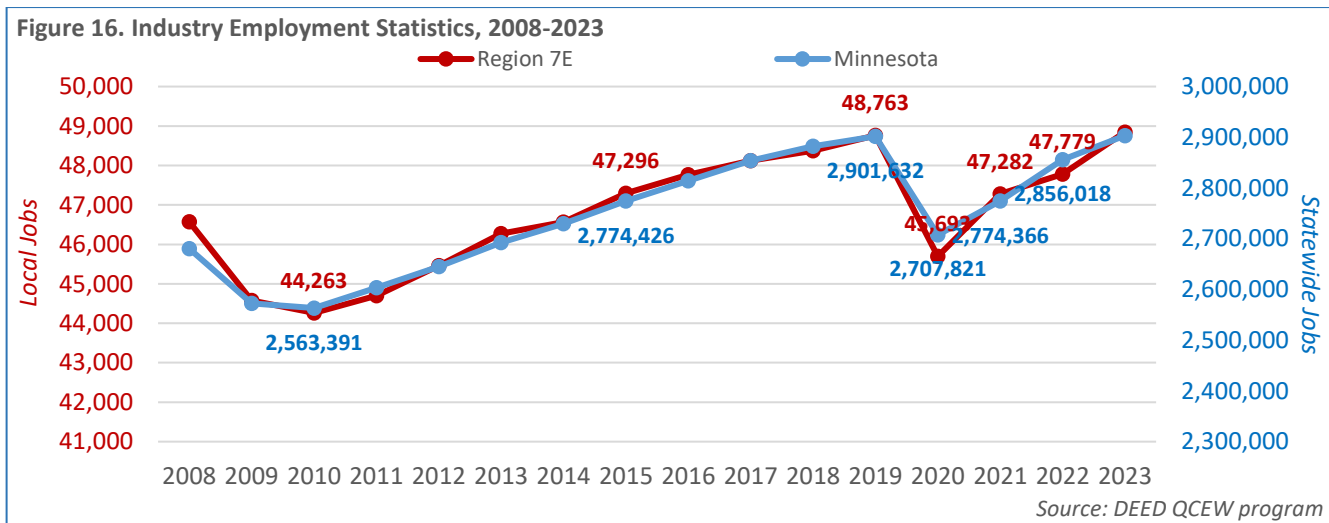
INDUSTRY EMPLOYMENT

According to DEED's [Quarterly Census of Employment & Wages \(QCEW\) program](#), Region 7E was home to 4,179 business establishments providing 48,846 covered jobs through 2023, with a total payroll of over \$2.42 billion. That was about 1.7% of total employment in the state of Minnesota, making it the fourth smallest of the 13 EDRs in the state. Average annual wages were \$49,616 in the region, which was about \$22,000 lower than the state's average annual wage, and the second lowest of the 13 EDRs. Chisago County is the largest employment center in the region, with 16,084 jobs at 1,367 firms; accounting for 33% of the region's jobs. Isanti County was the next largest, with 11,754 jobs at 958 firms, followed by Mille Lacs County with 788 firms and 9,133 jobs and Pine County with 7,780 jobs at 718 firms, while Kanabec is the smallest economy with 4,094 jobs at 348 firms (Table 13).

Table 13. Region 7E Industry Employment Statistics, 2023				Average Annual Wage	2022-2023		2019-2023	
Geography	Number of Firms	Number of Jobs	Total Payroll		Change in Jobs	Percent Change	Change in Jobs	Percent Change
Region 7E	4,179	48,846	\$2,423,523,215	\$49,616	+1,067	+2.2%	+83	+0.2%
Chisago Co.	1,367	16,084	\$900,811,326	\$56,007	+267	+1.7%	+481	+3.1%
Isanti Co.	958	11,754	\$567,234,494	\$48,259	+324	+2.8%	+572	+5.1%
Kanabec Co.	348	4,094	\$200,717,520	\$49,027	+125	+3.1%	+187	+4.8%
Mille Lacs Co.	788	9,133	\$428,230,447	\$46,888	+187	+2.1%	-592	-6.1%
Pine Co.	718	7,780	\$326,529,428	\$41,970	+164	+2.2%	-564	-6.8%
State of Minnesota	207,647	2,903,264	\$207,665,582,979	\$71,528	+47,246	+1.7%	+1,632	+0.1%

Source: [DEED Quarterly Census of Employment & Wages \(QCEW\)](#)

Region 7E has seen employment ups and downs over the past 15 years. It ended 2019 with about 2,150 more jobs than it had in 2014, but then the region was initially hit harder by the pandemic than the state. Since then, it has recovered more quickly through 2023. Before the pandemic, job growth had been steady out of the Great Recession (Figure 16).



With 9,261 jobs at 581 firms, Health Care & Social Assistance is the largest employing industry in Region 7E, accounting for 19% of total jobs in the region. Due to the region's older population, the largest sector was Nursing & Residential Care Facilities which had 3,634 jobs. However, the region's fastest growing Health Care sector was Social Assistance including housing, food, family, child care and other social services.

Retail Trade is the next largest industry in Region 7E, with 6,732 jobs at 477 firms, accounting for 13.8% of total jobs in the region. Accommodation & Food Services is the third largest industry with 6,032 jobs at 322 stores, but was hit especially hard during the pandemic, remaining down 450 jobs. The related Arts, Entertainment & Recreation industry also provided 859 jobs at 78 locations, also suffering significant employment losses during the pandemic. These three industries provide 8% of the region's jobs but have relatively low average wages.

With 5,180 jobs at 248 firms Manufacturing is the fourth largest industry in Region 7E and saw negative growth over the past year. Wages in manufacturing were almost \$10k higher than the total across all industries. Region 7E also has a high concentration of public sector jobs in Educational Services, with 4,768 jobs at 81 institutions – primarily at Elementary & Secondary Schools, but also at Junior Colleges.

Eight of the 20 main industries in the region remain down from their pre-pandemic employment levels, with the largest relative deficits in Health Care and Social Assistance, Public Administration, Accommodation & Food Services.

Table 14. Region 7E Industry Employment Statistics, 2023

NAICS Industry Title	2023 Annual Data			Avg. Annual Wage	2022-2023		2019-2023	
	Number of Firms	Number of Jobs	Total Payroll (\$1,000s)		Change in Jobs	Percent Change	Change in Jobs	Percent Change
Total, All Industries	4,179	48,846	\$2,423,523	\$49,616	+1,067	+2.2%	+83	+0.2%
Agriculture, Forestry, Fish & Hunt	56	289	\$12,641	\$43,740	-19	-6.2%	-66	-18.6%
Mining	6	32	\$1,782	\$55,682	0	0.0%	-7	-17.9%
Construction	708	3,310	\$229,189	\$69,242	+46	+1.4%	+406	+14.0%
Manufacturing	248	5,180	\$307,576	\$59,378	-135	-2.5%	+28	+0.5%
Utilities	22	265	\$26,924	\$101,599	+18	+7.3%	+10	+3.9%
Wholesale Trade	121	810	\$45,709	\$56,431	+12	+1.5%	+78	+10.7%
Retail Trade	477	6,732	\$219,442	\$32,597	+78	+1.2%	+385	+6.1%
Transportation & Warehousing	189	1,216	\$62,812	\$51,655	-20	-1.6%	+12	+1.0%
Information	48	543	\$28,708	\$52,869	-14	-2.5%	-45	-7.7%
Finance & Insurance	133	954	\$63,055	\$66,096	-1	-0.1%	-11	-1.1%
Real Estate & Rental & Leasing	119	195	\$6,824	\$34,997	-19	-8.9%	-71	-26.7%
Professional & Technical Services	216	1,472	\$140,846	\$95,684	+70	+5.0%	+214	+17.0%
Management of Companies	10	117	\$8,009	\$68,456	-5	-4.1%	+35	+42.7%
Admin. Support & Waste Mgmt. Svcs.	175	1,238	\$65,589	\$52,980	+10	+0.8%	+219	+21.5%
Educational Services	81	4,768	\$231,963	\$48,650	+120	+2.6%	+3	+0.1%
Health Care & Social Assistance	581	9,261	\$503,630	\$54,382	+319	+3.6%	-600	-6.1%
Arts, Entertainment, & Recreation	78	859	\$15,878	\$18,485	+175	+25.6%	+65	+8.2%
Accommodation & Food Services	322	6,032	\$156,194	\$25,894	+285	+5.0%	-450	-6.9%
Other Services	441	1,499	\$49,593	\$33,084	+36	+2.5%	-3	-0.2%
Public Administration	150	4,070	\$247,157	\$60,727	+110	+2.8%	-121	-2.9%

Source: [DEED Quarterly Census of Employment & Wages \(QCEW\)](#)

INDUSTRY EMPLOYMENT

According to DEED's Quarterly Employment Demographics (QED) program, the workforce in the region was aging over the past 10 years. Nearly one-quarter (24.7%) of workers in the region were 55 years or older, compared to 22.1% statewide and just 19.9% in the region one decade earlier. In contrast, the percentage of workers aged 20-24 or 45-54 was falling. (Table 15).

As noted above, wages were climbing across the board for all workers due to rising demand and a tight labor market. While wages were still lowest for the youngest and oldest workers who tend to fill lower-skilled, less-than-fulltime jobs in industries like Retail Trade and Accommodation & Food Services, the two youngest age groups enjoyed the fastest percentage increase in wages from 2011 to 2021. Wages were highest for workers between 45 and 64 years of age, and males earned more per hour than females, though much of the difference is associated to the substantial increase in hours worked by males.

Table 15. Workforce Demographics by Age Group and Gender, Total of All Industries, 2012-2022

Region 7E	Percentage of Workers		Percent of Workers, Minnesota		Median Hourly Wage		Median Hours Worked (Per Qtr.)	
	2022	2012	2022	2012	2022	2012	2022	2012
Total, all ages	100.0%	100.0%	100.0%	100.0%	\$20.50	\$14.32	362	380
19 years & under	9.4%	8.7%	6.6%	6.3%	\$14.28	\$7.80	130	129
20 to 24 years	8.6%	10.4%	9.2%	11.3%	\$17.98	\$10.31	296	279
25 to 44 years	39.5%	38.1%	43.6%	42.3%	\$23.07	\$15.90	420	424
45 to 54 years	17.9%	22.9%	18.4%	21.9%	\$24.74	\$17.13	455	452
55 to 64 years	18.1%	15.6%	16.7%	14.7%	\$22.40	\$16.88	436	431
65 years & over	6.6%	4.3%	5.4%	3.5%	\$18.15	\$13.01	225	220
Male	44.0%	42.3%	49.1%	49.1%	\$22.85	\$15.88	439	444
Female	56.0%	57.7%	50.9%	50.9%	\$19.68	\$13.25	325	345

Source: [DEED Quarterly Employment Demographics](#)

EMPLOYMENT DIVERSITY

Wages were highest for workers between 45 and 64 years of age, and males worked substantially more hours than females. Interestingly, from 2010 to 2020 jobs held by workers 45 to 54 years saw the largest decline in the share of jobs they hold, dropping from 22.2% in 2010 to 18.2% in 2020.

People of color account for 9.5% of the total labor force in Central Minnesota and hold a slightly higher share of jobs, compared to the state overall where they amount to 19.7% of the labor force. According to data from the Quarterly Workforce Indicators program, people of color held 35,162 jobs in Central Minnesota, compared to 255,251 jobs held by White workers. The number of jobs has nearly doubled since 2003 when People of color held 13,420 jobs (Figure 17).

People of color held an additional 21,041 jobs since 2003 compared to 2,831 by White workers.

Hispanic/Latino workers hold the largest number of jobs of the racial and ethnic minority groups with 14,609 jobs in 2023, almost half of all minority held jobs. The next largest number of jobs held by a minority group was Black or African American, holding 9,571 jobs in 2023. The number of jobs held by this race has increased by 7,052 since 2003, amounting to a 280% increase (Figure 18).

The Agriculture, Forestry, Fishing, & Hunting sector and Manufacturing sector have the highest share of non-White employment at 28% and 20%, respectively. Accommodation & Food Services and Health Care and Social Assistance also have 15% of

Figure 17. Employment of People of Color, All Industries, Central Minnesota

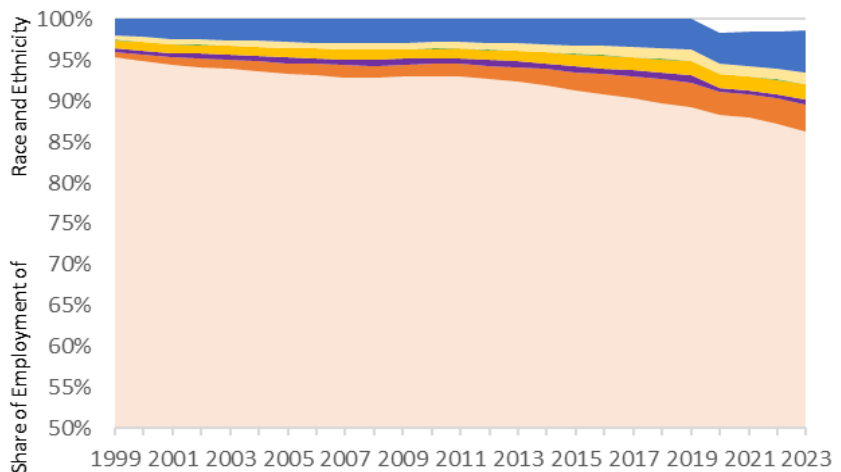


Figure 18. Employment of People of Color, All Industries, Central Minnesota

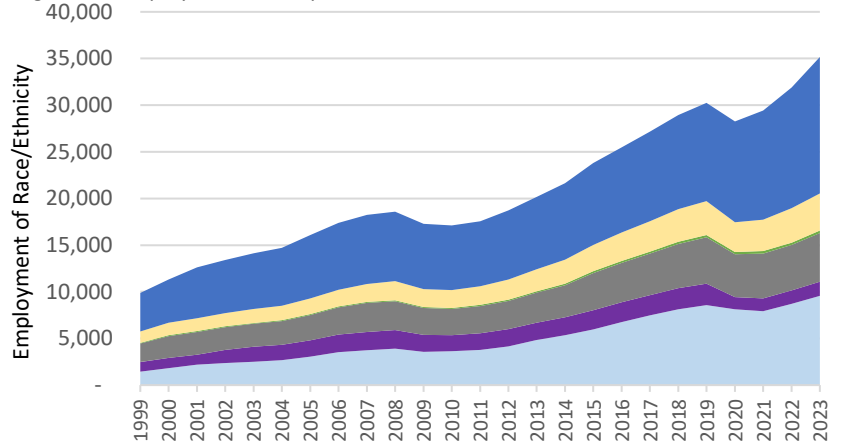
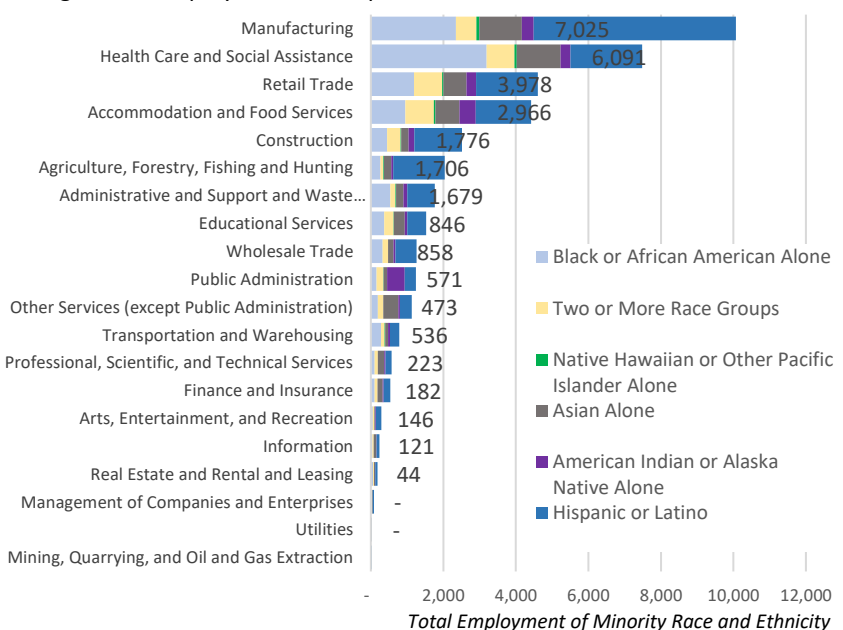


Figure 19. Employment of People of Color in Central Minnesota



Source: DEED, Census LEHD, QWI

jobs held by non-White workers. The largest numbers of non-White workers are employed in Manufacturing (10,066 jobs) and Health Care & Social Assistance (7,482 jobs). The least diverse industries include Utilities and Mining (Figure 19).

INDUSTRY PROJECTIONS

Central Minnesota is projected to grow 5.2% from 2022 to 2032, a gain of 16,302 new jobs, which would make it the fastest growing region in the state. The largest growing industry is expected to be Health Care and Social Assistance, which may account for one-quarter of total projected growth in the region by 2032.

The fastest growth (10.9%) in the region is expected to be in the Construction industry, continuing a decades long trend of rapid growth, Professional and Technical Service is also expected to grow twice as fast as the overall region. (Table 16).

NONEMPLOYER ESTABLISHMENTS

Region 7E was home to 11,196 self-employed businesses or “nonemployers” in 2021, 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).” Unlike covered employment, Region 7E had been seeing a steady decline in nonemployers over time, however recently the region added more than 100 of these businesses. Together, these nonemployers in Region 7E generated sales receipts of \$555.6 million in 2021 (Table 17).

CENSUS OF AGRICULTURE

Unlike other parts of Greater Minnesota, agriculture is not a key industry in Region 7E, with 3,416 farms producing just under \$285 million in the market value of products sold in 2021 according to the U.S. Department of Agriculture. All of the counties in the planning region rank near the bottom in Minnesota in regards to the market value of products sold, with all five counties ranked between 66th and 77th of the 87 counties in the state (Table 18). Market value of products sold has increased by 33% from 2017-2022.

Table 16. Central Minnesota Industry Projections, 2022-2032

Industry	Estimated Employment 2022	Projected Employment 2032	Percent Change 2022-2032	Numeric Change 2022-2032
Total, All Industries	315,929	332,231	+5.2%	+16,302
Agriculture, Forestry, Fish & hunt	5,295	5,457	+3.1%	+162
Mining	354	352	-0.6%	-2
Utilities	1,986	1,998	+0.6%	+12
Construction	20,532	22,780	+10.9%	+2,248
Manufacturing	41,539	44,543	+7.2%	+3,004
Wholesale Trade	11,219	12,105	+7.9%	+886
Retail Trade	35,711	35,808	+0.3%	+97
Transportation & Warehousing	9,287	10,143	+9.2%	+856
Information	3,002	3,214	+7.1%	+212
Finance & Insurance	8,346	8,644	+3.6%	+298
Real Estate & Rental & Leasing	1,796	1,884	+4.9%	+88
Professional & Technical Services	7,080	7,833	+10.6%	+753
Management of Companies	1,960	2,146	+9.5%	+186
Admin. Support & Waste Mgmt.	10,369	11,004	+6.1%	+635
Educational Services	24,622	24,913	+1.2%	+291
Health Care & Social Assistance	45,668	49,836	+9.1%	+4,168
Arts, Entertainment & Recreation	4,858	5,168	+6.4%	+310
Accommodation & Food Services	21,188	22,474	+6.1%	+1,286
Other Services	10,880	11,311	+4.0%	+431
Public Administration	20,424	21,077	+3.2%	+653

Source: DEED 2022-2032 Employment Outlook

Table 17. Nonemployer Statistics, 2021

	2021		2012-2021	
	Number of Firms	Receipts (\$1,000s)	Change in Firms	Percent Change
Region 7E	11,196	\$555,596	+113	+1.0%
Chisago Co.	3,784	\$184,456	-68	-1.8%
Isanti Co.	2,820	\$147,036	+180	+6.8%
Kanabec Co.	1,063	\$54,932	0	0.0%
Mille Lacs Co.	1,779	\$85,377	+13	+0.7%
Pine Co.	1,750	\$83,795	-12	-0.7%
State of Minnesota	429,672	\$22,727,564	+41,117	+10.6%

Source: U.S. Census, Nonemployer Statistics program

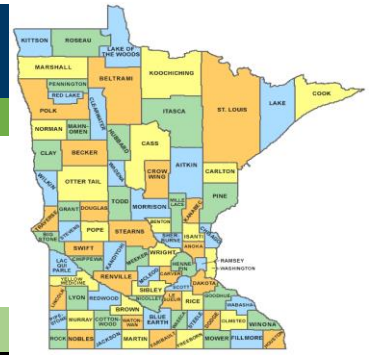
Table 18. Census of Agriculture, 2022

	Number of Farms	Market Value of Products Sold	State Rank
Region 7E	3,416	\$284,274,000	12
Chisago Co.	740	\$54,864,000	72
Isanti Co.	814	\$73,159,000	66
Kanabec Co.	531	\$32,517,000	77
Mille Lacs Co.	603	\$43,931,000	68
Pine Co.	728	\$58,065,000	70
Minnesota	65,531	\$28,482,097,000	

Source: 2022 Census of Agriculture

Chisago Co.

Chisago Co. is a part of Economic Development Region 7E, which is located in the Central Planning Region.



POPULATION CHARACTERISTICS

2025 population:	59,142 people	Median Age:	40.8 years
Population change, 2020-2025	2,518 people 4.4% increase	state:	38.8 years

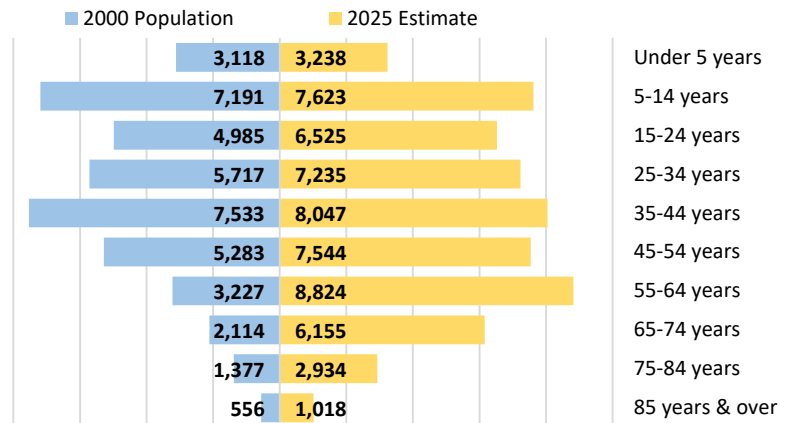
Chisago Co. is the 18th largest of the 87 counties in the state. Its population increased so far this decade, ranking as the 13th fastest growing in the state from 2020 to 2025. Chisago Co.'s population has an older median age than the state and a larger percentage of people aged 65 years and older. The population is aging, especially as the Baby Boom generation moves through the population pyramid (see Figure 1).

Table 1. Population by Age Group, 2025

	Number	Percent
Under 5 years	3,238	5.5%
5-14 years	7,623	12.9%
15-24 years	6,525	11.0%
25-34 years	7,235	12.2%
35-44 years	8,047	13.6%
45-54 years	7,544	12.8%
55-64 years	8,824	14.9%
65-74 years	6,155	10.4%
75-84 years	2,934	5.0%
85 years & over	1,018	1.7%
Total Population	59,142	100.0%

Source: Census 2025 Population Estimates, 2020-2024 ACS

Figure 1. Population Pyramid, 2000-2025



Chisago Co. enjoyed a natural increase - more births than deaths from 2020 to 2025, but also experienced net in-migration - meaning more people moved in than moved out. In addition to domestic in-migration, Chisago Co. welcomed net international in-migration - gaining new Minnesotans from foreign countries (see Table 2).

Table 2. Cumulative Estimates of the Components of Population Change, 2020-2025

	Total Population Change	April 1, 2020 to July 1, 2025					
		Natural Increase	Vital Events		Net Migration		
			Births	Deaths	Total	International	Domestic
Chisago Co.	2,531	376	3,097	2,721	2,155	148	2,007
State of Minnesota	122,685	63,075	330,813	267,738	59,610	96,812	-37,202

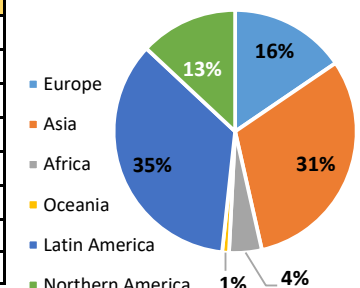
Source: U.S. Census Bureau, Population Estimates Program

Compared to the state, Chisago Co. has a smaller percentage of foreign-born residents. From 2014 to 2024, Chisago Co. saw an increase in the number of foreign-born residents, which was faster than the statewide increase.

Table 3. Place of Birth for the Foreign Born Population, 2024	Chisago Co.		Change 2014-2024		Minnesota	
	Number	Percent	Number	Percent	Percent	Change
Foreign-born Population	1,427	2.5%	561	64.8%	8.7%	23.3%
Europe	221	15.5%	13	6.3%	8.7%	-3.6%
Asia	442	31.0%	164	59.0%	34.8%	12.8%
Africa	62	4.3%	-13	-17.3%	28.6%	73.9%
Oceania	13	0.9%	-18	-58.1%	0.4%	5.4%
Americas:	689	48.3%	415	151.5%	27.4%	12.8%
Latin America	503	35.2%	278	123.6%	25.0%	14.5%
Northern America	186	13.0%	137	279.6%	2.4%	-2.8%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

**Figure 2. Place of Birth for
the Foreign Born Population,
2024**



COUNTY PROFILE

Chisago Co.

Chisago Co.'s population was becoming more racially diverse over time. Since 2014, the white population increased and the number of people of other races increased (see Table 4).

Figure 3. Population by Race, 2024

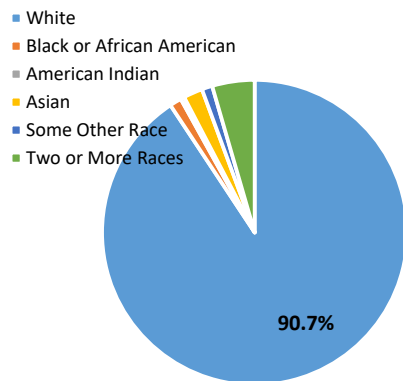


Table 4. Race and Hispanic Origin, 2024	Chisago Co.			Minnesota	
	Number	Percent	Change from 2014-2024	Percent	Change from 2014-2024
Total	57,991	100.0%	7.8%	100.0%	6.6%
White	52,595	90.7%	2.3%	77.1%	-3.5%
Black or African American	728	1.3%	18.8%	7.0%	38.6%
American Indian or Alaska Native	235	0.4%	-19.8%	0.9%	-8.6%
Asian or Other Pac. Islanders	1,177	2.0%	208.9%	5.2%	27.1%
Some Other Race	650	1.1%	153.9%	2.9%	107.8%
Two or More Races	2,606	4.5%	203.4%	7.0%	188.0%
Hispanic or Latino origin	1,644	2.8%	75.6%	6.4%	38.4%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

POPULATION PROJECTIONS

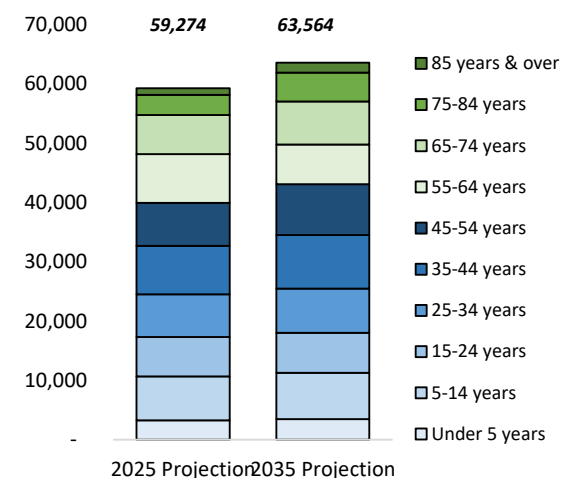
According to the Minnesota State Demographic Center, Chisago Co.'s population is expected to grow from 2025 to 2035, with a rate of change that is faster than the projected statewide growth rate (3.7%). In addition to the overall growth, the number of people aged 65 years and older is expected to increase over the next decade (see Figure 4 and Table 5).

Table 5. Population Projections by Age Group, 2025-2035

Chisago Co.	2025 Projection	2035 Projection	Numeric Change	Percent Change
Under 5 years	3,263	3,446	183	5.6%
5-14 years	7,404	7,829	425	5.7%
15-24 years	6,671	6,764	93	1.4%
25-34 years	7,177	7,443	266	3.7%
35-44 years	8,187	9,047	860	10.5%
45-54 years	7,220	8,577	1,357	18.8%
55-64 years	8,212	6,671	-1,541	-18.8%
65-74 years	6,632	7,241	609	9.2%
75-84 years	3,388	4,885	1,497	44.2%
85 years & over	1,120	1,661	541	48.3%
Total Population	59,274	63,564	4,290	7.2%

Source: Minnesota State Demographic Center

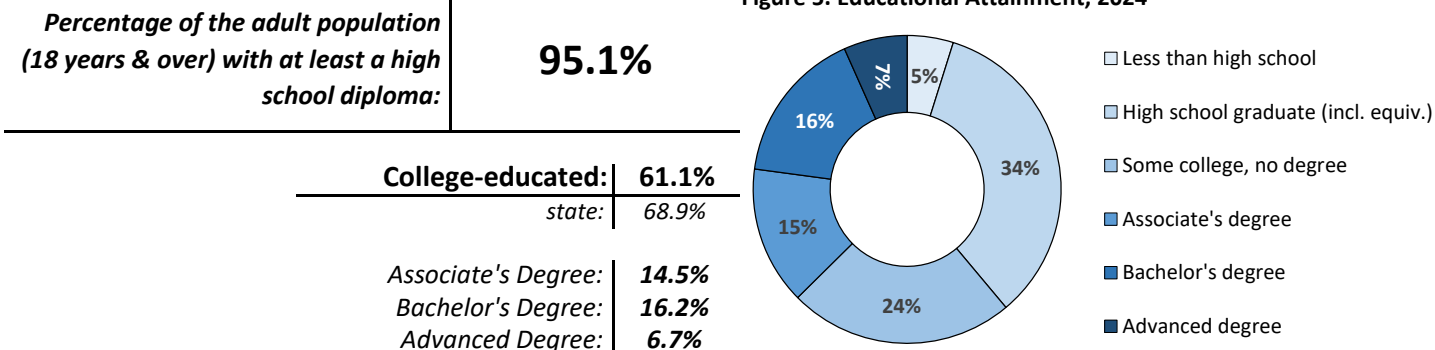
Figure 4. Projections by Age Group, 2025-2035



EDUCATIONAL ATTAINMENT

Chisago Co. has a higher percentage of adults (18 years & over) with at least a high school diploma than the state (93.3%), and a lower percentage of people with at least some college experience. Chisago Co. also has a higher percentage of people with an Associate's degree and a lower percentage of people with a Bachelor's degree or higher.

Figure 5. Educational Attainment, 2024



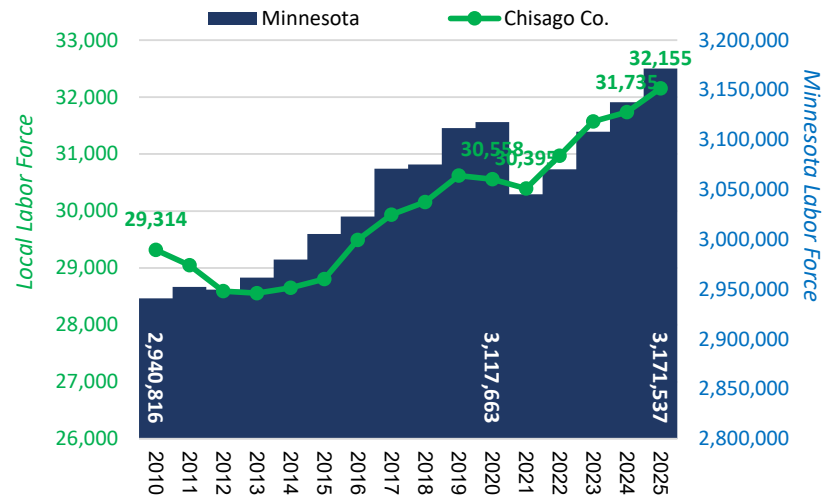
Source: U.S. Census Bureau, 2020-2024 American Community Survey

LABOR FORCE TRENDS

At 4.4%, Chisago Co. had a higher unemployment rate than the state in 2025. Chisago Co.'s unemployment rate declined compared to the 6.6% pandemic rate posted in 2020. The number of unemployed workers actively seeking work in Chisago Co. increased over the past year, and is down compared to 2020.

32,155	available workers
Labor Force change, 2010-2025	2,841 workers 9.7% increase
4.4%	unemployment rate
3.9%	state
1,415	unemployed workers

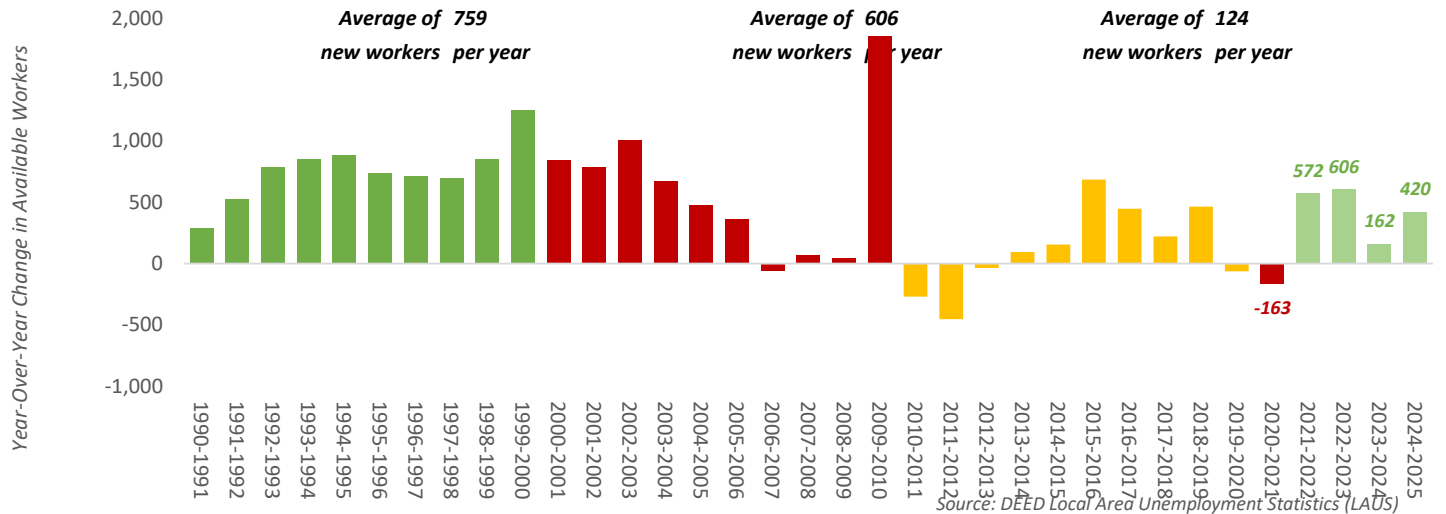
Figure 6. Annual Labor Force Estimates



Source: DEED Local Area Unemployment Statistics

Labor force growth has slowed in recent years. After experiencing a net gain of workers each year from 1990 to 2000, Chisago Co. averaged an annual gain of new workers from 2000 to 2010, and most recently a gain of new workers since 2010 (see Figure 7). Moving forward, Chisago Co. is expected to add workers from 2025 to 2035 (see Table 6).

Figure 7. Annual Change in Labor Force, 1990-2025



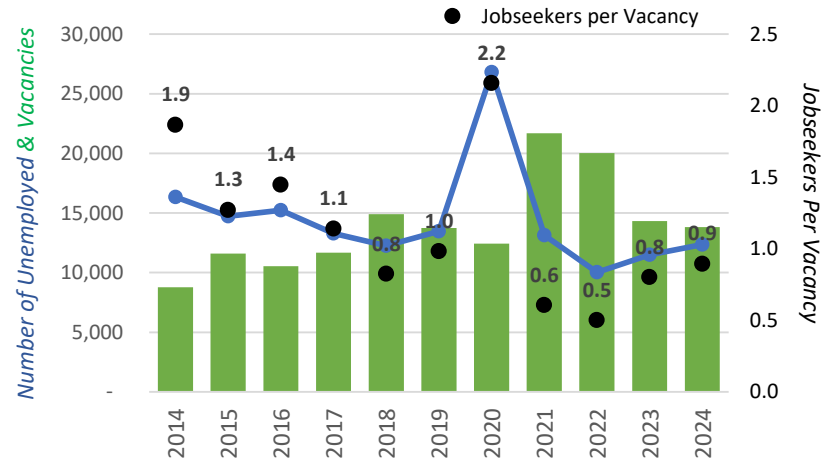
Source: DEED Local Area Unemployment Statistics (LAUS)

Table 6. Labor Force Projections, 2025-2035	Labor Force Projection	
	2025	2035
16 to 24 years	3,832	3,858
25 to 54 years	19,224	21,357
55 to 64 years	5,960	4,841
65 years & over	2,077	2,409
Total Labor Force	31,093	32,465

Source: Minnesota State Demographic Center, 2020-2024 ACS

The labor market had grown extremely tight in recent years, with less than 1 jobseeker per vacancy until the pandemic recession. In 2024, job vacancies in Central returned to pre-pandemic levels and the number of unemployed workers was trending upward, but employers were still seeing challenges finding enough workers for open jobs (see Figure 8).

Figure 8. Jobseekers Per Vacancy, 2014-2024



Source: DEED Job Vacancy Survey, LAUS program

LABOR FORCE CHARACTERISTICS

Chisago Co. had a lower labor force participation rate than the state. The labor force in Chisago Co. is less racially diverse than the state (where 78.7% of workers are white alone), but is becoming more diverse over time.

Table 7. Employment Characteristics, 2024

	Chisago Co.			Minnesota		Labor Force by Gender	
	In Labor Force (available workers)	Labor Force Partic. Rate	Unemp. Rate	Labor Force Partic. Rate	Unemp. Rate	Male	Female
Total Labor Force	30,932	66.1%	4.1%	68.1%	4.1%	16,693	14,225
16 to 19 years	1,344	46.3%	12.4%	52.6%	10.3%	744	599
20 to 24 years	2,363	80.1%	5.8%	83.3%	6.6%	1,384	978
25 to 44 years	12,595	84.1%	4.8%	88.7%	3.7%	6,653	5,942
45 to 54 years	6,465	87.4%	2.4%	87.8%	3.0%	3,572	2,896
55 to 64 years	6,279	72.6%	2.3%	72.7%	3.2%	3,311	2,968
65 to 74 years	1,533	25.4%	4.0%	27.7%	3.6%	848	685
75 years & over	337	8.7%	1.2%	6.7%	3.2%	181	157

Employment Characteristics by Race & Hispanic Origin

White alone	28,519	66.5%	4.1%	67.0%	3.5%
Black or African American	130	19.0%	3.1%	70.8%	8.7%
American Indian & Alaska Native	103	46.6%	0.0%	58.0%	10.8%
Asian or Other Pac. Islanders	629	80.6%	7.7%	75.2%	3.5%
Some Other Race	417	84.4%	0.0%	75.4%	5.8%
Two or More Races	1,137	65.7%	3.1%	74.0%	5.7%
Hispanic or Latino	899	80.7%	3.2%	76.6%	5.8%

Employment Characteristics by Disability, 20 to 64 years

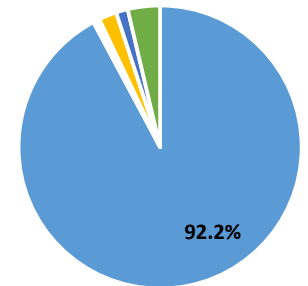
With Any Disability, 20 to 64 years	1,842	55.2%	10.2%	56.1%	9.4%
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Employment Characteristics by Educational Attainment, 25 to 64 years

Population, 25 to 64 years	25,354	81.7%	3.5%	84.5%	3.4%
Less than H.S. Diploma	802	70.5%	4.9%	66.2%	4.9%
H.S. Diploma or Equivalent	6,976	73.4%	0.4%	76.6%	2.5%
Some College or Assoc. Degree	10,694	85.1%	3.5%	85.0%	3.7%
Bachelor's Degree or Higher	6,870	87.8%	2.0%	90.5%	2.2%

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 9. Labor Force by Race, 2024

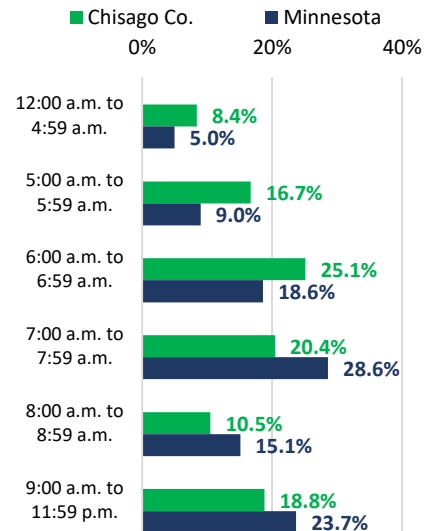


- White alone
- Black or African American
- American Indian & Alaska Native
- Asian or Other Pac. Islanders
- Some Other Race
- Two or More Races

A smaller percentage of workers in Chisago Co. worked in the same county in which they live compared to the state. Chisago Co. also had a longer average commute time than the state.

