

CAMBRIDGE

RESTAURANT SALES POTENTIAL

Prepared for
City of Cambridge

September 2011

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Prepared by
McComb Group, Ltd.

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SUMMARY OF FINDINGS

Cambridge is an excellent location from which to serve the growing population in east-central Minnesota. Cambridge is developing as the major regional shopping area in east-central Minnesota. In recent years, Cub Foods, Target, Kohl's, Walmart Supercenter, and Menards have built stores in Cambridge increasing the city's retail patronage. Limited service restaurants have responded to this growth. The Cambridge area is under served by full service restaurants. Factors that support additional full service restaurants in Cambridge include:

- ◆ Cambridge trade area population was 100,114 in 2010 and is expected to total 102,000 in 2015.
- ◆ Trade area median household income is estimated at \$60,800 in 2015.
- ◆ Trade area average household income is estimated to exceed \$72,500 in 2015.
- ◆ In 2015, 14,700 trade area households are expected to have incomes above \$75,000 and over 6,000 households are estimated to have incomes above \$100,000.
- ◆ Cambridge has 11 full service restaurants: two national chains (Applebee's and Perkins), and nine locally owned restaurants.
- ◆ The top five out-of-town restaurants patronized by trade area residents are: Olive Garden, Red Lobster, Chipotle, Texas Roadhouse, and Chili's. These restaurants are located in the Twin Cities northern suburbs.
- ◆ The top five restaurant types are: Italian, Mexican, Steak House, Seafood, and Chinese.
- ◆ Trade area residents drive long distances to go to a good restaurant: 33 percent drive 11 to 20 miles, 29 percent drive 20 to 30 miles, and 26 percent drive more than 30 miles.
- ◆ Full service restaurants in Cambridge would require a shorter and less expensive drive.
- ◆ Trade area food service purchasing power was estimated at \$136.6 million in 2010. Full service restaurant purchasing power is estimated at \$55.4 million.
- ◆ Cambridge full service restaurant sales potential in 2010 was estimated at \$18.5 million. Existing restaurants are estimated to have captured half that amount.
- ◆ 2015 restaurant sales potential is estimated at \$19.8 million in 2010 constant dollars.
- ◆ One-half of Cambridge's full service restaurant sales potential is being spent outside the city.

Cambridge has the potential to support additional full service restaurants based on its growing trade area population.

INTRODUCTION

McComb Group, Ltd. was engaged by the City of Cambridge to conduct a restaurant market demand analysis. Objectives of this engagement were to: evaluate future restaurant market demand in Cambridge; determine trade area demographic characteristics for Cambridge's trade area; and determine demand for additional full service restaurants in Cambridge. Work tasks conducted as part of this engagement are summarized below.

- ◆ Retail areas in Cambridge were evaluated to identify strengths and weaknesses as a location for food service establishments. Areas that were evaluated include: Downtown and East TH-95. Factors that were evaluated include, but were not limited to: location, access, current traffic counts, and relationship to adjacent uses and community services. Full service restaurants were identified and categorized by type.
- ◆ The City of Cambridge conducted a survey facilitated by SurveyMonkey, an online survey provider. The purpose was to identify restaurants preferred by survey respondents. McComb Group analyzed frequency distribution and cross tabulation of survey responses.
- ◆ Based on arterial road patterns, drive times, customer survey results, and McComb Group experience, the trade area for Cambridge food service establishments was delineated. The economy of the trade area was analyzed to identify and quantify those factors that generate support for food service establishments. Factors that were evaluated include, but were not limited to: employment, population, households, and household income. Trade area residential growth trends were evaluated to determine household growth potential for target years of 2010 and 2015. Food service purchasing power of trade area households were identified for 2010 and 2015.
- ◆ Food service sales for Cambridge were analyzed utilizing information from the U.S. Census of Retail Trade for 2002 and 2007 to determine current Cambridge market share.
- ◆ Sales potential for food service establishments in Cambridge was estimated for 2010 and 2015. These estimates take into consideration trade area demographics, trade area purchasing power, and estimated market share.

This report contains the primary information needed to support the principal conclusions. However, in a report of this nature, it is not possible to include all of the information that was developed and evaluated. Any additional information will be furnished upon request.

Report Purpose

This report was prepared in accordance with our proposal dated December 23, 2010. This report was prepared with the understanding that the results of our work will be used by the client to determine demand for additional restaurants in Cambridge. Our report was prepared for that purpose and is subject to the following qualifications:

- Our analysis did not ascertain the legal and regulatory requirements applicable to this project including zoning, other state, and local government regulations, permits, and licenses. No effort was made to determine the possible effect on the proposed project of present or future federal, state, or local legislation, or any environmental or ecological matters.
- Our report and analysis was based on estimates, assumptions, and other information developed from research of the market, knowledge of the industry, and discussions with the client. Some assumptions inevitably will not materialize and unanticipated events and circumstances may occur; therefore, actual results achieved will vary from the analysis.
- Our analysis did not evaluate management's effectiveness nor are we responsible for future marketing efforts and other management actions upon which actual results are dependent.

Our report is intended solely for the purpose described above and should not be used for any other purpose without our prior written permission. Permission for other use of the report will be granted only upon meeting company standards for the proposed use.

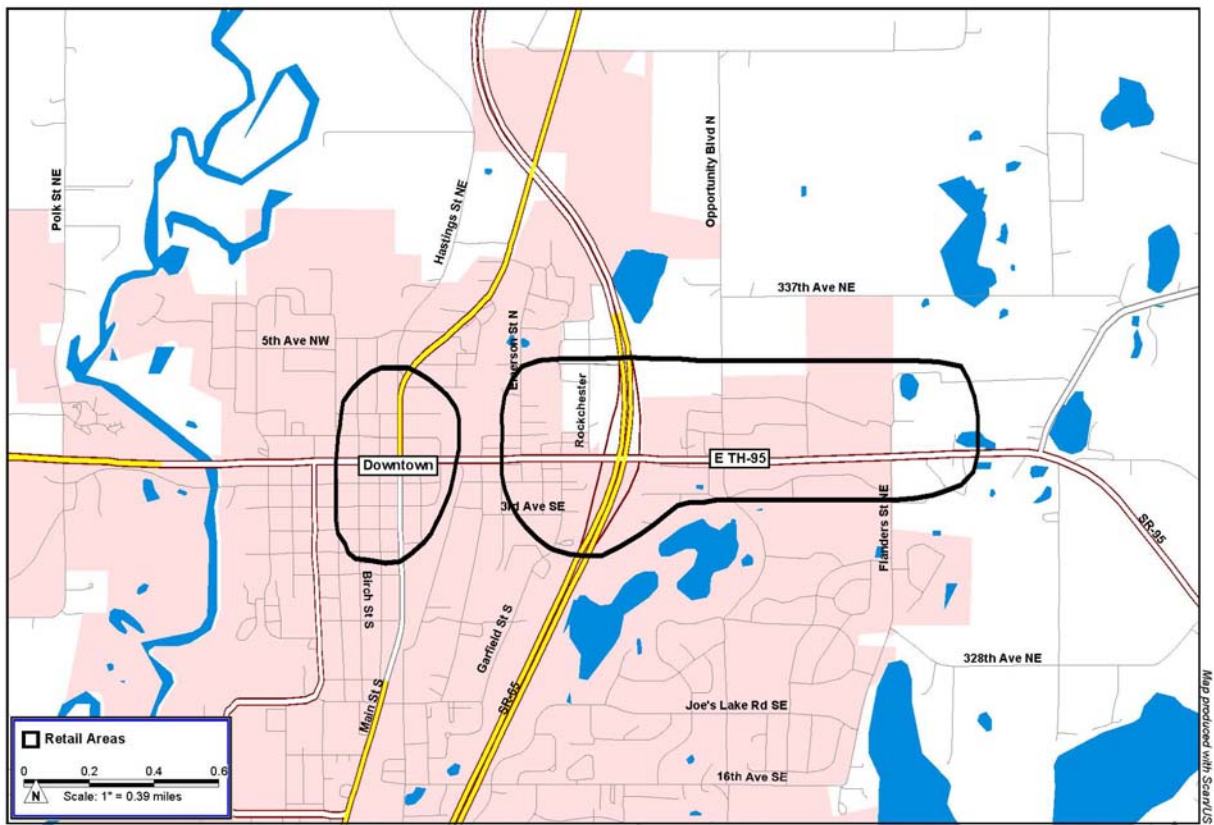
Chapter I

CAMBRIDGE, MINNESOTA

Cambridge is an expanding regional shopping destination in east-central Minnesota as a result of its trade area population growth. In recent years, Cambridge has attracted several large format retailers including Cub Foods, Target, Kohl's, Walmart Supercenter, and Menards, which has expanded its trade area. These stores have been accompanied by a variety of retail stores and services. Full service restaurants is a category that has not responded to this growth.

Cambridge restaurants are concentrated in its two retail areas: Downtown and a newer retail area along TH-95 in the vicinity of the interchange with TH-65. These retail areas are shown on Map 1.

Map 1
CAMBRIDGE RETAIL AREAS



Downtown

Downtown, the traditional retail/service area for Cambridge, is bisected by TH-95. Main Street is the primary retail street in Cambridge. Downtown is generally bounded by Fourth Avenue Northeast on the north, Cypress Street North on the west, Fifth Avenue Southwest to the south, and the BNSF railroad tracks on the east. The retail area is relatively compact, attractive, and

walkable. Downtown contains a broad mix of businesses with 36 retail stores and 98 service establishments. Food service is one of the larger uses in Downtown with nine full service restaurants and four limited service establishments. The Cambridge Theater, with five screens, anchors Downtown and creates evening and weekend vitality. Restaurants benefit from movie theater patronage. Seven of the full service restaurants are located within a two block area on or near Main Street, creating a restaurant row atmosphere.

Downtown has a good supply of parking that supports its unique shopping choices along with a variety of services. Downtown's main street has a wide variety of well-maintained buildings, many that are reminiscent of a traditional, small town shopping district. In general, Downtown is well maintained with plentiful parking and clean streets and sidewalks, making Downtown Cambridge an attractive retail location.

East TH-95 Retail Area

The East TH-95 retail area extends approximately 1.2 miles along TH-95 from Emerson Street on the west to the Isanti County Fairgrounds one-quarter mile east of Flanders Street. This retail area, with 38 retail stores and 41 services, is anchored by Target, Walmart Supercenter, Menards, Cub Foods, and Kohl's. A new Walgreens is located west of TH-65. This area contains 11 food services: two full service and nine limited service establishments. East TH-95 is an auto-oriented retail area with anchor store parcels and highway frontage development.

Other Institutions

Cambridge has two major institutions that draw potential restaurant patrons to Cambridge. Cambridge Medical Center, located south of Downtown, had over 56,000 patient visits in 2010. Anoka-Ramsey Community College-Cambridge Campus has an enrollment of about 2,300 students, which attend class on a regular basis. The Isanti County Government Center is located south of Downtown.

Traffic Counts

Traffic counts in Cambridge from 2004 to 2010 (the latest available) are contained in Table 1 and reflect a mix of declines and increases. In general, traffic counts are increasing from the west and north and declining from the east and south. In most cases, traffic counts in 2010 differ slightly from those taken in 2008. TH-95 is an important east-west artery that connects Downtown to the East TH-95 retail area. TH-65 is an important artery providing easy access from the north and south.

Downtown traffic counts of 15,000 in 2010 were highest on TH-95 west of Main Street compared to 14,500 trips to the east. Main Street traffic counts in 2008 were 8,600 south of TH-95 and 8,000 to the north of TH-95. Traffic counts for 2010 were not available.

