

CAMBRIDGE

TRADE AREA

DEMOGRAPHIC CHARACTERISTICS

AND RETAIL SALES POTENTIAL

Prepared for
City of Cambridge

September 2011



CAMBRIDGE CHARACTERISTICS AND RETAIL SPACE DEMAND

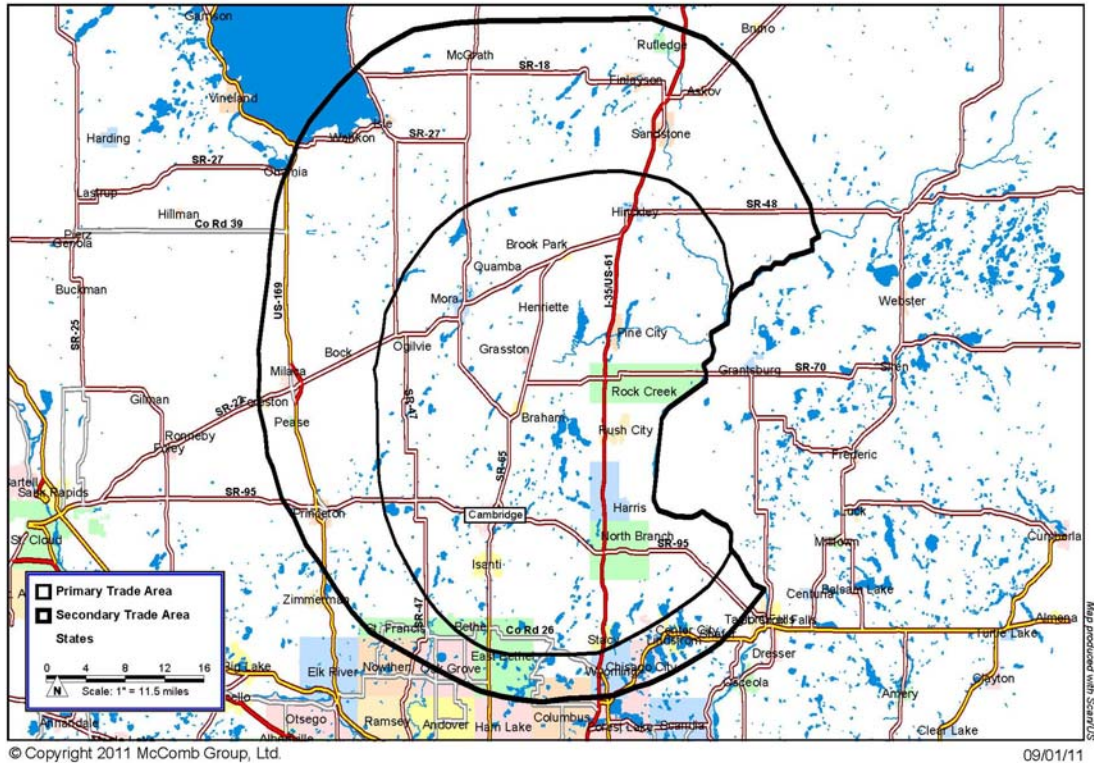
Cambridge lies in the northern fringe of the Minneapolis-St. Paul MSA and is developing as the major regional shopping area in east-central Minnesota. Factors that support retail and service demand in Cambridge include:

- ◆ Cambridge's combined trade area population is expected to increase from 184,013 in 2010 to 187,828 in 2015.
- ◆ Combined trade area households are expected to increase from 68,290 in 2010 to 69,499 in 2015.
- ◆ Combined trade area average household income is estimated to increase from \$68,263 in 2010 to \$72,996 in 2015.
- ◆ In 2015, over 13,500 households are expected to have incomes above \$100,000 and over 3,000 households are estimated to have incomes above \$150,000.
- ◆ Cambridge and Isanti County employment currently exceeds pre-recession employment.
- ◆ Cambridge employment is 5.3 percent higher than when the recession began in 2007.
- ◆ Isanti County employment is 16.8 percent higher than when the recession began.
- ◆ Cambridge has become a major retail destination since Cub Foods, Kohl's, Target, Walmart Supercenter, and Menards opened in the East TH-95 retail area.
- ◆ Cambridge's position as a regional medical center that draws patients from throughout the primary and secondary trade areas.

Cambridge has the potential to support additional retail stores and services based on its growing trade area population. Cambridge's many economic attributes, trade area population, upper income households, and regional retail destination provide support for expanded retail stores, restaurants, and services.

Key trade area demographics are contained in Tables 1 through 5. Demographic comparisons are also provided for the Minneapolis-St. Paul MSA. Full demographic comparisons are attached.

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS



Cambridge’s primary trade area households are expected to increase from 37,614 in 2010 to 38,425 in 2015, an annual growth rate of 0.43 percent, which exceeds the growth rate of the secondary trade area and is similar to the Minneapolis-St. Paul MSA growth rate.

