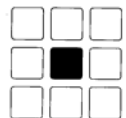


**DOWNTOWN DULUTH  
DEMOGRAPHIC CHARACTERISTICS  
AND  
RETAIL SALES POTENTIAL**

**Prepared for  
Greater Downtown Council**

**December 2008**



**McCOMB GROUP, Ltd.**

**R E A L E S T A T E A N D  
R E T A I L C O N S U L T A N T S**

## **DOWNTOWN DULUTH RETAIL POTENTIAL**

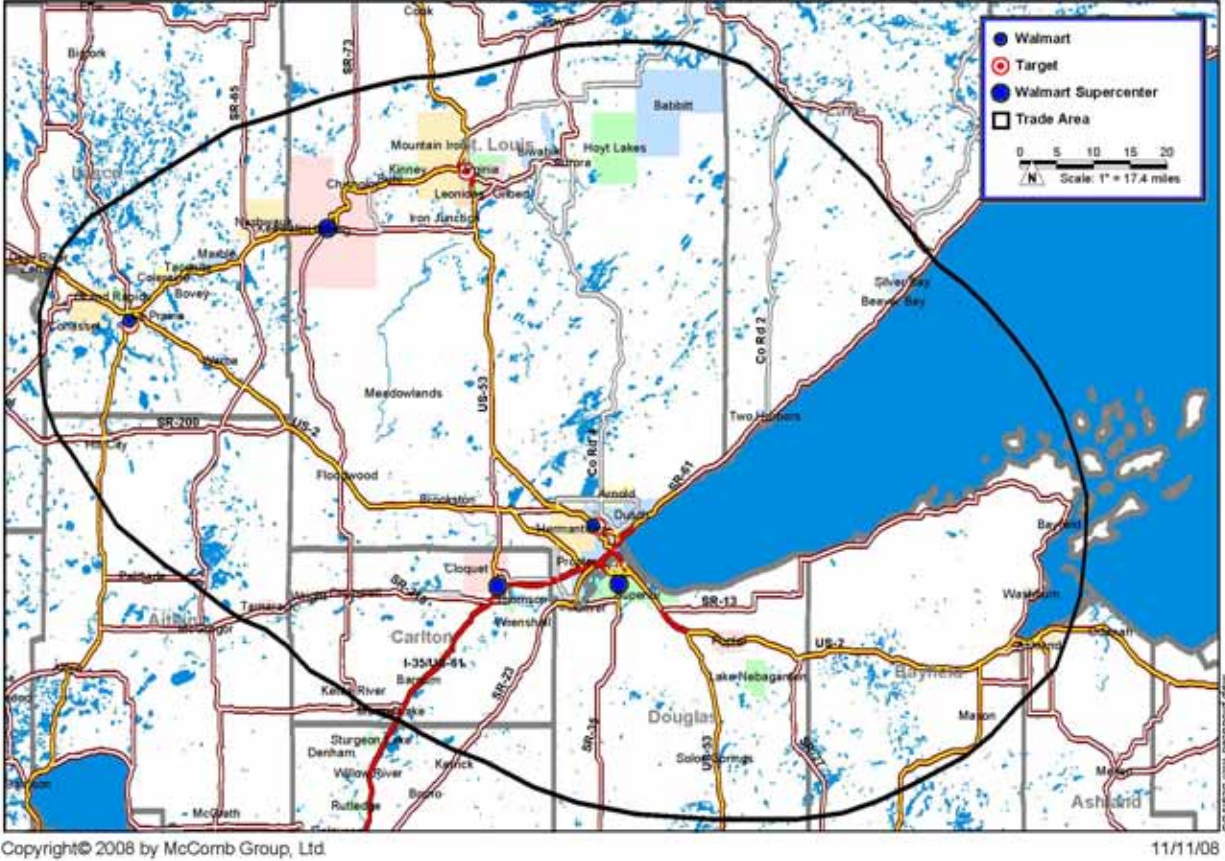
Duluth is the economic, medical, educational, and cultural center for northeastern Minnesota and northwestern Wisconsin. Its position at the head of Lake Superior, gateway to the recreational opportunities of the north shore and northeastern Minnesota, results in a thriving tourism economy. Factors that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

- ◆ Duluth's trade area had a 2008 population of 334,821 living in 140,676 households, which are projected to increase to 143,670 in 2013.
- ◆ Duluth's trade area included 33,917 households with incomes above \$75,000 in 2008, and is expected to increase to 41,945 households in 2013, an increase of 24 percent.
- ◆ Trade area households with incomes above \$100,000 in 2008 were estimated at 17,038 and are expected to increase to 23,443 in 2013, a 38 percent increase.
- ◆ Households with incomes above \$150,000 are expected to increase by 50 percent between 2008 and 2013.
- ◆ In 2008, 53,727 trade area residents had a college and/or a graduate degree. This group is expected to increase to 59,129 in 2013, a 10 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 22,400 in 2008.
- ◆ Downtown Duluth's 18,000 employees represent shopping goods spending potential of \$44.5 million in 2008.
- ◆ Food service and convenience goods spending potential of downtown employees is \$39.9 and \$29.4 million, respectively, in 2008.
- ◆ Duluth attracted 3.5 million visitors in 2007 and visitation is growing at two percent annually.
- ◆ Visitors are estimated to increase to over 3.7 million in 2010 and 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



