



Analysis of Impediments to Fair Housing Choice January 2015 - Draft

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Chapter 1: Introduction

The Department of Housing and Urban Development (HUD) requires an Analysis of Impediments to Fair Housing Choice to be conducted by all Community Development Block Grant recipients every 3 to 5 years. The City of Duluth's previous Analysis of Impediments to Fair Housing Choice was approved in 2010. This analysis will coincide with the City of Duluth's Community Development Division's update of the 5 year Consolidate Plan. The Analysis of Impediments to Fair Housing Choice, commonly called the Analysis of Impediments (AI), will examine various data sources and attempt to determine what impediments exist to fair housing choice and what actions the City can undertake to affirmatively further fair housing choice.

What is Fair Housing?

The Federal Fair Housing Act of 1968 prohibits discrimination in the sale, rental, or financing of housing. HUD has determined that housing discrimination is:

“Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices,

OR

Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.”

This report will examine discrimination of the above mentioned protected classes focusing on rental housing and home ownership. It will examine what if any effect City policies have on housing discrimination and examine possible policies that can help alleviate impediments to fair housing choice.

Why the City of Duluth Affirmatively Furthers Fair Housing Choice

First, the AI helps the City understand rental and homeownership markets and examines them to ensure the law is followed. Second, the AI provides guidance on how to help those who were victim of housing discrimination. Third, under section 808(e)(5) of the Fair Housing Act of 1968, HUD is required to “Affirmatively Further Fair Housing Choice,” therefore HUD requires cities who receive funding to complete an Analysis of Impediments to Fair Housing Choice. Besides being required by HUD there are many reasons the City of Duluth wants to further fair housing choice. Completing the analysis allows for City staff to make connections with the community and discuss housing issues that affect development and safety. It also ensures that neighborhoods remain diverse in a variety of ways.

Requirements pursuant to HUD Guidelines

The City of Duluth is required to affirmatively further fair housing under the Department of Housing and Urban Development. As directed in 24 CFR 91.225 Certifications (1) Affirmatively furthering fair housing

“Each jurisdiction is required to submit a certification that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.”

To continue to be in compliance with requirements for the CDBG, HOME, and ESG funding, the City must create an Analysis of Impediments to Fair Housing Choice and create an Action Plan in which the City addresses Impediments. The City of Duluth Community Development Division under the Department of Planning and Construction Services oversees HUD funding and conducts the AI. The AI is the result of input from a variety of data sources. Demographic information from the United States Census Bureau, Financial data from the Housing Mortgage Disclosure Act, Input from public and non-profit agencies, and personal testimonials from public input sessions and with a survey conducted by the Community Development Division in 2014 will guide this report. Information regarding zoning and code requirements were supplied from the City of Duluth Department of Planning and Construction Services. Rental information was pulled from the 2013 Housing Indicator Study performed by the Community Development Division. Pulling together both public data sources and City run studies allows for a robust understanding of impediments that the City of Duluth may face.

The AI will start by looking at the demographics of the City of Duluth both in totality and spatially. After an understanding of the socioeconomic make-up of Duluth the AI will pull in data to discern any patterns of potential discrimination. The AI will pull in information from datasets and from testimonials. After an analysis of the data, Impediments will be determined. An action plan to address impediments will be the final component of this report.

Participants

The AI was conducted by the City of Duluth’s Community Development Division. Information was solicited from public entities, non- profits, other city departments, citizens and property holders. City staff conducted an online survey, in-person interviews, and facilitated public discussions.

Goals for the AI

With this report the City of Duluth will have a greater understanding of Fair Housing issues that citizens face. The City Plans to develop and strengthen contacts with the community and agencies that work on furthering fair housing choice. It will also evaluate past action plan items and create a new realistic action plan.

Limitations

While census data and public input can help create a basis about fair housing issues, it does not provide an all-encompassing picture. One of the biggest impediments any

community faces is the lack of awareness about housing rights among citizens, and as a result many cases of housing discrimination go unreported. While the city attempts to provide training and outreach through its Human Rights Office and various non-profit housing agencies, many of Duluth's citizens do not have the knowledge of what constitutes housing discrimination or what ramifications exist for discriminatory practices. Using the most comprehensive data sources available and conducting this survey are the best tools to provide a basis of current conditions. It is assumed that all direct and indirect information supplied is accurate including the American Community Survey 2008-2012 Estimates, the City of Duluth Housing Indicator Report, Housing Mortgage Disclosure Act data, and solicited input from citizens, City departments, and housing agencies.

What Impediments does the City of Duluth Face in 2014?

The City of Duluth Faces two impediments:

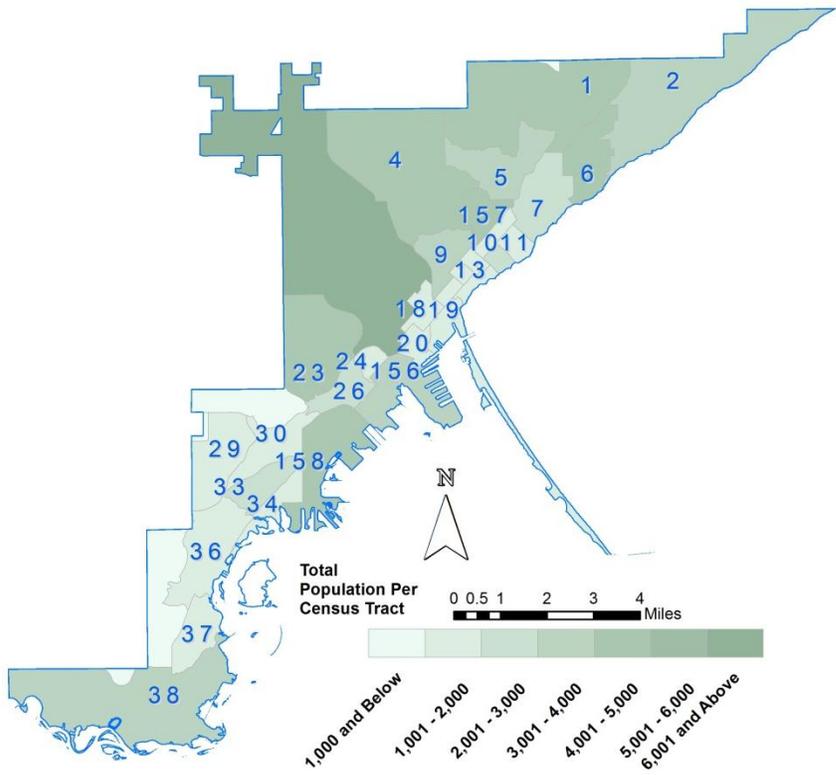
- 1) Lack of Knowledge of Fair Housing Rights
- 2) Insufficient data to support enforcement

The community development division will incorporate priorities and objectives in the 2015 to 2019 Consolidated Plan with these identified impediments to fair housing choice. They will work with other departments and organizations to develop strategies to address the impediments. Strategies are included at the end of this report.

Chapter 2: Jurisdictional Background Data

Who lives in Duluth?

The City of Duluth is a unique community situated along the northwestern shore of Lake Superior. It is the 4th largest city in the State of Minnesota with a population of 86,239. Duluth's higher education institutions have an important impact as students make up nearly 30% of the population. The student population can skew data on poverty, household size, and housing. A majority of the City's population lives east and west of the city center (census tracts 18 to 20). The lowest populated areas are located in the city center and adjacent areas.



Race and Ethnicity:

The City of Duluth has a largely White population. The second highest population is American Indian and Alaska Natives with a total of 2,134 (2.5%) followed by African Americans with a total of 1,988 (2.3%). While all minority racial groups have experienced population growth from 1990 to 2010 the population of African American's and persons of Two or More Races have increased the most. African Americans have shifted from just 747 individuals or 0.9% in 1990 to 1,415 individuals or 1.6% in 2000 to 1,988 individuals or 2.3% of the total population in 2010. Data on persons of two or more races was not collected in 1990 decennial census but from 2000 to 2010 there has been an increase from 1,580 individuals or 1.8% to 2,629 individuals or 3.0% of the total population. Unless noted otherwise, data is pulled from the U.S. Census Bureau's Decennial Census in 1990, 2000, 2010, and the 2008 to 2012 American Community Survey.

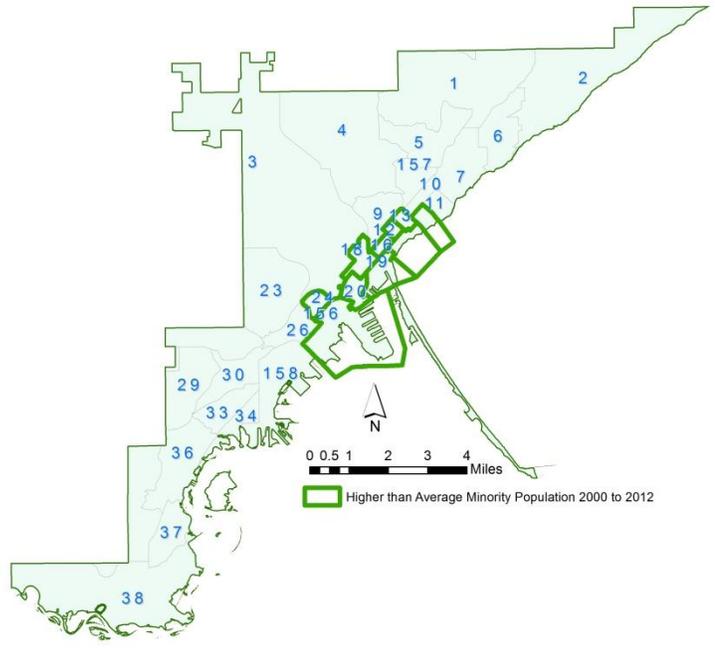
Race	1990	Percent	2000	Percent	Percent Change 90-00	2010	Percent	Percent Change 90-10	Percent Change 00-10
All Persons	85,493	95.9%	86,918	100.0%	1.67%	86,265	100%	0.9%	-0.75%
White	81,980	95.9%	80,532	92.7%	-1.77%	77,968	90.4%	-4.9%	-3.18%
American Indian/Alaska Native	1,837	2.1%	2,122	2.4%	15.51%	2,134	2.5%	16.2%	0.57%
Asian/Pacific Islander	768	0.9%	993	1.1%	29.30%	1,293	1.5%	68.4%	30.21%
Black	747	0.9%	1,415	1.6%	89.42%	1,988	2.3%	166.1%	40.49%
Other	161	0.2%	251	0.3%	55.90%	224	0.3%	39.1%	-10.76%
Two or More Races	NA		1,580	1.8%		2,629	3.0%		66.39%
All Minority Races	3,513	4.1%	6,361	7.3%	81.07%	8,268	9.6%	135.4%	29.98%
Hispanic Origin	510	0.6%							
Female Head of Household	2,690	7.8%							
Total Households	34,646	100.0%							

Source: US Census Bureau Decennial Census 1990, 2000, and 2010

Data was used from the 2010 and 2000 Decennial Census to determine if there were any major shifts in concentration of minority populations. The largest increase of any one minority race classification was in Census Tract 20 which had an increase from 2.29% Two or More Race individuals in 2000 to 6.37% of the census tract in 2010. Census tract 19 had the largest increase in total minority population with an increase of 7.42 Percentage points.