TH-65 traffic counts of 12,100 are highest south of TH-95 compared to 10,300 trips to the north. Traffic counts from the north on both TH-65 and Main Street are increasing. TH-95 traffic counts are nearly identical east and west of TH-65 at 22,700 and 23,000, respectively.

Table 1
CAMBRIDGE TRAFFIC COUNTS; 2004 TO 2010

Location	2004	2006	2008	2010
Downtown				
TH-95 east of Main Street	15,100	16,900	15,100	14,500
TH-95 west of Main Street	14,900	18,000	15,700	15,000
Main Street south of TH-95	8,800	8,600 *	8,600	N/A
Main Street north of TH-95	8,500	7,400 *	8,000	N/A
East TH-95 Area				
TH-65 south of TH-95	12,300	13,300	12,100	11,500
TH-65 north of TH-95	8,200	9,800	10,300	10,400
TH-95 east of TH-65	23,000	23,300	22,700	22,400
TH-95 west of TH-65	20,700	23,000	23,000	21,600

N/A: Not Available.

* 2007 traffic counts.

Source: Minnesota Department of Transportation and McComb Group, Ltd.

Accessibility

Cambridge is served by TH-95 (east/west) and TH-65 (north/south). The intersection of these two highways has the highest vehicle counts in the area and is the focal point for the East TH-95 retail area. TH-65 is a four-lane rural expressway providing convenient accessibility to the Twin Cities metro area for communities throughout east central Minnesota. TH-95 is a two-lane highway running predominantly east/west through the area from TH-10 in St. Cloud to TH-169 in Princeton, to TH-65 in Cambridge, and onto I-35 in North Branch. East/west accessibility through Cambridge is limited by three major barriers that extend north and south throughout the city: TH-65, the BNSF Railroad, and the Rum River. TH-95 offers the only crossing of the Rum River in Cambridge. The railroad has four at-grade crossings in Cambridge: 1) South Main Street at the far south end of Cambridge; 2) 11th Avenue Southwest; 3) TH-95 in the Downtown area; and 4) County 27 (North Emerson Street) at the north end of Cambridge. TH-65, as a four-lane expressway, has three primary intersections for the City of Cambridge: South Main Street, TH-95, and North Main Street three miles north of TH-95. Sixteenth Avenue Southeast travels under TH-65 and provides an east/west connection for areas in the southeastern portion of Cambridge; and Main Street also crosses under TH-65 about a mile north of Downtown.

Chapter II

CAMBRIDGE FOOD SERVICE

Cambridge’s food service establishments are generally located in the Downtown or East TH-95 retail areas. Thirteen establishments are located in or near Downtown and 11 are located in the East TH-95 area, as shown in Table 2. Downtown establishments are generally full service and locally owned. East TH-95 establishments are national chains and dominated by fast food.

Table 2

CAMBRIDGE FOOD SERVICE ESTABLISHMENTS

Downtown	East TH-95
<p>Full Service</p> <ul style="list-style-type: none"> Cambridge Bar & Grill Herman’s Bakery Coffee & Deli House of Liu Q Mandarin Buffet Joe’s Main Street Grill Peoples Café Pizza Hut Pizza Pub Sidelines Sports Grill <p>Limited Service</p> <ul style="list-style-type: none"> Café Caffeine Dairy Queen Taco John’s The Corner Cup 	<p>Full Service</p> <ul style="list-style-type: none"> Applebee’s Perkins Restaurant & Bakery <p>Limited Service</p> <ul style="list-style-type: none"> Arby’s Caribou Coffee Culver’s Domino’s Pizza McDonalds Papa Murphy’s Sonic Drive-In Subway Wendy’s

Source: McComb Group, Ltd.

Full Service Restaurants

Cambridge locally owned restaurants generally feature American cuisine and/or pizza. There are two Chinese restaurants. Photographs of each restaurant and comments are contained on the following pages. Cambridge has full service restaurants that offer lunch and supper and those that offer breakfast and lunch. Perkins and Peoples Café are the only restaurants that offer all three meals. Restaurants offering lunch and supper include Applebee’s, Cambridge Bar & Grill, Pizza Hut, Pizza Pub, and Sidelines Sports Grill. Two other restaurants, Herman’s Bakery Coffee & Deli and Joe’s Main Street Grill offer only breakfast and lunch.

Cambridge has two Chinese restaurants: Q Mandarin Buffet and House of Liu. Q Mandarin Buffet offers lunch and dinner. House of Liu was closed for a two-week vacation during field work for this engagement.

Two other nearby restaurants, Purple Hawk Supper Club and Wintergreens, are competitive with Cambridge restaurants. Purple Hawk Supper Club is located on a nearby golf course and has limited hours. Wintergreens is located in Isanti, six miles south. Wintergreens features three golf simulators, electric games, and a pool table.

CAMBRIDGE RESTAURANTS

Restaurant

Comments

Applebee's



American Cuisine
Full Service Restaurant
Menu Prices:
Breakfast: none
Lunch: \$7.59 to \$9.99
Dinner: \$8.95 to \$15.49
Appetizers: \$5.49 to \$11.99
Desserts: \$5.49 to \$6.99
Children's Menu
Full Service Bar
Hours:
Sunday-Thursday 11am to 12am
Friday-Saturday 11am to 1am
Chain Restaurant

Cambridge Bar & Grill



American Cuisine
Full Service Restaurant
Menu Prices:
Breakfast: none
Menu Meal Items: \$3.50 to \$9.25
Appetizers: \$3.25 to \$9.75
Full Service Bar
Hours:
Monday-Wednesday 11am to 11pm
Thursday-Saturday 11am to 12pm
Sunday closed
Independently Owned

Peoples Café



American Cuisine
Full Service Restaurant
Menu Prices:
Breakfast: \$3.15 to \$8.95
Lunch: \$3.25 to \$8.25
Dinner: \$6.95 to \$15.95
Appetizers: \$4.25 to \$5.75
Desserts: \$.75 to \$3.50
Children's Menu
Hours:
Monday-Saturday 6am to 8pm
Sunday 6am to 2pm
Independently Owned

CAMBRIDGE RESTAURANTS

Restaurant

Comments

Perkins



American Cuisine
Full Service Restaurant
Menu Prices:
Breakfast: \$4.99 to \$11.99
Lunch: \$5.99 to \$9.99
Dinner: \$9.99 to \$12.29
Appetizers: \$5.99 to \$10.99
Desserts: varies
Children's Menu
Senior Menu
Hours:
Open 24 hours/7 days a week
Chain Restaurant

Pizza Hut



American Italian Cuisine
Full Service Restaurant
Menu Prices:
Breakfast: none
Lunch: \$2.99 to \$6.29
Dinner: \$6.49 to \$19.00
Appetizers: \$3.49 to \$7.99
Desserts: \$4.49 to \$7.99
Buffet
Hours:
Open Everyday 11am to 10pm
Chain Restaurant

Pizza Pub



American Cuisine
Full Service Restaurant
Menu Prices:
Breakfast: none
Lunch: \$5.45 to \$9.95
Dinner: \$8.95 to \$9.95
Appetizers: \$3.25 to \$9.95
Desserts: \$2.95 to \$4.95
Children's Menu
Pizza Buffet
Full Service Bar
Accommodate Groups to 50
Hours: Monday-Thursday 11am to 10pm
Monday-Thursday 11am to 10pm
Friday-Saturday 11am to 11pm
Sunday 11am-9pm
Independently Owned

CAMBRIDGE RESTAURANTS

Restaurant

Comments

Sidelines Sports Grill



American Cuisine
 Sports Bar
 Menu Prices:
 Breakfast: None
 Lunch: \$6.95 & Up
 Dinner: \$10.95 & up
 Appetizers: \$6.95 - \$8.95
 Pool, electronic games, dancing, karaoke
 Full Bar
 Hours:
 Monday 11am to 1am
 Tuesday-Saturday 11am to 2am
 Sunday 11am to 12am
 Independently Owned

Herman's Bakery Coffee Shop & Deli



American Cuisine
 Bakery & Full Service Café
 Menu Prices:
 Breakfast: Bakery Items
 Lunch: \$2.00 to \$3.95
 Dinner: none
 Bakery is primary business
 Hours:
 Open 5am to 5pm
 Independently Owned

Joe's Main Street Grill



American Cuisine
 Full Service Restaurant
 Menu Prices:
 Breakfast: \$3.55 to \$8.95
 Lunch: \$5.95 to \$8.65
 Dinner: None
 Appetizers: \$3.50 to \$4.25
 Desserts: Available
 Hours:
 Open 6:30am to 2pm
 Independently Owned

CAMBRIDGE RESTAURANTS

Restaurant

Comments

Q Mandarin Buffet



Chinese
Buffet Restaurant
Menu Prices
Breakfast: none
Lunch Buffet: \$6.69
Dinner Buffet: \$8.69
Menu Items: \$3.79 to \$11.89
Appetizers: \$2.19 to \$4.99
Private Banquet Room
Hours:
Sunday-Thursday 11am to 9pm
Friday-Saturday 11am to 9:30pm
Independently Owned

House of Liu



Chinese and American Cuisine

Restaurant was closed for vacation on two site visits and did not answer the phone when called during business hours.

Hours:
Open 11am-9 pm
Independently Owned

NEARBY RESTAURANTS

Restaurant	Comments
<p>Purple Hawk Supper Club</p> 	<p>American Cuisine Supper Club Menu Breakfast: none Lunch: \$6.00 to \$8.00 Dinner: \$9.00 to \$19.00 Appetizers: \$6.00 to \$8.00 Full Bar Service Limited Hours: Full Menu Friday and Saturday 4pm to 9pm Select Menu Tuesday-Thursday 4pm to 8pm Full Lunch Menu Thursday-Sunday Closed For Dinner Sunday and Monday On Golf Course Independently Owned</p>
<p>Wintergreens</p> 	<p>American Cuisine Full Service Restaurant Menu Breakfast: none Lunch: \$7.49 to \$13.99 Dinner: \$12.99 to \$19.99 Appetizers: \$5.99 to \$7.99 Desserts: \$3.99 Senior and Children's Menu Full Service Bar Accommodate Groups to 100 Golf Simulator/Games Hours: Sunday-Wednesday 11am to 9pm Thursday 11am to 10pm Friday-Saturday 11am to 11pm Independently Owned</p>

Chapter III

CAMBRIDGE RESTAURANT SURVEY RESULTS

Retail and service business employees in Cambridge were asked to participate in a brief internet based online survey of their restaurant and cuisine preferences. The survey was designed and implemented by Cambridge city staff and facilitated by SurveyMonkey, an online survey provider. The City of Cambridge arranged for the survey invitation and instructions to be provided to the following establishments: city and county staff, Allina Hospital and Clinic, School District 911 employees, Anoka-Ramsey Community College, Cambridge Development Alliance Group members, area manufacturers, local business owners, large employers, and chamber members. The survey instrument is located at the end of this chapter.

The restaurant survey was available from May 2nd through June 6, 2011. There were 856 people that participated in this survey to identify types of restaurants the respondents preferred, restaurants that they frequent most often, how far they are willing to drive to a restaurant and their home and work zip codes. McComb Group prepared frequency distributions, cross tabulations, and survey analysis.

Restaurants Patronized Most Frequently

In response to the question: “What restaurants do you currently eat at the most?” respondents mentioned about 225 different restaurants. The top 30 restaurants are listed in Table 3. Olive Garden lead the list with 42 percent of the respondents indicating it was where they ate the most. This high ranking may have been the result of survey design, which listed Olive Garden first as a restaurant example. Applebee’s, which has a restaurant in Cambridge, was second mentioned by 32.8 percent of the respondents. Red Lobster and Chipotle ranked third and fourth with 21.7 and 13.4 percent of the respondents, respectively. Perkins, which has a local store, was fifth named by 9.1 percent of the respondents. Mentions for the remaining 25 of the top 30 restaurants ranged from 8.3 percent to 1.6 percent.