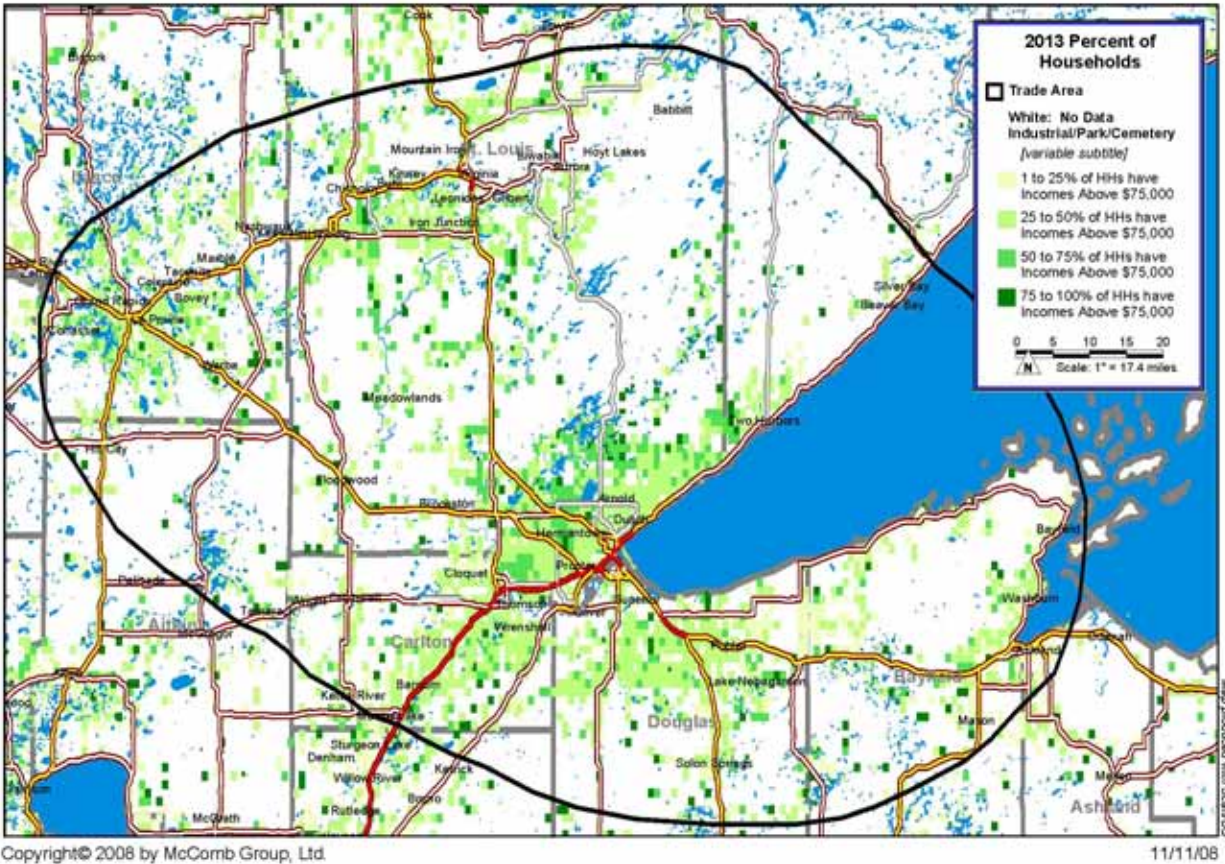
Trade area households are expected to increase from 140,676 in 2008 to 143,671 in 2013.

Table 1  
POPULATION AND HOUSEHOLDS  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA  
2000 CENSUS; 2008 AND 2013 ESTIMATED

	Trade Area	Annual Growth Rate	Duluth-Superior MSA	Annual Growth Rate
<b>Population</b>				
2000	332,023	0.31 %	275,486	0.37 %
2008E	334,821	0.10	277,892	0.11
2013E	336,246	0.08	279,315	0.10
<b>Households</b>				
2000	135,302	0.70 %	112,491	0.74 %
2008E	140,676	0.49	114,340	0.20
2013E	143,671	0.42	115,441	0.19