Table 8. Commuting Characteristics, 2024	Chisago Co.		Minnesota	
	Number	Percent	Number	Percent
Worked in state of residence	28,068	97.0%	2,875,211	97.8%
<i>Worked in county of residence</i>	12,819	44.3%	2,013,824	68.5%
<i>Worked out of county of residence</i>	15,249	52.7%	864,327	29.4%
Worked outside state of residence	868	3.0%	64,678	2.2%
MEANS OF TRANSPORTATION TO WORK				
Car, truck, or van	24,075	83.2%	2,246,075	76.4%
Public transportation (excl. taxicab)	116	0.4%	52,918	1.8%
Other method (walk, bike, taxi, etc.)	637	2.2%	123,475	4.2%
Worked at home	4,109	14.2%	517,420	17.6%
TRAVEL TIME TO WORK				
Less than 10 minutes	3,530	12.2%	490,961	16.7%
10 to 19 minutes	5,874	20.3%	943,704	32.1%
20 to 29 minutes	4,369	15.1%	658,535	22.4%
30 to 44 minutes	7,465	25.8%	538,000	18.3%
45 to 59 minutes	4,717	16.3%	164,634	5.6%
60 or more minutes	3,009	10.4%	144,055	4.9%
Mean travel time to work (minutes)	31.0 minutes		22.7 minutes	

Figure 10. Time Leaving Home to go to Work, 2024



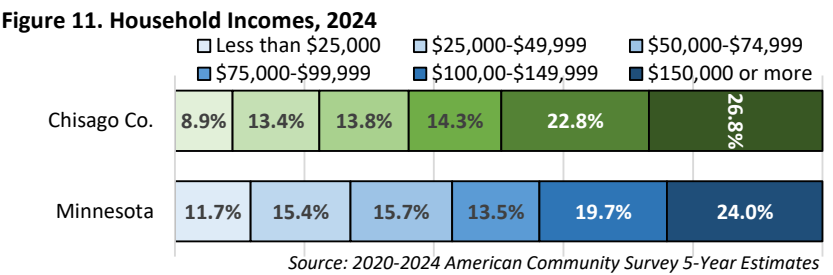
Source: 2020-2024 American Community Survey, 5-Year Estimates

INCOMES, COST OF LIVING, & HOUSING

Chisago Co. had a higher median household income than the state, and a lower percentage of households with incomes below \$50,000. Overall, Chisago Co. had the 8th highest median household income of the 87 counties in the state.

Median Household Income	\$99,400
state	\$89,062
Median Family Income	\$117,411
state	\$113,993
Per Capita Income	\$44,346
state	\$48,237

Source: 2020-2024 American Community Survey



The cost of living has increased in recent years with expenses up in many areas. Chisago Co. had a higher cost of living than the state, with a required hourly wage of \$20.62 for a single person living alone to meet a basic needs cost of living, and an hourly wage requirement of \$25.55 for a typical family with 2 adults and 1 child (see Table 9).

Table 9. Basic Needs Cost of Living Estimates, 2024

Single Adult, 0 children	Single Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Chisago Co.	\$42,895	\$20.62	\$0	\$432	\$212	\$1,405	\$631	\$406	\$489
State of Minnesota	\$38,376	\$18.45	\$0	\$452	\$202	\$1,199	\$561	\$365	\$419
Typical Family: 2 Adults (1 working full-time, 1 part-time), 1 child	Family Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Chisago Co.	\$79,711	\$25.55	\$431	\$980	\$727	\$1,741	\$1,206	\$601	\$957
State of Minnesota	\$74,616	\$23.92	\$558	\$1,028	\$697	\$1,498	\$1,026	\$558	\$853

Source: DEED Cost of Living tool

Chisago Co. had a higher median house value than the state, having the 8th highest value of the 87 counties in 2024. Chisago Co.'s housing stock was newer than the state's, with a higher percentage of units built since 2000 (see Figure 12).

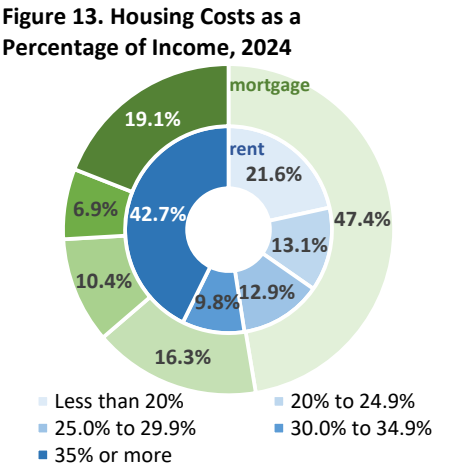
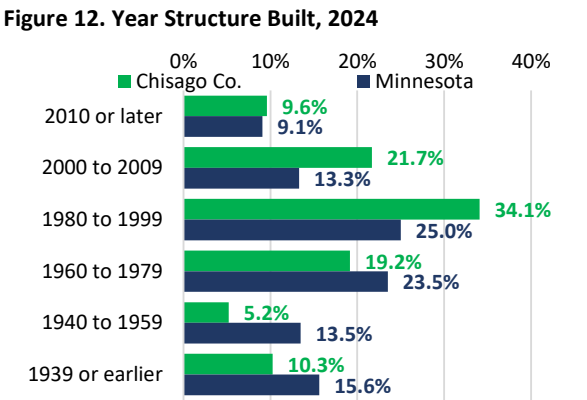
Table 10. Estimated Value of Owner-occupied Housing Units, 2024

	Chisago Co.		Minnesota
	Total	Percent	Percent
Total	18,356	100.0%	100.0%
Less than \$50,000	947	5.2%	4.0%
\$50,000 to \$99,999	267	1.5%	3.7%
\$100,000 to \$149,999	304	1.7%	5.2%
\$150,000 to \$199,999	757	4.1%	8.1%
\$200,000 to \$299,999	4,177	22.8%	22.6%
\$300,000 to \$499,999	8,411	45.8%	36.9%
\$500,000 or more	3,493	19.0%	19.6%
Median (dollars)	\$351,900		\$329,300

Source: 2020-2024 American Community Survey, 5-Year Estimates

Median monthly owner costs, owner-occupied units with a mortgage	\$1,992
state	\$1,947
Percentage of households with a mortgage spending 30% or more of their income on housing costs	25.9%
state	23.2%
Median monthly rent costs	\$1,186
state	\$1,280
Percentage of renters spending 30% or more of their household income on rent	52.5%
state	48.1%

Source: 2020-2024 American Community Survey, 5-Year Estimates



At \$23.51 in 2025, wages were lower in Region 7E than the state. Overall, Region 7E had the 5th highest median hourly wage level of the 13 economic development regions in the state. Wages were highest for management occupations (\$49.04) and lowest for food preparation and serving related jobs (\$16.3) (see Table 11).

Occupational Group	Region 7E				State of Minnesota		
	Median Hourly Wage	Estimated Regional Jobs	Share of Total Jobs	Regional Location Quotient	Median Hourly Wage	Estimated Statewide Jobs	Share of Total Jobs
Total, All Occupations	\$23.51	49,570	100.0%	1.0	\$26.22	2,920,470	100.0%
Management	\$49.04	2,650	5.3%	0.8	\$59.38	200,060	6.9%
Business & Financial Operations	\$37.30	1,690	3.4%	0.5	\$39.95	208,210	7.1%
Computer & Mathematical	\$40.80	490	1.0%	0.3	\$50.02	97,460	3.3%
Architecture & Engineering	\$40.58	740	1.5%	0.8	\$45.03	57,950	2.0%
Life, Physical & Social Science	\$38.18	320	0.6%	0.6	\$38.33	32,150	1.1%
Community & Social Service	\$29.53	1,380	2.8%	1.4	\$29.82	59,290	2.0%
Legal	\$38.85	180	0.4%	0.5	\$49.52	20,750	0.7%
Education, Training & Library	\$26.86	3,950	8.0%	1.4	\$27.84	170,270	5.8%
Arts, Design, Entertainment & Media	\$27.01	280	0.6%	0.5	\$28.84	36,030	1.2%
Healthcare Practitioners & Technical	\$42.03	3,160	6.4%	1.0	\$46.51	187,480	6.4%
Healthcare Support	\$19.18	3,420	6.9%	1.1	\$18.67	176,750	6.1%
Protective Service	\$29.77	1,290	2.6%	1.6	\$29.37	46,960	1.6%
Food Preparation & Serving Related	\$16.30	5,400	10.9%	1.3	\$16.05	240,830	8.2%
Building, Grounds Cleaning & Maint.	\$19.06	1,470	3.0%	1.1	\$19.16	81,700	2.8%
Personal Care & Service	\$17.54	1,220	2.5%	1.1	\$17.54	63,300	2.2%
Sales & Related	\$17.52	4,900	9.9%	1.2	\$18.66	244,780	8.4%
Office & Administrative Support	\$23.54	5,490	11.1%	1.0	\$24.07	340,040	11.6%
Farming, Fishing & Forestry	\$23.85	80	0.2%	1.4	\$23.48	3,300	0.1%
Construction & Extraction	\$30.96	2,690	5.4%	1.4	\$34.20	114,050	3.9%
Installation, Maintenance & Repair	\$29.77	1,930	3.9%	1.1	\$30.40	105,650	3.6%
Production	\$23.81	3,290	6.6%	0.9	\$23.56	205,220	7.0%
Transportation & Material Moving	\$21.24	3,540	7.1%	0.9	\$19.80	228,260	7.8%

JOB VACANCY SURVEY

Chisago Co. is a part of the Central planning region. There were 13827 job vacancies posted by employers in 2024, indicating extensive opportunity in the region, with openings across several occupations and industries (see Figure 14).

Occupational Group	Number of Vacancies	Wage Offer
Total, All Occupations	13,827	\$19.81
Management	319	\$29.45
Business & Financial Operations	394	\$33.36
Computer & Mathematical	40	\$26.02
Architecture & Engineering	197	\$30.87
Life, Physical & Social Sciences	122	\$33.52
Community & Social Service	283	\$23.80
Education, Training & Library	735	\$19.62
Healthcare Practitioners & Technical	1,450	\$29.97
Healthcare Support	1,363	\$18.33
Protective Service	189	\$21.58
Food Preparation & Serving Related	1,814	\$15.03
Building, Grounds Cleaning & Maint.	260	\$16.97
Personal Care & Service	417	\$14.99
Sales & Related	1,861	\$15.92
Office & Administrative Support	911	\$20.11
Construction & Extraction	693	\$22.04
Installation, Maintenance & Repair	695	\$23.62
Production	598	\$20.21
Transportation & Material Moving	1,128	\$20.98

A pie chart illustrating the distribution of economic sectors in the United States. The chart is divided into 20 segments, each representing a different sector and its percentage of the total economy. The segments are color-coded and labeled with their respective names and percentages. The largest segment is Health Care and Social Assistance at 28%, followed by Retail Trade at 19% and Accommodation and Food Services at 10%.

Economic Sector	Percentage
Health Care and Social Assistance	28%
Retail Trade	19%
Accommodation and Food Services	10%
Manufacturing	9%
Professional and Technical Services	7%
Education and Health Services	7%
Administrative and Waste Services	6%
Arts, Entertainment, and Recreation	1%
Other Services, Ex. Public Admin	4%
Public Administration	3%
Agriculture, Forestry, Fishing & Hunting	1%
Construction	5%
Utilities	0%
Wholesale Trade	2%
Transportation and Warehousing	5%
Information	0%
Real Estate and Rental and Leasing	2%
Finance and Insurance	2%
Other	0%

Source: DEED Job Vacancy Survey, 2024

OCCUPATIONS IN DEMAND

Table 13. Central Planning Region Occupations in Demand, 2025

High School or Less	Vocational Training	Associate Degree	Bachelor’s Degree or Higher
Home Health and Personal Care Aides \$37,520/yr	Heavy and Tractor-Trailer Truck Drivers \$61,513/yr	Registered Nurses \$101,788/yr	General and Operations Managers \$86,311/yr
Retail Salespersons \$35,294/yr	Nursing Assistants \$45,077/yr	Police and Sheriff’s Patrol Officers \$80,894/yr	Elementary School Teachers, Except Special Education \$63,707/yr
Fast Food and Counter Workers \$31,729/yr	Licensed Practical and Licensed Vocational Nurses \$60,654/yr	Radiologic Technologists and Technicians \$84,540/yr	Secondary School Teachers, Except Special and Career/Technical \$64,803/yr
Cashiers \$32,454/yr	Bookkeeping, Accounting, and Auditing Clerks \$51,037/yr	Veterinary Technologists and Technicians \$49,370/yr	Medical and Health Services Managers \$109,085/yr
Stockers and Order Fillers \$37,670/yr	Psychiatric Technicians \$46,781/yr	Architectural and Civil Drafters \$63,877/yr	Accountants and Auditors \$76,798/yr
First-Line Supervisors of Food Preparation and \$45,691/yr	Machinists \$60,200/yr	Dental Hygienists \$99,124/yr	Preschool Teachers, Except Special Education \$38,622/yr
Teaching Assistants, Except Postsecondary \$38,072/yr	Bus and Truck Mechanics and Diesel Engine Specialists \$64,200/yr	Detectives and Criminal Investigators \$81,545/yr	Substitute Teachers, Short-Term \$44,131/yr
First-Line Supervisors of Retail Sales Workers \$47,056/yr	Automotive Service Technicians and Mechanics \$52,077/yr	Industrial Engineering Technologists and Technicians \$64,951/yr	Project Management Specialists \$94,626/yr
Customer Service Representatives \$45,804/yr	Substance abuse, behavioral disorder, and mental health counselors \$56,854/yr	Surgical Technologists \$70,461/yr	Middle School Teachers, Except Special and Career/Technical \$64,293/yr
Janitors and Cleaners, Except Maids and \$37,935/yr	Medical Assistants \$48,651/yr	Diagnostic Medical Sonographers \$97,765/yr	Child, Family, and School Social Workers \$69,904/yr

Source: DEED Occupations in Demand

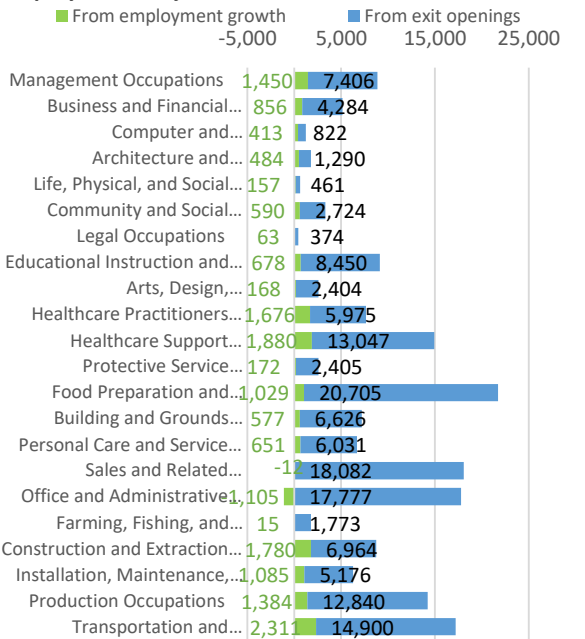
Chisago Co. is a part of the Central planning region, which is projected to see a 5.2% increase in employment levels over the next decade. In addition to new jobs created, there will be a much larger number of exit openings (see Figure 15).

Table 14. Regional Industry Employment Projections, 2022-2032

	Estimated Employment 2022	Projected Employment 2032	Percent Change 2022-2032
Central Planning Region			
Total, All Industries	315,929	332,231	5.2%
Natural Resources & Mining	5,649	5,809	2.8%
Utilities	1,986	1,998	0.6%
Construction	20,532	22,780	10.9%
Manufacturing	41,539	44,543	7.2%
Wholesale Trade	11,219	12,105	7.9%
Retail Trade	35,711	35,808	0.3%
Transportation & Warehousing	9,287	10,143	9.2%
Information	3,002	3,214	7.1%
Finance & Insurance, Real Estate	10,142	10,528	3.8%
Professional Services & Mgmt. of Companies	9,040	9,979	10.4%
Admin. Support & Waste Mgmt.	10,369	11,004	6.1%
Educational Services	24,622	24,913	1.2%
Health Care & Social Assistance	45,668	49,836	9.1%
Leisure & Hospitality	26,046	27,642	6.1%
Other Services	10,880	11,311	4.0%
Public Administration	20,424	21,077	3.2%

Source: DEED 2022-2032 Employment Outlook

Figure 15. Regional Occupational Employment Projections, 2022-2032



ECONOMIC CHARACTERISTICS

After gaining jobs over the past year, Chisago Co. had the 27th largest economy of the 87 counties in the state. Chisago Co. was the 29th fastest growing in the past year and the 31st fastest growing since 2020. From 2020 to 2025, employment in Chisago Co. has grown since the pandemic recession.

1,383 business establishments

\$59,800 annual average wage

16,250 jobs

\$972,006,544 total industry payroll

Job change,
2020-2025
1,136 jobs
7.5% increase

Figure 16. Industry Employment Statistics, 2005-2025

Source: DEED QCEW program

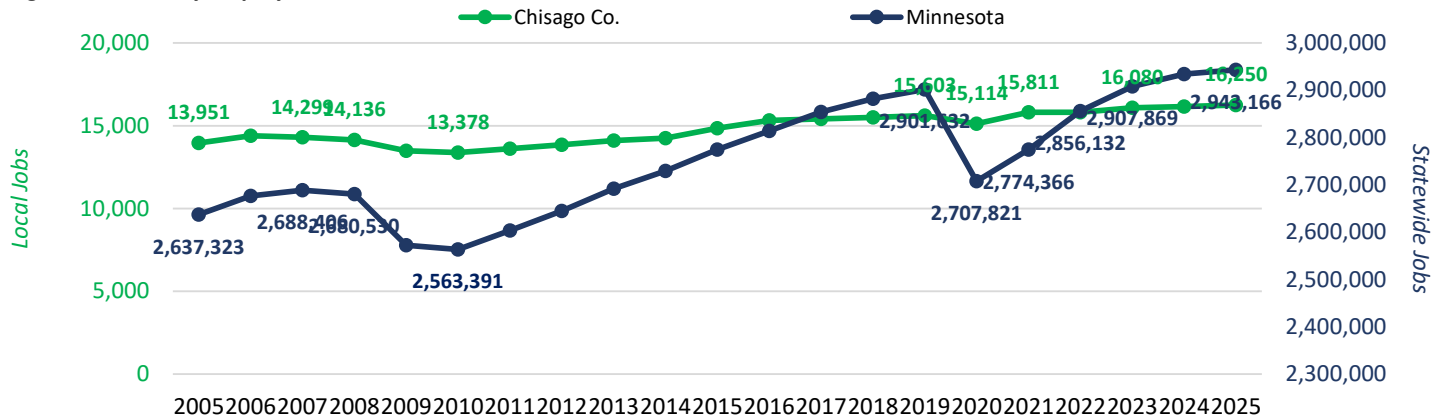
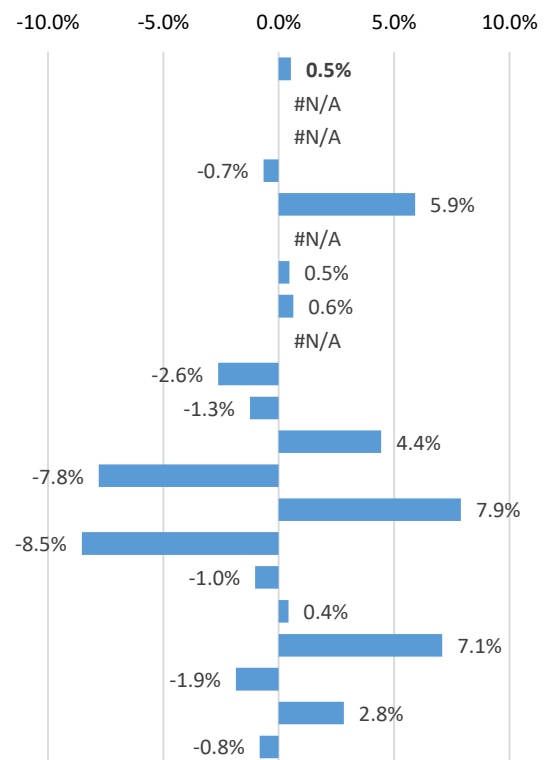


Table 15. Chisago Co. Industry Employment Statistics, 2025	Number of Jobs	Percent of Total Jobs	Average Annual Wage
Total, All Industries	16,250	100.0%	\$59,800
Agriculture, Forestry, Fishing & Hunting	#N/A	#N/A	#N/A
Mining	#N/A	#N/A	#N/A
Construction	1,203	7.4%	\$89,180
Manufacturing	2,617	16.1%	\$67,392
Utilities	#N/A	#N/A	#N/A
Wholesale Trade	439	2.7%	\$63,388
Retail Trade	1,747	10.8%	\$40,976
Transportation & Warehousing	#N/A	#N/A	#N/A
Information	37	0.2%	\$89,960
Finance & Insurance	158	1.0%	\$74,620
Real Estate & Rental & Leasing	47	0.3%	\$24,856
Professional & Technical Services	650	4.0%	\$114,764
Management of Companies	21	0.1%	\$85,956
Admin. Support & Waste Mgmt. Services	375	2.3%	\$54,652
Educational Services	1,259	7.7%	\$53,508
Health Care & Social Assistance	3,808	23.4%	\$62,192
Arts, Entertainment, & Recreation	438	2.7%	\$21,268
Accommodation & Food Services	1,377	8.5%	\$23,972
Other Services	510	3.1%	\$39,780
Public Administration	1,085	6.7%	\$72,800

Figure 17. Change in Jobs, 2024-2025



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

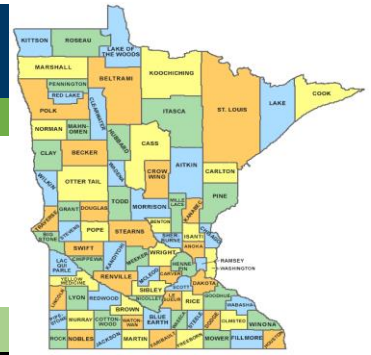
For more information on Chisago Co.'s population, labor force, and economic trends, contact:

Luke Greiner | Regional Analyst, Central & Southwest
 CareerForce St. Cloud | 1542 Northway Dr. Door 2 | St. Cloud MN 56303
 Office: 320-223-6992 | E-mail: luke.greiner@state.mn.us
 web: www.mn.gov/deed/data/regional-lmi/

Data updated: May 15, 2026

Isanti Co.

Isanti Co. is a part of Economic Development Region 7E, which is located in the Central Planning Region.



POPULATION CHARACTERISTICS

2025 population:	44,386 people	Median Age:	40.2 years
Population change, 2020-2025	3,258 people 7.9% increase	state:	38.8 years

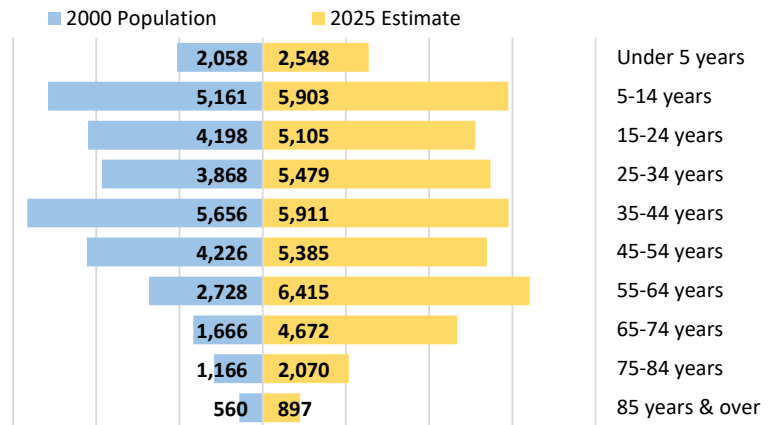
Isanti Co. is the 24th largest of the 87 counties in the state. Its population increased so far this decade, ranking as the 2nd fastest growing in the state from 2020 to 2025. Isanti Co.'s population has an older median age than the state and a larger percentage of people aged 65 years and older. The population is aging, especially as the Baby Boom generation moves through the population pyramid (see Figure 1).

Table 1. Population by Age Group, 2025

	Number	Percent
Under 5 years	2,548	5.7%
5-14 years	5,903	13.3%
15-24 years	5,105	11.5%
25-34 years	5,479	12.3%
35-44 years	5,911	13.3%
45-54 years	5,385	12.1%
55-64 years	6,415	14.5%
65-74 years	4,672	10.5%
75-84 years	2,070	4.7%
85 years & over	897	2.0%
Total Population	44,386	100.0%

Source: Census 2025 Population Estimates, 2020-2024 ACS

Figure 1. Population Pyramid, 2000-2025



Isanti Co. enjoyed a natural increase - more births than deaths from 2020 to 2025, but also experienced net in-migration - meaning more people moved in than moved out. In addition to domestic in-migration, Isanti Co. welcomed net international in-migration - gaining new Minnesotans from foreign countries (see Table 2).

Table 2. Cumulative Estimates of the Components of Population Change, 2020-2025

	Total Population Change	April 1, 2020 to July 1, 2025					
		Natural Increase	Vital Events		Net Migration		
			Births	Deaths	Total	International	Domestic
Isanti Co.	3,268	281	2,446	2,165	2,987	146	2,841
State of Minnesota	122,685	63,075	330,813	267,738	59,610	96,812	-37,202

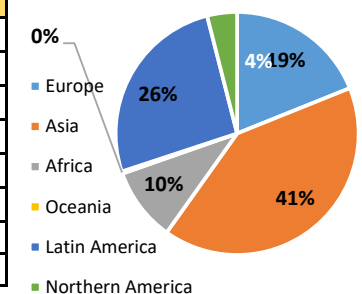
Source: U.S. Census Bureau, Population Estimates Program

Compared to the state, Isanti Co. has a smaller percentage of foreign-born residents. From 2014 to 2024, Isanti Co. saw an increase in the number of foreign-born residents, which was faster than the statewide increase.

Table 3. Place of Birth for the Foreign Born Population, 2024	Isanti Co.		Change 2014-2024		Minnesota	
	Number	Percent	Number	Percent	Percent	Change
Foreign-born Population	1,031	2.4%	523	103.0%	8.7%	23.3%
Europe	195	18.9%	68	53.5%	8.7%	-3.6%
Asia	422	40.9%	201	91.0%	34.8%	12.8%
Africa	101	9.8%	38	60.3%	28.6%	73.9%
Oceania	3	0.3%	-10	-76.9%	0.4%	5.4%
Americas:	310	30.1%	226	269.0%	27.4%	12.8%
Latin America	269	26.1%	202	301.5%	25.0%	14.5%
Northern America	41	4.0%	24	141.2%	2.4%	-2.8%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

**Figure 2. Place of Birth for
the Foreign Born Population,
2024**



COUNTY PROFILE

Isanti Co.

Isanti Co.'s population was becoming more racially diverse over time. Since 2014, the white population increased and the number of people of other races increased (see Table 4).

Figure 3. Population by Race, 2024

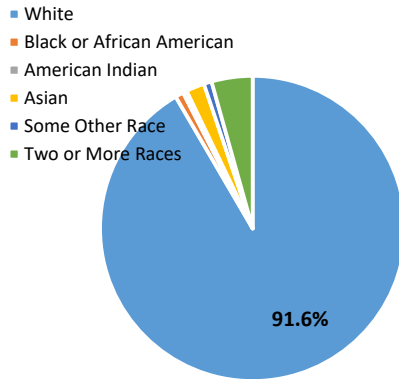


Table 4. Race and Hispanic Origin, 2024	Isanti Co.			Minnesota	
	Number	Percent	Change from 2014-2024	Percent	Change from 2014-2024
Total	42,596	100.0%	11.5%	100.0%	6.6%
White	39,012	91.6%	6.2%	77.1%	-3.5%
Black or African American	372	0.9%	58.3%	7.0%	38.6%
American Indian or Alaska Native	179	0.4%	-10.1%	0.9%	-8.6%
Asian or Other Pac. Islanders	826	1.9%	189.8%	5.2%	27.1%
Some Other Race	356	0.8%	387.7%	2.9%	107.8%
Two or More Races	1,851	4.3%	173.0%	7.0%	188.0%
Hispanic or Latino origin	1,102	2.6%	69.5%	6.4%	38.4%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

POPULATION PROJECTIONS

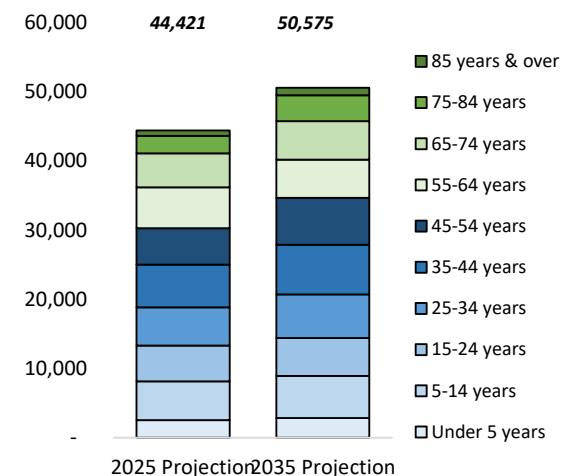
According to the Minnesota State Demographic Center, Isanti Co.'s population is expected to grow from 2025 to 2035, with a rate of change that is faster than the projected statewide growth rate (3.7%). In addition to the overall growth, the number of people aged 65 years and older is expected to increase over the next decade (see Figure 4 and Table 5).

Table 5. Population Projections by Age Group, 2025-2035

Isanti Co.	2025 Projection	2035 Projection	Numeric Change	Percent Change
Under 5 years	2,552	2,861	309	12.1%
5-14 years	5,576	6,071	495	8.9%
15-24 years	5,196	5,458	262	5.0%
25-34 years	5,528	6,316	788	14.3%
35-44 years	6,163	7,163	1,000	16.2%
45-54 years	5,243	6,818	1,575	30.0%
55-64 years	5,953	5,514	-439	-7.4%
65-74 years	4,905	5,552	647	13.2%
75-84 years	2,493	3,726	1,233	49.5%
85 years & over	812	1,096	284	35.0%
Total Population	44,421	50,575	6,154	13.9%

Source: Minnesota State Demographic Center

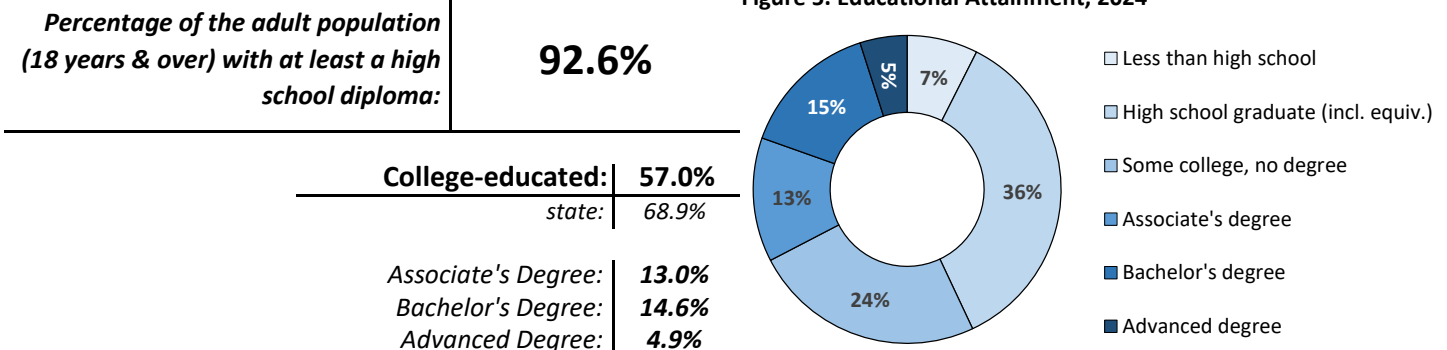
Figure 4. Projections by Age Group, 2025-2035



EDUCATIONAL ATTAINMENT

Isanti Co. has a lower percentage of adults (18 years & over) with at least a high school diploma than the state (93.3%), and a lower percentage of people with at least some college experience. Isanti Co. also has a higher percentage of people with an Associate's degree and a lower percentage of people with a Bachelor's degree or higher.

Figure 5. Educational Attainment, 2024



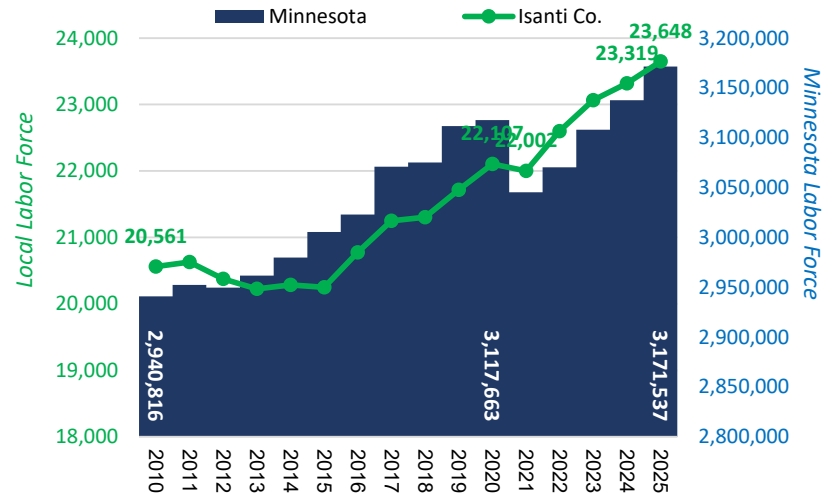
Source: U.S. Census Bureau, 2020-2024 American Community Survey

LABOR FORCE TRENDS

At 5.1%, Isanti Co. had a higher unemployment rate than the state in 2025. Isanti Co.'s unemployment rate declined compared to the 6.8% pandemic rate posted in 2020. The number of unemployed workers actively seeking work in Isanti Co. increased over the past year, and is down compared to 2020.

23,648	available workers
Labor Force change, 2010-2025	3,087 workers 15.0% increase
5.1%	unemployment rate
3.9%	state
1,206	unemployed workers

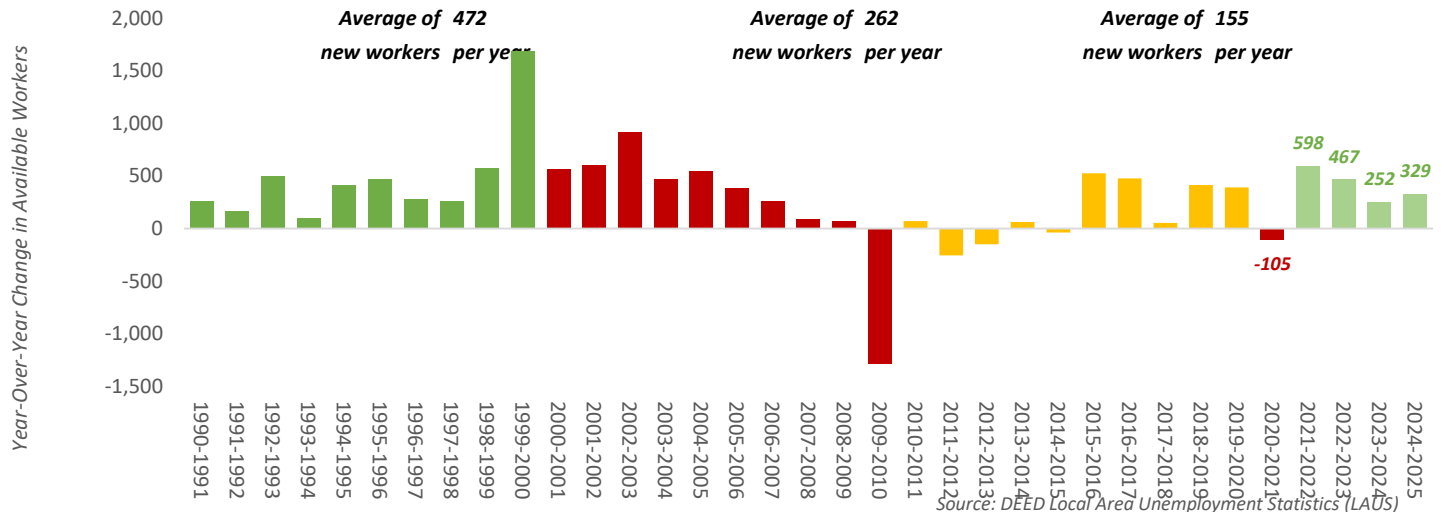
Figure 6. Annual Labor Force Estimates



Source: DEED Local Area Unemployment Statistics

Labor force growth has slowed in recent years. After experiencing a net gain of workers each year from 1990 to 2000, Isanti Co. averaged an annual gain of new workers from 2000 to 2010, and most recently a gain of new workers since 2010 (see Figure 7). Moving forward, Isanti Co. is expected to add workers from 2025 to 2035 (see Table 6).

Figure 7. Annual Change in Labor Force, 1990-2025



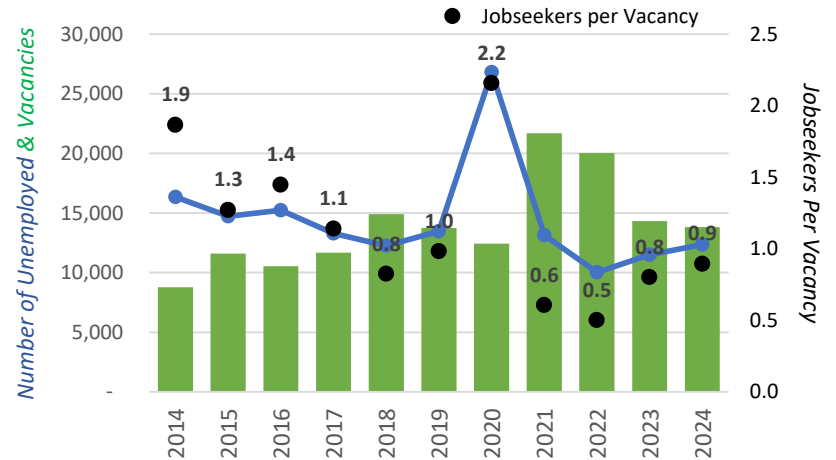
Source: DEED Local Area Unemployment Statistics (LAUS)

Table 6. Labor Force Projections, 2025-2035	Labor Force Projection	
	2025	2035
16 to 24 years	3,351	3,559
25 to 54 years	15,014	17,988
55 to 64 years	4,113	3,809
65 years & over	1,212	1,431
Total Labor Force	23,689	26,788

Source: Minnesota State Demographic Center, 2020-2024 ACS

The labor market had grown extremely tight in recent years, with less than 1 jobseeker per vacancy until the pandemic recession. In 2024, job vacancies in Central returned to pre-pandemic levels and the number of unemployed workers was trending upward, but employers were still seeing challenges finding enough workers for open jobs (see Figure 8).

