

**DOWNTOWN DULUTH  
DEMOGRAPHIC CHARACTERISTICS  
AND  
RETAIL SALES POTENTIAL**

**Prepared for  
Greater Downtown Council**

**September 2010**

## **DOWNTOWN DULUTH RETAIL POTENTIAL**

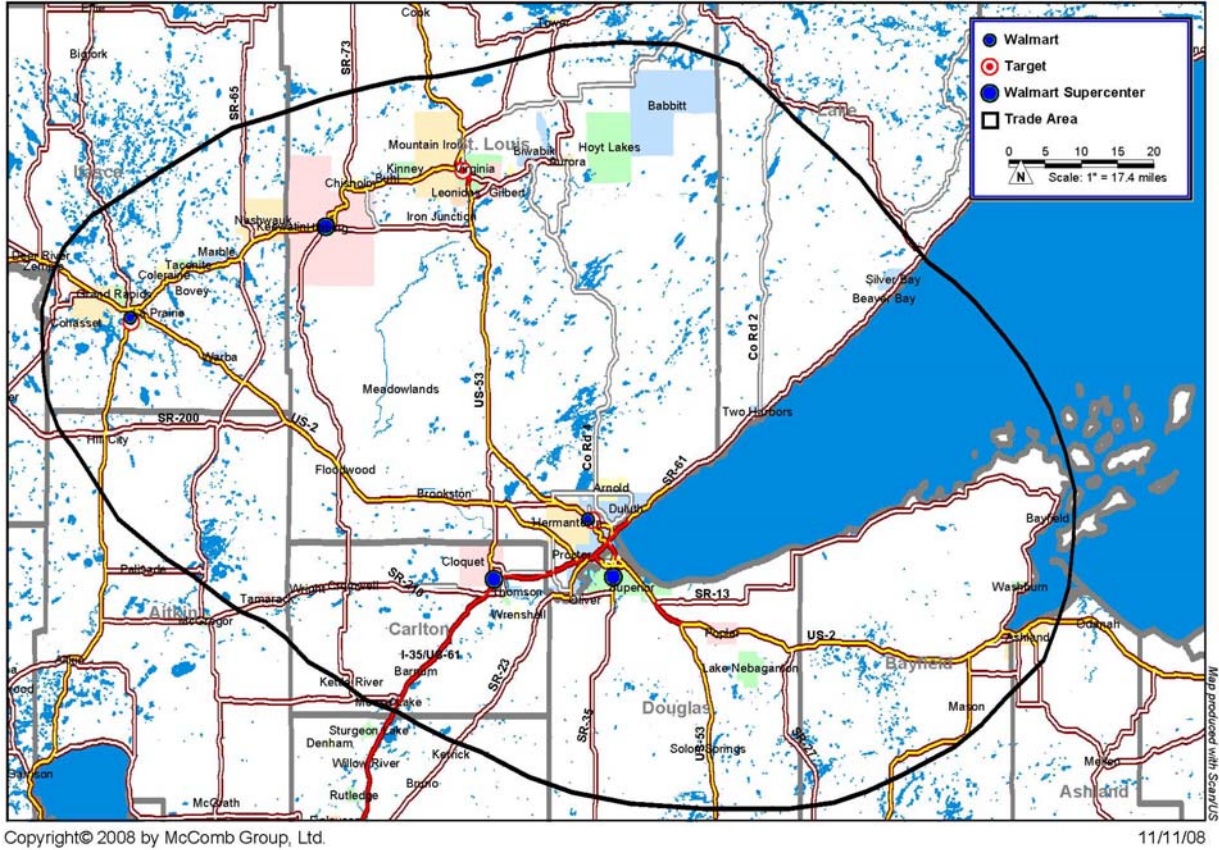
Duluth is the economic, medical, educational, and cultural center for northeastern Minnesota and northwestern Wisconsin. Its position at the head of Lake Superior, gateway to the recreational opportunities of the north shore and northeastern Minnesota, results in a thriving tourism economy. Factors that support additional retail development in downtown Duluth include:

- ◆ Duluth's trade area had a 2010 population of 333,005 living in 143,844 households, which are projected to increase to 146,935 in 2015.
- ◆ Duluth's trade area included 33,867 households with incomes above \$75,000 in 2010, and is expected to increase to 39,474 households in 2015, an increase of 17 percent.
- ◆ Trade area households with incomes above \$100,000 in 2010 were estimated at 16,433 and are expected to increase to 19,861 in 2015, a 21 percent increase.
- ◆ Households with incomes above \$150,000 are expected to increase by 23 percent between 2010 and 2015.
- ◆ In 2010, 53,614 trade area residents had a college and/or a graduate degree. This group is expected to increase to 60,162 in 2015, a 12 percent increase.
- ◆ Second home ownership in the downtown trade area is growing at about 3.5 percent per year, increasing from 17,011 in 2000 to about 22,500 in 2010.
- ◆ Downtown Duluth's 18,000 employees represent shopping goods spending potential of \$48.2 million in 2010.
- ◆ Food service and convenience goods spending potential of downtown employees is \$43.1 and \$31.8 million, respectively, in 2010.
- ◆ Duluth attracted 3.5 million visitors in 2009 and visitation is growing at about two percent annually.
- ◆ Visitors are estimated to increase to over 4.1 million by 2015.
- ◆ Visitor retail spending is estimated to increase to \$197 million in 2010 and reach \$238 million in 2015.
- ◆ Visitor food and liquor spending is estimated to increase to \$255 million in 2010 and \$308 million in 2015.
- ◆ Downtown Duluth, with two dozen lifestyle retailers, is the region's lifestyle shopping destination.

Duluth's positive economic attributes, trade area population, upper income households and visitors provide support for expanded retail stores, restaurants and services.

Significant trade area demographics are contained in Tables 1 through 11. Demographic comparisons are also provided for the Duluth-Superior MSA. Full demographic comparisons are attached.