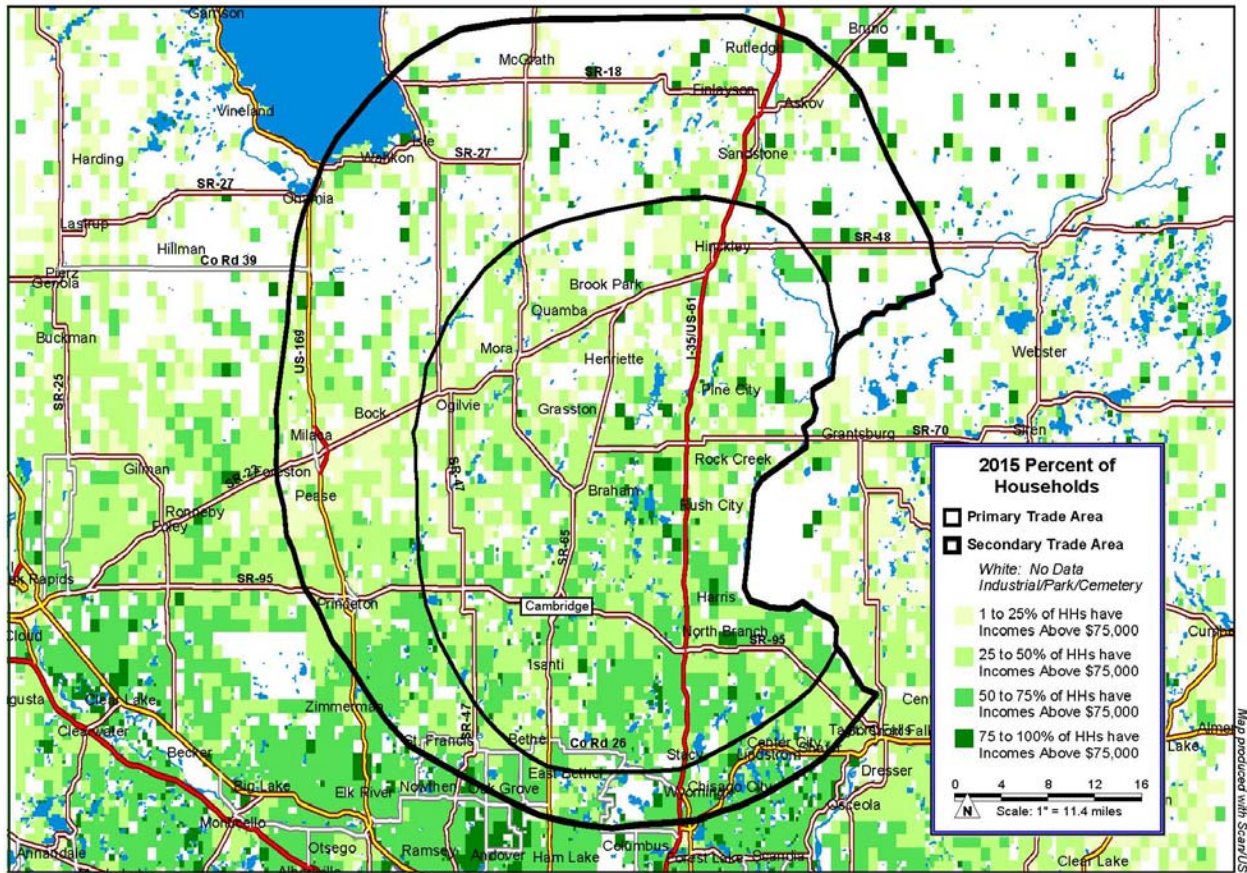
Table 1
POPULATION AND HOUSEHOLD GROWTH TRENDS
1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Year	Trade Areas			Minneapolis- St. Paul MSA
	Primary	Secondary	Combined	
Population				
1990	66,497	54,661	121,158	2,542,631
2000	84,914	70,139	155,053	2,968,806
2010E	100,114	83,899	184,013	3,302,532
2015E	101,984	85,844	187,828	3,465,615
Annual Growth Rate				
1990-00	2.47 %	2.52 %	2.50 %	1.56 %
2000-10	1.66	1.81	1.73	1.07
2010-15	0.37	0.46	0.41	0.97
Households				
1990	23,137	18,825	41,962	961,627
2000	30,687	25,159	55,846	1,136,615
2010E	37,614	30,676	68,290	1,265,491
2015E	38,425	31,074	69,499	1,294,127
Annual Growth Rate				
1990-00	2.86 %	2.94 %	2.90 %	1.69 %
2000-10	2.06	2.00	2.03	1.08
2010-15	0.43	0.26	0.35	0.45

E: Estimated.

Source: Scan/US and McComb Group, Ltd.

ESTIMATED 2015 AVERAGE HOUSEHOLD INCOME: PERCENT ABOVE \$75,000



Households with estimated incomes above \$75,000 in 2015 are widely dispersed throughout the trade areas. Primary trade area average household income is expected to increase to \$72,681 in 2015, as shown in Table 2. Secondary trade area household income is slightly higher at \$73,284.