Figure 8. Jobseekers Per Vacancy, 2014-2024



Source: DEED Job Vacancy Survey, LAUS program

LABOR FORCE CHARACTERISTICS

Isanti Co. had a lower labor force participation rate than the state. The labor force in Isanti Co. is less racially diverse than the state (where 78.7% of workers are white alone), but is becoming more diverse over time.

Table 7. Employment Characteristics, 2024

	Isanti Co.			Minnesota		Labor Force by Gender	
	In Labor Force (available workers)	Labor Force Partic. Rate	Unemp. Rate	Labor Force Partic. Rate	Unemp. Rate	Male	Female
Total Labor Force	22,723	67.1%	4.1%	68.1%	4.1%	12,308	10,409
16 to 19 years	1,106	54.9%	8.3%	52.6%	10.3%	598	508
20 to 24 years	1,988	87.9%	6.2%	83.3%	6.6%	1,077	912
25 to 44 years	9,733	89.0%	3.5%	88.7%	3.7%	5,391	4,343
45 to 54 years	4,538	87.8%	6.2%	87.8%	3.0%	2,452	2,085
55 to 64 years	4,253	69.1%	1.9%	72.7%	3.2%	2,270	1,983
65 to 74 years	942	21.0%	1.4%	27.7%	3.6%	449	491
75 years & over	157	5.5%	0.6%	6.7%	3.2%	71	87

Employment Characteristics by Race & Hispanic Origin

White alone	20,936	66.6%	4.2%	67.0%	3.5%
Black or African American	180	66.4%	6.7%	70.8%	8.7%
American Indian & Alaska Native	84	58.3%	0.0%	58.0%	10.8%
Asian or Other Pac. Islanders	493	80.3%	3.4%	75.2%	3.5%
Some Other Race	183	71.8%	0.0%	75.4%	5.8%
Two or More Races	834	72.8%	4.0%	74.0%	5.7%
Hispanic or Latino	585	81.4%	0.0%	76.6%	5.8%

Employment Characteristics by Disability, 20 to 64 years

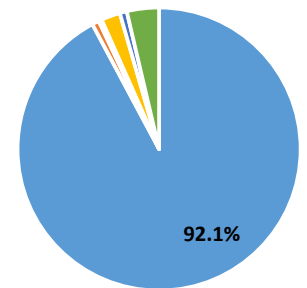
With Any Disability, 20 to 64 years	1,442	48.9%	8.2%	56.1%	9.4%
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Employment Characteristics by Educational Attainment, 25 to 64 years

Population, 25 to 64 years	18,516	83.2%	3.8%	84.5%	3.4%
Less than H.S. Diploma	915	62.1%	5.2%	66.2%	4.9%
H.S. Diploma or Equivalent	5,846	83.0%	1.6%	76.6%	2.5%
Some College or Assoc. Degree	7,414	83.8%	1.9%	85.0%	3.7%
Bachelor's Degree or Higher	4,348	88.9%	2.2%	90.5%	2.2%

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 9. Labor Force by Race, 2024

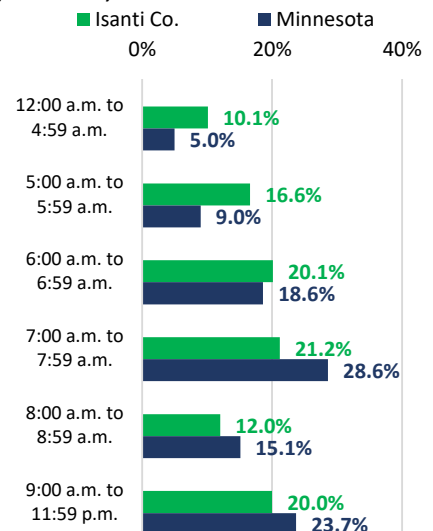


- White alone
- Black or African American
- American Indian & Alaska Native
- Asian or Other Pac. Islanders
- Some Other Race
- Two or More Races

A smaller percentage of workers in Isanti Co. worked in the same county in which they live compared to the state. Isanti Co. also had a longer average commute time than the state.

Table 8. Commuting Characteristics, 2024	Isanti Co.		Minnesota	
	Number	Percent	Number	Percent
Worked in state of residence	21,220	99.1%	2,875,211	97.8%
Worked in county of residence	10,021	46.8%	2,013,824	68.5%
Worked out of county of residence	11,199	52.3%	864,327	29.4%
Worked outside state of residence	193	0.9%	64,678	2.2%
MEANS OF TRANSPORTATION TO WORK				
Car, truck, or van	17,944	83.8%	2,246,075	76.4%
Public transportation (excl. taxicab)	150	0.7%	52,918	1.8%
Other method (walk, bike, taxi, etc.)	728	3.4%	123,475	4.2%
Worked at home	2,612	12.2%	517,420	17.6%
TRAVEL TIME TO WORK				
Less than 10 minutes	2,741	12.8%	490,961	16.7%
10 to 19 minutes	5,225	24.4%	943,704	32.1%
20 to 29 minutes	3,191	14.9%	658,535	22.4%
30 to 44 minutes	3,854	18.0%	538,000	18.3%
45 to 59 minutes	3,233	15.1%	164,634	5.6%
60 or more minutes	3,148	14.7%	144,055	4.9%
Mean travel time to work (minutes)	30.7 minutes		22.7 minutes	

Figure 10. Time Leaving Home to go to Work, 2024



Source: 2020-2024 American Community Survey, 5-Year Estimates

COUNTY PROFILE

Isanti Co.

INCOMES, COST OF LIVING, & HOUSING

Isanti Co. had a lower median household income than the state, and a lower percentage of households with incomes below \$50,000. Overall, Isanti Co. had the 13th highest median household income of the 87 counties in the state.

Median Household Income **\$87,440**

state \$89,062

Median Family Income **\$101,060**

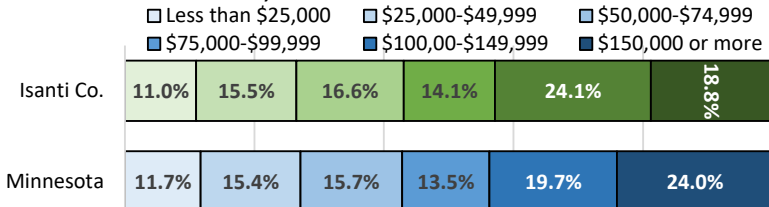
state \$113,993

Per Capita Income **\$39,737**

state \$48,237

Source: 2020-2024 American Community Survey

Figure 11. Household Incomes, 2024



Source: 2020-2024 American Community Survey 5-Year Estimates

The cost of living has increased in recent years with expenses up in many areas. Isanti Co. had a higher cost of living than the state, with a required hourly wage of \$20.54 for a single person living alone to meet a basic needs cost of living, and an hourly wage requirement of \$25.42 for a typical family with 2 adults and 1 child (see Table 9).

Table 9. Basic Needs Cost of Living Estimates, 2024

Single Adult, 0 children	Single Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Isanti Co.	\$42,730	\$20.54	\$0	\$423	\$212	\$1,405	\$631	\$404	\$486
State of Minnesota	\$38,376	\$18.45	\$0	\$452	\$202	\$1,199	\$561	\$365	\$419
Typical Family: 2 Adults (1 working full-time, 1 part-time), 1 child	Family Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Isanti Co.	\$79,325	\$25.42	\$431	\$962	\$727	\$1,741	\$1,206	\$597	\$946
State of Minnesota	\$74,616	\$23.92	\$558	\$1,028	\$697	\$1,498	\$1,026	\$558	\$853

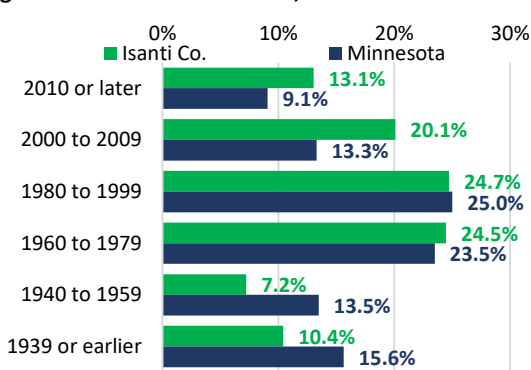
Source: DEED Cost of Living tool

Isanti Co. had a lower median house value than the state, having the 17th highest value of the 87 counties in 2024. Isanti Co.'s housing stock was newer than the state's, with a higher percentage of units built since 2000 (see Figure 12).

Table 10. Estimated Value of Owner-occupied Housing Units, 2024	Isanti Co.		Minnesota
	Total	Percent	Percent
Total	13,638	100.0%	100.0%
Less than \$50,000	563	4.1%	4.0%
\$50,000 to \$99,999	172	1.3%	3.7%
\$100,000 to \$149,999	412	3.0%	5.2%
\$150,000 to \$199,999	1,067	7.8%	8.1%
\$200,000 to \$299,999	4,375	32.1%	22.6%
\$300,000 to \$499,999	5,562	40.8%	36.9%
\$500,000 or more	1,487	10.9%	19.6%
Median (dollars)	\$306,200		\$329,300

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 12. Year Structure Built, 2024



Median monthly owner costs, owner-occupied units with a mortgage **\$1,850**

state \$1,947

Percentage of households with a mortgage spending 30% or more of their income on housing costs **29.4%**

state 23.2%

Median monthly rent costs **\$1,273**

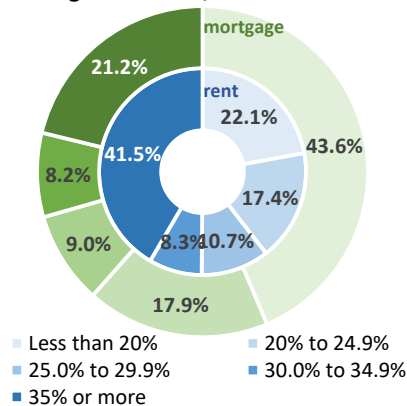
state \$1,280

Percentage of renters spending 30% or more of their household income on rent **49.9%**

state 48.1%

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 13. Housing Costs as a Percentage of Income, 2024



OCCUPATIONS

At \$23.51 in 2025, wages were lower in Region 7E than the state. Overall, Region 7E had the 5th highest median hourly wage level of the 13 economic development regions in the state. Wages were highest for management occupations (\$49.04) and lowest for food preparation and serving related jobs (\$16.3) (see Table 11).

Table 11. Occupational Employment & Wage Statistics, 2025

Occupational Group	Region 7E				State of Minnesota		
	Median Hourly Wage	Estimated Regional Jobs	Share of Total Jobs	Regional Location Quotient	Median Hourly Wage	Estimated Statewide Jobs	Share of Total Jobs
Total, All Occupations	\$23.51	49,570	100.0%	1.0	\$26.22	2,920,470	100.0%
Management	\$49.04	2,650	5.3%	0.8	\$59.38	200,060	6.9%
Business & Financial Operations	\$37.30	1,690	3.4%	0.5	\$39.95	208,210	7.1%
Computer & Mathematical	\$40.80	490	1.0%	0.3	\$50.02	97,460	3.3%
Architecture & Engineering	\$40.58	740	1.5%	0.8	\$45.03	57,950	2.0%
Life, Physical & Social Science	\$38.18	320	0.6%	0.6	\$38.33	32,150	1.1%
Community & Social Service	\$29.53	1,380	2.8%	1.4	\$29.82	59,290	2.0%
Legal	\$38.85	180	0.4%	0.5	\$49.52	20,750	0.7%
Education, Training & Library	\$26.86	3,950	8.0%	1.4	\$27.84	170,270	5.8%
Arts, Design, Entertainment & Media	\$27.01	280	0.6%	0.5	\$28.84	36,030	1.2%
Healthcare Practitioners & Technical	\$42.03	3,160	6.4%	1.0	\$46.51	187,480	6.4%
Healthcare Support	\$19.18	3,420	6.9%	1.1	\$18.67	176,750	6.1%
Protective Service	\$29.77	1,290	2.6%	1.6	\$29.37	46,960	1.6%
Food Preparation & Serving Related	\$16.30	5,400	10.9%	1.3	\$16.05	240,830	8.2%
Building, Grounds Cleaning & Maint.	\$19.06	1,470	3.0%	1.1	\$19.16	81,700	2.8%
Personal Care & Service	\$17.54	1,220	2.5%	1.1	\$17.54	63,300	2.2%
Sales & Related	\$17.52	4,900	9.9%	1.2	\$18.66	244,780	8.4%
Office & Administrative Support	\$23.54	5,490	11.1%	1.0	\$24.07	340,040	11.6%
Farming, Fishing & Forestry	\$23.85	80	0.2%	1.4	\$23.48	3,300	0.1%
Construction & Extraction	\$30.96	2,690	5.4%	1.4	\$34.20	114,050	3.9%
Installation, Maintenance & Repair	\$29.77	1,930	3.9%	1.1	\$30.40	105,650	3.6%
Production	\$23.81	3,290	6.6%	0.9	\$23.56	205,220	7.0%
Transportation & Material Moving	\$21.24	3,540	7.1%	0.9	\$19.80	228,260	7.8%

Source: DEED Occupational Employment & Wage Statistics, Qtr. 1 2025

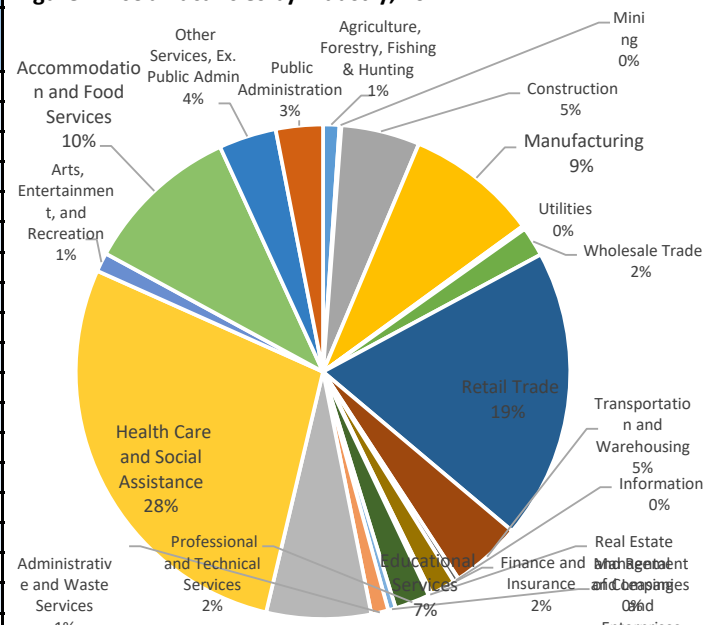
JOB VACANCY SURVEY

Isanti Co. is a part of the Central planning region. There were 13827 job vacancies posted by employers in 2024, indicating extensive opportunity in the region, with openings across several occupations and industries (see Figure 14).

Table 12. Central Job Vacancy Survey Results, 2024

Occupational Group	Number of Vacancies	Wage Offer
Total, All Occupations	13,827	\$19.81
Management	319	\$29.45
Business & Financial Operations	394	\$33.36
Computer & Mathematical	40	\$26.02
Architecture & Engineering	197	\$30.87
Life, Physical & Social Sciences	122	\$33.52
Community & Social Service	283	\$23.80
Education, Training & Library	735	\$19.62
Healthcare Practitioners & Technical	1,450	\$29.97
Healthcare Support	1,363	\$18.33
Protective Service	189	\$21.58
Food Preparation & Serving Related	1,814	\$15.03
Building, Grounds Cleaning & Maint.	260	\$16.97
Personal Care & Service	417	\$14.99
Sales & Related	1,861	\$15.92
Office & Administrative Support	911	\$20.11
Construction & Extraction	693	\$22.04
Installation, Maintenance & Repair	695	\$23.62
Production	598	\$20.21
Transportation & Material Moving	1,128	\$20.98

Figure 14. Job Vacancies by Industry, 2024



Source: DEED Job Vacancy Survey, 2024

OCCUPATIONS IN DEMAND

Table 13. Central Planning Region Occupations in Demand, 2025

High School or Less	Vocational Training	Associate Degree	Bachelor’s Degree or Higher
Home Health and Personal Care Aides \$37,520/yr	Heavy and Tractor-Trailer Truck Drivers \$61,513/yr	Registered Nurses \$101,788/yr	General and Operations Managers \$86,311/yr
Retail Salespersons \$35,294/yr	Nursing Assistants \$45,077/yr	Police and Sheriff’s Patrol Officers \$80,894/yr	Elementary School Teachers, Except Special Education \$63,707/yr
Fast Food and Counter Workers \$31,729/yr	Licensed Practical and Licensed Vocational Nurses \$60,654/yr	Radiologic Technologists and Technicians \$84,540/yr	Secondary School Teachers, Except Special and Career/Technical \$64,803/yr
Cashiers \$32,454/yr	Bookkeeping, Accounting, and Auditing Clerks \$51,037/yr	Veterinary Technologists and Technicians \$49,370/yr	Medical and Health Services Managers \$109,085/yr
Stockers and Order Fillers \$37,670/yr	Psychiatric Technicians \$46,781/yr	Architectural and Civil Drafters \$63,877/yr	Accountants and Auditors \$76,798/yr
First-Line Supervisors of Food Preparation and \$45,691/yr	Machinists \$60,200/yr	Dental Hygienists \$99,124/yr	Preschool Teachers, Except Special Education \$38,622/yr
Teaching Assistants, Except Postsecondary \$38,072/yr	Bus and Truck Mechanics and Diesel Engine Specialists \$64,200/yr	Detectives and Criminal Investigators \$81,545/yr	Substitute Teachers, Short-Term \$44,131/yr
First-Line Supervisors of Retail Sales Workers \$47,056/yr	Automotive Service Technicians and Mechanics \$52,077/yr	Industrial Engineering Technologists and Technicians \$64,951/yr	Project Management Specialists \$94,626/yr
Customer Service Representatives \$45,804/yr	Substance abuse, behavioral disorder, and mental health counselors \$56,854/yr	Surgical Technologists \$70,461/yr	Middle School Teachers, Except Special and Career/Technical \$64,293/yr
Janitors and Cleaners, Except Maids and \$37,935/yr	Medical Assistants \$48,651/yr	Diagnostic Medical Sonographers \$97,765/yr	Child, Family, and School Social Workers \$69,904/yr

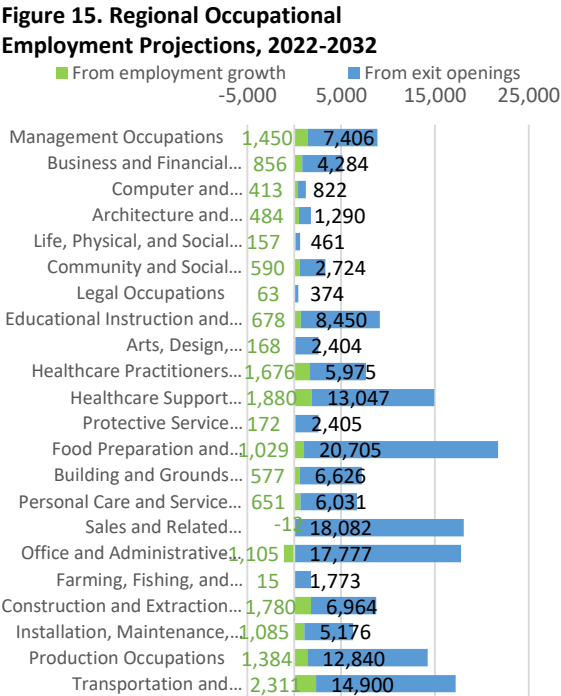
Source: DEED Occupations in Demand

Isanti Co. is a part of the Central planning region, which is projected to see a 5.2% increase in employment levels over the next decade. In addition to new jobs created, there will be a much larger number of exit openings (see Figure 15).

Table 14. Regional Industry Employment Projections, 2022-2032

	Estimated Employment 2022	Projected Employ-ment 2032	Percent Change 2022-2032
Central Planning Region			
Total, All Industries	315,929	332,231	5.2%
Natural Resources & Mining	5,649	5,809	2.8%
Utilities	1,986	1,998	0.6%
Construction	20,532	22,780	10.9%
Manufacturing	41,539	44,543	7.2%
Wholesale Trade	11,219	12,105	7.9%
Retail Trade	35,711	35,808	0.3%
Transportation & Warehousing	9,287	10,143	9.2%
Information	3,002	3,214	7.1%
Finance & Insurance, Real Estate	10,142	10,528	3.8%
Professional Services & Mgmt. of Companies	9,040	9,979	10.4%
Admin. Support & Waste Mgmt.	10,369	11,004	6.1%
Educational Services	24,622	24,913	1.2%
Health Care & Social Assistance	45,668	49,836	9.1%
Leisure & Hospitality	26,046	27,642	6.1%
Other Services	10,880	11,311	4.0%
Public Administration	20,424	21,077	3.2%

Source: DEED 2022-2032 Employment Outlook



ECONOMIC CHARACTERISTICS

After losing jobs over the past year, Isanti Co. had the 37th largest economy of the 87 counties in the state. Isanti Co. was the 86th fastest growing in the past year and the 65th fastest growing since 2020. From 2020 to 2025, employment in Isanti Co. has grown since the pandemic recession.

973 | business establishments

\$52,156 | annual average wage

11,151 | jobs

\$581,411,809 | total industry payroll

Job change,
2020-2025

247 jobs
2.3% increase

Figure 16. Industry Employment Statistics, 2005-2025

Source: DEED QCEW program

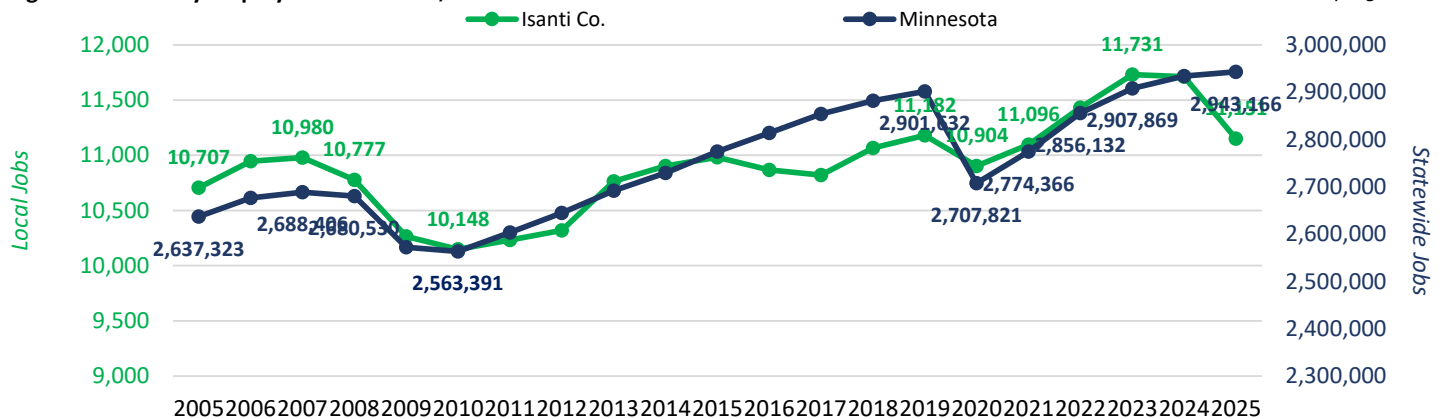
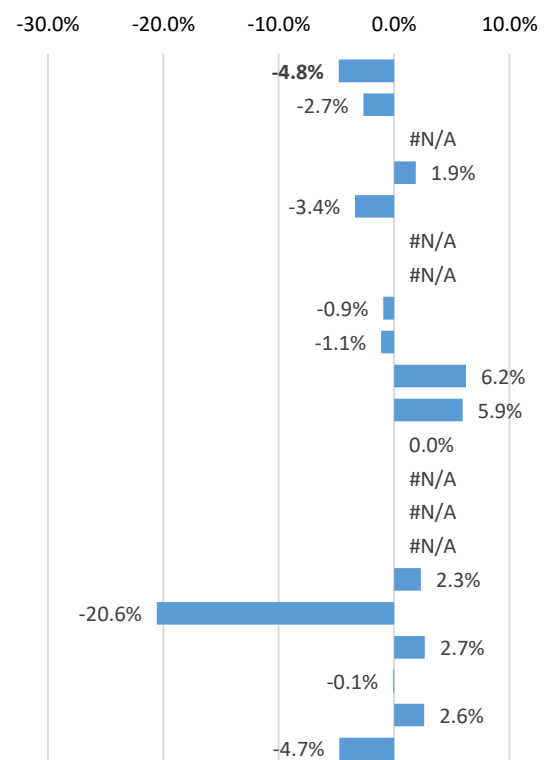


Table 15. Isanti Co. Industry Employment Statistics, 2025	Number of Jobs	Percent of Total Jobs	Average Annual Wage
Total, All Industries	11,151	100.0%	\$52,156
Agriculture, Forestry, Fishing & Hunting	73	0.7%	\$49,816
Mining	#N/A	#N/A	#N/A
Construction	763	6.8%	\$64,116
Manufacturing	1,172	10.5%	\$68,016
Utilities	151	1.3%	\$113,880
Wholesale Trade	108	1.0%	\$66,508
Retail Trade	2,114	19.0%	\$33,800
Transportation & Warehousing	354	3.2%	\$64,168
Information	290	2.6%	\$51,532
Finance & Insurance	303	2.7%	\$71,084
Real Estate & Rental & Leasing	50	0.4%	\$47,944
Professional & Technical Services	244	2.2%	\$75,608
Management of Companies	#N/A	#N/A	#N/A
Admin. Support & Waste Mgmt. Services	#N/A	#N/A	#N/A
Educational Services	1,387	12.4%	\$53,222
Health Care & Social Assistance	1,777	15.9%	\$63,908
Arts, Entertainment, & Recreation	77	0.7%	\$15,548
Accommodation & Food Services	1,172	10.5%	\$19,136
Other Services	393	3.5%	\$35,776
Public Administration	643	5.8%	\$64,428

Figure 17. Change in Jobs, 2024-2025



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

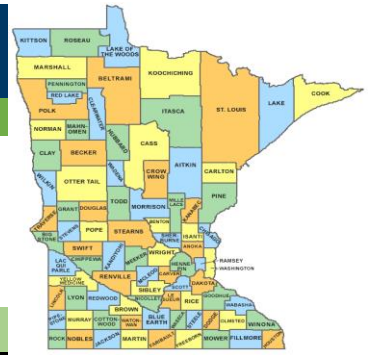
For more information on Isanti Co.'s population, labor force, and economic trends, contact:

Luke Greiner | Regional Analyst, Central & Southwest
 CareerForce St. Cloud | 1542 Northway Dr. Door 2 | St. Cloud MN 56303
 Office: 320-223-6992 | E-mail: luke.greiner@state.mn.us
 web: www.mn.gov/deed/data/regional-lmi/

Data updated: May 15, 2026

Kanabec Co.

Kanabec Co. is a part of Economic Development Region 7E, which is located in the Central Planning Region.



POPULATION CHARACTERISTICS

2025 population:	16,628 people	Median Age:	44.7 years
Population change, 2020-2025	597 people 3.7% increase	state:	38.8 years

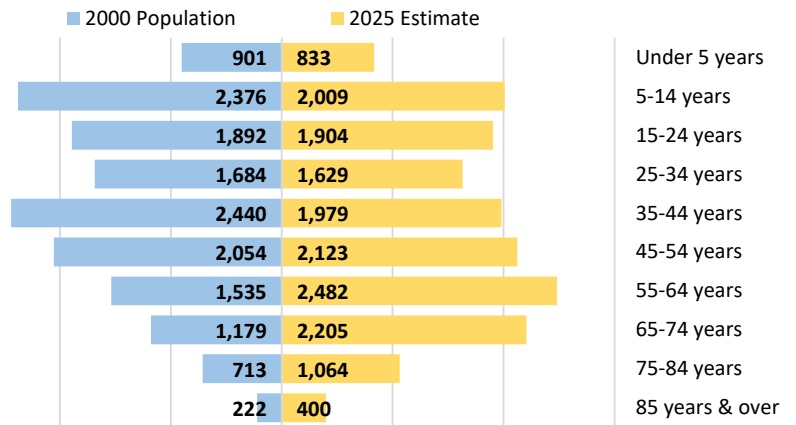
Kanabec Co. is the 52nd largest of the 87 counties in the state. Its population increased so far this decade, ranking as the 16th fastest growing in the state from 2020 to 2025. Kanabec Co.'s population has an older median age than the state and a larger percentage of people aged 65 years and older. The population is aging, especially as the Baby Boom generation moves through the population pyramid (see Figure 1).

Table 1. Population by Age Group, 2025

	Number	Percent
Under 5 years	833	5.0%
5-14 years	2,009	12.1%
15-24 years	1,904	11.5%
25-34 years	1,629	9.8%
35-44 years	1,979	11.9%
45-54 years	2,123	12.8%
55-64 years	2,482	14.9%
65-74 years	2,205	13.3%
75-84 years	1,064	6.4%
85 years & over	400	2.4%
Total Population	16,628	100.0%

Source: Census 2025 Population Estimates, 2020-2024 ACS

Figure 1. Population Pyramid, 2000-2025



Kanabec Co. suffered a negative natural increase - more deaths than births from 2020 to 2025, but also experienced net in-migration - meaning more people moved in than moved out. In addition to domestic in-migration, Kanabec Co. welcomed net international in-migration - gaining new Minnesotans from foreign countries (see Table 2).

Table 2. Cumulative Estimates of the Components of Population Change, 2020-2025

	Total Population Change	April 1, 2020 to July 1, 2025					
		Natural Increase	Vital Events		Net Migration		
			Births	Deaths	Total	International	Domestic
Kanabec Co.	591	-161	850	1,011	752	1	751
State of Minnesota	122,685	63,075	330,813	267,738	59,610	96,812	-37,202

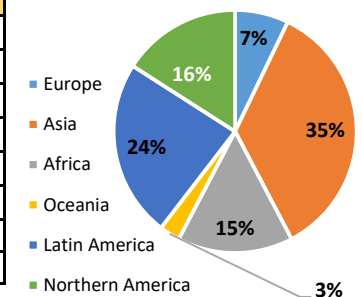
Source: U.S. Census Bureau, Population Estimates Program

Compared to the state, Kanabec Co. has a smaller percentage of foreign-born residents. From 2014 to 2024, Kanabec Co. saw an increase in the number of foreign-born residents, which was faster than the statewide increase.

Table 3. Place of Birth for the Foreign Born Population, 2024	Kanabec Co.		Change 2014-2024		Minnesota	
	Number	Percent	Number	Percent	Percent	Change
Foreign-born Population	182	1.1%	59	48.0%	8.7%	23.3%
Europe	13	7.1%	-27	-67.5%	8.7%	-3.6%
Asia	64	35.2%	19	42.2%	34.8%	12.8%
Africa	28	15.4%	25	833.3%	28.6%	73.9%
Oceania	5	2.7%	5	#DIV/0!	0.4%	5.4%
Americas:	72	39.6%	37	105.7%	27.4%	12.8%
Latin America	43	23.6%	28	186.7%	25.0%	14.5%
Northern America	29	15.9%	9	45.0%	2.4%	-2.8%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

**Figure 2. Place of Birth for
the Foreign Born Population,
2024**



COUNTY PROFILE

Kanabec Co.

Kanabec Co.'s population was becoming more racially diverse over time. Since 2014, the white population declined, but the number of people of other races increased (see Table 4).

Figure 3. Population by Race, 2024

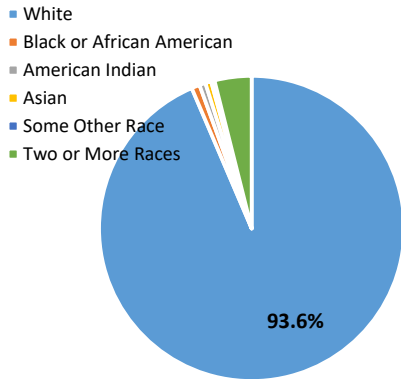


Table 4. Race and Hispanic Origin, 2024

	Kanabec Co.			Minnesota	
	Number	Percent	Change from 2014-2024	Percent	Change from 2014-2024
Total	16,390	100.0%	1.9%	100.0%	6.6%
White	15,337	93.6%	-1.7%	77.1%	-3.5%
Black or African American	143	0.9%	429.6%	7.0%	38.6%
American Indian or Alaska Native	106	0.6%	-44.2%	0.9%	-8.6%
Asian or Other Pac. Islanders	102	0.6%	52.2%	5.2%	27.1%
Some Other Race	60	0.4%	361.5%	2.9%	107.8%
Two or More Races	642	3.9%	237.9%	7.0%	188.0%
Hispanic or Latino origin	296	1.8%	17.0%	6.4%	38.4%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

POPULATION PROJECTIONS

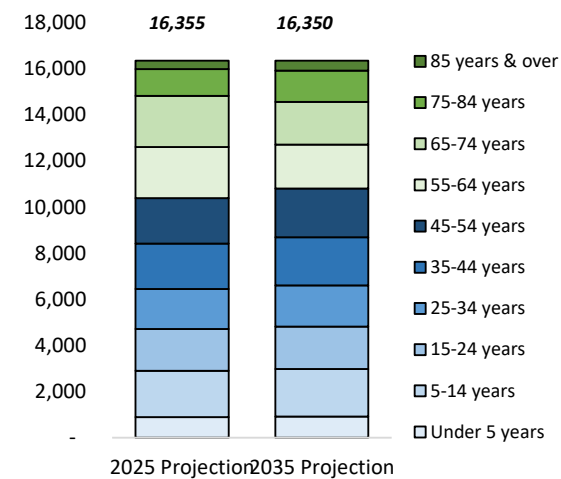
According to the Minnesota State Demographic Center, Kanabec Co.'s population is expected to decline from 2025 to 2035, with a rate of change that is slower than the projected statewide growth rate (3.7%). Despite the decline, the number of people aged 65 years and older is expected to decrease over the next decade (see Figure 4 and Table 5).

Table 5. Population Projections by Age Group, 2025-2035

Kanabec Co.	2025 Projection	2035 Projection	Numeric Change	Percent Change
Under 5 years	886	920	34	3.8%
5-14 years	2,015	2,059	44	2.2%
15-24 years	1,812	1,833	21	1.2%
25-34 years	1,739	1,798	59	3.4%
35-44 years	1,963	2,086	123	6.3%
45-54 years	1,973	2,108	135	6.8%
55-64 years	2,218	1,907	-311	-14.0%
65-74 years	2,221	1,845	-376	-16.9%
75-84 years	1,152	1,360	208	18.1%
85 years & over	376	434	58	15.4%
Total Population	16,355	16,350	-5	0.0%

Source: Minnesota State Demographic Center

Figure 4. Projections by Age Group, 2025-2035



EDUCATIONAL ATTAINMENT

Kanabec Co. has a lower percentage of adults (18 years & over) with at least a high school diploma than the state (93.3%), and a lower percentage of people with at least some college experience. Kanabec Co. also has a lower percentage of people with an Associate's degree and a lower percentage of people with a Bachelor's degree or higher.

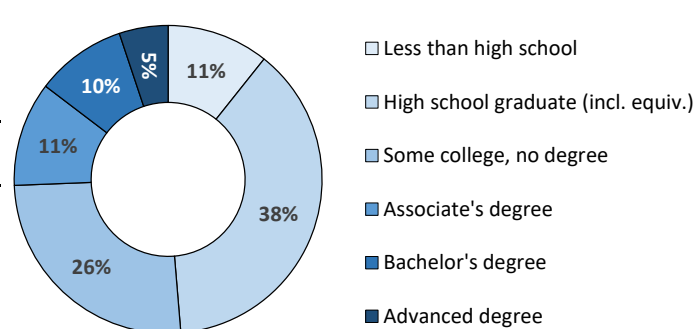
Percentage of the adult population (18 years & over) with at least a high school diploma:

89.3%

College-educated: **51.3%**
state: 68.9%

Associate's Degree: **11.0%**
Bachelor's Degree: **9.5%**
Advanced Degree: **5.1%**

Figure 5. Educational Attainment, 2024



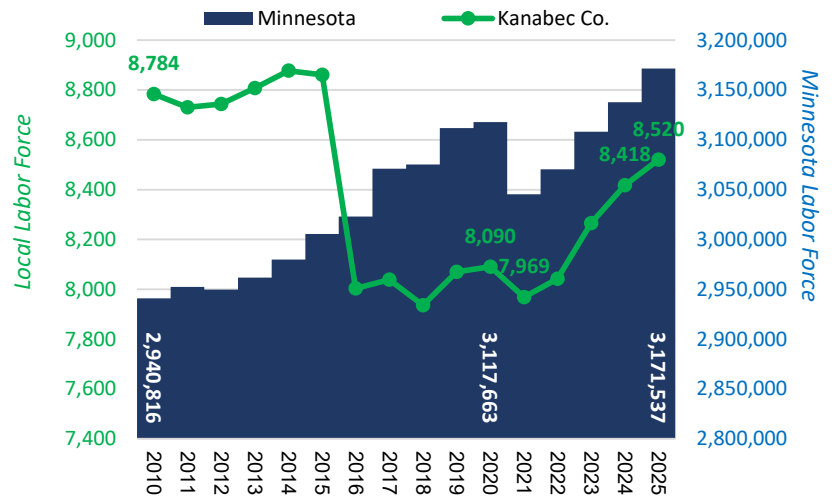
Source: U.S. Census Bureau, 2020-2024 American Community Survey

LABOR FORCE TRENDS

At 7.6%, Kanabec Co. had a higher unemployment rate than the state in 2025. Kanabec Co.'s unemployment rate declined compared to the 9.1% pandemic rate posted in 2020. The number of unemployed workers actively seeking work in Kanabec Co. increased over the past year, and is down compared to 2020.

8,520	available workers
Labor Force change, 2010-2025	-264 workers -3.0% decline
7.6%	unemployment rate
3.9%	state
648	unemployed workers

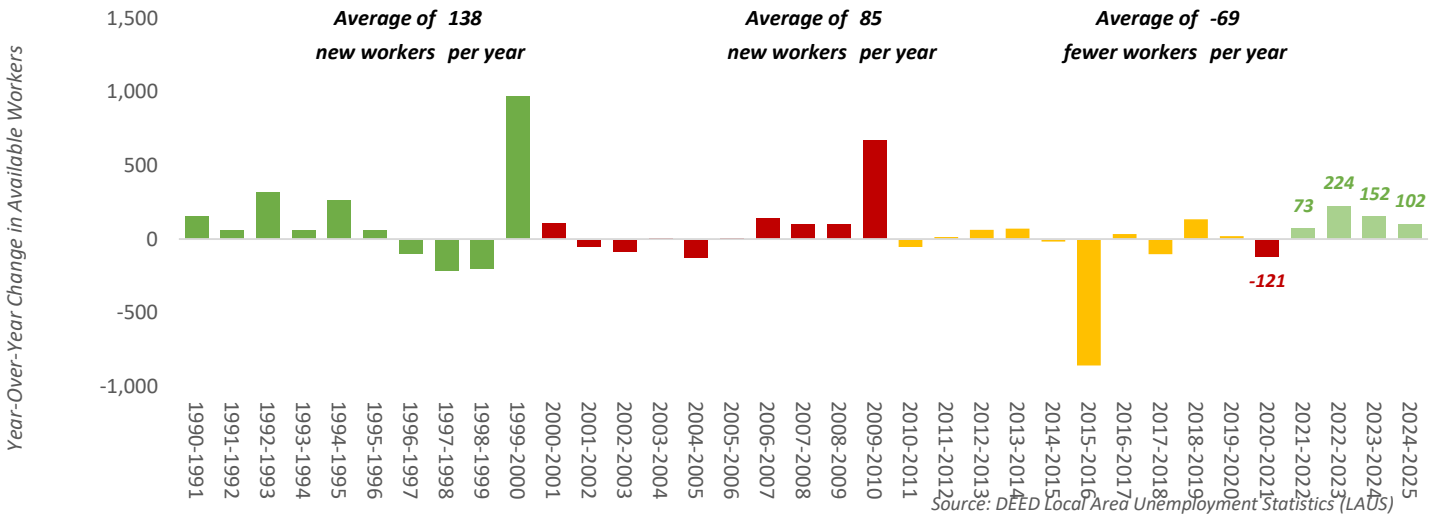
Figure 6. Annual Labor Force Estimates



Source: DEED Local Area Unemployment Statistics

Labor force growth has slowed in recent years. After experiencing a net gain of workers each year from 1990 to 2000, Kanabec Co. averaged an annual gain of new workers from 2000 to 2010, and most recently a loss of fewer workers since 2010 (see Figure 7). Moving forward, Kanabec Co. is expected to add workers from 2025 to 2035 (see Table 6).