## DOWNTOWN DULUTH TRADE AREA



Trade area households are expected to increase from 143,844 in 2010 to 146,935 in 2015.

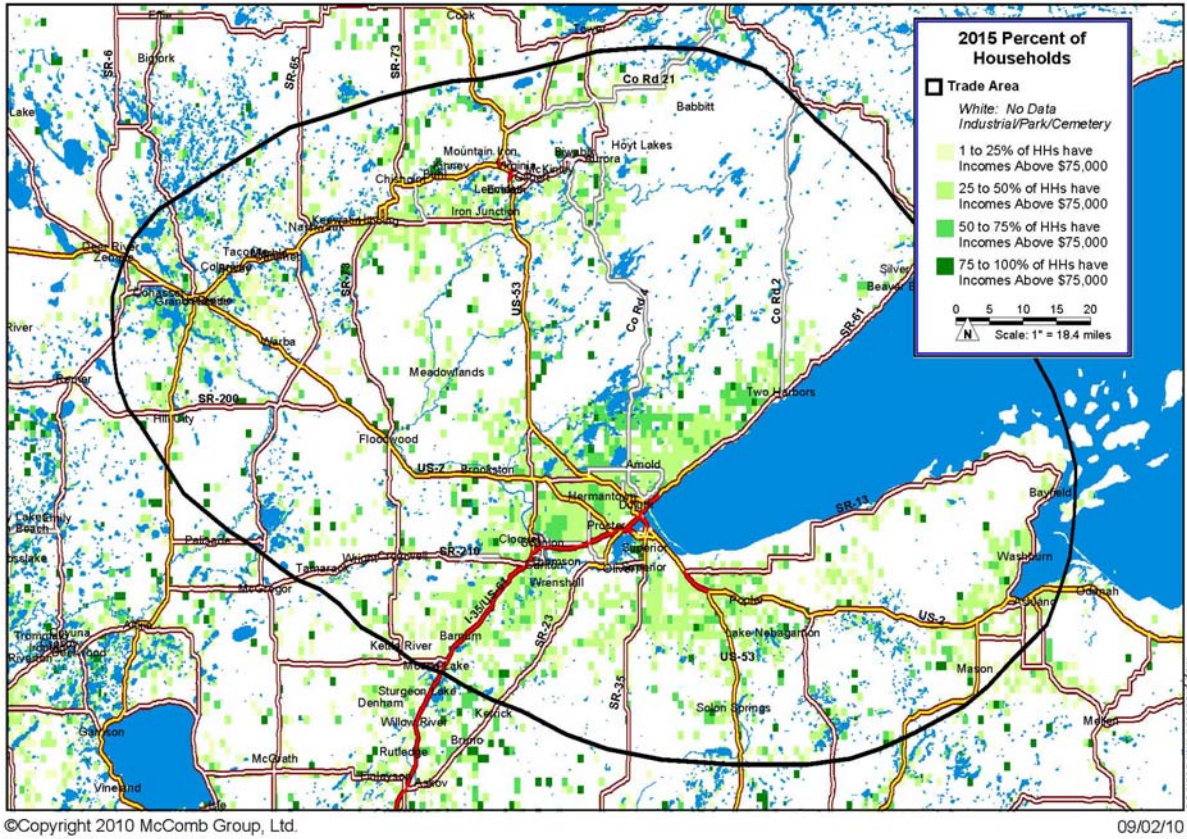
Table 1  
POPULATION AND HOUSEHOLDS  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA  
2000 CENSUS; 2010 AND 2015 ESTIMATED

	Trade Area	Annual Growth Rate	Duluth-Superior MSA	Annual Growth Rate
<b>Population</b>				
2000	332,023	0.31 %	275,486	0.53 %
2010E	333,005	0.03	277,596	0.08
2015E	338,169	0.15	283,649	0.22
<b>Households</b>				
2000	135,302	0.70 %	112,491	0.59 %
2010E	143,844	0.61	118,171	0.49
2015E	146,935	0.21	120,357	0.18

E: Estimated.

Source: U.S. Census, Scan/US, Inc. and McComb Group, Ltd.

**DOWNTOWN TRADE AREA PERCENT OF HOUSEHOLDS  
WITH INCOME ABOVE \$75,000; 2015**



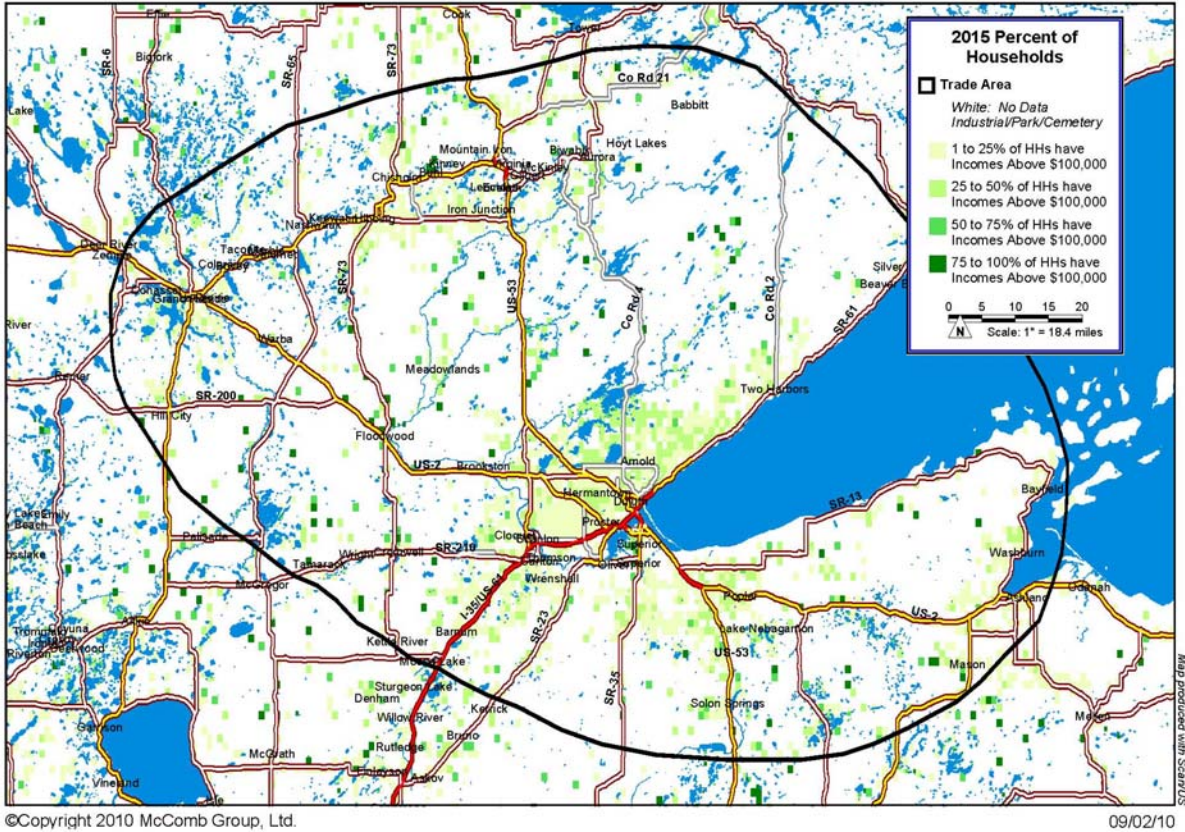
Households with incomes above \$75,000 in 2015 are widely distributed throughout the trade area.