Table 2
AVERAGE AND MEDIAN HOUSEHOLD INCOME
2000 CENSUS; 2010 AND 2015 ESTIMATED

	Primary Trade Area	Secondary Trade Area	Minneapolis- St. Paul MSA
Average Household Income			
2000	56,553	57,829	67,713
2010E	67,880	68,631	86,856
2015E	72,681	73,284	93,497
Median Household Income			
2000	45,949	47,921	54,734
2010E	56,498	58,503	65,421
2015E	60,812	62,495	69,896

E: Estimated.
Source: McComb Group, Ltd.

Upper Income Households

The number of trade area households with incomes above \$75,000, \$100,000, and \$150,000 is contained in Table 3. Households with incomes above \$100,000 are estimated to increase to 19.4 percent in the primary trade area and 19.6 percent in the secondary trade area by 2015.

Table 3

HOUSEHOLD INCOME DISTRIBUTION: 2000 CENSUS; 2010 AND 2015 ESTIMATES

	Primary Trade Area		Secondary Trade Area		Minneapolis-St. Paul MSA	
	Number	Percent	Number	Percent	Number	Percent
Households above \$75,000						
2000	5,769	18.9	5,329	21.2	357,670	31.5
2010E	12,570	33.5	10,805	35.4	548,648	43.4
2015E	14,708	38.4	12,349	39.9	605,975	46.9
Households above \$100,000						
2000	2,261	7.4	2,148	8.5	192,041	16.9
2010E	6,151	16.4	5,189	17.0	350,110	27.7
2015E	7,431	19.4	6,071	19.6	398,807	30.9
Households above \$150,000						
2000	650	2.1	507	2.0	67,087	5.9
2010E	1,512	4.0	1,087	3.6	137,558	10.9
2015E	1,788	4.7	1,250	4.0	158,679	12.3

E: Estimated.
Source: McComb Group, Ltd.

Employment

Employment in Cambridge and Isanti County has been increasing and has exceeded pre-recession employment.

Table 4

WAGE AND SALARY EMPLOYMENT CAMBRIDGE AND ISANTI COUNTY

Year	Cambridge	Isanti County
2002	5,491	8,813
2003	4,741	8,387
2004	4,963	8,727
2005	5,385	9,630
2006	5,296	9,620
2007	5,186	9,523
2008	5,131	9,597
2009	5,460	10,294

Source: U.S. Census Bureau Center for Economic Studies.

Cambridge Sales Potential

Sales potential for retail stores and services that are supportable in Cambridge are contained in Table 5 for 2015 and 2020. The primary trade area estimates relate to Downtown, which can accommodate smaller stores. The combined trade area includes the secondary trade area and relates to the large format retailers in the East TH-95 retail area. These estimates include sales captured by existing businesses. In almost all categories, sales potential exists for additional stores.

Table 5

**CAMBRIDGE ESTIMATED SALES POTENTIAL
BY MERCHANDISE CATEGORY**
(In Thousands of 2011 Constant Dollars)

Merchandise Category	Primary Trade Area		Combined Trade Area	
	2015	2020	2015	2020
SHOPPING GOODS				
General Merchandise				
Department stores (Incl. leased depts.)				
Discount Stores	\$ -	\$ -	\$ 66,468	\$ 77,249
Department Stores	3,017	3,511	16,888	19,628
Other general merchandise stores				
Warehouse Clubs and Supercenters	\$ -	\$ -	\$ 74,671	\$ 86,784
Dollar Stores	1,525	1,775	1,626	1,894
Miscellaneous General Mdse.	3,520	4,095	3,754	4,366
Apparel & Accessories				
Clothing Stores				
Womens Clothing	\$ 2,011	\$ 2,340	\$ 2,145	\$ 2,493
Family Clothing	4,676	5,440	4,986	5,795
Clothing Accessories Stores	276	321	295	342
Shoe Stores				
Family Shoe Stores	\$ 1,005	\$ 1,171	\$ 1,072	\$ 1,246
Athletic Footwear	428	497	455	529
Furniture & Home Furnishings				
Furniture	\$ 5,296	\$ 6,163	\$ 6,353	\$ 7,384
Floor Coverings	2,011	2,340	2,413	2,804
Window Treatment Stores	201	235	241	280
All Other Home Furnishings Stores	2,347	2,731	2,815	3,272
Electronics & Appliances Stores				
Household Appliance Stores	\$ 1,643	\$ 1,911	\$ 1,971	\$ 2,289
Radio, TV & Electronics Stores	6,771	7,879	27,075	31,467
Computers, Software, Music, & Other Electronics	2,011	2,340	2,413	2,804
Other Shopping Goods				
General Line Sporting Gds.	\$ 1,809	\$ 2,107	\$ 2,172	\$ 2,524
Specialty Line Sporting Gds.	2,615	3,043	3,136	3,645
Stationery Stores and Office Supply	1,643	1,911	1,971	2,289
Musical Instrument & Supplies	737	859	885	1,028
Jewelry Stores	2,513	2,925	3,015	3,505
Hobby, Toy & Game	1,207	1,404	1,447	1,682
Gift, Novelty & Souvenirs	1,375	1,599	1,648	1,916
Sewing, Needlework & Piece Goods	637	741	764	888
Pet Stores	1,207	1,404	1,447	1,682
Optical Goods Stores	1,005	1,171	1,206	1,402
All Other Health & Personal Care	1,408	1,639	1,689	1,962
Total Shopping Goods	\$ 52,894	\$ 61,552	\$ 235,021	\$ 273,149