Of the first 30 restaurants names, 10 were located in Cambridge and two were nearby. Eighteen of the top 30 restaurants mentioned were located outside the Cambridge area. Local restaurants in the top 30 mentions included Subway, Culvers, McDonalds, Q Mandarin, Arby’s, Peoples Café, Sidelines, and Pizza Pub. Four of these restaurants are independently owned businesses.

Table 3

CAMBRIDGE RESTAURANT SURVEY
WHAT RESTAURANTS DO YOU CURRENTLY EAT AT THE MOST?

Restaurant	Number	Percent
Olive Garden	292	42.0 %
Applebee's*	228	32.8
Red Lobster	151	21.7
Chipotle	93	13.4
Perkins*	63	9.1
Texas Roadhouse	58	8.3
Chili's	57	8.2
Panera Bread	48	6.9
Buffalo Wild Wings	40	5.8
TGIFriday's	34	4.9
Acapulco	33	4.7
Outback Steakhouse	32	4.6
Wintergreen's	31	4.5
Subway*	30	4.3
Famous Dave's	27	3.9
Pine Brook	27	3.9
Culvers*	23	3.3
Noodle & Co.	22	3.2
Old Country Buffet	22	3.2
McDonalds*	19	2.7
Q Mandarin*	18	2.6
Don Julio's	17	2.4
Granite City	17	2.4
Arby's*	14	2.0
Green Mill	14	2.0
Peoples Café*	14	2.0
Jimmy John's	13	1.9
Sidelines*	13	1.9
Ruby Tuesday	12	1.7
Pizza Pub*	11	1.6

* Located in Cambridge.

Source: City of Cambridge and McComb Group, Ltd.

What type of restaurant do you like?

When asked what type of restaurant they like, respondents indicated Italian (81.0 percent), Mexican (67.3 percent), and steak house (66.4 percent), as shown in Table 4. Other popular choices were seafood (52.5 percent), Chinese (49.1 percent), and classic American (48.3 percent). Responses by Cambridge residents and those respondents living outside the city are similar. The high ranking for Italian restaurants suggests that Olive Garden is a popular choice for Cambridge area residents.

Table 4

CAMBRIDGE RESTAURANT SURVEY
WHAT TYPE OF RESTAURANTS DO YOU LIKE?

Food	Cambridge		Rest of Trade Area		Total	
	Number	Percent	Number	Percent	Number	Percent
	Italian	363	81.6 %	251	80.2 %	614
Mexican	297	66.7	213	68.1	510	67.3
Steak House	301	67.6	202	64.5	503	66.4
Seafood	230	51.7	168	53.7	398	52.5
Chinese	218	49.0	154	49.2	372	49.1
Classic American	229	51.5	137	43.8	366	48.3
BBQ	173	38.9	121	38.7	294	38.8
Small Café/Bistro	178	40.0	100	31.9	278	36.7
Buffets	142	31.9	101	32.3	243	32.1
Greek	60	13.5	55	17.6	115	15.2
Thai	68	15.3	57	18.2	125	16.5
Japanese	61	13.7	54	17.3	115	15.2
Other	55	12.4	41	13.1	96	12.7
Total	445	100.0 %	313	100.0 %	758	100.0 %

Source: City of Cambridge and McComb Group, Ltd.

Restaurant preferences of survey respondents based on work location, contained in Table 5, are similar to the preferences based on home location. Eighty percent of the survey respondents worked in Cambridge and 10.5 percent worked in Isanti, six miles to the south.

Table 5

CAMBRIDGE RESTAURANT SURVEY
WHAT TYPE OF RESTAURANTS DO YOU LIKE?
BY WORK ZIP CODE

Distance	Work Location				Total	
	Cambridge		Isanti		Number	Percent
	Number	Percent	Number	Percent		
Italian	553	80.1 %	68	79.1 %	621	80.0 %
Mexican	475	68.8	60	69.8	535	68.9
Steak House	463	67.1	47	54.7	510	65.7
Seafood	369	53.5	31	36.0	400	51.5
Chinese	344	49.9	40	46.5	384	49.5
Classic American	331	48.0	38	44.2	369	47.6
BBQ	370	53.6	35	40.7	405	52.2
Small Café/Bistro	260	37.7	23	26.7	283	36.5
Buffets	223	32.3	32	37.2	255	32.9
Greek	116	16.8	9	10.5	125	16.1
Thai	118	17.1	9	10.5	127	16.4
Japanese	113	16.4	4	4.7	117	15.1
Other	93	13.5	11	12.8	104	13.4
Total	690	100.0 %	86	100.0 %	776	100.0 %

Source: City of Cambridge and McComb Group, Ltd.

Respondent Place of Residence

Survey respondent home zip codes are contained in Table 6. Over half the survey respondents (52 percent) live in Cambridge. An additional 12.4 percent reside in Isanti. In total, 88.2 percent of the respondents live in the trade area.

Table 6
CAMBRIDGE RESTAURANT SURVEY
HOME ZIP CODE FREQUENCY

Home Zip Code	Number	Percent
Trade Area		
55008 - Cambridge	445	52.0 %
55040 - Isanti	106	12.4
55080 - Stanchfield	42	4.9
55051 - Mora	26	3.0
55006 - Braham	22	2.6
55056 - North Branch	21	2.5
55032 - Harris	20	2.3
55063 - Pine City	12	1.4
55079 - Stacy	12	1.4
55005 - Bethel	11	1.3
55069 - Rush City	10	1.2
56358 - Ogilvie	9	1.1
55070 - St. Francis	7	0.8
55017 - Dalbo	6	0.7
55007 - Brook Park	3	0.4
55030 - Grasston	2	0.2
55029 - Grandy	1	0.1
Subtotal	755	88.2 %
Inflow	101	11.8 %
Total	856	100.0 %

Source: City of Cambridge and McComb Group, Ltd.

Restaurant Travel Distance

Being an outstate community, survey respondents generally drive long distances for shopping, dining and entertainment. Many of the restaurants named in Question 4 are over 40 miles away from Cambridge. Survey responses contained in Table 7 show that 22 percent of trade area respondents drive less than 10 miles to go to a restaurant; one-third would drive 11 to 20 miles, and 29.4 percent drive 20 to 30 miles. One-quarter of the respondents reported they would drive more than 30 miles to go to a restaurant.

Cambridge residents represented over 50 percent of the survey respondents. This group of respondents reported generally lower travel distances than other trade area residents with 30.1 percent indicating they would drive less than 10 miles to a restaurant and a similar percentage, 31.2 percent, would drive 11 to 20 miles. Those that would drive 20 to 30 miles and more than

30 miles to a restaurant represented 25.4 percent and 26.7 percent, respectively, of Cambridge survey respondents.

Table 7

CAMBRIDGE RESTAURANT SURVEY
HOW FAR WOULD YOU DRIVE TO GO TO A RESTAURANT?
BY HOME ZIP CODE

Distance	Cambridge		Rest of Trade Area		Total	
	Number	Percent	Number	Percent	Number	Percent
0-10 Miles	134	30.1 %	35	11.2 %	169	22.3 %
11-20 Miles	139	31.2	115	36.7	254	33.5
20-30 Miles	113	25.4	110	35.1	223	29.4
More Than 30 Miles	119	26.7	77	24.6	196	25.9
Other	39	8.8	22	7.0	61	8.0
Total	445	100.0 %	313	100.0 %	758	100.0 %

Source: City of Cambridge and McComb Group, Ltd.

Those respondents in the balance of the trade area indicated that 11.2 percent would drive less than 10 miles and 36.7 percent would drive 11 to 20 miles. Those that would drive 20 to 30 miles constituted 35.1 percent of the respondents and 24.6 percent indicated they would drive more than 30 miles. These responses demonstrate that trade area residents are willing to drive long distances to a restaurant. This is confirmed by the list of non-local restaurants with five or more mentions in Question 4, contained in Table 8.

Summary

Survey results demonstrate that survey respondents are willing to dine at restaurants that require long drives. They are also frequenting popular restaurants that are located in the Twin Cities. With the current price of gasoline, a popular restaurant brand located in Cambridge could attract customers because it would be closer than a Twin Cities location.

Table 8

CAMBRIDGE RESTAURANT SURVEY
 WHAT RESTAURANTS DO YOU CURRENTLY EAT AT THE MOST?
 OUT-OF-TOWN RESTAURANTS MENTIONED FIVE TIMES OR MORE

Restaurant	Number	Percent
Olive Garden	292	42.0 %
Red Lobster	151	21.7
Chipotle	93	13.4
Texas Roadhouse	58	8.3
Chili's	57	8.2
Panera Bread	48	6.9
Buffalo Wild Wings	40	5.8
TGIFriday's	34	4.9
Acapulco	33	4.7
Outback Steakhouse	32	4.6
Subway	30	4.3
Famous Dave's	27	3.9
Noodle & Co.	22	3.2
Old Country Buffet	22	3.2
Q Mandarin	18	2.6
Don Julio's	17	2.4
Granite City	17	2.4
Green Mill	14	2.0
Jimmy John's	13	1.9
Ruby Tuesday	12	1.7
Taco Bell	11	1.6
LeeAnn Chin	10	1.4
Brass Rail	9	1.3
KFC	9	1.3
Don Pablo's	8	1.2
P.F. Change	8	1.2
Chinese Buffet	7	1.0
Macaroni Grill	7	1.0
The Cheesecake Factory	7	1.0
Timberlodge Steakhouse	7	1.0
Baker's Square	6	0.9
Benihaha	6	0.9
Big Bowl	6	0.9
Burger King	6	0.9
La Casita	6	0.9
Old Chicago	6	0.9
Potbelly's	6	0.9
Red Robin	6	0.9
Bruegger's Bagels	5	0.7
Champp's	5	0.7
Denny's	5	0.7
Frontier Steakhouse	5	0.7
Keys Café	5	0.7
Mongolian BBQ	5	0.7
Mongos	5	0.7
T-Box (Blaine)	5	0.7
Total: Trade Area Respondents With at least 1 Response	695	100.0 %

Source: City of Cambridge and McComb Group, Ltd.

1. Please help Cambridge with its Restaurant Survey.

	100%
--	------

The city of Cambridge is conducting a survey to better determine what type(s) of restaurants people would like to see come to Cambridge. Please assist us in our search and respond to the questions below. This survey should take you less than three minutes.