Table 2  
AVERAGE AND MEDIAN HOUSEHOLD INCOME  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA  
2000 CENSUS; 2010 AND 2015 ESTIMATED

	Trade Area	Duluth-Superior MSA
<b>Average Household Income</b>		
2000	\$ 46,585	\$ 44,854
2010E	57,307	58,405
2015E	61,653	62,999
<b>Median Household Income</b>		
2000	\$ 37,414	\$ 36,710
2010E	45,752	44,093
2015E	48,926	47,574

E: Estimated.  
Source: McComb Group, Ltd.

## DOWNTOWN TRADE AREA PERCENT OF HOUSEHOLDS WITH INCOME ABOVE \$100,000; 2015



Households with incomes above \$100,000 (estimated at 19,861 in 2015) are also widely distributed throughout the trade area.

Table 3  
HOUSEHOLD INCOME DISTRIBUTION  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA  
2000 CENSUS; 2010 AND 2015 ESTIMATED

	Trade Area	Duluth-Superior MSA
<b>Households above \$75,000</b>		
2000	18,399	16,294
2010E	33,867	29,246
2015E	39,474	33,782
<b>Households above \$100,000</b>		
2000	6,990	6,504
2010E	16,433	14,805
2015E	19,861	17,647
<b>Households above \$150,000</b>		
2000	1,819	1,767
2010E	4,429	4,174
2015E	5,454	5,011

E: Estimated.  
Source: McComb Group, Ltd.

## AGE

Over half (52.7 percent) of the population will be in the prime working age of 25 to 65 in 2015.

Table 4  
AGE DISTRIBUTION  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA  
2010 AND 2015 ESTIMATED

	Trade Area		Duluth-Superior MSA	
	Number	Percent	Number	Percent
<b>2010</b>				
Under 19	78,258	23.5 %	65,358	23.5 %
20 to 24	27,778	8.4	24,432	8.8
25 to 34	39,376	11.8	33,535	12.1
35 to 44	35,470	10.7	29,337	10.6
45 to 54	49,354	14.8	40,317	14.5
55 to 64	47,212	14.2	38,838	14.0
65 to 74	28,954	8.7	23,465	8.5
75 to 84	17,158	5.2	14,453	5.2
85+	8,986	2.7	7,861	2.8
<b>2015</b>				
Under 19	76,852	23.1 %	64,359	23.2 %
20 to 24	22,913	6.9	19,220	6.9
25 to 34	51,359	15.4	44,776	16.1
35 to 44	32,370	9.7	27,129	9.8
45 to 54	41,504	12.5	34,459	12.4
55 to 64	49,881	15.0	41,689	15.0
65 to 74	35,536	10.7	29,175	10.5
75 to 84	18,521	5.6	15,278	5.5
85+	8,791	2.6	7,564	2.7

Source: Scan/US, Inc.

## EDUCATIONAL ATTAINMENT

One-quarter of the population age 25 and above are projected to hold a college and/or graduate or professional degree in 2015.

Table 5  
EDUCATIONAL ATTAINMENT  
DOWNTOWN DULUTH TRADE AREA; 2000, 2010 AND 2015

	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
<b>Duluth Trade Area</b>						
Population 25 yrs+	219,085		226,546		237,991	
No HS Diploma	29,702	13.6 %	18,782	8.3 %	15,295	6.4 %
HS Graduate	73,224	33.4	72,998	32.2	74,466	31.3
College, No Degree	54,489	24.9	54,414	24.0	55,780	23.4
Associate Degree	17,715	8.1	26,738	11.8	32,288	13.6
College Degree	30,711	14.0	37,118	16.4	41,497	17.4
Graduate/Prof Degree	13,244	6.0	16,496	7.3	18,665	7.8

Source: Scan/US, Inc.

## RACE AND ETHNICITY

Downtown Duluth's trade area population is primarily Caucasian with 92 percent in 2010.

Table 6

### 2010 RACE AND ETHNICITY DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA

	Trade Area		Duluth-Superior MSA	
	Number	Percent	Number	Percent
White	305,558	91.8 %	254,515	91.7 %
Black	3,927	1.2	3,710	1.3
Native American	9,072	2.7	7,110	2.6
Asian/Pacific Islander	2,885	0.9	2,674	1.0
Other Races	11,563	3.5	9,587	3.5
Hispanic	3,791	1.1	3,176	1.1

Source: Scan/US, Inc.