Table 5 (continued)

**CAMBRIDGE ESTIMATED SALES POTENTIAL
BY MERCHANDISE CATEGORY**
(In Thousands of 2011 Constant Dollars)

Merchandise Category	Primary Trade Area		Combined Trade Area	
	2015	2020	2015	2020
CONVENIENCE GOODS				
Food Stores				
Supermarkets	\$ 14,344	\$ 16,689	\$ 52,006	\$ 60,441
Convenience Food	740	860	720	836
Other Convenience Goods				
Drug & Proprietary Stores	\$ 21,068	\$ 24,513	\$ 20,675	\$ 24,028
Hardware	1,843	2,146	1,900	2,207
Liquor	4,749	5,526	4,893	5,686
Florist	698	812	720	837
Food/Health Supplement Stores	489	569	560	618
Total Convenience Goods	\$ 43,931	\$ 51,115	\$ 81,474	\$ 94,653
FOOD SERVICE				
Full-Service Restaurants	\$ 19,817	\$ 23,059	\$ 25,359	\$ 29,473
Limited Service Restaurants	15,083	17,551	19,301	22,432
Snack & Beverage Places	2,681	3,120	3,216	3,739
Ice Cream & Soft Serve	335	391	402	467
Doughnut Shops	469	547	564	654
Coffee Shops	1,140	1,327	1,367	1,589
Total Food Service	\$ 39,525	\$ 45,995	\$ 50,209	\$ 58,354
GASOLINE SVS STATIONS/CONV.				
Gas/Convenience Food Stores	\$ 60,979	\$ 70,953	\$ 60,691	\$ 70,535
Other Gas Stations & Truck Stops	6,841	7,960	6,809	7,913
Total Gasoline Svs Stations/Conv.	\$ 67,820	\$ 78,913	\$ 67,500	\$ 78,448
OTHER RETAIL STORES				
Building Materials & Garden Supplies				
Building Materials & Supplies Stores				
Home Centers	\$ 4,592	\$ 5,343	\$ 36,726	\$ 42,684
Paint, Glass & Wallpaper	2,171	2,525	2,315	2,459
Other Building Materials Dealers	36,543	42,520	41,752	48,525
Lawn & Garden Equipment				
Outdoor Power Equipment	\$ 1,139	\$ 1,325	\$ 1,180	\$ 1,371
Retail Nurseries, Lawn & Garden	4,865	5,661	5,040	5,858
Motor Vehicles & Parts Dealers				
Auto Parts & Accessories Stores	\$ 2,544	\$ 2,960	\$ 4,125	\$ 4,795
Tire Dealers	1,922	2,236	3,118	3,624
Total Other Retail Stores	\$ 53,776	\$ 62,570	\$ 94,256	\$ 109,316
TOTAL RETAIL	\$ 257,946	\$ 300,145	\$ 528,460	\$ 613,920

Source: McComb Group, Ltd.

Table 5 (continued)

**CAMBRIDGE ESTIMATED SALES POTENTIAL
BY SERVICES CATEGORY**

(In Thousands of 2011 Constant Dollars)

