

2024 Current Reality



Diocese of Saint Cloud

- 131 Parishes, 5 Deaneries, & 29 Area Catholic Communities
- ~44k Registered Catholic Households & ~110k Registered Catholics
- 28 Catholic Schools (26 Grades K-5/6/8 & 2 Grades 6-12)
- 19 Parish Schools
- 10 Separately Incorporated Schools
- 55 Priests serving Parishes in the Diocese
- 45 Incardinated & 10 Not Incardinated in Diocese
- 38 Retired Priests in Diocese

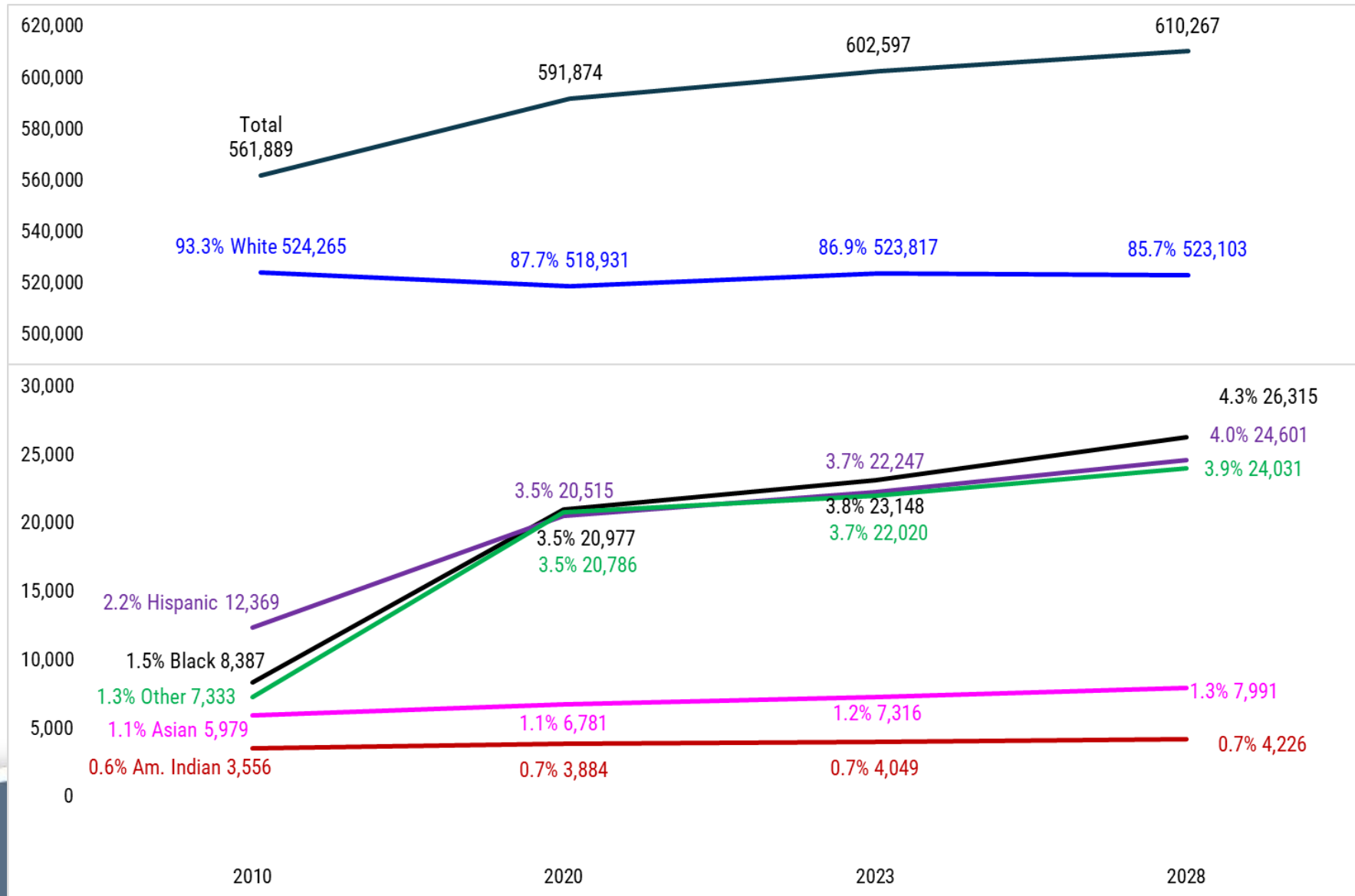


Demographic Trends



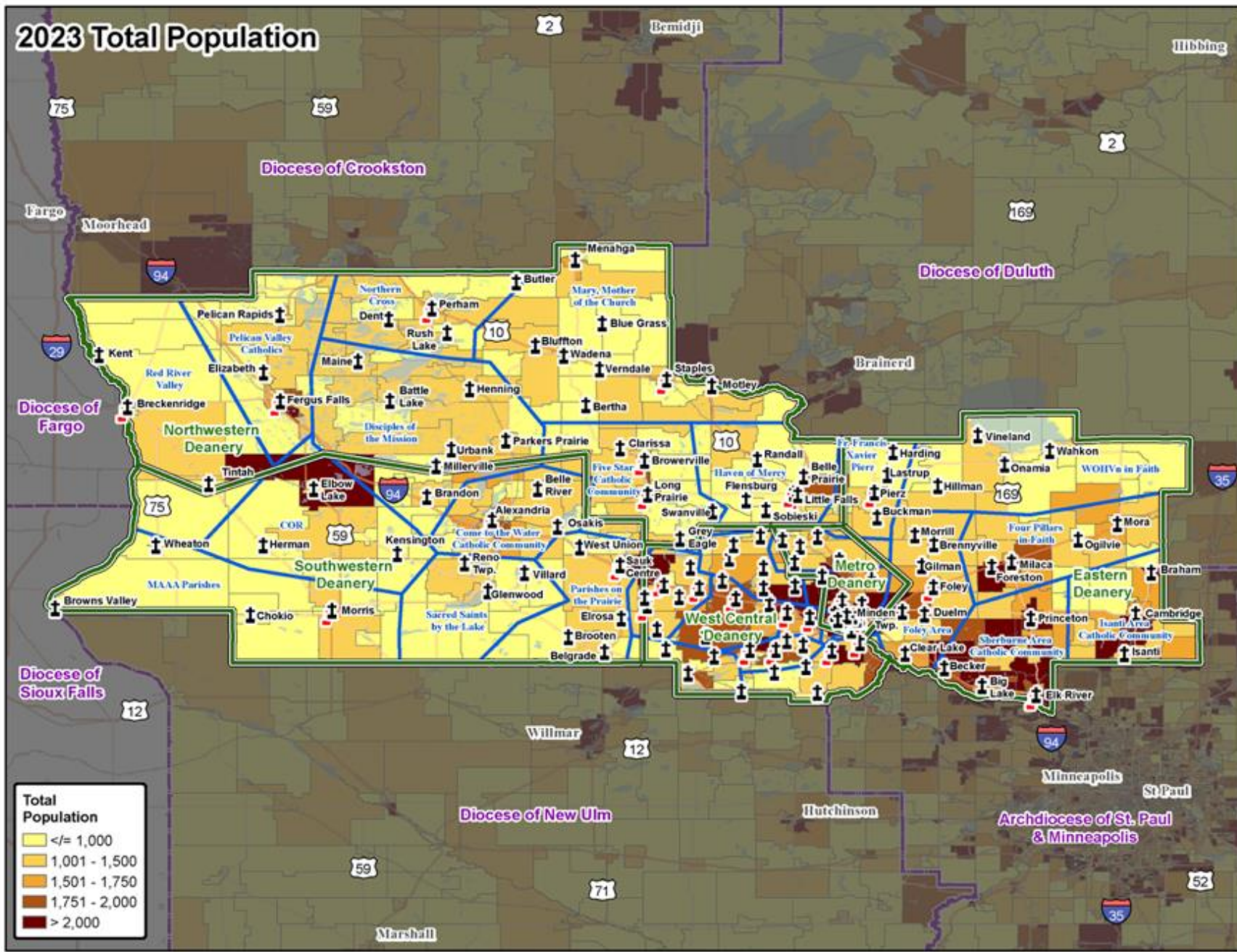
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Diocese Overall Population

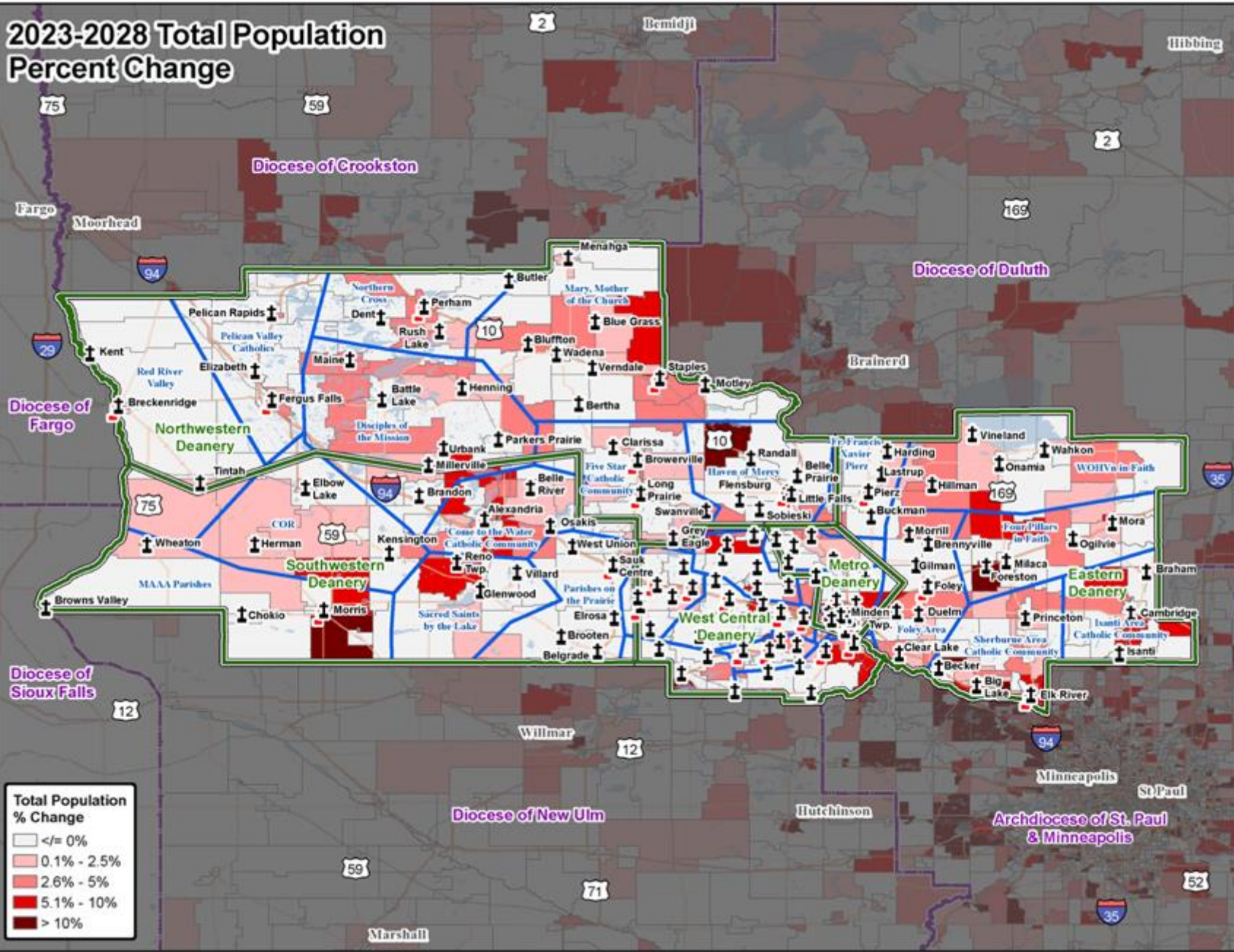


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2023 Total Population



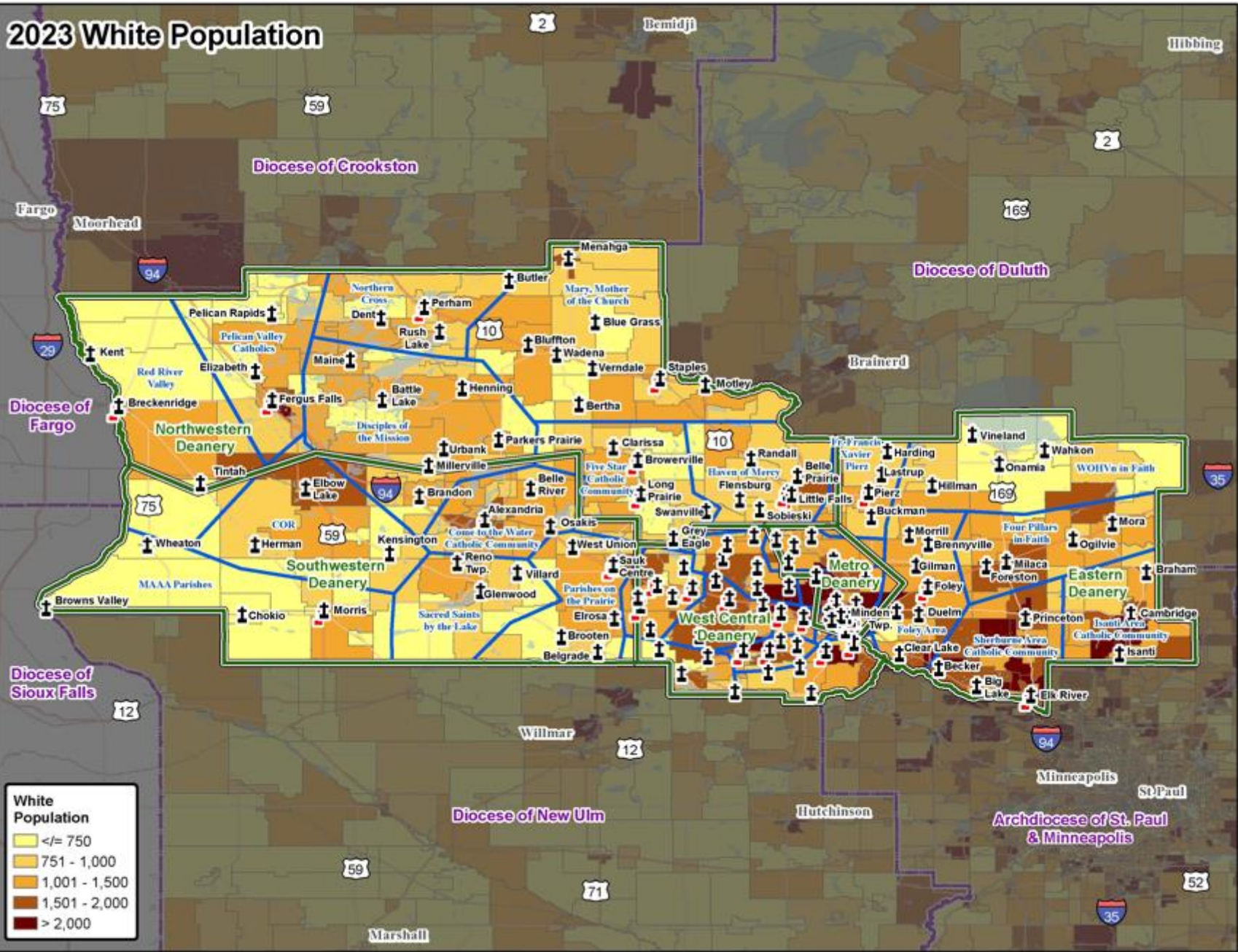
2023-2028 Total Population Percent Change



Total Population % Change	
White	$\le 0\%$
Light Pink	0.1% - 2.5%
Medium Pink	2.6% - 5%
Red	5.1% - 10%
Dark Red	> 10%

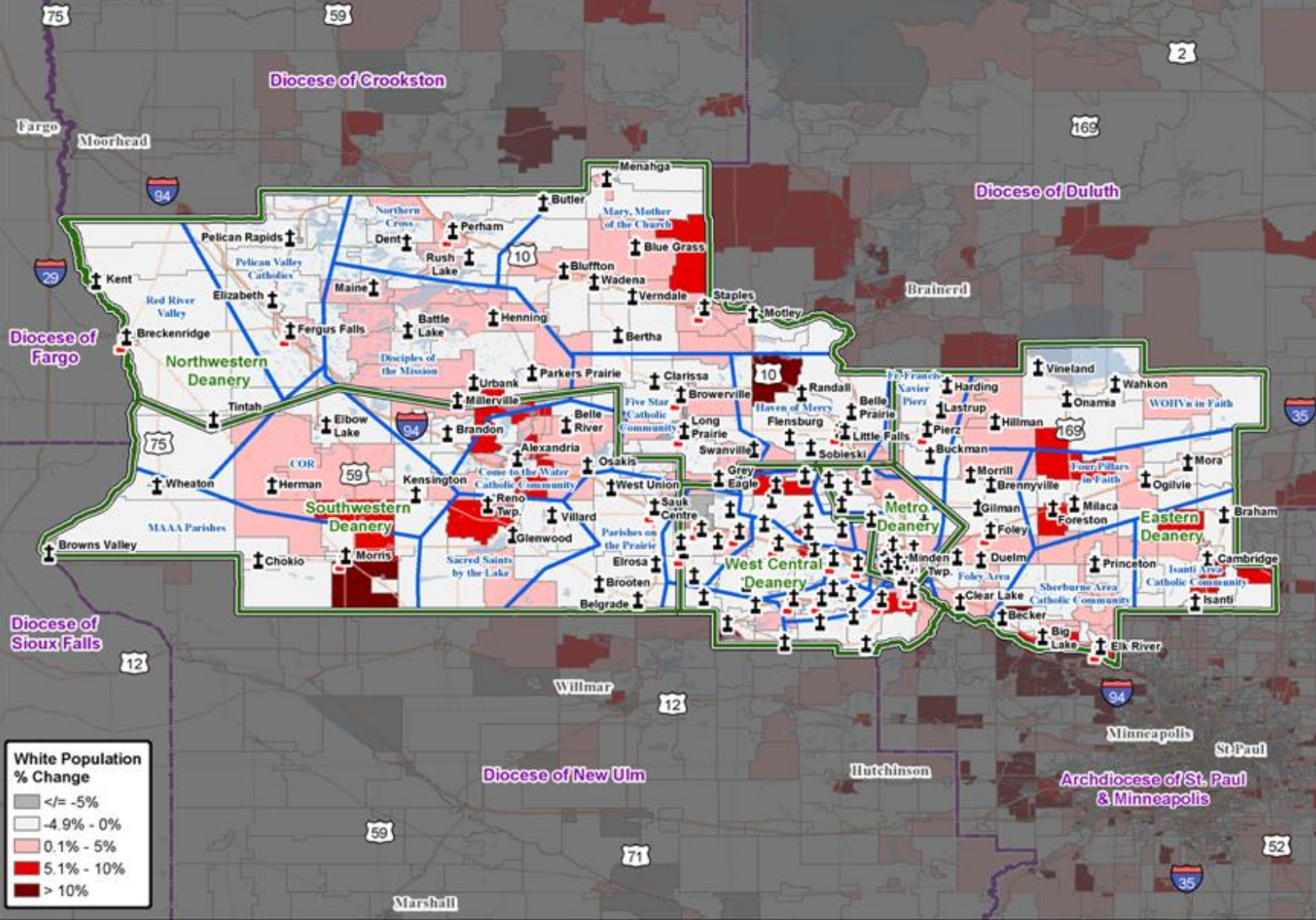


2023 White Population



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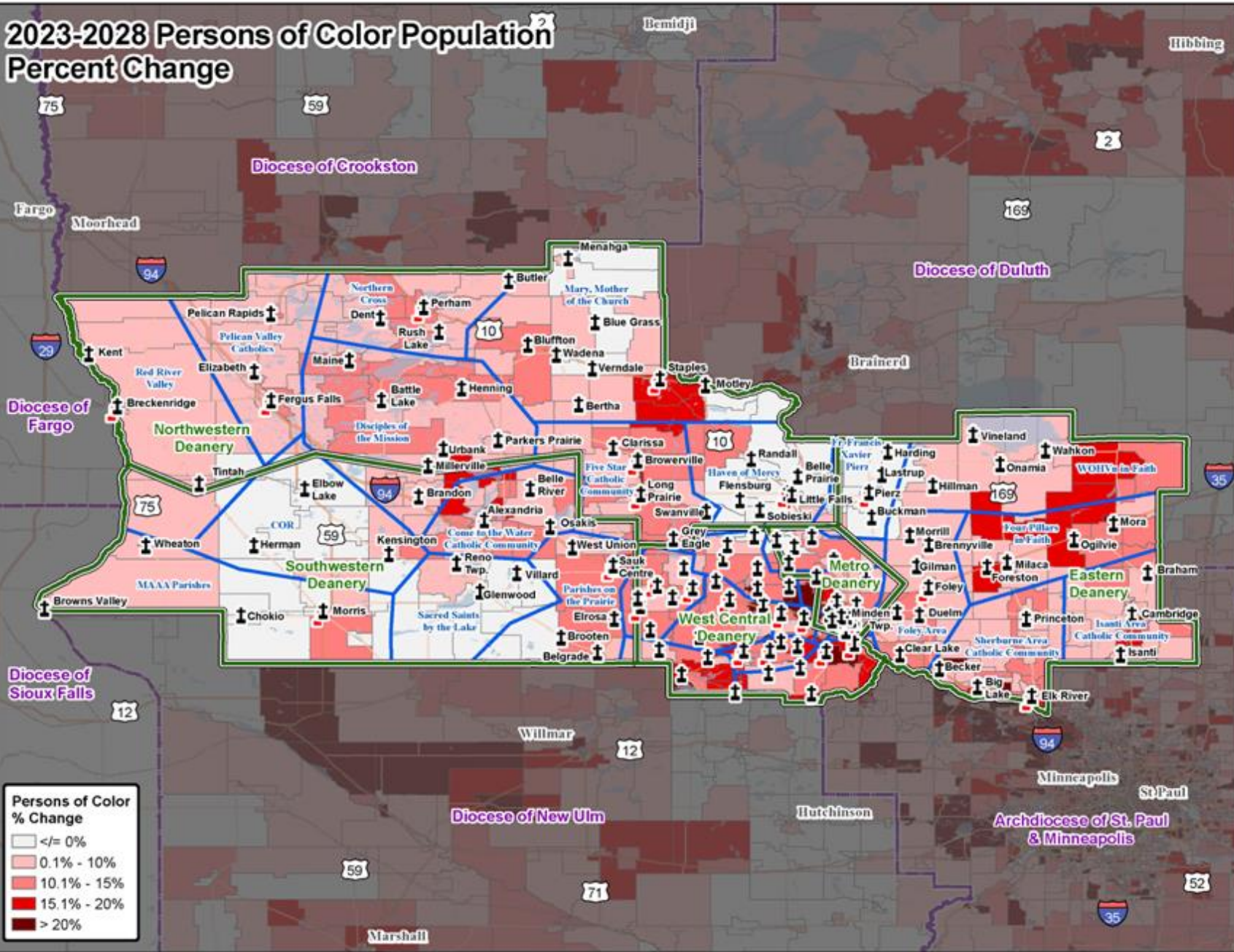
2023-2028 White Population Percent Change