Figure 7. Annual Change in Labor Force, 1990-2025



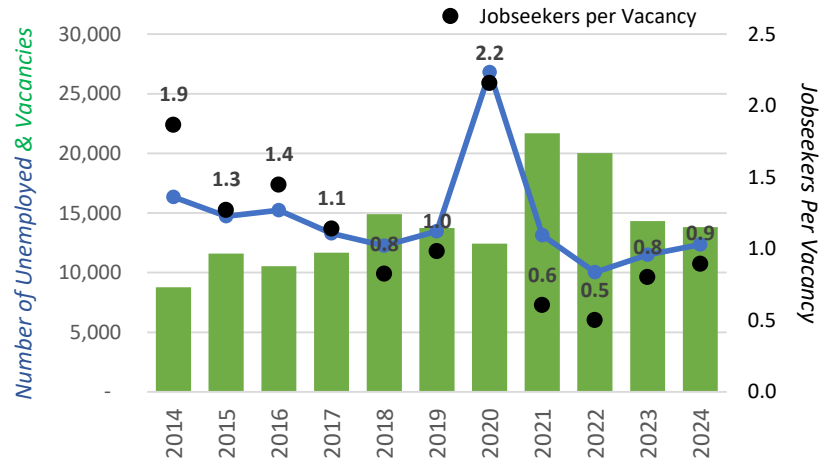
Source: DEED Local Area Unemployment Statistics (LAUS)

Table 6. Labor Force Projections, 2025-2035	Labor Force Projection	
	2025	2035
16 to 24 years	1,197	1,199
25 to 54 years	4,815	5,084
55 to 64 years	1,286	1,106
65 years & over	646	560
Total Labor Force	7,944	7,949

Source: Minnesota State Demographic Center, 2020-2024 ACS

The labor market had grown extremely tight in recent years, with less than 1 jobseeker per vacancy until the pandemic recession. In 2024, job vacancies in Central returned to pre-pandemic levels and the number of unemployed workers was trending upward, but employers were still seeing challenges finding enough workers for open jobs (see Figure 8).

Figure 8. Jobseekers Per Vacancy, 2014-2024



Source: DEED Job Vacancy Survey, LAUS program

LABOR FORCE CHARACTERISTICS

Kanabec Co. had a lower labor force participation rate than the state. The labor force in Kanabec Co. is less racially diverse than the state (where 78.7% of workers are white alone), but is becoming more diverse over time.

Table 7. Employment Characteristics, 2024

	Kanabec Co.			Minnesota		Labor Force by Gender	
	In Labor Force (available workers)	Labor Force Partic. Rate	Unemp. Rate	Labor Force Partic. Rate	Unemp. Rate	Male	Female
Total Labor Force	8,036	60.2%	4.6%	68.1%	4.1%	4,351	3,687
16 to 19 years	472	58.4%	7.0%	52.6%	10.3%	234	238
20 to 24 years	727	87.7%	5.4%	83.3%	6.6%	373	354
25 to 44 years	3,040	85.5%	5.1%	88.7%	3.7%	1,674	1,366
45 to 54 years	1,752	83.7%	5.2%	87.8%	3.0%	935	816
55 to 64 years	1,419	58.0%	3.0%	72.7%	3.2%	753	666
65 to 74 years	563	25.9%	1.8%	27.7%	3.6%	341	221
75 years & over	66	4.6%	0.0%	6.7%	3.2%	41	26

Employment Characteristics by Race & Hispanic Origin

White alone	7,485	59.4%	4.7%	67.0%	3.5%
Black or African American	42	65.6%	21.4%	70.8%	8.7%
American Indian & Alaska Native	63	67.7%	6.3%	58.0%	10.8%
Asian or Other Pac. Islanders	80	87.9%	0.0%	75.2%	3.5%
Some Other Race	32	64.0%	3.1%	75.4%	5.8%
Two or More Races	335	74.4%	2.1%	74.0%	5.7%
Hispanic or Latino	161	75.9%	8.1%	76.6%	5.8%

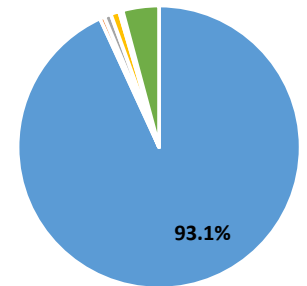
Employment Characteristics by Disability, 20 to 64 years

With Any Disability, 20 to 64 years	464	40.0%	7.8%	56.1%	9.4%
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Employment Characteristics by Educational Attainment, 25 to 64 years

Population, 25 to 64 years	6,210	76.7%	4.6%	84.5%	3.4%
Less than H.S. Diploma	468	70.8%	5.2%	66.2%	4.9%
H.S. Diploma or Equivalent	1,933	69.0%	2.5%	76.6%	2.5%
Some College or Assoc. Degree	2,625	79.0%	3.4%	85.0%	3.7%
Bachelor's Degree or Higher	1,184	90.3%	3.4%	90.5%	2.2%

Figure 9. Labor Force by Race, 2024



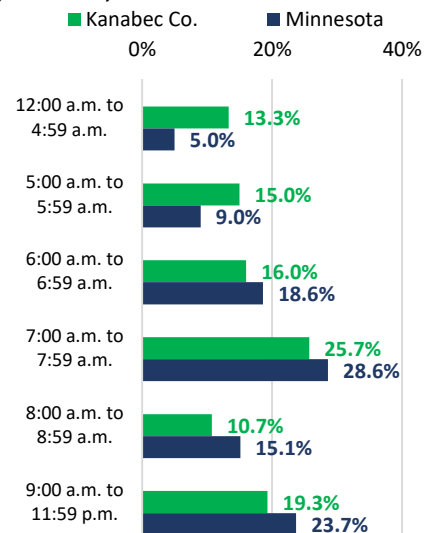
- White alone
- Black or African American
- American Indian & Alaska Native
- Asian or Other Pac. Islanders
- Some Other Race
- Two or More Races

Source: 2020-2024 American Community Survey, 5-Year Estimates

A smaller percentage of workers in Kanabec Co. worked in the same county in which they live compared to the state. Kanabec Co. also had a longer average commute time than the state.

Table 8. Commuting Characteristics, 2024	Kanabec Co.		Minnesota	
	Number	Percent	Number	Percent
Worked in state of residence	7,371	98.7%	2,875,211	97.8%
Worked in county of residence	3,756	50.3%	2,013,824	68.5%
Worked out of county of residence	3,615	48.4%	864,327	29.4%
Worked outside state of residence	97	1.3%	64,678	2.2%
MEANS OF TRANSPORTATION TO WORK				
Car, truck, or van	6,422	86.0%	2,246,075	76.4%
Public transportation (excl. taxicab)	45	0.6%	52,918	1.8%
Other method (walk, bike, taxi, etc.)	336	4.5%	123,475	4.2%
Worked at home	672	9.0%	517,420	17.6%
TRAVEL TIME TO WORK				
Less than 10 minutes	1,337	17.9%	490,961	16.7%
10 to 19 minutes	1,628	21.8%	943,704	32.1%
20 to 29 minutes	1,195	16.0%	658,535	22.4%
30 to 44 minutes	971	13.0%	538,000	18.3%
45 to 59 minutes	538	7.2%	164,634	5.6%
60 or more minutes	1,807	24.2%	144,055	4.9%
Mean travel time to work (minutes)	34.3 minutes		22.7 minutes	

Figure 10. Time Leaving Home to go to Work, 2024



Source: 2020-2024 American Community Survey, 5-Year Estimates

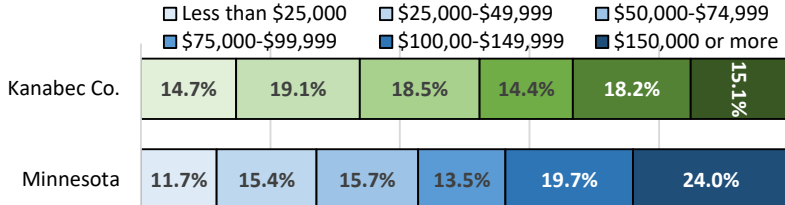
INCOMES, COST OF LIVING, & HOUSING

Kanabec Co. had a lower median household income than the state, and a higher percentage of households with incomes below \$50,000. Overall, Kanabec Co. had the 58th highest median household income of the 87 counties in the state.

Median Household Income	\$71,460
state	\$89,062
Median Family Income	\$88,657
state	\$113,993
Per Capita Income	\$35,685
state	\$48,237

Source: 2020-2024 American Community Survey

Figure 11. Household Incomes, 2024



Source: 2020-2024 American Community Survey 5-Year Estimates

The cost of living has increased in recent years with expenses up in many areas. Kanabec Co. had a lower cost of living than the state, with a required hourly wage of \$16.84 for a single person living alone to meet a basic needs cost of living, and an hourly wage requirement of \$22.78 for a typical family with 2 adults and 1 child (see Table 9).

Table 9. Basic Needs Cost of Living Estimates, 2024

Single Adult, 0 children	Single Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Kanabec Co.	\$35,029	\$16.84	\$0	\$425	\$183	\$819	\$823	\$275	\$394
State of Minnesota	\$38,376	\$18.45	\$0	\$452	\$202	\$1,199	\$561	\$365	\$419
Typical Family: 2 Adults (1 working full-time, 1 part-time), 1 child	Family Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Kanabec Co.	\$71,074	\$22.78	\$436	\$966	\$639	\$964	\$1,692	\$426	\$800
State of Minnesota	\$74,616	\$23.92	\$558	\$1,028	\$697	\$1,498	\$1,026	\$558	\$853

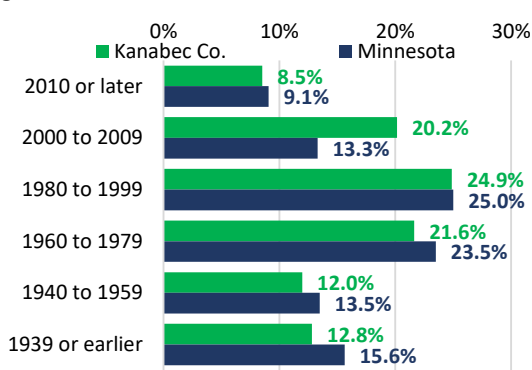
Source: DEED Cost of Living tool

Kanabec Co. had a lower median house value than the state, having the 45th highest value of the 87 counties in 2024. Kanabec Co.'s housing stock was newer than the state's, with a higher percentage of units built since 2000 (see Figure 12).

Table 10. Estimated Value of Owner-occupied Housing Units, 2024	Kanabec Co.		Minnesota
	Total	Percent	Percent
Total	5,549	100.0%	100.0%
Less than \$50,000	289	5.2%	4.0%
\$50,000 to \$99,999	310	5.6%	3.7%
\$100,000 to \$149,999	599	10.8%	5.2%
\$150,000 to \$199,999	992	17.9%	8.1%
\$200,000 to \$299,999	1,580	28.5%	22.6%
\$300,000 to \$499,999	1,435	25.9%	36.9%
\$500,000 or more	344	6.2%	19.6%
Median (dollars)	\$228,100		\$329,300

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 12. Year Structure Built, 2024



Median monthly owner costs, owner-occupied units with a mortgage	\$1,631
state	\$1,947

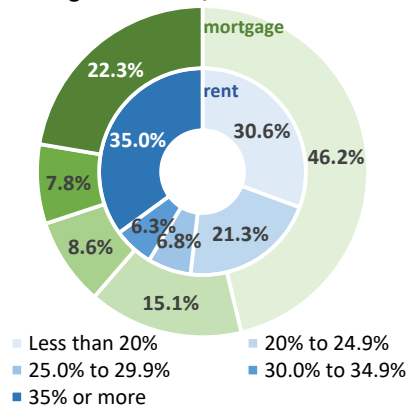
Percentage of households with a mortgage spending 30% or more of their income on housing costs	30.1%
state	23.2%

Median monthly rent costs	\$962
state	\$1,280

Percentage of renters spending 30% or more of their household income on rent	41.4%
state	48.1%

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 13. Housing Costs as a Percentage of Income, 2024



OCCUPATIONS

At \$23.51 in 2025, wages were lower in Region 7E than the state. Overall, Region 7E had the 5th highest median hourly wage level of the 13 economic development regions in the state. Wages were highest for management occupations (\$49.04) and lowest for food preparation and serving related jobs (\$16.3) (see Table 11).

Table 11. Occupational Employment & Wage Statistics, 2025

Occupational Group	Region 7E				State of Minnesota		
	Median Hourly Wage	Estimated Regional Jobs	Share of Total Jobs	Regional Location Quotient	Median Hourly Wage	Estimated Statewide Jobs	Share of Total Jobs
Total, All Occupations	\$23.51	49,570	100.0%	1.0	\$26.22	2,920,470	100.0%
Management	\$49.04	2,650	5.3%	0.8	\$59.38	200,060	6.9%
Business & Financial Operations	\$37.30	1,690	3.4%	0.5	\$39.95	208,210	7.1%
Computer & Mathematical	\$40.80	490	1.0%	0.3	\$50.02	97,460	3.3%
Architecture & Engineering	\$40.58	740	1.5%	0.8	\$45.03	57,950	2.0%
Life, Physical & Social Science	\$38.18	320	0.6%	0.6	\$38.33	32,150	1.1%
Community & Social Service	\$29.53	1,380	2.8%	1.4	\$29.82	59,290	2.0%
Legal	\$38.85	180	0.4%	0.5	\$49.52	20,750	0.7%
Education, Training & Library	\$26.86	3,950	8.0%	1.4	\$27.84	170,270	5.8%
Arts, Design, Entertainment & Media	\$27.01	280	0.6%	0.5	\$28.84	36,030	1.2%
Healthcare Practitioners & Technical	\$42.03	3,160	6.4%	1.0	\$46.51	187,480	6.4%
Healthcare Support	\$19.18	3,420	6.9%	1.1	\$18.67	176,750	6.1%
Protective Service	\$29.77	1,290	2.6%	1.6	\$29.37	46,960	1.6%
Food Preparation & Serving Related	\$16.30	5,400	10.9%	1.3	\$16.05	240,830	8.2%
Building, Grounds Cleaning & Maint.	\$19.06	1,470	3.0%	1.1	\$19.16	81,700	2.8%
Personal Care & Service	\$17.54	1,220	2.5%	1.1	\$17.54	63,300	2.2%
Sales & Related	\$17.52	4,900	9.9%	1.2	\$18.66	244,780	8.4%
Office & Administrative Support	\$23.54	5,490	11.1%	1.0	\$24.07	340,040	11.6%
Farming, Fishing & Forestry	\$23.85	80	0.2%	1.4	\$23.48	3,300	0.1%
Construction & Extraction	\$30.96	2,690	5.4%	1.4	\$34.20	114,050	3.9%
Installation, Maintenance & Repair	\$29.77	1,930	3.9%	1.1	\$30.40	105,650	3.6%
Production	\$23.81	3,290	6.6%	0.9	\$23.56	205,220	7.0%
Transportation & Material Moving	\$21.24	3,540	7.1%	0.9	\$19.80	228,260	7.8%

Source: DEED Occupational Employment & Wage Statistics, Qtr. 1 2025

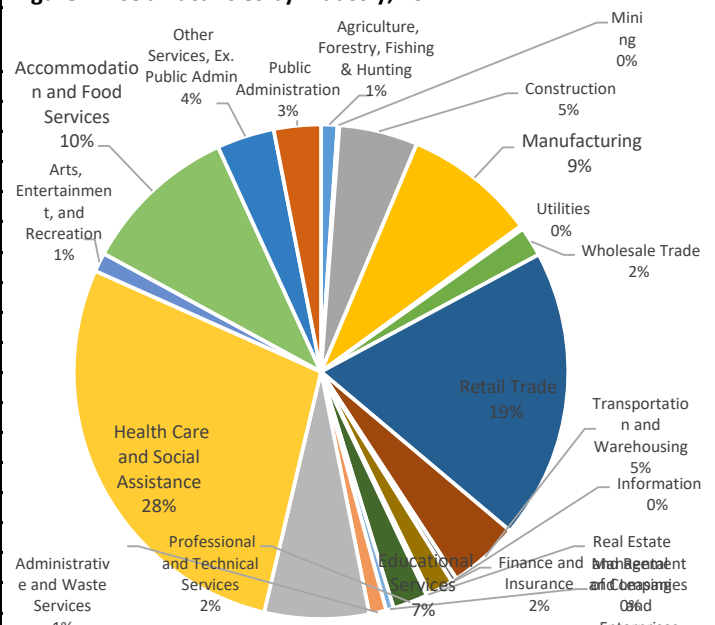
JOB VACANCY SURVEY

Kanabec Co. is a part of the Central planning region. There were 13827 job vacancies posted by employers in 2024, indicating extensive opportunity in the region, with openings across several occupations and industries (see Figure 14).

Table 12. Central Job Vacancy Survey Results, 2024

Occupational Group	Number of Vacancies	Wage Offer
Total, All Occupations	13,827	\$19.81
Management	319	\$29.45
Business & Financial Operations	394	\$33.36
Computer & Mathematical	40	\$26.02
Architecture & Engineering	197	\$30.87
Life, Physical & Social Sciences	122	\$33.52
Community & Social Service	283	\$23.80
Education, Training & Library	735	\$19.62
Healthcare Practitioners & Technical	1,450	\$29.97
Healthcare Support	1,363	\$18.33
Protective Service	189	\$21.58
Food Preparation & Serving Related	1,814	\$15.03
Building, Grounds Cleaning & Maint.	260	\$16.97
Personal Care & Service	417	\$14.99
Sales & Related	1,861	\$15.92
Office & Administrative Support	911	\$20.11
Construction & Extraction	693	\$22.04
Installation, Maintenance & Repair	695	\$23.62
Production	598	\$20.21
Transportation & Material Moving	1,128	\$20.98

Figure 14. Job Vacancies by Industry, 2024



Source: DEED Job Vacancy Survey, 2024

OCCUPATIONS IN DEMAND

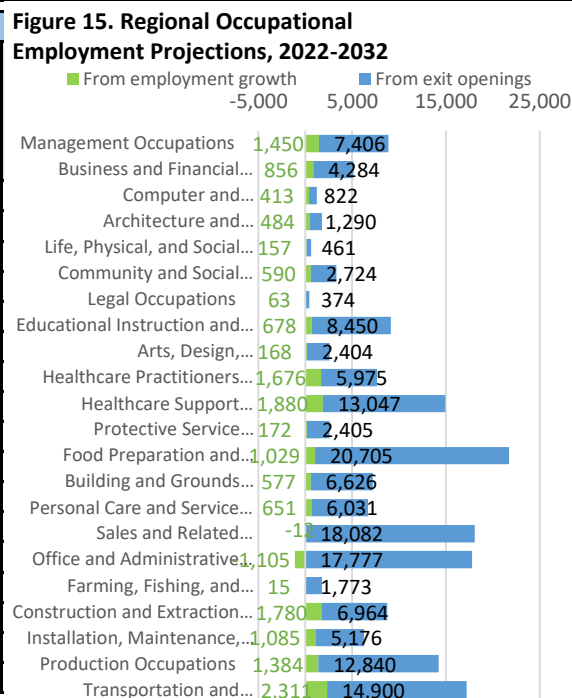
High School or Less	Vocational Training	Associate Degree	Bachelor's Degree or Higher
Home Health and Personal Care Aides \$37,520/yr	Heavy and Tractor-Trailer Truck Drivers \$61,513/yr	Registered Nurses \$101,788/yr	General and Operations Managers \$86,311/yr
Retail Salespersons \$35,294/yr	Nursing Assistants \$45,077/yr	Police and Sheriff's Patrol Officers \$80,894/yr	Elementary School Teachers, Except Special Education \$63,707/yr
Fast Food and Counter Workers \$31,729/yr	Licensed Practical and Licensed Vocational Nurses \$60,654/yr	Radiologic Technologists and Technicians \$84,540/yr	Secondary School Teachers, Except Special and Career/Technical \$64,803/yr
Cashiers \$32,454/yr	Bookkeeping, Accounting, and Auditing Clerks \$51,037/yr	Veterinary Technologists and Technicians \$49,370/yr	Medical and Health Services Managers \$109,085/yr
Stockers and Order Fillers \$37,670/yr	Psychiatric Technicians \$46,781/yr	Architectural and Civil Drafters \$63,877/yr	Accountants and Auditors \$76,798/yr
First-Line Supervisors of Food Preparation and \$45,691/yr	Machinists \$60,200/yr	Dental Hygienists \$99,124/yr	Preschool Teachers, Except Special Education \$38,622/yr
Teaching Assistants, Except Postsecondary \$38,072/yr	Bus and Truck Mechanics and Diesel Engine Specialists \$64,200/yr	Detectives and Criminal Investigators \$81,545/yr	Substitute Teachers, Short-Term \$44,131/yr
First-Line Supervisors of Retail Sales Workers \$47,056/yr	Automotive Service Technicians and Mechanics \$52,077/yr	Industrial Engineering Technologists and Technicians \$64,951/yr	Project Management Specialists \$94,626/yr
Customer Service Representatives \$45,804/yr	Substance abuse, behavioral disorder, and mental health counselors \$56,854/yr	Surgical Technologists \$70,461/yr	Middle School Teachers, Except Special and Career/Technical \$64,293/yr
Janitors and Cleaners, Except Maids and \$37,935/yr	Medical Assistants \$48,651/yr	Diagnostic Medical Sonographers \$97,765/yr	Child, Family, and School Social Workers \$69,904/yr

Source: DEED Occupations in Demand

Kanabec Co. is a part of the Central planning region, which is projected to see a 5.2% increase in employment levels over the next decade. In addition to new jobs created, there will be a much larger number of exit openings (see Figure 15).

	Estimated Employment 2022	Projected Employment 2032	Percent Change 2022-2032
Central Planning Region			
Total, All Industries	315,929	332,231	5.2%
Natural Resources & Mining	5,649	5,809	2.8%
Utilities	1,986	1,998	0.6%
Construction	20,532	22,780	10.9%
Manufacturing	41,539	44,543	7.2%
Wholesale Trade	11,219	12,105	7.9%
Retail Trade	35,711	35,808	0.3%
Transportation & Warehousing	9,287	10,143	9.2%
Information	3,002	3,214	7.1%
Finance & Insurance, Real Estate	10,142	10,528	3.8%
Professional Services & Mgmt. of Companies	9,040	9,979	10.4%
Admin. Support & Waste Mgmt.	10,369	11,004	6.1%
Educational Services	24,622	24,913	1.2%
Health Care & Social Assistance	45,668	49,836	9.1%
Leisure & Hospitality	26,046	27,642	6.1%
Other Services	10,880	11,311	4.0%
Public Administration	20,424	21,077	3.2%

Source: DEED 2022-2032 Employment Outlook



ECONOMIC CHARACTERISTICS

After losing jobs over the past year, Kanabec Co. had the 66th largest economy of the 87 counties in the state. Kanabec Co. was the 60th fastest growing in the past year and the 8th fastest growing since 2020. From 2020 to 2025, employment in Kanabec Co. has grown since the pandemic recession.

367 business establishments

\$54,964 annual average wage

4,174 jobs

\$229,687,304 total industry payroll

Job change,
2020-2025

474 jobs
12.8% increase

Figure 16. Industry Employment Statistics, 2005-2025

Source: DEED QCEW program

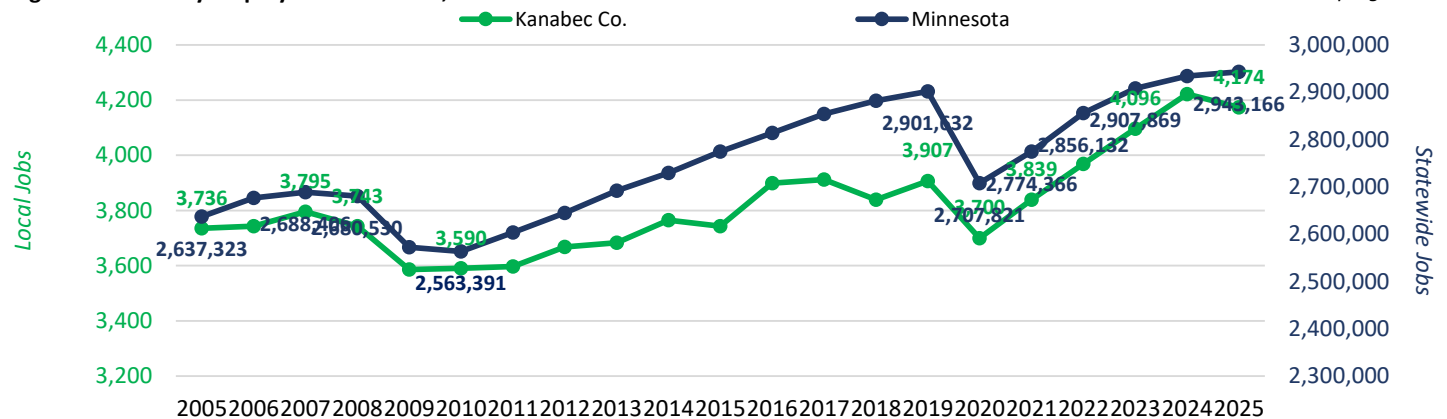
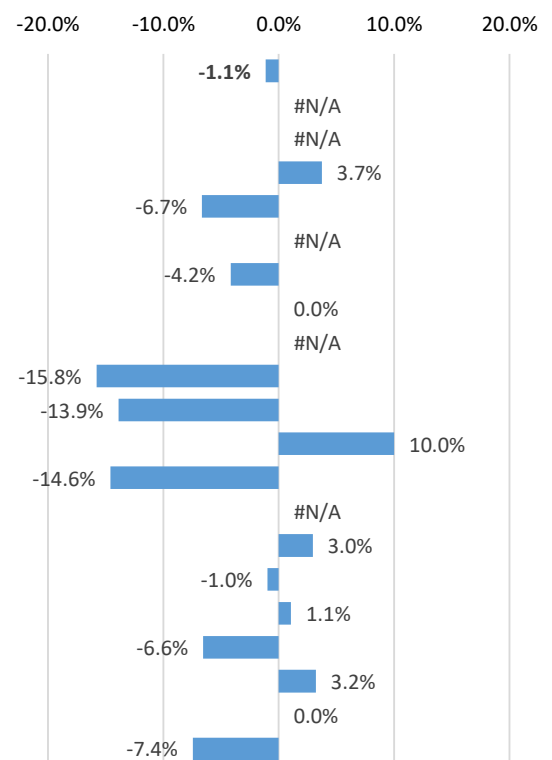


Table 15. Kanabec Co. Industry Employment Statistics, 2025	Number of Jobs	Percent of Total Jobs	Average Annual Wage
Total, All Industries	4,174	100.0%	\$54,964
Agriculture, Forestry, Fishing & Hunting	#N/A	#N/A	#N/A
Mining	#N/A	#N/A	#N/A
Construction	361	8.6%	\$88,036
Manufacturing	449	10.8%	\$50,596
Utilities	#N/A	#N/A	#N/A
Wholesale Trade	46	1.1%	\$55,484
Retail Trade	538	12.9%	\$35,724
Transportation & Warehousing	#N/A	#N/A	#N/A
Information	32	0.8%	\$39,312
Finance & Insurance	93	2.2%	\$87,880
Real Estate & Rental & Leasing	11	0.3%	\$39,364
Professional & Technical Services	41	1.0%	\$48,464
Management of Companies	#N/A	#N/A	#N/A
Admin. Support & Waste Mgmt. Services	81	1.9%	\$53,196
Educational Services	402	9.6%	\$50,024
Health Care & Social Assistance	1,143	27.4%	\$67,548
Arts, Entertainment, & Recreation	57	1.4%	\$21,164
Accommodation & Food Services	289	6.9%	\$18,772
Other Services	199	4.8%	\$42,380
Public Administration	336	8.0%	\$56,108

Figure 17. Change in Jobs, 2024-2025



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

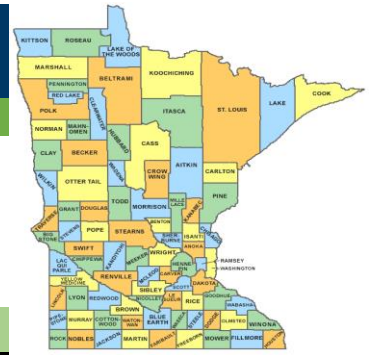
For more information on Kanabec Co.'s population, labor force, and economic trends, contact:

Luke Greiner | Regional Analyst, Central & Southwest
 CareerForce St. Cloud | 1542 Northway Dr. Door 2 | St. Cloud MN 56303
 Office: 320-223-6992 | E-mail: luke.greiner@state.mn.us
 web: www.mn.gov/deed/data/regional-lmi/

Data updated: May 15, 2026

Mille Lacs Co.

Mille Lacs Co. is a part of Economic Development Region 7E, which is located in the Central Planning Region.



POPULATION CHARACTERISTICS

2025 population:	27,753 people	Median Age:	41.2 years
Population change, 2020-2025	1,272 people 4.8% increase	state:	38.8 years

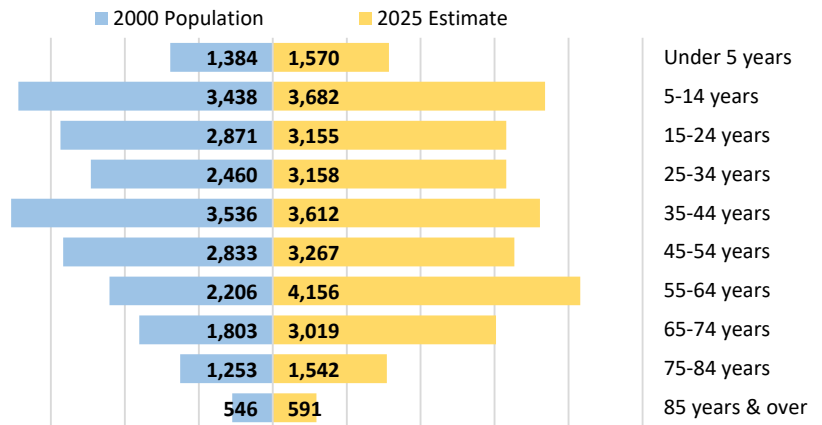
Mille Lacs Co. is the 39th largest of the 87 counties in the state. Its population increased so far this decade, ranking as the 9th fastest growing in the state from 2020 to 2025. Mille Lacs Co.'s population has an older median age than the state and a larger percentage of people aged 65 years and older. The population is aging, especially as the Baby Boom generation moves through the population pyramid (see Figure 1).

Table 1. Population by Age Group, 2025

	Number	Percent
Under 5 years	1,570	5.7%
5-14 years	3,682	13.3%
15-24 years	3,155	11.4%
25-34 years	3,158	11.4%
35-44 years	3,612	13.0%
45-54 years	3,267	11.8%
55-64 years	4,156	15.0%
65-74 years	3,019	10.9%
75-84 years	1,542	5.6%
85 years & over	591	2.1%
Total Population	27,753	100.0%

Source: Census 2025 Population Estimates, 2020-2024 ACS

Figure 1. Population Pyramid, 2000-2025



Mille Lacs Co. suffered a negative natural increase - more deaths than births from 2020 to 2025, but also experienced net in-migration - meaning more people moved in than moved out. In addition to domestic in-migration, Mille Lacs Co. welcomed net international in-migration - gaining new Minnesotans from foreign countries (see Table 2).

Table 2. Cumulative Estimates of the Components of Population Change, 2020-2025

	Total Population Change	April 1, 2020 to July 1, 2025					
		Natural Increase	Vital Events		Net Migration		
			Births	Deaths	Total	International	Domestic
Mille Lacs Co.	1,276	-248	1,584	1,832	1,524	8	1,516
State of Minnesota	122,685	63,075	330,813	267,738	59,610	96,812	-37,202

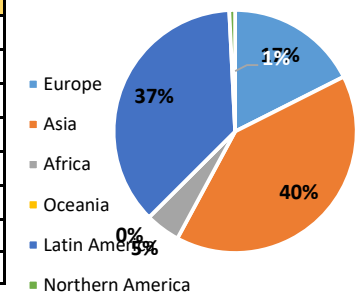
Source: U.S. Census Bureau, Population Estimates Program

Compared to the state, Mille Lacs Co. has a smaller percentage of foreign-born residents. From 2014 to 2024, Mille Lacs Co. saw an increase in the number of foreign-born residents, which was faster than the statewide increase.

Table 3. Place of Birth for the Foreign Born Population, 2024	Mille Lacs Co.		Change 2014-2024		Minnesota	
	Number	Percent	Number	Percent	Percent	Change
Foreign-born Population	387	1.4%	111	40.2%	8.7%	23.3%
Europe	68	17.6%	-53	-43.8%	8.7%	-3.6%
Asia	156	40.3%	71	83.5%	34.8%	12.8%
Africa	18	4.7%	6	50.0%	28.6%	73.9%
Oceania	0	0.0%	0	#DIV/0!	0.4%	5.4%
Americas:	145	37.5%	87	150.0%	27.4%	12.8%
Latin America	142	36.7%	116	446.2%	25.0%	14.5%
Northern America	3	0.8%	-29	-90.6%	2.4%	-2.8%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

**Figure 2. Place of Birth for
the Foreign Born Population,
2024**



COUNTY PROFILE

Mille Lacs Co.

Mille Lacs Co.'s population was becoming more racially diverse over time. Since 2014, the white population increased and the number of people of other races increased (see Table 4).

Figure 3. Population by Race, 2024

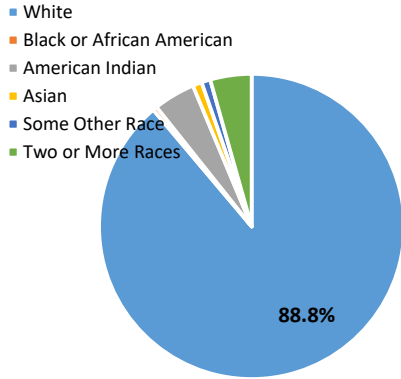


Table 4. Race and Hispanic Origin, 2024	Mille Lacs Co.			Minnesota	
	Number	Percent	Change from 2014-2024	Percent	Change from 2014-2024
Total	27,125	100.0%	4.8%	100.0%	6.6%
White	24,099	88.8%	2.1%	77.1%	-3.5%
Black or African American	123	0.5%	-27.2%	7.0%	38.6%
American Indian or Alaska Native	1,196	4.4%	-14.5%	0.9%	-8.6%
Asian or Other Pac. Islanders	265	1.0%	130.4%	5.2%	27.1%
Some Other Race	254	0.9%	238.7%	2.9%	107.8%
Two or More Races	1,188	4.4%	123.3%	7.0%	188.0%
Hispanic or Latino origin	625	2.3%	42.7%	6.4%	38.4%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

POPULATION PROJECTIONS

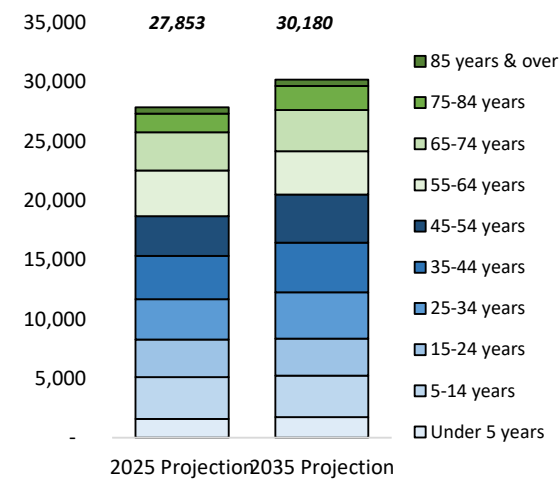
According to the Minnesota State Demographic Center, Mille Lacs Co.'s population is expected to grow from 2025 to 2035, with a rate of change that is faster than the projected statewide growth rate (3.7%). In addition to the overall growth, the number of people aged 65 years and older is expected to increase over the next decade (see Figure 4 and Table 5).

Table 5. Population Projections by Age Group, 2025-2035

Mille Lacs Co.	2025 Projection	2035 Projection	Numeric Change	Percent Change
Under 5 years	1,574	1,731	157	10.0%
5-14 years	3,544	3,497	-47	-1.3%
15-24 years	3,157	3,119	-38	-1.2%
25-34 years	3,406	3,901	495	14.5%
35-44 years	3,637	4,205	568	15.6%
45-54 years	3,358	4,057	699	20.8%
55-64 years	3,865	3,647	-218	-5.6%
65-74 years	3,210	3,473	263	8.2%
75-84 years	1,571	2,018	447	28.5%
85 years & over	531	532	1	0.2%
Total Population	27,853	30,180	2,327	8.4%

Source: Minnesota State Demographic Center

Figure 4. Projections by Age Group, 2025-2035

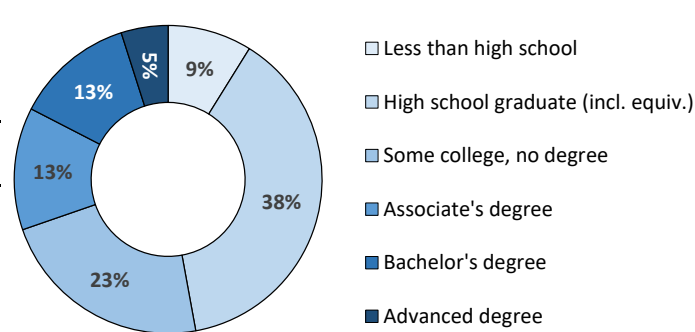


EDUCATIONAL ATTAINMENT

Mille Lacs Co. has a lower percentage of adults (18 years & over) with at least a high school diploma than the state (93.3%), and a lower percentage of people with at least some college experience. Mille Lacs Co. also has a higher percentage of people with an Associate's degree and a lower percentage of people with a Bachelor's degree or higher.

Percentage of the adult population (18 years & over) with at least a high school diploma:	91.1%
College-educated:	52.9%
state:	68.9%
Associate's Degree:	12.9%
Bachelor's Degree:	12.5%
Advanced Degree:	4.9%

Figure 5. Educational Attainment, 2024



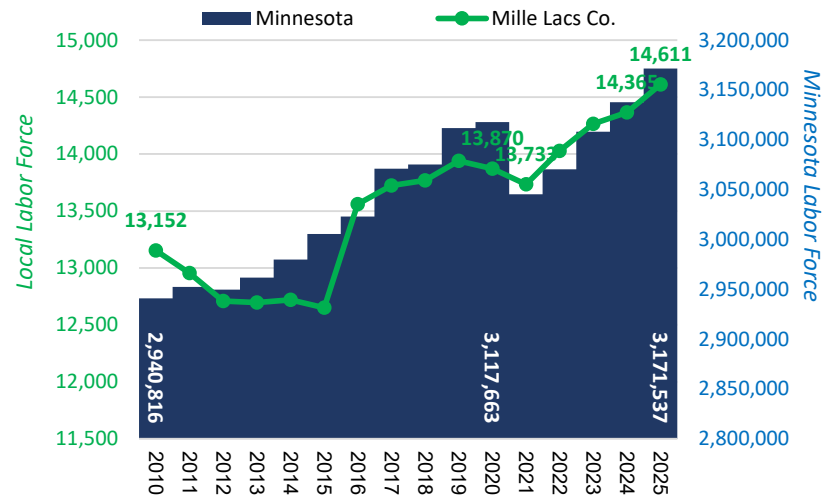
Source: U.S. Census Bureau, 2020-2024 American Community Survey

LABOR FORCE TRENDS

At 6.2%, Mille Lacs Co. had a higher unemployment rate than the state in 2025. Mille Lacs Co.'s unemployment rate declined compared to the 8.1% pandemic rate posted in 2020. The number of unemployed workers actively seeking work in Mille Lacs Co. increased over the past year, and is down compared to 2020.