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

**DOWNTOWN TRADE AREA PERCENT OF HOUSEHOLDS  
WITH INCOME ABOVE \$75,000; 2013**



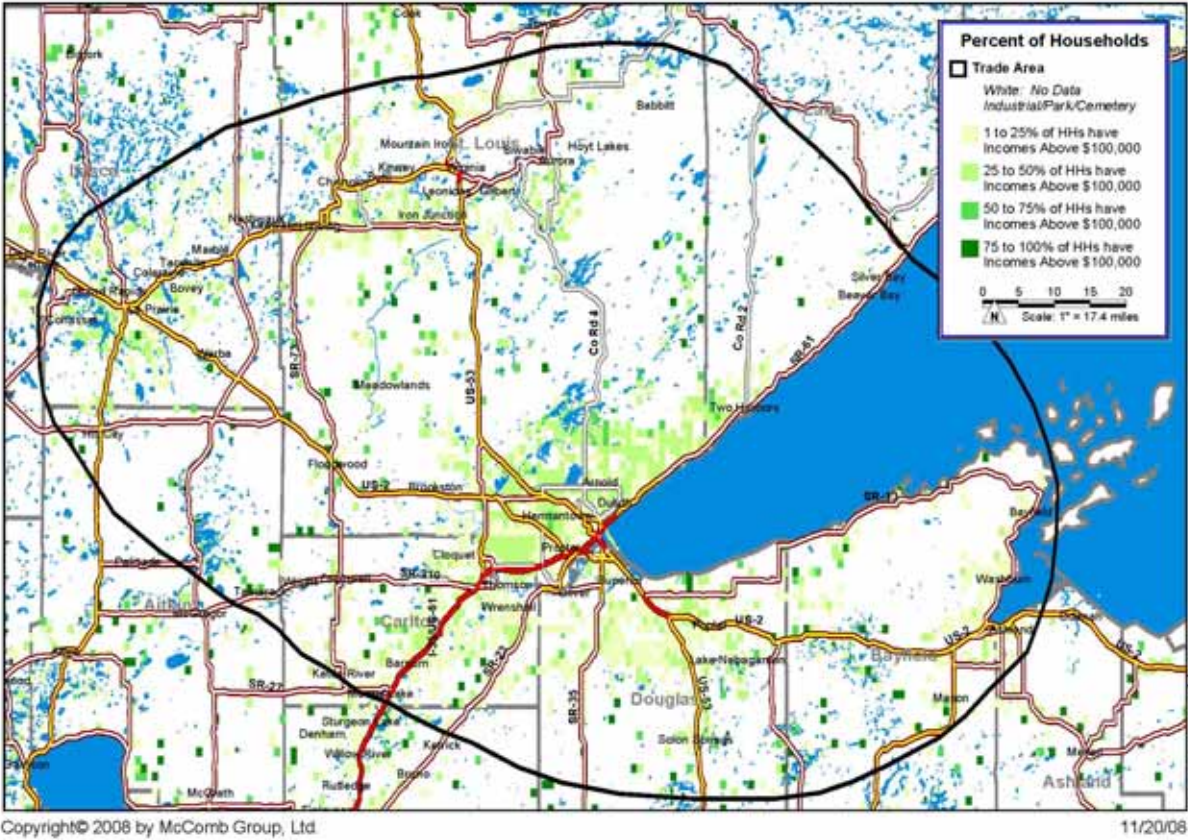
Households with incomes above \$75,000 in 2013 are widely distributed throughout the trade area.

Table 2  
AVERAGE AND MEDIAN HOUSEHOLD INCOME  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA  
2000 CENSUS; 2008 AND 2013 ESTIMATED

	Trade Area	Duluth-Superior MSA
<b>Average Household Income</b>		
2000	\$ 46,585	\$ 44,854
2008E	55,356	56,238
2013E	62,213	63,511
<b>Median Household Income</b>		
2000	\$ 37,414	\$ 36,710
2008E	45,446	45,381
2013E	50,168	50,514

E: Estimated.  
Source: McComb Group, Ltd.

**DOWNTOWN TRADE AREA PERCENT OF HOUSEHOLDS  
WITH INCOME ABOVE \$100,000; 2013**



Households with incomes above \$100,000 (estimated at 23,443 in 2013) are also widely distributed throughout the trade area.

Table 3  
HOUSEHOLD INCOME DISTRIBUTION  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA  
2000 CENSUS; 2008 AND 2013 ESTIMATED

	Trade Area	Duluth-Superior MSA
<b>Households above \$75,000</b>		
2000	18,399	16,294
2008E	33,917	28,137
2013E	41,945	34,300
<b>Households above \$100,000</b>		
2000	6,990	6,504
2008E	17,038	14,310
2013E	23,443	19,363
<b>Households above \$150,000</b>		
2000	1,819	1,767
2008E	4,491	3,930
2013E	6,730	5,716

E: Estimated.  
Source: McComb Group, Ltd.

## AGE

Over half (52.4 percent) of the population will be in the prime working age of 25 to 65 in 2013.