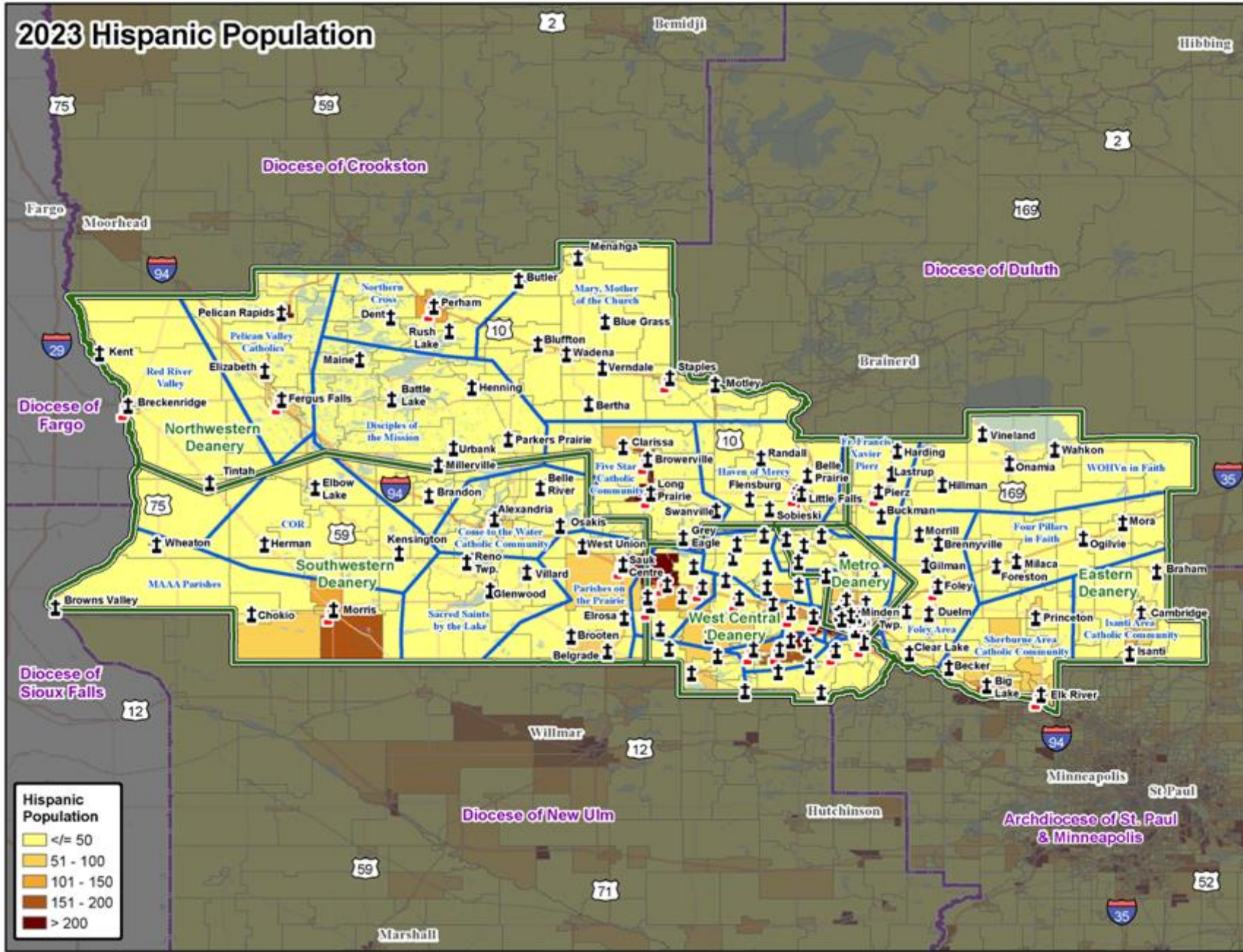
White Population % Change	
Light Grey	</- 5%
White	-4.9% - 0%
Light Pink	0.1% - 5%
Red	5.1% - 10%
Dark Red	> 10%



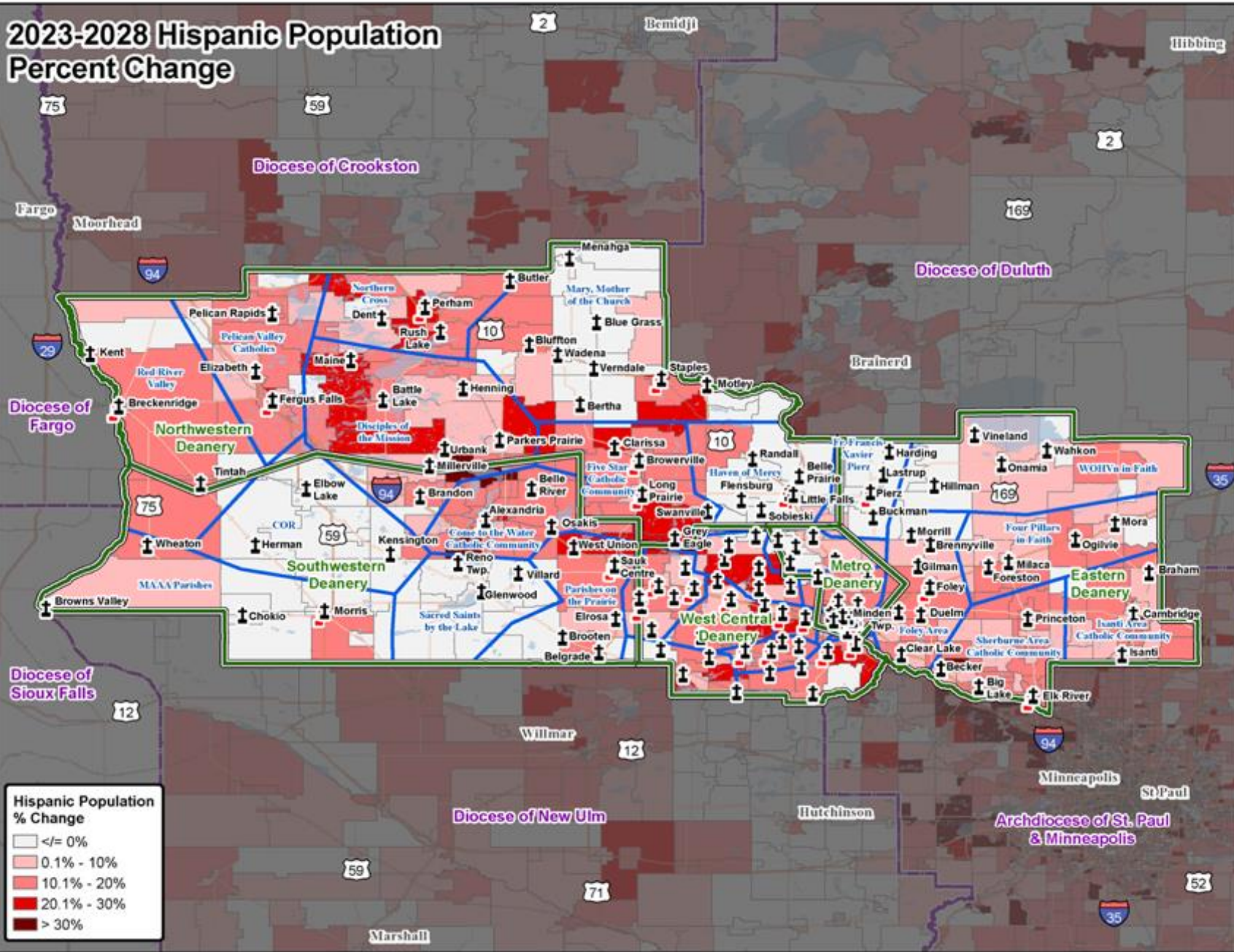
2023-2028 Persons of Color Population Percent Change



2023 Hispanic Population



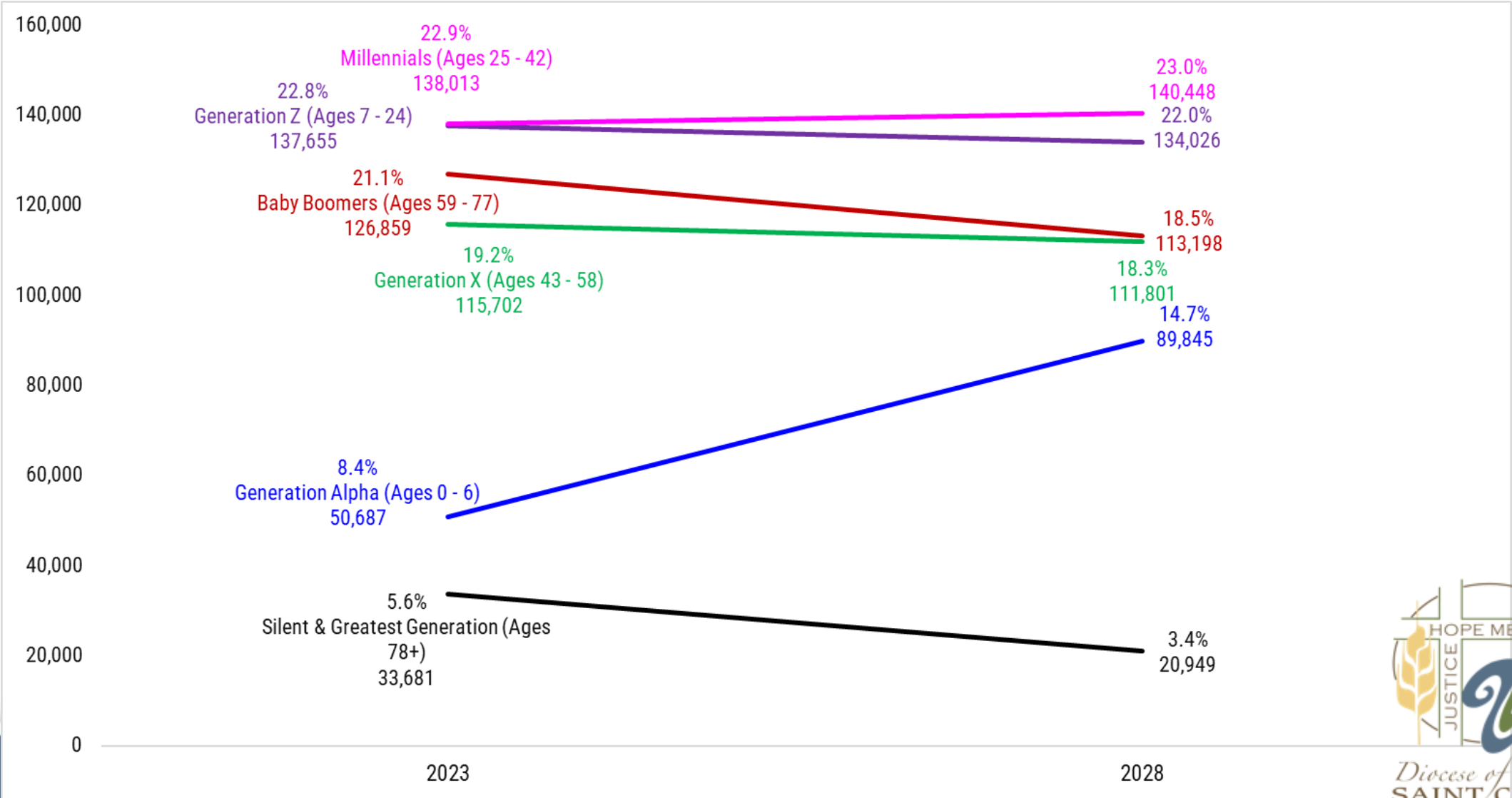
2023-2028 Hispanic Population Percent Change



Hispanic Population % Change	
Lightest Pink	<= 0%
Light Pink	0.1% - 10%
Medium Pink	10.1% - 20%
Dark Pink	20.1% - 30%
Dark Red	> 30%



Generational Age Demographics



Historical Current & Projected Age Demographics

TABLE 2: POPULATION & AGE DEMOGRAPHICS BY CITY BOUNDARY

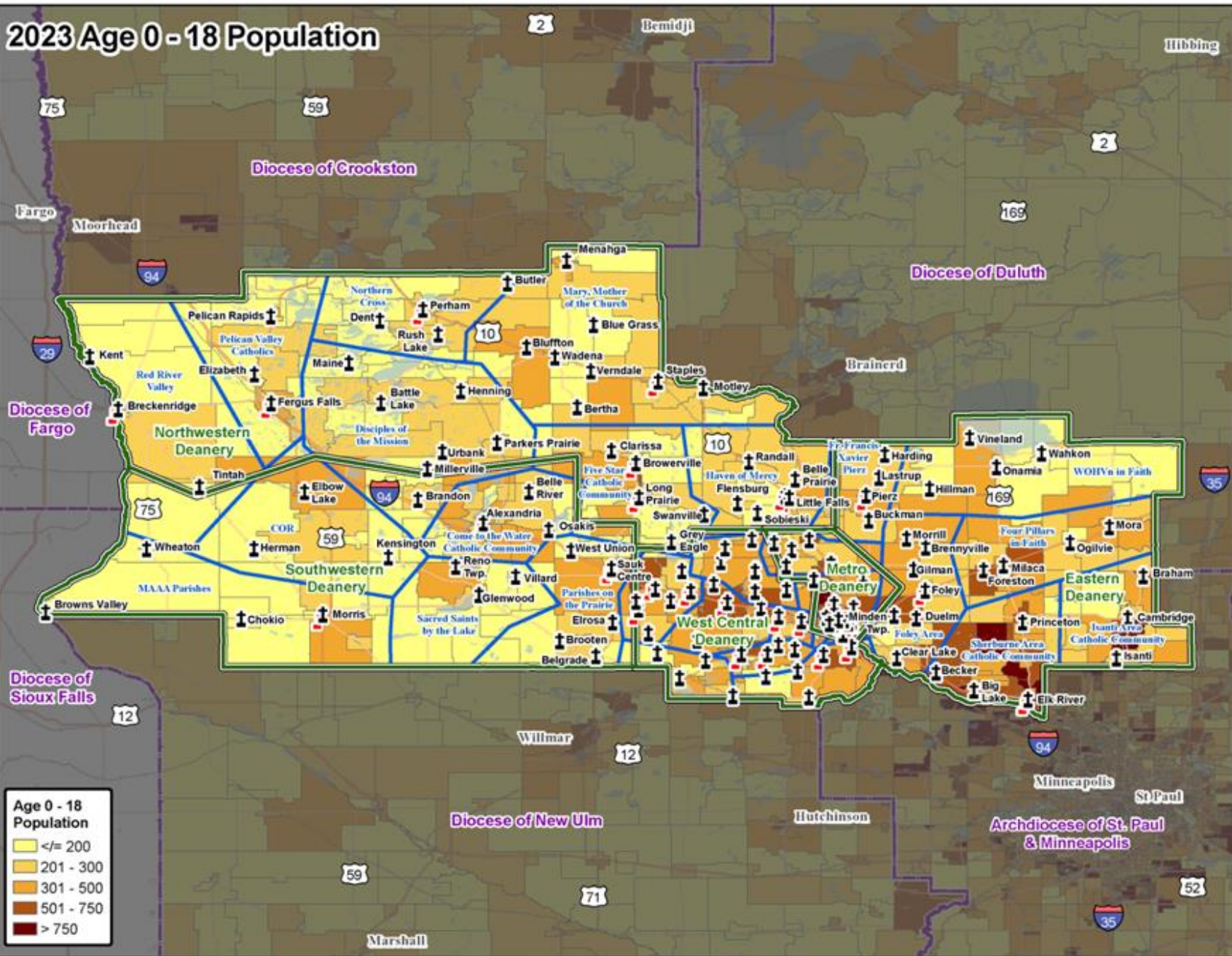
Age Range	2010		2023		2028		2023-2028
	Number	Percent	Number	Percent	Number	Percent	% Change
0 - 4	37,744	6.7%	35,626	5.9%	36,438	6.0%	2.3%
5 - 9	37,710	6.7%	37,513	6.2%	37,499	6.1%	0.0%
10 - 14	38,047	6.8%	38,030	6.3%	39,257	6.4%	3.2%
15 - 19	40,864	7.3%	38,000	6.3%	38,746	6.3%	2.0%
20 - 24	39,716	7.1%	39,173	6.5%	37,454	6.1%	-4.4%
25 - 34	69,719	12.4%	77,428	12.8%	73,569	12.1%	-5.0%
35 - 44	68,016	12.1%	74,822	12.4%	79,055	13.0%	5.7%
45 - 54	83,614	14.9%	69,672	11.6%	68,780	11.3%	-1.3%
55 - 64	65,438	11.6%	80,318	13.3%	72,917	11.9%	-9.2%
65 - 74	41,713	7.4%	65,014	10.8%	70,520	11.6%	8.5%
75 - 84	26,736	4.8%	33,873	5.6%	41,214	6.8%	21.7%
85+	12,572	2.2%	13,128	2.2%	14,818	2.4%	12.9%
Median Age	37.6		39.6		40.3		1.8%
Totals	561,889	100.0%	602,597	100.0%	610,267	100.0%	1.3%

