

2026

First Children's Finance

CHILD CARE NEEDS SUMMARY

Central Minnesota

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How First Children's Finance measures the gap between child care supply and demand

Each year, First Children's Finance completes an analysis of child care supply and demand in Minnesota. This analysis can be used to inform strategic supply building efforts and to track year-over-year progress on the availability of full-day, full-year care that supports working families.

To prepare the statewide and regional reports, FCF analyzes population-level data and child care licensing data to estimate both the full-day, full-year child care supply and demand. FCF focuses solely on full-day, full-year care to understand the supply of available care that supports parent and caregiver participation in the workforce and the number of children that are likely to need this kind of regulated child care.

The methodology outlined here is utilized to prepare the statewide Supply Demand Gap Analysis. When working with individual communities through our community consultation processes, FCF utilizes a more targeted methodology that also incorporates data on both the supply of part-day, part-year child care and on parent workforce participation.

How FCF Estimates Child Care Demand

Recognizing that not all children under age 5 need formal child care, FCF uses zip code data from the American Community Survey (ACS) 5-year estimates from the U.S. Census Bureau on the number of children under age six with all available parents in the workforce who are likely to need child care. FCF reduces this number by 15% to estimate the number of children aged five and under with all available parents in the workforce.

How FCF Estimates Child Care Supply

To determine the supply of child care, FCF exports data on currently active child care licenses (including both child care centers and licensed family child care) as of June 1 of each year. While many families utilize part-time child care, or even multiple sources of part-time child care, working families generally need child care options that offer full-day, full-year care to support their participation in the labor force. FCF reviews available licensing data to identify and remove those programs that do not offer full-day, full-year care to better assess the gap in supply that meets the needs of working families.

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While FCF does receive funding from the Minnesota Department of Children, Youth and Families, because FCF is an independent nonprofit organization and not a state agency, FCF does not have access to data that is not publicly available. In Minnesota, the capacity of certified child care centers is not publicly available, and thus certified child care centers are not included in the supply estimates. Capacity data for tribally licensed child care programs within the geography of Minnesota is also not public and is similarly not included in FCF's supply data. FCF also removes programs that are designated as offering only school year or summer-only programs. Finally, as this report is designed to estimate the gap in licensed child care, non-licensed or unlicensed programs, such as family, friend and neighbor care (FFN) and unlicensed pre-school or school-based programs are not considered in FCF's determination of child care supply.

To refine the estimate of child care supply, FCF makes a further adjustment to licensed capacity. It is not feasible for a child care program to always operate at 100% of licensed capacity. Unlike schools, where grade level is determined by children being of a certain age at the beginning of the school year, in licensed child care, whether a child is considered an infant, toddler, preschooler or school-aged is determined by their birthday. Thus, child care programs have children moving between age categories/classrooms throughout the year, creating temporarily open slots across the program. Because of this, as a best practice, FCF considers that 85% of licensed capacity is the functional equivalent of full enrollment. For purposes of these reports, licensed capacity of child care programs is likewise reduced from 100% to 85% to determine child care supply.



Background Information

DEPARTMENT OF CHILDREN, YOUTH, AND FAMILIES

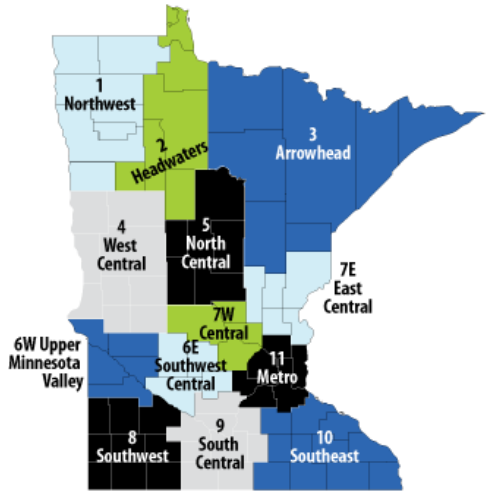
This report was prepared by First Children's Finance through generous funding from the Minnesota Department of Children, Youth, and Families.