***1. What is the zip code for your home address?**

***2. What is the zip code for your work address?**

3. What type of restaurants do you like?

<input type="checkbox"/> Italian
<input type="checkbox"/> Mexican
<input type="checkbox"/> Chinese
<input type="checkbox"/> Japanese
<input type="checkbox"/> Seafood
<input type="checkbox"/> Steak House
<input type="checkbox"/> BBQ
<input type="checkbox"/> Thai
<input type="checkbox"/> Greek
<input type="checkbox"/> Classic American
<input type="checkbox"/> Small Café/Bistro
<input type="checkbox"/> Buffets
<input type="checkbox"/> Other (please specify)

4. What restaurants do you currently eat at most? (e.g. Olive Garden, Smash Brothers, Red Lobster, Applebees, etc.)

5. How far would you drive to go to a restaurant?

<input type="checkbox"/> 0-10 miles
<input type="checkbox"/> 11-20 miles
<input type="checkbox"/> 20-30 miles
<input type="checkbox"/> More than 30 miles
<input type="checkbox"/> Other (please specify)

Done

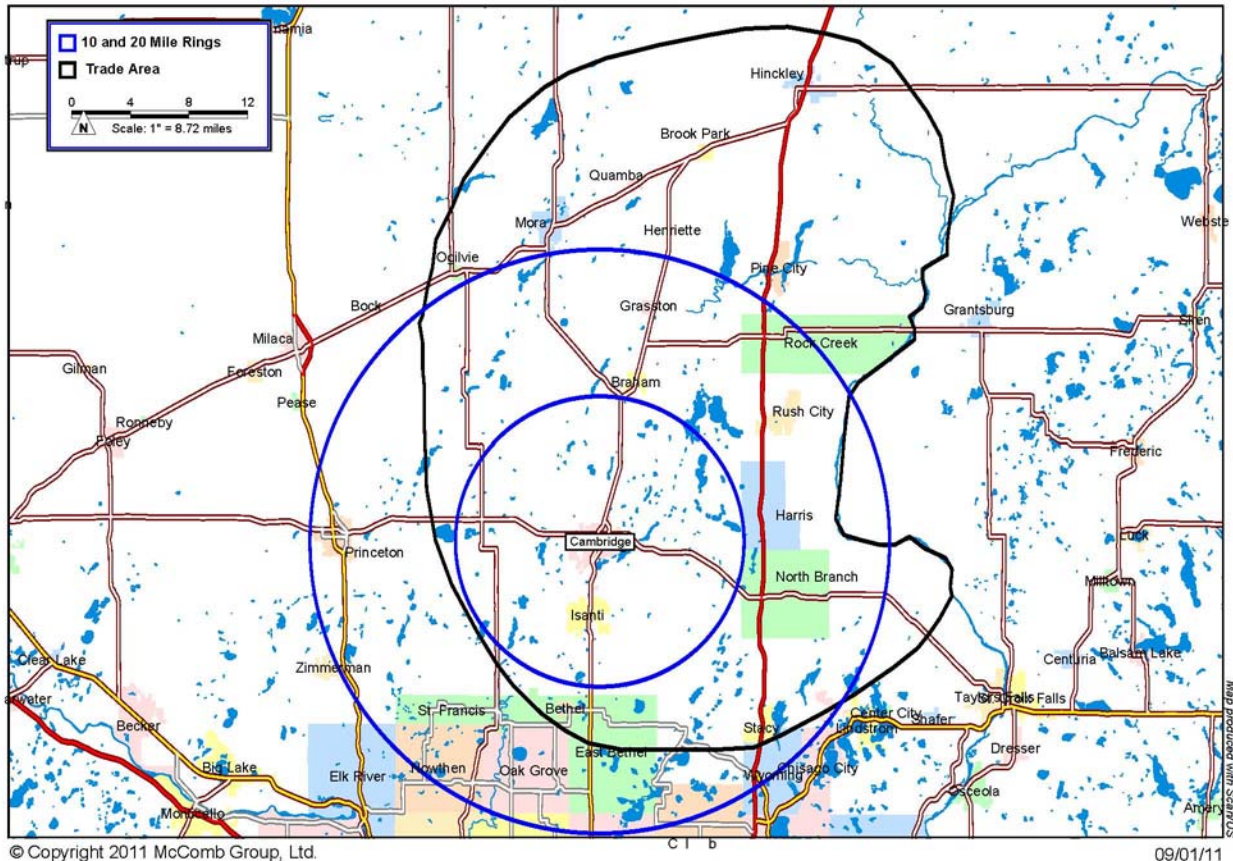
Chapter IV

CAMBRIDGE TRADE AREA

The Cambridge trade area, as shown by the black line on Map 2, was delineated for Cambridge by McComb Group based on the location of competitive shopping areas, arterial road network, results of customer spotting surveys conducted by Cambridge businesses, and previous experience. The trade area reflects the geographic area from which about 90 percent of the sales of Downtown businesses and other convenience retailers are derived. For those businesses that use rings, demographic data is provided for 10- and 20-mile rings. Cambridge, as a greater Minnesota shopping destination draws customers from a large area.

The trade area shape is influenced by the shopping areas in the northern part of the Twin Cities and the lack of significant shopping competition to the east and north. Trade area cities include the cities of Cambridge, Mora, Pine City, North Branch, Rush City, Braham, Hinckley, Stacy, Isanti, Rock Creek, Harris, Ogilvie, Bethel, Quamba, Grasston, Brook Park, and Henriette. The trade area extends south of Cambridge to County Road 22 in East Bethel, west to TH-47 in Ogilvie, north to TH-48 in Hinckley and east to the St. Croix River. The St. Croix River is a physical barrier that defines the trade area eastern edge. The trade area covers approximately 1,416 square miles.

Map 2
CAMBRIDGE TRADE AREA AND 10- AND 20-MILE RINGS



The 10-mile ring falls entirely within the trade area and includes the communities of Cambridge and Isanti and represents a drive time of nine to 10 minutes based on local driving habits. The 20-mile ring extends beyond the trade area on the west and south and includes the communities of North Branch, Harris, Rush City, Grasston, Braham, Princeton, St. Francis, Bethel, Oak Grove, East Bethel, and Stacy, and portions of Rock Creek, Nowthen, Wyoming, Chisago City, Andover, and Ham Lake. The 20-mile ring represents a drive time of about 20 minutes.

Population and Households

Population and household growth trends in the City of Cambridge, 10- and 20-mile rings, and Cambridge trade area are shown in Table 9. Since 2000, the City of Cambridge has been growing at a faster rate than both the 10- and 20-mile rings and the trade area.

Table 9

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS, AND CAMBRIDGE TRADE AREA
POPULATION AND HOUSEHOLD GROWTH TRENDS: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Year	City of Cambridge	Rings		Trade Area
		10-Mile	20-Mile	
Population				
1990	4,215	20,570	84,940	66,497
2000	6,178	25,874	111,112	84,914
2010E	8,111 *	33,558	134,309	100,114
2015E	8,997	35,042	138,092	101,984
Annual Growth Rate				
1990-00	3.90 %	2.32 %	2.72 %	2.48 %
2000-10	2.76	2.63	1.91	1.66
2010-15	2.10	0.87	0.56	0.37
Households				
1990	1,605	7,024	28,154	23,137
2000	2,450	9,279	38,620	30,687
2010E	3,137 *	12,387	48,019	37,614
2015E	3,608	12,800	49,046	38,425
Annual Growth Rate				
1990-00	4.32 %	2.82 %	3.21 %	2.86 %
2000-10	2.50	2.93	2.20	2.06
2010-15	2.84	0.66	0.42	0.43

*2010 Census.

The population in Cambridge increased at an annual rate of 3.90 percent from 4,215 people in 1990 to 6,178 in 2000. Cambridge population growth rate decreased slightly between 2000 and 2010 increasing at a 2.76 percent annual rate bringing population to 8,111 by 2010. Population is estimated to increase at an annual rate of 2.10 percent to 8,997 by 2015. Household growth has been similar, increasing at a rate of 4.32 percent between 1990 and 2000 and an annual rate of 2.50 percent from 2000 to 2010. Households are estimated to increase from 3,137 in 2010 to 3,608 by 2015, an annual growth rate of 2.84 percent.

Population in the 10- and 20-mile rings has been growing at similar rates since 1990. Population in the 10-mile ring was 25,874 in 2000, increasing to 33,558 by 2010, representing a 2.63 percent growth annually. Estimates show population in the 10-mile ring increasing by less than one percent annually to 35,042 by 2015. Households within the 10-mile ring are growing at very similar rates. Households within the 10-mile ring totaled 7,024 in 1990 and increased to 9,279 by 2000 (2.82 percent annual growth). In 2010, households grew by 2.93 percent annually to 12,387. Households are estimated at 12,800 (0.66 percent annual increase) in 2015.

Population in the 20-mile ring was 84,940 in 1990, increasing to 111,112 in 2000, an annual increase of 2.72 percent. Population continued to increase by 1.91 percent annually to 134,309 in 2010 and is estimated to increase to 138,092 by 2015, an increase of less than one percent annually. Households within the 20-mile ring totaled 28,154 in 1990 and increased to 38,620 by 2000, a 3.21 percent annual increase. By 2010, households totaled 48,019 and it is estimated that households will increase to 49,046 by 2015, an increase of less than one percent annually.

Cambridge trade area population increased at an annual rate of 2.48 percent from 66,497 people in 1990 to 84,914 in 2000. Trade area population growth rate decreased between 2000 and 2010 increasing at a 1.66 percent annual rate bringing population to 100,114 by 2010. Population is estimated to increase at an annual rate of 0.37 percent to 101,984 by 2015. Household growth has been similar, increasing at a rate of 2.86 percent between 1990 and 2000 and an annual rate of 2.06 percent from 2000 to 2010. Households are estimated to increase from 37,614 in 2010 to 38,425 by 2015, an annual growth rate of 0.43 percent.

Household Income

Average household income in the City of Cambridge, 10- and 20-mile rings, and Cambridge trade area are shown in Table 10. Average household income in 2010 in the City of Cambridge was \$71,522 compared to \$70,298 in the 10-mile ring, \$73,853 in the 20-mile ring, and \$67,880 in the trade area. It is estimated that average household incomes for these four areas will continue to increase through 2015, increasing Cambridge's average household income to \$76,515, the 10-mile ring to \$74,750, the 20-mile ring to \$78,754, and the trade area average household income to \$72,681.

Table 10
CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS, AND CAMBRIDGE TRADE AREA
AVERAGE AND MEDIAN HOUSEHOLD INCOME: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

	City of Cambridge	Rings		Trade Area
		10-Mile	20-Mile	
Average Household Income				
1990	\$ 30,876	\$ 34,948	\$ 36,295	\$ 31,902
2000	50,406	59,327	62,074	56,553
2010E	71,522	70,298	73,853	67,880
2015E	76,515	74,750	78,754	72,681
Median Household Income				
1990	\$ 26,207	\$ 31,001	\$ 32,709	\$ 27,963
2000	40,068	49,522	52,860	45,949
2010E	50,777	58,691	63,341	56,498
2015E	53,109	62,985	67,690	60,812

E: Estimated.
Source: McComb Group, Ltd.

The proportion of Cambridge trade area households with incomes above \$75,000, \$100,000, and \$150,000 are shown in Table 11. Over one-quarter of households in the City of Cambridge have incomes above \$75,000 in 2010. This represents 1,063 households and is estimated to increase to 1,187 by 2015. Cambridge 10-mile ring has 4,358 households (35.2 percent) with incomes in this category and is expected to increase to 5,100 households by 2015. Forty percent of the households within Cambridge's 20-mile ring have incomes above \$75,000, which is expected to increase to 21,894 households or 44.7 percent by 2015. Cambridge trade area households with incomes above \$75,000 are estimated at 12,570 in 2010 and are expected to increase to over 14,708 in 2015.