5-Year Age Increments

10-Year Age Increments



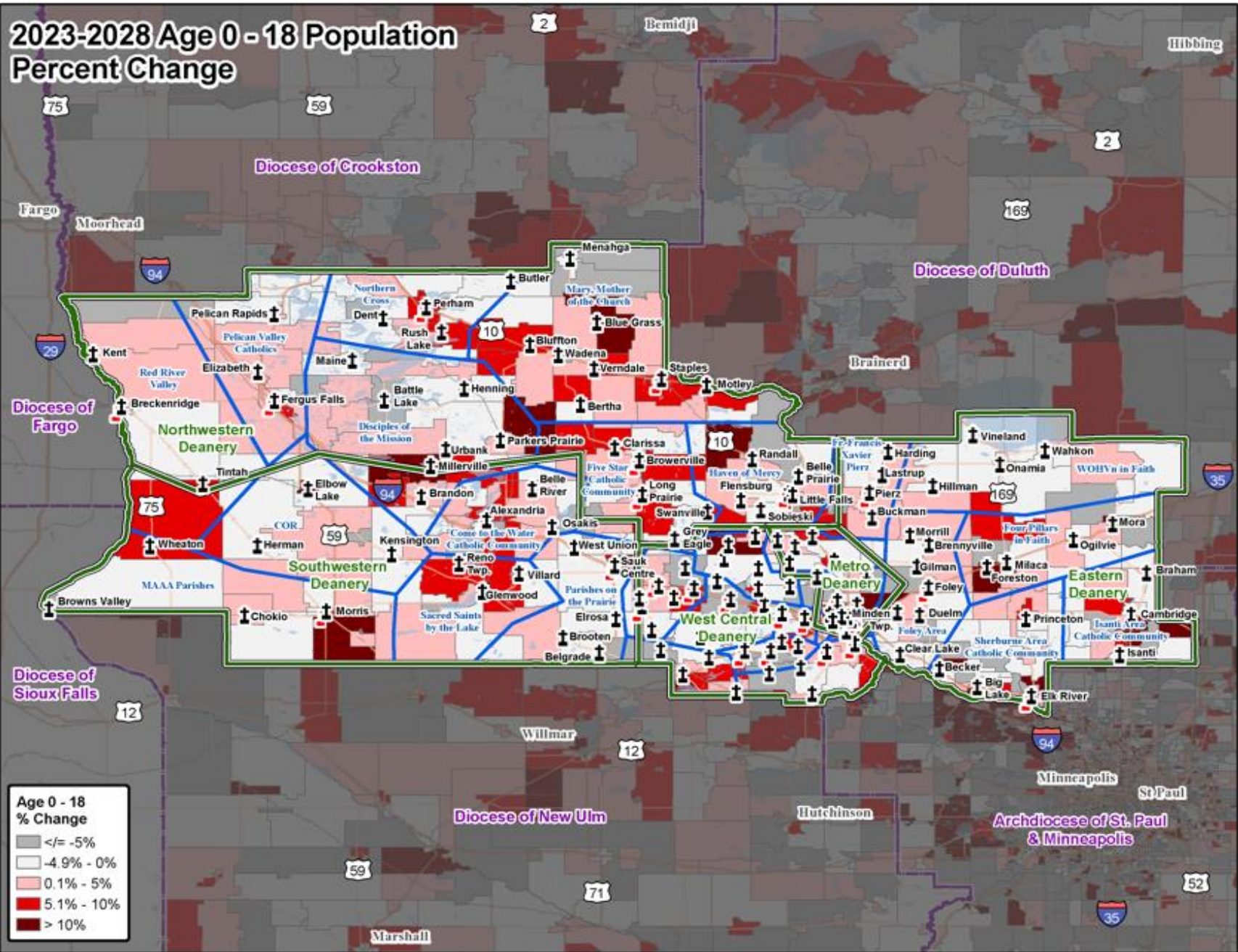
2023 Age 0 - 18 Population



Age 0 - 18 Population	
Light Yellow	<= 200
Yellow	201 - 300
Orange	301 - 500
Dark Orange	501 - 750
Red	> 750



2023-2028 Age 0 - 18 Population Percent Change



Historical Birth Trends

Between 2010 and 2023 across the Diocese

- Births declined 19.2% from 7,985 to 6,452
- Only 1 of the 29 Area Catholic Communities experienced growth in resident births (All Called to Christ)

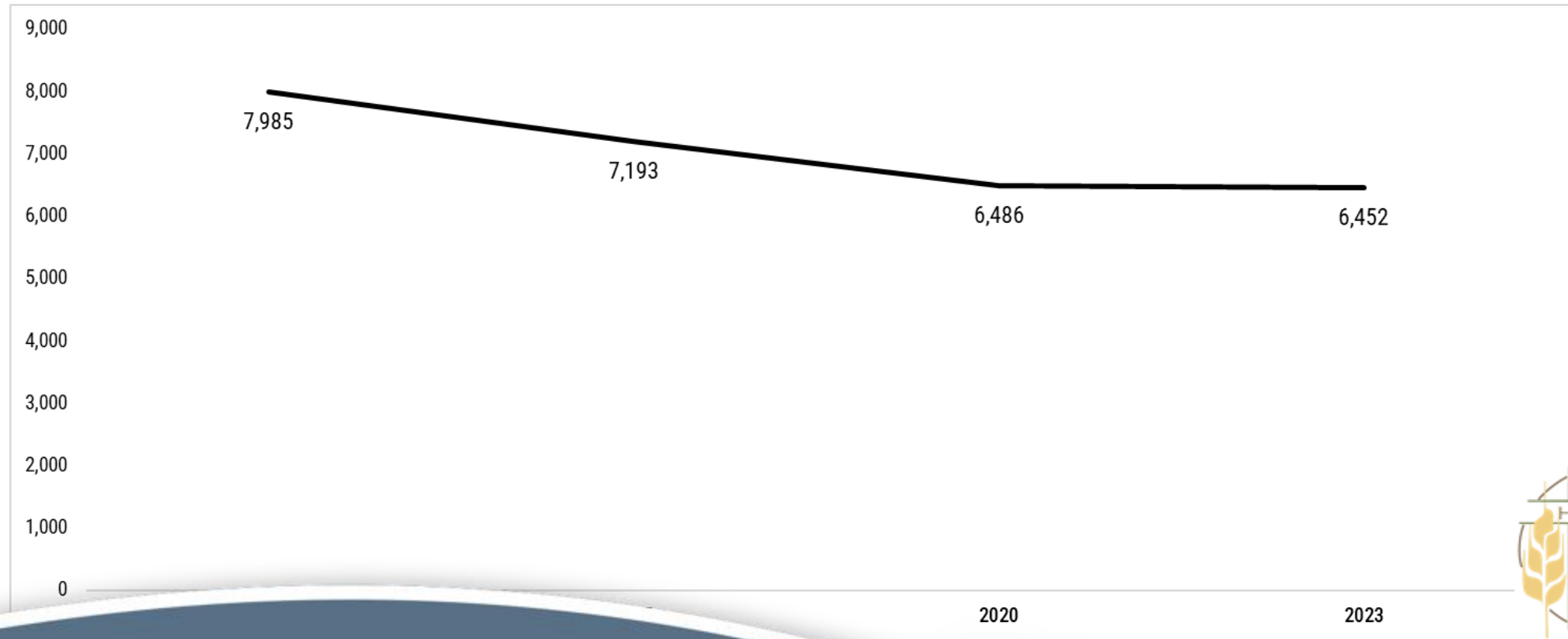
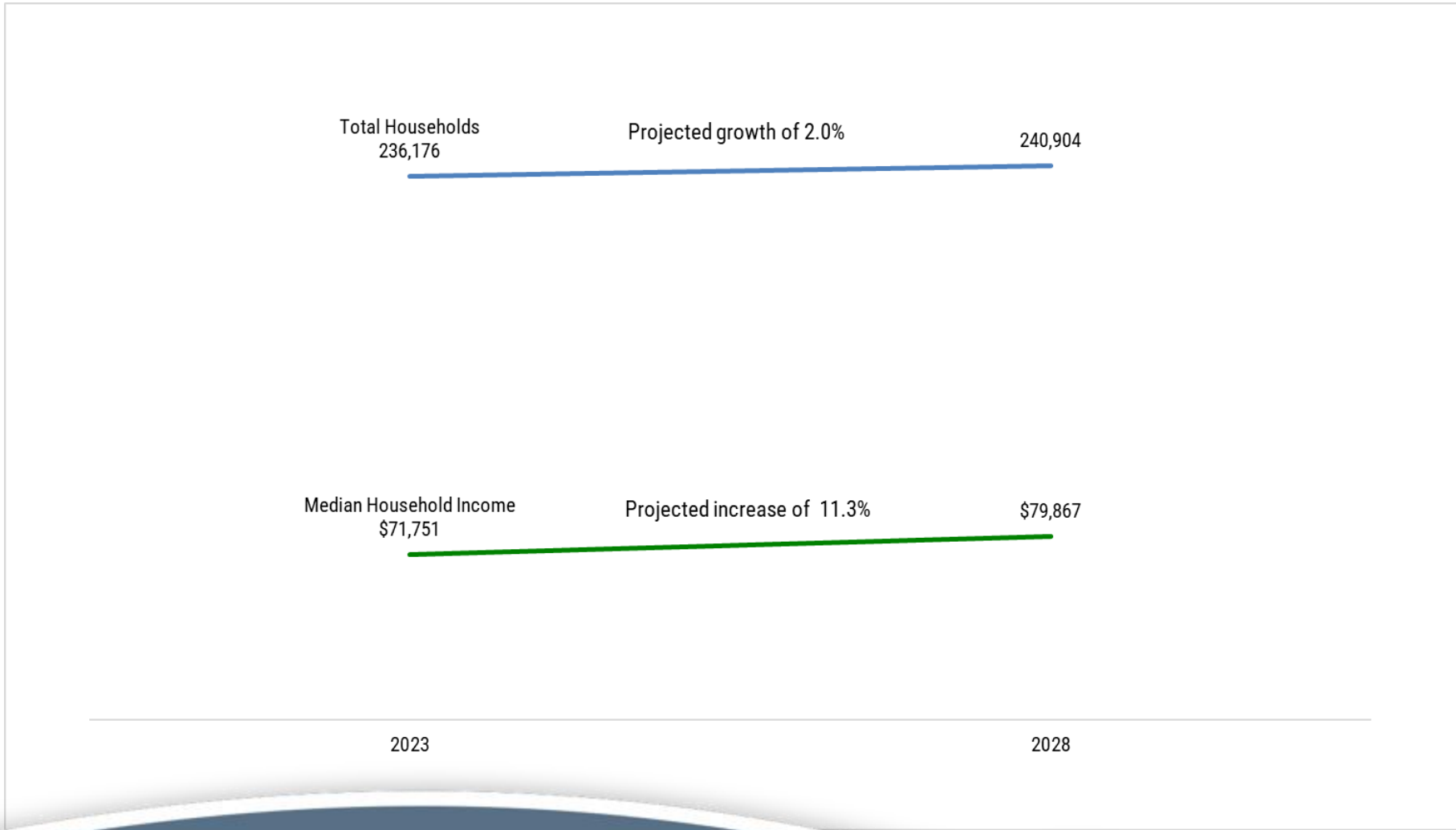


TABLE 4: HISTORICAL BIRTHS BY AREA CATHOLIC COMMUNITIES

Area Catholic Communities (ACC)	Birth Year														2010 - 2023 % Change
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
All Called to Christ	616	585	673	663	674	719	808	776	696	724	665	701	733	705	14.4%
Benedictine Catholic Communities	140	130	106	144	113	86	120	95	100	109	95	104	88	85	(39.3%)
Centered on Christ Catholic Community	121	145	129	136	125	150	124	148	141	120	130	129	144	111	(8.3%)
Christ Our Hope	103	71	71	83	91	83	90	80	88	85	95	85	86	81	(21.4%)
Come to the Water Catholic Community	419	343	319	346	374	416	366	381	370	350	360	360	344	338	(19.3%)
COR	80	60	71	81	80	80	75	71	58	70	66	66	88	69	(13.8%)
Cross Rocks Catholic Community	154	136	144	120	146	138	163	133	131	113	106	115	131	109	(29.2%)
Disciples of the Mission	196	159	171	198	184	191	224	191	195	205	154	200	171	186	(5.1%)
Five Star Catholic Community	225	190	193	184	184	173	211	189	159	170	175	173	188	199	(11.6%)
Foley Area	253	213	230	240	241	251	193	220	229	234	196	199	196	190	(24.9%)
Four Pillars in Faith	330	240	258	251	209	215	239	220	243	208	199	239	238	293	(11.2%)
Fr. Francis Xavier Pierz	79	70	63	70	75	80	74	71	81	90	71	71	78	64	(19.0%)
Harvest of Hope	165	153	144	133	146	126	134	120	135	134	110	124	113	95	(42.4%)
Haven of Mercy	253	216	231	255	219	228	245	205	183	194	154	184	185	208	(17.8%)
Holy Saints	159	151	150	168	138	124	121	149	133	115	139	141	140	135	(15.1%)
Isanti Area Catholic Community	573	448	393	390	370	404	384	365	398	389	435	411	400	443	(22.7%)
MAAA Parishes	159	143	123	145	125	145	128	164	149	160	150	134	170	134	(15.7%)
Mary and the Saints	76	94	75	73	75	84	85	80	64	78	78	80	90	73	(3.9%)
Mary, Mother of the Church	393	368	381	413	413	350	405	358	393	354	393	341	366	370	(5.9%)
Northern Cross	128	105	124	89	118	126	139	118	135	126	109	150	150	124	(3.1%)
One in Christ	666	613	586	589	601	644	591	553	571	551	504	480	488	408	(38.7%)
One in Faith Area Catholic Community	138	125	118	130	118	120	130	136	141	124	119	116	151	130	(5.8%)
Parishes on the Prairie	190	146	130	149	156	168	134	140	161	133	145	133	143	148	(22.1%)
Pelican Valley Catholics	278	311	285	316	323	326	313	335	254	275	201	189	213	185	(33.5%)
Red River Valley	63	49	39	50	38	26	24	40	33	31	13	14	15	15	(76.2%)
Sacred Saints by the Lake	129	104	133	124	105	118	108	111	99	110	98	99	100	85	(34.1%)
Sherburne Area Catholic Community	1,300	1,214	1,183	1,041	1,045	1,099	1,114	1,043	1,059	1,058	1,025	1,049	1,019	1,049	(19.3%)
Together as One	455	431	400	470	393	423	433	429	423	428	410	373	375	336	(26.2%)
WOHVn in Faith	144	131	96	101	103	100	118	96	76	73	91	84	81	84	(41.7%)
Diocesan Totals	7,985	7,144	7,019	7,152	6,982	7,193	7,293	7,017	6,898	6,811	6,486	6,544	6,684	6,452	(19.2%)



Income Demographics



*The U.S. census defines a household as all people who occupy a housing unit regardless of relationship. Therefore, a household may consist of a person living alone or multiple unrelated individuals or families living together, whereas a family is defined as two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.



Demographic Takeaways

- White population is declining but still a supermajority
- Recognize other ethnicities growing but not key driver
- 65+ growth but millennials still the largest cohort
- Age 0-18 25% of population by 2028
- Birth decline throughout the diocese except one ACC

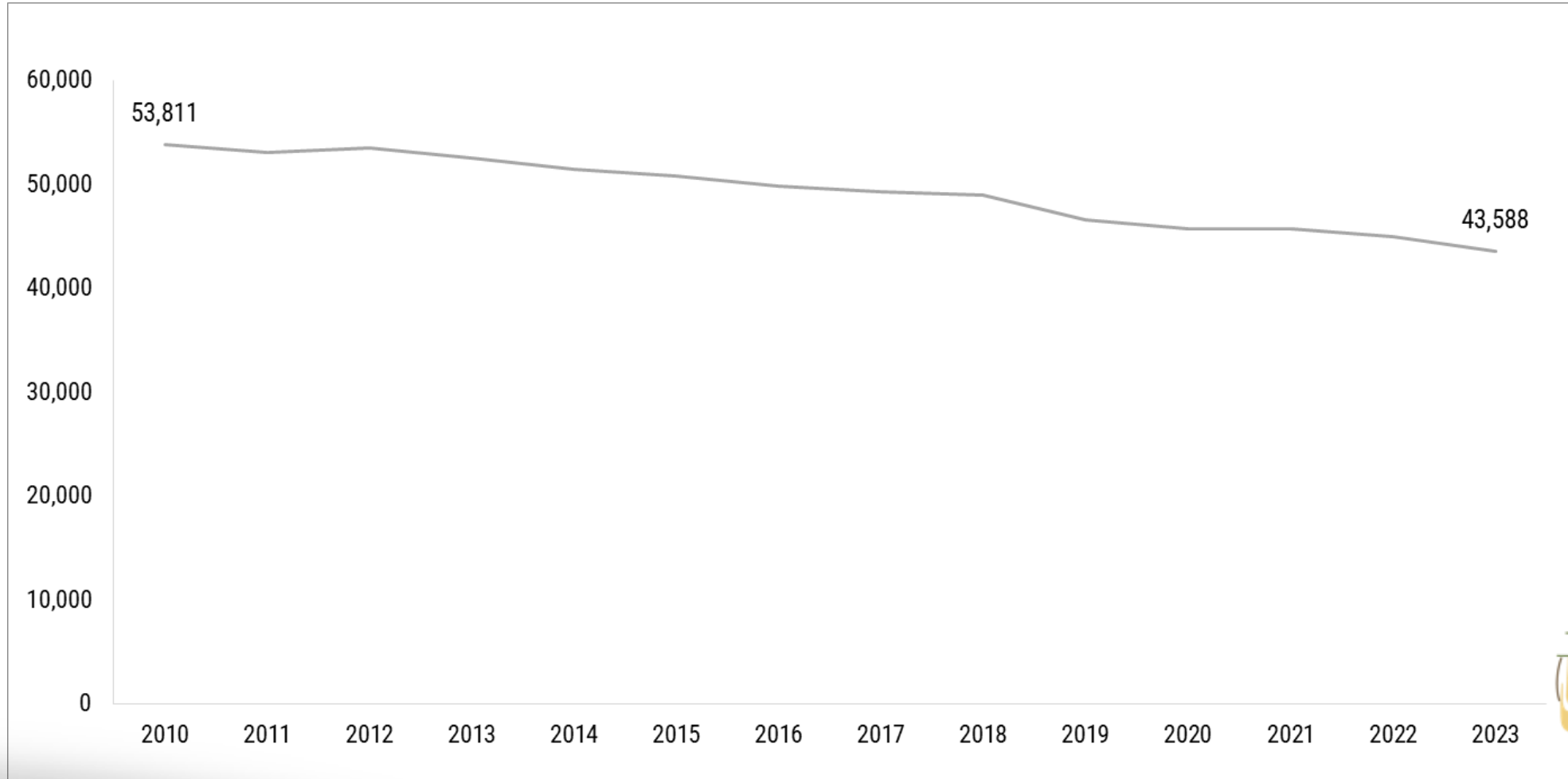


Catholic Demographic Trends

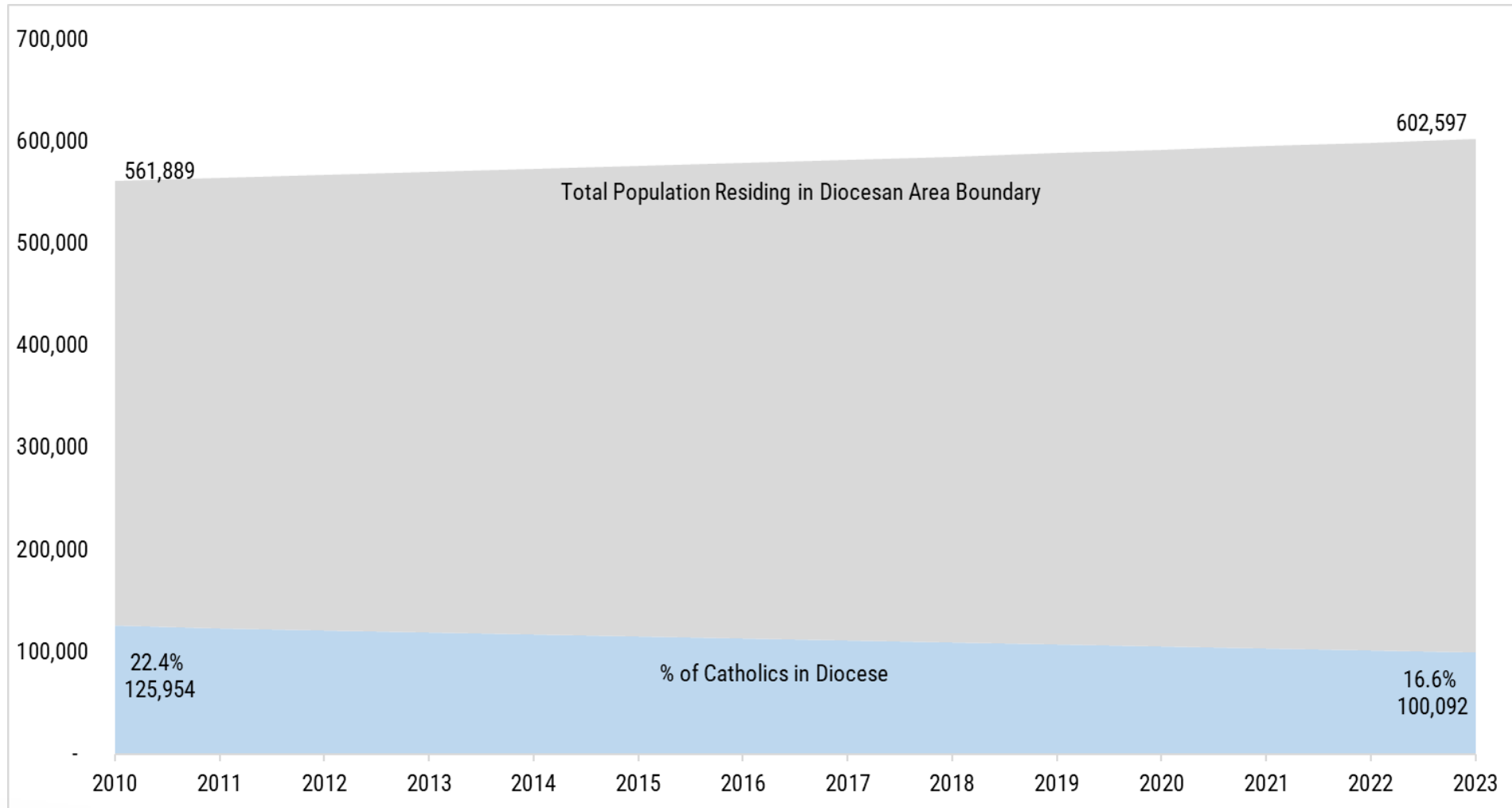


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Historical Registered Catholic Households