## EMPLOYMENT

Duluth employment has out-performed the state of Minnesota over the past nine years. Duluth employment was 58,239 in 2009 compared to 57,942 in 2000, an increase of 0.5 percent. In contrast, Minnesota employment declined by 1.5 percent over the same period. Employment in five industry categories, shown in Table 7, has experienced increases between 2000 and 2009. The highest increases in employment over the last nine years have been in the finance and insurance industry, and health care and social assistance. The five industries show below account for 44 percent of 2009 employment.

Table 7

### ST. LOUIS COUNTY AVERAGE NUMBER OF EMPLOYEES; 2000, 2005 AND 2009 SELECTED INDUSTRIES

Industry	2000	2005	2009	Growth Rate 2000-09
Finance and Insurance	2,871	3,702	3,513	2.3 %
Professional and Business Services	6,494	6,487	6,866	0.6
Professional and Technical Services	2,758	2,871	3,226	1.8
Administrative and Waste Services	2,780	2,948	2,843	0.2
Health Care and Social Assistance	17,916	21,385	24,214	3.4

Source: Minnesota Department of Employment and Economic Development.

## DETAILED DEMOGRAPHIC CHARACTERISTICS

Detailed demographic characteristics for the Downtown Duluth trade area, Duluth-Superior MSA and Minnesota are contained in the attached demographic appendix.

## DOWNTOWN EMPLOYEES SPENDING POTENTIAL

Downtown Duluth's 18,000 employees represent \$48.2 million of shopping goods potential and \$43.1 million of food service potential in 2010.

Table 8

### DOWNTOWN OFFICE WORKER SPENDING POTENTIAL; 2010 AT BUSINESSES CLOSE TO WORK (In Thousands of Dollars)

Category	2008 Duluth Downtown
<b>Food Service</b>	\$ 43,125
Full Service	27,940
Limited Service	15,185
<b>Shopping Goods</b>	\$ 48,200
<b>Convenience Goods</b>	\$ 31,775
Total	\$ 123,100

Source: International Council of Shopping Centers and McComb Group, Ltd.

## VISITOR SPENDING

Duluth's 3.7 million visitors in 2010 are estimated to have spending potential of \$824 million. Shopping potential is estimated at \$198 million and food service is estimated at \$255 million.

Table 9

### ESTIMATED DULUTH VISITOR SPENDING, 2010 AND 2015 BY CATEGORY (In Thousands of Dollars)

Category	2010	2015
Shopping	\$ 197,564	\$ 238,528
Food	203,998	246,297
Liquor	50,979	61,549
Lodging	123,323	148,893
Ground Transportation	96,513	116,525
Recreation		
Wagering	\$ 30,686	\$ 37,049
Sport Fees	28,212	34,061
Event Fees	24,252	29,281
Evening Entertainment	21,777	26,293
Licenses	18,808	22,708
Sightseeing	8,909	10,756
Historic	8,414	10,159
Cultural Events	5,444	6,573
Lottery	3,960	4,781
Other	990	1,195
Subtotal Recreation	\$ 151,452	\$ 182,855
Total	\$ 823,828	\$ 994,648

Source: Visit Duluth and McComb Group, Ltd.

## HIGHER EDUCATION

Duluth area colleges and universities have a 2010 enrollment of over 27,000.

Table 10  
DULUTH AREA COLLEGES AND UNIVERSITIES; 2010

Institution	Enrollment
University of Minnesota - Duluth	11,825
University of Wisconsin - Superior	2,850
The College of St. Scholastica	3,900
Lake Superior College	5,400
Duluth Business University	296
Wisconsin Indianhead Technical College	3,148
Total	27,419

Source: McComb Group, Ltd.

## DOWNTOWN RETAIL POTENTIAL

Downtown Duluth has the potential to support a wide variety of additional retail stores, restaurants and services. Estimated downtown Duluth sales potential by retail store category is contained in Table 11 on the next page for 2010 and 2015. Sales potential includes existing retailers in downtown Duluth. Space occupied and sales productivity of existing stores should be taken into consideration in determining additional store demand. However, all categories show potential for additional stores indicating an opportunity to expand merchandise offerings across a broad range of shopping goods, convenience goods, food service and services.

Table 11  
DOWNTOWN DULUTH SALES POTENTIAL; 2010 AND 2015  
BY MERCHANDISE CATEGORY

Merchandise Category	2010	2015
<b>SHOPPING GOODS</b>		
<b>General Merchandise</b>		
<b>Department stores (Incl. leased depts.)</b>		
Discount stores	\$ 33,358,000	\$ 36,749,000
Department Stores	61,923,000	68,218,000
<b>Other general merchandise stores</b>		
Warehouse Clubs and Supercenters		
Variety stores	\$ 3,138,000	\$ 3,457,000
Miscellaneous general mdse.	2,580,000	2,843,000
<b>Apparel &amp; Accessories</b>		
<b>Clothing Stores</b>		
Mens and boys	\$ 3,766,000	\$ 4,148,000
Womens clothing	18,200,000	20,051,000
Children's & infant	4,392,000	4,840,000
Family clothing	43,095,000	47,475,000
Clothing accessories stores	1,465,000	1,614,000
Other clothing stores	5,648,000	6,223,000
<b>Shoe Stores</b>		
Men's	\$ 745,000	\$ 850,000
Women's	902,000	994,000
Children's & infant	418,000	462,000
Family shoe stores	7,112,000	7,835,000
Athletic footwear	3,348,000	3,688,000

Table 11 (continued)