There are 10 census tracts that have had, since 2000, a minority population consistently higher than the City average. These census tracts are all adjacent and located in the Lincoln Park and Hillside neighborhoods. In 2000 these census tracts were home to 19.1% of the City's total population and 42.5% of the City's minority population. In 2010 these census tracts were home to 21.1% of the City's total population and 44.6% of the City's minority population. In 2012 these census tracts were home to an estimated 21.5% of the City's total population and estimated 52.3% of the City's minority population.

Duluth previously had a small Hispanic/Latino population. The 2012 ACS 3 year estimate was at 805 individuals or about .9% of Duluth's Population (+ or - 0.2%). Duluth has one census tract with over 10% of the population of Hispanic Origin and five census tracts with 2.5-5% of the population from Hispanic origin. According to quarterly reports from City of Duluth CDBG Sub-recipients there has been an increase of 381% (160 in 2009 to 611 individuals in 2012) of Hispanic individuals accessing services supported by CDBG funds. Given the small sample size and uniqueness of CDBG funds these results do not necessarily reflect a citywide trend. Hispanic/Latino population is something that will be monitored.



Disability:

The 2008 to 2012 American Community Survey (ACS) found Duluth's population of disabled persons to be at 10,308 or 12.2% of the total population. This is slightly elevated from the state average of about 10.0%. The table below shows the breakdown of persons with disability by type of disability.

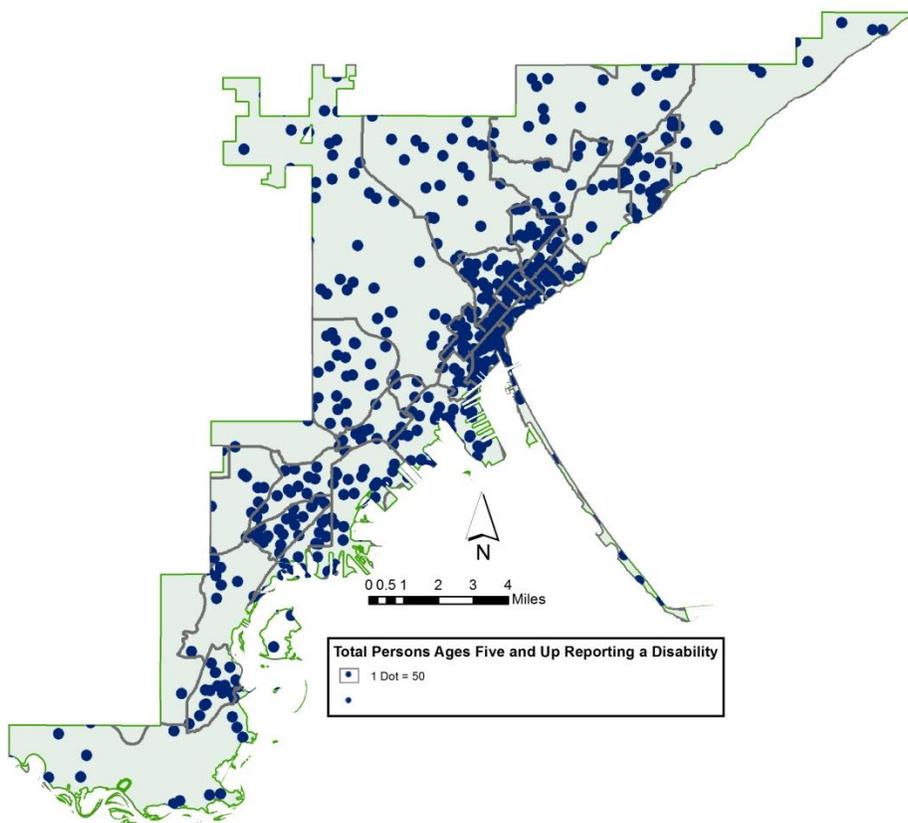
	Population With a disability	Total Population	Percent With Disability
Population under 5 years	18	4,817	0.4%
Population 5 to 17 years	689	11,077	6.2%
Population 18 to 64 years	5,659	57,533	9.8%
Population 65 years and over	3,942	11,110	35.5%
Total	10,308	84,537	12.2%

	Ages 0 - 5	Ages 5 - 17	Ages 18-64	Ages 65 and over
Hearing difficulty	18	50	1,046	1,842
Vision difficulty	0	58	886	537
Cognitive difficulty	0	519	3,134	781
Ambulatory difficulty	0	114	2,433	2,338
Self-care difficulty	0	146	873	790
Independent living difficulty	0	0	1,941	1,645

Source: Non-Institutionalized Population with Disabilities from the 2008 to 2012 American Community Survey.

In 2008 new questions were introduced to the ACS to be more in line with current models of disability. This makes it difficult to assess changes in disability status as there are only a few years of survey data. Even more difficult is that the census data provided does not report below the city level. It is also troublesome that the margin of errors reported are quite substantial for each estimate.

Below is a map created from data provided by HUD. It plots a dot in each census tract for every 50 persons over the age of 5 reporting a disability. It helps represent where the disabled population lives in Duluth. Most of the population is living in the East and Central Hillside neighborhood.



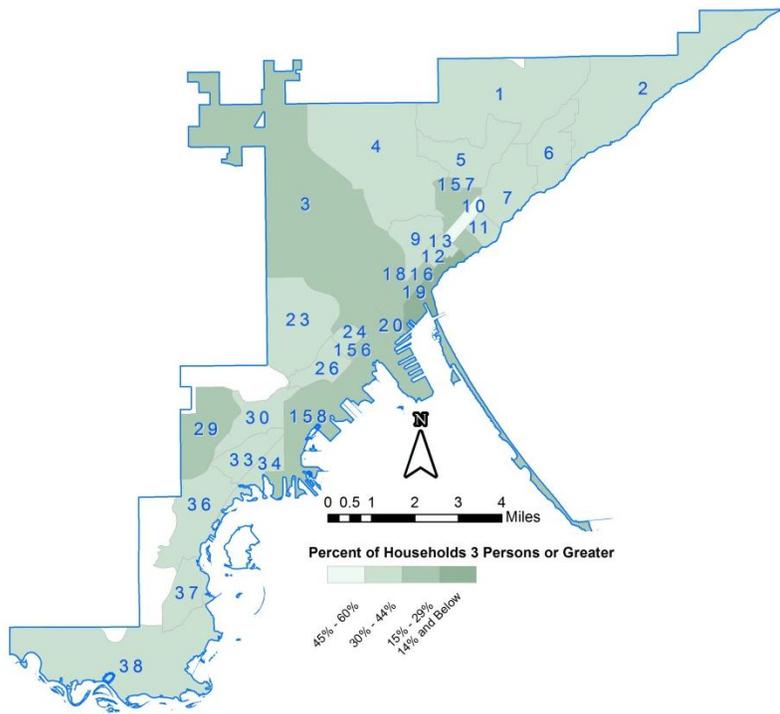
To supplement census data the Duluth Transit Authority were contacted. The Transit Authority operates the STRIDE program. This is a Paratransit program. While data pertaining to trip origination and destination was not available we were able to receive total ridership data. The STRIDE program in 2011 had 25,285 rides. This shows that there is a significant population that requires accommodations. The STRIDE program will pick individuals up by appointment and transport them to a specific designation. Buses in Duluth are also able to accommodate wheelchair users.

While transportation is less of an issue to persons with a disability due to STRIDE, the available housing stock does remain a problem. The disabled population in Duluth can

have a difficult time finding adequate housing in Duluth. The driving force for this problem is the age out Duluth's housing stock. Over 66% of Duluth's housing stock was built before 1960, prior to the 1968 Americans with Disabilities Act. Most houses of that era did not have consideration for persons with disabilities. Secondly, complaints about non-compliance are often overlooked by Life Safety. Since 1960 the City of Duluth has continually update its housing code to meet national standards and accommodate the disabled population. Given the constraints currently on Life Safety they have yet to be proactive in enforcement. This issue can and will be reduced as the department continues to progress. The third issue, is the lack of knowledge of current efforts to retrofit houses, provide better parking, and other resources that are available. There are several groups in Duluth that work specifically with the disabled population. In recent years, as Duluth's CDBG allocation has been reduced, there has been less collaboration with the Community Development Division and these organizations.