Diocesan “Market Share”

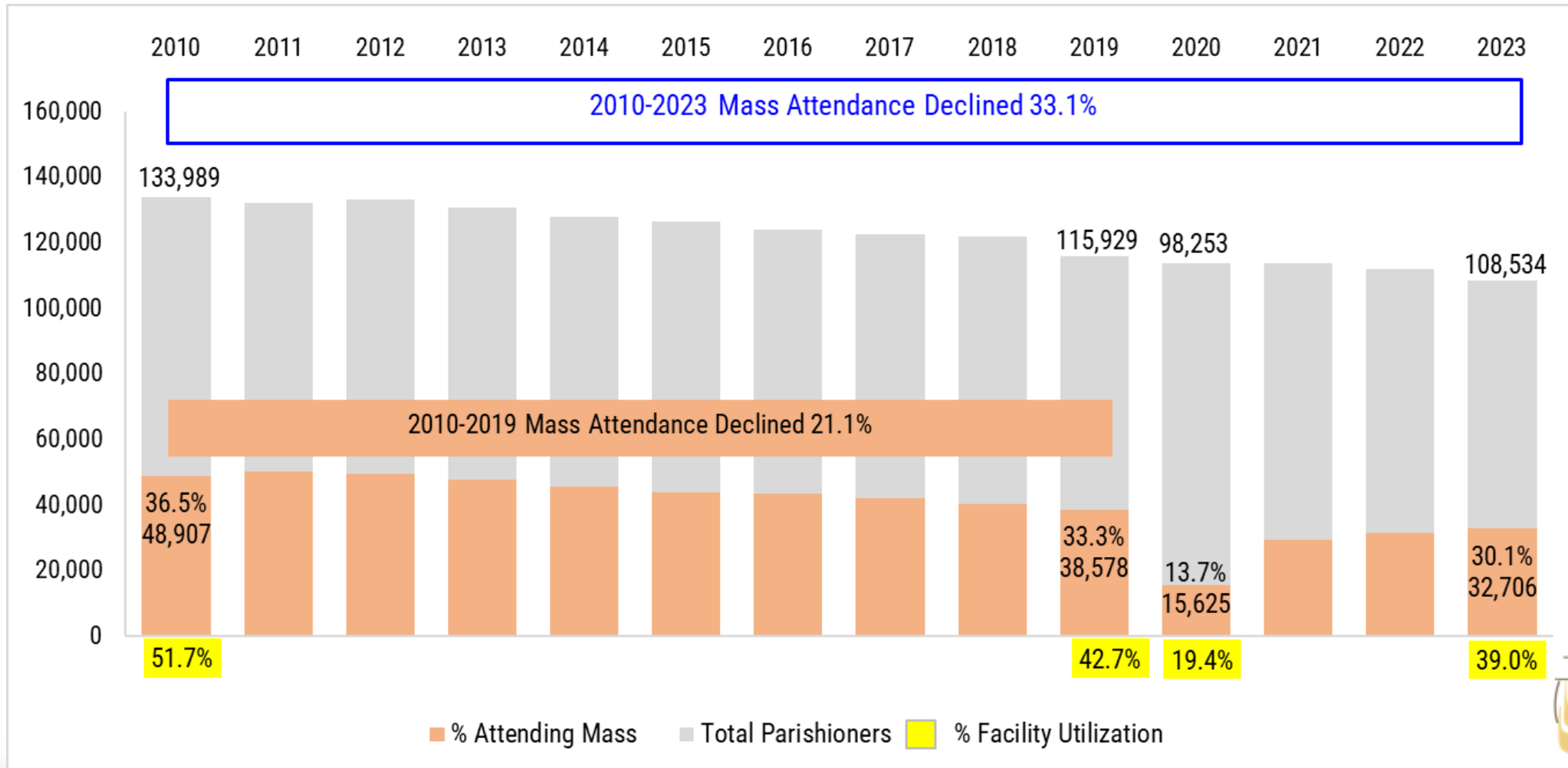


Mass Attendance Trends



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Historical & Current Mass Attendance



Mass Attendance Takeaways

- Mass attendance down 1/3
- 2010 Capacity ~50%/2023 Capacity <40%
- Is this a trend you want to disrupt?

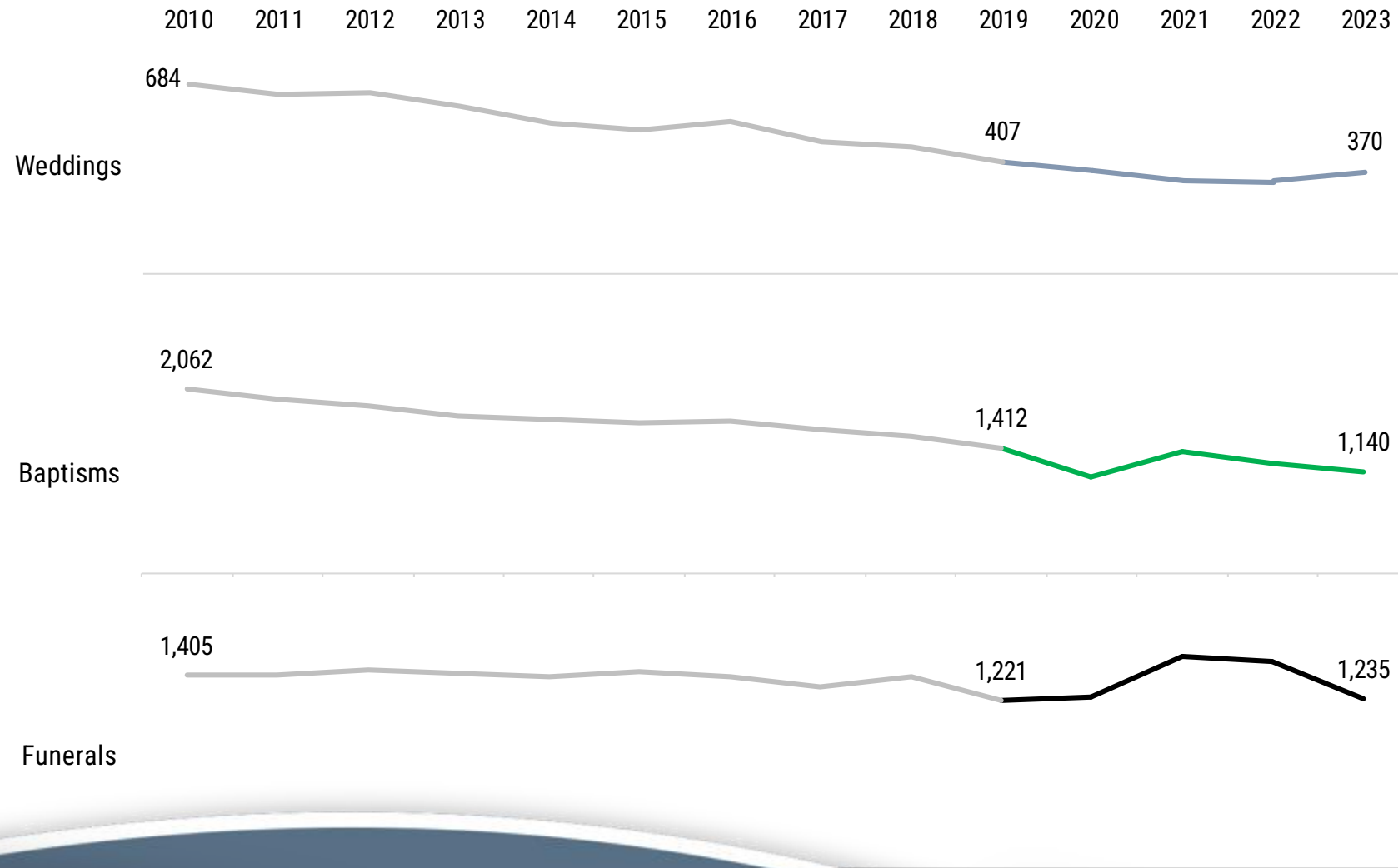


Sacramental Trends

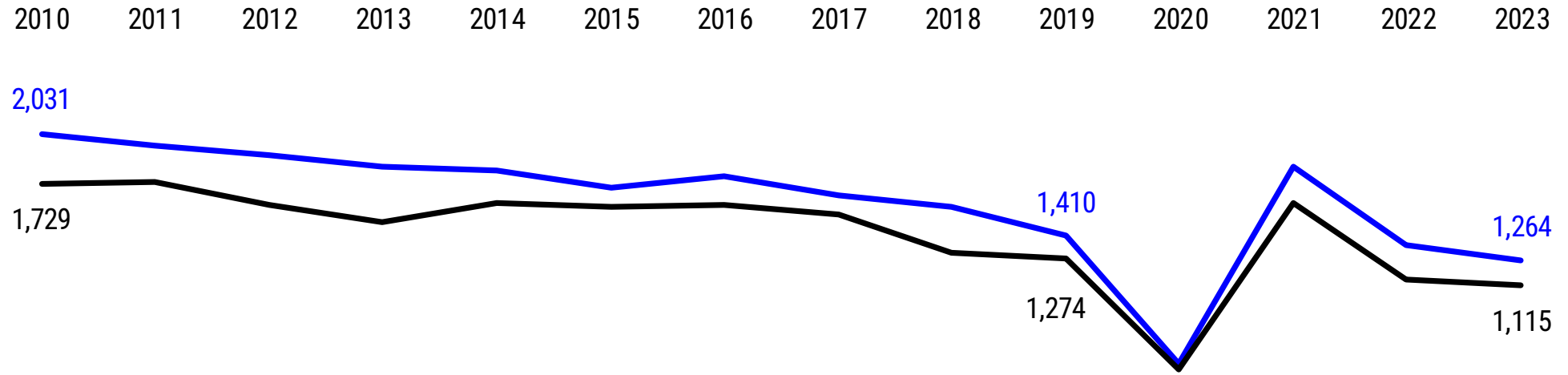


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Historical & Sacramental Trends



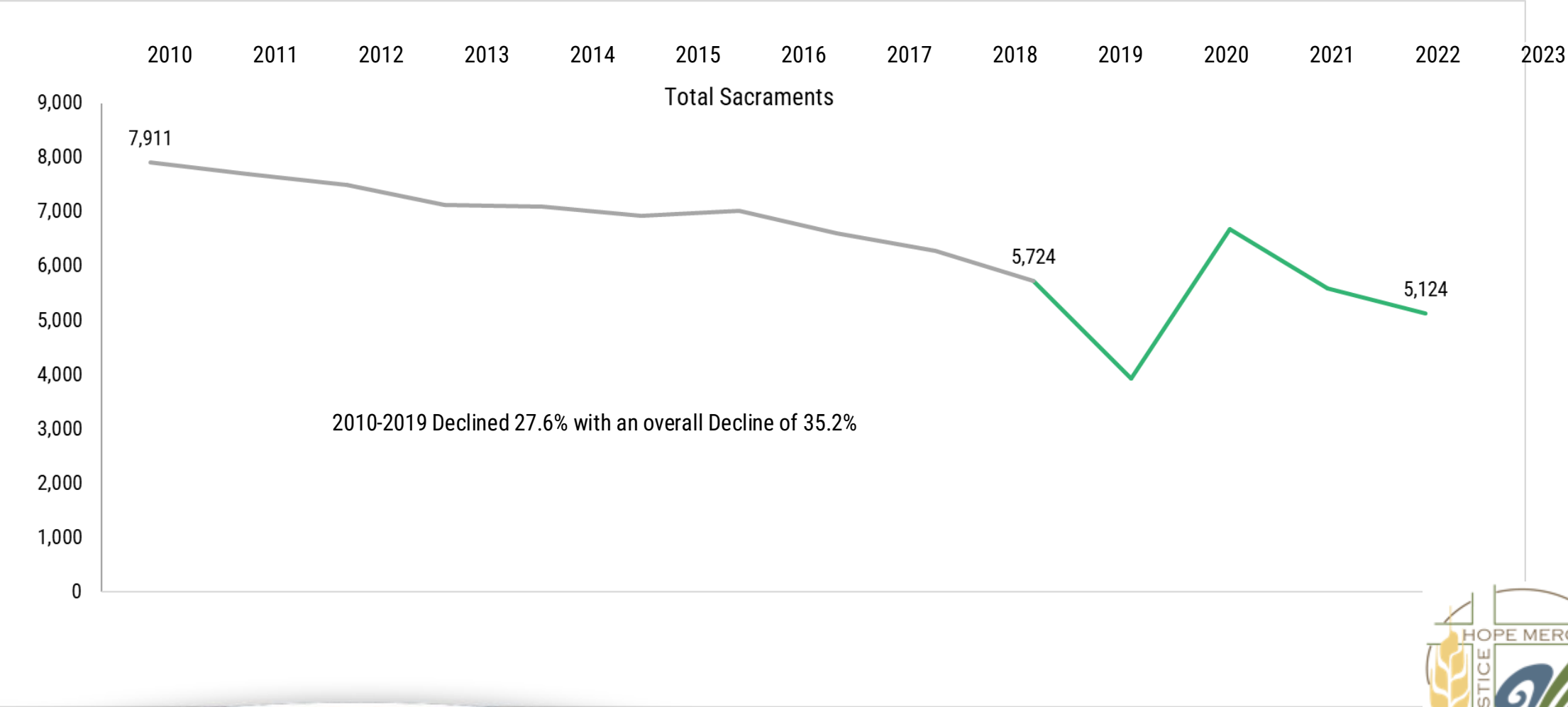
Historical & Sacramental Trends



— First Communions 2010-2019 Declined 30.6% with an overall Decline of 37.8%
— Confirmations 2010-2019 Declined 26.3% with an overall Decline of 35.5%



Historical & Sacramental Trends



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Priest Trends



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- There are 55 priests serving parishes in the Diocese
- 45 Priest Incardinated in Diocese
- Priests Incardinated in the Diocese
 - 34 Pastors
 - 8 Parochial Vicars
 - 2 Parochial Administrators
 - 1 Sacramental Minister
 - 43 Diocesan Priests
 - 2 Benedictine Priests



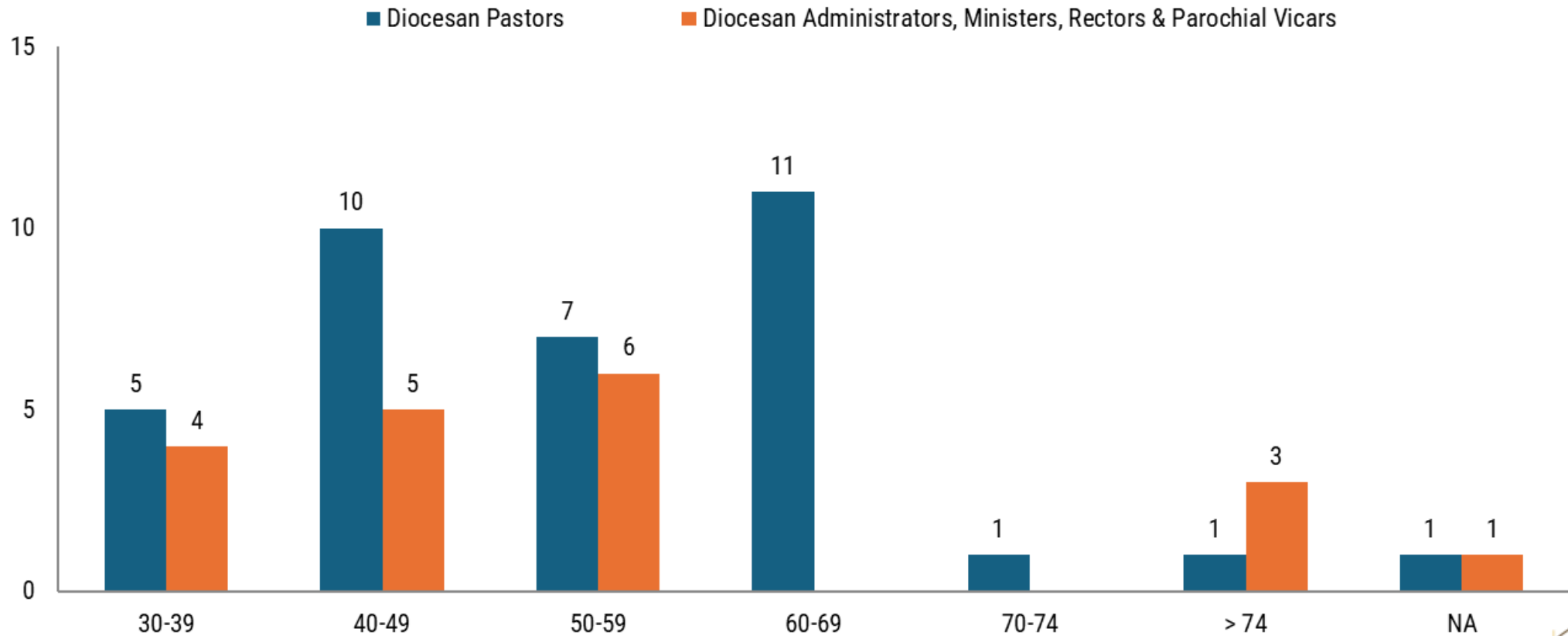
- 10 Priests Not Incardinated in the Diocese
 - 2 Pastors
 - 2 Parochial Vicars
 - 4 Parochial Administrators
 - 2 Sacramental Ministers
 - 3 from another Diocese/Archdiocese
 - 3 Benedictine
 - 1 Crosier
 - 3 Vincentian



- Pastors
 - Age range is from 32 to 75 and the median age is 55
 - Currently 2 of 36 (6%) is eligible to retire
 - In 10 years, 13 of 36 (36%) will be eligible to retire
- Parish Administrators, Ministers, Rectors & Parochial Vicars
 - Age range is from 31 to 81 and the median age is 50
 - Currently 3 of 19 (16%) is eligible to retire
 - In 10 years, 3 of 19 (16%) will be eligible to retire
- **Priest Age are projected through 12/31/2024*
- **Assume Age 70 to retire*



Diocese of St. Cloud - Current Age Range of Priests Serving Parishes



- Additionally, there are 7 priests serving in other Ministries
- The age range of these priests is from 31 to 67 and the median age is 52
- None of these priests is currently eligible to retire, and in 10 years 3 will be eligible to retire



Seminarian & Ordination Analysis

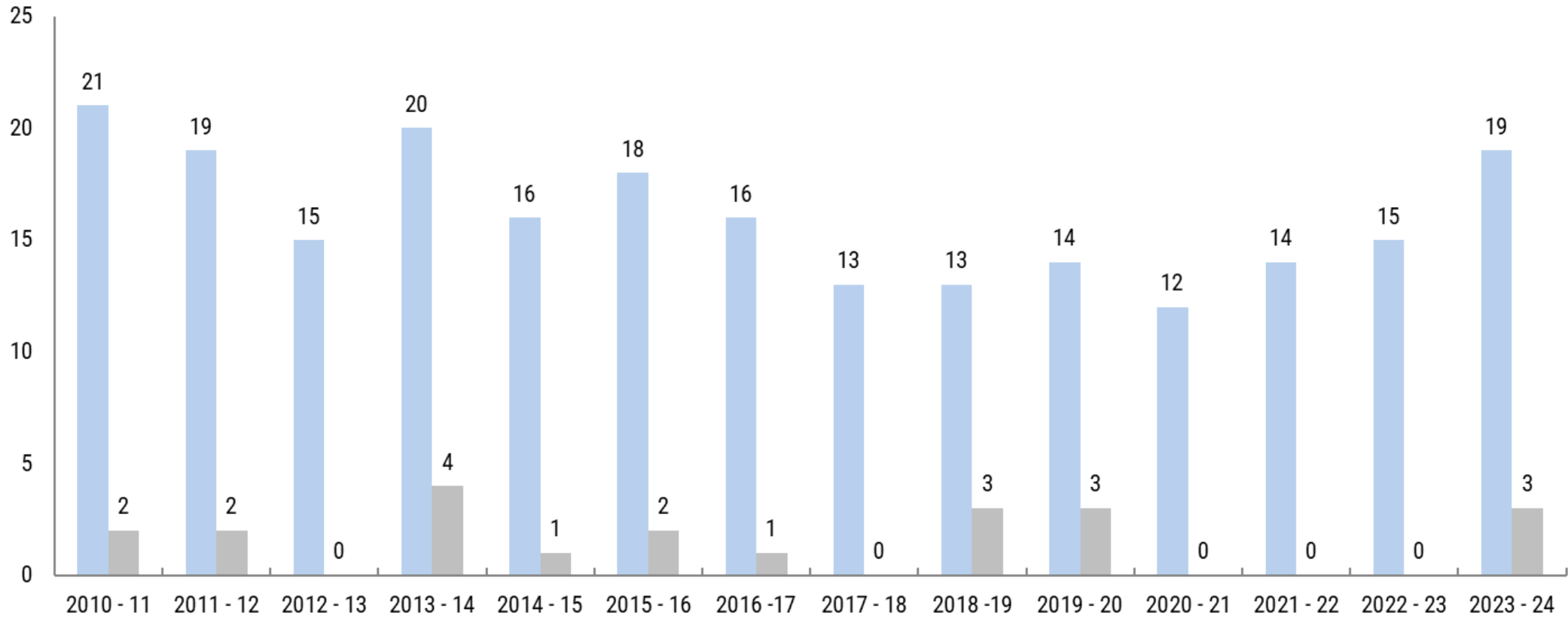
Since School Year 2010-2011

- Average of 16 Individuals in Seminary per year
 - 8 Major and 8 Minor seminarians per year
- Total of 21 Ordinations and Average of 1.5 Ordinations per year