Category	Primary Trade Area		Combined Trade Area	
	2015	2020	2015	2020
SERVICES				
Personal Care Services				
Beauty Shops	\$ 3,887	\$ 4,636	\$ 4,455	\$ 5,306
Nail Salons	282	337	324	386
Diet & Weight Reducing Services	251	300	288	343
Other Personal Care Services	558	666	639	761
Drycleaning & Laundry Services				
Coin-Operated Laundries & Drycleaners	\$ 233	\$ 278	\$ 297	\$ 354
Drycleaning & Laundry Services (except coin-op.)	749	893	954	1,137
Other Personal Services				
Child Day Care Services	\$ 3,753	\$ 4,476	\$ 4,302	\$ 5,124
Photographic Studios	753	899	864	1,029
Veteranarian Services	2,819	3,362	3,231	3,848
Pet Care	322	384	369	440
Rental and Leasing				
Formalwear and Costume Rental	\$ 149	\$ 178	\$ 171	\$ 204
Home Health Equipment Rental	353	421	405	482
Recreation				
Physical Fitness Facilities	\$ 3,447	\$ 4,111	\$ 3,951	\$ 4,706
Professional Service Offices				
	\$ 60,023	\$ 71,589	\$ 68,799	\$ 81,958
Household Goods Repair				
Home & Garden Equipment & Appliance Repair & Maint.	\$ 291	\$ 347	\$ 333	\$ 397
Reupholstery & Furniture Repair	166	197	189	225
Garment Repair and Alteration Services	102	122	117	139
Computer & Office Machine Repair	1,131	1,349	1,296	1,544
Automotive Repair and Maintenance				
General Automotive Repair	\$ 5,646	\$ 6,733	\$ 6,471	\$ 7,708
Paint or Body Repair Shops	3,376	4,027	3,869	4,609
Automotive Glass Replacement	668	796	765	912
Automotive Oil Change & Lubrication Shops	581	693	666	794
Carwashes	722	862	828	986
Total Services	\$ 90,262	\$ 107,656	\$ 103,583	\$ 123,392
HEALTH CARE				
Offices of Physicians	\$ 29,672	\$ 35,388	\$ 53,848	\$ 64,148
Offices of Physicians, Mental Health Specialists	271	322	491	585
Offices of Dentists	13,246	15,798	24,039	28,636
Offices of Chiropractors	1,912	2,281	3,471	4,134
Offices of Optometrists	873	1,041	1,585	1,887
Offices of Mental Health Practitioners (except physicians)	984	1,173	1,786	2,127
Speech Therapist & Audiologists	104	124	188	225
Physical & Occupational Therapists	1,649	1,967	2,993	3,565
Offices of Podiatrists	160	191	289	345
Offices of All Other Misc. Health Practitioners	721	860	1,308	1,558
Total Health Care	\$ 49,592	\$ 59,145	\$ 89,998	\$ 107,210

Source: McComb Group, Ltd.

CAMBRIDGE

DEMOGRAPHIC APPENDIX

Table A-1

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS
AND MINNEAPOLIS-ST. PAUL MSA
POPULATION AND HOUSEHOLDS: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Trade Area / Year	Population		Households	
	Number	Rate of Change	Number	Rate of Change
Primary Trade Area				
1990	66,497	N/A	23,137	N/A
2000	84,914	2.48 %	30,687	2.86 %
2010 E	100,114	1.66	37,614	2.06
2015 E	101,984	0.37	38,425	0.43
Secondary Trade Area				
1990	121,401	N/A	42,038	N/A
2000	155,209	2.49 %	55,888	2.89 %
2010 E	184,264	1.73	68,356	2.03
2015 E	188,077	0.41	69,564	0.35
Minneapolis-St. Paul MSA				
1990	2,542,631	N/A	961,627	N/A
2000	2,968,806	1.56 %	1,136,615	1.69 %
2010 E	3,302,532	1.07	1,265,491	1.08
2015 E	3,465,615	0.97	1,294,127	0.45

N/A: Not Available.

E: Estimated.

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

Table A-2

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS
AND MINNEAPOLIS-ST. PAUL MSA
AVERAGE AND MEDIAN HOUSEHOLD INCOMES
1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Income Type / Year	Primary Trade Area	Secondary Trade Area	Minneapolis- St. Paul MSA
Average Household Income			
1990	\$ 31,902	\$ 32,420	\$ 43,703
2000	56,553	57,151	67,713
2010 E	67,880	68,263	86,856
2015 E	72,681	72,996	93,497
Median Household Income			
1990	\$ 27,963	\$ 28,522	\$ 37,631
2000	45,949	46,859	54,734
2010 E	56,498	57,440	65,421
2015 E	60,812	61,606	69,896

E: Estimated.