Familial Status:

The average household size in Duluth is just over 2.0 persons per household. There are 35,600 households in Duluth. Single person households and two person households make up 35.13% and 33.86% of the total households. Larger families tend to live clustered in areas that are primarily single family residential, which are predominately in Lakeside and West Duluth. The highest census tract with 3 or more persons per households was found to be at 46.8%. Single Parent Households make up 15.2% of all households in Duluth (4% Male householder and 11.2% Female householder).



Income:

The median household income in Duluth is \$41,311. The state of Minnesota's median family income is \$59,126. Furthermore, the City of Duluth has 21.9% of its population living below the poverty level. The poverty level is based upon household size. For comparison the state of Minnesota's poverty level is only at 11.2% of its population. This

may be skewed for Duluth because of the high college population. The 2007 to 2011 ACS data shows the poverty rate for people in Duluth, specified rates include:

- 42% of families with female head of household are in poverty
- 23% of families with children under the age of 18 are in poverty
- 30% of families with children under the age of 5 are in poverty
- 3% of married couples are in poverty

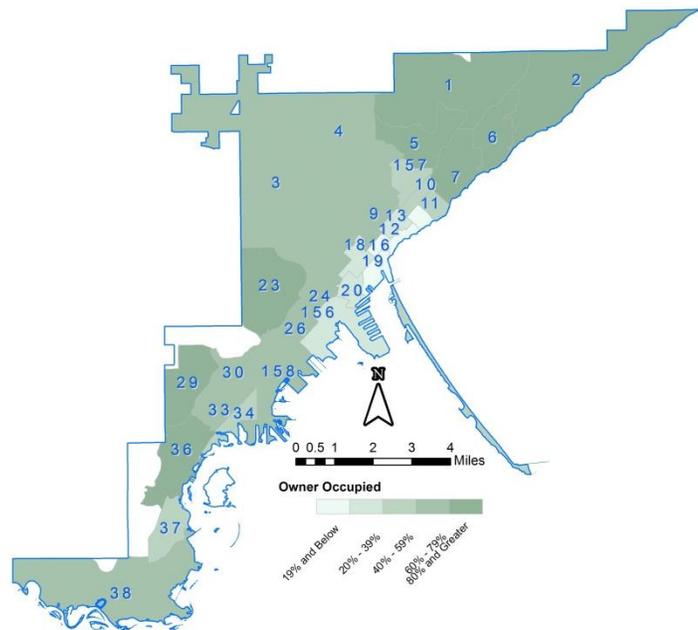
Families with children under 18, especially those with single female head of households have a higher proclivity to being in poverty.

In addition, there is a huge disparity of the number of people in poverty when race is compared, specific rates include:

- 19% of Whites are in poverty
- 34% of Asians are in poverty
- 45% of People who are considered to be more than one race are in poverty
- 63% of African Americans are in poverty
- 68% of American Indian and Alaska Natives are in poverty

Home Ownership:

Duluth has a large student population which contributes to a large rental population. The top five census tracts with over 70% of households reporting to be rental in the 2010 census are all located in the East Hillside/Endion neighborhoods. These neighborhoods are the closest to the University of Minnesota Duluth and the College of St. Scholastica. The census tracts with the highest homeownership rates tend to be scattered along the north edges of the West Duluth and Lincoln Park neighborhoods. Of these locations there are six census tracts with a rate of over 88% owner occupied. Another high percentage census tract is located in the Lakeside neighborhood with over 86.8% owner occupied units.



Chapter 3: Evaluation of Jurisdiction's Current Fair Housing Legal Status

In the past 5 years few housing discrimination complaints from the City of Duluth have been officially submitted to the Department of Housing and Urban Development. In 2012, two cases were investigated by the City of Duluth Human Rights Office. Only one of those cases was sent to HUD for review. This is not to say that housing discrimination is not happening. The Human Rights Officer will attest to receiving many informal complaints about discrimination that do not result in any formal complaints for a variety of reasons. Two main reasons for the low number of formal complaints are education and fear. First, the affected population does not have a clear understanding of their rights nor the resources available through Human Rights Office or the Department of Housing and Urban Development. Second, victims of discrimination, due to the limited amount of property management companies, fear if they complain they will be prevented from receiving housing elsewhere.

The Community Development Division and Human Rights Office of the City of Duluth do provide marketing, literature, and outreach about fair housing issues. The City currently runs Public Service Announcements in a variety of media, has a toll free number for complaints, and works with 2-1-1 helpline to address issues. The response has been mediocre at best. While both offices collaborate with the multitude of housing advocates by hosting forums and attending meetings, there is a disconnect with the greater population. The Housing Rights Office does meet with individuals at various outreach efforts, however, often finds fear prevents any formal action to be taken. A creative, multipronged approach will have to commence to not only educate the public, but property managers and rental property owners.

Coordination among City departments is necessary. The Life Safety Division is tasked with rental licensing but has minimal involvement with fair housing. Community Development is tasked with affirmatively furthering fair housing choice, but has minimal day to day contact with affected protected class citizens. The Human Rights Office has contact with the affected population but has minimal influence on rental licensing which has the ability to effectively address fair housing complaints at a local level.

Common complaints that the Human Rights Office receives from persons with disabilities include; lack of snow removal, lack of accommodation for service animals, and concentration of accessible apartments. This final point is one that the City of Duluth struggles with and has minimal resources to address. In the past ADA accessible apartments were developed by HUD but in recent years there has been a lack of investment into these properties. Duluth has a difficult and expensive building climate which limits new construction. Over 65% of Duluth's housing stock was built before 1960, therefore most of the rental units are not accessible based on current standards. By encouraging new construction and rehabilitation of existing buildings the accessibility issue could be addressed. To help address this situation, the Duluth Housing and Redevelopment Authority (HRA) can provide loans to make housing units more affordable and to make housing units more accessible.

Other complaints that the Human Rights Office and Community Development Division receives are related to race and familial status. These protected class citizens will often complain about being turned away for available apartments for no reason. These complaints are often difficult to substantiate, especially when the effected party does not want to file a formal complaint. The effected party often times does not want to be classified as a “problem tenant” and is usually in such a desperation for housing that they will not file a complaint. In the past the Housing Access Center would act as an intermediary that provided safe and reasonable mediation. However, the Housing Access Center closed in 2011.

Chapter 4: Identification of Impediments to Fair Housing Choice

A: Public Sector

1. Zoning and Unified Development Code and Site Selection

The City of Duluth operates under a Unified Development Code (UDC). All new housing developments must fit under this code. The UDC was last revised in July 2013. The zoning code seems to have a neutral effect on any segregation that occurs in the city.

Physical restrictions for residential sites can often force developments to be more expensive and “price-out” low income residents. The City of Duluth zoning code has made efforts to reduce this effect as much as possible. For example, the zoning code has a requirement that each residential unit have one parking space. Acquisition of land for the use of parking can be an expensive endeavor. However, the parking requirement can be reduced by 30% if located near a mass transit stop. This reduction does not have a direct effect on fair housing but it does increase affordability.

The zoning code has setback requirements for each zoning district. However, the requirements are so minimal they likely do not have a significant impact on affordability of homes. It is important to keep in mind that Duluth has a wide spectrum of housing stock ranging from Residential Conservation (large acre lot) to Form District 9 (mixed use residential building). There are 21 different zoning designations that allow residential buildings. The City of Duluth allows for cluster development and has implemented a form based code allowing for even more flexibility in residential development. These options can be especially useful when developing in environmentally sensitive areas, for which Duluth is abundant. Setbacks can range from 60-foot front yard setback and 25-foot side setback for Rural Conservation to Form District 8, which allows for a no setback commercial/residential mixed use building. The flexibility in building design allows for a wide variety of housing and helps keep development costs down, which increases the affordability of housing.

Often times zoning codes can restrict the number of individuals living in a home which can make it difficult for residential care facilities to operate. The City of Duluth allows Residential Care Facilities for up to six individuals in the RR-1, RR-2, R-2, R-2, and MU-N (Most residential zones). It allows for Residential Care Facilities with seven or more individuals to operate in R-2 and MU-N zones and by Special use for R-1 and other residential zones. Some conflict has occurred when facilities locate in existing single family homes and do not notify the neighbors.

Despite the flexibility for developers in the zoning code there is an elevated concentration of minority residents in the Lincoln Park, Central Hillside, and East Hillside communities. However, when comparing the zoning in these districts to the entire city there is not many differences. The percentage of each zoning district is fairly consistent in each neighborhood.

The census tracts with the highest concentration of minority races are located in and around the central business district. There are no rural-conservation or residential rural zoning districts found in these census tracts. While the census tracts make up about 11% of the City's land, some zoning districts are more highly representative of minority races. A high percentage of the cities form districts are located in the central census tracts. In the case of Form Districts 5-9, 100% of the form districts are located in the aforementioned census tracts. Form districts were introduced as a way to allow a more diverse use of land and give developers greater freedom in building design and site lay out. The form districts are still very new and the City has yet to see much, if any, impact of their implementation. As the economy is recovering and new construction occurs the form districts will hopefully have a positive impact on housing diversity and help create vibrant neighborhoods.