Table 11

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS, AND CAMBRIDGE TRADE AREA
HOUSEHOLD INCOME DISTRIBUTION: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

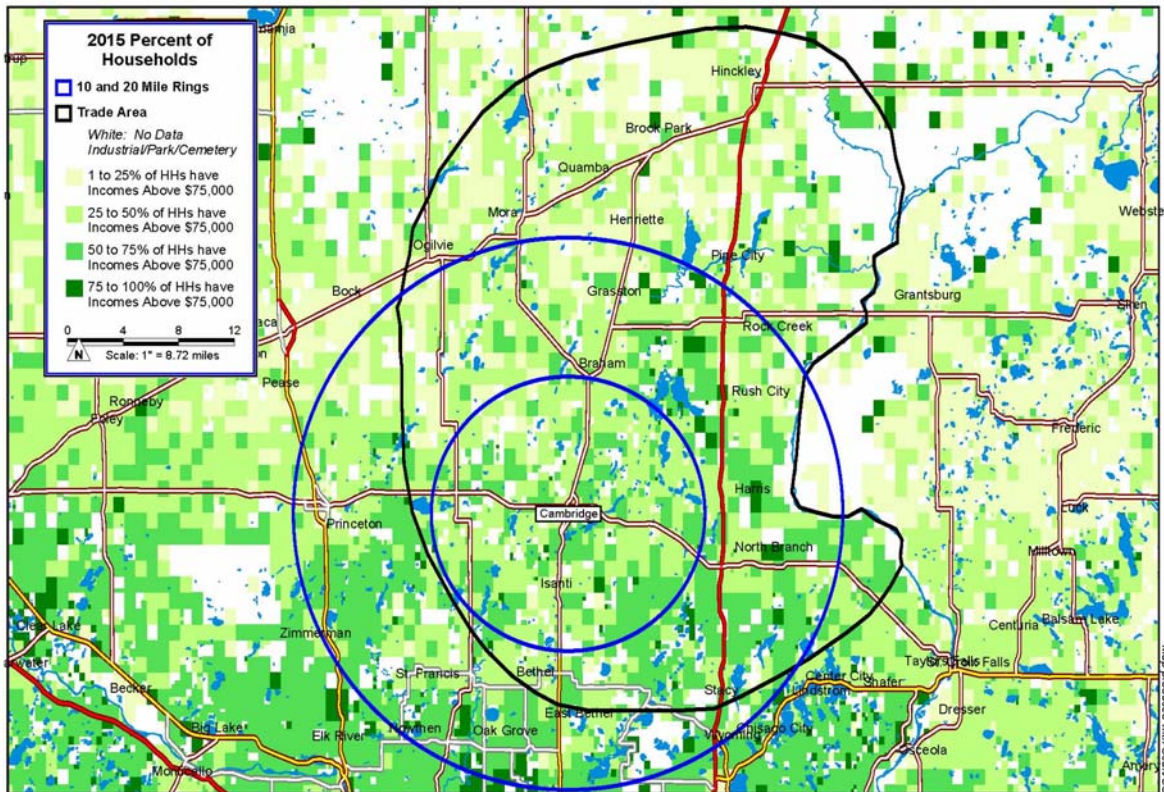
	City of Cambridge		Rings				Trade Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Households above \$75,000								
1990	67	4.2 %	286	4.1 %	1,198	4.3 %	658	2.9 %
2000	406	16.5	1,938	20.9	9,636	25.0	5,769	18.9
2010E	1,063	28.7	4,358	35.2	19,166	40.0	12,570	33.5
2015E	1,187	32.9	5,100	39.9	21,894	44.7	14,708	38.4
Households above \$100,000								
1990	39	2.4 %	112	1.6 %	410	1.5 %	233	1.0 %
2000	178	7.2	730	7.9	3,839	10.0	2,261	7.4
2010E	596	15.2	2,181	17.6	9,850	20.6	6,151	16.4
2015E	646	17.9	2,661	20.8	11,692	23.9	7,431	19.4
Households above \$150,000								
1990	11	0.7 %	30	0.4 %	97	0.4 %	50	0.2 %
2000	89	3.6	204	2.2	922	2.4	650	2.1
2010E	298	6.6	511	4.1	2,290	4.8	1,512	4.0
2015E	262	7.3	618	4.8	2,686	5.5	1,788	4.7

E: Estimated.
Source: McComb Group, Ltd.

Distribution of households with incomes above \$75,000 in 2015, shown on Map 3, demonstrates that more affluent households are distributed throughout the trade area with higher concentrations in the vicinity of Cambridge, east of TH-65 and south of TH-95.

Map 3

CAMBRIDGE TRADE AREA AND 10- AND 20-MILE RINGS
ESTIMATED 2015 HOUSEHOLD INCOME: PERCENT ABOVE \$75,000



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09/01/11

Demographic Characteristics

Demographic characteristics for the City of Cambridge, 10- and 20-mile rings, and Cambridge trade area are summarized in the demographic snapshots contained in Tables 12, 13, 14, and 15. These snapshots contain census data for 1990 and 2000, as well as estimates for 2010 and 2015. These estimates were provided by Scan/US, Inc., a source of Census comparable demographic information. Significant characteristics of Cambridge trade area include the following:

- ◆ In 2010, 27.8 percent of the population in the Cambridge trade area was under the age of 19. By 2015, the trade area is expected to have 27.4 percent of the population under the age of 19.
- ◆ In 2010, 12.0 percent of the population in the Cambridge trade area was over the age of 65, which is expected to increase to 13.9 percent by 2015.
- ◆ By 2015, 38.4 percent of the trade area households are estimated to have incomes above \$75,000.
- ◆ Trade area median age was 38 in 2010. It is estimated that the median age will increase to 39 in 2015.

Additional demographic characteristics for City of Cambridge, 10-and 20-mile rings, and the trade area are contained in Appendix A.

Employment

Employment by occupation trends for the City of Cambridge, 10-and 20-mile rings, and Cambridge trade area are shown in Table 16. This table contains 2010 estimates provided by AGS (Applied Geographic Solutions). This data is compiled by InfoUSA, which is an industry standard database that includes data from the major SIC groups with detailed establishment types.

Cambridge businesses totaled 411 in 2010 with 5,157 employees (average 12.6 employees per business). Over 60 percent of Cambridge occupations are white collar, with administrative support and professional specialty as the highest categories. Blue collar occupations represent 38.5 percent of the occupations in Cambridge with service (other site) and crafts/repair as the highest categories.

Cambridge 10-mile ring had 1,067 businesses in 2010 with 10,066 employees (9.4 employees per business). White collar occupations represented 58.6 percent of the occupations in this area with administrative support and professional specialty being the largest categories. Blue collar occupations were represented by 41.2 percent of the occupations in this area with service (other site) and crafts/repair having the highest number of jobs.

Cambridge 20-mile ring had 3,870 businesses in 2010 with 35,262 employees (9.1 employees per business). This area is very similar to the 10-mile ring with 57.6 percent white collar occupations and 42.1 percent blue collar occupations. The largest white collar occupation categories are administrative support and professional specialty and the largest blue collar categories are service (other site) and crafts/repair.

Table 12



DEMOGRAPHIC AND INCOME SNAPSHOT

City of Cambridge

10/10/2011

SNAPSHOT	1990 Census		2000 Census		2010 Estimated		2015 Projected	
Population	4,215		6,178		8,111		8,997	
Households	1,605		2,450		3,137		3,608	
Families	1,070		1,595		1,967		2,268	
Per Capita Income	\$	11,754	\$	20,215	\$	29,686	\$	31,218
Median Household Income	\$	26,207	\$	40,068	\$	50,777	\$	53,109
Average Household Income	\$	30,876	\$	50,406	\$	71,522	\$	76,515
Average Household Size	2.36		2.36		2.34		2.39	
Median Age	38		37		37		38	

TRENDS	Annual Percent Change		
	1990 - 2000	2000 - 2010	2010 - 2015
Population	3.90 %	2.76 %	2.10 %
Households	4.32	2.50	2.84
Families	4.07	2.12	2.89
Median Household Income	4.34	2.40	0.90
Average Household Income	5.02	3.56	1.36

HOUSEHOLDS BY INCOME	1990 Census		2000 Census		2010 Estimated		2015 Projected	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$15,000	410	25.7 %	365	14.9 %	315	10.0 %	309	8.6 %
\$15,000 - \$24,999	370	23.2	375	15.3	404	12.9	430	11.9
\$25,000 - \$34,999	270	16.9	368	15.0	412	13.1	448	12.4
\$35,000 - \$49,999	295	18.5	333	13.6	397	12.6	442	12.3
\$50,000 - \$74,999	186	11.6	603	24.6	707	22.5	792	22.0
\$75,000 - \$99,999	28	1.8	228	9.3	424	13.5	541	15.0
\$100,000 - \$149,999	28	1.7	89	3.6	271	8.6	384	10.6
\$150,000 +	11	0.7	89	3.6	207	6.6	262	7.3

POPULATION BY AGE	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<19	1,136	27.0 %	1,839	29.8 %	2,161	26.6 %	2,451	27.2 %
20-24	256	6.1	340	5.5	589	7.3	683	7.6
25-34	678	16.1	730	11.8	1,068	13.2	1,073	11.9
35-44	555	13.2	936	15.2	956	11.8	965	10.7
45-54	367	8.7	693	11.2	1,068	13.2	1,070	11.9
55-64	295	7.0	435	7.0	745	9.2	943	10.5
65-74	340	8.1	443	7.2	722	8.9	893	9.9
75-84	586	13.9	448	7.3	474	5.8	607	6.7
85+	NA	NA	314	5.1	328	4.0	312	3.5

RACE AND ETHNICITY	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White	4,144	98.3 %	6,014	97.3 %	7,694	94.9 %	8,551	95.0 %
Black	12	0.3	19	0.3	65	0.8	66	0.7
Native American	18	0.4	40	0.6	66	0.8	80	0.9
Asian/Pacific Islander	31	0.7	35	0.6	81	1.0	67	0.7
Other Races	10	0.2	70	1.1	205	2.5	233	2.6
Hispanic (Any Race)	22	0.5	45	0.7	128	1.6	154	1.7

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

Table 13



DEMOGRAPHIC AND INCOME SNAPSHOT

Cambridge 10-Mile Ring

10/10/2011

SNAPSHOT	1990 Census		2000 Census		2010 Estimated		2015 Projected	
Population	20,570		25,874		33,558		35,042	
Households	7,024		9,279		12,387		12,800	
Families	5,427		6,912		8,828		8,964	
Per Capita Income	\$	12,013	\$	21,539	\$	26,118	\$	27,476
Median Household Income	\$	31,001	\$	49,522	\$	58,691	\$	62,985
Average Household Income	\$	34,948	\$	59,327	\$	70,298	\$	74,750
Average Household Size	2.83		2.74		2.67		2.70	
Median Age	33		36		38		38	

TRENDS	Annual Percent Change		
	1990 - 2000	2000 - 2010	2010 - 2015
Population	2.32 %	2.63 %	0.87 %
Households	2.82	2.93	0.66
Families	2.45	2.48	0.31
Median Household Income	4.80	1.71	1.42
Average Household Income	5.43	1.71	1.24

HOUSEHOLDS BY INCOME	1990 Census		2000 Census		2010 Estimated		2015 Projected	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$15,000	1,366	19.7 %	854	9.2 %	766	6.2 %	677	5.3 %
\$15,000 - \$24,999	1,238	17.8	1,025	11.1	1,098	8.9	1,035	8.1
\$25,000 - \$34,999	1,359	19.6	1,071	11.6	1,168	9.5	1,129	8.8
\$35,000 - \$49,999	1,599	23.1	1,657	17.9	1,825	14.8	1,748	13.7
\$50,000 - \$74,999	1,088	15.7	2,711	29.3	3,142	25.4	3,083	24.1
\$75,000 - \$99,999	174	2.5	1,208	13.0	2,177	17.6	2,439	19.1
\$100,000 - \$149,999	82	1.2	526	5.7	1,670	13.5	2,043	16.0
\$150,000 +	30	0.4	204	2.2	511	4.1	618	4.8

POPULATION BY AGE	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<19	6,876	33.4 %	8,447	32.7 %	9,398	28.0 %	10,001	28.6 %
20-24	1,038	5.0	1,160	4.5	2,054	6.1	2,293	6.5
25-34	3,363	16.3	3,262	12.6	4,511	13.4	4,331	12.4
35-44	3,247	15.8	4,751	18.4	4,668	13.9	4,391	12.5
45-54	2,254	10.9	3,465	13.4	5,184	15.5	4,877	13.9
55-64	1,454	7.1	2,130	8.2	3,800	11.3	4,514	12.9
65-74	1,144	5.6	1,297	5.0	2,358	7.0	2,819	8.0
75-84	1,227	6.0	911	3.5	1,071	3.2	1,338	3.8
85+	NA	NA	429	1.7	500	1.5	465	1.3