DOWNTOWN DULUTH SALES POTENTIAL; 2010 AND 2015  
BY MERCHANDISE CATEGORY

Merchandise Category	2010	2015
<b>SHOPPING GOODS (continued)</b>		
<b>Furniture &amp; Home Furnishings</b>		
Furniture	\$ 4,844,000	\$ 5,336,000
Window treatment stores	566,000	624,000
All other home furnishings stores	1,955,000	6,146,000
<b>Electronics &amp; Appliances Stores</b>		
Radio, tv & electronics stores	\$ 2,776,000	\$ 3,059,000
Computers and Software	1,955,000	2,154,000
<b>Other Shopping Goods</b>		
General Line Sporting Gds.	\$ 5,752,000	\$ 6,338,000
Specialty Line Sporting Gds.	7,635,000	8,412,000
Book stores & newsdealers	5,718,000	6,300,000
Stationery Stores and Office Supply	2,126,000	2,343,000
Musical Instrument & Supplies	2,825,000	3,111,000
Jewelry stores	9,623,000	10,602,000
Hobby, toy & game	3,486,000	3,842,000
Camera & photographic supply	1,605,000	1,768,000
Gift, novelty & souvenirs	11,157,000	12,292,000
Luggage & leather goods	837,000	922,000
Sewing, needlework & piece goods	4,358,000	4,802,000
Pet stores	1,291,000	1,422,000
Art dealers	3,138,000	3,457,000
Optical goods stores	3,138,000	3,457,000
Pre-Recorded Tapes, Compact Discs	1,894,000	2,086,000
Cosmetics, beauty supplies & perfume	3,105,000	3,420,000
All other health & personal care	5,160,000	5,685,000
<b>CONVENIENCE GOODS</b>		
<b>Food Stores</b>		
Convenience Grocery	\$ 2,295,000	\$ 2,528,000
Specialty food stores	2,805,000	3,090,000
Baked Goods	340,000	375,000
Confectionery and Nut Stores	314,000	346,000
All Other Specialty Food Stores	418,000	462,000
<b>Other Convenience Goods</b>		
Drug & proprietary stores	\$ 12,125,000	\$ 13,358,000
Hardware	2,096,000	2,310,000
Liquor	5,241,000	5,774,000
Florist	1,020,000	1,124,000
Food/health supplement stores	680,000	749,000
<b>FOOD SERVICE</b>		
Full-service restaurants	\$ 51,882,000	\$ 57,155,000
Limited service restaurants	12,762,000	14,058,000
Snack & beverage places		
Ice Cream & Soft Serve	\$ 942,000	\$ 1,037,000
Frozen Yogurt	105,000	115,000
Doughnut Shops	1,255,000	1,383,000
Bagel Shops	628,000	691,000
Coffee Shops	1,778,000	1,958,000
Cookie Shops	105,000	115,000
Other Snack Shops	1,151,000	1,268,000
<b>Drinking Places</b>	\$ 1,384,000	\$ 1,526,000
<b>GASOLINE SVS STATIONS/CONV.</b>		
Gas/Convenience food stores	\$ 5,314,000	\$ 5,854,000

Table 11 (continued)

DOWNTOWN DULUTH SALES POTENTIAL; 2010 AND 2015  
BY MERCHANDISE CATEGORY

Merchandise Category	2010	2015
<b>SERVICES</b>		
<b>Personal Care Services</b>		
Barber shops	\$ 205,000	\$ 226,000
Beauty Shops	4,377,000	4,822,000
Nail salons	254,000	280,000
<b>Drycleaning &amp; Laundry Services</b>		
Drycleaning & laundry services (except coin-op.)	\$ 1,817,000	\$ 2,002,000
<b>Other Personal Services</b>		
One Hour Photo Finishing	\$ 322,000	\$ 355,000
Photographic Studios	1,963,000	2,163,000
<b>Rental and Leasing</b>		
Formalwear & costume rental	\$ 547,000	\$ 603,000
Video tape and disc rental	2,140,000	2,357,000
<b>Recreation</b>		
Bowling Centers	\$ 1,798,000	\$ 1,980,000
Physical fitness facilities	8,754,000	9,643,000

Source: McComb Group, Ltd.

Table A-1

DULUTH TRADE AREA, MINNEAPOLIS-ST. PAUL MSA AND STATE OF MINNESOTA  
POPULATION AND HOUSEHOLDS: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Trade Area / Year	Population		Households	
	Number	Rate of Change	Number	Rate of Change
<b>Downtown Duluth Trade Area</b>				
1990	321,783	N/A	126,185	N/A
2000	332,023	0.31 %	135,302	0.70 %
2010 E	333,005	0.04	143,844	0.77
2015 E	338,169	0.31	146,935	0.43
<b>Minneapolis-St. Paul MSA</b>				
1990	2,542,631	N/A	961,627	N/A
2000	2,966,136	1.55 %	1,136,364	1.68 %
2010 E	3,302,532	1.35	1,265,491	1.35
2015 E	3,465,615	0.97	1,294,127	0.45
<b>Minnesota</b>				
1990	4,375,099	N/A	1,647,853	N/A
2000	4,919,479	1.18 %	1,895,127	1.41 %
2010 E	5,303,719	0.94	2,097,980	1.28
2015 E	5,491,238	0.70	2,144,432	0.44

N/A: Not Available.

E: Estimated.

Source: U.S. Census, Scan/US and McComb Group, Ltd.

Table A-2

DULUTH TRADE AREA, MINNEAPOLIS-ST. PAUL MSA AND STATE OF MINNESOTA  
 AVERAGE AND MEDIAN HOUSEHOLD INCOMES  
 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Income Type / Year	Downtown Duluth Trade Area	Minneapolis- St. Paul MSA	Minnesota
<b>Average Household Income</b>			
1990	\$ 28,562	\$ 43,703	\$ 37,661
2000	46,585	67,634	59,383
2010 E	57,307	86,856	76,361
2015 E	61,653	93,497	82,181
<b>Median Household Income</b>			
1990	\$ 24,515	\$ 37,631	\$ 30,911
2000	37,414	55,607	47,294
2010 E	45,752	65,421	57,883
2015 E	48,926	69,896	61,709

E: Estimated.

Source: U.S. Census, Scan/US and McComb Group, Ltd.