2. Neighborhood Revitalization, Municipal and Other Services, Employment-Housing- Transportation Linkages

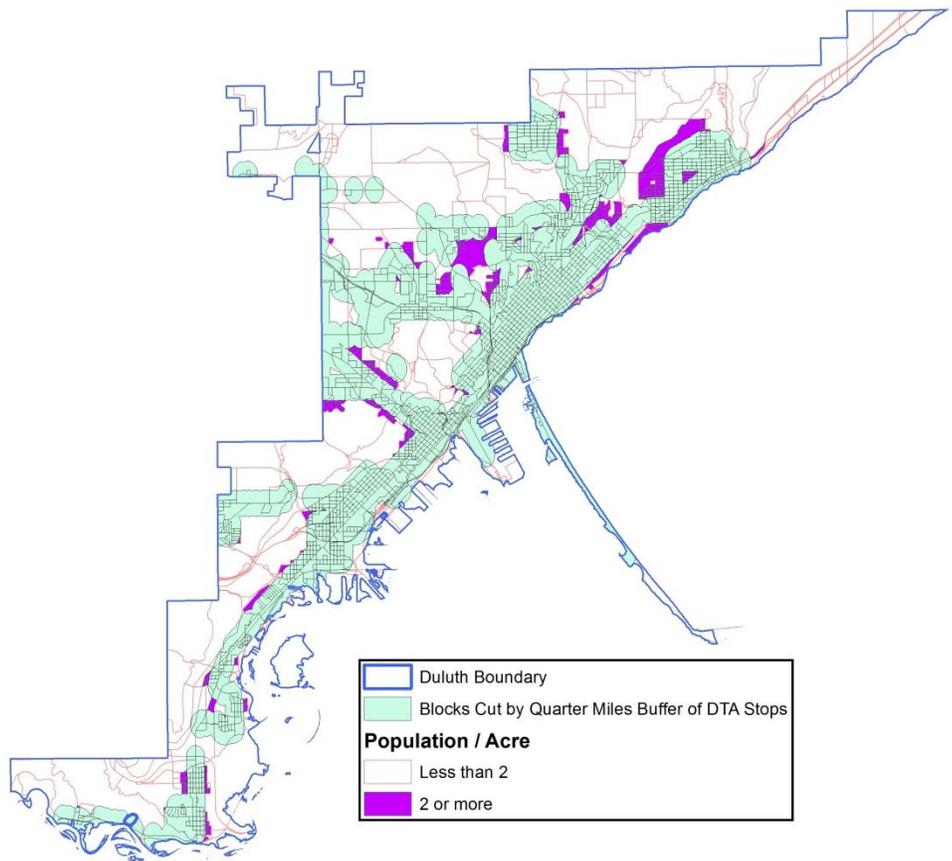
Transportation in Duluth is dominated by car, truck, or van. However, this is driven by those 150% or above the poverty level. According to the 2008 to 2012 American Community Survey nearly 79% of Duluth's population with income at or above 150% of the poverty level drove cars to work. Individuals living below the poverty level drove cars, trucks, vans to work only 65% of the time. Carpooling to work was similar for all incomes, ranging from 10% for those 150% of the poverty level to 11% under poverty. For those under the poverty level, riding public transportation to work was much higher coming in at 12% as compared to just 4% of individuals at or above 150% of the poverty level. Walking to work was also increased for low income individuals.

The City of Duluth is a collaborator in the At Home Neighborhood Core Group. This is a group of non-profit organizations and the City of Duluth Community Development Division and is focused on neighborhood revitalization on core neighborhoods. These neighborhoods correspond with census tracts that have 51% or more low to moderate income residents. In 2011 and 2012 a neighborhood revitalization plan for each core neighborhood was developed with strong citizen involvement. The plans will hopefully strengthen the neighborhood in the long run.

Duluth is a unique city in that it is a long corridor spanning 25 miles southwest to northeast along Lake Superior. This produces challenges in providing equal services to all residents. It is also unique in the wide variety of land uses which creates diverse pockets of residential and commercial areas. Some single family homes are situated on lots as large as 10 acres while others are situated merely a few feet from their neighbor. There are many neighborhood commercial districts and a downtown with buildings 15 stories tall. The well planned road network and bus system allow residents to quickly travel from one end of the city to the other.

The Duluth Transit Authority (DTA) operates a highly connected bus system. They focus on connecting "trip generators," the places that are major origin and destination points.

Even in times of winter emergency the bus system operates an emergency route connecting the major thoroughfares of the city. While it is not an ideal situation to live without a car in a city with so much land area, the bus offers a reasonable alternative. It is estimated that about 5% of Duluthians ride public transit (not including taxi) to work. This is higher than the state average of 3.5%. About 73,550 Duluth residents live within a quarter mile of a designated bus stop. A quarter mile is generally accepted as the furthest most people will walk to utilize public transit. The map below displays just how well the DTA serves the populated areas of Duluth. The purple sections are blocks with 2 or more people per acre. The DTA is starting construction of a new multimodal transit center in the downtown. This will allow for easier transfers between buses and other modes of transportation.



The City of Duluth also has adopted a complete streets ordinance. The ordinance requires that street improvements incorporate the complete streets principles in design. This provides equal access to the road network to cars, buses, bikes, and pedestrians. The highest concentration of population lives in and around the downtown. Having a safe environment for a multitude of transportation options allows for better connectivity to all residents in Duluth.

3. PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders

The Housing and Redevelopment Authority of Duluth owns and manages over 1,000 units of public housing. The public housing program was designed to provide decent, affordable housing for low-income families. Participants must meet federal income guidelines and other eligibility criteria. Rent is based on 30% of adjusted gross

income. Households on the waiting list for the Public Housing program usually have a shorter waiting period, about 2 months for 4 bedroom apartment and 9-12 months for a 2 bedroom apartment than those on the waiting list for the Housing Choice Voucher (HCV) program, which is approximately 18-24 months. While this time frame is not uncommon compared to other communities, it places a significant burden on individuals needing immediate housing. The table below outlines the vacancy rate and waiting list for each program.

	2007	2008	2009	2010	2011	2012	2013
Public Housing Vacancy %	3.9%	2.3%	1.3%	1.3%	1.0%	3.0%	2.0%
Public Housing Avg. Waiting List	747	121	121	153	974	1,014	802
Housing Choice Voucher (unused)	0%	0%	0%	0%	1.0%	1.0%	2.0%
Housing Choice Voucher Avg. Waiting List	1,408	1,617	1,168	1,623	1,800	2,376	1,477

The Housing and Redevelopment Authority’s tenant selection process has been approved by HUD. The process involves ranking applicants on a number of criteria. The more criteria an applicant meets, the higher on the waiting list they get placed. Preference is given to applicants that live or work in Duluth, are in need of assisted living programs, are victims under VAWA, are elderly (at least 62 years of age), are involuntarily displaced, or are families with elevated level of lead in their blood. Effort will be made to ensure that accessible units will be first offered to families who may benefit from the accessible features. The HRA may skip low or moderate income families on the waiting list for a family that is extremely low-income to ensure that they meet HUD’s requirement 40% extremely low-income of the families admitted to public housing each fiscal year.

Elderly or disabled families may decline offers of public housing for “good cause” and not adversely affect their waiting list position. Applicants must demonstrate that acceptance of the offer would cause undue hardship.

4. Sale of subsidized Housing and Possible Displacement

The HRA, as an entity operating both the public housing and Section 8 Housing Choice Voucher Certificate programs, is also required by HUD to prepare and submit an annual Agency Plan as well as a periodic five-year Plan to HUD, and the HRA is further required by HUD to submit these Plans to the City of Duluth for its review and completion of a certification of consistency with the City’s Consolidated Plan. This HRA Agency Plan submission includes the HRA’s planned capital improvements to its public housing properties for the upcoming year as well as five years out. The Plan also includes any proposed public housing development, and any planned demolition or disposition of public housing. The HRA has no plans to demolish any public housing units or properties in the coming year. It does expect to add an additional scattered site unit under the acquisition and rehab development method in the coming year with HUD Replacement Housing Funding. The HRA completed a HUD required Section 504

needs assessment several years ago as required by 24 CFR 8.25 and is in compliance, having a sufficient number of handicapped accessible units within its public housing inventory to meet the needs of existing residents and eligible applicants on its waiting list. The agency is also currently undertaking many capital improvements of its public housing properties, including energy-related improvements, at both its high rises and scattered site properties. The City supports the HRA's Family Self-Sufficiency and Section 8 voucher homeownership programs, and is satisfied that residents have access to homeownership opportunities. For a number of years, the City has awarded HOME funds to the HRA for tenant-based rental assistance. This program provides housing vouchers for homeless families and individuals that would otherwise be on the Section 8 waiting list. It allows households that do not currently qualify for HRA's programs to receive a rental voucher, and then work to address their ineligibility issues, such as past unpaid rent or a too recent criminal conviction.

In addition to a Tenant representative on the Board of Commissioners, an active Resident Advisory Board reviews and provides input into the HRA's Agency Plan and capital improvement plans. The membership includes the Presidents of the Resident Clubs from each of the six high-rise buildings. These Clubs have regular meetings that serve as venue to talk about HRA policies and procedures. The City is satisfied that residents have meaningful input into the management of public housing. The HRA is a High Performer under HUD's Public Housing Assessment System (PHAS), which grades the HRA on management operations, physical conditions, Capital Fund administration, and financial condition. The HRA is also a High Performer under the Section 8 Management Assessment Program (SEMAP). The HRA will endeavor to retain its High Performer statuses for both programs.

5. Property Tax Policies

The City of Duluth in 2014 has an effective tax rate of 16.345%. There are several programs offered by St. Louis County that are intended to help reduce property tax. Those programs include, Disability Homestead, Disabled Veterans Market Value Exclusion, Disaster Relief, Green Acres, Homestead Reduction, Property Tax Refund, and Senior Citizen Deferral. Several of these are pertinent to fair housing choice for protected class citizens. Disability Homestead is a reduction intended for individuals who are legally blind or permanently and totally disabled. Similarly veterans who have a 70% disabled rating or higher and were honorable discharged may qualify for a market value exclusion. The property tax refund is intended to cap property tax to a certain percentage of household income. It also prevents property taxes from exceeding a 12% increase if that increase is over \$100. Senior citizens who are 65 years or older with an income of \$60,000 or less have the option to defer their property tax. That deferment creates a lean on the property and requires that deferred taxes be paid within 90 days of any sale or transfer of the homestead. These property tax reduction programs help in reaching homeownership achievable for all classes in Duluth.

6. Planning and Zoning Boards

The Planning Commission is a board that reviews items such as special use permits, zoning code amendments, rezoning applications, small area plans, and long range plans. One planning commission is required to be a Heritage Preservation Commission member. The Heritage Preservation Commission also has one member is appointed by the St. Louis County Historical Society. The remaining five members are appointed by the City. Members of both commissions are required to be residents of the City of Duluth.