RACE AND ETHNICITY	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White	20,317	98.8 %	25,328	97.9 %	32,107	95.7 %	33,580	95.8 %
Black	46	0.2	66	0.3	251	0.7	253	0.7
Native American	98	0.5	140	0.5	238	0.7	269	0.8
Asian/Pacific Islander	86	0.4	98	0.4	226	0.7	179	0.5
Other Races	22	0.1	242	0.9	737	2.2	761	2.2
Hispanic (Any Race)	90	0.4	210	0.8	563	1.7	626	1.8

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

Table 14



DEMOGRAPHIC AND INCOME SNAPSHOT

Cambridge 20-Mile Ring

10/10/2011

SNAPSHOT	1990 Census		2000 Census		2010 Estimated		2015 Projected	
Population	84,940		111,112		134,309		138,092	
Households	28,154		38,620		48,019		49,046	
Families	22,533		30,032		35,295		35,286	
Per Capita Income	\$ 12,065		\$ 21,788		\$ 26,514		\$ 28,085	
Median Household Income	\$ 32,709		\$ 52,860		\$ 63,341		\$ 67,690	
Average Household Income	\$ 36,295		\$ 62,074		\$ 73,853		\$ 78,754	
Average Household Size	2.98		2.85		2.77		2.79	
Median Age	31		34		37		37	

TRENDS	Annual Percent Change		
	1990 - 2000	2000 - 2010	2010 - 2015
Population	2.72 %	1.91 %	0.56 %
Households	3.21	2.20	0.42
Families	2.91	1.63	0.00
Median Household Income	4.92	1.83	1.34
Average Household Income	5.51	1.75	1.29

HOUSEHOLDS BY INCOME	1990 Census		2000 Census		2010 Estimated		2015 Projected	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$15,000	4,802	17.3 %	3,084	8.0 %	2,578	5.4 %	2,306	4.7 %
\$15,000 - \$24,999	4,693	16.9	3,423	8.9	3,238	6.8	2,959	6.0
\$25,000 - \$34,999	5,446	19.6	4,124	10.7	4,082	8.5	3,848	7.9
\$35,000 - \$49,999	6,647	24.0	7,138	18.5	7,094	14.8	6,685	13.7
\$50,000 - \$74,999	4,945	17.8	11,114	28.9	11,740	24.5	11,243	23.0
\$75,000 - \$99,999	788	2.8	5,797	15.0	9,316	19.4	10,202	20.8
\$100,000 - \$149,999	313	1.1	2,917	7.6	7,560	15.8	9,006	18.4
\$150,000 +	97	0.4	922	2.4	2,290	4.8	2,686	5.5

POPULATION BY AGE	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<19	30,184	35.5 %	37,476	33.8 %	39,280	29.3 %	40,022	29.0 %
20-24	4,527	5.3	5,044	4.5	8,040	6.0	9,091	6.6
25-34	14,932	17.6	15,411	13.9	17,600	13.1	17,036	12.3
35-44	13,798	16.2	21,629	19.5	19,845	14.8	18,009	13.0
45-54	8,971	10.6	14,917	13.4	21,583	16.1	20,398	14.8
55-64	5,224	6.1	8,553	7.7	15,130	11.3	18,005	13.0
65-74	4,007	4.7	4,356	3.9	7,917	5.9	9,731	7.0
75-84	3,317	3.9	2,581	2.3	3,449	2.6	4,278	3.1
85+	NA	NA	1,034	0.9	1,419	1.1	1,477	1.1

RACE AND ETHNICITY	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White	83,808	98.7 %	108,409	97.6 %	127,290	94.8 %	130,544	94.5 %
Black	204	0.2	361	0.3	1,550	1.2	1,905	1.4
Native American	470	0.6	532	0.5	866	0.6	935	0.7
Asian/Pacific Islander	343	0.4	537	0.5	1,539	1.1	1,694	1.2
Other Races	115	0.1	1,273	1.1	3,064	2.3	3,014	2.2
Hispanic (Any Race)	434	0.5	1,029	0.9	2,279	1.7	2,484	1.8

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

Table 15



DEMOGRAPHIC AND INCOME SNAPSHOT

Cambridge Trade Area

10/10/2011

SNAPSHOT	1990 Census		2000 Census		2010 Estimated		2015 Projected	
Population	66,497		84,914		100,114		101,984	
Households	23,137		30,687		37,614		38,425	
Families	17,686		22,868		26,761		26,787	
Per Capita Income	\$	11,169	\$	20,601	\$	25,645	\$	27,541
Median Household Income	\$	27,963	\$	45,949	\$	56,498	\$	60,812
Average Household Income	\$	31,902	\$	56,553	\$	67,880	\$	72,681
Average Household Size	2.82		2.73		2.62		2.61	
Median Age	32		35		38		39	

TRENDS	Annual Percent Change		
	1990 - 2000	2000 - 2010	2010 - 2015
Population	2.48 %	1.66 %	0.37 %
Households	2.86	2.06	0.43
Families	2.60	1.58	0.02
Median Household Income	5.09	2.09	1.48
Average Household Income	5.89	1.84	1.38

HOUSEHOLDS BY INCOME	1990 Census		2000 Census		2010 Estimated		2015 Projected	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
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

POPULATION BY AGE	1990 Census		2000 Census		2010 Estimated		2015 Projected	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<19	22,653	34.0 %	27,873	32.9 %	27,837	27.8 %	27,967	27.4 %
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
75-84	3,709	5.6	2,765	3.3	3,428	3.4	4,148	4.1
85+	NA	NA	1,066	1.3	1,442	1.4	1,509	1.5

RACE AND ETHNICITY	1990 Census		2000 Census		2010 Estimated		2015 Projected	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White	65,559	98.6 %	82,679	97.4 %	95,113	95.0 %	96,790	94.9 %
Black	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 Races	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

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

Table 16

CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND CAMBRIDGE TRADE AREA
EMPLOYMENT BY OCCUPATION; 2010

	City of Cambridge		Rings				Trade Area	
	Number	Percent	10-Mile		20-Mile		Number	Percent
			Number	Percent	Number	Percent		
Total Businesses	411		1,067		3,870		3,300	
Total Employees	5,157		10,066		35,262		31,546	
Average Employees Per Firm	12.6		9.4		9.1		9.6	
White Collar Occupations	3,169	61.5 %	5,894	58.6 %	20,319	57.6 %	18,312	58.0 %
Executive/Management	599	18.9	1,118	19.0	3,710	18.3	3,452	18.9
Professional Specialty	866	27.3	1,511	25.6	5,393	26.5	5,217	28.5
Technical	109	3.4	210	3.6	734	3.6	617	3.4
Sales Professional	167	5.3	238	4.0	1,005	4.9	798	4.4
Sales Clerical	488	15.4	1,036	17.6	3,371	16.6	2,823	15.4
Administrative Support	927	29.3	1,755	29.8	6,001	29.5	5,303	29.0
Technical/Sales Field	13	0.4	26	0.4	105	0.5	102	0.6
Blue Collar Occupations	1,987	38.5 %	4,147	41.2 %	14,833	42.1 %	13,144	41.7 %
Private Household Workers	1	0.1	1	0.0	2	0.0	2	0.0
Protective Services	82	4.1	136	3.3	448	3.0	455	3.5
Service, Other Site	764	38.4	1,537	37.1	5,256	35.4	5,034	38.3
Service, Other Field	31	1.6	42	1.0	205	1.4	168	1.3
Agriculture	74	3.7	190	4.6	803	5.4	698	5.3
Crafts/Repair: Site	482	24.3	1,061	25.6	3,799	25.6	3,256	24.8
Construc/Repair/Mining: Field	131	6.6	320	7.7	1,239	8.4	924	7.0
Machine Operators	144	7.2	283	6.8	998	6.7	893	6.8
Transportation	124	6.2	274	6.6	1,056	7.1	866	6.6
Laborers	154	7.8	303	7.3	1,027	6.9	848	6.5

Source: 2010 AGS Estimates and McComb Group, Ltd.

Cambridge trade area had 31,546 employees in 2010, with 3,300 businesses (9.6 employees per business). The trade area had 18,312 employees (58.0 percent) in white collar occupations, with administrative support and professional specialty having the highest number of jobs. Cambridge trade area had 13,144 blue collar occupations (41.7 percent) in 2010, with service (other site) and crafts/repair as the highest categories.

Purchasing Power

Food service sales potential for the Cambridge trade area is based on estimated purchasing power and market share that can be achieved from trade area residents. Retail sales from residents living outside the trade area are inflow sales. Purchasing power estimates of trade area residents are derived from retail sales by store type as reported by the Census of Retail Trade in 2002 and 2007. Retail sales for 2007 through 2010 were estimated using information available from the U.S. Department of Commerce. Future purchasing power estimates are expressed in constant 2010 dollars and reflect projected household growth.

Food service purchasing power is based on the number of trade area households adjusted to reflect income characteristics. The estimated food service purchasing power summary table for the Cambridge trade areas for 2010 and 2015 is shown in Table 17. These estimates represent the potential dollar purchases by residents of the trade area.

Total food service purchasing power for Cambridge's trade area was estimated at \$136.6 million in 2010 and is expected to increase to about \$146.7 million by 2015, an annual growth rate of 1.43 percent in constant 2010 dollars. Food service purchasing power is estimated for full service and limited service restaurants, cafeterias, and snack and beverage places. Full service

restaurant purchasing power is estimated to increase from \$55.4 million in 2010 to \$59.5 million in 2015.

Table 17
CAMBRIDGE TRADE AREA
FOOD SERVICE PURCHASING POWER; 2007 TO 2015
(In Thousands of Constant Dollars)

<u>Merchandise Category</u>	<u>2007</u>	<u>2010</u>	<u>2015</u>
Food Service	\$ 124,931	\$ 136,619	\$ 146,685
Full service restaurants	50,636	55,374	59,452
Limited service restaurants	38,539	42,145	45,249
Cafeterias	1,606	1,756	1,885
Snack & beverage places	8,564	9,365	10,057

Source: McComb Group, Ltd.

Chapter V

FOOD SERVICE SALES POTENTIAL

Future food service sales potential is based on trade area spending potential and market share that can be achieved taking into consideration trade area households and future growth. Market share estimates for the trade area are based on analysis conducted as part of this engagement, which included 2002 and 2007 food service sales in Cambridge, and McComb Group's knowledge of the Minneapolis-St. Paul MSA retail market.

Food Service Sales

Food service retail sales are available for Cambridge from the U.S. Census of Retail Trade for 2002 and 2007, the latest information available. Full service food service retail sales were \$8.2 million in 2007, an annual average increase of 1.6 percent from 7.5 million in 2002. Limited service food service sales were more robust, increasing from \$6.2 million in 2002 to \$10.6 million in 2007, an annual growth rate of 11.4 percent.

Table 18
CAMBRIDGE FOOD SERVICES SALES: 2002 AND 2007
(Thousands of Dollars)

Store Type	2002		2007		Growth Rate
	Number	Dollars	Number	Dollars	
Food Service					
Full-Service Food Service	12	\$ 7,544	12	\$ 8,168	1.60 %
Limited Service Food Service	11	6,218	15	10,642	11.35 %

Source: U.S. Census Bureau and McComb Group, Ltd.