Table 4  
AGE DISTRIBUTION  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA  
2008 AND 2013 ESTIMATED

Age Cohort	Trade Area		Duluth-Superior MSA	
	Number	Percent	Number	Percent
<b>2008</b>				
Under 19	78,709	23.5 %	64,688	23.3 %
20 to 24	27,177	8.1	22,899	8.2
25 to 34	41,616	12.4	35,017	12.6
35 to 44	39,172	11.7	32,830	11.8
45 to 54	51,877	15.5	43,166	15.5
55 to 64	42,527	12.7	35,640	12.8
65 to 74	25,973	7.8	20,895	7.5
75 to 84	19,257	5.8	15,631	5.6
85+	8,513	2.5	7,126	2.6
<b>2013</b>				
Under 19	77,846	23.2 %	64,016	22.9 %
20 to 24	23,321	6.9	19,138	6.9
25 to 34	49,151	14.6	41,644	14.9
35 to 44	35,743	10.6	30,065	10.8
45 to 54	44,876	13.3	37,383	13.4
55 to 64	47,978	14.3	40,527	14.5
65 to 74	30,487	9.1	24,943	8.9
75 to 84	18,484	5.5	14,596	5.2
85+	8,360	2.5	7,003	2.5

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 2013.

Table 5  
EDUCATIONAL ATTAINMENT  
DOWNTOWN DULUTH TRADE AREA; 2000, 2008 AND 2013

Category	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
<b>Duluth Trade Area</b>						
Population 25 yrs+	219,085		228,935		235,079	
No HS Diploma	29,702	13.6 %	21,238	9.3 %	17,515	7.5 %
HS Graduate	73,224	33.4	76,201	33.3	77,308	32.9
College, no degree	54,489	24.9	50,384	22.0	47,761	20.3
Associate degree	17,715	8.1	27,385	12.0	33,366	14.2
College degree	30,711	14.0	37,370	16.3	41,065	17.5
Graduate/Prof degree	13,244	6.0	16,357	7.1	18,064	7.7

Source: Scan/US.

## RACE AND ETHNICITY

Downtown Duluth's trade area population is primarily Caucasian with 94 percent in 2008.

Table 6  
2008 RACE AND ETHNICITY  
DOWNTOWN DULUTH TRADE AREA AND DULUTH-SUPERIOR MSA

Group	Trade Area		Duluth-Superior MSA	
	Number	Percent	Number	Percent
White	314,893	94.0 %	261,109	94.0 %
Black	3,510	1.0	3,721	1.3
Native American	8,852	2.6	6,551	2.4
Asian/Pacific Islander	2,754	0.8	2,588	0.9
Other Races	4,812	1.4	3,923	1.4
Hispanic (Any Race)	3,104	0.9	2,575	0.9

Source: Scan/US, Inc.

## EMPLOYMENT

In 2006 and 2007, employment in Duluth and St. Louis County increased faster than the state of Minnesota. Between 2000 and 2007, employment in five industry categories, shown below, increased at an annual growth rate of over one percent annually. These industries account for 42 percent of 2007 employment.

Table 7  
ST. LOUIS COUNTY  
AVERAGE NUMBER OF EMPLOYEES; 2000 TO 2007  
SELECTED INDUSTRIES

Industry	2000	2005	2007	Growth Rate 2000-07
Finance and Insurance	2,871	3,702	3,621	3.4 %
Professional and Business Services	6,511	6,487	7,241	1.5
Professional and Technical Services	2,776	2,871	3,188	2.0
Administrative and Waste Services	2,780	2,948	3,152	1.8
Health Care and Social Assistance	17,916	21,385	23,595	4.0

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 \$44.5 million of shopping goods potential and \$40.0 million of food service potential in 2008.

Table 8

### DOWNTOWN OFFICE WORKER SPENDING POTENTIAL; 2008 AT BUSINESSES CLOSE TO WORK (In Thousands of Dollars)

Category	2008 Duluth Downtown
<b>Food Service</b>	\$ 39,870
Full Service	25,830
Limited Service	14,040
<b>Shopping Goods</b>	\$ 44,550
<b>Convenience Goods</b>	\$ 29,376
Total	\$ 113,796

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 2008 enrollment of over 24,000.

Table 10  
DULUTH AREA COLLEGES AND UNIVERSITIES; 2008

Institution	Enrollment
University of Minnesota - Duluth	11,184
University of Wisconsin - Superior	2,881
The College of St. Scholastica	3,259
Lake Superior College	4,990
Duluth Business University	295
Wisconsin Indianhead Technical College	1,622
Total	24,231

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.