Table A-3

DULUTH TRADE AREA, MINNEAPOLIS-ST. PAUL MSA AND STATE OF MINNESOTA  
HOUSEHOLD INCOME: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
Households	126,185	N/A	135,302	N/A	143,844	N/A	146,935	N/A
Average Size	2.47	N/A	2.36	N/A	2.21	N/A	2.19	N/A
Household Income								
Median	\$ 24,515	N/A	\$ 37,414	N/A	\$ 45,752	N/A	\$ 48,926	N/A
Average	\$ 28,562	N/A	\$ 46,585	N/A	\$ 57,307	N/A	\$ 61,653	N/A
Households Above \$50,000	16,986	13.5 %	44,710	33.0 %	63,159	44.1 %	69,714	47.6 %
Households Above \$75,000	3,854	3.1	18,281	13.5	33,867	23.6	39,474	27.0
Income Distribution								
Less than \$15,000	40,347	32.0 %	26,378	19.5 %	22,938	16.0 %	21,832	14.9 %
\$15,000 - \$24,999	25,526	20.2	20,705	15.3	18,393	12.8	17,618	12.0
\$25,000 - \$34,999	21,105	16.7	19,257	14.2	16,444	11.5	15,552	10.6
\$35,000 - \$49,999	22,221	17.6	24,253	17.9	22,379	15.6	21,741	14.8
\$50,000 - \$74,999	13,132	10.4	26,429	19.5	29,292	20.4	30,240	20.6
\$75,000 - \$99,999	2,522	2.0	11,396	8.4	17,434	12.2	19,613	13.4
\$100,000 - \$149,999	880	0.7	5,097	3.8	12,004	8.4	14,407	9.8
\$150,000 +	452	0.4	1,788	1.3	4,429	3.1	5,454	3.7
<b>Minneapolis-St. Paul MSA</b>								
Households	961,627	N/A	1,136,364	N/A	1,265,491	N/A	1,294,127	N/A
Average Size	2.59	N/A	2.55	N/A	2.56	N/A	2.62	N/A
Household Income								
Median	\$ 37,631	N/A	\$ 55,607	N/A	\$ 65,421	N/A	\$ 69,896	N/A
Average	\$ 43,703	N/A	\$ 67,634	N/A	\$ 86,856	N/A	\$ 93,497	N/A
Households Above \$50,000	296,835	30.9 %	621,512	54.7 %	799,649	63.2 %	848,353	65.6 %
Households Above \$75,000	107,842	11.2	356,715	31.4	548,648	43.4	605,975	46.8
Income Distribution								
Less than \$15,000	158,760	16.5 %	104,895	9.2 %	108,610	8.6 %	108,837	8.4 %
\$15,000 - \$24,999	145,590	15.2	105,040	9.2	91,791	7.3	87,497	6.8
\$25,000 - \$34,999	151,645	15.8	125,519	11.0	102,729	8.1	94,583	7.3
\$35,000 - \$49,999	206,924	21.6	179,398	15.8	162,712	12.9	154,857	12.0
\$50,000 - \$74,999	188,993	19.7	264,797	23.3	251,001	19.8	242,378	18.7
\$75,000 - \$99,999	59,873	6.2	165,067	14.5	198,538	15.7	207,168	16.0
\$100,000 - \$149,999	30,705	3.2	124,614	11.0	212,552	16.8	240,128	18.6
\$150,000 +	17,264	1.8	67,034	5.9	137,558	10.9	158,679	12.3
<b>Minnesota</b>								
Households	1,647,853	N/A	1,895,127	N/A	2,097,980	N/A	2,144,432	N/A
Average Size	2.58	N/A	2.52	N/A	2.46	N/A	2.49	N/A
Household Income								
Median	\$ 30,911	N/A	\$ 47,294	N/A	\$ 57,883	N/A	\$ 61,709	N/A
Average	\$ 37,661	N/A	\$ 59,383	N/A	\$ 76,361	N/A	\$ 82,181	N/A
Households Above \$50,000	390,974	23.7 %	892,983	47.1 %	1,196,672	57.0 %	1,285,540	59.9 %
Households Above \$75,000	134,313	8.2	468,258	24.7	766,070	36.5	860,662	40.1
Income Distribution								
Less than \$15,000	369,001	22.4 %	229,591	12.1 %	217,102	10.3 %	211,486	9.9 %
\$15,000 - \$24,999	288,938	17.5	215,772	11.4	189,570	9.0	179,286	8.4
\$25,000 - \$34,999	273,566	16.6	234,234	12.4	197,799	9.4	184,042	8.6
\$35,000 - \$49,999	325,372	19.7	322,547	17.0	296,837	14.1	284,078	13.2
\$50,000 - \$74,999	256,661	15.6	424,725	22.4	430,602	20.5	424,878	19.8
\$75,000 - \$99,999	74,749	4.5	228,746	12.1	306,854	14.6	330,379	15.4
\$100,000 - \$149,999	38,171	2.3	156,549	8.3	288,704	13.8	331,940	15.5
\$150,000 +	21,393	1.3	82,963	4.4	170,512	8.1	198,343	9.2

N/A: Not Available or Not Applicable

E: Estimated.

Source: U.S. Census, Sean/US and McComb Group, Ltd.