Market Share

Food service sales for 2007 are contained in Table 19 for the City of Cambridge. Purchasing power for 2007 was obtained from Table 17 in Chapter IV. Food service sales derived from the trade area were estimated for each retail category to determine trade area sales and market share as a percent of purchasing power. Full service restaurant 2007 purchasing power was estimated at about \$50.6 million. Retail sales were \$8.2 million with 80 percent of those sales assumed to be from the trade area. This results in trade area sales of \$6.5 million, which is 12.90 percent of estimated trade area purchasing power. Limited service restaurant retail sales were \$10.6 million with 80 percent or \$8.5 million derived from the trade area. This results in a 22.1 percent market share of the estimated \$38.5 million purchasing power. Limited service market share is 70 percent higher than full service restaurant market share. This demonstrates that there is a significant outflow of full service restaurant sales from Cambridge to other areas.

Table 19
FOOD SERVICE PURCHASING POWER, RETAIL SALES AND MARKET SHARE; 2007
(Thousands of Dollars)

Store Type	Purchasing Power	Retail Sales	Trade Area Sales		Market Share
			Percent	Dollars	
Full-Service Restaurants	\$ 50,636	\$ 8,168	80 %	\$ 6,534	12.9 %
Limited Service Restaurants	38,539	10,642	80	8,514	22.1

Source: U.S. Census Bureau and McComb Group, Ltd.

Food Service Sales Potential

Food service sales potential for Cambridge is based on purchasing power and market share that can be achieved taking into consideration past market share trends, trade area households, and future growth. Market share estimates are based on analysis conducted as part of this engagement, McComb Group's knowledge of the Minneapolis-St. Paul MSA retail market, and analysis contained in Table 19. Sales potential was estimated for 2010 and 2015 to identify growth in food service sales as trade area households and purchasing power increase.

Food service restaurant sales potential is contained in Table 20. Resident purchasing power is derived from Table 17 in Chapter IV. Market share was estimated for each food service category taking into consideration past market share performance, trade area size, competitive store locations, and industry experience.

Full service restaurant resident purchasing power in 2010 is estimated at \$55.4 million, as shown in Table 20. Market share of 25 percent results in \$13.8 million in trade area sales. Adding inflow sales of \$4.6 million, results in total estimated sales of about \$18.5 million. Estimated sales potential is about \$14.0 million for limited service restaurants.

Full service restaurant sales potential is estimated at \$19.8 million in 2015. Limited service restaurant sales potential is estimated at about \$15.0 million. This indicates that Cambridge can support additional full service restaurants. Survey responses contained in Chapter III indicate that trade area residents drive long distances to dine at other full service restaurants operated by national and regional companies.

Table 20
CAMBRIDGE
FOOD SERVICE PURCHASING POWER, MARKET SHARE AND SALES POTENTIAL; 2010 AND 2015
BY MERCHANDISE CATEGORY
(In Thousands of Dollars)

Merchandise Category	Resident Purchasing Power	Estimated Market Share	Trade Area Sales	Trade Area Percent	Other Shoppers	Estimated Total Sales
2010						
Full service restaurants	\$ 55,374	25.0 %	\$ 13,844	75 %	\$ 4,615	\$ 18,459
Limited service restaurants	42,145	25.0	10,536	75	3,512	14,048
Snack & beverage places	9,365	20.0	1,873	75	624	2,497
2015						
Full service restaurants	\$ 59,452	25.0 %	\$ 14,863	75 %	\$ 4,954	\$ 19,817
Limited service restaurants	45,249	25.0	11,312	75	3,771	15,083
Snack & beverage places	10,057	20.0	2,011	75	670	2,681

Source: McComb Group, Ltd.

Appendix A

DEMOGRAPHIC CHARACTERISTICS

Table A-1 City of Cambridge, Cambridge 10- and 20-Mile Rings and Cambridge Trade Area; Population and Households: 1990 and 2000 Census; 2010 and 2015 Estimated

Table A-2 City of Cambridge, Cambridge 10- and 20-Mile Rings and Cambridge Trade Area; Average and Median Household Incomes: 1990 and 2000 Census; 2010 and 2015 Estimated

Table A-3 City of Cambridge, Cambridge 10- and 20-Mile Rings and Cambridge Trade Area; Household Income: 1990 and 2000 Census; 2010 and 2015 Estimated

Table A-4 City of Cambridge, Cambridge 10- and 20-Mile Rings and Cambridge Trade Area; Households, Families and Household Size: 1990 and 2000 Census; 2010 and 2015 Estimated

Table A-5 City of Cambridge, Cambridge 10- and 20-Mile Rings and Cambridge Trade Area; Educational Attainment: 1990 and 2000 Census; 2010 and 2015 Estimated

Table A-6 City of Cambridge, Cambridge 10- and 20-Mile Rings and Cambridge Trade Area; Gender and Marital Status: 1990 and 2000 Census; 2010 and 2015 Estimated

Table A-7 City of Cambridge, Cambridge 10- and 20-Mile Rings and Cambridge Trade Area; Age Distribution: 1990 and 2000 Census; 2010 and 2015 Estimated

Table A-8 City of Cambridge, Cambridge 10- and 20-Mile Rings and Cambridge Trade Area; Ethnicity: 1990 and 2000 Census; 2010 and 2015 Estimated

Table A-1

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND
CAMBRIDGE TRADE AREA
POPULATION AND HOUSEHOLDS: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Trade Area / Year	Population		Households	
	Number	Rate of Change	Number	Rate of Change
City of Cambridge				
1990	4,215	N/A	1,605	N/A
2000	6,178	3.90 %	2,450	4.32 %
2010 E	8,478	3.22	3,455	3.50
2015 E	8,997	1.20	3,608	0.87
10-Mile Ring				
1990	20,570	N/A	7,024	N/A
2000	25,874	2.32 %	9,279	2.82 %
2010 E	33,558	2.63	12,387	2.93
2015 E	35,042	0.87	12,800	0.66
20-Mile ring				
1990	84,940	N/A	28,154	N/A
2000	111,112	2.72 %	38,620	3.21 %
2010 E	134,309	1.91	48,019	2.20
2015 E	138,092	0.56	49,046	0.42
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

N/A: Not Available.

E: Estimated.

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

Table A-2

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND
CAMBRIDGE TRADE AREA
AVERAGE AND MEDIAN HOUSEHOLD INCOMES
1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Income Type / Year	City of Cambridge	10-Mile Ring	20-Mile Ring	Trade Area
Average Household Income				
1990	\$ 30,876	\$ 34,948	\$ 36,295	\$ 31,902
2000	50,406	59,327	62,074	56,553
2010 E	71,522	70,298	73,853	67,880
2015 E	76,515	74,750	78,754	72,681
Median Household Income				
1990	\$ 26,207	\$ 31,001	\$ 32,709	\$ 27,963
2000	40,068	49,522	52,860	45,949
2010 E	50,777	58,691	63,341	56,498
2015 E	53,109	62,985	67,690	60,812

E: Estimated.

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

Table A-3

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND
CAMBRIDGE TRADE AREA
HOUSEHOLD INCOME: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
City of Cambridge								
Households	1,605	N/A	2,450	N/A	3,455	N/A	3,608	N/A
Average Size	2.36	N/A	2.36	N/A	2.34	N/A	2.39	N/A
Household Income								
Median	\$ 26,207	N/A	\$ 40,068	N/A	\$ 50,777	N/A	\$ 53,109	N/A
Average	\$ 30,876	N/A	\$ 50,406	N/A	\$ 71,522	N/A	\$ 76,515	N/A
Households Above \$50,000	253	15.8 %	1,009	41.2 %	1,772	51.3 %	1,979	54.9 %
Households Above \$75,000	67	4.2	406	16.6	993	28.7	1,187	32.9
Income Distribution								
Less than \$15,000	410	25.7 %	365	14.9 %	347	10.0 %	309	8.6 %
\$15,000 - \$24,999	370	23.2	375	15.3	445	12.9	430	11.9
\$25,000 - \$34,999	270	16.9	368	15.0	454	13.1	448	12.4
\$35,000 - \$49,999	295	18.5	333	13.6	437	12.6	442	12.3
\$50,000 - \$74,999	186	11.6	603	24.6	779	22.5	792	22.0
\$75,000 - \$99,999	28	1.8	228	9.3	467	13.5	541	15.0
\$100,000 - \$149,999	28	1.7	89	3.6	298	8.6	384	10.6
\$150,000 +	11	0.7	89	3.6	228	6.6	262	7.3
10-Mile Ring								
Households	7,024	N/A	9,279	N/A	12,387	N/A	12,800	N/A
Average Size	2.83	N/A	2.74	N/A	2.67	N/A	2.70	N/A
Household Income								
Median	\$ 31,001	N/A	\$ 49,522	N/A	\$ 58,691	N/A	\$ 62,985	N/A
Average	\$ 34,948	N/A	\$ 59,327	N/A	\$ 70,298	N/A	\$ 74,750	N/A
Households Above \$50,000	1,373	19.8 %	4,649	50.2 %	7,500	60.7 %	8,183	64.1 %
Households Above \$75,000	286	4.1	1,937	20.9	4,358	35.3	5,101	39.9
Income Distribution								
Less than \$15,000	1,366	19.7 %	854	9.2 %	766	6.2 %	677	5.3 %
\$15,000 - \$24,999	1,238	17.8	1,025	11.1	1,098	8.9	1,035	8.1
\$25,000 - \$34,999	1,359	19.6	1,071	11.6	1,168	9.5	1,129	8.8
\$35,000 - \$49,999	1,599	23.1	1,657	17.9	1,825	14.8	1,748	13.7
\$50,000 - \$74,999	1,088	15.7	2,711	29.3	3,142	25.4	3,083	24.1
\$75,000 - \$99,999	174	2.5	1,208	13.0	2,177	17.6	2,439	19.1
\$100,000 - \$149,999	82	1.2	526	5.7	1,670	13.5	2,043	16.0
\$150,000 +	30	0.4	204	2.2	511	4.1	618	4.8
20-Mile ring								
Households	28,154	N/A	38,620	N/A	48,019	N/A	49,046	N/A
Average Size	2.98	N/A	2.85	N/A	2.77	N/A	2.79	N/A
Household Income								
Median	\$ 32,709	N/A	\$ 52,860	N/A	\$ 63,341	N/A	\$ 67,690	N/A
Average	\$ 36,295	N/A	\$ 62,074	N/A	\$ 73,853	N/A	\$ 78,754	N/A
Households Above \$50,000	6,144	22.2 %	20,750	53.9 %	30,906	64.5 %	33,138	67.7 %
Households Above \$75,000	1,198	4.3	9,636	25.0	19,165	40.0	21,895	44.7
Income Distribution								
Less than \$15,000	4,802	17.3 %	3,084	8.0 %	2,578	5.4 %	2,306	4.7 %
\$15,000 - \$24,999	4,693	16.9	3,423	8.9	3,238	6.8	2,959	6.0
\$25,000 - \$34,999	5,446	19.6	4,124	10.7	4,082	8.5	3,848	7.9
\$35,000 - \$49,999	6,647	24.0	7,138	18.5	7,094	14.8	6,685	13.7
\$50,000 - \$74,999	4,945	17.8	11,114	28.9	11,740	24.5	11,243	23.0
\$75,000 - \$99,999	788	2.8	5,797	15.0	9,316	19.4	10,202	20.8
\$100,000 - \$149,999	313	1.1	2,917	7.6	7,560	15.8	9,006	18.4
\$150,000 +	97	0.4	922	2.4	2,290	4.8	2,686	5.5

Table A-3 (Continued)
 CITY OF CAMBRIDGE, 10 AND 20 MILE RINGS AND
 CAMBRIDGE PRIMARY TRADE AREA
 HOUSEHOLD INCOME: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
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