This report covers the following geographic area:

MN Economic Development Regions 5, 7E & 7W sorted by county

Central Minnesota Counties:

Benton	Kanabec	Stearns
Cass	Mille Lacs	Todd
Chisago	Morrison	Wadena
Crow Wing	Pine	Wright
Isanti	Sherburne	



Data Sources:

2020-2024 U.S. Census American Community Survey, 5-year estimates
Minnesota Department of Human Services
Minnesota Department of Health
Minnesota Department of Education
U.S. Postal Service

Assumptions

1. If a zip code falls in more than one city and/or county, data was placed in the primary city and/or county as determined by the U.S. Postal Service.
2. All programs offering less than all day, every-day child care were excluded.
3. Due to lack of publicly available capacity data, all certified and non-certified programs (generally school-based programs) were excluded.
4. Due to lack of publicly available Tribal licensing data, all tribally licensed child care programs are excluded

**Capacity is an internal calculation of First Children's Finance based upon historical data collection*

***Children under 5 is an adjusted calculation from 2020-2024 U.S. Census American Community Survey, 5-year estimates*

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Central Minnesota Child Care Needs Summary by County
June 2026

Totals:

Child Care Centers	CCC Capacity	Family Child Care	FCC Capacity	Total Capacity	Capacity*	Under '6' Working	Children Under 5**	Child Care Need
141	12,187	1,058	12,640	24,827	21,103	43,389	36,881	(15,778)

Zip Code	City	County	CCC #	CCC Capacity	FCC #	FCC Capacity	Total Capacity	Capacity*	Under '6' Working	Children Under 5**	Child Care Need
56329	Foley	Benton	1	61	24	280	341	290	522	444	-154
56357	Oak Park	Benton	0	0	7	82	82	70	56	48	22
56367	Rice	Benton	0	0	26	300	300	255	424	360	-105
56379	Sauk Rapids	Benton	0	0	36	420	420	357	966	821	-464
56435	Backus	Cass	0	0	2	24	24	20	75	64	-43
56626	Bena	Cass	0	0	0	0	0	0	0	0	0
56633	Cass Lake	Cass	0	0	5	62	62	53	243	207	-154
56641	Federal Dam	Cass	0	0	0	0	0	0	18	15	-15
56452	Hackensack	Cass	0	0	1	12	12	10	21	18	-8
56655	Longville	Cass	0	0	0	0	0	0	27	23	-23
56662	Outing	Cass	0	0	0	0	0	0	16	14	-14
56473	Pillager	Cass	3	147	3	32	179	152	161	137	15
56474	Pine River	Cass	1	67	4	50	117	99	149	127	-27
56672	Remer	Cass	0	0	2	26	26	22	61	52	-30
55785	Swatara	Cass	0	0	0	0	0	0	0	0	0

56484	Walker	Cass	0	0	6	74	74	63	87	74	**-11**
55012	Center City	Chisago	0	0	0	0	0	0	42	36	**-36**
55013	Chisago City	Chisago	2	165	4	50	215	183	393	334	**-151**
55032	Harris	Chisago	0	0	4	48	48	41	94	80	**-39**
55045	Lindstrom	Chisago	0	0	4	50	50	43	546	464	**-422**
55056	North Branch	Chisago	3	251	16	200	451	383	630	536	**-152**
55069	Rush City	Chisago	0	0	11	146	146	124	172	146	**-22**
55074	Shafer	Chisago	0	0	2	26	26	22	113	96	**-74**
55079	Stacy	Chisago	0	0	6	72	72	61	371	315	**-254**
55084	Taylors Falls	Chisago	0	0	0	0	0	0	98	83	**-83**
55092	Wyoming	Chisago	6	339	12	150	489	416	354	301	**115**
56425	Baxter	Crow Wing	1	74	9	112	186	158	268	228	**-70**
56401	Brainerd	Crow Wing	9	692	40	492	1184	1006	1644	1397	**-391**
56441	Crosby	Crow Wing	0	0	5	62	62	53	69	59	**-6**
56442	Crosslake	Crow Wing	1	57	1	14	71	60	67	57	**3**
56444	Deerwood	Crow Wing	0	0	2	22	22	19	142	121	**-102**
56447	Emily	Crow Wing	0	0	0	0	0	0	16	14	**-14**
56448	Fifty Lakes	Crow Wing	0	0	0	0	0	0	22	19	**-19**
56449	Fort Ripley	Crow Wing	0	0	3	36	36	31	62	53	**-22**
56450	Garrison	Crow Wing	0	0	2	26	26	22	38	32	**-10**
56455	Ironton	Crow Wing	0	0	3	36	36	31	86	73	**-43**
56465	Merrifield	Crow Wing	0	0	2	28	28	24	135	115	**-91**
56468	Nisswa	Crow Wing	1	53	4	52	105	89	176	150	**-60**
56472	Pequot Lakes	Crow Wing	3	181	8	98	279	237	502	427	**-190**
55006	Braham	Isanti	0	0	3	40	40	34	120	102	**-68**
55008	Cambridge	Isanti	5	311	12	142	453	385	768	653	**-268**
55017	Dalbo	Isanti	0	0	1	12	12	10	35	30	**-20**