Table A-4

DULUTH TRADE AREA, MINNEAPOLIS-ST. PAUL MSA AND STATE OF MINNESOTA  
HOUSEHOLDS, FAMILIES AND HOUSEHOLD SIZE; 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
Households	126,185		135,302		143,844		146,935	
Families	85,374		86,649		88,526		88,686	
As Percent of Households		67.7 %		64.0 %		61.5 %		60.4 %
<b>Household Size</b>								
1 Person	N/A	N/A %	40,765	30.1 %	45,327	31.6 %	47,294	32.2 %
2 Persons	N/A	N/A	48,790	36.1	55,708	38.8	56,076	38.2
3-4 Persons	N/A	N/A	36,204	26.8	35,139	24.5	35,683	24.3
5+ Persons	N/A	N/A	9,543	7.1	7,460	5.2	7,689	5.2
Average Household Size	2.47		2.36		2.21		2.19	
<b>Minneapolis-St. Paul MSA</b>								
Households	961,627		1,136,364		1,265,491		1,294,127	
Families	649,907		743,130		813,402		822,812	
As Percent of Households		67.6 %		65.4 %		64.3 %		63.6 %
<b>Household Size</b>								
1 Person	N/A	N/A %	220,397	19.4 %	363,378	28.7 %	385,640	29.8 %
2 Persons	N/A	N/A	95,904	8.4	383,645	30.3	352,477	27.2
3-4 Persons	N/A	N/A	55,603	4.9	385,127	30.4	401,722	31.0
5 + Persons	N/A	N/A	764,460	67.3	133,341	10.5	154,288	11.9
Average Household Size	2.59		2.55		2.56		2.62	
<b>Minnesota</b>								
Households	1,647,853		1,895,127		2,097,980		2,144,432	
Families	1,130,683		1,255,141		1,357,214		1,371,272	
As Percent of Households		68.6 %		66.2 %		64.7 %		63.9 %
<b>Household Size</b>								
1 Person	N/A	N/A %	509,468	26.9 %	601,257	28.7 %	633,096	29.5 %
2 Persons	N/A	N/A	641,694	33.9	710,989	33.9	685,791	32.0
3-4 Persons	N/A	N/A	557,052	29.4	594,320	28.3	613,551	28.6
5 + Persons	N/A	N/A	186,913	9.9	191,414	9.1	211,994	9.9
Average Household Size	2.58		2.52		2.46		2.49	

N/A: Not Available or Not Applicable.

E: Estimated.

Source: U.S. Census, Scan/US and McComb Group, Ltd.

Table A-5

DULUTH TRADE AREA, MINNEAPOLIS-ST. PAUL MSA AND STATE OF MINNESOTA  
 EDUCATIONAL ATTAINMENT: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Attainment	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
No College	76,838	46.4 %	73,372	38.8 %	2,966,136	34.2 %	74,466	33.4 %
Some College/2 yr. Degree	55,741	33.6	71,971	38.1	1,136,364	13.1	55,780	25.0
College Graduate	23,048	13.9	30,523	16.2	3,302,532	38.1	73,785	33.1
Graduate School	10,131	6.1	13,047	6.9	1,265,491	14.6	18,665	8.4
<b>Minneapolis-St. Paul MSA</b>								
No College	494,213	35.2 %	481,970	28.0 %	534,038	26.2 %	546,018	25.2 %
Some College/2 yr. Degree	475,234	33.9	606,038	35.2	469,621	23.0	462,725	21.4
College Graduate	309,463	22.1	439,999	25.6	766,194	37.5	847,967	39.2
Graduate School	123,146	8.8	192,234	11.2	270,749	13.3	308,645	14.3
<b>Minnesota</b>								
No College	911,653	40.0 %	911,545	32.8 %	983,654	30.4 %	1,005,842	29.4 %
Some College/2 yr. Degree	762,553	33.5	1,002,091	36.0	1,124,301	34.8	1,174,096	34.3
College Graduate	430,529	18.9	604,879	21.7	761,803	23.6	835,567	24.4
Graduate School	172,857	7.6	262,844	9.5	360,676	11.2	408,831	11.9

N/A: Not Available or Not Applicable.

E: Estimated.

Source: U.S. Census, Scan/US and McComb Group, Ltd.

Table A-6

DULUTH TRADE AREA, MINNEAPOLIS-ST. PAUL MSA AND STATE OF MINNESOTA  
GENDER AND MARITAL STATUS: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Ethnicity	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
<b>Gender</b>								
Male	157,059	48.8 %	164,075	49.4 %	165,294	49.6 %	168,136	49.7 %
Female	164,724	51.2	167,948	50.6	167,699	50.4	170,022	50.3
<b>Marital Status</b>								
Single	138,681	43.1 %	5,501	6.3 %	4,450	5.0 %	4,147	4.7 %
Single With Children	N/A	N/A	12,232	14.1	14,029	15.9	14,937	16.9
Married	183,102	56.9	68,916	79.5	69,962	79.1	69,534	78.5
<b>Minneapolis-St. Paul MSA</b>								
<b>Gender</b>								
Male	1,243,912	48.9 %	1,465,062	49.4 %	1,640,881	49.7 %	1,724,794	49.8 %
Female	1,298,719	51.1	1,501,074	50.6	1,661,651	50.3	1,740,821	50.2
<b>Marital Status</b>								
Single	880,727	44.8 %	49,097	6.6 %	54,692	6.7 %	55,764	6.8 %
Single With Children	N/A	N/A	102,069	13.7	124,860	15.4	133,077	16.2
Married	1,085,734	55.2	593,137	79.7	633,850	77.9	633,971	77.0
<b>Minnesota</b>								
<b>Gender</b>								
Male	2,145,183	49.0 %	2,435,631	49.5 %	2,640,100	49.8 %	2,737,747	49.9 %
Female	2,229,916	51.0	2,483,848	50.5	2,663,619	50.2	2,753,491	50.1
<b>Marital Status</b>								
Single	1,445,229	42.8 %	75,425	6.0 %	81,096	6.0 %	81,611	6.0 %
Single With Children	N/A	N/A	161,471	12.9	197,284	14.5	210,235	15.3
Married	1,933,933	57.2	1,018,245	81.1	1,078,834	79.5	1,079,426	78.7

N/A: Not Available or Not Applicable.

E: Estimated.

Source: U.S. Census, Scan/US and McComb Group, Ltd.