Diocese of St. Cloud - Seminarian & Ordination Analysis 2010-2011 to Present

■ Seminarians ■ Ordained



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Priest Age & Modeling Assumptions

- Priest Ages were calculated through 12/31/2024
- Only priests currently serving parishes were factored into the model
- Current administrators & parochial vicars will be pastors in 10 yrs
- 10-yr projections assume priest retirement eligibility age 70
- Est. average number of ordinations per year is 1.5 (15 in the next 10 years)
- Est.50% of all ordinations will be pastors in 10 years (8 total); remaining will be administrators or parochial vicars (7 total)



10–Year Priest Estimates

	2024	2034 Estimate
Total non-retirement age Priests	52	51
All Active Priests	61 A	71 A+B
Less: Active Priests in Diocese not serving in parishes	7	7
Active priests serving in parishes in the Diocese	54	64
Less: Those eligible for retirement	2	13
Total non-retirement age Priests	52	51
Ordination Assumption--1 Priest per year		
Ordained Priests over next 10 years		10 B

*77 Active Priests – 7 priests not serving parishes

**36 Current Pastors + 15 Current Administrators & Parochial Vicars + 5 Ordinations – 13 Retirements

***Pastors – Pastors Eligible for Retirement + Ordinations assigned as Pastors



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Priest Observations

- Ratio of priests to parishes is decreasing
- Expectations are increasing; the number of men are not

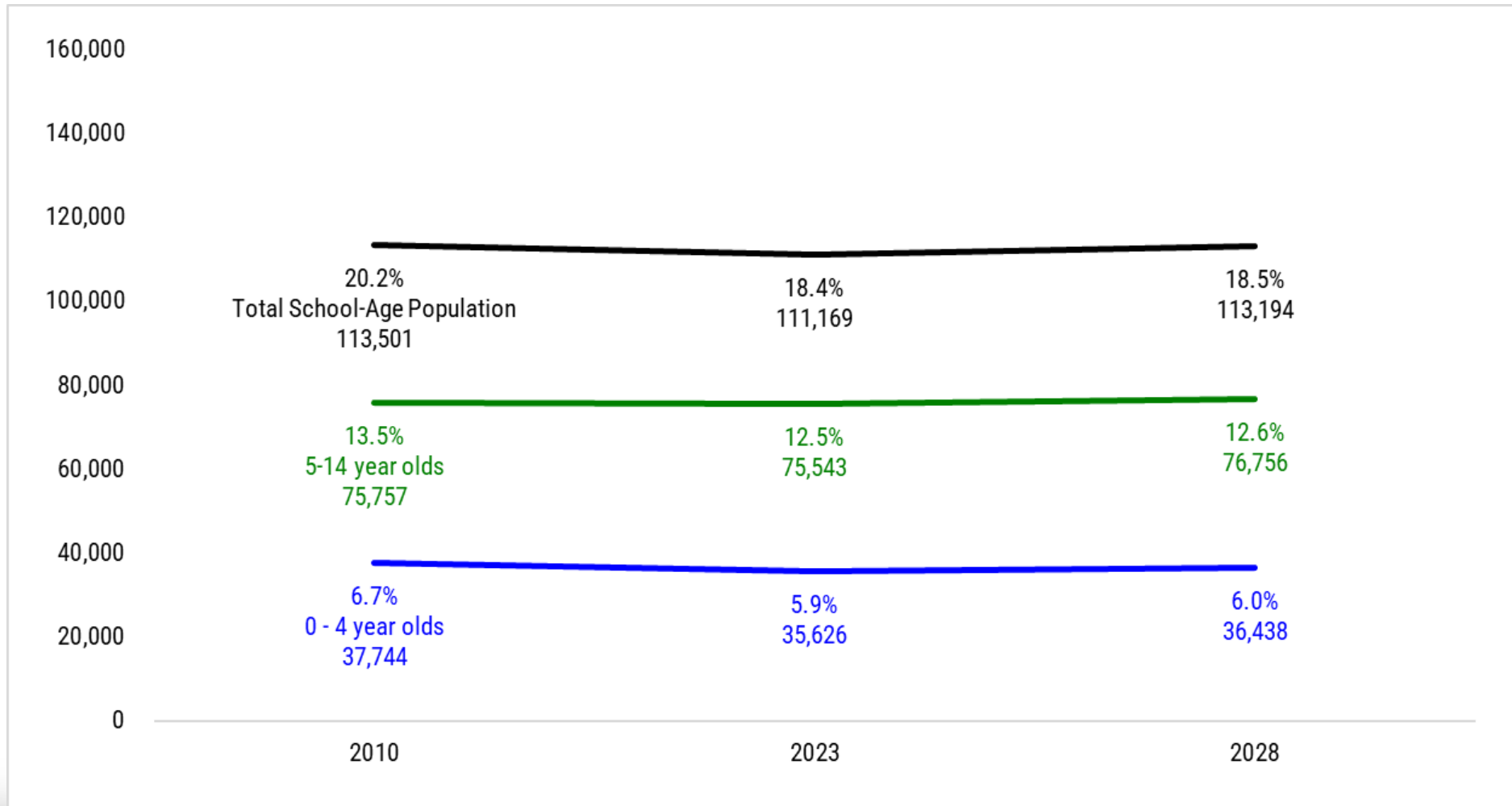


Youth Formation Trends

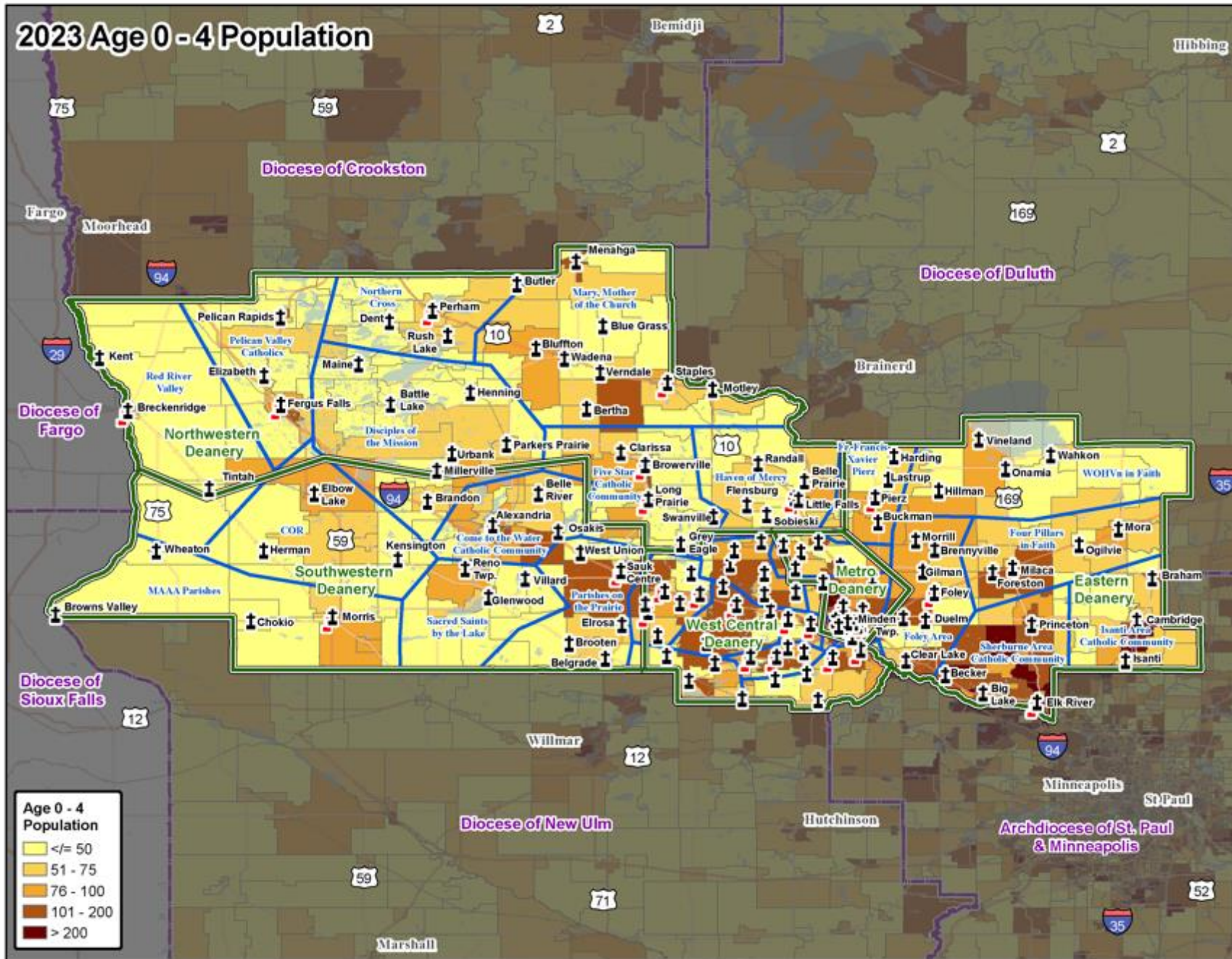


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School-Age Trends and Percent of Total Population

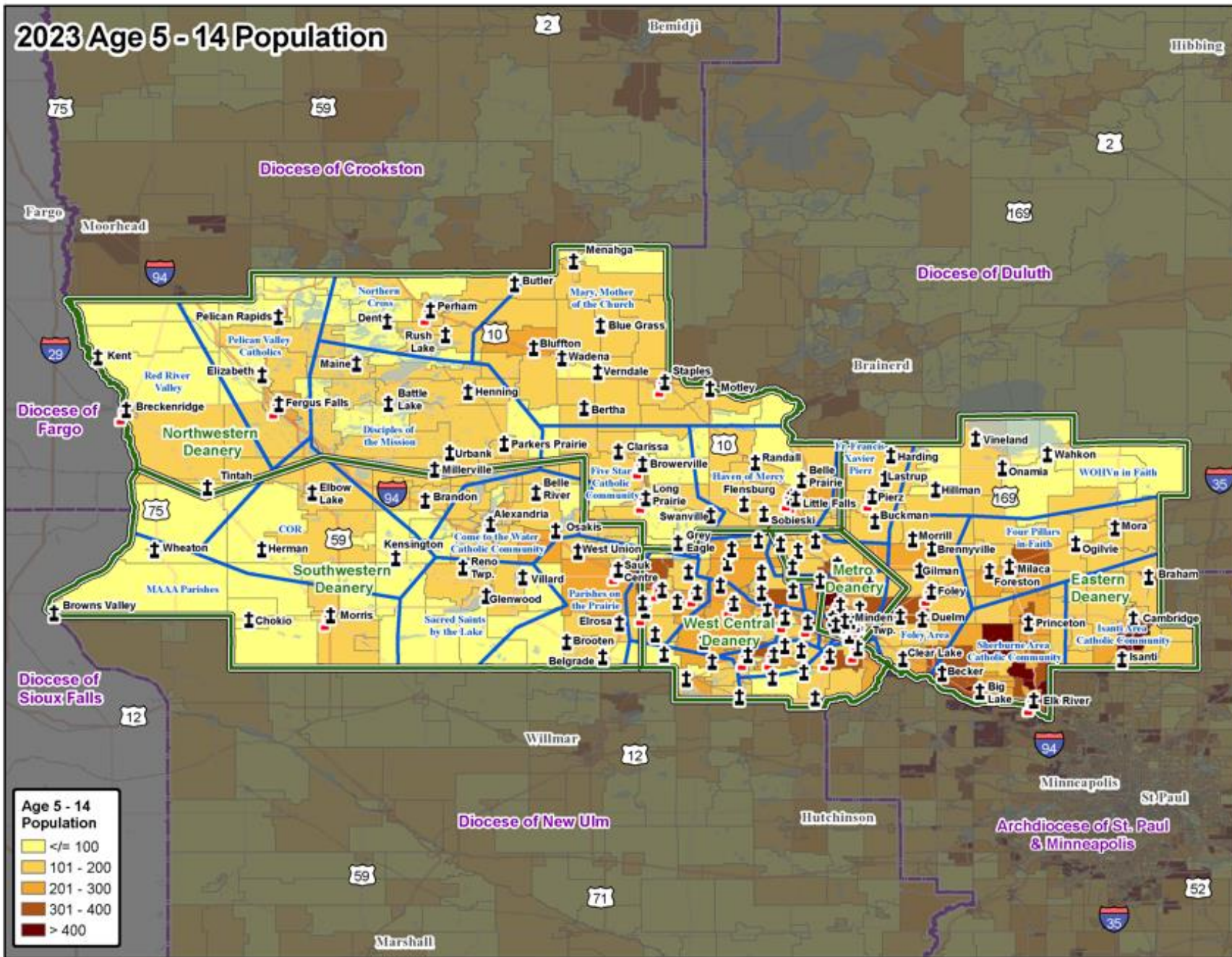


2023 Age 0 - 4 Population



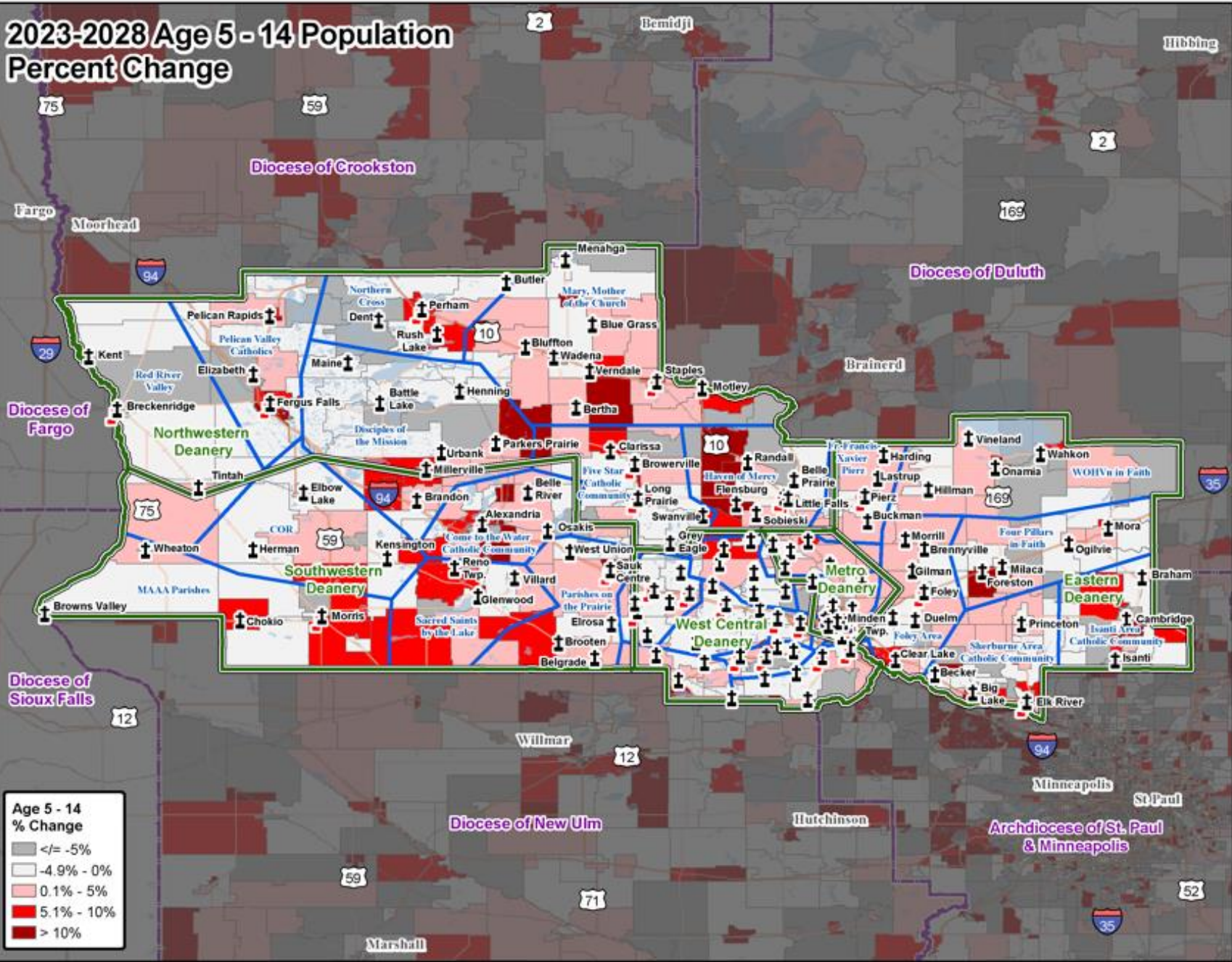
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2023 Age 5 - 14 Population



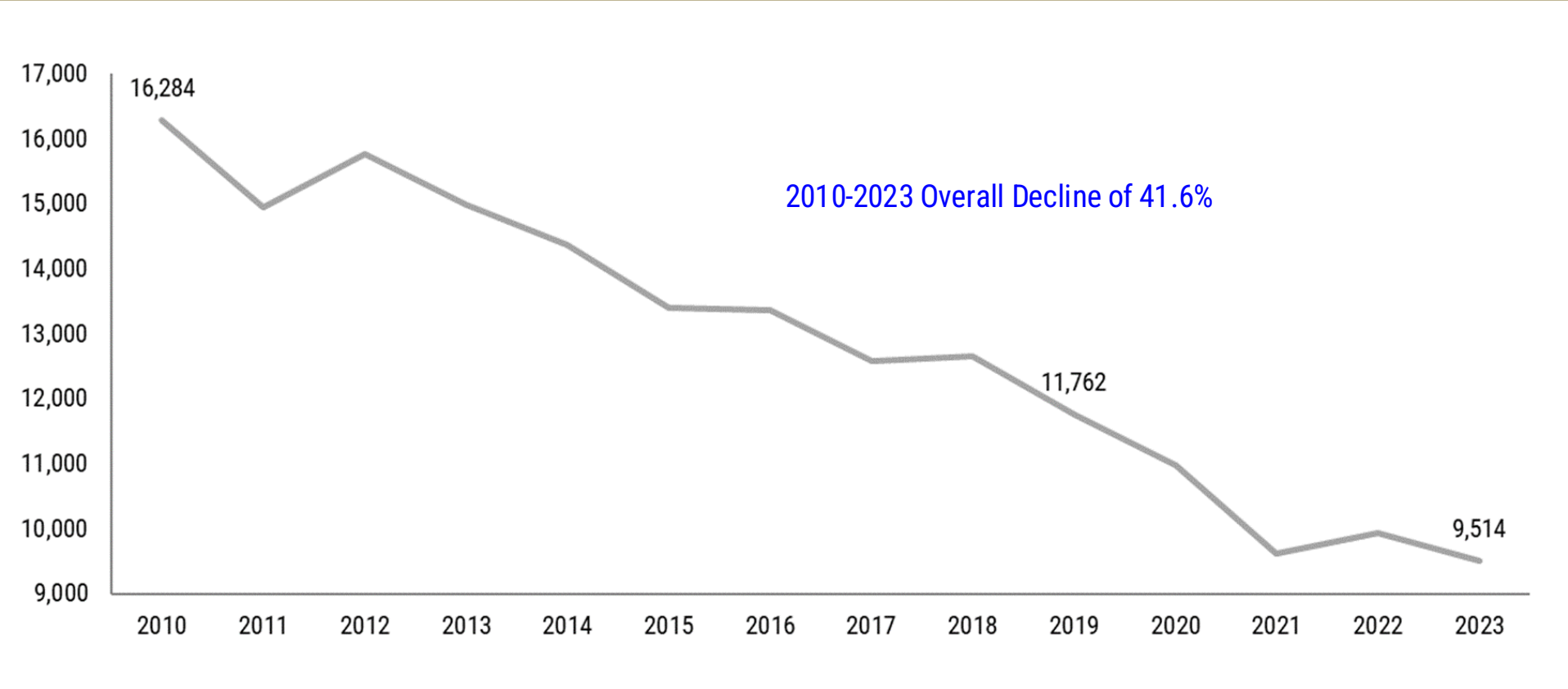
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2023-2028 Age 5 - 14 Population Percent Change