# **DEMOGRAPHIC APPENDIX**

Table A-1

**DOWNTOWN DULUTH TRADE AREA, DULUTH-SUPERIOR MSA AND STATE OF MINNESOTA  
POPULATION AND HOUSEHOLDS: 1990 AND 2000 CENSUS; 2008 AND 2013 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 %
2008 E	334,821	0.10	140,676	0.49
2013 E	336,246	0.08	143,671	0.42
<b>Duluth-Superior MSA</b>				
1990	265,454	N/A	104,505	N/A
2000	275,486	0.37 %	112,491	0.74 %
2008 E	277,892	0.11	114,340	0.20
2013 E	279,315	0.10	115,441	0.19
<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 %
2008 E	5,246,278	0.81	2,089,391	1.23
2013 E	5,441,337	0.73	2,207,127	1.10

N/A: Not Available.

E: Estimated.

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

Table A-2

DOWNTOWN DULUTH TRADE AREA, DULUTH-SUPERIOR MSA AND STATE OF MINNESOTA  
 AVERAGE AND MEDIAN HOUSEHOLD INCOMES  
 1990 AND 2000 CENSUS; 2008 AND 2013 ESTIMATED

<u>Income Type / Year</u>	<u>Downtown Duluth Trade Area</u>	<u>Duluth- Superior MSA</u>	<u>Minnesota</u>
<b>Average Household Income</b>			
1990	\$ 28,562	\$ 28,422	\$ 37,661
2000	46,585	44,854	59,383
2008 E	55,356	56,238	72,553
2013 E	62,213	63,511	81,054
<b>Median Household Income</b>			
1990	\$ 24,515	\$ 24,632	\$ 30,911
2000	37,414	36,710	47,294
2008 E	45,446	45,381	59,063
2013 E	50,168	50,514	66,102

E: Estimated.

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

Table A-3

DOWNTOWN DULUTH TRADE AREA, DULUTH-SUPERIOR MSA AND STATE OF MINNESOTA  
HOUSEHOLD INCOME: 1990 AND 2000 CENSUS; 2008 AND 2013 ESTIMATED

	1990		2000		2008 E		2013 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
Households	126,185	N/A	135,302	N/A	140,676	N/A	143,671	N/A
Average Size	2.47	N/A	2.36	N/A	2.27	N/A	2.22	N/A
<b>Household Income</b>								
Median	\$ 24,515	N/A	\$ 37,414	N/A	\$ 45,446	N/A	\$ 50,168	N/A
Average	\$ 28,562	N/A	\$ 46,585	N/A	\$ 55,356	N/A	\$ 62,213	N/A
Households Above \$50,000	16,986	13.5 %	44,710	33.0 %	61,959	44.0 %	71,021	49.4 %
Households Above \$75,000	3,854	3.1	18,281	13.5	32,792	23.3	40,721	28.3
<b>Income Distribution</b>								
Less than \$15,000	40,347	32.0 %	26,378	19.5 %	20,215	14.4 %	18,323	12.8 %
\$15,000 - \$24,999	25,526	20.2	20,705	15.3	18,569	13.2	16,291	11.3
\$25,000 - \$34,999	21,105	16.7	19,257	14.2	16,811	11.9	15,830	11.0
\$35,000 - \$49,999	22,221	17.6	24,253	17.9	23,122	16.4	22,206	15.5
\$50,000 - \$74,999	13,132	10.4	26,429	19.5	29,167	20.7	30,300	21.1
\$75,000 - \$99,999	2,522	2.0	11,396	8.4	16,618	11.8	18,442	12.8
\$100,000 - \$149,999	880	0.7	5,097	3.8	12,000	8.5	16,049	11.2
\$150,000 +	452	0.4	1,788	1.3	4,173	3.0	6,230	4.3
<b>Duluth-Superior MS<sup>A</sup></b>								
Households	104,505	N/A	112,491	N/A	114,340	N/A	115,441	N/A
Average Size	2.46	N/A	2.34	N/A	2.30	N/A	2.27	N/A
<b>Household Income</b>								
Median	\$ 24,632	N/A	\$ 36,710	N/A	\$ 45,381	N/A	\$ 50,514	N/A
Average	\$ 28,422	N/A	\$ 44,854	N/A	\$ 56,238	N/A	\$ 63,511	N/A
Households Above \$50,000	14,248	13.7 %	38,690	34.4 %	51,777	45.3 %	58,453	50.6 %
Households Above \$75,000	3,192	3.1	16,295	14.5	28,136	24.6	34,300	29.7
<b>Income Distribution</b>								
Less than \$15,000	33,428	32.0 %	20,752	18.4 %	15,559	13.6 %	13,961	12.1 %
\$15,000 - \$24,999	20,676	19.8	17,098	15.2	14,734	12.9	12,730	11.0
\$25,000 - \$34,999	17,608	16.9	15,828	14.1	13,742	12.0	12,925	11.2
\$35,000 - \$49,999	18,348	17.6	20,124	17.9	18,528	16.2	17,372	15.0
\$50,000 - \$74,999	11,055	10.6	22,395	19.9	23,641	20.7	24,152	20.9
\$75,000 - \$99,999	2,070	2.0	9,790	8.7	13,827	12.1	14,937	12.9
\$100,000 - \$149,999	759	0.7	4,737	4.2	10,380	9.1	13,647	11.8
\$150,000 +	363	0.3	1,767	1.6	3,930	3.4	5,716	5.0
<b>Minnesota</b>								
Households	1,647,853	N/A	1,895,127	N/A	2,089,391	N/A	2,207,127	N/A
Average Size	2.58	N/A	2.52	N/A	2.44	N/A	2.40	N/A
<b>Household Income</b>								
Median	\$ 30,911	N/A	\$ 47,294	N/A	\$ 59,063	N/A	\$ 66,102	N/A
Average	\$ 37,661	N/A	\$ 59,383	N/A	\$ 72,553	N/A	\$ 81,054	N/A
Households Above \$50,000	390,974	23.7 %	892,983	47.1 %	1,218,075	58.3 %	1,400,291	63.4 %
Households Above \$75,000	134,313	8.2	468,258	24.7	780,990	37.4	958,025	43.4
<b>Income Distribution</b>								
Less than \$15,000	369,001	22.4 %	229,591	12.1 %	180,894	8.7 %	168,511	7.6 %
\$15,000 - \$24,999	288,938	17.5	215,772	11.4	186,571	8.9	162,497	7.4
\$25,000 - \$34,999	273,566	16.6	234,234	12.4	200,034	9.6	186,585	8.5
\$35,000 - \$49,999	325,372	19.7	322,547	17.0	303,817	14.5	289,243	13.1
\$50,000 - \$74,999	256,661	15.6	424,725	22.4	437,085	20.9	442,266	20.0
\$75,000 - \$99,999	74,749	4.5	228,746	12.1	303,932	14.5	328,309	14.9
\$100,000 - \$149,999	38,171	2.3	156,549	8.3	298,528	14.3	374,049	16.9
\$150,000 +	21,393	1.3	82,963	4.4	178,530	8.5	255,667	11.6