Table A-7

DULUTH TRADE AREA, MINNEAPOLIS-ST. PAUL MSA AND STATE OF MINNESOTA  
AGE DISTRIBUTION: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Age Distribution	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
Under 5	20,715	6.4 %	18,558	5.6 %	19,259	5.8 %	21,184	6.3 %
5 - 9	23,877	7.4	21,192	6.4	18,227	5.5	19,033	5.6
10 - 14	23,848	7.4	24,376	7.3	18,357	5.5	18,289	5.4
15 - 19	23,160	7.2	27,261	8.2	22,415	6.7	18,346	5.4
20 - 24	20,096	6.2	21,730	6.5	27,778	8.4	22,913	6.8
25 - 34	46,201	14.4	36,064	10.9	39,376	11.8	51,359	15.2
35 - 44	48,897	15.2	52,441	15.8	35,470	10.7	32,370	9.6
45 - 54	32,013	9.9	50,390	15.2	49,354	14.8	41,504	12.3
55 - 64	29,669	9.2	30,092	9.1	47,212	14.2	49,881	14.8
65 - 74	29,129	9.1	23,983	7.2	28,954	8.7	35,536	10.5
75 +	24,179	7.5	25,937	7.8	26,144	7.9	27,312	8.1
25 - 64	156,779	48.7 %	168,986	50.9 %	171,412	51.5 %	175,114	51.9 %
65 and Over	53,308	16.6	49,920	15.0	55,098	16.6	62,848	18.6
<b>Minneapolis-St. Paul MSA</b>								
Under 5	206,374	8.1 %	212,568	7.2 %	246,278	7.5 %	267,740	7.7 %
5 - 9	197,835	7.8	224,950	7.6	224,744	6.8	245,635	7.1
10 - 14	171,935	6.8	225,127	7.6	216,023	6.5	225,974	6.5
15 - 19	162,011	6.4	209,652	7.1	216,523	6.6	217,235	6.3
20 - 24	193,055	7.6	194,728	6.6	213,967	6.5	217,012	6.3
25 - 34	511,549	20.1	457,199	15.4	477,084	14.4	449,885	13.0
35 - 44	415,664	16.3	527,146	17.8	460,322	13.9	468,964	13.5
45 - 54	253,035	10.0	405,141	13.7	500,413	15.2	479,512	13.8
55 - 64	180,490	7.1	225,187	7.6	380,864	11.5	449,369	13.0
65 - 74	139,086	5.5	145,595	4.9	202,665	6.1	268,995	7.8
75 +	111,458	4.4	138,843	4.7	163,649	5.0	175,294	5.1
25 - 64	1,360,738	53.5 %	1,614,673	54.4 %	1,818,683	55.1 %	1,847,730	53.3 %
65 and Over	250,544	9.9	284,438	9.6	366,314	11.1	444,289	12.8
<b>Minnesota</b>								
Under 5	336,800	7.7 %	329,594	6.7 %	375,992	7.1 %	402,283	7.3 %
5 - 9	345,840	7.9	355,894	7.2	349,255	6.6	374,086	6.8
10 - 14	313,297	7.2	374,995	7.6	337,931	6.4	350,192	6.4
15 - 19	297,609	6.8	374,362	7.6	353,245	6.7	338,837	6.2
20 - 24	316,046	7.2	322,483	6.6	368,184	6.9	353,014	6.4
25 - 34	779,743	17.8	673,138	13.7	711,526	13.4	736,163	13.4
35 - 44	666,084	15.2	824,182	16.8	675,409	12.7	669,021	12.2
45 - 54	428,460	9.8	665,696	13.5	786,172	14.8	725,880	13.2
55 - 64	344,286	7.9	404,869	8.2	640,642	12.1	729,357	13.3
65 - 74	294,522	6.7	295,825	6.0	375,513	7.1	468,635	8.5
75 +	252,412	5.8	298,441	6.1	329,850	6.2	343,770	6.3
25 - 64	2,218,573	50.7 %	2,567,885	52.2 %	2,813,749	53.1 %	2,860,421	52.1 %
65 and Over	546,934	12.5	594,266	12.1	705,363	13.3	812,405	14.8

E: Estimated.

Source: U.S. Census, Scan/US and McComb Group, Ltd.

Table A-8

DULUTH TRADE AREA, MINNEAPOLIS-ST. PAUL MSA AND STATE OF MINNESOTA  
ETHNICITY: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Ethnicity	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
Caucasian	310,961	96.6 %	314,258	94.6 %	305,558	91.8 %	308,856	91.3 %
African-American	1,357	0.4	2,283	0.7	3,927	1.2	4,596	1.4
Native American	7,476	2.3	8,368	2.5	9,072	2.7	9,488	2.8
Asian/Pacific Islander	1,567	0.5	1,916	0.6	2,885	0.9	3,211	0.9
Other	422	0.1	5,198	1.6	11,563	3.5	12,018	3.6
Hispanic (any race)	1,475	0.5 %	2,546	0.8 %	3,791	1.1 %	4,307	1.3 %
<b>Minneapolis-St. Paul MSA</b>								
Caucasian	2,347,622	92.3 %	2,553,720	86.1 %	2,757,948	83.5 %	2,868,321	82.8 %
African-American	90,071	3.5	158,105	5.3	221,450	6.7	244,745	7.1
Native American	24,267	1.0	21,661	0.7	27,918	0.8	29,791	0.9
Asian/Pacific Islander	65,618	2.6	124,219	4.2	174,656	5.3	198,521	5.7
Other	15,053	0.6	108,431	3.7	120,560	3.7	124,237	3.6
Hispanic (any race)	37,942	1.5 %	99,142	3.3 %	166,016	5.0 %	195,788	5.6 %
<b>Minnesota</b>								
Caucasian	4,130,395	94.4 %	4,400,282	92.2 %	4,614,786	87.0 %	4,735,349	86.2 %
African-American	94,944	2.2	171,731	3.6	251,683	4.7	280,432	5.1
Native American	49,909	1.1	54,967	1.2	66,508	1.3	71,139	1.3
Asian/Pacific Islander	77,886	1.8	141,968	3.0	204,464	3.9	232,161	4.2
Other	21,965	0.5	1,979	0.0	166,278	3.1	172,157	3.1
Hispanic (any race)	53,884	1.2 %	143,382	3.0 %	234,656	4.4 %	276,013	5.0 %

E: Estimated.

Source: U.S. Census, Scan/US and McComb Group, Ltd.