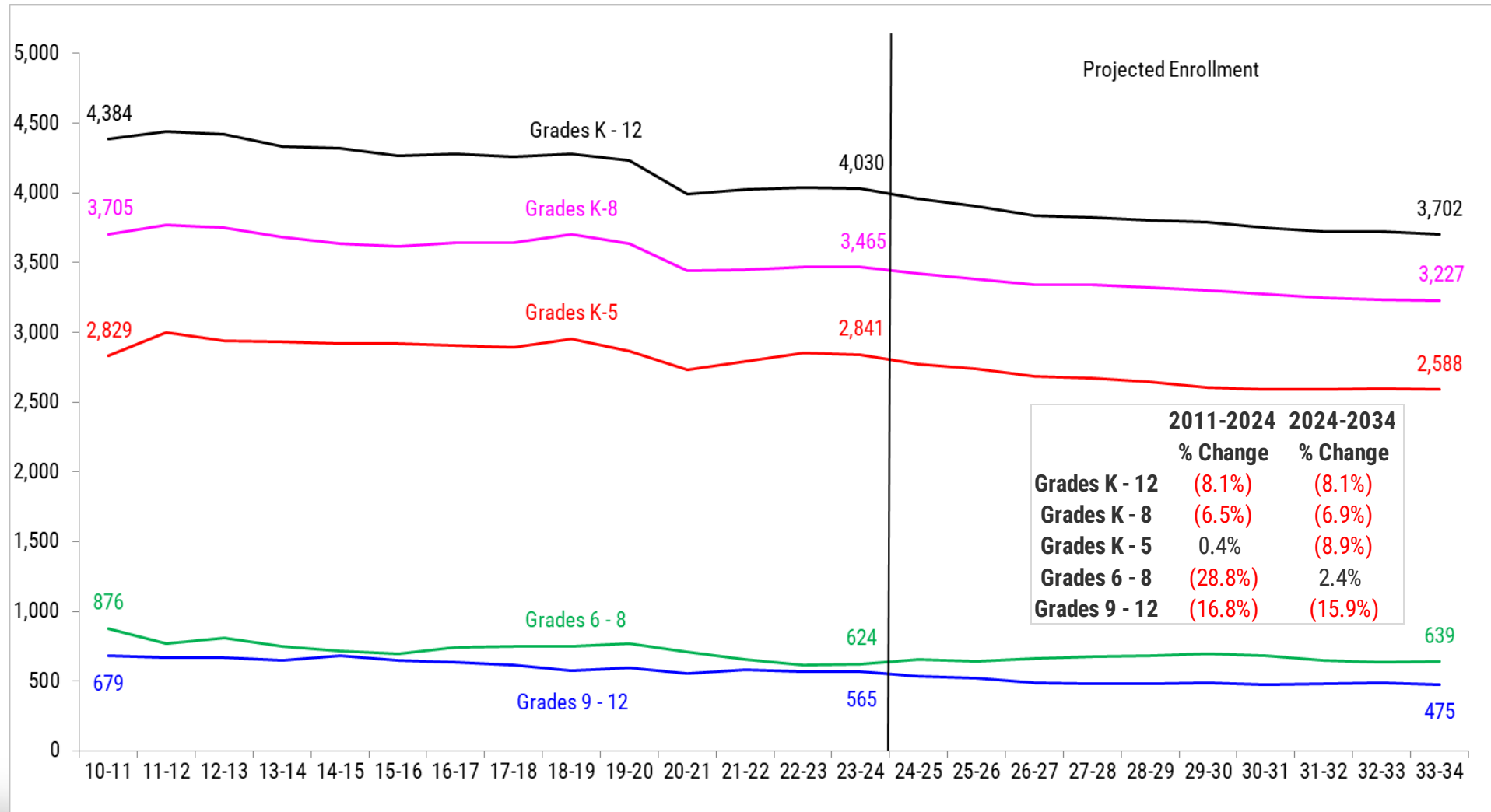


Faith Formation Analysis

- Between 2010 and 2023, faith formation enrollment among K-12th graders has declined 41.6% from 16,284 to 9,514

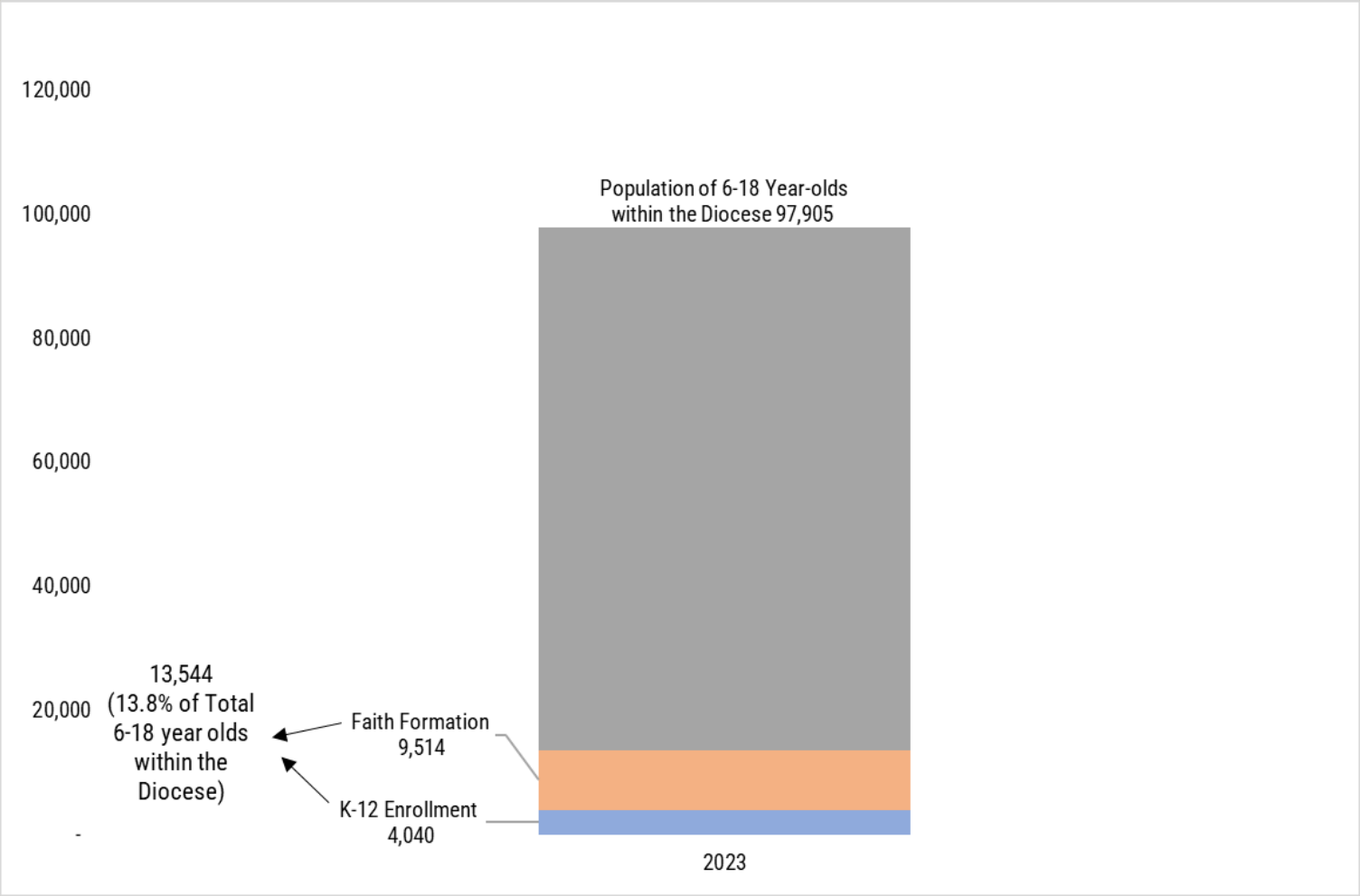


Historical & Projected Student Enrollment



Faith Formation & Catholic School Enrollement Trends

- An estimated 13,544 (13.8% of all K-12th graders across Diocese) enrolled in Faith Formation classes and/or Catholic School in 2023



Catholic Student Aggregate Data

- K-12 Student Address Data is Incomplete
 - 2,109 of 4,030 student addresses received (52%)
 - 1,742 Catholic (82.6%), 290 non-Catholic (13.8%), 77 Unknown (3.7%)
 - 1,734 White Students (82.2%), 130 Students of Color (6.2%), 245 Unknown (11.6%)
 - Median Income was \$80,521
- 1,875 of 2,109 (88.9% & 46.5% of All Students) reported tuition data
 - Student Families paid an Average of \$2,632 in tuition representing 3.3% of Median Income
 - 309 (16.5%) Students received an average tuition credit of \$2,224



Youth Formation Takeaways

- Faith formation enrollment is plummeting
- School enrollment is declining but not as significantly as faith formation
- The diocese is currently serving 13% (1/7) children



Financial Trends



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Giving Analysis

TABLE 13: DIOCESE OF ST. CLOUD GIVING ANALYSIS (2023)

Median Household Income Range	Total Registered Households	All Givers					Givers who Accounted for ~80% of All Giving Dollars				
		Total Givers	% of Total Households	Avg. Median Income	Avg. Amount Given	% of Income	Total Givers	% of Total Households	Avg. Median Income	Avg. Amount Given	% of Income
< / = \$50,000	4,226	2,081	49.2%	\$40,454	\$1,493	3.7%	691	16.4%	\$40,597	\$3,567	8.8%
\$50,001 - \$75,000	16,578	8,414	50.8%	\$63,338	\$1,454	2.3%	2,820	17.0%	\$62,975	\$3,448	5.5%
\$75,001 - \$100,000	17,359	9,999	57.6%	\$84,389	\$1,560	1.8%	3,249	18.7%	\$84,435	\$3,876	4.6%
> \$100,000	5,425	3,531	65.1%	\$114,704	\$1,430	1.2%	1,117	20.6%	\$114,576	\$3,582	3.1%
Totals	43,588	24,025	55.1%	\$77,666	\$1,498	1.9%	7,877	18.1%	\$77,181	\$3,654	4.7%

55.1% of all registered households gave to the parish and/or Diocese in 2023

- The average amount given was \$1,498 and the median income was \$77,666
- Combined, they contributed approximately 1.9% of their income to giving

18.1% of all registered households accounted for approximately 80% of all giving in 2023

- The average amount given was \$3,654 and the median income was \$77,181
- Combined, they contributed approximately 4.7% of their income to giving



Parish Financial Analysis

Accounting Disclaimer: While the Diocesan chart of accounts was used as a guide in the compilation of the financials along with discussions with Diocesan staff, there may remain differences in financial results between locations due to variances in accounting practices. The numbers reflected are reasonable and reflect approximate financial results of the parishes and schools.

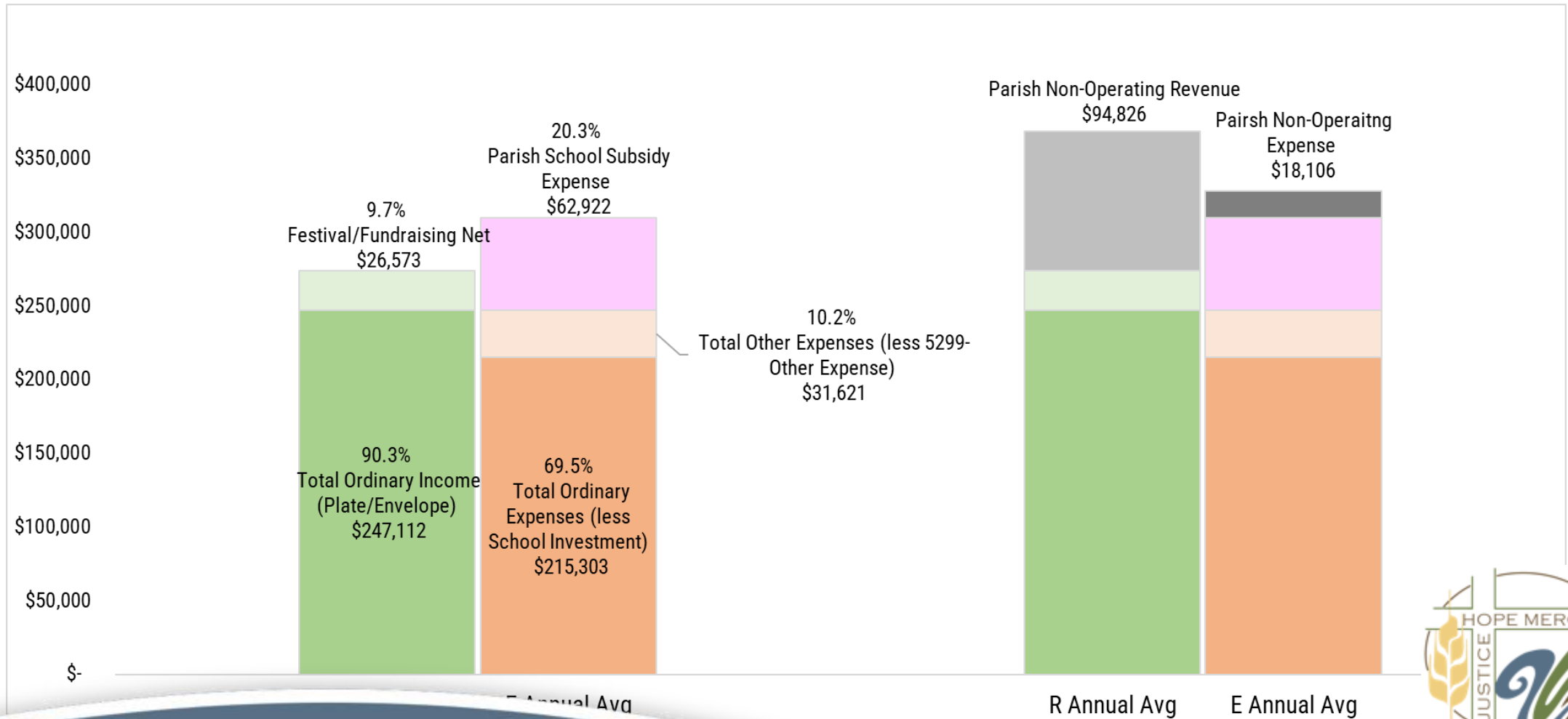
The following analysis includes data received for 131 parishes. For the purposes of this analysis, the financials were categorized as below and/or as specified on the Parish Annual Report:

- Parish Operating Revenue – Includes Total Ordinary Income & Festival/Fundraising Net Proceeds
- Parish Operating Expense – Includes Total Ordinary Expenses, Furniture & Equipment (< \$5K), Annual Assessments-Dio. Ministries, Clerical Aid-Clergy Medical, and Priest Retirement Expenses
- Parish Non-Operating Revenue – Includes Total Extraordinary Income (Less Festival/Fundraising), Total Collections, and Total Other Income
- Parish Non-Operating Expenses – Includes Account 5299 Other Expense, and Total Collections B Expense



2019-2023 Annual Averages

Parish Operating Revenue/Expense + Parish Non-Operating

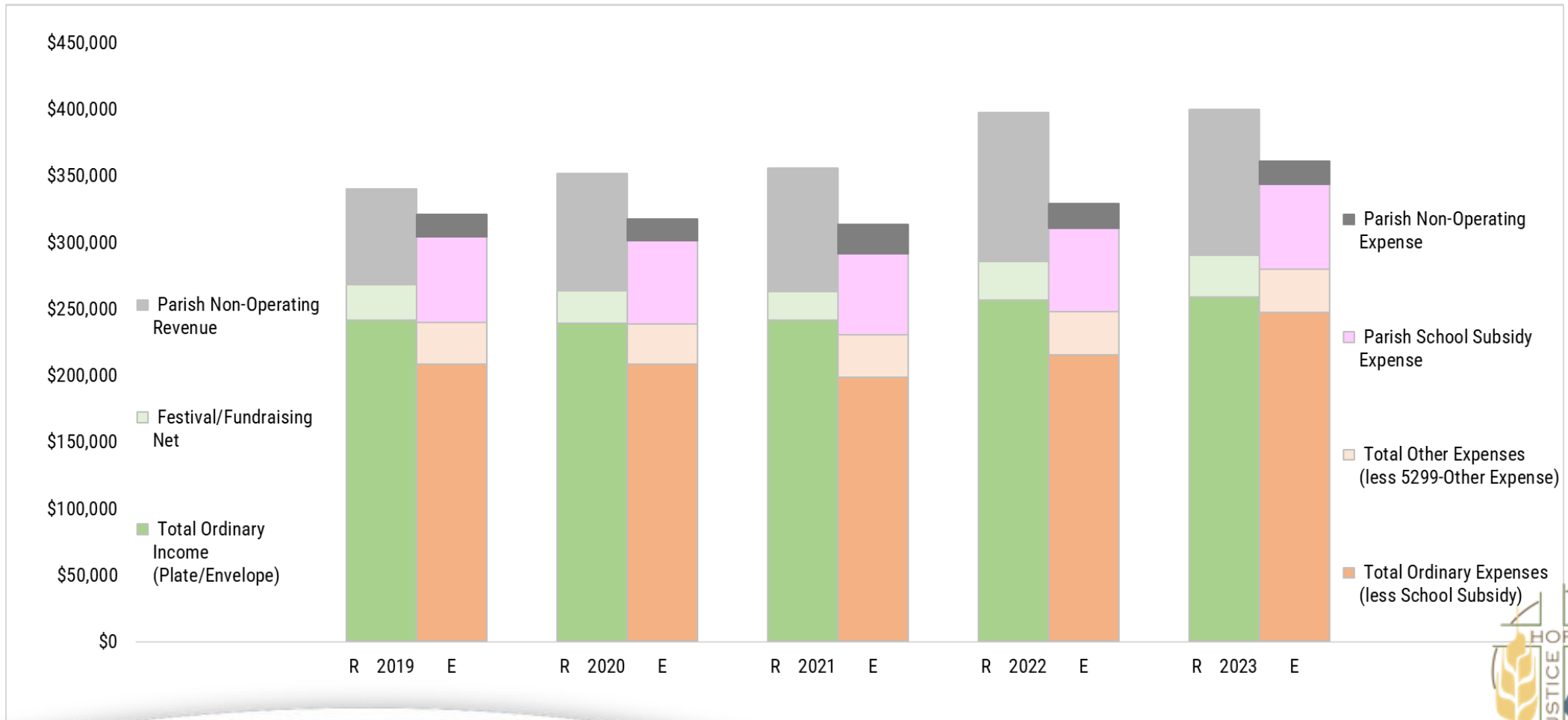


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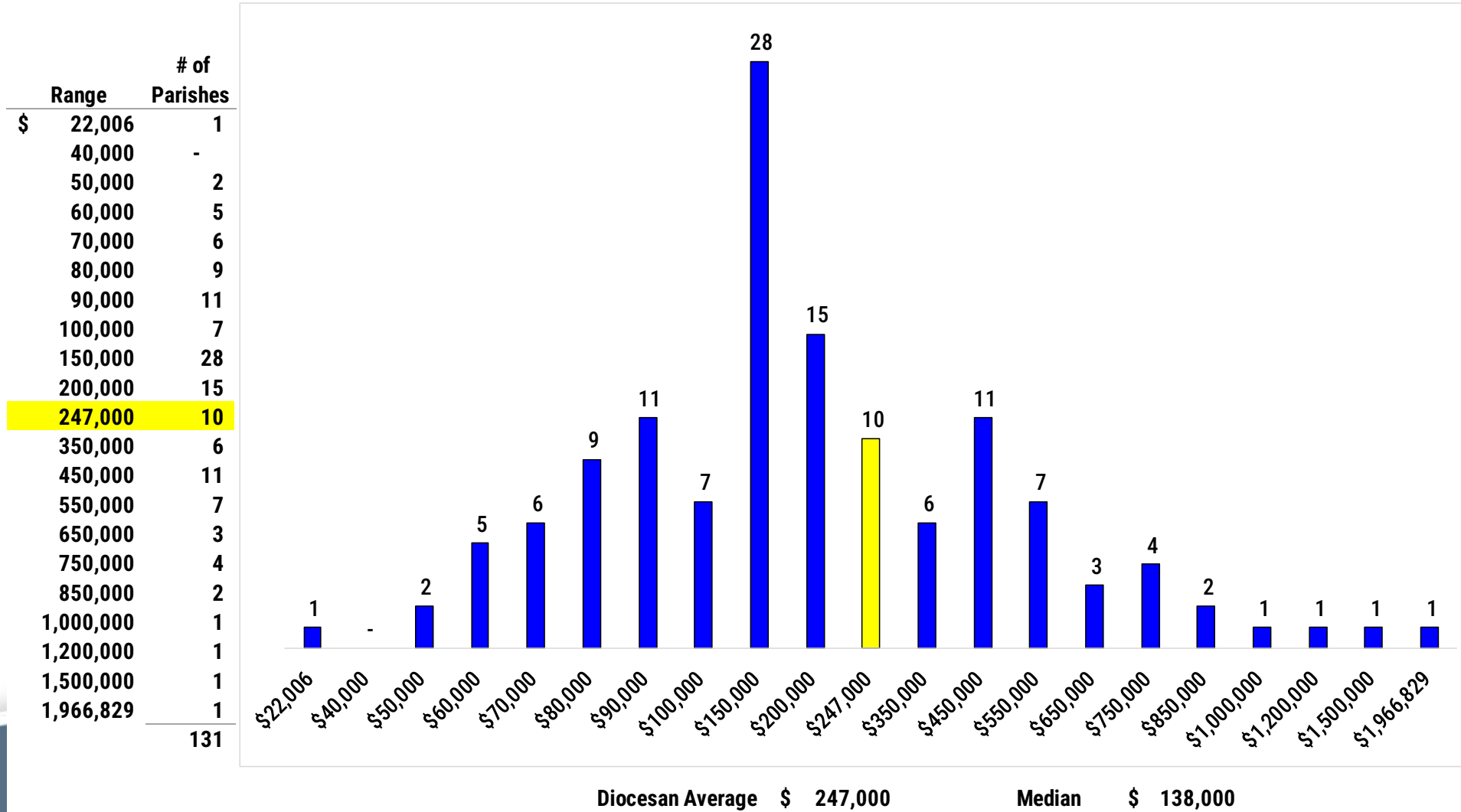
2019-2023