7. Building Codes (Accessibility)

The City of Duluth has adopted the 2007 Minnesota State Building Code and the 2007 Minnesota State Residential Code, which includes the 2006 International Residential Code as amended by Minnesota Rules Chapter 1309.

B. Private Sector

Housing Mortgage Disclosure Act

Data from the Housing Mortgage Disclosure Act for the metropolitan statistical area was used to analyze denial rates. Information regarding race, ethnicity, gender, and income are required to be reported annually. A 5 year average (2008-2012) was used to compare the rates. Averaging 5 years of reporting increases sample size and reduce volatility of individual years. There does not seem to be any glaring issues regarding discrimination.

Duluth annually receives 2,100 applications for Conventional Home Purchases. Of the 2,100 or so applicants about 90% were from white applicants. It is difficult to compare rates from year to year with such a small sample size. For example, in 2012 White applicants had an origination rate of 90% while Native Hawaiian applicants had an origination rate of 100%. It could seem at first glance that Native Hawaiian's receive preferential treatment. However, with only two Native Hawaiian applicants, it is nearly impossible to determine if any discrimination has occurred. Had one applicant been denied, such as in 2009, the origination rate would have dropped precipitously.

In an effort to view more clearly any variations in data the 5 year average of the percentage of applications by race was compared to the percentage of denied applications by race. For example, African Americans make up 0.21% of all applications from 2008-2012. However, African Americans make up 0.55% of all denied applications. This means African Americans are being denied at a higher rate than other racial classifications. To put this in perspective, 7% of all applicants reported do not have data on race. Of the denied applications, 10% were of applicants for which no race

information was provided. This shows that persons for which no Race Data was available is pushing up on the rate of denied individuals. It is difficult to draw any conclusions because while only 7% of applications do not have data on race, it the highest amount of applications next to White applications. A complete table with five year totals and percentages can be found in Appendix A.

When comparing Hispanic or Latino applicants to Not Hispanic or Latino Applicants there is a slightly higher rate of denial. From 2008-2012 there were 62 Hispanic applicants, making up 0.59% of all applicants. Of the 62 applications 17 were denied resulting in 1% of all denied applications being from Hispanic or Latino Applicants. Similar to the race data, those for which no ethnicity was reported resulted in 8% of all applications. However, those applicants for which no ethnicity was reported had a denial rate of 11%, putting pressure upward on the denial rate.

Joint applicants (Male/Female) have a higher origination rate than Male or Female single applicants. There were 4765 joint applications. Of those, 474 applications were denied for a percentage of 10%. There were 1,961 female applicants. 241 were denied for a rate of 12%. While 3,153 males applied for loans, 452 were denied for a rate of 14%.

As income rose so did approval of applications. Applicants with income less than 50% of the median income were denied at a rate of 23% compared to applicants with over 120% or more of median income with a rate of only 8%. For applicants with income of 50% to 79% of median income the denial rate is 14%. Applicants with incomes of 120% or more of median income made up 41% of all applications. The 50% to 79% income group was the second highest percent of applicants making up 21% of all applications.

While there are variations when comparing white to minority applicants, or female to male to joint applicants, or higher income to lower income applicants, there does not seem to be any obvious cases of systematic discrimination. Most variations are small and do not suggest any one classification being discriminated against.

Other Housing Issues

During the 2014 City of Duluth Housing Summit hosted on February 13, 2014 at the Duluth Entertainment and Convention Center, one issue discussed was realtor's avoidance of particular neighborhoods. It was suggested by several members of the discussion group that realtors will often steer new residents to neighborhoods that have higher income. There is a strong correlation between low income neighborhoods and a higher concentration of minority households in Duluth. It is difficult to develop any conclusions about any affects or make any acquisition of true steering because the comments were anecdotal. However, there does seem to be a perception that there is disinvestment by the private sector in Duluth's low income neighborhoods. There has been public investment through the Community Development Block Grant and HOME programs to encourage rehab of properties in effected neighborhoods.

C. Public and Private

1. Fair Housing Enforcement

Since 2007 HUD has assigned 30 cases to the City of Duluth Human Rights Officer to investigate, including one in 2013 and three in 2014. In Duluth, to open a Fair Housing complaint people contact a HUD screener at 800-669-97, if the screener believes the basic elements are present the case is assigned for investigation.

Although the Human Rights Officer continually hears about discrimination from housing advocates he finds that housing advocates commonly do not take 5 minutes to file a formal complaint. It is an ongoing issue that the Human Rights Officer will continue to pursue.

The Human Rights Office and Community Development Division are working closely on reestablishment of the Housing Access Center (HAC). The HAC was an organization that closed several years ago. The HAC helped with tenant remedies and mediation. In the future, if enough funding can be secured a reestablished HAC could work on fair housing enforcement.

2. Informational Programs

It has long been a recognized impediment to fair housing choice in Duluth that there is a lack of information and education about fair housing among citizens and organizations. The City of Duluth partners with several organizations to provide informational pamphlets, radio advertisements, and television advertisements to help address this problem.

The Housing and Redevelopment Authority of Duluth provides fair housing information in its packets to prospective tenants in public housing and persons who secure housing vouchers. Agencies such as Legal Aid, Indian Legal Aid, United Way, Home Line, and The Salvation Army provide general information to tenants and landlords. Legal Aid has been providing trainings annually on tenant rights to landlords. The United Way sponsors a 2-1-1 Information Hotline which offers housing support to inquirers.

The City of Duluth distributes a Housing Resources pamphlet that offers guidance to those experience housing issues. It provides contact information for agencies that handle a wide range of housing issues including fair housing. The pamphlet was last updated in April 2013. It is the result of many agencies coordinating to provide useful guidance to those in need.

The City of Duluth also distributes posters, brochures, and the aforementioned Housing Resources pamphlet at a variety of events. Annually the Community Development

Division and Human Rights Office coordinates a sit down with agencies involved with fair housing. During these discussions, gaps in housing and fair housing services are identified. Some issues related to fair housing include:

- Landlords won't accept people with multiple barriers including homelessness, disabilities, and criminal records
- Education and training around mental health issues
- Informing landlords of policy/regulation changes as they happen, not just at inspection time
- Use the landlord certification/licensure requirement to educate landlords about fair housing

There are several efforts undertaken by the City of Duluth to educate the citizens about fair housing rights but it is hard to quantify how impactful they are. The Human Rights Officer will attest to his efforts to work with affected populations. Oftentimes participants are unaware of what constitutes discrimination under the fair housing act and what does not. He frequently works with people who may have a justified complaint but were unaware of their rights. They are often times afraid to enact those rights for fear that they will be labeled by landlords as "difficult." The rental vacancy rate is very low which constrains choice when searching for housing. Residents who are discriminated against do not want to jeopardize their chances of finding a place to live. A complaint to the City of Duluth or Housing and Urban Development can take weeks if not months to investigate and resolve due to required process and procedures. For many individuals this is too long.

Duluth has many small "mom and pop" rental property operators. Many of these landlords do not have knowledge about fair housing issues such as the legalities of advertising for apartment vacancies, how to accommodate persons with disabilities, and what legal classes are protected. Legal aid does provide trainings for landlords on these topics but it is difficult to attract to the trainings a property owner with only 1 or 2 properties. The City of Duluth Community Development Division conducts an annual Rental Market Survey. This year included in this survey was a short optional form asking landlords if they complete fair housing training and if they were interested in attending fair housing training. There were 17 respondents who are trained in fair housing issues, all of which would be interested in attending free training. However, there were 14 respondents who were not trained in fair housing issues. Of those 14 respondents only 6 were interested in attending a free fair housing training. One respondent who has not undergone training nor interested in a free training explained that they had no employees.

It is important for the City of Duluth to recognize that education of landlords is just as important as tenants. Landlords may not understand that they are practicing illegal procedures nor do they understand the legal ramifications. Having education of the entire community can prevent conflict and reduce discriminatory practices.

3. Visitability in Housing

Some items related to accessibility in the housing code include requirements for handrails, ramp slope, landings in front of doors, and door width. One problem the City of Duluth faces is age of housing stock. Over 65% of Duluth's housing stock was built before 1959. This poses a great obstacle when addressing visitability. Furthermore, the City of Duluth is mostly built on a hill which prevented most housing units from being designed to be visitable. Only 16.5% of Duluth's housing was built after 1980. The Commission on Disability explained that the biggest impediment to the disabled community was age of housing stock because there is a lack of houses designed to be accessible. The new housing code attempts to address some of these issues. The Community Development Block Grant program has been funding the Housing and Redevelopment Authority to retrofit homes and make them more accessible. This is becoming more necessary as Duluth's population ages. Organizations like Access North also provide programs on a sliding fee to build ramps.

New housing projects that are funded under the CDBG or HOME programs are required to be accessible. The Steve O'Neil Apartments funding in 2013 under CDBG and HOME was designed to be visitable. There is an elevator that will provide access to every floor in the building.

The City of Duluth has not adopted any language to require a certain percentage of homes to be visitable. The City of Duluth is projected to grow by 500 households by 2020. The City currently has an estimated 2% vacancy rate for rental properties. (Deegan, Jessica. "Duluth Housing and Community Assets." 2014 Housing Summit City of Duluth, Duluth Entertainment and Convention Center, Duluth, MN. February 13, 2014) The City of Duluth will continue to fund housing organizations through CDBG and HOME that will retrofit or create new visitable homes.

D. Findings of unlawful segregation or other housing discrimination

There have been no recent cases of segregation or other housing discrimination claims that have come to court. As mentioned in the Housing Enforcement section only a handful of cases are ever investigated by the City of Duluth. None of those have needed court intervention.