N/A: Not Available or Not Applicable

E: Estimated.

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

Table A-4

DOWNTOWN DULUTH TRADE AREA, DULUTH-SUPERIOR MSA AND STATE OF MINNESOTA  
HOUSEHOLDS, FAMILIES AND HOUSEHOLD SIZE; 1990 AND 2000 CENSUS; 2008 AND 2013 ESTIMATED

	1990		2000		2008 E		2013 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
Households	126,185		135,302		140,676		143,671	
Families	85,374		86,649		86,930		86,973	
As Percent of Households		67.7 %		64.0 %		61.8 %		60.5 %
<b>Household Size</b>								
1 Person	N/A	N/A %	40,765	30.1 %	45,182	32.1 %	47,973	33.4 %
2 Persons	N/A	N/A	48,790	36.1	50,897	36.2	52,232	36.4
3-4 Persons	N/A	N/A	36,204	26.8	35,563	25.3	34,986	24.4
5+ Persons	N/A	N/A	9,543	7.1	9,034	6.4	8,480	5.9
Average Household Size	2.47		2.36		2.27		2.22	
<b>Duluth-Superior MSA</b>								
Households	104,505		112,491		114,340		115,441	
Families	69,905		71,060		68,711		67,392	
As Percent of Household:		66.9 %		63.2 %		60.1 %		58.4 %
<b>Household Size</b>								
1 Person	N/A	N/A %	18,094	16.1 %	37,702	33.0 %	40,062	34.7 %
2 Persons	N/A	N/A	7,467	6.6	38,701	33.8	37,948	32.9
3-4 Persons	N/A	N/A	3,399	3.0	29,559	25.9	29,109	25.2
5 + Persons	N/A	N/A	83,531	74.3	8,378	7.3	8,322	7.2
Average Household Size	2.46		2.34		2.30		2.27	
<b>Minnesota</b>								
Households	1,647,853		1,895,127		2,089,391		2,207,127	
Families	1,130,683		1,255,141		1,353,903		1,411,174	
As Percent of Household:		68.6 %		66.2 %		64.8 %		63.9 %
<b>Household Size</b>								
1 Person	N/A	N/A %	509,468	26.9 %	594,907	28.5 %	649,627	29.4 %
2 Persons	N/A	N/A	641,694	33.9	723,434	34.6	770,876	34.9
3-4 Persons	N/A	N/A	557,052	29.4	587,743	28.1	605,564	27.4
5 + Persons	N/A	N/A	186,913	9.9	183,307	8.8	181,060	8.2
Average Household Size	2.58		2.52		2.44		2.40	

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-5

DOWNTOWN DULUTH TRADE AREA, DULUTH-SUPERIOR MSA AND STATE OF MINNESOTA  
EDUCATIONAL ATTAINMENT: 1990 AND 2000 CENSUS; 2008 AND 2013 ESTIMATED