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55029	Grandy	Isanti	0	0	0	0	0	0	7	6	**-6**
55040	Isanti	Isanti	4	333	12	142	475	404	944	802	**-399**
55080	Stanchfield	Isanti	0	0	0	0	0	0	135	115	**-115**
55051	Mora	Kanabec	3	109	15	190	299	254	391	332	**-78**
56358	Ogilvie	Kanabec	0	0	4	52	52	44	150	128	**-83**
56313	Bock	Mille Lacs	0	0	1	10	10	9	1	1	**8**
56330	Foreston	Mille Lacs	0	0	3	34	34	29	84	71	**-43**
56342	Isle	Mille Lacs	0	0	3	34	34	29	76	65	**-36**
56353	Milaca	Mille Lacs	1	129	12	146	275	234	512	435	**-201**
56359	Onamia	Mille Lacs	1	50	1	12	62	53	154	131	**-78**
56363	Pease	Mille Lacs	0	0	1	12	12	10	17	14	**-4**
55371	Princeton	Mille Lacs	3	288	17	204	492	418	916	779	**-360**
56386	Wahkon	Mille Lacs	0	0	0	0	0	0	17	14	**-14**
56314	Bowlus	Morrison	0	0	1	12	12	10	46	39	**-29**
56443	Cushing	Morrison	0	0	3	38	38	32	56	48	**-15**
56328	Flensburg	Morrison	0	0	1	10	10	9	10	9	**0**
56338	Hillman	Morrison	0	0	2	24	24	20	60	51	**-31**
56345	Little Falls	Morrison	3	264	28	332	596	507	733	623	**-116**
56466	Motley	Morrison	0	0	4	50	50	43	116	99	**-56**
56364	Pierz	Morrison	0	0	18	216	216	184	392	333	**-150**
56475	Randall	Morrison	0	0	6	78	78	66	92	78	**-12**
56373	Royalton	Morrison	0	0	10	122	122	104	154	131	**-27**
56382	Swanville	Morrison	0	0	4	44	44	37	69	59	**-21**
56384	Upsala	Morrison	0	0	0	0	0	0	18	15	**-15**
55704	Askov	Pine	0	0	0	0	0	0	50	43	**-43**
55007	Brook Park	Pine	0	0	3	32	32	27	51	43	**-16**
55712	Bruno	Pine	0	0	1	14	14	12	2	2	**10**

55735	Finlayson	Pine	0	0	1	14	14	12	61	52	**-40**
55030	Grasston	Pine	0	0	0	0	0	0	96	82	**-82**
55036	Henriette	Pine	0	0	0	0	0	0	0	0	**0**
55037	Hinckley	Pine	0	0	3	40	40	34	156	133	**-99**
55756	Kerrick	Pine	0	0	1	10	10	9	13	11	**-3**
55063	Pine City	Pine	3	239	16	196	435	370	503	428	**-58**
55072	Sandstone	Pine	1	105	1	14	119	101	82	70	**31**
55783	Sturgeon Lake	Pine	0	0	1	14	14	12	102	87	**-75**
55795	Willow River	Pine	1	31	2	28	59	50	105	89	**-39**
55308	Becker	Sherburne	1	155	22	266	421	358	570	485	**-127**
55309	Big Lake	Sherburne	1	119	30	348	467	397	1479	1257	**-860**
55319	Clear Lake	Sherburne	0	0	5	58	58	49	368	313	**-264**
55330	Elk River	Sherburne	11	1513	57	678	2191	1862	2540	2159	**-297**
56304	Saint Cloud	Sherburne	3	213	9	101	314	267	1238	1052	**-785**
55398	Zimmerman	Sherburne	3	202	26	306	508	432	1264	1074	**-643**
56307	Albany	Stearns	1	47	9	108	155	132	325	276	**-145**
56310	Avon	Stearns	1	71	15	178	249	212	269	229	**-17**
56312	Belgrade	Stearns	0	0	7	80	80	68	180	153	**-85**
56316	Brooten	Stearns	1	40	2	26	66	56	36	31	**26**
56320	Cold Spring	Stearns	3	172	16	186	358	304	545	463	**-159**
56321	Collegeville	Stearns	0	0	0	0	0	0	0	0	**0**
56325	Elrosa	Stearns	0	0	0	0	0	0	10	9	**-9**
56331	Freeport	Stearns	1	58	8	98	156	133	235	200	**-67**
56335	Greenwald	Stearns	0	0	1	12	12	10	18	15	**-5**
56340	Holdingford	Stearns	0	0	8	96	96	82	165	140	**-59**
55353	Kimball	Stearns	1	75	1	10	85	72	181	154	**-82**
56352	Melrose	Stearns	1	61	13	160	221	188	509	433	**-245**