Chapter 5: Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction

The City of Duluth Community Development Division created a Fair Housing Plan as part of the 2010 Analysis of Impediments to Fair Housing Choice. This plan outlined several activities that worked to address the AI's five identified impediments. While the plan included many great ideas, there were many road blocks that prevented complete implementation. One reason for this was the folding of two major fair housing advocacy groups, the Housing Access Program and the Arrowhead Multi-Housing Association. Another reason was the sheer number of goals that the fair housing plan created. There were 25 goals created with multiple actions for each goal, many of which were to be completed every year of the plan. For the plan to be fully implemented a number of organizations were required to dedicate staff and resources, at a time when funding sources were shrinking. However, despite these setbacks the Community Development Division continued to conduct several activities in coordination with the City of Duluth's Human Rights Office. Below is a summary of all the goals and actions that were accomplished, and explanation on why some actions were not undertaken.

Impediment 1 - Lack of Information and Education

Goal A: The City will actively market fair housing through a variety of marketing strategies and mediums to increase the level of knowledge and understanding about fair housing issues.

This goal was achieved, but did not nearly address the need. There have been efforts to produce pamphlets and advertisements on a variety of mediums including information on the City's website about filing a housing discrimination claim. Various housing discrimination posters have been posted at a variety of locations such as the City Hall and housing solution providers. In 2012 a video was produced and played on PACT TV the local cable access channel. However, despite the marketing efforts, there has not been much evidence that education has increased. There still are very few reported cases of housing discrimination being reported to the City's Human Rights Office.

Goal B: Disseminate general fair housing information to 1,000 tenants and landlords.

This goal was achieved successfully, and organizations continue to hand out information to tenants and landlords. The HRA of Duluth disseminates information to all new tenants and all of the transitional housing programs that are funded through CDBG have reported providing this information to their clients.

Goal C: Disseminate fair housing information specific to accommodating people with mental disabilities to 200 tenants and landlords.

This goal was accomplished early on. It was not reported in any CAPER so it is difficult to know the exact number of tenants and landlords that were contacted. When asked, the current staff at the partner locations did not know of the program. The staff was relatively new and might not have known about a program from several years ago.

Goal D: Develop and implement training to increase the knowledge and understanding of fair housing rights and responsibilities, to include reasonable accommodations for all CDBG/ESGP housing providers and tenants.

The Community Development Division continues to provide training to providers and collects data regularly on fair housing rights and responsibilities, as well as, reasonable accommodations.

Goal E: Increase knowledge of fair housing regulations, in regard to accessibility and reasonable accommodations and visibility, for City Attorneys, public and private architects, builders and contractors associated with CDBG and HOME housing projects.

The City of Duluth has not conducted any formal training for Attorney's, architects, builders and contractors associated with CDBG and HOME. However, most if not all organizations we work with have undergone some training on reasonable accommodations and accessibility.

Goal F: Provide an educational workshop that focuses on reducing barriers presented by cultural, educational and socio-economic differences and assists people in gaining the knowledge of, and appreciation for, the diversity that people of color, people with mental and physical disabilities and people of other protected classes bring to our community.

This goal was achieved by organizations hosting events. The University of Minnesota Duluth, Salvation Army, and Community Action Duluth all host workshops and symposiums to discuss such issues in the community.

Goal G: Implement a mortgage lender referral system for persons who have been denied home mortgage loans.

At this point there is not a program in place. Some Agencies have expressed interest in such a program being completed.

Goal H: Incorporate mortgage loan data/information into Community Development's annual Housing Indicator Report.

This goal was achieved. Annually the Community Development Division compiles housing data into the Housing Indicator Report. This does include loan and mortgage data. The report helps guide the City's Annual Action Plan, Consolidated Plan, and Analysis of Impediments.

Impediment 2 - Housing Discrimination against Protected Classes

Goal A: Initiate and disseminate procedures for processing Fair Housing discrimination complaints through the City's Human Rights Office.

This is being completed, although very few cases are being reported.

Goal B: Reduce and eliminate discriminatory practices in the area of housing that have an adverse impact on our community.

Similar to Goal A, this is being actively worked on. The enforcement has not been very successful with only two cases reported in 2012 and only one being investigated and sent to HUD for review. Given a population of over 85,000 and that a large number of complaints during public input sessions are about housing discrimination, the number of reported cases is far too low.

Goal C; Obtain Fair Housing Assistance Program (FHAP) funds from HUD to support the City's enforcement of "substantially equivalent" fair housing laws under the Duluth Human Rights Ordinance.

In 2012 the Human Rights Office was provided funding through FHAP to complete training to accomplish this goal.

Goal D: Establish guidelines for "acceptable" and "not acceptable" lease language, with "acceptable" language encouraged and "not acceptable" language prohibited in all leases used in the City of Duluth.

This was to be completed by the Housing Action center with help from the Human Rights Office, but the HAC shut down before the process could be completed. Some landlords in Duluth have opted to use the State of Minnesota Standard Lease Agreement in place of their own. There is a growing movement to reestablish the Housing Access Center. This could be one the of the issues addressed in the near future.

Goal E: Conduct an audit of the rental application process(es) and the application fees charged by landlords in the City in order to determine if the rental application process and fee charges adversely impact protected class persons.

This was another goal to be accomplished by the HAC. It was not completed.

Impediment 3 - Special Needs Populations are Overlooked

Goal A: Establish a baseline of demographic data regarding Duluth's protected class, special needs populations, to include households of persons with physical or mental disabilities, non-English speaking households and culturally diverse, female-headed, large-family households.

Using the Analysis of Impediments process a baseline is evaluated every 5 years. Issues still remain for obtaining data on specific populations, in particular persons with disability. While Census Data is primarily used, estimates are not always the most reliable. Other sources of data for the community are lacking due the challenge of completing a sufficiently large survey.

Goal B: Identify the rental housing needs of historically underserved, protected class, special needs populations. Target 10% of rehabilitating to affordable rental units and the construction of affordable new rental units to accommodate the needs of underserved, special needs populations.

The HOPE VI initiative Harbor Highlands included visitability elements in its design. The public housing project included apartments designed for the sight-impaired, hearing impaired, and mobility impaired. Units were also designed to be upgradable for accessibility accommodations if such occasions required it.

Goal C: Address issues relating to the Olmstead Decision that will lead to improved housing and supportive service opportunities for people with mental and physical disabilities who are unnecessarily confined to nursing homes and other institutions.

In 2011, Community Development staff, in coordination with the Disabilities and Human Rights Commissions, the Human Development Center, the Center for Independent Living and other service providers for people with disabilities, the Duluth Housing Commission, the Housing and Redevelopment Authority and other affordable housing providers, St. Louis County Social Services and other community partners, was to convene a Task Force. No collaborative task force was created, however organizations may have addressed the Olmsted decision individually.

Goal D: Expand housing opportunities for underserved, protected class, special needs populations by targeting special needs populations that experience multiple barriers to finding permanent, affordable rental housing, for participation in Housing Access Center's newly developed Renters Certification Program.

This was to be completed by HAC and the Center for Independent Living. There is no rental certification program currently.

Goal E: Develop procedures for HRA and other interested organizations to translate fair housing and other vital information to various languages, based on the population data collected on non-English speaking populations in Duluth.

The HRA did not translate their information into other languages. After discussing the translation issue the HRA determined that it would have been too costly to undertake such actions. The felt that HUD could provide the necessary materials if need be in the future. Currently there has been little demand for translated material.

Impediment 4 Housing Code Enforcement

Goal A: Expand the capacity and effectiveness of the Building Safety and Inspection office through the development or purchase of a permitting/ licensing/inspection computer program. The new system will be used to improve the Department's ability to collect, store and retrieve information relating to rental property licensing, permitting and inspection, to include the number and nature of code violation complaints, citations, corrective actions and successful completion of repairs.

This goal was accomplished. The Life Safety Division upgraded its database and permitting system. It allowed the inspectors to catch up on the back log of inspections and reinstate a three year inspection cycle. The division is in the process of migrating to the Citywide system which will allow more usability and provide more access to other related divisions.

Goal B: Establish a Tenant Remedies Program that improves housing options to renters who encounter problems with landlords not making necessary repairs to property, and allows necessary repairs to be made to rental properties currently in violation of the City's building codes.

This program was never established. There is a city ordinance that does address tenant remedies but it's been very rarely implemented.

Goal C: Reduce the number of rental properties being condemned due to lack of repair and maintenance of the building, which will result in reducing the number of tenants being displaced due to condemnation of substandard rental properties.

The City of Duluth works in collaboration with many departments and agencies to work with blighted properties. One program that has helped address this goal is a Multifamily Rehab Program administered by the HRA of Duluth. The HRA sends properties that are at risk of being condemned information regarding their Rehabilitation program. This helps combat unnecessary condemnations allowing for more affordable housing.

Impediment 5

Loss of Affordable Housing Units

Goal A: Increase housing choice for protected class persons by increasing the number of affordable owner-occupied and rental housing units available in Duluth by at least 3%.

This goal has been achieved, although it was not set high enough. The City of Duluth has had an increase in low-moderate income population. The Urban Institute conducted a study of affordable housing in all the counties in the United States. They compiled data from the American Community Survey and Department of Housing and Urban Development on number low-moderate income residents and the number of affordable houses (both subsidized and not). They found that the number of units from 2006 to 2012 increased by 16%. While this does not follow exactly with the 2010-2015 time period it does show the trend that Duluth and St. Louis County is able to invest and increase affordable housing units.

Goal B: Reduce the number of affordable rental housing units lost due to condemnation resulting from landlords' failure to make code violation repairs.

The tenant remedies program designed to reduce the units lost due to condemnation never came to fruition.

Goal C: Decrease the ratio between lost and replaced affordable housing units.

Many affordable housing projects have been supported under CDBG and HOME grants. While we have not been able to track lost affordable housing units we do have information that shows that the number of affordable units has increased. The difficult part is tracking dilapidated but affordable units that may have been condemned and/or demolished.