14,611	available workers
Labor Force change, 2010-2025	1,459 workers 11.1% increase
6.2%	unemployment rate
3.9%	state
906	unemployed workers

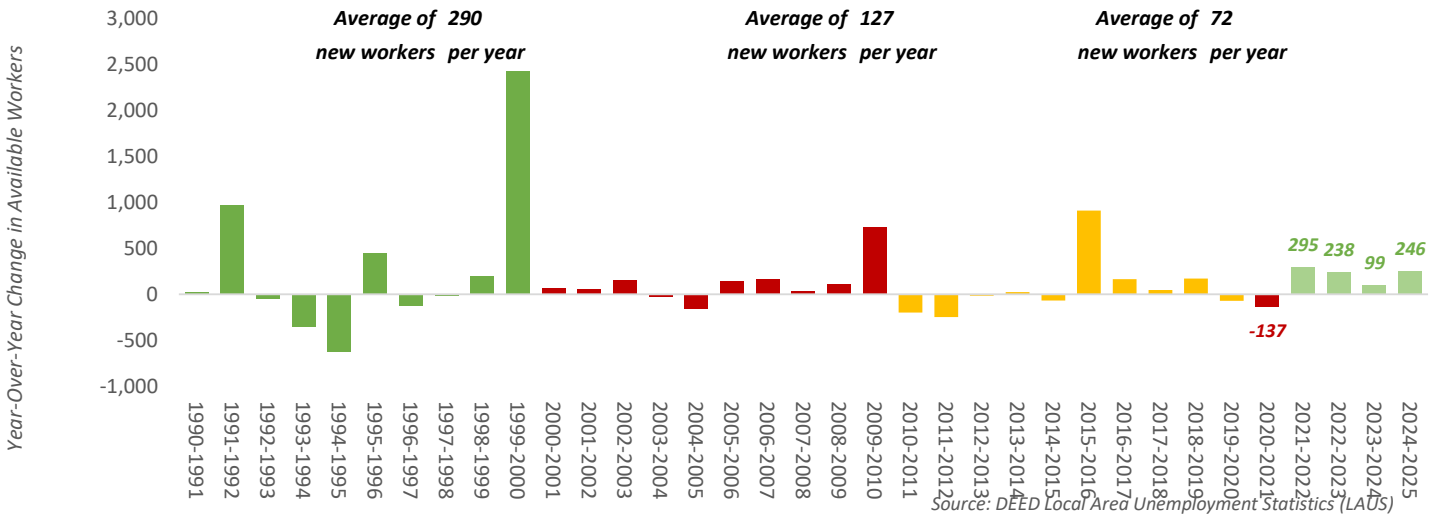
Figure 6. Annual Labor Force Estimates



Source: DEED Local Area Unemployment Statistics

Labor force growth has slowed in recent years. After experiencing a net gain of workers each year from 1990 to 2000, Mille Lacs Co. averaged an annual gain of new workers from 2000 to 2010, and most recently a gain of new workers since 2010 (see Figure 7). Moving forward, Mille Lacs Co. is expected to add workers from 2025 to 2035 (see Table 6).

Figure 7. Annual Change in Labor Force, 1990-2025



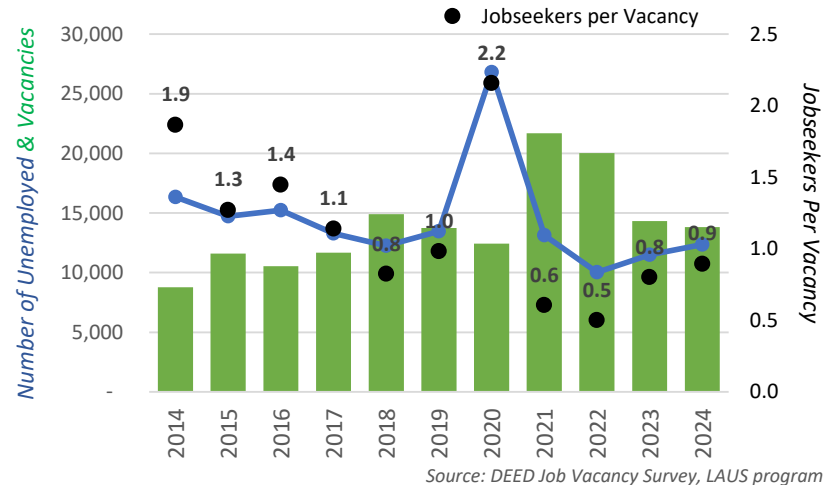
Source: DEED Local Area Unemployment Statistics (LAUS)

Table 6. Labor Force Projections, 2025-2035	Labor Force Projection	
	2025	2035
16 to 24 years	2,059	2,056
25 to 54 years	8,797	10,286
55 to 64 years	2,680	2,528
65 years & over	867	954
Total Labor Force	14,402	15,825

Source: Minnesota State Demographic Center, 2020-2024 ACS

The labor market had grown extremely tight in recent years, with less than 1 jobseeker per vacancy until the pandemic recession. In 2024, job vacancies in Central returned to pre-pandemic levels and the number of unemployed workers was trending upward, but employers were still seeing challenges finding enough workers for open jobs (see Figure 8).

Figure 8. Jobseekers Per Vacancy, 2014-2024



Source: DEED Job Vacancy Survey, LAUS program

LABOR FORCE CHARACTERISTICS

Mille Lacs Co. had a lower labor force participation rate than the state. The labor force in Mille Lacs Co. is less racially diverse than the state (where 78.7% of workers are white alone), but is becoming more diverse over time.

Table 7. Employment Characteristics, 2024

	Mille Lacs Co.			Minnesota		Labor Force by Gender	
	In Labor Force (available workers)	Labor Force Partic. Rate	Unemp. Rate	Labor Force Partic. Rate	Unemp. Rate	Male	Female
Total Labor Force	13,853	64.3%	4.0%	68.1%	4.1%	7,370	6,477
16 to 19 years	738	59.6%	6.4%	52.6%	10.3%	384	354
20 to 24 years	1,189	85.0%	4.9%	83.3%	6.6%	632	557
25 to 44 years	5,615	84.9%	4.0%	88.7%	3.7%	3,065	2,550
45 to 54 years	2,682	84.0%	2.5%	87.8%	3.0%	1,443	1,238
55 to 64 years	2,816	69.3%	4.6%	72.7%	3.2%	1,439	1,377
65 to 74 years	679	23.0%	3.5%	27.7%	3.6%	364	316
75 years & over	127	6.1%	0.0%	6.7%	3.2%	43	85

Employment Characteristics by Race & Hispanic Origin

White alone	12,640	64.8%	3.3%	67.0%	3.5%
Black or African American	57	53.3%	21.1%	70.8%	8.7%
American Indian & Alaska Native	418	51.2%	19.7%	58.0%	10.8%
Asian or Other Pac. Islanders	123	69.9%	4.8%	75.2%	3.5%
Some Other Race	172	82.3%	0.6%	75.4%	5.8%
Two or More Races	432	59.2%	6.0%	74.0%	5.7%
Hispanic or Latino	276	69.0%	3.3%	76.6%	5.8%

Employment Characteristics by Disability, 20 to 64 years

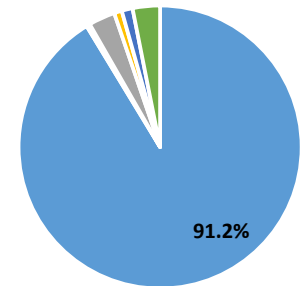
With Any Disability, 20 to 64 years	976	47.1%	11.5%	56.1%	9.4%
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Employment Characteristics by Educational Attainment, 25 to 64 years

Population, 25 to 64 years	11,111	80.1%	3.8%	84.5%	3.4%
Less than H.S. Diploma	848	71.4%	3.3%	66.2%	4.9%
H.S. Diploma or Equivalent	3,466	72.9%	2.0%	76.6%	2.5%
Some College or Assoc. Degree	4,500	84.2%	4.7%	85.0%	3.7%
Bachelor's Degree or Higher	2,298	88.9%	1.4%	90.5%	2.2%

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 9. Labor Force by Race, 2024

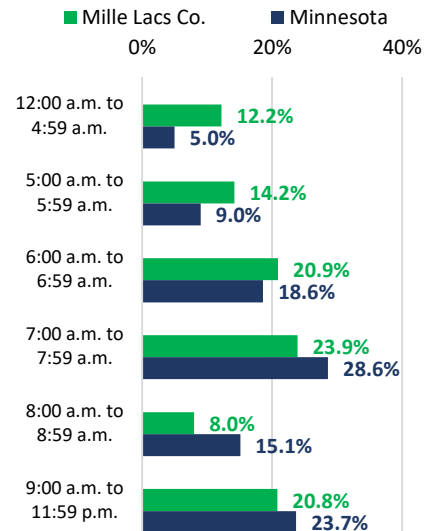


- White alone
- Black or African American
- American Indian & Alaska Native
- Asian or Other Pac. Islanders
- Some Other Race
- Two or More Races

A smaller percentage of workers in Mille Lacs Co. worked in the same county in which they live compared to the state. Mille Lacs Co. also had a longer average commute time than the state.

Table 8. Commuting Characteristics, 2024	Mille Lacs Co.		Minnesota	
	Number	Percent	Number	Percent
Worked in state of residence	12,895	98.2%	2,875,211	97.8%
<i>Worked in county of residence</i>	6,526	49.7%	2,013,824	68.5%
<i>Worked out of county of residence</i>	6,369	48.5%	864,327	29.4%
Worked outside state of residence	236	1.8%	64,678	2.2%
MEANS OF TRANSPORTATION TO WORK				
Car, truck, or van	11,345	86.4%	2,246,075	76.4%
Public transportation (excl. taxicab)	53	0.4%	52,918	1.8%
Other method (walk, bike, taxi, etc.)	420	3.2%	123,475	4.2%
Worked at home	1,339	10.2%	517,420	17.6%
TRAVEL TIME TO WORK				
Less than 10 minutes	2,521	19.2%	490,961	16.7%
10 to 19 minutes	3,046	23.2%	943,704	32.1%
20 to 29 minutes	1,773	13.5%	658,535	22.4%
30 to 44 minutes	1,970	15.0%	538,000	18.3%
45 to 59 minutes	1,379	10.5%	164,634	5.6%
60 or more minutes	2,442	18.6%	144,055	4.9%
Mean travel time to work (minutes)	32.0 minutes		22.7 minutes	

Figure 10. Time Leaving Home to go to Work, 2024



Source: 2020-2024 American Community Survey, 5-Year Estimates

COUNTY PROFILE

Mille Lacs Co.

INCOMES, COST OF LIVING, & HOUSING

Mille Lacs Co. had a lower median household income than the state, and a higher percentage of households with incomes below \$50,000. Overall, Mille Lacs Co. had the 50th highest median household income of the 87 counties in the state.

Median Household Income **\$72,729**

state \$89,062

Median Family Income **\$88,112**

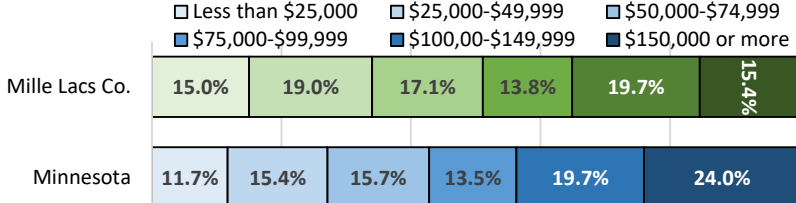
state \$113,993

Per Capita Income **\$36,173**

state \$48,237

Source: 2020-2024 American Community Survey

Figure 11. Household Incomes, 2024



Source: 2020-2024 American Community Survey 5-Year Estimates

The cost of living has increased in recent years with expenses up in many areas. Mille Lacs Co. had a lower cost of living than the state, with a required hourly wage of \$15.78 for a single person living alone to meet a basic needs cost of living, and an hourly wage requirement of \$21.37 for a typical family with 2 adults and 1 child (see Table 9).

Table 9. Basic Needs Cost of Living Estimates, 2024

Single Adult, 0 children	Single Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Mille Lacs Co.	\$32,821	\$15.78	\$0	\$417	\$183	\$862	\$645	\$282	\$346
State of Minnesota	\$38,376	\$18.45	\$0	\$452	\$202	\$1,199	\$561	\$365	\$419
Typical Family: 2 Adults (1 working full-time, 1 part-time), 1 child	Family Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Mille Lacs Co.	\$66,663	\$21.37	\$433	\$948	\$639	\$1,132	\$1,242	\$459	\$702
State of Minnesota	\$74,616	\$23.92	\$558	\$1,028	\$697	\$1,498	\$1,026	\$558	\$853

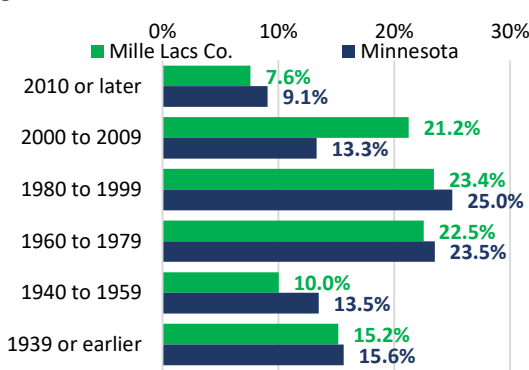
Source: DEED Cost of Living tool

Mille Lacs Co. had a lower median house value than the state, having the 30th highest value of the 87 counties in 2024. Mille Lacs Co.'s housing stock was newer than the state's, with a higher percentage of units built since 2000 (see Figure 12).

Table 10. Estimated Value of Owner-occupied Housing Units, 2024	Mille Lacs Co.		Minnesota
	Total	Percent	Percent
Total	8,309	100.0%	100.0%
Less than \$50,000	492	5.9%	4.0%
\$50,000 to \$99,999	387	4.7%	3.7%
\$100,000 to \$149,999	577	6.9%	5.2%
\$150,000 to \$199,999	1,094	13.2%	8.1%
\$200,000 to \$299,999	2,696	32.4%	22.6%
\$300,000 to \$499,999	2,339	28.2%	36.9%
\$500,000 or more	724	8.7%	19.6%
Median (dollars)	\$258,300		\$329,300

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 12. Year Structure Built, 2024



Median monthly owner costs, owner-occupied units with a mortgage **\$1,733**

state \$1,947

Percentage of households with a mortgage spending 30% or more of their income on housing costs **27.9%**

state 23.2%

Median monthly rent costs **\$903**

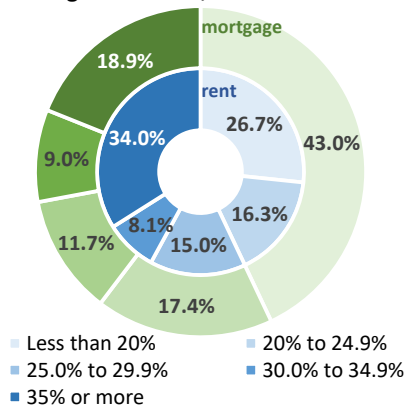
state \$1,280

Percentage of renters spending 30% or more of their household income on rent **42.0%**

state 48.1%

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 13. Housing Costs as a Percentage of Income, 2024



OCCUPATIONS

At \$23.51 in 2025, wages were lower in Region 7E than the state. Overall, Region 7E had the 5th highest median hourly wage level of the 13 economic development regions in the state. Wages were highest for management occupations (\$49.04) and lowest for food preparation and serving related jobs (\$16.3) (see Table 11).

Table 11. Occupational Employment & Wage Statistics, 2025

Occupational Group	Region 7E				State of Minnesota		
	Median Hourly Wage	Estimated Regional Jobs	Share of Total Jobs	Regional Location Quotient	Median Hourly Wage	Estimated Statewide Jobs	Share of Total Jobs
Total, All Occupations	\$23.51	49,570	100.0%	1.0	\$26.22	2,920,470	100.0%
Management	\$49.04	2,650	5.3%	0.8	\$59.38	200,060	6.9%
Business & Financial Operations	\$37.30	1,690	3.4%	0.5	\$39.95	208,210	7.1%
Computer & Mathematical	\$40.80	490	1.0%	0.3	\$50.02	97,460	3.3%
Architecture & Engineering	\$40.58	740	1.5%	0.8	\$45.03	57,950	2.0%
Life, Physical & Social Science	\$38.18	320	0.6%	0.6	\$38.33	32,150	1.1%
Community & Social Service	\$29.53	1,380	2.8%	1.4	\$29.82	59,290	2.0%
Legal	\$38.85	180	0.4%	0.5	\$49.52	20,750	0.7%
Education, Training & Library	\$26.86	3,950	8.0%	1.4	\$27.84	170,270	5.8%
Arts, Design, Entertainment & Media	\$27.01	280	0.6%	0.5	\$28.84	36,030	1.2%
Healthcare Practitioners & Technical	\$42.03	3,160	6.4%	1.0	\$46.51	187,480	6.4%
Healthcare Support	\$19.18	3,420	6.9%	1.1	\$18.67	176,750	6.1%
Protective Service	\$29.77	1,290	2.6%	1.6	\$29.37	46,960	1.6%
Food Preparation & Serving Related	\$16.30	5,400	10.9%	1.3	\$16.05	240,830	8.2%
Building, Grounds Cleaning & Maint.	\$19.06	1,470	3.0%	1.1	\$19.16	81,700	2.8%
Personal Care & Service	\$17.54	1,220	2.5%	1.1	\$17.54	63,300	2.2%
Sales & Related	\$17.52	4,900	9.9%	1.2	\$18.66	244,780	8.4%
Office & Administrative Support	\$23.54	5,490	11.1%	1.0	\$24.07	340,040	11.6%
Farming, Fishing & Forestry	\$23.85	80	0.2%	1.4	\$23.48	3,300	0.1%
Construction & Extraction	\$30.96	2,690	5.4%	1.4	\$34.20	114,050	3.9%
Installation, Maintenance & Repair	\$29.77	1,930	3.9%	1.1	\$30.40	105,650	3.6%
Production	\$23.81	3,290	6.6%	0.9	\$23.56	205,220	7.0%
Transportation & Material Moving	\$21.24	3,540	7.1%	0.9	\$19.80	228,260	7.8%

Source: DEED Occupational Employment & Wage Statistics, Qtr. 1 2025

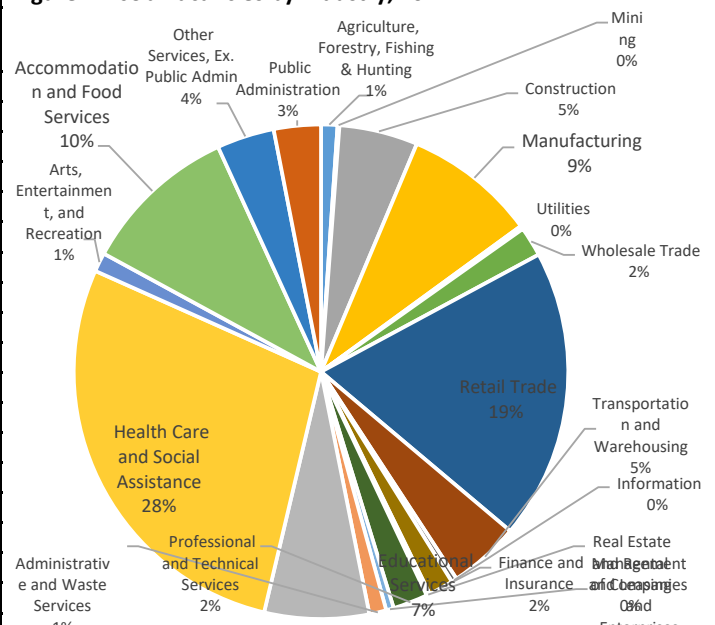
JOB VACANCY SURVEY

Mille Lacs Co. is a part of the Central planning region. There were 13827 job vacancies posted by employers in 2024, indicating extensive opportunity in the region, with openings across several occupations and industries (see Figure 14).

Table 12. Central Job Vacancy Survey Results, 2024

Occupational Group	Number of Vacancies	Wage Offer
Total, All Occupations	13,827	\$19.81
Management	319	\$29.45
Business & Financial Operations	394	\$33.36
Computer & Mathematical	40	\$26.02
Architecture & Engineering	197	\$30.87
Life, Physical & Social Sciences	122	\$33.52
Community & Social Service	283	\$23.80
Education, Training & Library	735	\$19.62
Healthcare Practitioners & Technical	1,450	\$29.97
Healthcare Support	1,363	\$18.33
Protective Service	189	\$21.58
Food Preparation & Serving Related	1,814	\$15.03
Building, Grounds Cleaning & Maint.	260	\$16.97
Personal Care & Service	417	\$14.99
Sales & Related	1,861	\$15.92
Office & Administrative Support	911	\$20.11
Construction & Extraction	693	\$22.04
Installation, Maintenance & Repair	695	\$23.62
Production	598	\$20.21
Transportation & Material Moving	1,128	\$20.98

Figure 14. Job Vacancies by Industry, 2024



Source: DEED Job Vacancy Survey, 2024

OCCUPATIONS IN DEMAND

Table 13. Central Planning Region Occupations in Demand, 2025

High School or Less	Vocational Training	Associate Degree	Bachelor's Degree or Higher
Home Health and Personal Care Aides \$37,520/yr	Heavy and Tractor-Trailer Truck Drivers \$61,513/yr	Registered Nurses \$101,788/yr	General and Operations Managers \$86,311/yr
Retail Salespersons \$35,294/yr	Nursing Assistants \$45,077/yr	Police and Sheriff's Patrol Officers \$80,894/yr	Elementary School Teachers, Except Special Education \$63,707/yr
Fast Food and Counter Workers \$31,729/yr	Licensed Practical and Licensed Vocational Nurses \$60,654/yr	Radiologic Technologists and Technicians \$84,540/yr	Secondary School Teachers, Except Special and Career/Technical \$64,803/yr
Cashiers \$32,454/yr	Bookkeeping, Accounting, and Auditing Clerks \$51,037/yr	Veterinary Technologists and Technicians \$49,370/yr	Medical and Health Services Managers \$109,085/yr
Stockers and Order Fillers \$37,670/yr	Psychiatric Technicians \$46,781/yr	Architectural and Civil Drafters \$63,877/yr	Accountants and Auditors \$76,798/yr
First-Line Supervisors of Food Preparation and \$45,691/yr	Machinists \$60,200/yr	Dental Hygienists \$99,124/yr	Preschool Teachers, Except Special Education \$38,622/yr
Teaching Assistants, Except Postsecondary \$38,072/yr	Bus and Truck Mechanics and Diesel Engine Specialists \$64,200/yr	Detectives and Criminal Investigators \$81,545/yr	Substitute Teachers, Short-Term \$44,131/yr
First-Line Supervisors of Retail Sales Workers \$47,056/yr	Automotive Service Technicians and Mechanics \$52,077/yr	Industrial Engineering Technologists and Technicians \$64,951/yr	Project Management Specialists \$94,626/yr
Customer Service Representatives \$45,804/yr	Substance abuse, behavioral disorder, and mental health counselors \$56,854/yr	Surgical Technologists \$70,461/yr	Middle School Teachers, Except Special and Career/Technical \$64,293/yr
Janitors and Cleaners, Except Maids and \$37,935/yr	Medical Assistants \$48,651/yr	Diagnostic Medical Sonographers \$97,765/yr	Child, Family, and School Social Workers \$69,904/yr

Source: DEED Occupations in Demand

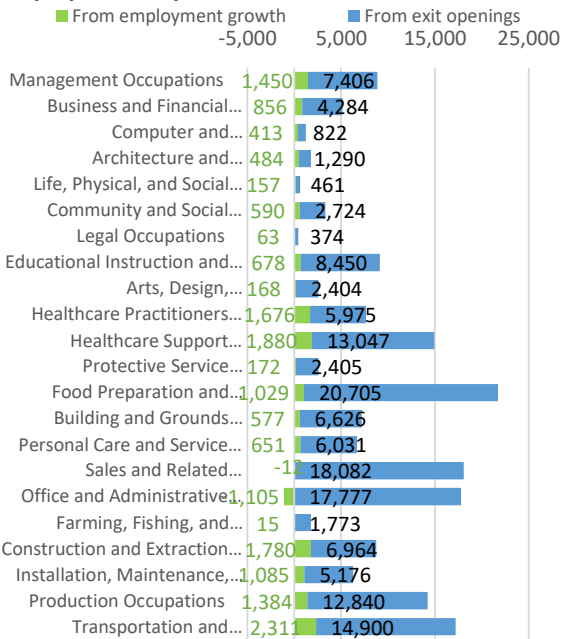
Mille Lacs Co. is a part of the Central planning region, which is projected to see a 5.2% increase in employment levels over the next decade. In addition to new jobs created, there will be a much larger number of exit openings (see Figure 15).

Table 14. Regional Industry Employment Projections, 2022-2032

	Estimated Employment 2022	Projected Employment 2032	Percent Change 2022-2032
Central Planning Region			
Total, All Industries	315,929	332,231	5.2%
Natural Resources & Mining	5,649	5,809	2.8%
Utilities	1,986	1,998	0.6%
Construction	20,532	22,780	10.9%
Manufacturing	41,539	44,543	7.2%
Wholesale Trade	11,219	12,105	7.9%
Retail Trade	35,711	35,808	0.3%
Transportation & Warehousing	9,287	10,143	9.2%
Information	3,002	3,214	7.1%
Finance & Insurance, Real Estate	10,142	10,528	3.8%
Professional Services & Mgmt. of Companies	9,040	9,979	10.4%
Admin. Support & Waste Mgmt.	10,369	11,004	6.1%
Educational Services	24,622	24,913	1.2%
Health Care & Social Assistance	45,668	49,836	9.1%
Leisure & Hospitality	26,046	27,642	6.1%
Other Services	10,880	11,311	4.0%
Public Administration	20,424	21,077	3.2%

Source: DEED 2022-2032 Employment Outlook

Figure 15. Regional Occupational Employment Projections, 2022-2032



ECONOMIC CHARACTERISTICS

After gaining jobs over the past year, Mille Lacs Co. had the 40th largest economy of the 87 counties in the state. Mille Lacs Co. was the 16th fastest growing in the past year and the 25th fastest growing since 2020. From 2020 to 2025, employment in Mille Lacs Co. has grown since the pandemic recession.

798 business establishments

\$48,568 annual average wage

9,484 jobs

\$460,991,420 total industry payroll

Job change,
2020-2025

761 jobs
8.7% increase

Figure 16. Industry Employment Statistics, 2005-2025

Source: DEED QCEW program

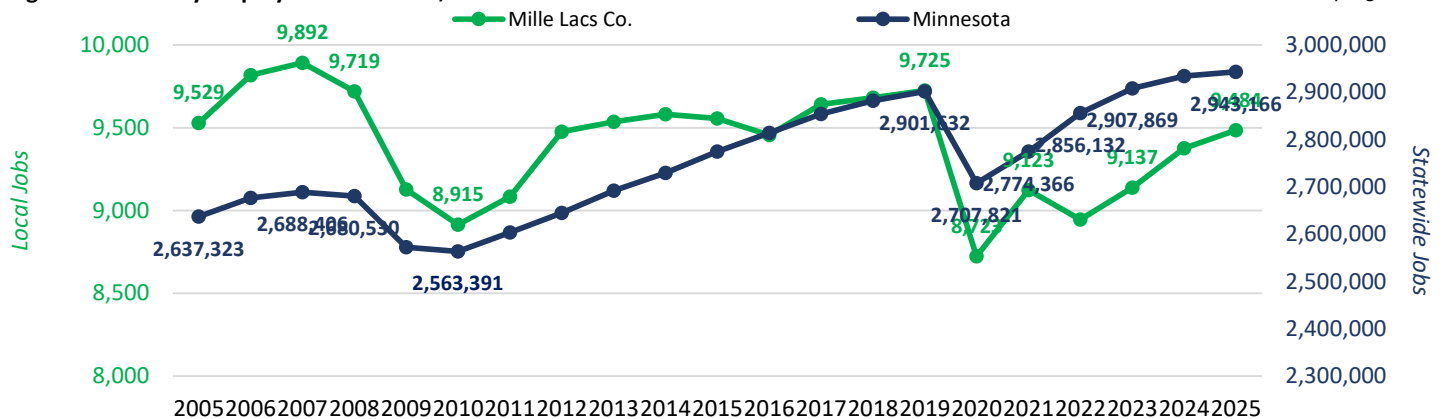
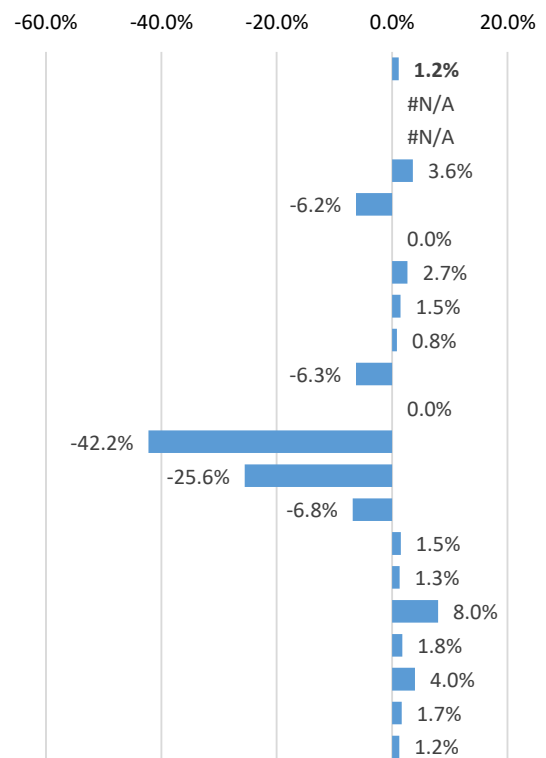


Table 15. Mille Lacs Co. Industry Employment Statistics, 2025	Number of Jobs	Percent of Total Jobs	Average Annual Wage
Total, All Industries	9,484	100.0%	\$48,568
Agriculture, Forestry, Fishing & Hunting	#N/A	#N/A	#N/A
Mining	#N/A	#N/A	#N/A
Construction	515	5.4%	\$71,188
Manufacturing	677	7.1%	\$53,768
Utilities	35	0.4%	\$125,892
Wholesale Trade	153	1.6%	\$59,176
Retail Trade	1,235	13.0%	\$29,796
Transportation & Warehousing	241	2.5%	\$45,136
Information	60	0.6%	\$58,604
Finance & Insurance	216	2.3%	\$73,216
Real Estate & Rental & Leasing	26	0.3%	\$28,028
Professional & Technical Services	201	2.1%	\$76,301
Management of Companies	41	0.4%	\$137,982
Admin. Support & Waste Mgmt. Services	204	2.2%	\$52,087
Educational Services	1,030	10.9%	\$54,366
Health Care & Social Assistance	1,757	18.5%	\$51,688
Arts, Entertainment, & Recreation	115	1.2%	\$18,720
Accommodation & Food Services	1,468	15.5%	\$32,552
Other Services	246	2.6%	\$30,524
Public Administration	1,233	13.0%	\$55,588

Figure 17. Change in Jobs, 2024-2025



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

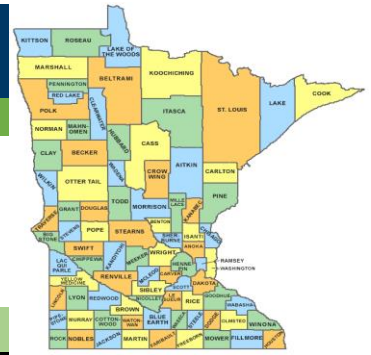
For more information on Mille Lacs Co.'s population, labor force, and economic trends, contact:

Luke Greiner | Regional Analyst, Central & Southwest
 CareerForce St. Cloud | 1542 Northway Dr. Door 2 | St. Cloud MN 56303
 Office: 320-223-6992 | E-mail: luke.greiner@state.mn.us
 web: www.mn.gov/deed/data/regional-lmi/

Data updated: May 15, 2026

Pine Co.

Pine Co. is a part of Economic Development Region 7E, which is located in the Central Planning Region.



POPULATION CHARACTERISTICS

2025 population:	30,472 people	Median Age:	45.9 years
Population change, 2020-2025	1,597 people 5.5% increase	state:	38.8 years

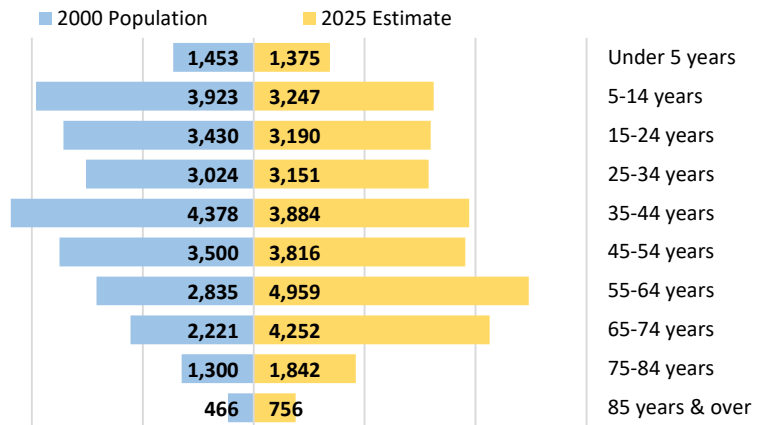
Pine Co. is the 36th largest of the 87 counties in the state. Its population increased so far this decade, ranking as the 6th fastest growing in the state from 2020 to 2025. Pine Co.'s population has an older median age than the state and a larger percentage of people aged 65 years and older. The population is aging, especially as the Baby Boom generation moves through the population pyramid (see Figure 1).

Table 1. Population by Age Group, 2025

	Number	Percent
Under 5 years	1,375	4.5%
5-14 years	3,247	10.7%
15-24 years	3,190	10.5%
25-34 years	3,151	10.3%
35-44 years	3,884	12.7%
45-54 years	3,816	12.5%
55-64 years	4,959	16.3%
65-74 years	4,252	14.0%
75-84 years	1,842	6.0%
85 years & over	756	2.5%
Total Population	30,472	100.0%

Source: Census 2025 Population Estimates, 2020-2024 ACS

Figure 1. Population Pyramid, 2000-2025



Pine Co. suffered a negative natural increase - more deaths than births from 2020 to 2025, but also experienced net in-migration - meaning more people moved in than moved out. In addition to domestic in-migration, Pine Co. welcomed net international in-migration - gaining new Minnesotans from foreign countries (see Table 2).

Table 2. Cumulative Estimates of the Components of Population Change, 2020-2025

	Total Population Change	April 1, 2020 to July 1, 2025					
		Natural Increase	Vital Events		Net Migration		
			Births	Deaths	Total	International	Domestic
Pine Co.	1,509	-520	1,326	1,846	2,029	74	1,955
State of Minnesota	122,685	63,075	330,813	267,738	59,610	96,812	-37,202

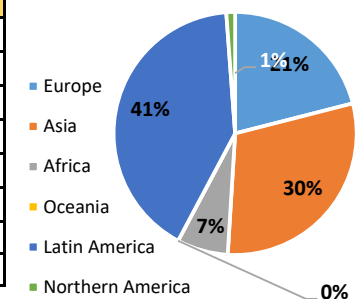
Source: U.S. Census Bureau, Population Estimates Program

Compared to the state, Pine Co. has a smaller percentage of foreign-born residents. From 2014 to 2024, Pine Co. saw a decrease in the number of foreign-born residents, though it was slower than the statewide increase.

Table 3. Place of Birth for the Foreign Born Population, 2024	Pine Co.		Change 2014-2024		Minnesota	
	Number	Percent	Number	Percent	Percent	Change
Foreign-born Population	514	1.7%	-68	-11.7%	8.7%	23.3%
Europe	108	21.0%	-45	-29.4%	8.7%	-3.6%
Asia	154	30.0%	12	8.5%	34.8%	12.8%
Africa	35	6.8%	20	133.3%	28.6%	73.9%
Oceania	0	0.0%	0	#DIV/0!	0.4%	5.4%
Americas:	217	42.2%	-55	-20.2%	27.4%	12.8%
Latin America	211	41.1%	-27	-11.3%	25.0%	14.5%
Northern America	6	1.2%	-28	-82.4%	2.4%	-2.8%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

**Figure 2. Place of Birth for
the Foreign Born Population,
2024**



COUNTY PROFILE

Pine Co.

Pine Co.'s population was becoming more racially diverse over time. Since 2014, the white population declined, but the number of people of other races increased (see Table 4).

Figure 3. Population by Race, 2024

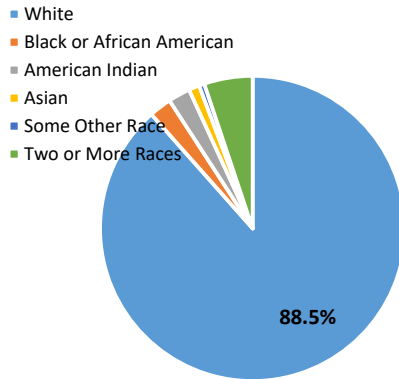


Table 4. Race and Hispanic Origin, 2024	Pine Co.			Minnesota	
	Number	Percent	Change from 2014-2024	Percent	Change from 2014-2024
Total	29,640	100.0%	1.0%	100.0%	6.6%
White	26,217	88.5%	-2.5%	77.1%	-3.5%
Black or African American	704	2.4%	6.2%	7.0%	38.6%
American Indian or Alaska Native	692	2.3%	-8.2%	0.9%	-8.6%
Asian or Other Pac. Islanders	336	1.1%	73.2%	5.2%	27.1%
Some Other Race	168	0.6%	-6.7%	2.9%	107.8%
Two or More Races	1,523	5.1%	124.6%	7.0%	188.0%
Hispanic or Latino origin	838	2.8%	9.4%	6.4%	38.4%

Source: U.S. Census Bureau, 2020-2024 American Community Survey

POPULATION PROJECTIONS

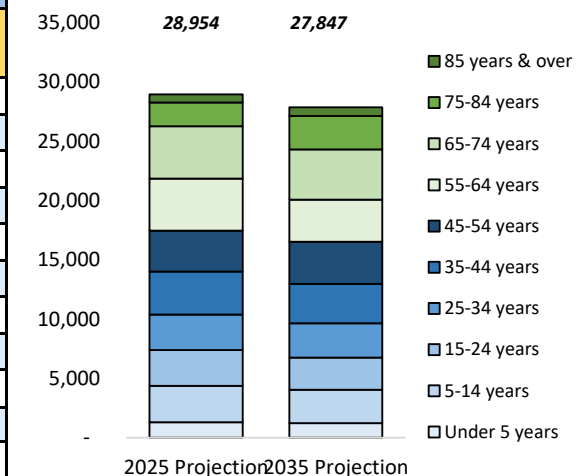
According to the Minnesota State Demographic Center, Pine Co.'s population is expected to decline from 2025 to 2035, with a rate of change that is slower than the projected statewide growth rate (3.7%). Despite the decline, the number of people aged 65 years and older is expected to increase over the next decade (see Figure 4 and Table 5).