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56356	New Munich	Stearns	0	0	0	0	0	0	32	27	**-27**
56362	Paynesville	Stearns	0	0	8	96	96	82	351	298	**-217**
56368	Richmond	Stearns	3	193	7	82	275	234	258	219	**14**
56369	Rockville	Stearns	2	55	1	12	67	57	59	50	**7**
56371	Roscoe	Stearns	0	0	0	0	0	0	0	0	**0**
56301	Saint Cloud	Stearns	9	694	23	272	966	821	2108	1792	**-971**
56303	Saint Cloud	Stearns	8	582	23	276	858	729	1121	953	**-224**
56374	Saint Joseph	Stearns	1	158	16	198	356	303	457	388	**-86**
56376	Saint Martin	Stearns	0	0	1	12	12	10	18	15	**-5**
56375	Saint Stephen	Stearns	0	0	1	12	12	10	42	36	**-26**
56377	Sartell	Stearns	5	709	42	508	1217	1034	1461	1242	**-207**
56378	Sauk Centre	Stearns	1	67	20	236	303	258	468	398	**-140**
56387	Waite Park	Stearns	1	55	6	76	131	111	483	411	**-299**
56437	Bertha	Todd	1	12	1	10	22	19	47	40	**-21**
56438	Browerville	Todd	0	0	7	86	86	73	178	151	**-78**
56318	Burtrum	Todd	0	0	3	34	34	29	44	37	**-9**
56440	Clarissa	Todd	0	0	2	22	22	19	43	37	**-18**
56446	Eagle Bend	Todd	0	0	0	0	0	0	74	63	**-63**
56336	Grey Eagle	Todd	0	0	3	34	34	29	58	49	**-20**
56453	Hewitt	Todd	0	0	2	22	22	19	38	32	**-14**
56347	Long Prairie	Todd	0	0	13	154	154	131	392	333	**-202**
56389	West Union	Todd	0	0	0	0	0	0	1	1	**-1**
56434	Aldrich	Wadena	0	0	0	0	0	0	1	1	**-1**
56464	Menahga	Wadena	0	0	1	12	12	10	239	203	**-193**
56477	Sebeka	Wadena	0	0	3	32	32	27	104	88	**-61**
56479	Staples	Wadena	2	72	5	58	130	111	352	299	**-189**
56481	Verndale	Wadena	1	87	4	48	135	115	69	59	**56**

56482	Wadena	Wadena	1	49	16	188	237	201	520	442	**-241**
55301	Albertville	Wright	4	681	23	268	949	807	1062	903	**-96**
55302	Annandale	Wright	2	203	6	68	271	230	586	498	**-268**
55313	Buffalo	Wright	3	604	26	296	900	765	1145	973	**-208**
55320	Clearwater	Wright	0	0	11	126	126	107	459	390	**-283**
55321	Cokato	Wright	1	35	3	36	71	60	187	159	**-99**
55328	Delano	Wright	1	212	10	111	323	275	637	541	**-267**
55341	Hanover	Wright	1	60	5	56	116	99	352	299	**-201**
55349	Howard Lake	Wright	0	0	4	50	50	43	155	132	**-89**
55358	Maple Lake	Wright	1	97	5	60	157	133	343	292	**-158**
55362	Monticello	Wright	2	121	32	382	503	428	1266	1076	**-649**
55363	Montrose	Wright	1	48	4	48	96	82	332	282	**-201**
55373	Rockford	Wright	3	170	4	48	218	185	254	216	**-31**
55376	Saint Michael	Wright	3	551	31	364	915	778	1227	1043	**-265**
55382	South Haven	Wright	0	0	6	70	70	60	134	114	**-54**
55390	Waverly	Wright	0	0	6	66	66	56	140	119	**-63**
Totals			**141**	**12,187**	**1,058**	**12,640**	**24,827**	**21,103**	**43,389**	**36,881**	**(15,778)**



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