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

Table A-3

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS
AND MINNEAPOLIS-ST. PAUL MSA
HOUSEHOLD INCOME: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Primary Trade Area								
Households	23,137	N/A	30,687	N/A	37,614	N/A	38,425	N/A
Average Size	2.82	N/A	2.73	N/A	2.62	N/A	2.61	N/A
Household Income								
Median	\$ 27,963	N/A	\$ 45,949	N/A	\$ 56,498	N/A	\$ 60,812	N/A
Average	\$ 31,902	N/A	\$ 56,553	N/A	\$ 67,880	N/A	\$ 72,681	N/A
Households Above \$50,000	3,644	16.1 %	13,686	44.7 %	21,452	57.2 %	23,315	60.9 %
Households Above \$75,000	657	2.9	5,769	18.9	12,570	33.5	14,707	38.4
Income Distribution								
Less than \$15,000	5,577	24.7 %	3,601	11.8 %	2,885	7.7 %	2,588	6.8 %
\$15,000 - \$24,999	4,266	18.9	3,688	12.1	3,255	8.7	2,975	7.8
\$25,000 - \$34,999	4,337	19.2	3,773	12.3	3,856	10.3	3,655	9.5
\$35,000 - \$49,999	4,781	21.2	5,853	19.1	6,047	16.1	5,779	15.1
\$50,000 - \$74,999	2,987	13.2	7,918	25.9	8,882	23.7	8,608	22.5
\$75,000 - \$99,999	425	1.9	3,508	11.5	6,419	17.1	7,277	19.0
\$100,000 - \$149,999	183	0.8	1,611	5.3	4,639	12.4	5,643	14.7
\$150,000 +	50	0.2	650	2.1	1,512	4.0	1,788	4.7
Secondary Trade Area								
Households	42,038	N/A	55,888	N/A	68,356	N/A	69,564	N/A
Average Size	2.82	N/A	2.72	N/A	2.63	N/A	2.63	N/A
Household Income								
Median	\$ 28,522	N/A	\$ 46,859	N/A	\$ 57,440	N/A	\$ 61,606	N/A
Average	\$ 32,420	N/A	\$ 57,151	N/A	\$ 68,263	N/A	\$ 72,996	N/A
Households Above \$50,000	7,098	17.2 %	25,471	45.7 %	39,531	58.0 %	42,704	61.6 %
Households Above \$75,000	1,346	3.3	11,116	20.0	23,424	34.4	27,108	39.1
Income Distribution								
Less than \$15,000	9,901	24.1 %	6,606	11.9 %	5,433	8.0 %	4,938	7.1 %
\$15,000 - \$24,999	7,652	18.6	6,598	11.8	5,821	8.5	5,249	7.6
\$25,000 - \$34,999	7,855	19.1	6,595	11.8	6,626	9.7	6,229	9.0
\$35,000 - \$49,999	8,655	21.0	10,430	18.7	10,704	15.7	10,214	14.7
\$50,000 - \$74,999	5,752	14.0	14,356	25.8	16,108	23.6	15,597	22.5
\$75,000 - \$99,999	894	2.2	6,699	12.0	12,054	17.7	13,572	19.6
\$100,000 - \$149,999	366	0.9	3,258	5.8	8,760	12.9	10,486	15.1
\$150,000 +	87	0.2	1,159	2.1	2,610	3.8	3,050	4.4
Minneapolis-St. Paul MSA								
Households	961,627	N/A	1,136,615	N/A	1,265,491	N/A	1,294,127	N/A
Average Size	2.59	N/A	2.56	N/A	2.56	N/A	2.62	N/A
Household Income								
Median	\$ 37,631	N/A	\$ 54,734	N/A	\$ 65,421	N/A	\$ 69,896	N/A
Average	\$ 43,703	N/A	\$ 67,713	N/A	\$ 86,856	N/A	\$ 93,497	N/A
Households Above \$50,000	296,835	30.9 %	623,000	54.8 %	799,649	63.2 %	848,353	65.6 %
Households Above \$75,000	107,842	11.2	357,670	31.5	548,648	43.4	605,975	46.8
Income Distribution								
Less than \$15,000	158,760	16.5 %	104,519	9.2 %	108,610	8.6 %	108,837	8.4 %
\$15,000 - \$24,999	145,590	15.2	104,638	9.2	91,791	7.3	87,497	6.8
\$25,000 - \$34,999	151,645	15.8	125,123	11.0	102,729	8.1	94,583	7.3
\$35,000 - \$49,999	206,924	21.6	179,335	15.8	162,712	12.9	154,857	12.0
\$50,000 - \$74,999	188,993	19.7	265,330	23.3	251,001	19.8	242,378	18.7
\$75,000 - \$99,999	59,873	6.2	165,629	14.6	198,538	15.7	207,168	16.0
\$100,000 - \$149,999	30,705	3.2	124,954	11.0	212,552	16.8	240,128	18.6
\$150,000 +	17,264	1.8	67,087	5.9	137,558	10.9	158,679	12.3

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-4

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS
AND MINNEAPOLIS-ST. PAUL MSA
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
Primary Trade Area								
Households	23,137		30,687		37,614		38,425	
Families	17,686		22,868		26,761		26,787	
As Percent of Households		76.4 %		74.5 %		71.1 %		69.7 %
Household Size								
1 Person	N/A	N/A %	6,364	20.8 %	8,160	21.7 %	8,475	22.1 %
2 Persons	N/A	N/A	10,521	34.4	13,556	36.1	13,848	36.1
3-4 Persons	N/A	N/A	10,280	33.6	11,984	31.9	12,177	31.7
5+ Persons	N/A	N/A	3,461	11.3	3,854	10.3	3,871	10.1
Average Household Size	2.82		2.73		2.62		2.61	
Secondary Trade Area								
Households	42,038		55,888		68,356		69,564	
Families	32,265		41,795		48,580		48,355	
As Percent of Households		76.8 %		74.8 %		71.1 %		69.5 %
Household Size								
1 Person	N/A	N/A %	11,488	20.6 %	15,057	22.0 %	15,765	22.7 %
2 Persons	N/A	N/A	19,342	34.6	24,185	35.4	24,273	34.9
3-4 Persons	N/A	N/A	18,655	33.4	21,752	31.8	22,031	31.7
5 + Persons	N/A	N/A	6,274	11.2	7,236	10.6	7,380	10.6
Average Household Size	2.82		2.72		2.63		2.63	
Minneapolis-St. Paul MSA								
Households	961,627		1,136,615		1,265,491		1,294,127	
Families	649,907		744,303		813,402		822,812	
As Percent of Households		67.6 %		65.5 %		64.3 %		63.6 %
Household Size								
1 Person	N/A	N/A %	303,050	26.7 %	363,378	28.7 %	385,640	29.8 %
2 Persons	N/A	N/A	370,926	32.6	383,645	30.3	352,477	27.2
3-4 Persons	N/A	N/A	348,717	30.7	385,127	30.4	401,722	31.0
5 + Persons	N/A	N/A	113,922	10.0	133,341	10.5	154,288	11.9
Average Household Size	2.59		2.56		2.56		2.62	