Table 5. Population Projections by Age Group, 2025-2035

Pine Co.	2025 Projection	2035 Projection	Numeric Change	Percent Change
Under 5 years	1,307	1,216	-91	-7.0%
5-14 years	3,076	2,822	-254	-8.3%
15-24 years	3,003	2,719	-284	-9.5%
25-34 years	2,998	2,879	-119	-4.0%
35-44 years	3,623	3,329	-294	-8.1%
45-54 years	3,447	3,545	98	2.8%
55-64 years	4,393	3,570	-823	-18.7%
65-74 years	4,418	4,235	-183	-4.1%
75-84 years	2,008	2,798	790	39.3%
85 years & over	681	734	53	7.8%
Total Population	28,954	27,847	-1,107	-3.8%

Source: Minnesota State Demographic Center

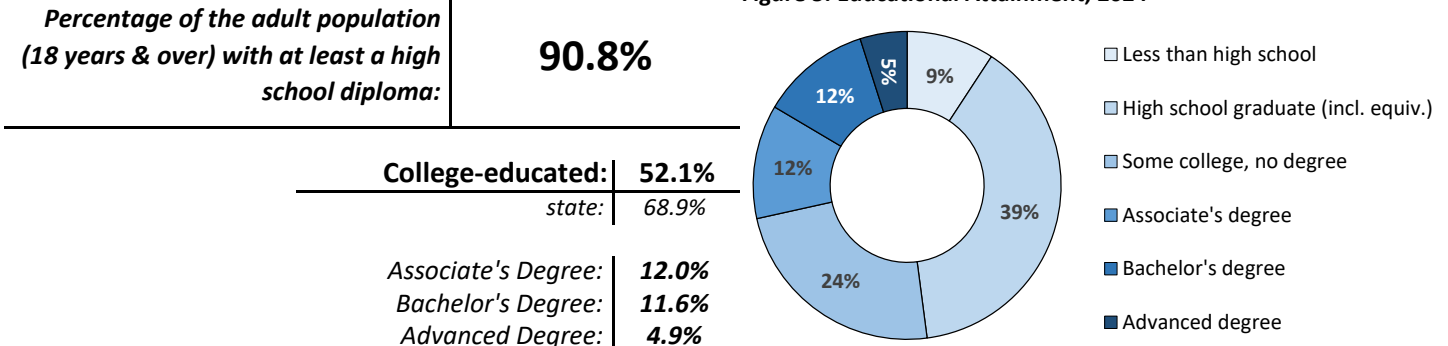
Figure 4. Projections by Age Group, 2025-2035



EDUCATIONAL ATTAINMENT

Pine Co. has a lower percentage of adults (18 years & over) with at least a high school diploma than the state (93.3%), and a lower percentage of people with at least some college experience. Pine Co. also has a higher percentage of people with an Associate's degree and a lower percentage of people with a Bachelor's degree or higher.

Figure 5. Educational Attainment, 2024



Source: U.S. Census Bureau, 2020-2024 American Community Survey

LABOR FORCE TRENDS

At 7.2%, Pine Co. had a higher unemployment rate than the state in 2025. Pine Co.'s unemployment rate declined compared to the 9.6% pandemic rate posted in 2020. The number of unemployed workers actively seeking work in Pine Co. increased over the past year, and is down compared to 2020.

13,531 available workers

Labor Force change,
2010-2025

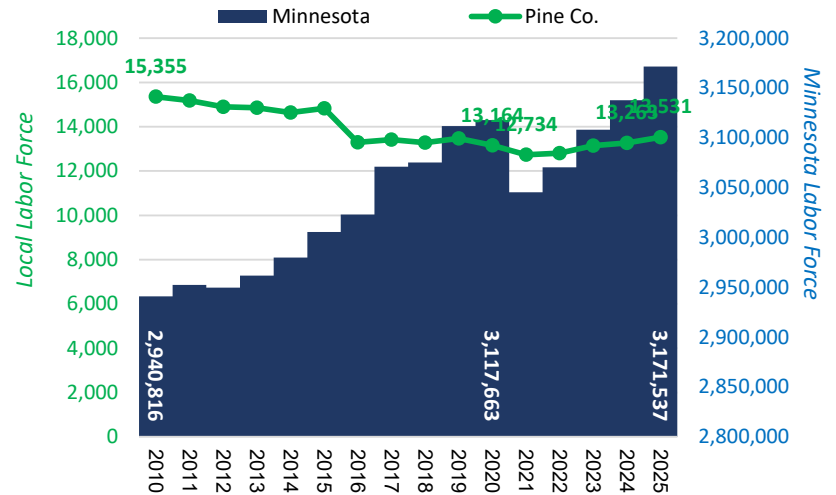
-1,824 workers
-11.9% decline

7.2% unemployment rate

3.9% state

974 unemployed workers

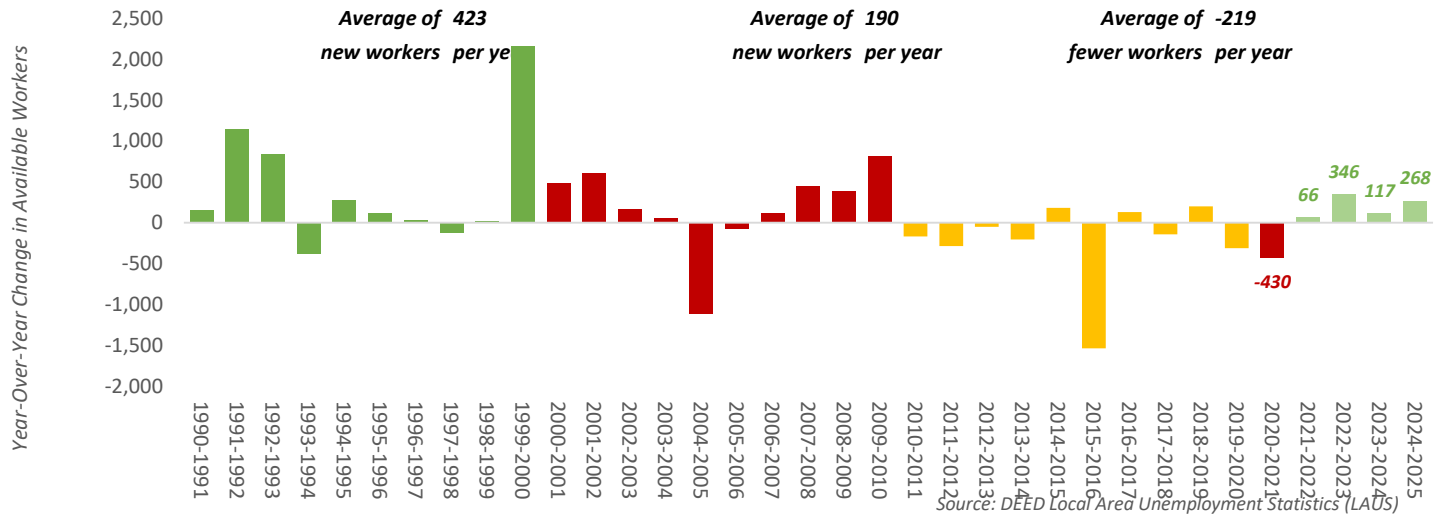
Figure 6. Annual Labor Force Estimates



Source: DEED Local Area Unemployment Statistics

Labor force growth has slowed in recent years. After experiencing a net gain of workers each year from 1990 to 2000, Pine Co. averaged an annual gain of new workers from 2000 to 2010, and most recently a loss of fewer workers since 2010 (see Figure 7). Moving forward, Pine Co. is expected to see a labor force decline from 2025 to 2035 (see Table 6).

Figure 7. Annual Change in Labor Force, 1990-2025



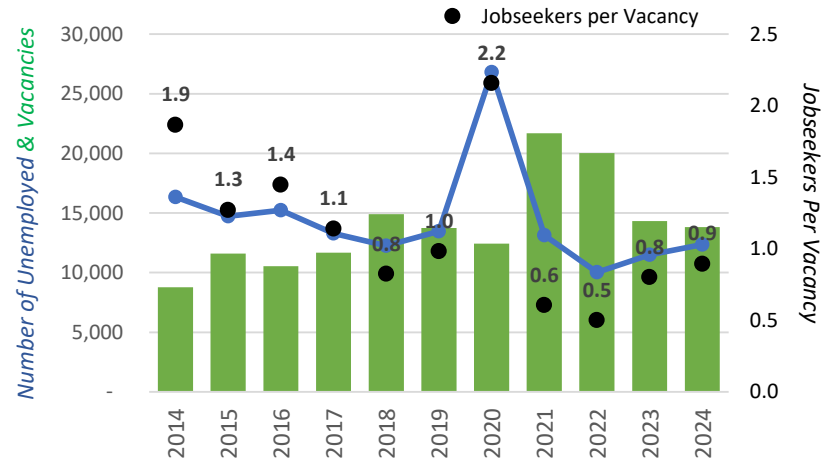
Source: DEED Local Area Unemployment Statistics (LAUS)

Table 6. Labor Force Projections, 2025-2035	Labor Force Projection	
	2025	2035
16 to 24 years	1,847	1,676
25 to 54 years	7,822	7,580
55 to 64 years	2,623	2,131
65 years & over	1,136	1,147
Total Labor Force	13,428	12,536

Source: Minnesota State Demographic Center, 2020-2024 ACS

The labor market had grown extremely tight in recent years, with less than 1 jobseeker per vacancy until the pandemic recession. In 2024, job vacancies in Central returned to pre-pandemic levels and the number of unemployed workers was trending upward, but employers were still seeing challenges finding enough workers for open jobs (see Figure 8).

Figure 8. Jobseekers Per Vacancy, 2014-2024



Source: DEED Job Vacancy Survey, LAUS program

LABOR FORCE CHARACTERISTICS

Pine Co. had a lower labor force participation rate than the state. The labor force in Pine Co. is less racially diverse than the state (where 78.7% of workers are white alone), but is becoming more diverse over time.

Table 7. Employment Characteristics, 2024

	Pine Co.			Minnesota		Labor Force by Gender	
	In Labor Force (available workers)	Labor Force Partic. Rate	Unemp. Rate	Labor Force Partic. Rate	Unemp. Rate	Male	Female
Total Labor Force	14,049	56.5%	5.6%	68.1%	4.1%	7,541	6,520
16 to 19 years	838	57.5%	9.8%	52.6%	10.3%	394	444
20 to 24 years	1,076	78.8%	10.5%	83.3%	6.6%	602	473
25 to 44 years	5,277	77.1%	6.3%	88.7%	3.7%	2,796	2,481
45 to 54 years	2,925	78.8%	3.4%	87.8%	3.0%	1,695	1,231
55 to 64 years	2,880	59.7%	3.4%	72.7%	3.2%	1,428	1,452
65 to 74 years	910	22.0%	6.5%	27.7%	3.6%	537	373
75 years & over	154	6.1%	1.3%	6.7%	3.2%	89	66

Employment Characteristics by Race & Hispanic Origin

White alone	12,852	57.8%	5.5%	67.0%	3.5%
Black or African American	291	45.5%	6.2%	70.8%	8.7%
American Indian & Alaska Native	189	38.3%	16.4%	58.0%	10.8%
Asian or Other Pac. Islanders	154	61.8%	1.3%	75.2%	3.5%
Some Other Race	46	33.6%	2.2%	75.4%	5.8%
Two or More Races	540	48.6%	4.8%	74.0%	5.7%
Hispanic or Latino	195	29.5%	13.3%	76.6%	5.8%

Employment Characteristics by Disability, 20 to 64 years

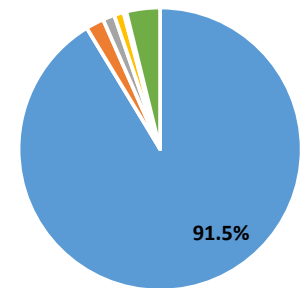
With Any Disability, 20 to 64 years	1,237	52.2%	8.6%	56.1%	9.4%
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Employment Characteristics by Educational Attainment, 25 to 64 years

Population, 25 to 64 years	11,088	72.1%	4.8%	84.5%	3.4%
Less than H.S. Diploma	654	50.0%	7.2%	66.2%	4.9%
H.S. Diploma or Equivalent	3,697	64.7%	5.8%	76.6%	2.5%
Some College or Assoc. Degree	4,538	79.3%	3.1%	85.0%	3.7%
Bachelor's Degree or Higher	2,192	83.2%	1.8%	90.5%	2.2%

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 9. Labor Force by Race, 2024

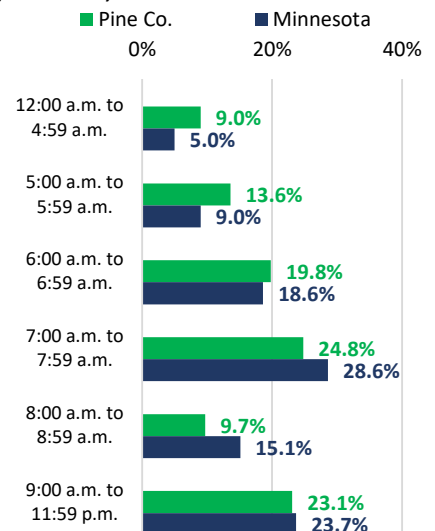


- White alone
- Black or African American
- American Indian & Alaska Native
- Asian or Other Pac. Islanders
- Some Other Race
- Two or More Races

A smaller percentage of workers in Pine Co. worked in the same county in which they live compared to the state. Pine Co. also had a longer average commute time than the state.

Table 8. Commuting Characteristics, 2024	Pine Co.		Minnesota	
	Number	Percent	Number	Percent
Worked in state of residence	12,648	97.5%	2,875,211	97.8%
Worked in county of residence	7,264	56.0%	2,013,824	68.5%
Worked out of county of residence	5,396	41.6%	864,327	29.4%
Worked outside state of residence	324	2.5%	64,678	2.2%
MEANS OF TRANSPORTATION TO WORK				
Car, truck, or van	11,234	86.6%	2,246,075	76.4%
Public transportation (excl. taxicab)	26	0.2%	52,918	1.8%
Other method (walk, bike, taxi, etc.)	376	2.9%	123,475	4.2%
Worked at home	1,336	10.3%	517,420	17.6%
TRAVEL TIME TO WORK				
Less than 10 minutes	1,920	14.8%	490,961	16.7%
10 to 19 minutes	3,373	26.0%	943,704	32.1%
20 to 29 minutes	2,076	16.0%	658,535	22.4%
30 to 44 minutes	1,920	14.8%	538,000	18.3%
45 to 59 minutes	1,077	8.3%	164,634	5.6%
60 or more minutes	2,607	20.1%	144,055	4.9%
Mean travel time to work (minutes)	32.1 minutes		22.7 minutes	

Figure 10. Time Leaving Home to go to Work, 2024



Source: 2020-2024 American Community Survey, 5-Year Estimates

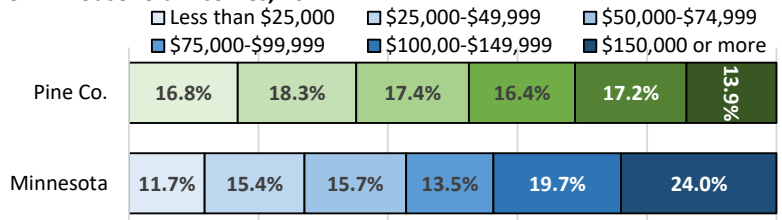
INCOMES, COST OF LIVING, & HOUSING

Pine Co. had a lower median household income than the state, and a higher percentage of households with incomes below \$50,000. Overall, Pine Co. had the 63rd highest median household income of the 87 counties in the state.

Median Household Income	\$71,146
state	\$89,062
Median Family Income	\$86,094
state	\$113,993
Per Capita Income	\$35,805
state	\$48,237

Source: 2020-2024 American Community Survey

Figure 11. Household Incomes, 2024



Source: 2020-2024 American Community Survey 5-Year Estimates

The cost of living has increased in recent years with expenses up in many areas. Pine Co. had a lower cost of living than the state, with a required hourly wage of \$16.52 for a single person living alone to meet a basic needs cost of living, and an hourly wage requirement of \$22.86 for a typical family with 2 adults and 1 child (see Table 9).

Table 9. Basic Needs Cost of Living Estimates, 2024

Single Adult, 0 children	Single Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Pine Co.	\$34,354	\$16.52	\$0	\$410	\$183	\$832	\$788	\$274	\$376
State of Minnesota	\$38,376	\$18.45	\$0	\$452	\$202	\$1,199	\$561	\$365	\$419
Typical Family: 2 Adults (1 working full-time, 1 part-time), 1 child	Family Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Pine Co.	\$71,326	\$22.86	\$433	\$931	\$639	\$1,092	\$1,602	\$447	\$800
State of Minnesota	\$74,616	\$23.92	\$558	\$1,028	\$697	\$1,498	\$1,026	\$558	\$853

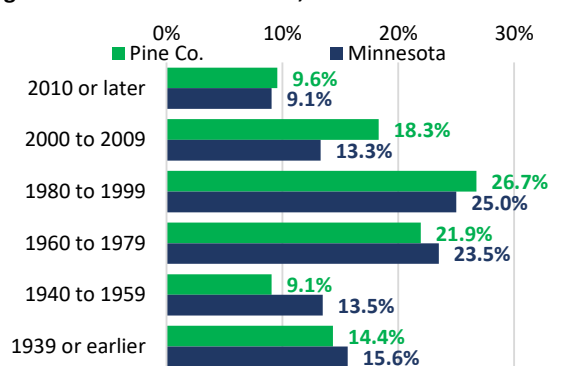
Source: DEED Cost of Living tool

Pine Co. had a lower median house value than the state, having the 40th highest value of the 87 counties in 2024. Pine Co.'s housing stock was newer than the state's, with a higher percentage of units built since 2000 (see Figure 12).

Table 10. Estimated Value of Owner-occupied Housing Units, 2024	Pine Co.		Minnesota
	Total	Percent	Percent
Total	10,057	100.0%	100.0%
Less than \$50,000	586	5.8%	4.0%
\$50,000 to \$99,999	779	7.7%	3.7%
\$100,000 to \$149,999	950	9.4%	5.2%
\$150,000 to \$199,999	1,539	15.3%	8.1%
\$200,000 to \$299,999	2,689	26.7%	22.6%
\$300,000 to \$499,999	2,587	25.7%	36.9%
\$500,000 or more	927	9.2%	19.6%
Median (dollars)	\$239,300		\$329,300

Source: 2020-2024 American Community Survey, 5-Year Estimates

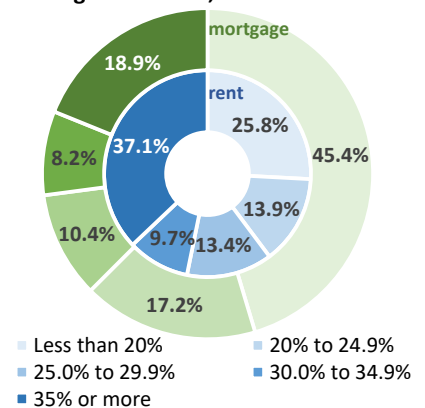
Figure 12. Year Structure Built, 2024



Median monthly owner costs, owner-occupied units with a mortgage	\$1,570
state	\$1,947
Percentage of households with a mortgage spending 30% or more of their income on housing costs	27.1%
state	23.2%
Median monthly rent costs	\$877
state	\$1,280
Percentage of renters spending 30% or more of their household income on rent	46.8%
state	48.1%

Source: 2020-2024 American Community Survey, 5-Year Estimates

Figure 13. Housing Costs as a Percentage of Income, 2024



OCCUPATIONS

At \$23.51 in 2025, wages were lower in Region 7E than the state. Overall, Region 7E had the 5th highest median hourly wage level of the 13 economic development regions in the state. Wages were highest for management occupations (\$49.04) and lowest for food preparation and serving related jobs (\$16.3) (see Table 11).

Table 11. Occupational Employment & Wage Statistics, 2025

Occupational Group	Region 7E				State of Minnesota		
	Median Hourly Wage	Estimated Regional Jobs	Share of Total Jobs	Regional Location Quotient	Median Hourly Wage	Estimated Statewide Jobs	Share of Total Jobs
Total, All Occupations	\$23.51	49,570	100.0%	1.0	\$26.22	2,920,470	100.0%
Management	\$49.04	2,650	5.3%	0.8	\$59.38	200,060	6.9%
Business & Financial Operations	\$37.30	1,690	3.4%	0.5	\$39.95	208,210	7.1%
Computer & Mathematical	\$40.80	490	1.0%	0.3	\$50.02	97,460	3.3%
Architecture & Engineering	\$40.58	740	1.5%	0.8	\$45.03	57,950	2.0%
Life, Physical & Social Science	\$38.18	320	0.6%	0.6	\$38.33	32,150	1.1%
Community & Social Service	\$29.53	1,380	2.8%	1.4	\$29.82	59,290	2.0%
Legal	\$38.85	180	0.4%	0.5	\$49.52	20,750	0.7%
Education, Training & Library	\$26.86	3,950	8.0%	1.4	\$27.84	170,270	5.8%
Arts, Design, Entertainment & Media	\$27.01	280	0.6%	0.5	\$28.84	36,030	1.2%
Healthcare Practitioners & Technical	\$42.03	3,160	6.4%	1.0	\$46.51	187,480	6.4%
Healthcare Support	\$19.18	3,420	6.9%	1.1	\$18.67	176,750	6.1%
Protective Service	\$29.77	1,290	2.6%	1.6	\$29.37	46,960	1.6%
Food Preparation & Serving Related	\$16.30	5,400	10.9%	1.3	\$16.05	240,830	8.2%
Building, Grounds Cleaning & Maint.	\$19.06	1,470	3.0%	1.1	\$19.16	81,700	2.8%
Personal Care & Service	\$17.54	1,220	2.5%	1.1	\$17.54	63,300	2.2%
Sales & Related	\$17.52	4,900	9.9%	1.2	\$18.66	244,780	8.4%
Office & Administrative Support	\$23.54	5,490	11.1%	1.0	\$24.07	340,040	11.6%
Farming, Fishing & Forestry	\$23.85	80	0.2%	1.4	\$23.48	3,300	0.1%
Construction & Extraction	\$30.96	2,690	5.4%	1.4	\$34.20	114,050	3.9%
Installation, Maintenance & Repair	\$29.77	1,930	3.9%	1.1	\$30.40	105,650	3.6%
Production	\$23.81	3,290	6.6%	0.9	\$23.56	205,220	7.0%
Transportation & Material Moving	\$21.24	3,540	7.1%	0.9	\$19.80	228,260	7.8%

Source: DEED Occupational Employment & Wage Statistics, Qtr. 1 2025

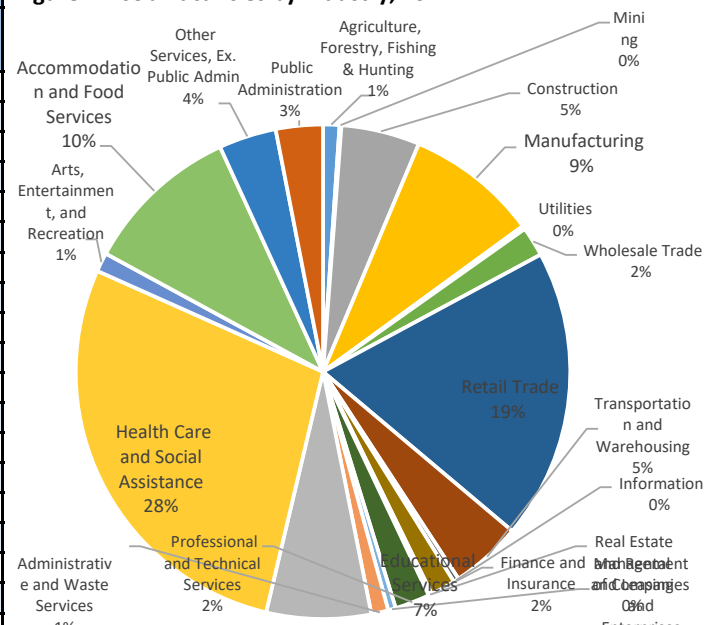
JOB VACANCY SURVEY

Pine Co. is a part of the Central planning region. There were 13827 job vacancies posted by employers in 2024, indicating extensive opportunity in the region, with openings across several occupations and industries (see Figure 14).

Table 12. Central Job Vacancy Survey Results, 2024

Occupational Group	Number of Vacancies	Wage Offer
Total, All Occupations	13,827	\$19.81
Management	319	\$29.45
Business & Financial Operations	394	\$33.36
Computer & Mathematical	40	\$26.02
Architecture & Engineering	197	\$30.87
Life, Physical & Social Sciences	122	\$33.52
Community & Social Service	283	\$23.80
Education, Training & Library	735	\$19.62
Healthcare Practitioners & Technical	1,450	\$29.97
Healthcare Support	1,363	\$18.33
Protective Service	189	\$21.58
Food Preparation & Serving Related	1,814	\$15.03
Building, Grounds Cleaning & Maint.	260	\$16.97
Personal Care & Service	417	\$14.99
Sales & Related	1,861	\$15.92
Office & Administrative Support	911	\$20.11
Construction & Extraction	693	\$22.04
Installation, Maintenance & Repair	695	\$23.62
Production	598	\$20.21
Transportation & Material Moving	1,128	\$20.98

Figure 14. Job Vacancies by Industry, 2024



Source: DEED Job Vacancy Survey, 2024

OCCUPATIONS IN DEMAND

Table 13. Central Planning Region Occupations in Demand, 2025

High School or Less	Vocational Training	Associate Degree	Bachelor’s Degree or Higher
Home Health and Personal Care Aides \$37,520/yr	Heavy and Tractor-Trailer Truck Drivers \$61,513/yr	Registered Nurses \$101,788/yr	General and Operations Managers \$86,311/yr
Retail Salespersons \$35,294/yr	Nursing Assistants \$45,077/yr	Police and Sheriff’s Patrol Officers \$80,894/yr	Elementary School Teachers, Except Special Education \$63,707/yr
Fast Food and Counter Workers \$31,729/yr	Licensed Practical and Licensed Vocational Nurses \$60,654/yr	Radiologic Technologists and Technicians \$84,540/yr	Secondary School Teachers, Except Special and Career/Technical \$64,803/yr
Cashiers \$32,454/yr	Bookkeeping, Accounting, and Auditing Clerks \$51,037/yr	Veterinary Technologists and Technicians \$49,370/yr	Medical and Health Services Managers \$109,085/yr
Stockers and Order Fillers \$37,670/yr	Psychiatric Technicians \$46,781/yr	Architectural and Civil Drafters \$63,877/yr	Accountants and Auditors \$76,798/yr
First-Line Supervisors of Food Preparation and \$45,691/yr	Machinists \$60,200/yr	Dental Hygienists \$99,124/yr	Preschool Teachers, Except Special Education \$38,622/yr
Teaching Assistants, Except Postsecondary \$38,072/yr	Bus and Truck Mechanics and Diesel Engine Specialists \$64,200/yr	Detectives and Criminal Investigators \$81,545/yr	Substitute Teachers, Short-Term \$44,131/yr
First-Line Supervisors of Retail Sales Workers \$47,056/yr	Automotive Service Technicians and Mechanics \$52,077/yr	Industrial Engineering Technologists and Technicians \$64,951/yr	Project Management Specialists \$94,626/yr
Customer Service Representatives \$45,804/yr	Substance abuse, behavioral disorder, and mental health counselors \$56,854/yr	Surgical Technologists \$70,461/yr	Middle School Teachers, Except Special and Career/Technical \$64,293/yr
Janitors and Cleaners, Except Maids and \$37,935/yr	Medical Assistants \$48,651/yr	Diagnostic Medical Sonographers \$97,765/yr	Child, Family, and School Social Workers \$69,904/yr

Source: DEED Occupations in Demand

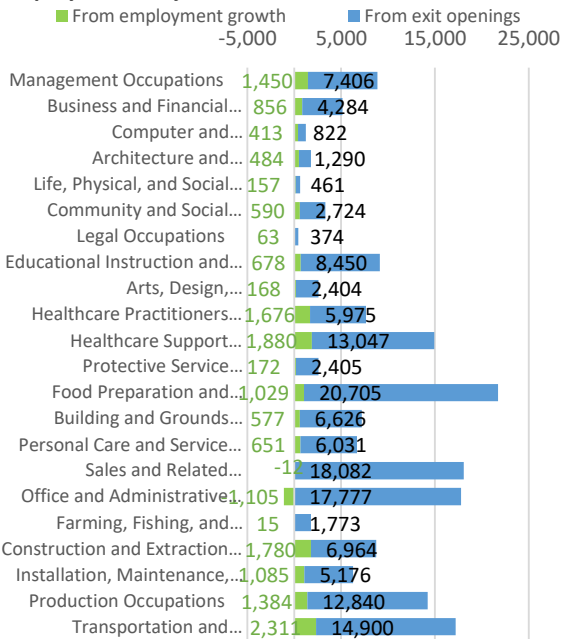
Pine Co. is a part of the Central planning region, which is projected to see a 5.2% increase in employment levels over the next decade. In addition to new jobs created, there will be a much larger number of exit openings (see Figure 15).

Table 14. Regional Industry Employment Projections, 2022-2032

	Estimated Employment 2022	Projected Employment 2032	Percent Change 2022-2032
Central Planning Region			
Total, All Industries	315,929	332,231	5.2%
Natural Resources & Mining	5,649	5,809	2.8%
Utilities	1,986	1,998	0.6%
Construction	20,532	22,780	10.9%
Manufacturing	41,539	44,543	7.2%
Wholesale Trade	11,219	12,105	7.9%
Retail Trade	35,711	35,808	0.3%
Transportation & Warehousing	9,287	10,143	9.2%
Information	3,002	3,214	7.1%
Finance & Insurance, Real Estate	10,142	10,528	3.8%
Professional Services & Mgmt. of Companies	9,040	9,979	10.4%
Admin. Support & Waste Mgmt.	10,369	11,004	6.1%
Educational Services	24,622	24,913	1.2%
Health Care & Social Assistance	45,668	49,836	9.1%
Leisure & Hospitality	26,046	27,642	6.1%
Other Services	10,880	11,311	4.0%
Public Administration	20,424	21,077	3.2%

Source: DEED 2022-2032 Employment Outlook

Figure 15. Regional Occupational Employment Projections, 2022-2032



ECONOMIC CHARACTERISTICS

After gaining jobs over the past year, Pine Co. had the 44th largest economy of the 87 counties in the state. Pine Co. was the 21st fastest growing in the past year and the 24th fastest growing since 2020. From 2020 to 2025, employment in Pine Co. has grown since the pandemic recession.

731 business establishments

\$46,228 annual average wage

7,889 jobs

\$365,033,434 total industry payroll

Job change,
2020-2025

637 jobs
8.8% increase

Figure 16. Industry Employment Statistics, 2005-2025

Source: DEED QCEW program

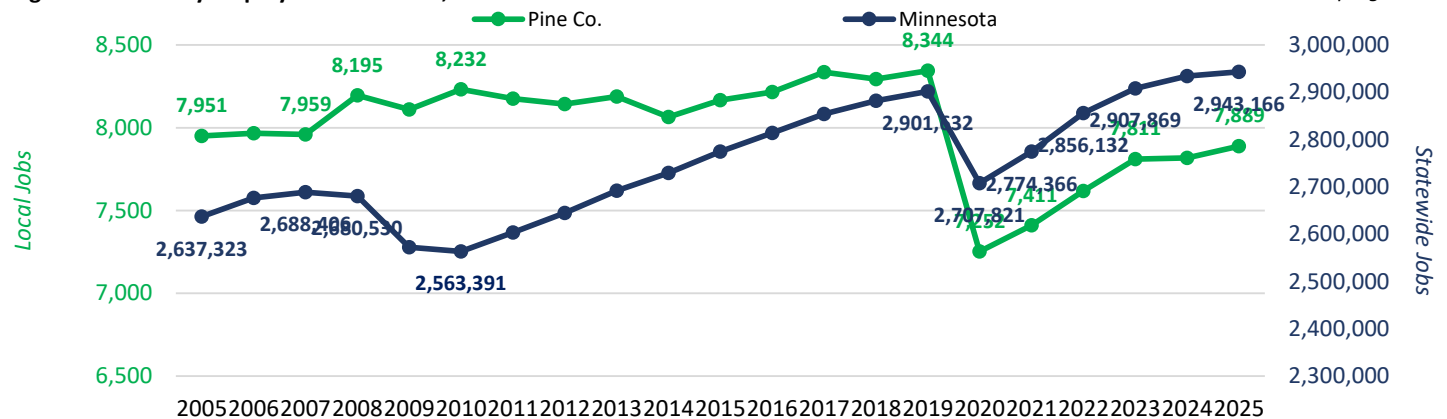
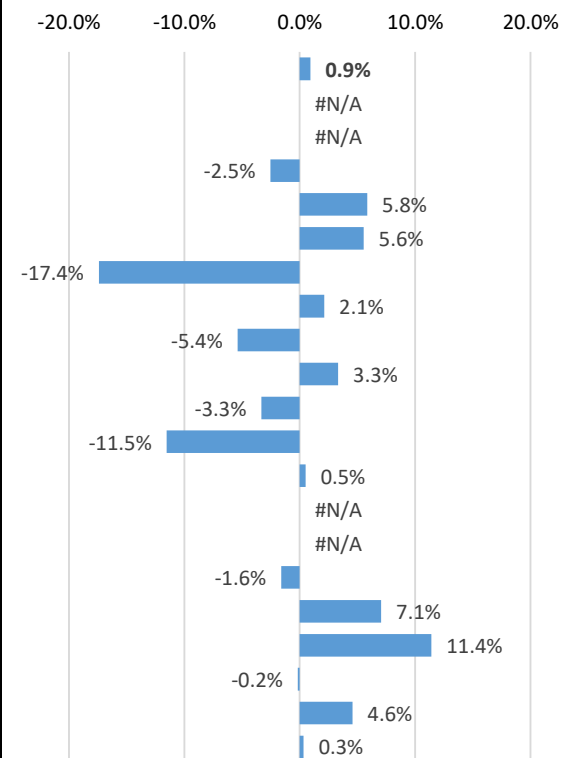


Table 15. Pine Co. Industry Employment Statistics, 2025	Number of Jobs	Percent of Total Jobs	Average Annual Wage
Total, All Industries	7,889	100.0%	\$46,228
Agriculture, Forestry, Fishing & Hunting	#N/A	#N/A	#N/A
Mining	#N/A	#N/A	#N/A
Construction	497	6.3%	\$61,360
Manufacturing	326	4.1%	\$54,964
Utilities	38	0.5%	\$101,400
Wholesale Trade	76	1.0%	\$37,076
Retail Trade	1,109	14.1%	\$31,252
Transportation & Warehousing	176	2.2%	\$44,148
Information	155	2.0%	\$101,868
Finance & Insurance	145	1.8%	\$66,872
Real Estate & Rental & Leasing	23	0.3%	\$26,988
Professional & Technical Services	198	2.5%	\$64,116
Management of Companies	#N/A	#N/A	#N/A
Admin. Support & Waste Mgmt. Services	#N/A	#N/A	#N/A
Educational Services	916	11.6%	\$52,312
Health Care & Social Assistance	864	11.0%	\$44,616
Arts, Entertainment, & Recreation	127	1.6%	\$27,196
Accommodation & Food Services	1,821	23.1%	\$32,552
Other Services	183	2.3%	\$31,408
Public Administration	909	11.5%	\$64,116

Figure 17. Change in Jobs, 2024-2025



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

For more information on Pine Co.'s population, labor force, and economic trends, contact:

Luke Greiner | Regional Analyst, Central & Southwest
 CareerForce St. Cloud | 1542 Northway Dr. Door 2 | St. Cloud MN 56303
 Office: 320-223-6992 | E-mail: luke.greiner@state.mn.us
 web: www.mn.gov/deed/data/regional-lmi/

Data updated: May 15, 2026

Appendix E

Housing Profiles

Chisago County

2026 COUNTY PROFILES

21,364 Households

HOMEOWNER HOUSEHOLDS

18,356 | 86% of households



RENTER HOUSEHOLDS

3,008 | 14% of households



Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024

Owner income: **0%** change to \$110,640

Home values: **24%** change to \$351,900

18% of homes were built before 1970.

From 2019 to 2024

Renter income: **-9%** change to \$44,746

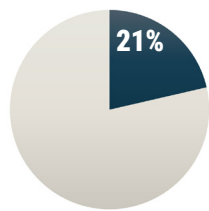
Rent: **9%** change to \$1,186

25% of rental homes were built before 1970.

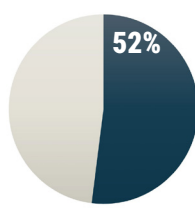
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

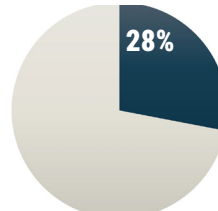
There are **5,367** cost-burdened Chisago County households, or **25%** of all households.



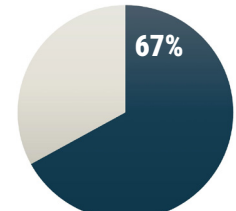
3,915
owners
are cost burdened
(**21%** of all owners)



1,452
renters
are cost burdened
(**52%** of all renters)



782
renters
are severely cost burdened
(**28%** of all renters)



679
senior renters
are cost burdened
(**67%** of all senior renters)

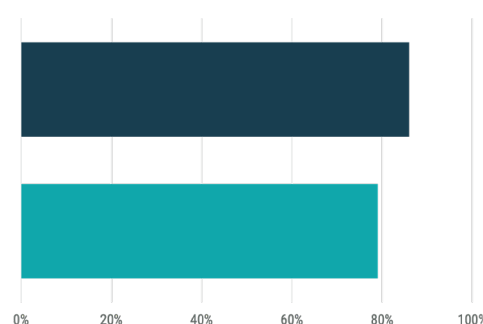
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Chisago County.

White Homeowners: **17,247**

BIPOC Homeowners: **1,384**



86% of white households own a home.

79% of BIPOC households own a home.

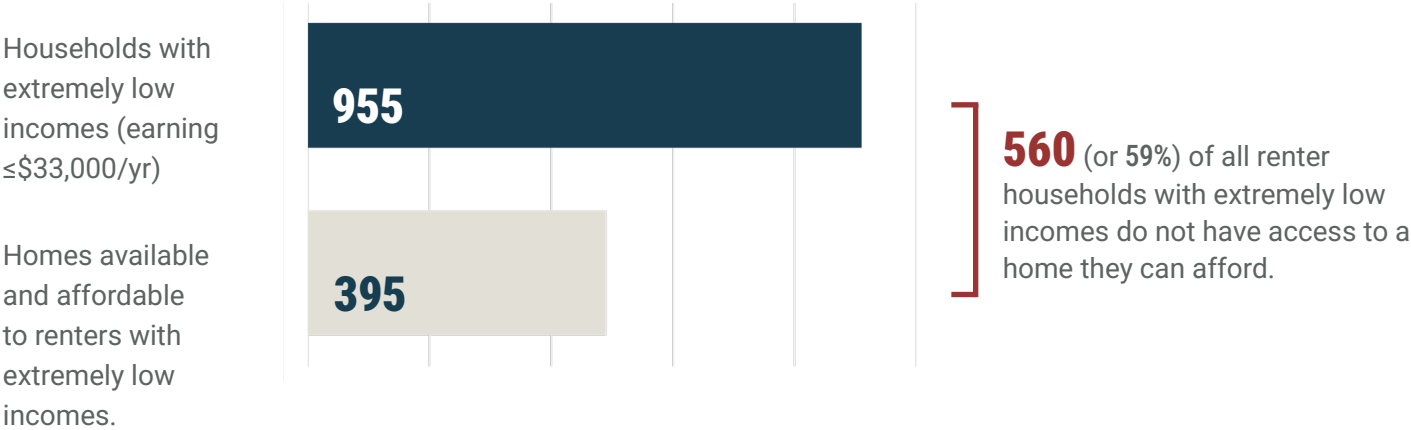
That means white homeownership is **7%** points higher than BIPOC homeownership in the county.



All homeownership rates are rounded to the nearest whole number.