Chapter 6: Conclusions and Recommendations

The City of Duluth has been affirmatively furthering fair housing through its CDBG and HOME programs. Implementation of the 2010 Fair Housing Plan was not complete and will be incorporated into the following goals. By analyzing various data sources and working with a variety of organizations involved in fair housing issues, the impediments to fair housing choice are as follows:

- 1) Lack of Knowledge of Fair Housing Rights**
- 2) Insufficient data to support enforcement**

These two impediments will guide Fair Housing Strategies for the City of Duluth's Federal Funding. There are many issues that can indirectly influence fair housing choice. For example, in 2010 it was found that loss of affordable housing was an impediment. While supply of housing can effect housing choice it is not necessarily an impediment. The City of Duluth is experiencing growth in middle income jobs. This population growth has strained all housing in Duluth. The City of Duluth will continue to use its CDBG HOME ESG funding to encourage all types of housing and help low income residents secure affordable housing. All of the City's federally supported projects are fully compliant with fair housing laws and helps ensure fair housing for all that seek it. The fair housing plan will work to address the housing market that is not directly influenced by federal funds and work to address a market that allows some discrimination to go unchecked.

1) Lack of Information and Education

It is very clear that there is a lack of education and active education about housing rights in Duluth. Many non-profit agencies, the Human Rights Office, and Community Development Division provide outreach to affected individuals due to budget constraints, many organizations have scaled back general educational efforts to focus on the core goal. Some organizations like Legal Aid do promote annual trainings which have become more and more critical. However, with the closing of the Housing Access Center there has been a large gap in not only educating the public but coordinating organizations that have loose associations with fair housing issues. Many people the Human Rights Office work with may have cursory knowledge of what constitutes a fair housing complaint, but are unaware of how to pursue and provide proper evidence of discrimination. There is not much hope that this issue could be tackled without a strong agency and a shift in the funding climate.

Public input suggests that discrimination against protected classes is occurring. It is unclear however, if discrimination is intentional or not. Almost 35% of landlords manage 5 units or less and most likely do not have rigorous training on fair housing issues. The City of Duluth Community Development Division asked property owners during the 2013 annual rental survey if they currently train staff in fair housing requirements and if they would be interested in attending a free training. Of the 33 respondents there were 23 organizations who were interested in fair housing training and 17 who already undergo training.

2) Insufficient data to support enforcement

Duluth's size prevents access to resources to conduct testing and there has not been of any comprehensive study of the issue. However, in most public input sessions that the City of Duluth conducts either through Community Development or the Human Rights Office, households report difficulty obtaining housing due to race, familial status, or disability. It would be worth exploring options if the City of Duluth could significantly reduce if not end housing discrimination. The City of Duluth Life Safety Division had until recently a three year backlog of units that were due to be inspected. They have managed to clear the backlog but now face the daunting task of enforcing the housing code. This pressure on just the physical part of housing has prevented any work to be completed on policies related to license requirements. Currently the licensure program is merely a fee that landlord must pay. It does not require any training or certification from landlords, especially training on fair housing issues.

Housing code enforcement is something that affects the other impediments. Lack of enforcement can lead to less accessibility and unaccountable landlords. Code enforcement was an issue in the previous Analysis of Impediments and continues to be one today. However, despite still being an impediment the Life Safety team has taken great efforts to enforce the housing code. They implemented a new database system which was suggested in the previous Fair Housing Plan. They also have managed to clear their backlog of rental properties and are now able to keep the 3 year inspection schedule. They also have worked with the Police Department to find resources to address simple compliance issues that were unmet due to lack of resources. Efforts are being made so that data sharing can occur between Life Safety and other City of Duluth departments. Life Safety has the legal power to address issues in fair housing and should be a vital tool in eliminating impediments to fair housing choice.

Chapter 7: Fair Housing Plan

The strategies below are items that the City of Duluth will work to accomplish before 2019. Previous fair housing plan's left many strategies unaccomplished. This happened for 3 reasons. First, the goals were left for housing providers to accomplish with no accountability. When the Housing Access Center closed many goals went unaccomplished. Second, the volume and extent of the strategies did not provide enough time nor resources to accomplish the goals. Third, there was a lack of accountability due the limited ability to measure accomplishments. This fair housing plan narrows the focus to items that the City can accomplish and track. It also reduces the goals from 23 goals to 6 targeted goals. This plan will provide strategies that will be targeted, do not require additional resources, and can be measured and reported on in the City of Duluth's Consolidated Annual Performance and Evaluation Report.

1) Lack of Information and Education

Strategy 1A: Rental License Flier and Marketing

The Community Development Division will work closely with City departments to disseminate fair housing information. One strategy is distributing through the Life Safety Division fair housing materials to property owners who receive a rental license. Another strategy is having a resource page on the City of Duluth website linked to the rental license web page. Information that could be disseminated may include information about rental dispute mediation, upcoming trainings, governmental resources, and rights and responsibilities of renters and property owners. There are about 5,000 rental licenses each year. It will be imperative that applicants be informed of these resources during the licensure process.

Strategy 1B: Required training to Permanent Supportive and Trans Housing Providers

The City of Duluth Community Development Division will require of its Permanent Support Housing and Transitional Housing sub-recipients a training on Fair Housing. While the City's sub-recipients have met the requirements for fair housing we want to ensure that the staff at the sub-recipients receive continual training. The City has found that the providers have staff turnover and that training in fair housing conducted by the city can lag. The City will be proactive in training which will ensure compliance for federal funding by sub-recipients. It will also aid in insuring strategy 1C is completed.

Strategy 1C: Require Permanent Supportive and Transitional Housing Providers to educate tenants on Reasonable Accommodations and Fair Housing Rights

The City of Duluth Community Development Division has several contracts through CDBG/HOME/ESG with providers of Permanent Supportive Housing and Transitional Housing. As part of the contract process the Community Development Division will incorporate new requirements for residents of these facilities. Each household, as part of their transition to a more stable housing source should be well educated in their housing rights. The training will address issues such as what is protected and is not

protected under the fair housing act of 1968, what is a reasonable accommodation, how to make a fair housing complaint to local and federal officials.

2) Insufficient data to support enforcement

Strategy 2A: Collect information from housing providers about housing discrimination complaints and provide to Human Rights Officer to help guide strategic planning and coordination

One issue that has suppressed fair housing enforcement is the lack of hard data available. Current systems do not provide an effective means of reporting complaints. While housing advocates continually bring up various fair housing complaints in a variety of forums there is not a sufficient way to aggregate the data. Furthermore, the client's claims are often anecdotal and it is difficult to corroborate the claims without a formal complaint to the City's Human Rights Officer. Citizens can file complaints directly the Human Rights Office but do not. Other means to gather data will be important in crafting processes that address holes in enforcement.

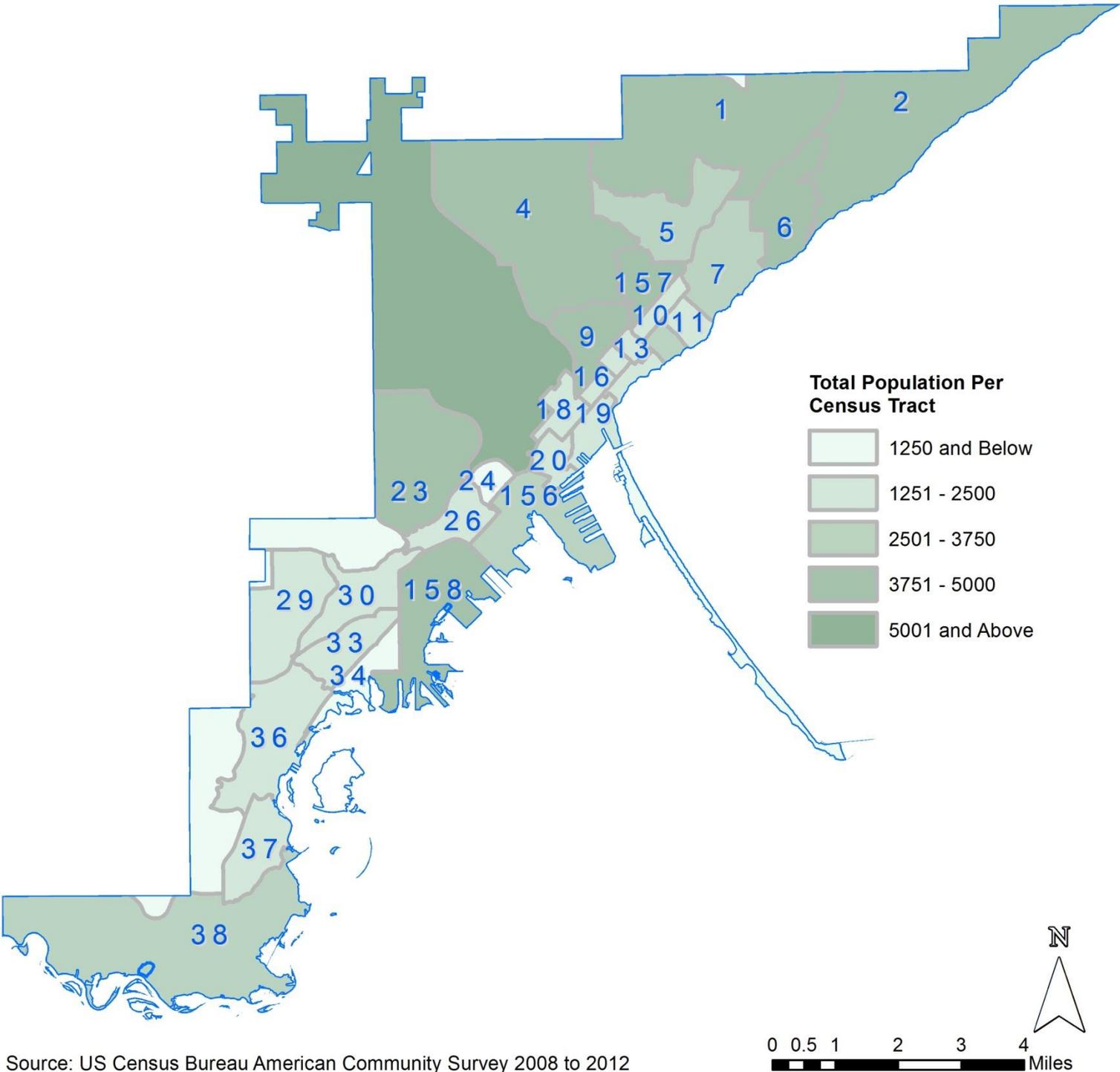
Strategy 2B: Work with Police, Life Safety, and the Human Rights Office to identify gaps in enforcement

Research for the Analysis of Impediments to Fair Housing Choice found that while housing discrimination may be occurring, the departments tasked with enforcing the fair housing act are not being directly informed. Life Safety which does rental licensing does not consult with the Human Rights Office about rental property owners who violate Fair Housing Laws.