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-5

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS
AND MINNEAPOLIS-ST. PAUL MSA
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
Primary Trade Area								
No College	17,221	56.2 %	21,297	47.2 %	26,548	44.9 %	26,923	44.1 %
Some College/2 yr. Degree	9,512	31.0	17,539	38.8	23,413	39.6	24,370	39.9
College Graduate	2,883	9.4	4,492	9.9	6,264	10.6	6,640	10.9
Graduate School	1,027	3.4	1,837	4.1	2,889	4.9	3,163	5.2
Secondary Trade Area								
No College	30,961	54.7 %	38,563	46.2 %	48,114	43.8 %	48,908	42.9 %
Some College/2 yr. Degree	18,123	32.0	32,434	38.9	43,726	39.8	45,733	40.1
College Graduate	5,533	9.8	8,948	10.7	12,738	11.6	13,599	11.9
Graduate School	1,981	3.5	3,435	4.1	5,332	4.9	5,839	5.1
Minneapolis-St. Paul MSA								
No College	494,213	35.2 %	482,956	28.0 %	534,038	26.2 %	546,018	25.2 %
Some College/2 yr. Degree	475,234	33.9	606,761	35.2	675,032	33.1	696,082	32.1
College Graduate	309,463	22.1	440,355	25.6	560,783	27.5	614,610	28.4
Graduate School	123,146	8.8	192,417	11.2	270,749	13.3	308,645	14.3

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-6

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS
AND MINNEAPOLIS-ST. PAUL MSA
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
Primary Trade Area								
Gender								
Male	33,241	50.0 %	43,085	50.7 %	51,335	51.3 %	52,533	51.5 %
Female	33,256	50.0	41,830	49.3	48,779	48.7	49,450	48.5
Marital Status								
Single	17,517	35.9 %	1,349	5.7 %	1,113	4.2 %	1,134	4.2 %
Single With Children	N/A	N/A	3,007	12.8	3,805	14.2	3,970	14.8
Married	31,263	64.1	19,188	81.5	21,798	81.6	21,640	80.9
Secondary Trade Area								
Gender								
Male	61,340	50.5	78,978	50.9	94,774	51.4	97,343	51.8
Female	60,061	49.5	76,233	49.1	89,489	48.6	90,731	48.2
Marital Status								
Single	31,918	35.7 %	1,788	4.4 %	1,939	4.0 %	1,934	4.0 %
Single With Children	N/A	N/A	5,149	12.7	6,485	13.4	6,704	13.9
Married	57,383	64.3	33,696	82.9	40,060	82.6	39,630	82.1
Minneapolis-St. Paul MSA								
Gender								
Male	1,243,912	48.9 %	1,466,277	49.4 %	1,640,881	49.7 %	1,724,794	49.8 %
Female	1,298,719	51.1	1,502,529	50.6	1,661,651	50.3	1,740,821	50.2
Marital Status								
Single	880,727	44.8 %	49,124	6.6 %	54,692	6.7 %	55,764	6.8 %
Single With Children	N/A	N/A	102,044	13.7	124,860	15.4	133,077	16.2
Married	1,085,734	55.2	593,135	79.7	633,850	77.9	633,971	77.0