Attainment	1990		2000		2008 E		2013 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 %	76,293	36.9 %	77,618	35.7 %
Some College/2 yr. Degree	55,741	33.6	71,971	38.1	77,635	37.5	81,397	37.4
College Graduate	23,048	13.9	30,523	16.2	36,973	17.9	40,833	18.8
Graduate School	10,131	6.1	13,047	6.9	15,859	7.7	17,569	8.1
<b>Duluth-Superior MSA</b>								
No College	62,955	46.2 %	60,519	38.2 %	62,384	35.9 %	63,148	34.5 %
Some College/2 yr. Degree	45,623	33.5	60,417	38.1	65,262	37.5	68,483	37.4
College Graduate	19,417	14.2	26,113	16.5	32,296	18.6	35,903	19.6
Graduate School	8,340	6.1	11,329	7.2	14,066	8.1	15,731	8.6
<b>Minnesota</b>								
No College	911,653	40.0 %	911,545	32.8 %	986,123	31.2 %	1,022,482	30.2 %
Some College/2 yr. Degree	762,553	33.5	1,002,091	36.0	1,092,714	34.6	1,143,527	33.8
College Graduate	430,529	18.9	604,879	21.7	737,796	23.3	818,201	24.2
Graduate School	172,857	7.6	262,844	9.5	345,998	10.9	398,078	11.8

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-6

DOWNTOWN DULUTH TRADE AREA, DULUTH-SUPERIOR MSA AND STATE OF MINNESOTA  
GENDER AND MARITAL STATUS: 1990 AND 2000 CENSUS; 2008 AND 2013 ESTIMATED

Ethnicity	1990		2000		2008 E		2013 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 %	166,484	49.7 %	167,663	49.9 %
Female	164,724	51.2	167,948	50.6	168,337	50.3	168,583	50.1
<b>Marital Status</b>								
Single	138,681	43.1 %	5,501	6.3 %	4,684	5.4 %	4,446	5.1 %
Single With Children	N/A	N/A	12,232	14.1	13,738	15.8	14,619	16.8
Married	183,102	56.9	68,916	79.5	68,508	78.8	67,908	78.1
<b>Duluth-Superior MSA</b>								
<b>Gender</b>								
Male	129,549	48.8	136,182	49.4	138,204	49.7	139,413	49.9
Female	135,905	51.2	139,304	50.6	139,688	50.3	139,902	50.1
<b>Marital Status</b>								
Single	116,938	44.1 %	4,687	6.6 %	4,145	6.0 %	3,820	5.7 %
Single With Children	N/A	N/A	10,109	14.2	11,681	17.0	12,480	18.5
Married	148,516	55.9	56,264	79.2	52,885	77.0	51,092	75.8
<b>Minnesota</b>								
<b>Gender</b>								
Male	2,145,183	49.0 %	2,435,631	49.5 %	2,609,976	49.7 %	2,713,764	49.9 %
Female	2,229,916	51.0	2,483,848	50.5	2,636,302	50.3	2,727,573	50.1
<b>Marital Status</b>								
Single	1,445,229	42.8 %	75,425	6.0 %	78,172	5.8 %	79,423	5.6 %
Single With Children	N/A	N/A	161,471	12.9	196,944	14.5	219,313	15.5
Married	1,933,933	57.2	1,018,245	81.1	1,078,787	79.7	1,112,438	78.8

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-7

DOWNTOWN DULUTH TRADE AREA, DULUTH-SUPERIOR MSA AND STATE OF MINNESOTA  
AGE DISTRIBUTION: 1990 AND 2000 CENSUS; 2008 AND 2013 ESTIMATED