Average Parish Operating Revenue/Expense + Parish Non-Operating



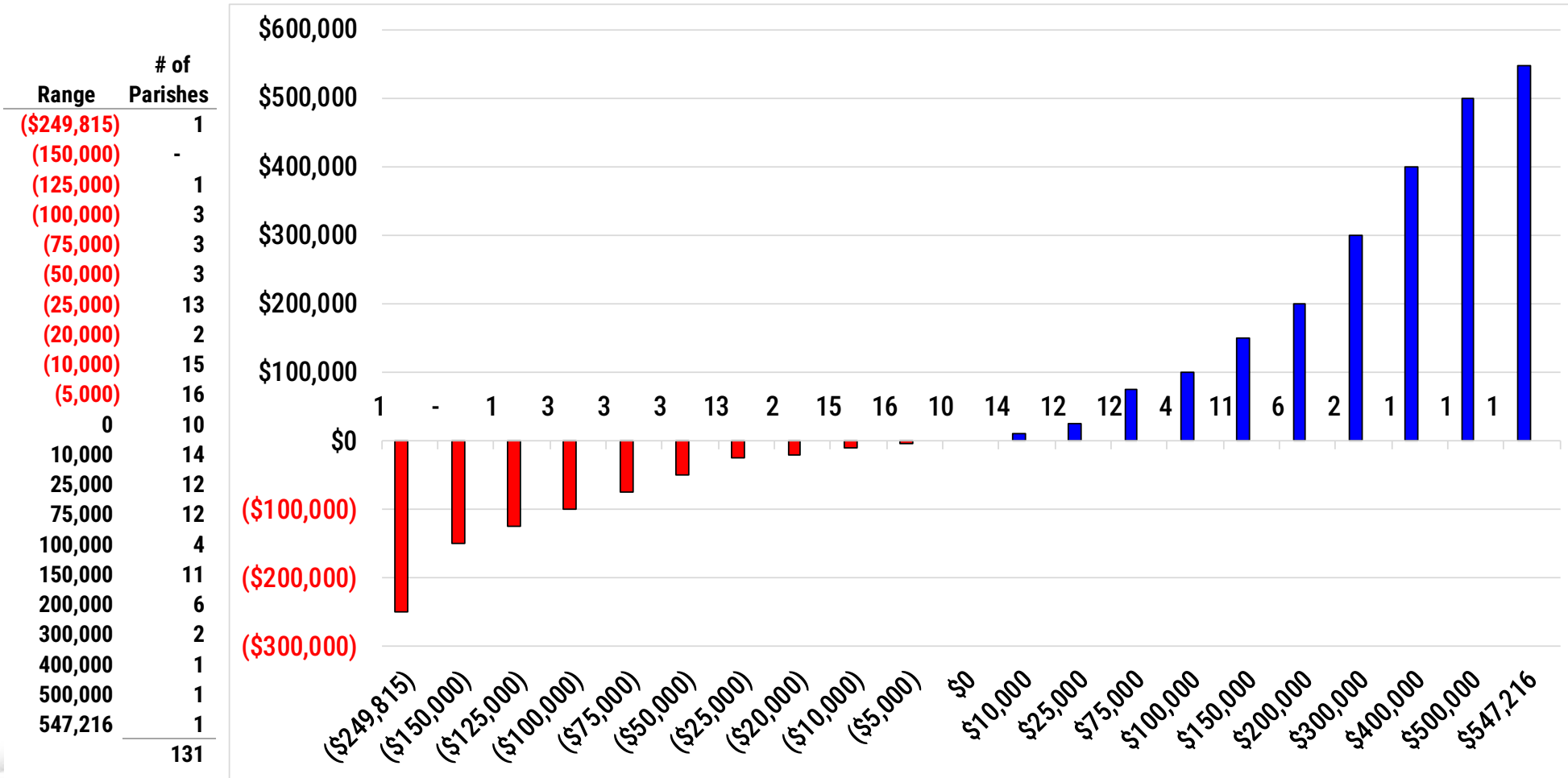
2019-2023 Annual Averages

Total Ordinary Income (Plate/Envelope)



2019-2023 Annual Average

Average Parish Net Operating Surplus/(Deficit) before School Investment



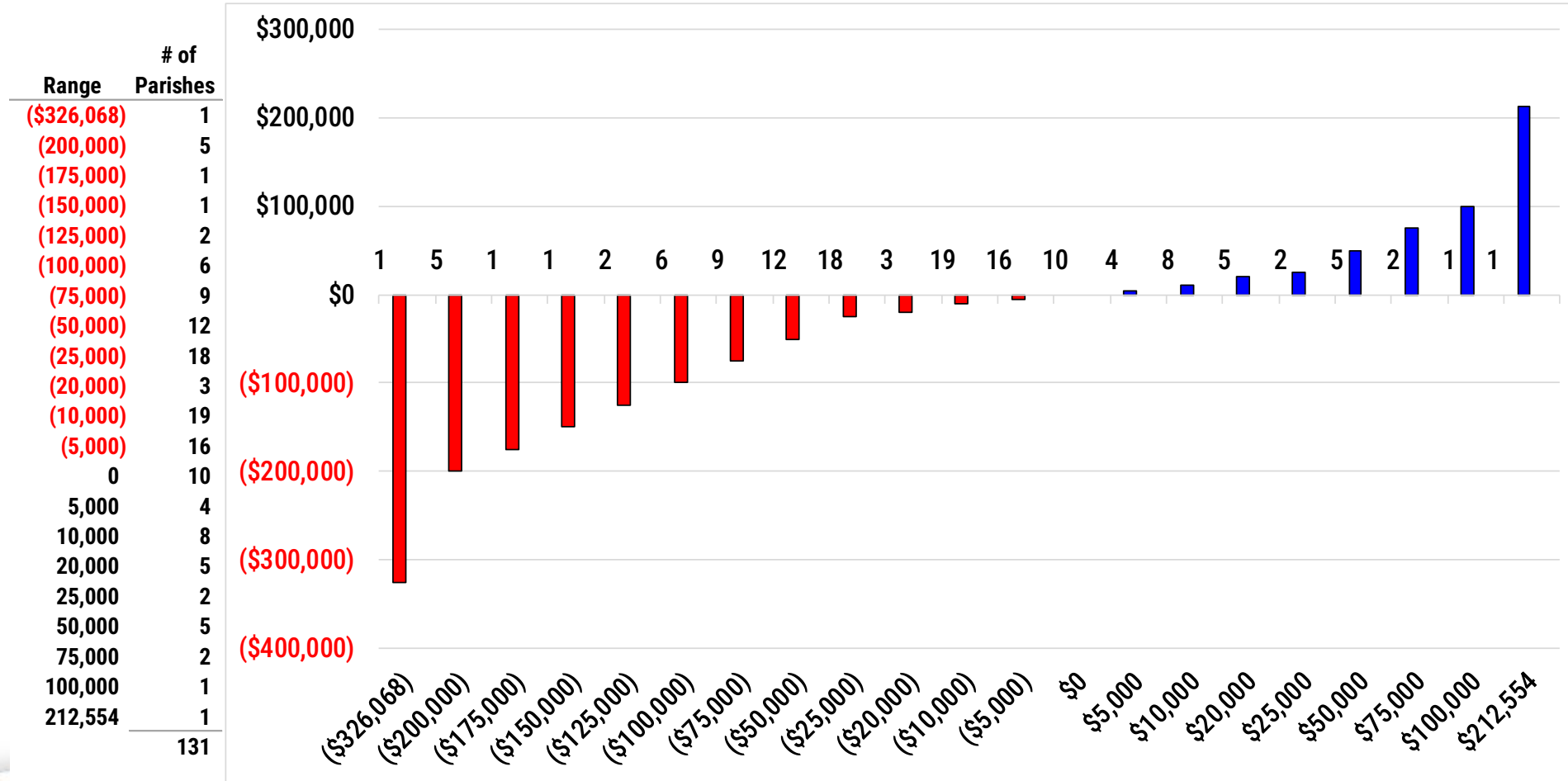
67 51.1% Parishes Operated with a Net Deficit
 64 48.9% Parishes Operated with a Net Surplus

37 of the 67 Parishes contributed to Catholic Schools
 56 of the 64 Parishes contributed to Catholic Schools



Investment 2019-2023 Annual Average

Average Parish Net Operating Surplus/(Deficit) after School



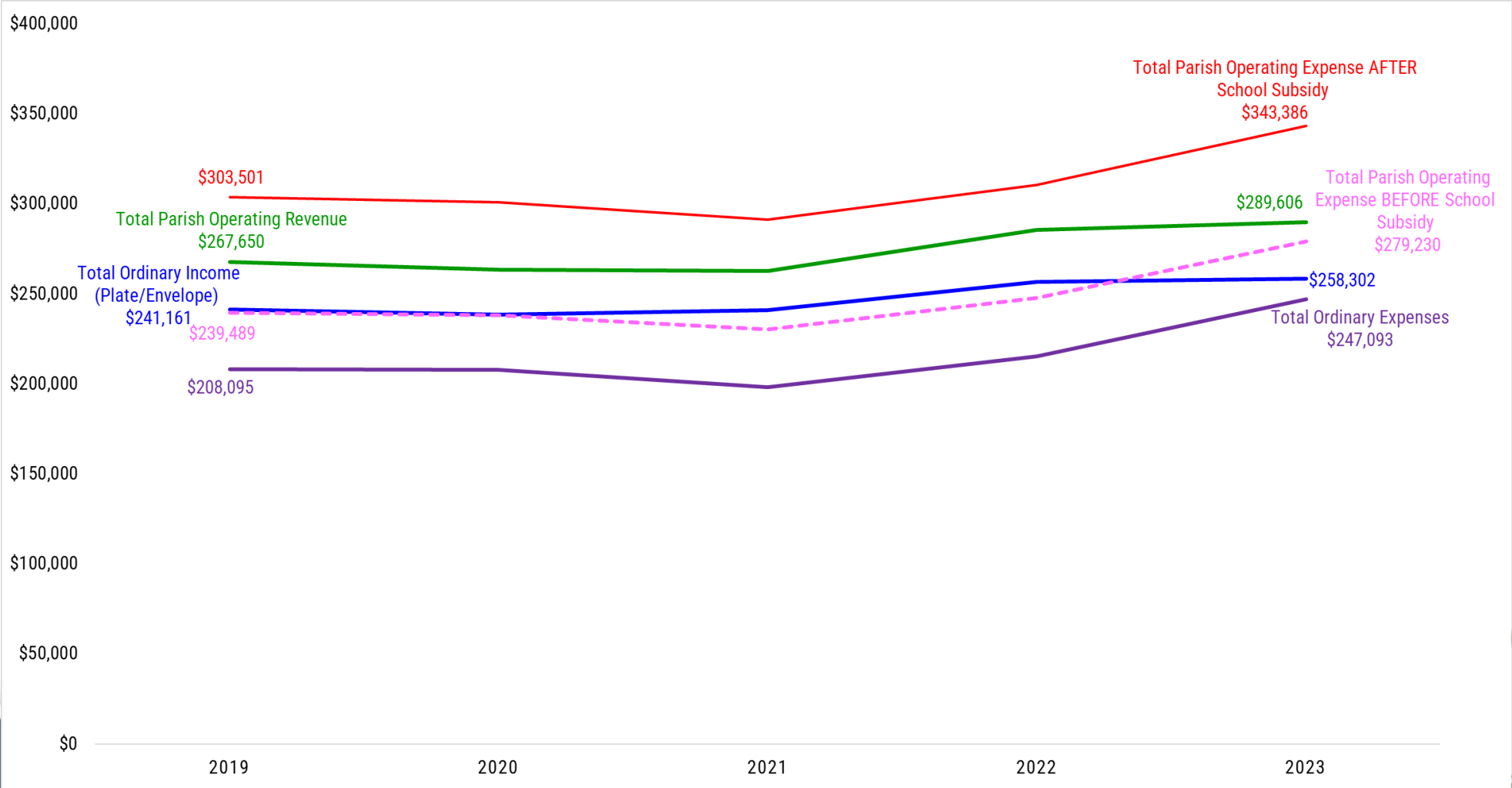
103 78.6% Parishes Operated with a Net Deficit
 28 21.4% Parishes Operated with a Net Surplus

73 of the 103 Parishes contributed to Catholic Schools
 20 of the 28 Parishes contributed to Catholic Schools



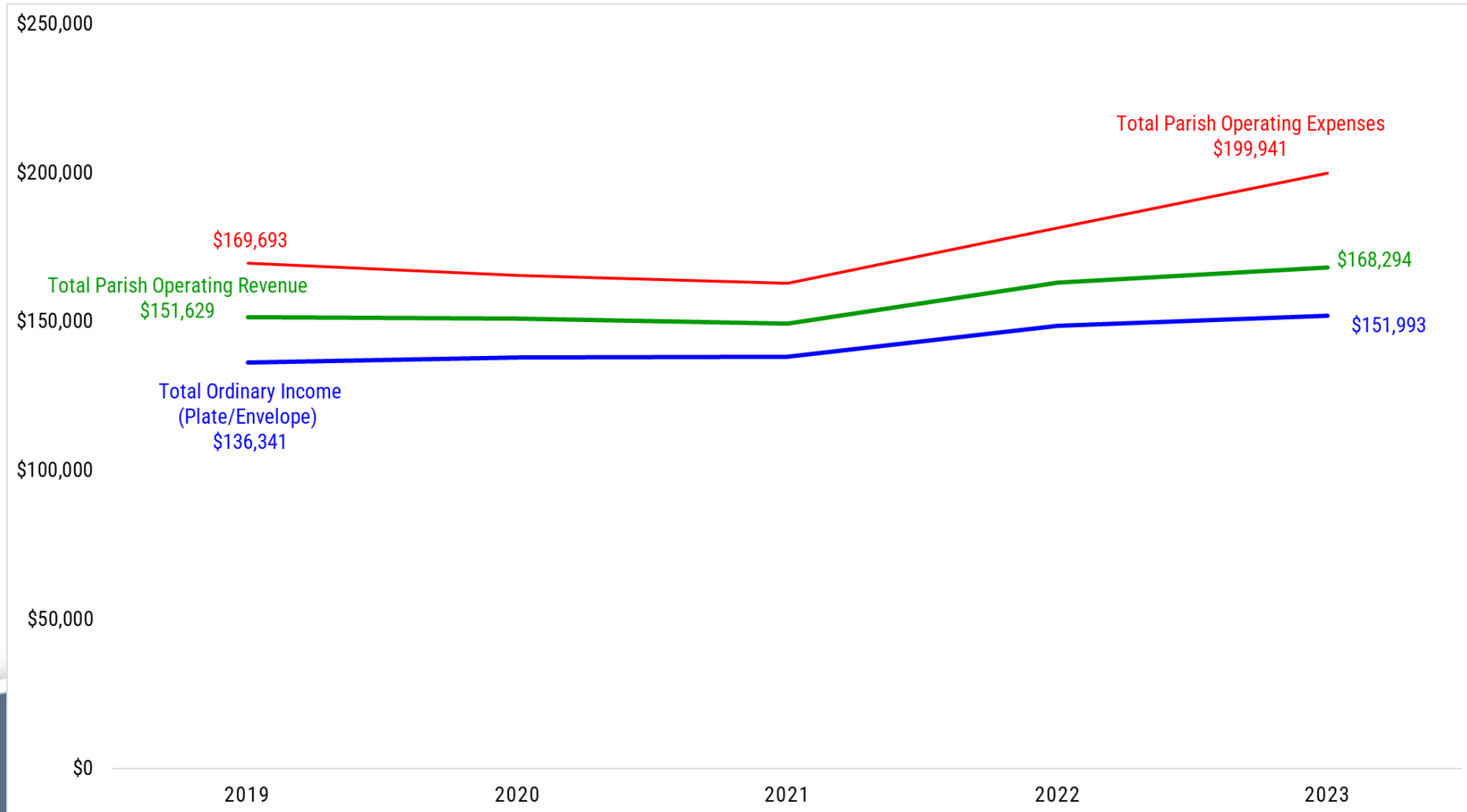
2019-2023 Average

Parish Operating Revenue/Expense Before & After School Investment

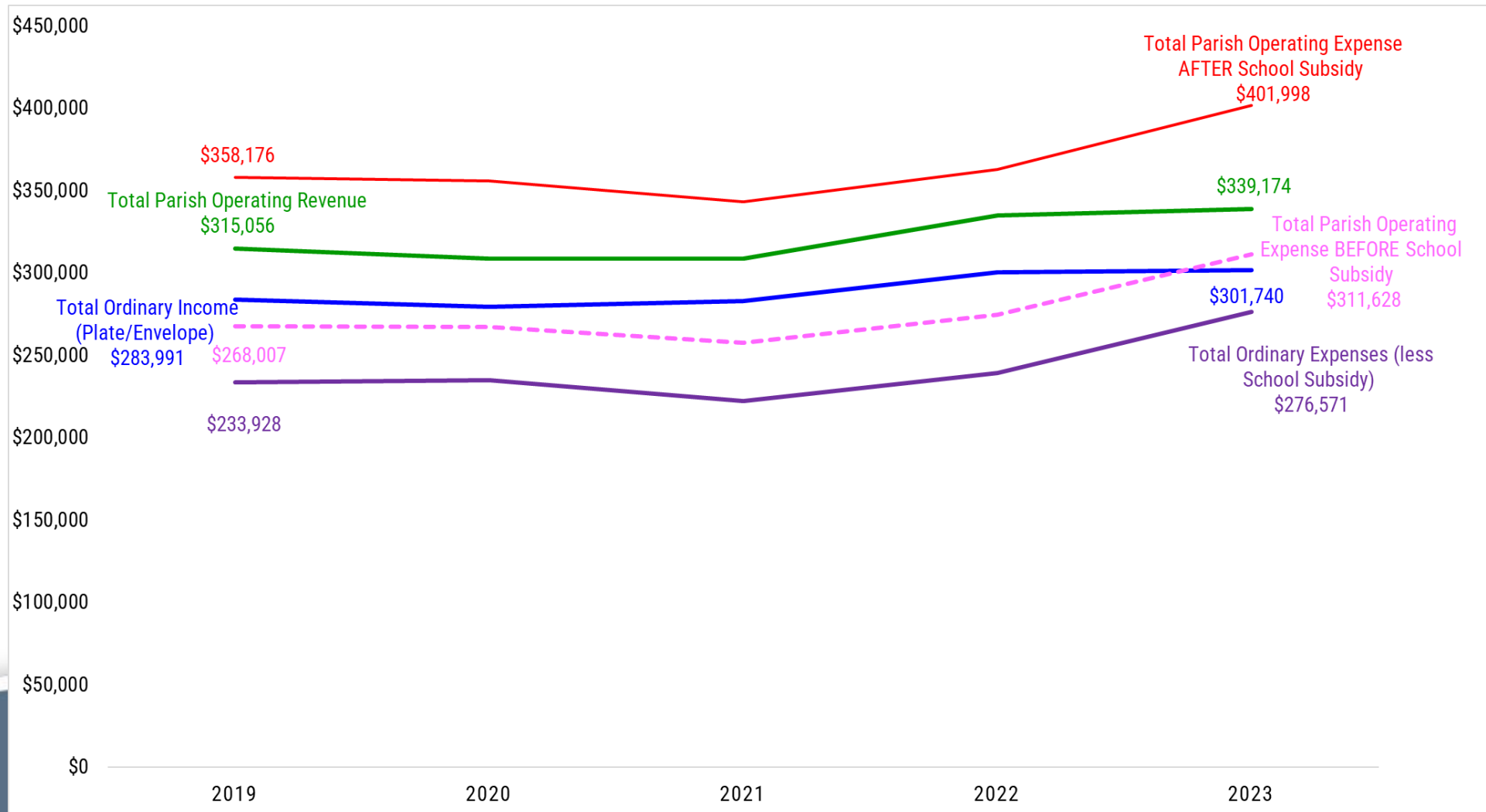


2019-2023 Average

Parish Operating Revenue & Expense for Parishes (38) Not Contributing to a School