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-7

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS
AND MINNEAPOLIS-ST. PAUL MSA
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
Primary Trade Area								
Under 5	5,386	8.1 %	6,000	7.1 %	7,157	7.2 %	7,824	7.7 %
5 - 9	6,333	9.5	6,982	8.2	6,662	6.7	6,856	6.7
10 - 14	5,971	9.0	7,850	9.3	6,926	6.9	6,505	6.4
15 - 19	4,964	7.5	7,041	8.3	7,091	7.1	6,782	6.7
20 - 24	3,333	5.0	3,859	4.5	6,182	6.2	6,874	6.7
25 - 34	10,853	16.3	11,125	13.1	12,545	12.5	12,425	12.2
35 - 44	9,874	14.8	15,521	18.3	13,825	13.8	12,334	12.1
45 - 54	6,877	10.3	11,243	13.3	15,817	15.8	14,589	14.3
55 - 64	4,986	7.5	6,987	8.2	11,770	11.8	13,605	13.3
65 - 74	4,265	6.4	4,379	5.2	7,198	7.2	8,463	8.3
75 +	3,709	5.6	3,831	4.5	4,870	4.9	5,657	5.6
25 - 64	32,590	49.0 %	44,876	52.9 %	53,957	53.9 %	52,953	52.0 %
65 and Over	7,974	12.0	8,211	9.7	12,068	12.1	14,120	13.9
Secondary Trade Area								
Under 5	9,775	8.1 %	11,080	7.1 %	13,013	7.1 %	13,918	7.4 %
5 - 9	11,335	9.3	12,681	8.2	12,276	6.7	12,563	6.7
10 - 14	10,839	8.9	14,372	9.3	12,987	7.1	12,296	6.5
15 - 19	8,789	7.2	12,363	8.0	12,861	7.0	12,381	6.6
20 - 24	6,033	5.0	6,899	4.5	10,860	5.9	12,222	6.5
25 - 34	19,979	16.5	20,281	13.1	22,879	12.4	22,782	12.1
35 - 44	18,479	15.2	28,859	18.6	25,905	14.1	23,356	12.4
45 - 54	12,614	10.4	20,675	13.3	29,530	16.0	27,462	14.6
55 - 64	8,895	7.3	12,863	8.3	21,755	11.8	25,305	13.5
65 - 74	7,724	6.4	7,860	5.1	12,862	7.0	15,111	8.0
75 +	6,868	5.7	7,059	4.6	9,180	5.0	10,518	5.6
25 - 64	59,967	49.4 %	82,676	53.3 %	100,069	54.4 %	98,904	52.6 %
65 and Over	14,591	12.0	14,919	9.6	22,043	12.0	25,629	13.6
Minneapolis-St. Paul MSA								
Under 5	206,374	8.1 %	212,810	7.2 %	246,278	7.5 %	267,740	7.7 %
5 - 9	197,835	7.8	225,355	7.6	224,744	6.8	245,635	7.1
10 - 14	171,935	6.8	225,652	7.6	216,023	6.5	225,974	6.5
15 - 19	162,011	6.4	209,863	7.1	216,523	6.6	217,235	6.3
20 - 24	193,055	7.6	193,790	6.5	213,967	6.5	217,012	6.3
25 - 34	511,549	20.1	457,105	15.4	477,084	14.4	449,885	13.0
35 - 44	415,664	16.3	528,024	17.8	460,322	13.9	468,964	13.5
45 - 54	253,035	10.0	405,724	13.7	500,413	15.2	479,512	13.8
55 - 64	180,490	7.1	225,540	7.6	380,864	11.5	449,369	13.0
65 - 74	139,086	5.5	145,808	4.9	202,665	6.1	268,995	7.8
75 +	111,458	4.4	139,135	4.7	163,649	5.0	175,294	5.1
25 - 64	1,360,738	53.5 %	1,616,393	54.4 %	1,818,683	55.1 %	1,847,730	53.3 %
65 and Over	250,544	9.9	284,943	9.6	366,314	11.1	444,289	12.8

E: Estimated.

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

Table A-8

CAMBRIDGE PRIMARY AND SECONDARY TRADE AREAS
AND MINNEAPOLIS-ST. PAUL MSA
ETHNICITY: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Ethnicity	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Primary Trade Area								
Caucasian	65,559	98.6 %	82,679	97.4 %	95,113	95.0 %	96,790	94.9 %
African-American	134	0.2	283	0.3	1,005	1.0	1,139	1.1
Native American	428	0.6	655	0.8	932	0.9	1,030	1.0
Asian/Pacific Islander	266	0.4	358	0.4	859	0.9	871	0.9
Other	110	0.2	940	1.1	2,206	2.2	2,154	2.1
Hispanic (any race)	339	0.5 %	827	1.0 %	1,752	1.8 %	1,902	1.9 %
Secondary Trade Area								
Caucasian	119,366	98.3 %	150,777	97.1 %	174,291	94.6 %	177,329	94.3 %
African-American	533	0.4	702	0.5	2,218	1.2	2,740	1.5
Native American	843	0.7	1,330	0.9	1,939	1.1	2,175	1.2
Asian/Pacific Islander	430	0.4	653	0.4	1,745	0.9	1,859	1.0
Other	229	0.2	1,747	1.1	4,072	2.2	3,975	2.1
Hispanic (any race)	829	0.7 %	1,699	1.1 %	3,291	1.8 %	3,690	2.0 %
Minneapolis-St. Paul MSA								
Caucasian	2,347,622	92.3 %	2,556,851	86.1 %	2,757,948	83.5 %	2,868,321	82.8 %
African-American	90,071	3.5	157,963	5.3	221,450	6.7	244,745	7.1
Native American	24,267	1.0	21,590	0.7	27,918	0.8	29,791	0.9
Asian/Pacific Islander	65,618	2.6	124,025	4.2	174,656	5.3	198,521	5.7
Other	15,053	0.6	108,377	3.7	120,560	3.7	124,237	3.6
Hispanic (any race)	37,942	1.5 %	99,121	3.3 %	166,016	5.0 %	195,788	5.6 %

E: Estimated.

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