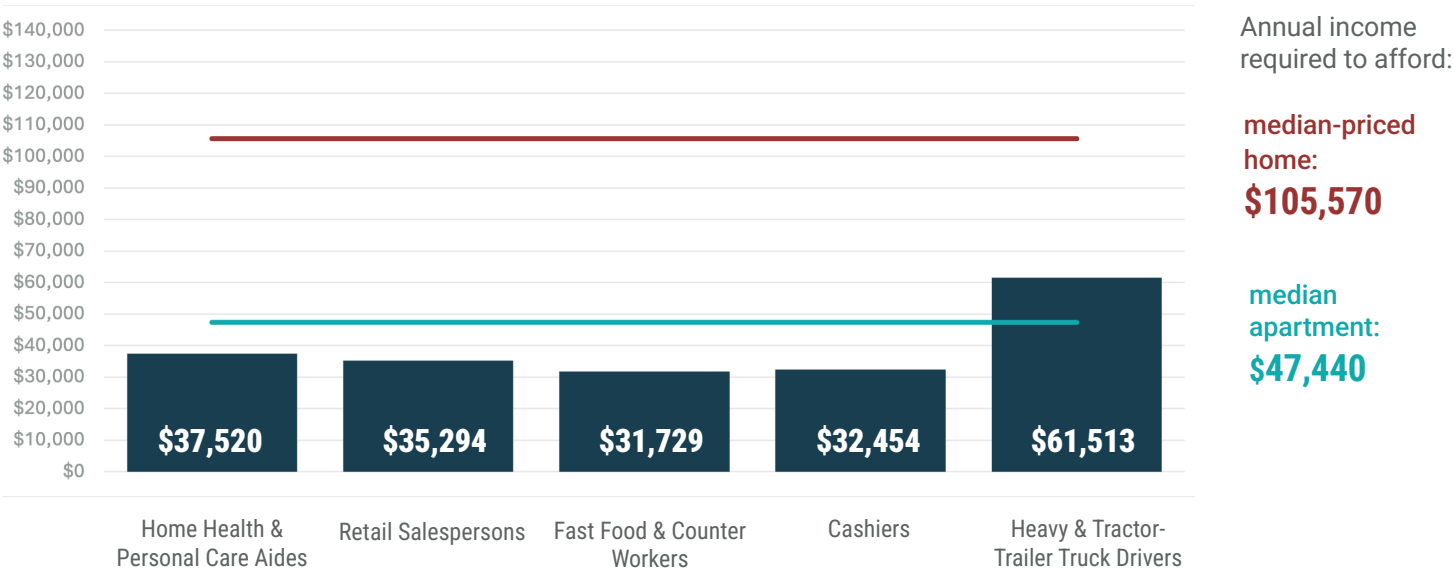
Affordable Homes Available to Extremely Low-Income Renters in Chisago

The supply of available and affordable homes falls far short for renters with extremely low incomes.



Earnings in the Region’s Highest-Demand Jobs Compared to the County’s Housing Costs

The cost of housing is out of reach for many hard-working renters and homeowners.



DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED’s six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household’s adjusted income. An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household. **Cost burden** occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%. **Median values** are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: Gabriela Norton, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Isanti County

2026 COUNTY PROFILES

16,293 Households

HOMEOWNER HOUSEHOLDS

13,638 | 84% of households



RENTER HOUSEHOLDS

2,655 | 16% of households



Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024

Owner income: -2% change to \$98,688

Home values: 26% change to \$306,200

22% of homes were built before 1970.

From 2019 to 2024

Renter income: -17% change to \$39,970

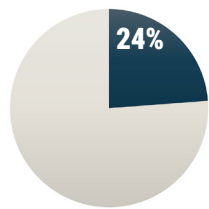
Rent: 2% change to \$1,273

23% of rental homes were built before 1970.

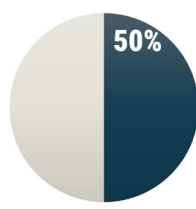
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

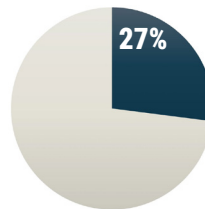
There are **4,449** cost-burdened Isanti County households, or **28%** of all households.



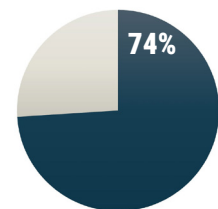
3,237
owners
are cost burdened
(24% of all owners)



1,212
renters
are cost burdened
(50% of all renters)



659
renters
are severely cost burdened
(27% of all renters)



545
senior renters
are cost burdened
(74% of all senior renters)

Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Isanti County.

White Homeowners: **12,867**



85% of white households own a home.

BIPOC Homeowners: **968**



68% of BIPOC households own a home.

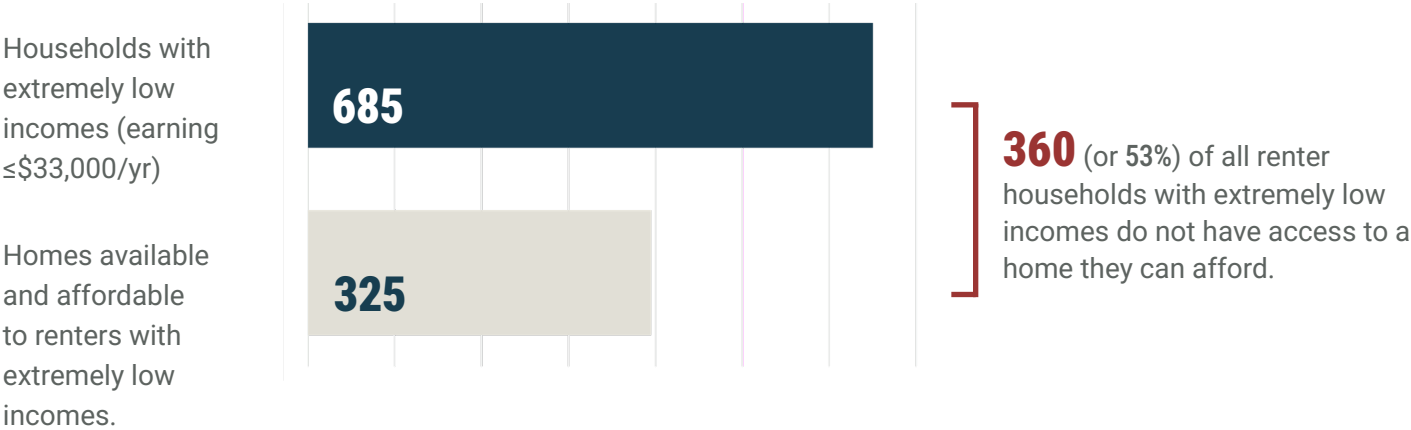


All homeownership rates are rounded to the nearest whole number.

That means white homeownership is **17%** points higher than BIPOC homeownership in the county.

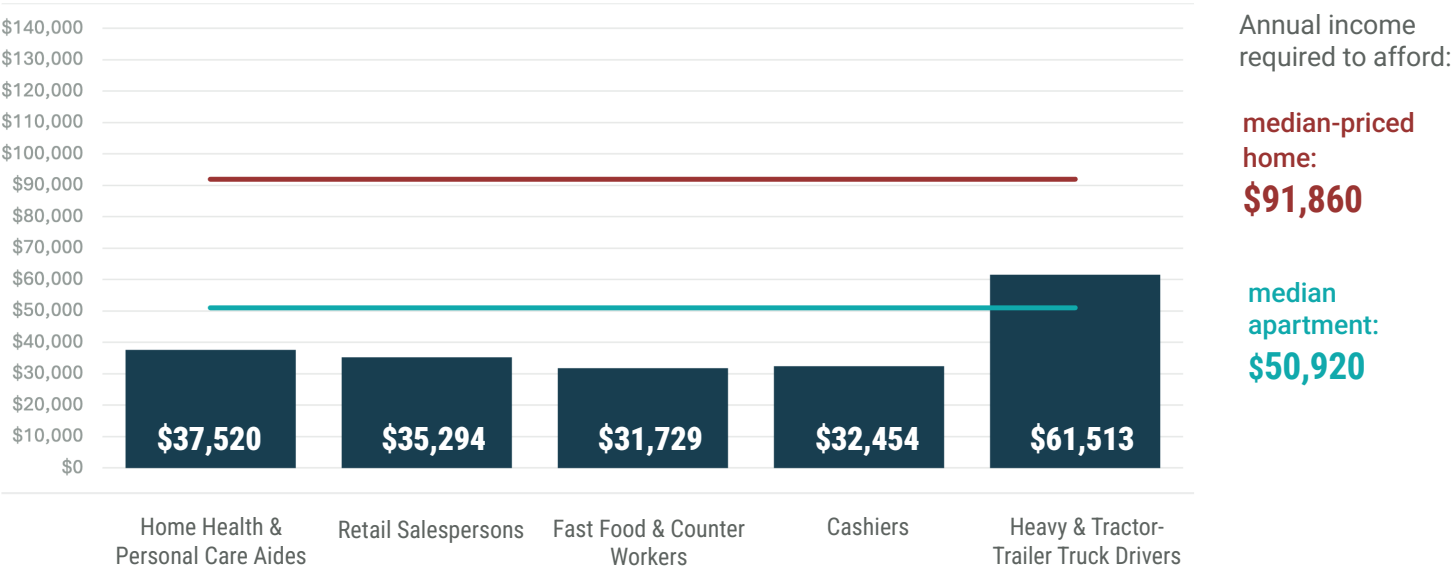
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RESEARCH INQUIRIES: Gabriela Norton, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Kanabec County

2026 COUNTY PROFILES

6,564 Households

HOMEOWNER HOUSEHOLDS

5,549 | 85% of households



RENTER HOUSEHOLDS

1,015 | 15% of households



Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024

Owner income: **1%** change to \$79,291

Home values: **13%** change to \$228,100

32% of homes were built before 1970.

From 2019 to 2024

Renter income: **0%** change to \$39,107

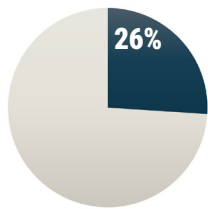
Rent: **-4%** change to \$962

24% of rental homes were built before 1970.

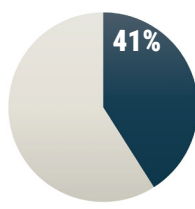
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

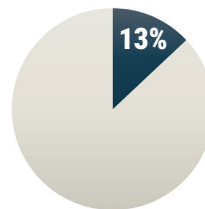
There are **1,789** cost-burdened Kanabec County households, or **28%** of all households.



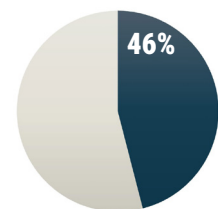
1,435
owners
are cost burdened
(26% of all owners)



354
renters
are cost burdened
(41% of all renters)



107
renters
are severely cost burdened
(13% of all renters)



180
senior renters
are cost burdened
(46% of all senior renters)

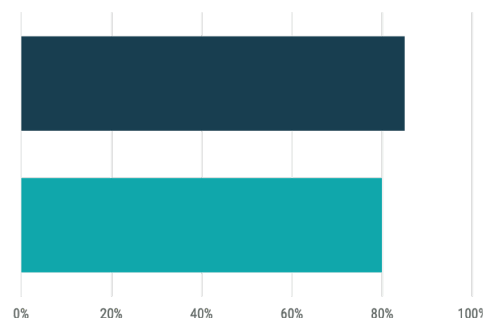
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Kanabec County.

White Homeowners: **5,293**

BIPOC Homeowners: **270**



85% of white households own a home.

80% of BIPOC households own a home.

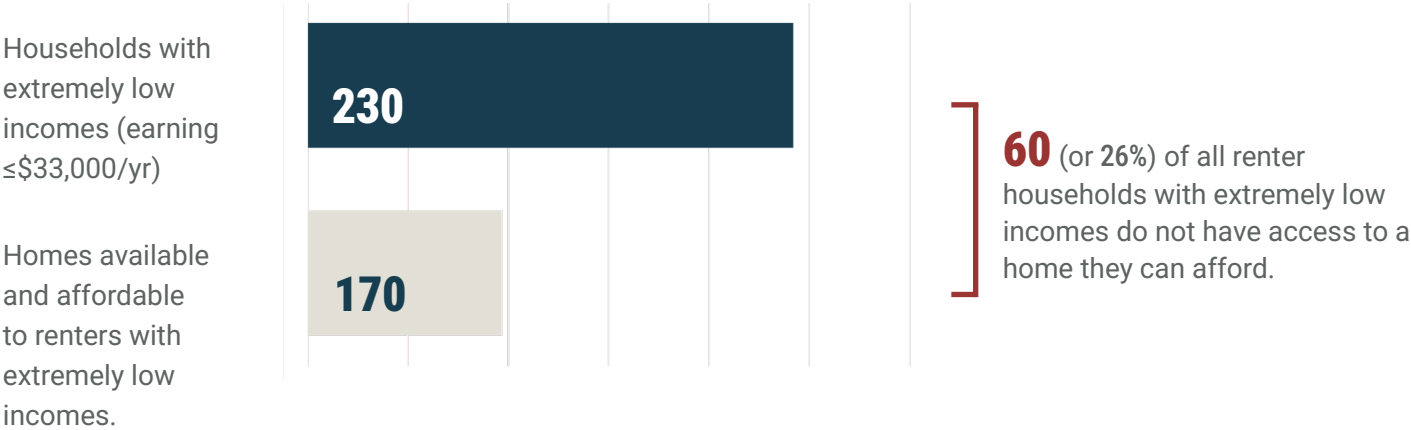
That means white homeownership is **5%** points higher than BIPOC homeownership in the county.



All homeownership rates are rounded to the nearest whole number.

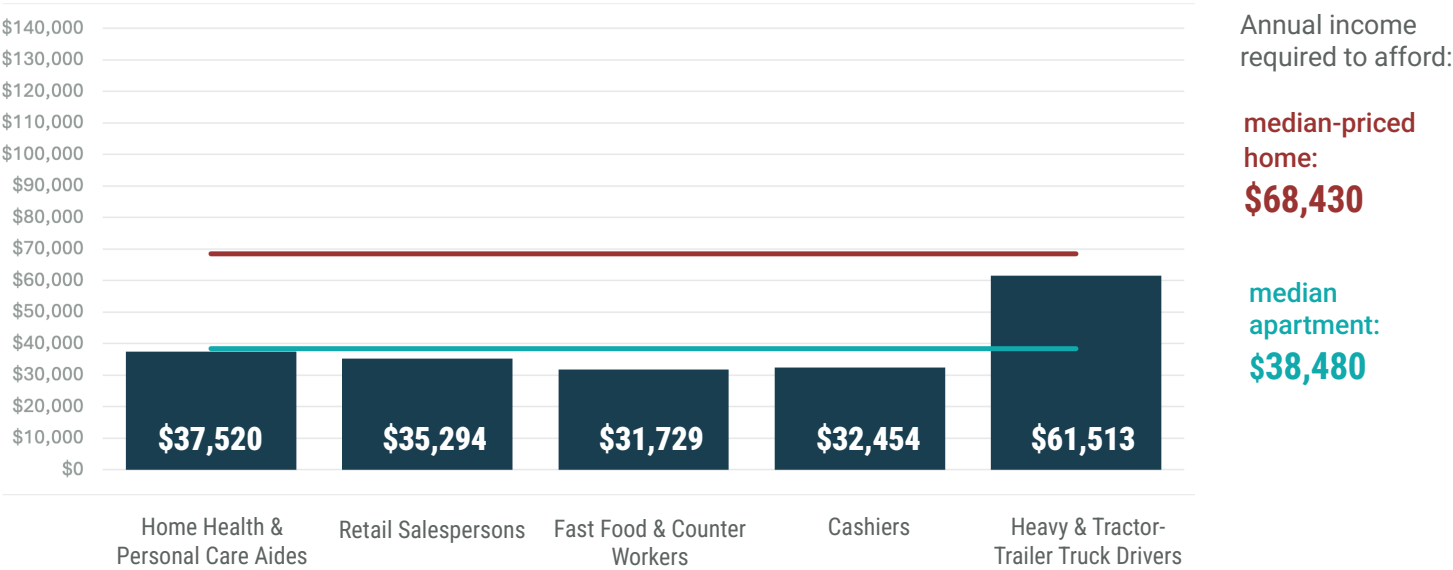
Affordable Homes Available to Extremely Low-Income Renters in Kanabec

The supply of available and affordable homes falls far short for renters with extremely low incomes.



Earnings in the Region’s Highest-Demand Jobs Compared to the County’s Housing Costs

The cost of housing is out of reach for many hard-working renters and homeowners.



DATA & SOURCES

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Mille Lacs County

2026 COUNTY PROFILES

10,672 Households

HOMEOWNER HOUSEHOLDS

8,309 | 78% of households



RENTER HOUSEHOLDS

2,363 | 22% of households



Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024

Owner income: **10%** change to \$86,212

Home values: **29%** change to \$258,300

31% of homes were built before 1970.

From 2019 to 2024

Renter income: **10%** change to \$36,202

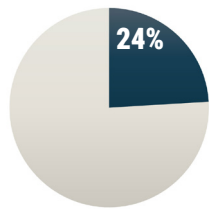
Rent: **-3%** change to \$903

33% of rental homes were built before 1970.

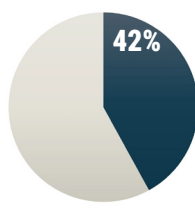
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

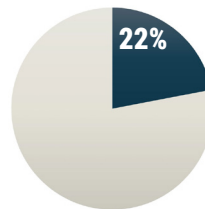
There are **2,872** cost-burdened Mille Lacs County households, or **28%** of all households.



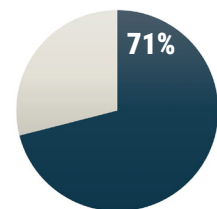
1,989
owners
are cost burdened
(**24%** of all owners)



883
renters
are cost burdened
(**42%** of all renters)



470
renters
are severely cost burdened
(**22%** of all renters)



334
senior renters
are cost burdened
(**71%** of all senior renters)

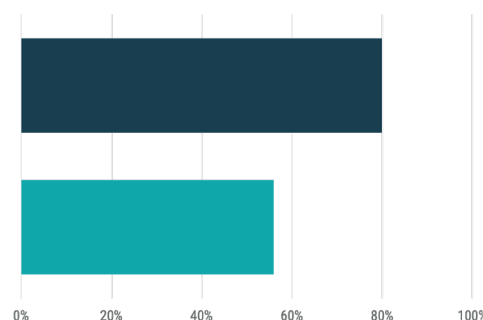
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Mille Lacs County.

White Homeowners: **7,731**

BIPOC Homeowners: **639**



80% of white households own a home.

56% of BIPOC households own a home.

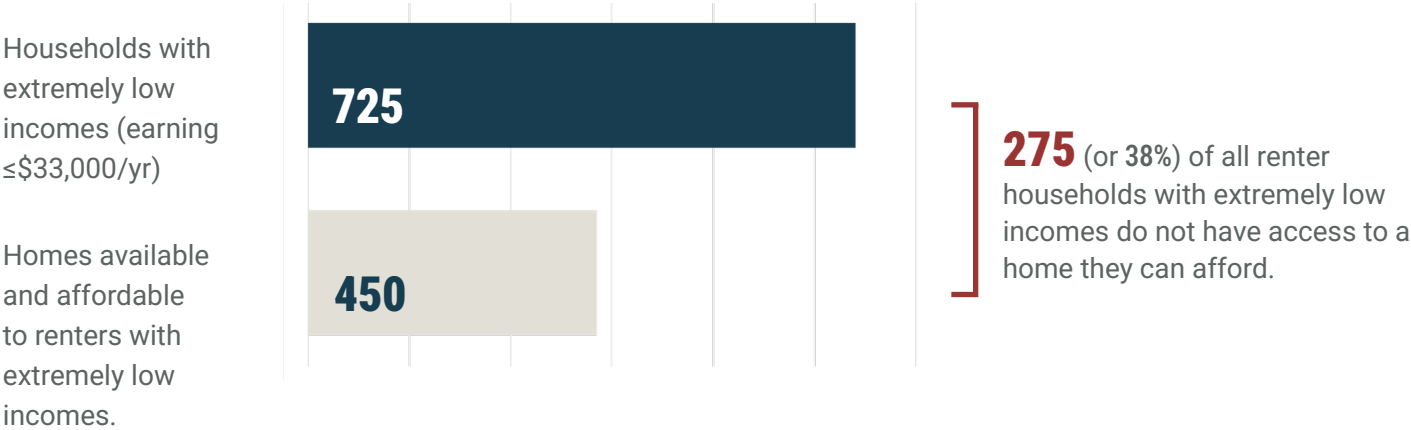
That means white homeownership is **24%** points higher than BIPOC homeownership in the county.



All homeownership rates are rounded to the nearest whole number.

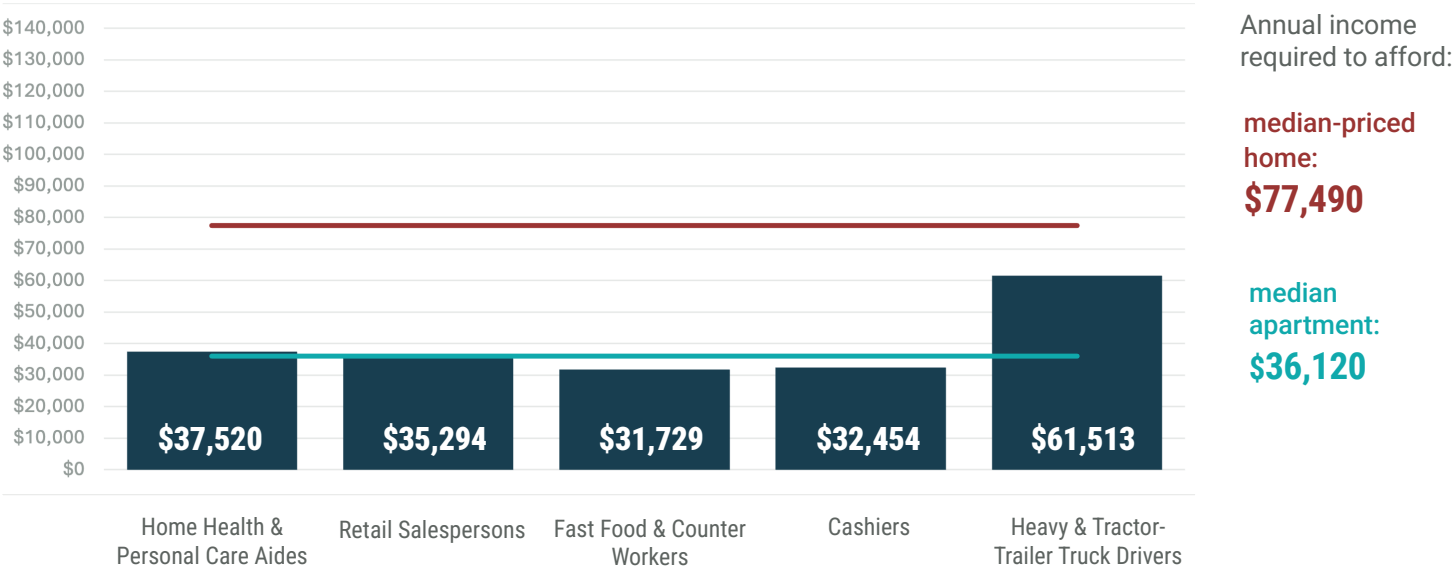
Affordable Homes Available to Extremely Low-Income Renters in Mille Lacs

The supply of available and affordable homes falls far short for renters with extremely low incomes.



Earnings in the Region’s Highest-Demand Jobs Compared to the County’s Housing Costs

The cost of housing is out of reach for many hard-working renters and homeowners.



DATA & SOURCES

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Pine County

2026 COUNTY PROFILES

12,323 Households

HOMEOWNER HOUSEHOLDS

10,057 | 82% of households



RENTER HOUSEHOLDS

2,266 | 18% of households



Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024

Owner income: **7%** change to **\$79,054**

Home values: **18%** change to **\$239,300**

31% of homes were built before 1970.

From 2019 to 2024

Renter income: **-4%** change to **\$32,042**

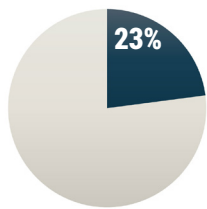
Rent: **-9%** change to **\$877**

32% of rental homes were built before 1970.

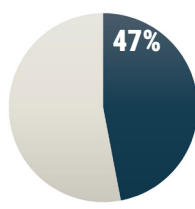
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

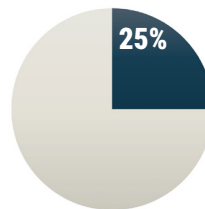
There are **3,182** cost-burdened Pine County households, or **27%** of all households.



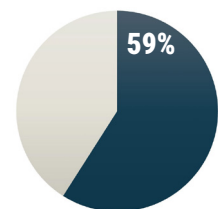
2,282
owners
are cost burdened
(**23%** of all owners)



900
renters
are cost burdened
(**47%** of all renters)



483
renters
are severely cost burdened
(**25%** of all renters)



371
senior renters
are cost burdened
(**59%** of all senior renters)

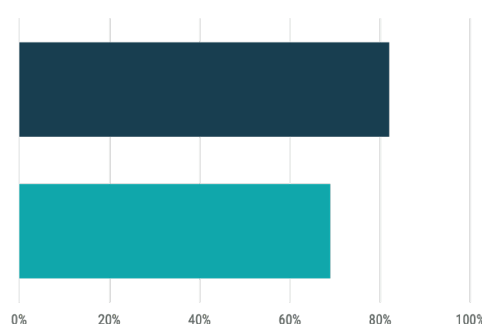
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Pine County.

White Homeowners: **9,496**

BIPOC Homeowners: **611**



82% of white households own a home.

69% of BIPOC households own a home.

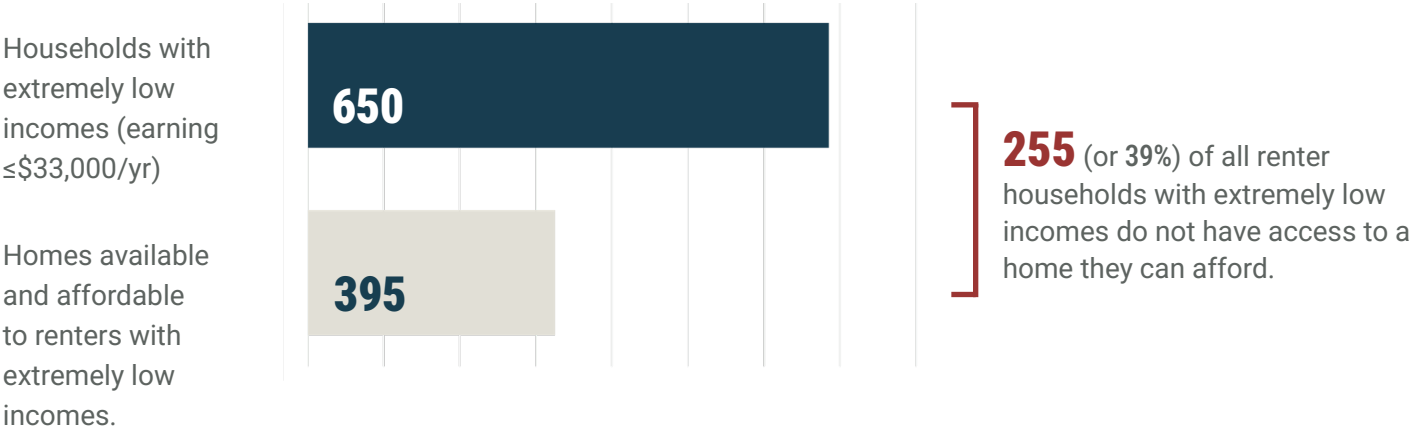
That means white homeownership is **14%** points higher than BIPOC homeownership in the county.



All homeownership rates are rounded to the nearest whole number.

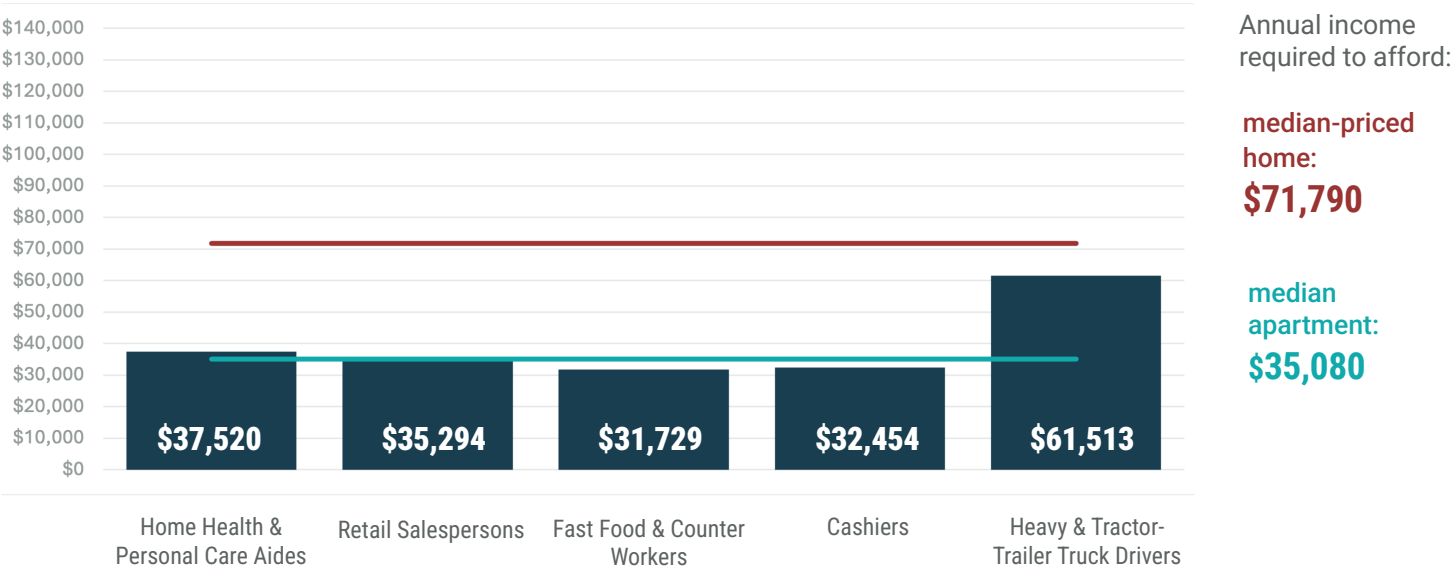
Affordable Homes Available to Extremely Low-Income Renters in Pine

The supply of available and affordable homes falls far short for renters with extremely low incomes.



Earnings in the Region’s Highest-Demand Jobs Compared to the County’s Housing Costs

The cost of housing is out of reach for many hard-working renters and homeowners.



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Appendix F

Childcare Profiles



Chisago County Child Care Strategic Supply Plan



Contact:

Candace Cegla
Business Development Manager
320-288-2698
candacec@firstchildrensfinance.org

January 2023

First Children's Finance

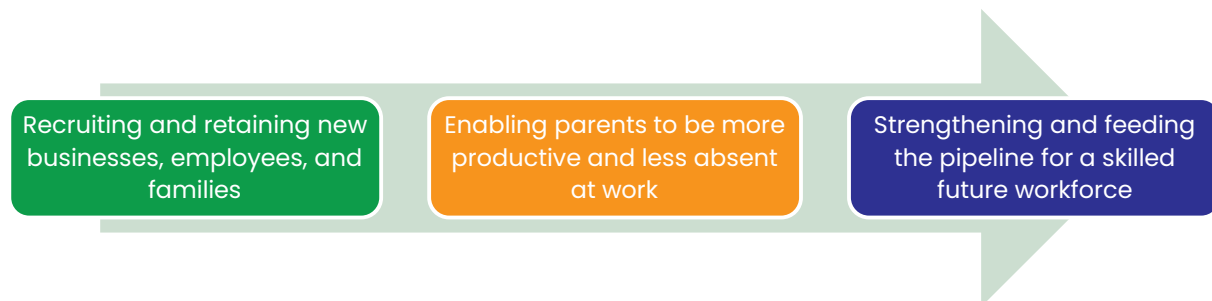
111 Third Avenue South, Suite 220
Minneapolis, MN 55401
www.firstchildrensfinance.org



Chisago County Child Care Strategic Supply Plan

Importance of High-Quality Child Care in Communities

In rural communities, the ebbs and flows of the local economy greatly influence the sustainability and supply of child care. Because of this, First Children's Finance addresses child care and early education challenges through a framework of regional economic development. A robust supply of high-quality child care fosters community growth through:



The connection is clear: when our children thrive, so do our communities. Investing in early care and education is not only the right thing to do for our youngest citizens but the best thing to do for our economic growth and prosperity.

Child Care Potential Need

To understand the potential need for child care in Chisago County, First Children's Finance conducted a Supply and Demand Gap Analysis in April 2022. This analysis showed a shortage of approximately 1,449 spots for children birth to age 5 with all parents in the workforce. Further analysis identified the potential need for infant and toddler care in Chisago County as roughly 580 slots or 40% of the total need.

Our analysis also examined data based on the school district boundaries within Chisago County. Because boundaries for school districts, counties, and zip codes seldom align perfectly, there is some variation in the data for these different levels of analysis. In evaluating school districts located in Chisago County, we focused on Rush City ISD # 139, North Branch ISD # 138, and Chisago Lakes ISD # 2144. These district boundaries show a current child care need of 1,509 spots.

The next page shows more detailed information about the need Chisago County.



Chisago County

Child Care Need Analysis



CITIES

55012-Center City

55013 -Chisago City/Wyoming

55032 -Harris

55045 - Lindstrom

55056-North Branch

55069-Rush City

55074-Shafer

55079-Stacy

55084-Taylors Falls

Chisago County
Population 55,844

58

Licensed family
child care

7

Licensed
child care centers

2

Certified
child care centers



1,449

Spots Needed
Birth to 5

2,392



Children under 5 with all
parents working

Estimate based on the 2015-2019 ACS

1,109

Current child care
capacity

FCF Calculation



\$650

per month/preschool

Cost of family child care

County level data from 2021 DHS Market Rate Study
Survey 50 percentile price cluster 3

77%

Children under 5 with
all parents in the
workforce

Estimate based on the 2015-2019 ACS



\$858

per month/preschool

Cost of center child care

County level data from 2021 DHS Market Rate Study
50 percentile price cluster 3



First Children's Finance

April 2022



Chisago County Core Team

Communities participating in the Child Care Strategic Supply Plan (CCSSP) are asked to form a Core Team of individuals who represent various sectors of the community and who are passionate about child care. These sectors include economic development, city government, county government, employers, child care licensing, philanthropy, public health, community leaders, parents, public and private schools, faith communities, and social group leaders.

The primary contact and Core Team Leader for the CCSSP work in Chisago County is Nancy Hoffman, Chisago County HRA-EDA, Economic Development.

The Team members include:

Name	Organizational Affiliation
Amy Mell	City of Rush City, City Administrator
Daniel McGonigle	Chisago Lakes Community Education Director
Jason Ziemer	City of North Branch Community Development
Jim Willeck	Realty Executives, Realtor
Katie Werman-Roche	Parent, Lindstrom, MN
Lanay Miller	Chisago County Child Care Licensing
Madelyn Jensen	Chisago County Public Health
Michelle Thomas	East Central Regional Development Commission
Nancy Hoffman	Chisago County HRA-EDA
Sara Kaminski	Chisago County HRA-EDA
Sue Moravec	Child Care Provider
Tara Hallberg	Child Care Aware
Erica Bjerketvedt	North Branch Area Public Schools
Chase Burnham	Chisago County Administrator
Jessica Keeney	Lake Region EMS
Mark Koran	State Senator
Don Hickman	Initiative Foundation
Mackenzie Halfen	Chisago County Public Health
Tammy Arend	Lakes and Pines CAC
Sara Paul	North Branch Area Public Schools

The Core Team reviewed the results of the initial community planning meeting and prioritized right-sized solutions that will help to guide the creation of high-quality child care programs and will offer additional support to existing child care providers. The Core Team created SMART goals and an implementation plan to move their ideas forward and begin making progress toward further increasing child care availability in Chisago County. As needed, First Children's Finance provided consultation and technical assistance to the Core Team in the formation of the Child Care Strategic Supply Plan.



Community Planning Meeting Results

On September 20, 2022, the Core Team met to discuss the child care shortage in Chisago County and to begin

The 5-month process of developing strategies to increase the number of high-quality child care slots and sustain the existing child care supply.

The Core Team conducted brainstorming around three questions.

1. What resources exist in the community that could be useful to this group?
2. How can our community increase the number of high-quality child care slots?
3. How can we better support new and existing child care providers?

Below is a summary of the results of this brainstorming session.

1. Explore partnerships with the local fire departments or public safety for CPR and First Aid training opportunities for providers.
2. Explore partnerships with community education to provide training. Could a business sponsor the training, or could it be hosted by a local child care provider?
3. Explore paying for a local individual to become a certified First Aid trainer.
4. Outreach to local providers or community members telling them about the early childhood credentialing programs at Pine Tech, Central Lakes College, or St. Cloud Technical college. The Initiative Foundation currently covers the cost for individuals living in Central Minnesota.
5. Explore, establish, and advertise a CDA program for high school students.
6. Explore local organizations or programs that would be willing to pay for family child care providers to receive their required training.
Explore a way to fund the training that the Chisago Child Care Association was offering.
8. Explore building child care benefits for employers (flex accounts or further employer surveys).
9. Outreach to employers to gauge interest in having a child care option on site and/or a willingness to renovate a space to offer at low-cost rent to a family child care provider or center.
10. Explore creative child care options in order to retain full and part-time employees.
11. Offer a healthcare benefit pool.



12. Offering mentorship/internship opportunities for high school students or retired individuals looking to reenter the workforce part-time as providers or substitutes.
13. Create a substitute care program of individuals or a pool of funds to help providers pay for substitute care.
Explore ways to continue the work the local child care association does if a provider does not step forward to take it over.
15. Conduct a countywide expansion survey on childcare partnerships.
16. Outreach to employers to gauge interest in subsidizing child care.
17. Outreach to explore implementing and offering shared services for providers (bookkeepers, accounting, etc.).
18. Outreach or presentations to local organizations to inform them of the child care need and ask for funding or additional partnerships.
19. Explore partnerships with head start programs.
20. Explore businesses interested in offering sponsorships to new or existing child care programs to offset costs or losses in their programs (particularly infant and toddler losses).
21. Explore funding for infant to K+ programs.
22. Finding ways for ARPA funds to be distributed evenly across the county to address the deficits in each community.
23. Refer to child care providers as "Early Childhood Educators" instead of "daycare providers".
24. Establish an advisory board for providers to get together.
25. Establish and offer a "Provider of the Year" award program. Exploring the application process and awards.
Explore if there is a statewide provider-of-the-year award program.
27. Explore locations for the POD model.
28. Explore senior living facilities (Lindstrom).
29. Explore local churches.
30. Explore POD in school districts.

Once the brainstorming was completed, the Chisago County Core Team was guided in an exercise to narrow down their top ideas.

Below is a summary of the results after narrowing down to the top 9 ideas.

1. Explore local churches.
2. Explore partnerships with Head Start.
3. Outreach to employers to engage interest in subsidizing child care.
4. Explore the POD model in school districts.
5. Establish an advisory board for providers.
6. Find ways to distribute ARPA funds for the area.



7. Provider of the year program.
8. Outreach to employers for sponsorships to offset costs.
9. Explore partnerships with local organizations to provide CPR and 1st Aid training.

Once the Chisago County core team established their top 9 ideas, they were asked to cast one more vote to further narrow down their pool of creative ideas. The goal of this exercise was to create a smaller and more focused list of ideas that would then be used to create SMART goals.

Below is a summary of the top 4 ideas the group will focus their SMART goal development around.

1. Find ways to distribute ARPA funds for the area.
2. Explore local churches.
3. Explore the POD model in school districts.
4. Establish an advisory board for providers.