Age Distribution	1990		2000		2008 E		2013 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 %	18,347	5.5 %	23,557	7.0 %
5 - 9	23,877	7.4	21,192	6.4	17,974	5.4	17,788	5.3
10 - 14	23,848	7.4	24,376	7.3	19,072	5.7	17,525	5.2
15 - 19	23,160	7.2	27,261	8.2	23,227	6.9	18,650	5.5
20 - 24	20,096	6.2	21,730	6.5	27,215	8.1	23,167	6.9
25 - 34	46,201	14.4	36,064	10.9	42,245	12.6	50,054	14.9
35 - 44	48,897	15.2	52,441	15.8	39,670	11.8	36,162	10.8
45 - 54	32,013	9.9	50,390	15.2	52,442	15.7	45,359	13.5
55 - 64	29,669	9.2	30,092	9.1	42,557	12.7	48,143	14.3
65 - 74	29,129	9.1	23,983	7.2	25,259	7.5	29,919	8.9
75 +	24,179	7.5	25,937	7.8	26,813	8.0	25,922	7.7
25 - 64	156,779	48.7 %	168,986	50.9 %	176,913	52.8 %	179,718	53.4 %
65 and Over	53,308	16.6	49,920	15.0	52,072	15.6	55,840	16.6
<b>Duluth-Superior MSA</b>								
Under 5	16,832	6.3 %	14,906	5.4 %	14,810	5.3 %	19,621	7.0 %
5 - 9	19,335	7.3	16,861	6.1	14,819	5.3	14,435	5.2
10 - 14	19,357	7.3	19,135	6.9	15,726	5.7	14,663	5.2
15 - 19	19,321	7.3	22,647	8.2	19,586	7.0	15,523	5.6
20 - 24	17,386	6.5	19,547	7.1	22,966	8.3	19,217	6.9
25 - 34	38,278	14.4	30,478	11.1	34,988	12.6	41,619	14.9
35 - 44	40,371	15.2	42,637	15.5	32,831	11.8	30,067	10.8
45 - 54	26,269	9.9	41,035	14.9	43,118	15.5	37,330	13.4
55 - 64	24,307	9.2	25,269	9.2	35,675	12.8	40,547	14.5
65 - 74	24,003	9.0	20,582	7.5	20,916	7.5	24,942	8.9
75 +	19,995	7.5	22,389	8.1	22,454	8.1	21,352	7.6
25 - 64	129,225	48.7 %	139,418	50.6 %	146,613	52.8 %	149,562	53.5 %
65 and Over	43,998	16.6	42,971	15.6	43,371	15.6	46,295	16.6
<b>Minnesota</b>								
Under 5	336,800	7.7 %	329,594	6.7 %	362,313	6.9 %	388,643	7.1 %
5 - 9	345,840	7.9	355,894	7.2	340,262	6.5	361,593	6.6
10 - 14	313,297	7.2	374,995	7.6	344,877	6.6	342,261	6.3
15 - 19	297,609	6.8	374,362	7.6	365,933	7.0	346,844	6.4
20 - 24	316,046	7.2	322,483	6.6	373,310	7.1	367,152	6.7
25 - 34	779,743	17.8	673,138	13.7	687,656	13.1	728,999	13.4
35 - 44	666,084	15.2	824,182	16.8	729,558	13.9	679,474	12.5
45 - 54	428,460	9.8	665,696	13.5	801,927	15.3	788,582	14.5
55 - 64	344,286	7.9	404,869	8.2	586,662	11.2	704,381	12.9
65 - 74	294,522	6.7	295,825	6.0	332,778	6.3	413,347	7.6
75 +	252,412	5.8	298,441	6.1	321,002	6.1	320,061	5.9
25 - 64	2,218,573	50.7 %	2,567,885	52.2 %	2,805,803	53.5 %	2,901,436	53.3 %
65 and Over	546,934	12.5	594,266	12.1	653,780	12.5	733,408	13.5

E: Estimated.

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

Table A-8

DOWNTOWN DULUTH TRADE AREA, DULUTH-SUPERIOR MSA AND STATE OF MINNESOTA  
ETHNICITY: 1990 AND 2000 CENSUS; 2008 AND 2013 ESTIMATED

Ethnicity	1990		2000		2008 E		2013 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Downtown Duluth Trade Area</b>								
Caucasian	310,961	96.6 %	314,258	94.6 %	314,893	94.0 %	315,366	93.8 %
African-American	1,357	0.4	2,283	0.7	3,510	1.0	4,410	1.3
Native American	7,476	2.3	8,368	2.5	8,852	2.6	8,772	2.6
Asian/Pacific Islander	1,567	0.5	1,916	0.6	2,754	0.8	3,257	1.0
Other	422	0.1	5,198	1.6	4,812	1.4	4,441	1.3
Hispanic (any race)	1,475	0.5 %	2,546	0.8 %	3,104	0.9 %	3,476	1.0 %
<b>Duluth-Superior MSA</b>								
Caucasian	256,629	96.7 %	260,576	94.6 %	261,178	94.0 %	261,559	93.6 %
African-American	1,305	0.5	2,232	0.8	3,670	1.3	4,572	1.6
Native American	5,738	2.2	6,528	2.4	6,565	2.4	6,424	2.3
Asian/Pacific Islander	1,411	0.5	1,778	0.6	2,574	0.9	3,087	1.1
Other	371	0.1	4,373	1.6	3,905	1.4	3,673	1.3
Hispanic (any race)	1,230	0.5 %	2,179	0.8 %	2,583	0.9 %	2,824	1.0 %
<b>Minnesota</b>								
Caucasian	4,130,395	94.4 %	4,400,282	92.2 %	4,579,941	90.3 %	4,683,832	89.2 %
African-American	94,944	2.2	171,731	3.6	247,018	4.9	293,760	5.6
Native American	49,909	1.1	54,967	1.2	50,885	1.0	48,397	0.9
Asian/Pacific Islander	77,886	1.8	141,968	3.0	191,565	3.8	222,301	4.2
Other	21,965	0.5	1,979	0.0	3,026	0.1	3,677	0.1
Hispanic (any race)	53,884	1.2 %	143,382	3.0 %	213,719	4.2 %	257,680	4.9 %

E: Estimated.

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