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-4
 CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND
 CAMBRIDGE TRADE AREA
 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
City of Cambridge								
Households	1,605		2,450		3,455		3,608	
Families	1,070		1,595		2,194		2,268	
As Percent of Households		66.7 %		65.1 %		63.5 %		62.9 %
Household Size								
1 Person	N/A	N/A %	745	30.4 %	1,046	30.3 %	1,086	30.1 %
2 Persons	N/A	N/A	762	31.1	1,100	31.8	1,111	30.8
3-4 Persons	N/A	N/A	732	29.9	1,024	29.6	1,086	30.1
5+ Persons	N/A	N/A	211	8.6	285	8.2	325	9.0
Average Household Size	2.36		2.36		2.34		2.39	
10-Mile Ring								
Households	7,024		9,279		12,387		12,800	
Families	5,427		6,912		8,828		8,964	
As Percent of Households		77.3 %		74.5 %		71.3 %		70.0 %
Household Size								
1 Person	N/A	N/A %	1,916	20.6 %	2,740	22.1 %	2,888	22.6 %
2 Persons	N/A	N/A	3,111	33.5	4,142	33.4	4,099	32.0
3-4 Persons	N/A	N/A	3,159	34.0	4,077	32.9	4,257	33.3
5 + Persons	N/A	N/A	1,078	11.6	1,417	11.4	1,546	12.1
Average Household Size	2.83		2.74		2.67		2.70	
20-Mile ring								
Households	28,154		38,620		48,019		49,046	
Families	22,533		30,032		35,295		35,286	
As Percent of Households		80.0 %		77.8 %		73.5 %		71.9 %
Household Size								
1 Person	N/A	N/A %	6,682	17.3 %	9,532	19.9 %	10,206	20.8 %
2 Persons	N/A	N/A	12,799	33.1	15,717	32.7	15,354	31.3
3-4 Persons	N/A	N/A	14,238	36.9	16,824	35.0	17,159	35.0
5 + Persons	N/A	N/A	4,830	12.5	5,880	12.2	6,263	12.8
Average Household Size	2.98		2.85		2.77		2.79	
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	20.7 %	8,160	21.7 %	8,475	22.1 %
2 Persons	N/A	N/A	10,521	34.3	13,556	36.0	13,848	36.0
3-4 Persons	N/A	N/A	10,280	33.5	11,984	31.9	12,177	31.7
5 + Persons	N/A	N/A	3,461	11.3	3,854	10.2	3,871	10.1
Average Household Size	2.82		2.73		2.62		2.61	

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-5

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND
CAMBRIDGE TRADE AREA
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
City of Cambridge								
No College	873	41.8 %	1,431	42.3 %	2,033	39.9 %	2,114	38.9 %
Some College/2 yr. Degree	732	35.1	1,182	34.9	1,816	35.6	1,959	36.0
College Graduate	359	17.2	485	14.3	790	15.5	872	16.0
Graduate School	122	5.9	285	8.4	455	8.9	494	9.1
10-Mile Ring								
No College	5,089	51.4 %	6,208	44.2 %	8,337	41.5 %	8,506	40.4 %
Some College/2 yr. Degree	3,314	33.5	5,470	39.0	7,994	39.8	8,432	40.1
College Graduate	1,122	11.3	1,599	11.4	2,537	12.6	2,761	13.1
Graduate School	381	3.8	752	5.4	1,217	6.1	1,335	6.3
20-Mile ring								
No College	21,537	53.7 %	26,836	44.6 %	33,626	42.4 %	34,161	41.5 %
Some College/2 yr. Degree	13,466	33.6	24,332	40.4	32,150	40.5	33,296	40.4
College Graduate	3,768	9.4	6,544	10.9	9,605	12.1	10,442	12.7
Graduate School	1,333	3.3	2,493	4.1	3,992	5.0	4,429	5.4
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

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-6

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND
CAMBRIDGE TRADE AREA
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
City of Cambridge								
Gender								
Male	1,921	45.6 %	2,841	46.0 %	3,962	46.7 %	4,222	46.9 %
Female	2,294	54.4	3,337	54.0	4,516	53.3	4,775	53.1
Marital Status								
Single	1,498	45.2 %	65	4.1 %	86	3.9 %	89	3.9 %
Single With Children	N/A	N/A	324	20.3	449	20.5	476	21.0
Married	1,813	54.8	1,206	75.6	1,659	75.6	1,703	75.1
10-Mile Ring								
Gender								
Male	10,198	49.6	12,955	50.1	16,878	50.3	17,603	50.2
Female	10,372	50.4	12,920	49.9	16,681	49.7	17,439	49.8
Marital Status								
Single	5,604	36.8 %	309	4.5 %	366	4.2 %	394	4.4 %
Single With Children	N/A	N/A	849	12.3	1,216	13.8	1,291	14.4
Married	9,643	63.2	5,754	83.2	7,229	82.0	7,262	81.2
20-Mile ring								
Gender								
Male	43,007	50.6 %	56,697	51.0 %	69,058	51.4 %	71,059	51.5 %
Female	41,933	49.4	54,416	49.0	65,251	48.6	67,032	48.5
Marital Status								
Single	21,143	34.6 %	1,252	4.2 %	1,357	3.8 %	1,363	3.9 %
Single With Children	N/A	N/A	3,643	12.1	4,560	12.9	4,742	13.5
Married	40,020	65.4	25,140	83.7	29,330	83.2	29,131	82.7
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 %	1,034	4.5 %	1,113	4.2 %	1,134	4.2 %
Single With Children	N/A	N/A	2,959	12.9	3,805	14.2	3,970	14.8
Married	31,263	64.1	18,878	82.5	21,798	81.6	21,640	80.9

N/A: Not Available or Not Applicable.

E: Estimated.

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

Table A-7

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND
CAMBRIDGE TRADE AREA
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
City of Cambridge								
Under 5	310	7.4 %	410	6.6 %	644	7.6 %	790	8.8 %
5 - 9	305	7.2	452	7.3	535	6.3	614	6.8
10 - 14	268	6.4	486	7.9	518	6.1	487	5.4
15 - 19	253	6.0	491	7.9	562	6.6	560	6.2
20 - 24	256	6.1	340	5.5	616	7.3	683	7.6
25 - 34	678	16.1	730	11.8	1,116	13.2	1,073	11.9
35 - 44	555	13.2	936	15.2	999	11.8	965	10.7
45 - 54	367	8.7	693	11.2	1,116	13.2	1,070	11.9
55 - 64	295	7.0	435	7.0	779	9.2	943	10.5
65 - 74	340	8.1	443	7.2	755	8.9	893	9.9
75 +	586	13.9	762	12.3	838	9.9	919	10.2
25 - 64	1,895	45.0 %	2,794	45.2 %	4,010	47.3 %	4,051	45.0 %
65 and Over	927	22.0	1,205	19.5	1,593	18.8	1,812	20.1
10-Mile Ring								
Under 5	1,672	8.1 %	1,795	6.9 %	2,553	7.6 %	3,095	8.8 %
5 - 9	1,869	9.1	2,079	8.0	2,175	6.5	2,471	7.1
10 - 14	1,795	8.7	2,385	9.2	2,336	7.0	2,163	6.2
15 - 19	1,541	7.5	2,188	8.5	2,334	7.0	2,271	6.5
20 - 24	1,038	5.0	1,160	4.5	2,054	6.1	2,293	6.5
25 - 34	3,363	16.3	3,262	12.6	4,511	13.4	4,331	12.4
35 - 44	3,247	15.8	4,751	18.4	4,668	13.9	4,391	12.5
45 - 54	2,254	10.9	3,465	13.4	5,184	15.5	4,877	13.9
55 - 64	1,454	7.1	2,130	8.2	3,800	11.3	4,514	12.9
65 - 74	1,144	5.6	1,297	5.0	2,358	7.0	2,819	8.0
75 +	1,227	6.0	1,340	5.2	1,571	4.7	1,804	5.1
25 - 64	10,318	50.1 %	13,608	52.6 %	18,163	54.1 %	18,113	51.7 %
65 and Over	2,370	11.5	2,636	10.2	3,929	11.7	4,622	13.2
20-Mile ring								
Under 5	7,359	8.7 %	8,393	7.6 %	10,143	7.6 %	11,233	8.1 %
5 - 9	8,353	9.8	9,430	8.5	9,279	6.9	9,775	7.1
10 - 14	8,006	9.4	10,591	9.5	10,015	7.5	9,392	6.8
15 - 19	6,466	7.6	9,062	8.2	9,844	7.3	9,622	7.0
20 - 24	4,527	5.3	5,044	4.5	8,040	6.0	9,091	6.6
25 - 34	14,932	17.6	15,411	13.9	17,600	13.1	17,036	12.3
35 - 44	13,798	16.2	21,629	19.5	19,845	14.8	18,009	13.0
45 - 54	8,971	10.6	14,917	13.4	21,583	16.1	20,398	14.8
55 - 64	5,224	6.1	8,553	7.7	15,130	11.3	18,005	13.0
65 - 74	4,007	4.7	4,356	3.9	7,917	5.9	9,731	7.0
75 +	3,317	3.9	3,615	3.3	4,867	3.6	5,755	4.2
25 - 64	42,925	50.5 %	60,510	54.5 %	74,158	55.2 %	73,448	53.2 %
65 and Over	7,324	8.6	7,971	7.2	12,785	9.5	15,486	11.2

Table A-7 (Continued)

CITY OF CAMBRIDGE, 10 AND 20 MILE RINGS AND
CAMBRIDGE PRIMARY TRADE AREA
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
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

E: Estimated.

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

Table A-8

CITY OF CAMBRIDGE, CAMBRIDGE 10- AND 20-MILE RINGS AND
CAMBRIDGE TRADE AREA
ETHNICITY: 1990 AND 2000 CENSUS; 2010 AND 2015 ESTIMATED

Ethnicity	1990		2000		2010 E		2015 E	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
City of Cambridge								
Caucasian	4,144	98.3 %	6,014	97.3 %	8,042	94.9 %	8,551	95.0 %
African-American	12	0.3	19	0.3	68	0.8	66	0.7
Native American	18	0.4	40	0.6	69	0.8	80	0.9
Asian/Pacific Islander	31	0.7	35	0.6	85	1.0	67	0.7
Other	10	0.2	70	1.1	214	2.5	233	2.6
Hispanic (any race)	22	0.5 %	45	0.7 %	134	1.6 %	154	1.7 %
10-Mile Ring								
Caucasian	20,317	98.8 %	25,328	97.9 %	32,107	95.7 %	33,580	95.8 %
African-American	46	0.2	66	0.3	251	0.7	253	0.7
Native American	98	0.5	140	0.5	238	0.7	269	0.8
Asian/Pacific Islander	86	0.4	98	0.4	226	0.7	179	0.5
Other	22	0.1	242	0.9	737	2.2	761	2.2
Hispanic (any race)	90	0.4 %	210	0.8 %	563	1.7 %	626	1.8 %
20-Mile ring								
Caucasian	83,808	98.7 %	108,409	97.6 %	127,290	94.8 %	130,544	94.5 %
African-American	204	0.2	361	0.3	1,550	1.2	1,905	1.4
Native American	470	0.6	532	0.5	866	0.6	935	0.7
Asian/Pacific Islander	343	0.4	537	0.5	1,539	1.1	1,694	1.2
Other	115	0.1	1,273	1.1	3,064	2.3	3,014	2.2
Hispanic (any race)	434	0.5 %	1,029	0.9 %	2,279	1.7 %	2,484	1.8 %
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 %

E: Estimated.

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