2019-2023 Average Parish Operating Revenue/Expense for Parishes (93) Contributing to a School

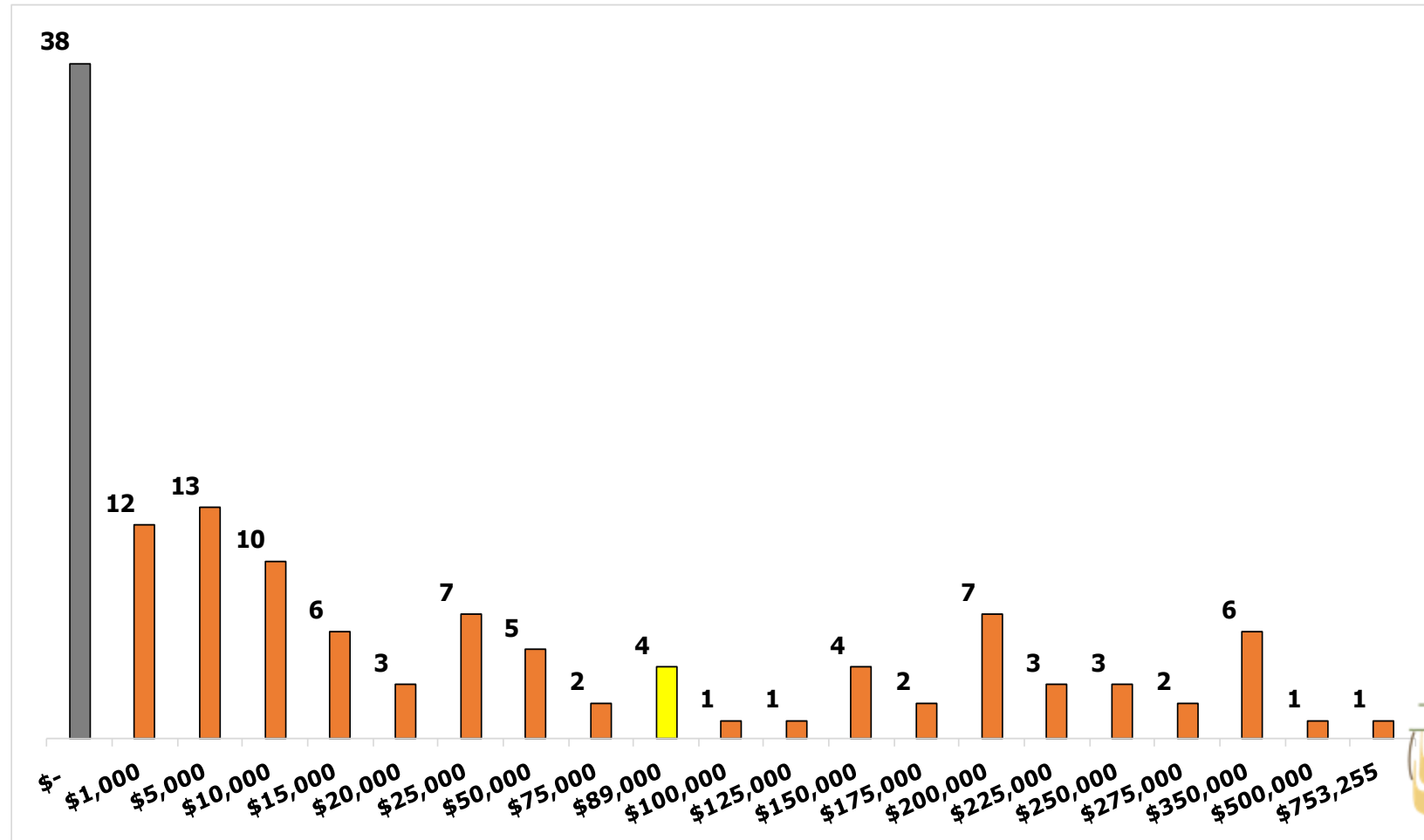


2019-2023 Annual Averages

Parish School Investment Distribution Amounts

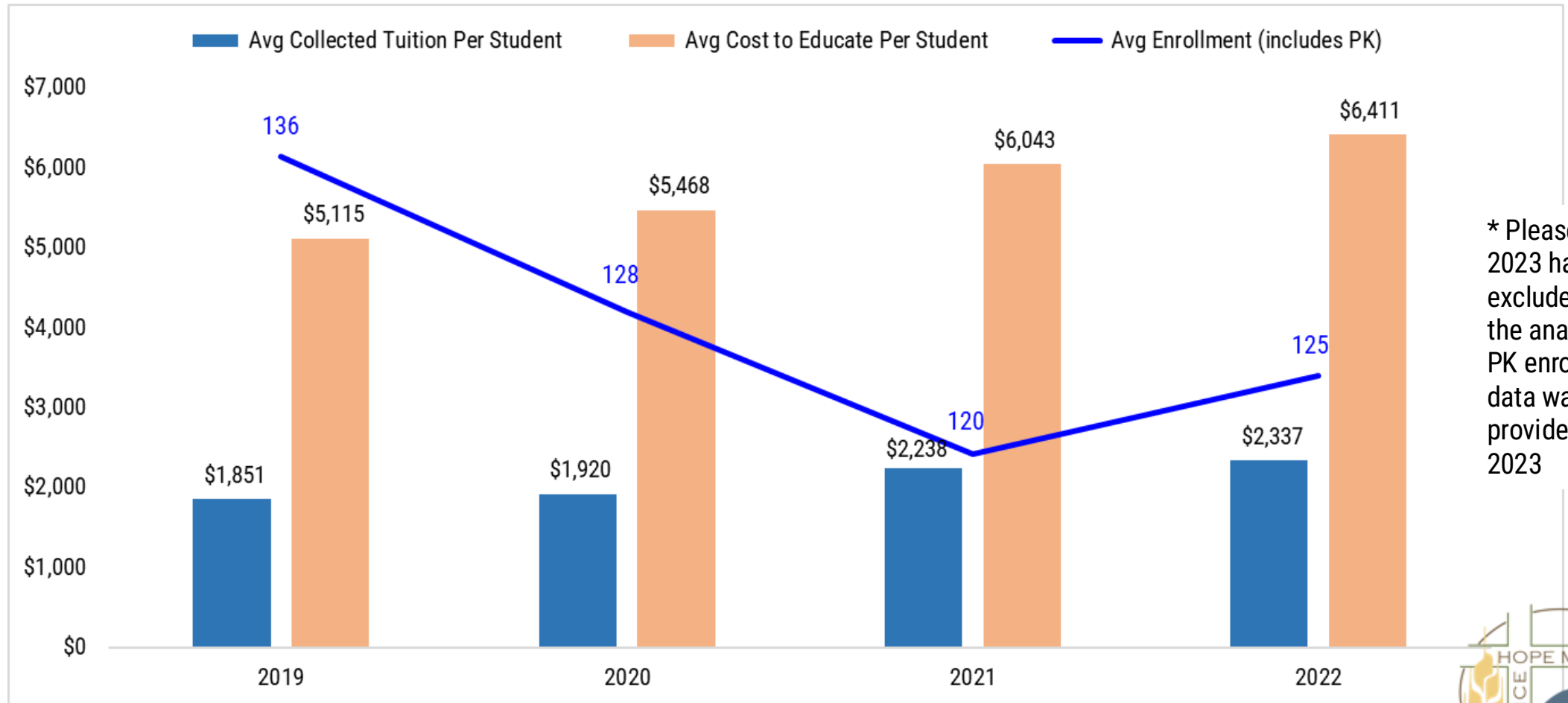
Range	# of Parishes
\$ -	38
1,000	12
5,000	13
10,000	10
15,000	6
20,000	3
25,000	7
50,000	5
75,000	2
89,000	4
100,000	1
125,000	1
150,000	4
175,000	2
200,000	7
225,000	3
250,000	3
275,000	2
350,000	6
500,000	1
753,255	1

131



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2019-2022 Per Student Analysis

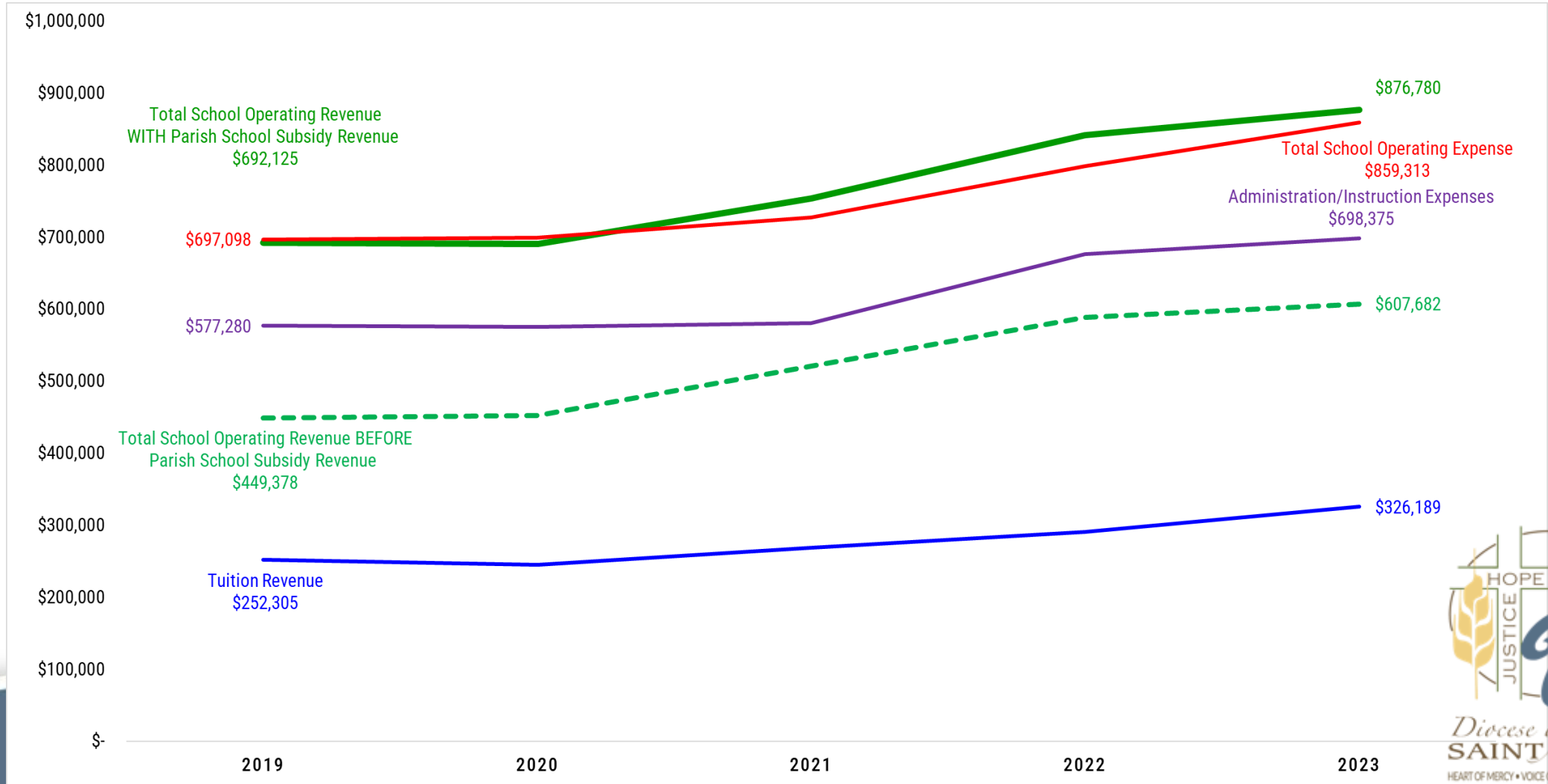


* Please note 2023 has been excluded from the analysis as PK enrollment data was not provided for 2023

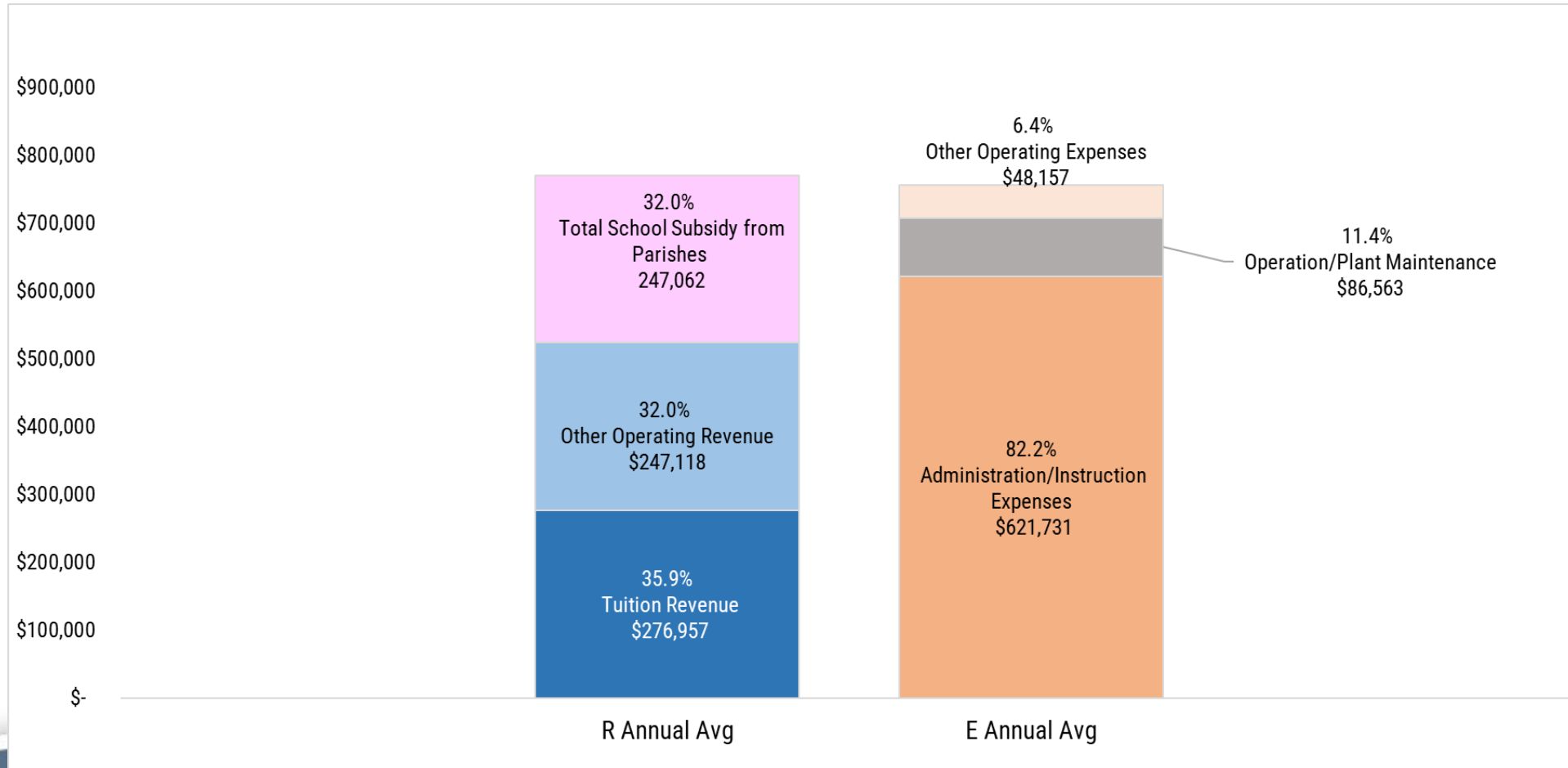


2019-2023 Catholic Schools Average

School Operating Revenue/Expense Before & With School Investment Revenue

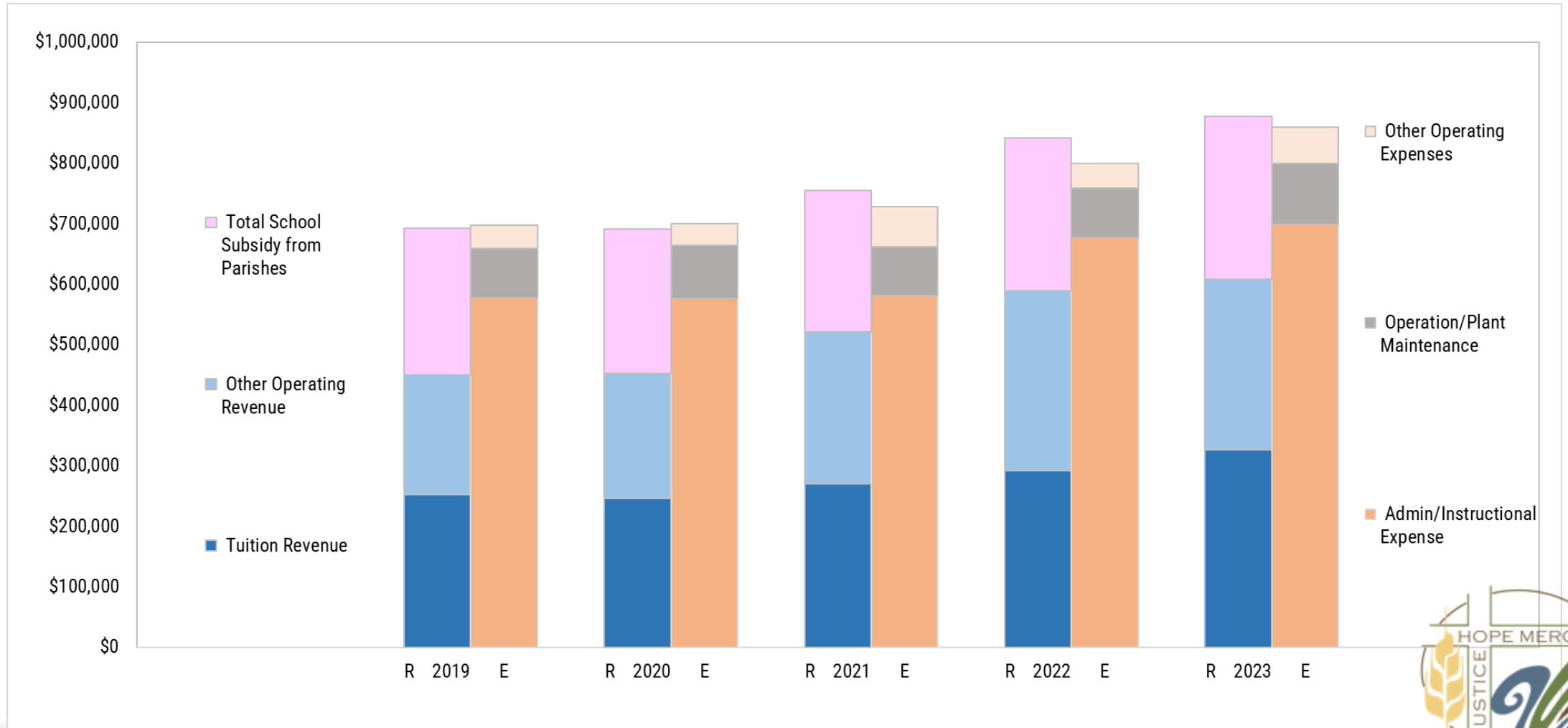


2019-2023 Annual Average School Operating Revenue/Expense



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2019-2023 Average School Operating Revenue/Expense



Current Reality Takeaways

- White population is declining but still a supermajority
- Ages 0-18 will be 25% of population by 2028
- Millennials comprise the largest generational cohort
- Birth decline throughout the diocese except one ACC
- Mass attendance is down 1/3
- Facility utilization is <40%
- Participation in all sacraments is declining
- Ratio of priests to parishes is increasing
- Expectations of priests is increasing; the number of priests is not
- Faith formation enrollment is plummeting
- Catholic school enrollment is declining but not as significantly as faith formation
- The diocese is currently serving 13% of total population of children
- Four out of five parishes are operating with a consistent budget deficit from annual giving (*plate and envelope*)





All Things New

HONORING THE PAST,
INSPIRING THE FUTURE



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