Right-Sized Strategies & Implementation Plan

Once the work of narrowing down a generous list of ideas was completed, the Core Team began to work on the right-sized strategies to meet their community's child care needs. The Core Team worked as a group to create SMART goals around the top three ideas. Each SMART goal was assigned a team and team leader who will lead the effort of creating a plan for how to put that goal into action.

Below is a summary of the SMART goals and teams that were created during the strategizing phase of this process.

SMART Goal 1: Within the next nine months, our team will explore the interest of 20 Chisago County churches to inventory, through conversations, child care opportunities to expand support, and create new child care slots in the community.

Team Leaders: Katie Werman Roche

Additional Team Members: Mackenzie Halfen, Madelyn Jensen, Jim Willeck, Michelle Thomas, Nancy Hoffman, Amy Mell

SMART Goal 2: Create a funds submission and review process by March 31, 2023, focused on the startup, expansion, and support of child care.

Team Leader: Nancy Hoffman

Additional Team Members: Mackenzie Halfen, Madelyn Jensen, Jim Willeck, Michelle Thomas, Katie Werman Roche, Amy Mell



SMART Goal 3: Within the next 6 months, we are going to establish an Advisory Board to inform decisions for quality child care options.

Team Leader: Leader – To Be Determined

Additional Team Members: Erika Bjerketvedt, Tammy Arend, Sara Paul, Dan McGonigle, Lanay Miller (resource)

SMART Goal 4: Within the next 9 months, we are going to explore POD models in local spaces within our county for the purpose of maintaining and creating new child care options.

Team Leader: Tammy Arend, Erica Bjerketvedt

Additional Team Members: Lanay Miller, Don McGonigle, Erica Bjerketvedt, Tammy Arend

The final step in the Strategic Supply Plan process before implementation is for each group to begin working on action steps that directly support their SMART goals. These action steps will be created initially in the final meeting that First Children's Finance facilitates. Each group will be asked to continue to work on their action steps in the implementation phase of the project, as we recognize that action steps can easily change direction once the work in the community begins. The action steps will serve as the group's continual guide as they begin working towards their goals of creating sustainable solutions to meet the need for child care solutions in Chisago County.

Recommendations for the Future

In the future, we recommend the Core Team continue to convene to ensure the goals created during this process continue to move forward. As goals are accomplished, we challenge the group to continue to create new goals which further address the need for child care within Chisago County. With the changing dynamics of the child care industry, including retirements of current providers, the ebbs and flows of providers who enter and exit the field, and the increasing need for child care, this team will continue to be a valuable asset to the area.

First Children's Finance staff make the following recommendations as it relates to child care supply building in Chisago County:

1. Continue to access the services of First Children's Finance to assist with the business needs of child care providers. First Children's Finance can assist with financial modeling for new and existing providers, help with marketing, contracts, policies, staff, and anything related to the business side of child care.
2. Continue to offer a support network for providers that encourages collaborative training opportunities to reduce expenses and travel for all providers.



3. Continue to offer incentives on a city and county level to encourage the start-up of new child care businesses in the area.
4. Encourage area businesses and the community as a whole to support child care.
5. Keep an eye on things happening in the legislature and advocate for the needs of communities, families, and child care providers.



About First Children's Finance

Founded in 1991, First Children's Finance (FCF) is a national nonprofit organization based in Minneapolis, Minnesota with regional offices in Iowa and Michigan. First Children's Finance works to stabilize, improve, and expand high-quality child care businesses serving low- and moderate-income families. First Children's Finance provides financing, child care business training and consulting, and helps create partnerships that connect child care businesses with the resources and expertise of the public and private sectors.

First Children's Finance understands the issues and challenges child care businesses face in today's world. We have industry-specific expertise and a shared commitment to the success of child care.

In addition, First Children's Finance aligns its work with child care leaders, businesses and regional initiatives that are committed to quality. We define quality as the creation of environments that support healthy brain development for young children to enhance early learning. FCF brings a unique perspective, approach, and experience to providing business, planning, and financial assistance to our child care and economic development partners.

For more information about First Children's Finance visit www.firstchildrensfinance.org





Isanti County Child Care Strategic Supply Plan



Contact:
Candace Cegla
Business Development Manager
320-288-2698
candacec@firstchildrensfinance.org

November 2022

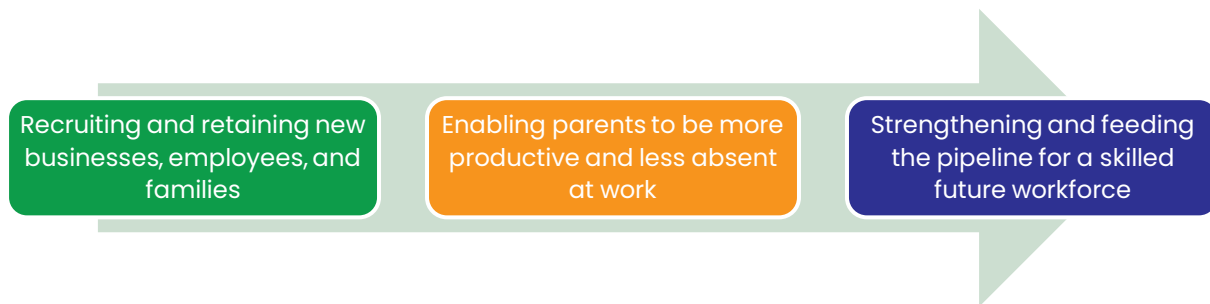
First Children's Finance

111 Third Avenue South, Suite 220
Minneapolis, MN 55401
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Isanti Child Care Strategic Supply Plan

Importance of High-Quality Child Care in Communities

In rural communities, the ebbs and flows of the local economy greatly influence the sustainability and supply of child care. Because of this, First Children's Finance addresses child care and early education challenges through a framework of regional economic development. A robust supply of high-quality child care fosters community growth through:



The connection is clear: when our children thrive, so do our communities. Investing in early care and education is not only the right thing to do for our youngest citizens but the best thing to do for our economic growth and prosperity.

Child Care Potential Need

To understand the potential need for child care in Isanti County, First Children's Finance conducted a Supply and Demand Gap Analysis in April 2022. This analysis showed a shortage of approximately 1,031 spots for children birth to age 5 with all parents in the workforce. Further analysis identified the infant and toddler potential need in Isanti County as roughly 512 slots or 50% of the total need.

We are also able to look at the data on a school district level. Because boundaries for school districts, counties, and zip codes seldom align perfectly, there is some variation in our data when we examine these different levels of analysis. In evaluating school districts located in Isanti County, we focused on Cambridge-Isanti ISD # 911 and Braham ISD # 314. These district boundaries have a current child care need of 1,014 spots.

The next page shows more detailed information about the need in Isanti County.

Isanti County

Child Care Need Analysis



Isanti County
Population 40,004

CITIES

55006-Braham
55008 -Cambridge
55017 -Dalbo

55029-Grandy
55040-Isanti
55080-Stanchfield



1,031

Spots Needed
Birth to 5

30

Licensed family
child care

6

Licensed
child care centers

670

Current child care
capacity
FCF Calculation



\$650

per month/preschool

Cost of family child care

County level data from 2021 DHS Market Rate Study
Survey 50 percentile price cluster 3

1,601



Children under 5 with all
parents working

Estimate based on the 2015-2019 ACS

67%

Children under 5 with
all parents in the
workforce

Estimate based on the 2015-2019 ACS



\$858

per month/preschool

Cost of center child care

County level data from 2021 DHS Market Rate Study
50 percentile price cluster 3



First Children's Finance

April 2022

Isanti County Core Team

Communities participating in the Child Care Strategic Supply Plan (CCSSP) are asked to form a Core Team of individuals passionate about child care that represents many sectors of the community. These sectors include economic development, city government, county government, employers, the county child care licensor, philanthropy, public health, community leaders, parents, public and private schools, faith community, social group leaders, Chamber of Commerce, and diversity.

The primary contacts and Core Team Leaders for the CCSSP work in Isanti County are Lowell Becker and Christine Miller, Memorial Hospital Foundation, Advisory Core Co-Chairs.

The Team members include:

Name	Organizational Affiliation
Lowell Becker	Memorial Hospital Foundation, Advisory Core Co-Chair
Christine Miller	Memorial Hospital Foundation, Advisory Core Co-Chair
Tara Hallberg	Child Care Aware, Wayfinder Navigator
Vanessa Hanzel	North 65 Chamber of Commerce
Michelle Thomas	East Central Regional Development Commission
Jeni Darling	Isanti County Licensor
Evan Vogel	City of Cambridge, City Administrator
Kim Goodmanson	Cambridge-Isanti Early Childhood
Del Larson	Memorial Hospital Foundation, Advisory Board
Bill Lindberg	Memorial Hospital Foundation, Secretary/Treasurer
Steph Hillesheim	City of Isanti, Community Development Director
Don Hickman	Initiative Foundation
Julia Lines	Isanti County Administrator
Penny Messer	Isanti County Family Services
Loren Nelson	Memorial Hospital Foundation, Advisory Board
Tim Nelson	Isanti County
Gwen O'Brien	Memorial Hospital Foundation, Advisory Board
Eric Wilttrout	Community Bank, Cambridge
Mary Westlund	New Pathways
Rachel Kytonen	City of Braham, City Administrator

The Core Team reviewed the results of the initial community planning meeting and prioritized right-sized solutions that will result in the creation of high-quality child care spots, and solutions that offer additional support to existing child care providers. The Core Team created

SMART goals and an implementation plan for their focus areas. As needed, First Children's Finance provided consultation and technical assistance to the Core Team in the formation of the Child Care Strategic Supply Plan.

Community Planning Meeting Results

On August 24, 2022, the Core Team met to discuss the child care shortage in Isanti County and began the 4-month process of developing strategies to increase the number of high-quality child care spots and to sustain the existing child care supply.

The Core Team conducted brainstorming around three questions.

1. What resources exist in the community that could be useful to this group?
2. How can our community increase the number of high-quality child care slots?
3. How can we better support new and existing child care providers?

Below is a summary of the results of this brainstorming session.

1. Partner with local community organizations to provide training to child care providers (CPR and/or First Aid) at a free or discounted rate. Explore spaces for training to take place.
 - o Allina Health
 - o Anoka Ramsey Community College
 - o Local Fire Department
 - o Community Education
2. Offer prizes or provide food at training events to providers.
3. Offer multiple training time options to accommodate various provider schedules.
4. Train senior citizens or retired individuals to become certified substitutes.
5. Find volunteers within the community to visit child care programs to interact with the children through arts and crafts, music, or reading.
6. Research funding sources for regional provider training opportunities.
7. Explore "training for the trainer" opportunities for any community member willing to provide and lead training.
8. Outreach to providers interested in hosting training sessions.
9. Outreach to United Way to see if they can share services, such as a substitute pool (fund matching).
10. Provide local training to educate individuals interested in child care.
11. Promote the Accelerated Early Childhood Certificate program through Pine Tech for staff credentialing.
12. Explore ways to offer insurance to providers.

13. Create marketing brochures to continue to grow or encourage interest in becoming a child care provider in the community by pointing out the career benefits – possible partnership with Community Education.
14. Attend career fairs to talk to high school students about careers in child care, or work with local guidance counselors to promote child care as a career opportunity.
15. Attend 8th Grade career fairs to talk about a career in child care.
16. Market the Child Care Aware Wayfinder link on local business websites.
17. Provide ways in which providers can gain insight into helpful tax information.
18. Partner with local organizations to provide fun opportunities and activities for children.
 - Fire truck tours by the Fire Department, parade for the children, farmer visits, music teacher visits, etc.~
19. Develop marketing or communication strategies for outreach resources to providers or those interested in going into child care.
20. Provide Community Education classes on taxes, time, and space calculations (the licensor may be a possible resource for this).
21. Outreach to local tax accountants willing to provide training or information sessions through Community Education that are geared towards helping providers manage their taxes.
22. Offer financial benefits for providers (grants or forgivable loans).
23. Offer stipends for mentoring programs (Empower to Education through Child Care Aware).
24. Research USDA funding for child care start-up grants.
25. Explore community, employer support, or sponsorship programs to help cover losses.
26. Gather donations from local organizations to give to providers.
27. Provide budget or program software (QuickBooks, Brightwheel, Procare, etc.).
28. Provide products or toys to providers (popular toys are from Lakeshore Learning or Kaplan).
29. Host dinners for providers with speakers.
30. Send thank you notes on "Child Care Provider" day.
31. Provide free chamber memberships to providers.
32. Host a recognition from the Chamber.
33. Supply iPads/laptops which include learning apps (possible Child Care Aware partnership).
34. Provide dinner and Develop approved training sessions.
35. Explore POD Model (*a good solution for people without a "home space"*).
36. Explore the old library building in Cambridge.
37. Explore New Hope Church (*Isanti*).
38. Explore Minco Community Venter.
39. Explore "Someplace Special" → education building at old hospital campus (*intergenerational opportunities*).

40. Explore housing developments

Once the brainstorming was completed, the Isanti County core team members were guided in an exercise to narrow down their top ideas.

Below is a summary of the results after narrowing down to the top 10 ideas.

1. Explore local organizations for training.
2. Explore ways to offer health insurance.
3. Develop communication and marketing strategies for outreach.
4. Local tax account to provide training.
5. Explore offering financial benefits (forgivable loans/grants).
6. Budget/program software.
7. Sponsored dinners for providers with training.
8. Free chamber membership.
9. Explore the POD model.
10. Someplace Special location for child care center.

Once the Isanti County core team established their top 10 ideas, they were asked to cast one more vote to further narrow down their pool of creative ideas. The goal of this exercise was to create a smaller and more focused list of ideas that would then be used to create SMART goals.

Below is a summary of the top 3 ideas the group will focus their SMART goal development around.

1. Explore local training.
2. Develop marketing and communication strategies.
3. Explore the POD model.

Right-Sized Strategies & Implementation Plan

Once the work of narrowing down a generous list of ideas was completed, the Core Team began to work on the right-sized strategies to meet their community's child care needs. The Core Team was divided into three groups. Each group was asked to create a SMART goal around one of the top three ideas that were established as a right-sized strategy. Each SMART goal was assigned a team and team leader who will lead the effort of creating a plan for how to put that goal into action.

Below is a summary of the SMART goals and teams that were created during the strategizing phase of this process.

SMART Goal 1: Within the next 3–6 months we will begin to provide local training for current and potential child care providers.

Team Leaders: Kim Goodmanson and Christina Thayer-Anderson

Team: Kim Goodmanson, Christina Thayer-Anderson, Lowell Becker, Christine Miller, Gwen O'Brien, and Jeni Darling

SMART Goal 2: Within the next 6 months, develop a marketing plan to recruit additional child care professionals in Isanti County.

Team Leader: Not yet determined by the team.

Team: Penny Messer, Bill Lindberg, Tara Hallberg, Vanessa Hanzel

SMART Goal 3: Within the next year, explore and identify potential facilities for a POD or Center. Within the next 2 years, identify potential financial streams and partners to facilitate opening.

Team Leader: Jeni Darling

Team: Jeni Darling, Evan Vogel, Julia Lines, Loren Nelson, Michelle Thomas, Eric Wilttrout, Stephanie Hilesheim

The final step in the Strategic Supply Plan process before implementation is for each group to begin working on action steps that directly support their SMART goals. These action steps will be created initially in the final meeting that First Children's Finance facilitates. Each group will be asked to continue to work on their action steps in the implementation phase of the project, as we recognize that action steps can easily change direction once the work in the community begins. The action steps will serve as the group's continual guide as they begin working towards their goals of creating sustainable solutions to meet the need for child care solutions in Isanti County.

Recommendations for the Future

In the future, we recommend the Core Team continue to convene to ensure the goals created during this process continue to move forward. As goals are accomplished, we challenge the group to continue to create new goals which further address the need for child care within Isanti County. With the changing dynamics of the child care industry, including retirements of current providers, the ebbs and flows of providers who enter and exit the field, and the increasing need for child care, this team will continue to be a valuable asset to the area.

First Children's Finance staff make the following recommendations as it relates to child care supply building in Isanti County:

1. Continue to access the services of First Children's Finance to assist with the business needs of child care providers. First Children's Finance can assist with financial modeling for new and existing providers, help with marketing, contracts, policies, staff, and anything related to the business side of child care.
2. Continue to offer a support network for family child care providers and child care directors that encourages collaborative training opportunities to reduce expenses and travel for all providers.
3. Continue to offer incentives on a city and county level to encourage the start-up of new child care businesses in the area.
4. Encourage area businesses and the community as a whole to support child care.
5. Keep an eye on things happening in the legislature and advocate for the needs of communities, families, and child care providers.



About First Children's Finance

Founded in 1991, First Children's Finance (FCF) is a national nonprofit organization based in Minneapolis, Minnesota with regional offices in Iowa and Michigan. First Children's Finance works to stabilize, improve, and expand high-quality child care businesses serving low- and moderate-income families. First Children's Finance provides financing, child care business training and consulting, and helps create partnerships that connect child care businesses with the resources and expertise of the public and private sectors.

First Children's Finance understands the issues and challenges child care businesses face in today's world. We have industry-specific expertise and a shared commitment to the success of child care.

In addition, First Children's Finance aligns its work with child care leaders, businesses and regional initiatives that are committed to quality. We define quality as the creation of environments that support healthy brain development for young children to enhance early learning. FCF brings a unique perspective, approach, and experience to providing business, planning, and financial assistance to our child care and economic development partners.

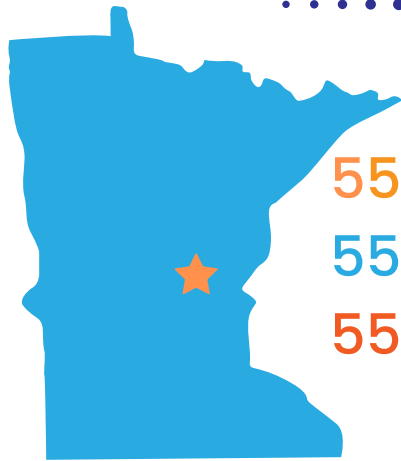
For more information about First Children's Finance visit www.firstchildrensfinance.org



First Children's Finance

Kanabec County

Child Care Need Analysis



CITIES

55006-Braham

55051-Mora

55007 -Brook Park

56342-Isle

55030 -Grasston

56358-Ogilvie

Kanabec County
Population 16,463



25

Licensed
Family Child
Care

1

Licensed
Child Care
Centers

Birth to 5 **448** Zip Codes

spots

needed

FCF Calculation

304

612

Kanabec County
School District #'s
314, 332, 333, & 473

243

Current Child Care capacity
FCF Calculation

44%



Infant & Toddler
Need
FCF Calculation

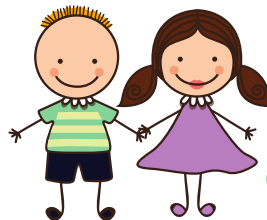


\$628

per month/preschool

Cost of Family Child Care

County-level data from 2021 DHS Market Rate
Study 75th percentile price cluster 2



547

Children under 5 with
all parents working

Estimate based on the 2015-2019 ACS

\$836

per month/preschool

Cost of Center Child Care

County-level data from 2021 DHS Market Rate
Study 75th percentile price cluster 2



71%

Children under 5
with all parents in
the workforce

Estimate based on the 2015-2019 ACS



First Children's Finance

July 2023

Mille Lacs County

Child Care Need Analysis

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Mille Lacs County
Population 25,963

CITIES

55017-Dalbo

55371 -Princeton

56313 -Bock

56330 -Foreston

56338- Hillman

56342 - Isle

56353-Milaca

56359-Onamia

56363-Pease

56386-Wahkon



459

Spots Needed
Birth to 5

31
Licensed family
child care

4
Licensed
child care centers

1
Certified Child Care
Center

583 Current child care
capacity
FCF Calculation

1,042



Children under 5 with all
parents working

Estimate based on the 2015-2019 ACS



\$563

per month/preschool

Cost of family child care

County level data from 2021 DHS Market Rate Study
Survey 50 percentile price cluster 2

66%



Children under 5 with
all parents in the
workforce

Estimate based on the 2015-2019 ACS

\$858

per month/preschool

Cost of center child care

County level data from 2021 DHS Market Rate Study
50 percentile price cluster 3



First Children's Finance

April 2022



Pine County Child Care Strategic Supply Plan



Contact:
Candace Cegla
Business Development Manager
320-288-2698
candacec@firstchildrensfinance.org

December 2022

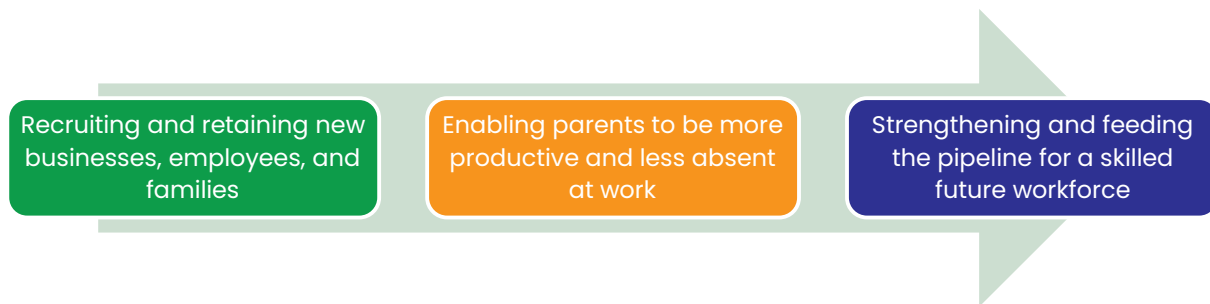
First Children's Finance

111 Third Avenue South, Suite 220
Minneapolis, MN 55401
www.firstchildrensfinance.org

Pine Child Care Strategic Supply Plan

Importance of High-Quality Child Care in Communities

In rural communities, the ebbs and flows of the local economy greatly influence the sustainability and supply of child care. Because of this, First Children's Finance addresses child care and early education challenges through a framework of regional economic development. A robust supply of high-quality child care fosters community growth through:



The connection is clear; when our children thrive, so do our communities. Investing in early care and education is not only the right thing to do for our youngest citizens but the best thing to do for our economic growth and prosperity.

Child Care Potential Need

To understand the potential need for child care in Pine County, First Children's Finance conducted a Supply and Demand Gap Analysis in August 2022. This analysis showed a shortage of approximately 565 spots for children birth to age 5 with all parents in the workforce. Further analysis identified the infant and toddler potential need in Pine County as roughly 209 slots or, 37%, of the total need.

Our analysis also examined data based on the school district boundaries within Pine County. Because boundaries for school districts, counties, and zip codes seldom align perfectly, there is some variation in the data for these different levels of analysis. In evaluating school districts located in Pine County, we focused on Hinckley-Finlayson ISD #2165, Pine City ISD #578, East Central ISD #2580, and Willow River ISD #577. These district boundaries show a current child care need of 732 spots.

The next page shows more detailed information about the need for Pine County.

Pine County

Child Care Need Analysis



CITIES

55036-Henriette 55072-Sandstone
 55037-Hinckley 55704-Askov 55756-Kerrick
 55063-Pine City 55712-Bruno 55783-Sturgeon Lake
 55067-Rock Creek 55735-Finlayson 55795-Willow River

Pine County
Population 29,254

33

Licensed family
child care

4

Licensed
child care centers



565

Spots Needed
Birth to 5

1,008



Children under 5 with all
parents working

Estimate based on the 2015-2019 ACS

521

Current child care
capacity
FCF Calculation



\$563

per month/preschool

Cost of family child care

County level data from 2021 DHS Market Rate Study
Survey 50 percentile price cluster 2

76%

Children under 5 with
all parents in the
workforce

Estimate based on the 2015-2019 ACS



\$780

per month/preschool

Cost of center child care

County level data from 2021 DHS Market Rate Study
50 percentile price cluster 2



First Children's Finance

September 2022

Pine County Core Team

Communities participating in the Child Care Strategic Supply Plan (CCSSP) are asked to form a Core Team of individuals who represent various sectors of the community, and who are passionate about child care. These sectors include economic development, city government, county government, local employers, child care licensing, philanthropy, public health, community leaders, parents, public and private schools, faith communities, and social group leaders.

The primary contact and Core Team Leader for the CCSSP work in Pine County is Lezlie Sauter, Pine County Economic Development Coordinator.

The Team members include:

Name	Organizational Affiliation
Angela Grochowski	Hinckley-Finlayson School Board
Beth Gruber	Mille Lacs Corporate Ventures
Becky Schueller	Pine City Area Chamber of Commerce
Brian Masterson	Hinckley-Finlayson Superintendent
David Ubl	Hinckley-Finlayson School Board
Kathy George	City of Sandstone Administrator
Kyle Morell	City of Hinckley Administrator
Lezlie Sauter	Pine County Economic Development Coordinator
Mark Perry	City of Hinckley
Michelle Thomas	East Central Regional Development Commission
Mike Gainor	Pine City Community Development Director
Nikki Wiener	Pine County Child Care Licensor
Tara Hallberg	Child Care Aware
Terry Lovgren	Pine County Commissioner
Anne Marie Mast	Kerrick Community Center
Don Hickman	Initiative Foundation
Dustin Goslin	Mille Lacs Corporate Ventures
Becky Foss	Pine County Health and Human Services

The Core Team reviewed the results of the initial community planning meeting and prioritized right-sized solutions that will help to guide the creation of high-quality child care programs and will offer additional support to existing child care providers. The Core Team created SMART goals and an implementation plan to move their ideas forward and begin making

progress towards further increasing child care availability in Pine County. As needed, First Children's Finance provided consultation and technical assistance to the Core Team in the formation of the Child Care Strategic Supply Plan.

Community Planning Meeting Results

On September 22, 2022, the Core Team met to discuss the child care shortage in Pine County and began the 4-month process of developing strategies to increase the number of high-quality child care spots and to sustain the existing child care supply.

The Core Team conducted brainstorming around three questions.

1. What resources exist in the community that could be useful to this group?
2. How can our community increase the number of high-quality child care slots?
3. How can we better support new and existing child care providers?

Below is a summary of the results of this brainstorming session.

1. Explore and partner with local organizations to provide training in CPR, First Aid, or others (Pine Technical, Essentia Health, or the fire department).
2. Outreach, recruit, and train a provider to be a trainer.
3. Funding options for training (North Pine Area Hospital District).
4. Get the word out about the credentialing programs available to new and existing providers.
5. Resources for providers (Central MN Jobs & Training Service) or information on what training classes are available.
6. Available internship opportunities.
7. Scholarships to cover the lost wages associated with internships.
8. Increase interest in the current CDA program.
9. Implementing a Super Saturday for providers (an all-encompassing event).
10. Outreach to local businesses or employers – what are the challenges they are having, and what creative ideas do they have?
11. Market and communicate the need for child care (Central Minnesota Jobs and Training).
12. Career fairs or ways to increase interest in Early Childhood Education –offer tours of child care facilities and conduct local college visits.
13. Advertise licensing events.
14. Connect with Pine Tech (credentialing program).
15. Exploring a substitute pool (engaging the retired community).
16. Create a centralized communication tool to connect providers (interactive resource page).

17. Present to or inform the public about child care (Christian women's groups, Lions club, chamber meetings).
18. Build volunteer programs for providers (grandparents or retired).
19. Outreach to local partnerships (Mille Lacs Band)-what are they doing in Hinckley?
20. Local funding to cover renovation costs for centers or in-home businesses (City of Hinckley, Sandstone).
21. Local funding to help with startup grants or small business funding.
22. Promotion of opening a small business (northern part of the county).
23. Recognition luncheon/evening for early child care providers. Share resources and share appreciation for providers.
24. Explore how the community could best utilize a Child Care Association.
25. Chamber thank you and appreciation gifts/memberships.
26. Explore local churches.
27. Expansion with current programs (City of Sandstone).
28. Explore the community center space in the City of Hinckley that could potentially be repurposed for child care.
29. Hinckley space to bring in an operator to run a child care business.
30. Existing Child Care facilities to add child care slots (expansion).
31. Exploring how to integrate Child Care into Nursing homes.

Below is a summary of the results after narrowing down to the top 10 ideas.

1. Scholarships to cover the lost wages associated with internships.
2. Career fairs or ways to increase interest in Early Childhood Education –offer tours of child care facilities and conduct local college visits.
3. Exploring a substitute pool (engaging the retired community).
4. Build volunteer programs for providers (grandparents or retired).
5. Outreach to local partnerships (Mille Lacs Band)-what are they doing in Hinckley?
6. Local funding to cover renovation costs for centers or in-home businesses (City of Hinckley, Sandstone).
7. Local funding to help with startup grants or small business funding.
8. Recognition luncheon/evening for early child care providers. Share resources and share appreciation for providers.
9. Explore how the community could best utilize a Child Care Association.
10. Explore the community center space in the City of Hinckley that could potentially be repurposed for child care.

Once the Pine County core team established their top 10 ideas, they were asked to cast one more vote to further narrow down their pool of creative ideas. The goal of this exercise was to create a smaller and more focused list of ideas that would then be used to create SMART goals.

Below is a summary of the top 3 ideas the group will focus their SMART goal development around.

1. Funding sources for scholarships and for startup businesses or renovations
 - Brainstorm ideas that fed the top idea
 - i. Scholarships to cover the lost wages associated with internships.
 - ii. Local funding to cover renovation costs for centers or in-home businesses (City of Hinckley, Sandstone).
 - iii. Local funding to help with startup grants or small business funding.
2. Outreach/recruitment/retention (luncheon, career fairs)
 - Brainstorming ideas that fed the top idea
 - i. Recognition luncheon/evening for early child care providers. Share resources and share appreciation for providers.
 - ii. Career fairs or ways to increase interest in Early Childhood Education – tour child care facilities and local colleges.
3. Child Care Association and Substitute Pool
 - Brainstorming ideas that fed the top idea
 - i. Explore how the community could best utilize a Child Care Association.
 - ii. Explore the substitute pool (engaging the retired community).

Right-Sized Strategies & Implementation Plan

Once the work of narrowing down a generous list of ideas was completed, the Core Team began to work on the right-sized strategies to meet their community's child care needs. The Core Team was divided into three groups. Each group was asked to create a SMART goal around one of the top three ideas that were established as a right-sized strategy. Each SMART goal was assigned a team and team leader who will lead the effort of creating a plan for how to put that goal into action.

Below is a summary of the SMART goals and teams that were created during the strategizing phase of this process.

SMART Goal 1: The City of Hinckley and the City of Finlayson will identify sites that could potentially host a child care center, and publish a Request for Proposal to find a child care provider that would develop/redevelop the site into a child care center.

Expected Outcome: A site and provider will be identified to serve the Hinckley-Finlayson school district by June 2023, and a resource listing for existing providers will be published.

Team Leader: Kyle Morell, Hinckley City Administrator

Team: Lezlie Sauter, Mark Perry, Don Hickman, Angela Grochowski, Dave Ubl

SMART Goal 2: Within the next six months, this committee will create a plan to offer a training/appreciation event for current providers while also developing an outreach plan for interested new providers.

Expected Outcome: To open more childcare slots and strengthen provider support, education, and encouragement.

Team Leaders: Nikki Wiener, Michelle Thomas

Team: Terry Lovgren, Becky Schueller, Tara Hallberg, Nikki Weiner, Michelle Thomas

SMART Goal 3: Within the next 9 months, the team will prepare to launch a child care association, as well as conduct research to explore creating a substitute pool.

Expected Outcome: Create or formalize a child care association and create parameters for a substitute pool.

Team Leader: Kathy George

Team: Mike Gainor, Nikki Wiener, Kathy George

The final step in the Strategic Supply Plan process before implementation is for each group to begin working on action steps that directly support their SMART goals. These action steps will be created initially in the final meeting that First Children's Finance facilitates. Each group will be asked to continue to work on their action steps in the implementation phase of the project, as we recognize that action steps can easily change direction once the work in the community begins. The action steps will serve as the group's continual guide as they begin working towards their goals of creating sustainable solutions to meet the need for child care solutions in Pine County.

Recommendations for the Future

In the future, we recommend the Core Team continue to convene to ensure the goals created during this process continue to move forward. As goals are accomplished, we challenge the group to continue to create new goals which further address the need for child care within Pine County. With the changing dynamics of the child care industry, including retirements of current providers, the ebbs and flows of providers who enter and exit the field, and the increasing need for child care, this team will continue to be a valuable asset to the area.

First Children's Finance staff make the following recommendations as it relates to child care supply building in Pine County:

1. Continue to access the services of First Children's Finance to assist with the business needs of child care providers. First Children's Finance can assist with financial modeling for new and existing providers, help with marketing, contracts, policies, staff, and anything related to the business side of child care.
2. Continue to offer a support network for providers that encourages collaborative training opportunities to reduce expenses and travel.
3. Continue to offer incentives on a city and county level to encourage the start-up of new child care businesses in the area.
4. Encourage area businesses and the community as a whole to support child care.
5. Keep an eye on things happening in the legislature and advocate for the needs of communities, families, and child care providers.



About First Children's Finance

Founded in 1991, First Children's Finance (FCF) is a national nonprofit organization based in Minneapolis, Minnesota with regional offices in Iowa and Michigan. First Children's Finance works to stabilize, improve, and expand high-quality child care businesses serving low- and moderate-income families. First Children's Finance provides financing, child care business training and consulting, and helps create partnerships that connect child care businesses with the resources and expertise of the public and private sectors.

First Children's Finance understands the issues and challenges child care businesses face in today's world. We have industry-specific expertise and a shared commitment to the success of child care.

In addition, First Children's Finance aligns its work with child care leaders, businesses and regional initiatives that are committed to quality. We define quality as the creation of environments that support healthy brain development for young children to enhance early learning. FCF brings a unique perspective, approach, and experience to providing business, planning, and financial assistance to our child care and economic development partners.

For more information about First Children's Finance visit www.firstchildrensfinance.org



First Children's Finance

Appendix G

Board Composition

ECRDC Board Members (as of 6/30/2026)

Name	Represents
Tom Anderson	Isanti County Townships Isanti
Wallace Bengtson	County Public Interest Isanti
Todd Christensen	County Commissioner Mille Lacs
Dave Dillan	County Municipalities Mille Lacs
Jack Edmonds	Public Interest Chisago County
Bruce Fitzwater	Townships Pine County
Steve Hallen	Commissioner Mille Lacs County
Robert Hoefert	Townships Southern School
Shelly Johnson	Board
Jeannette Kester	Pine County Public Interest
Scott Moe	Northern School Boards Chisago
Ben Montzka Rick	County Commissioner Chisago
Olseen Dave	County Public Interest Kanabec
Patenaude Julena	County Townships Pine County
Rahier Genny	Municipalities Mille Lacs County
Reynolds Peter	Commissioner Kanabec County
Ripka Kevin	Commissioner 10000+ Population
Schieber Sara	Kanabec County Public Interest
Jayne Treiber Dave	Chisago County Municipalities
Waldoch Glen	Pine County Townships Kanabec
Williamson Dave	County Municipalities Native
Youngquist	American Tribal Rep. Isanti
VACANT VACANT	County Municipalities

ECRDC CEDS Strategy Committee Members (as of 9/8/2026)

Susie Brooks	Chisago County Private Industry
VACANT	Isanti County Private Industry
VACANT Genny	Kanabec County Private Industry
Reynolds Glen	Mille Lacs County Private Industry
Williamson Joe	Pine County Private Industry Post
Mulford Rebecca	Secondary Education Workforce
Perrotti VACANT	Chamber of Commerce
VACANT	Mille Lacs Band of Ojibwe

APPENDIX H

List of Local Economic Development Projects

The following priority projects were submitted by local units of government and public colleges through the fall 2026 annual Comprehensive Economic Development Strategy (CEDS) survey. Although the U.S. Economic Development Administration (EDA) no longer requires projects to be listed in a CEDS to qualify for grant assistance, the ECRDC CEDS Strategy Committee has included these submissions to illustrate local priorities and reflect them in the regional strategy. Projects are at various stages of planning and development; inclusion does not guarantee implementation or funding.

Chisago County

Chisago County HRA-EDA

- Chisago City industrial park development to help accommodate future growth.
- Infrastructure to assist with new development of Highway 8 corridor, currently being upgraded.
- Workforce attraction efforts to assist with meeting the region's needs.
- Housing development with a focus on workforce housing.

City of Chisago City

- Extension of a trunk sewer line and other infrastructure down Highway 8 as part of the expansion of the highway to accommodate current and future development.
- Industrial park development to accommodate future growth.
- Development of a second municipal water tower to accommodate future growth of the community.
- Development of workforce housing to accommodate current and future needs.

City of Lindstrom

- Development of Lindstrom Landing, a mixed-use project featuring housing, a hotel, a restaurant, community space, and a standalone retail building.
- Develop a trailhead with parking and restroom facilities along the Swedish Immigrant Regional Bike Trail in downtown Lindstrom.

City of North Branch

- Expand and improve water and sewer infrastructure in the Interstate Business Park.
- Develop affordable housing for workforce.
- Develop an interchange at Interstate 35 and 400th Street.
- Downtown revitalization projects.
- Training for today's and future workforce.

City of Wyoming

- Assist with expansion and further development of Rosenbauer America, LLC.

Isanti County

Isanti County

- Expand broadband internet access throughout the county.

City of Cambridge

- Millside development and city park/beach.
- Downtown restoration and revitalization program.
- Development of multifamily housing.
- Development of affordable housing.
- Assistance programs for commercial and manufacturing businesses.

Kanabec County

City of Mora

- Develop a pedestrian and bicycle tunnel beneath Highway 65, connecting the east and west sides of the city.
- Downtown revitalization and façade improvements.
- Munger Trail Connection: Partner with the City of Quamba, Pine County, and the City of Hinckley to develop a regional trail from Mora to Quamba, with the long-term goal of reaching the Willard Munger State Trail trailhead in Hinckley.
- Downtown marketing and revitalization projects.
- Childcare provider micro-grant program.

Mille Lacs County

Mille Lacs County

- Undertake a Mille Lacs County-wide Housing Study to assist with meeting housing needs.
- Trail Development projects.
- A variety of childcare initiatives to expand capacity.
- Undertake a Business Retention & Expansion (BR&E) program.
- Community engagement to help new and existing businesses find and use the resources available to them.

City of Milaca

- Milaca Junction Addition infrastructure development.
- Lead service line replacement.
- Airport Taxiway Improvements to accommodate transportation and commerce.
- Water and sewer lines for the Rum River Special Education Cooperative.

- Water Tower Rehabilitation and upgrades to accommodate future needs.

City of Princeton

- 3rd Street Reconstruction Project / surface and infrastructure improvements.
- Roundabout and transportation improvements at 21st Ave S. and 1st Street/County Road 31.
- Connection of 13th Ave N with extension of public infrastructure and an installation of a roundabout at the intersection of 13th Ave N and Highway 95.

Pine County

Pine County

- Pine County Shovel-Ready Sites & Industrial Development Initiative: Create a countywide industrial/site-readiness program that identifies, evaluates, improves and actively markets Pine County's best business and industrial development sites.
- Pine County Housing Production & Workforce Housing Accelerator.
- Pine County Child Care Capacity & Workforce Initiative.
- Pine County Advanced Manufacturing & Rural Workforce Pipeline: Create a formal Pine County - Pine Technical & Community College - Employer Workforce Pipeline connecting local employers directly with education, training and recruitment.
- Pine County Freight, Transportation & Economic Corridor Initiative: Take Pine County's completed Transportation & Logistics Analysis and turn it into a specific implementation program, leveraging I-35, BNSF Railway and the St. Croix Valley Railroad for marketing and recruitment.

Pine Technical and Community College

- Hi-Flex Technical Training Lab.
- Student housing development.

City of Hinckley

- Main Street Redevelopment, creating a plan to redevelop the ageing properties and infrastructure in the downtown area focusing on Main Street.
- Create a blight redevelopment program.
- Initiatives to allow for the creation and expansion of workforce housing.
- Initiatives towards a Retirement Housing Complex to promote lifelong livability.
- Develop a mixed-use business and industrial incubator with office and light industrial space.