Appendix

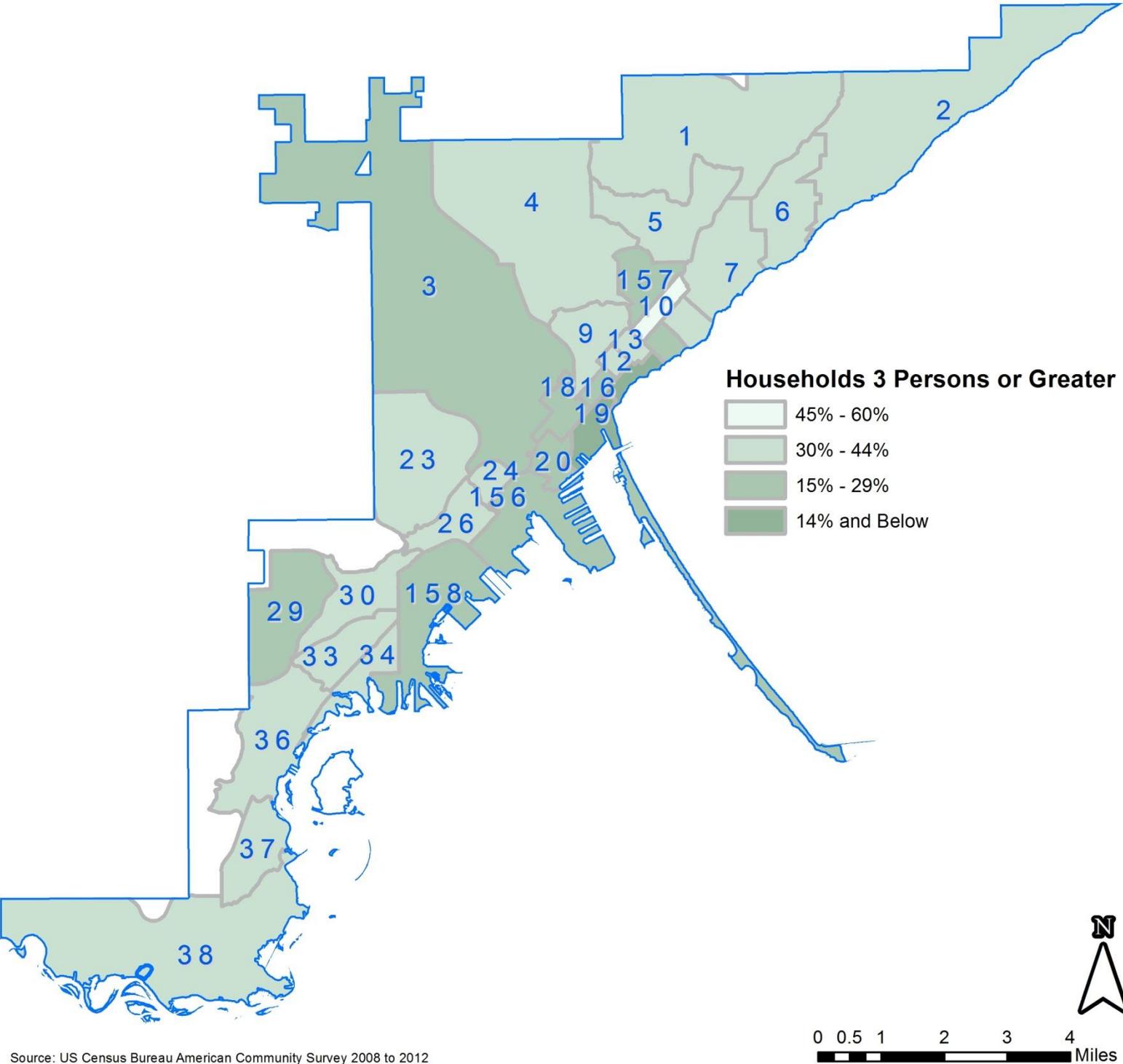
Total Population.....A
Households 3 Persons or Greater B
Percentage Owner Occupied C
High Concentration of Minority Population D
Comparison of Race E
Disability Status Maps: Total Disabled Ages 5 and Up..... G
Disability Status Maps: Total Disabled Ages 16 to 64H
Disability Status Maps: Total Disabled Ages 65 and Up..... I
Disability Status Maps: Employment DisabilityJ
Disability Status Maps: Difficulty Going Outside the Home K
Disability Status Maps: Self-Care Disability..... L
Disability Status Maps: Mental DisabilityM
Disability Status Maps: Physical Disability N
Disability Status Maps: Sensory Disability O
Population Near Bus Stop P
Housing Mortgage Disclosure Act..... q
Census Tables..... S

Total Population



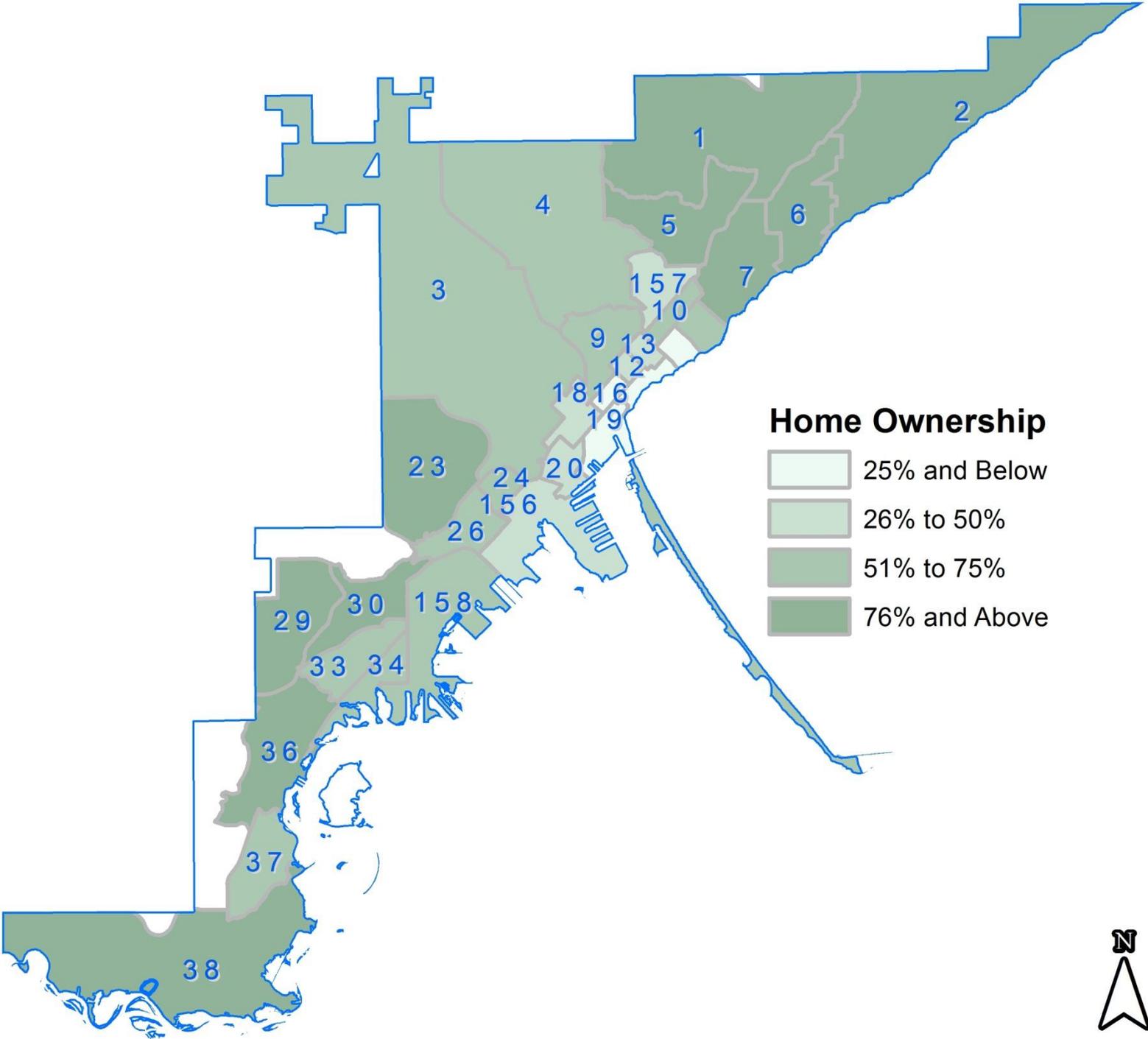
Source: US Census Bureau American Community Survey 2008 to 2012

Households 3 Persons or Greater

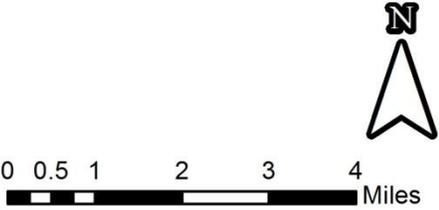


Source: US Census Bureau American Community Survey 2008 to 2012

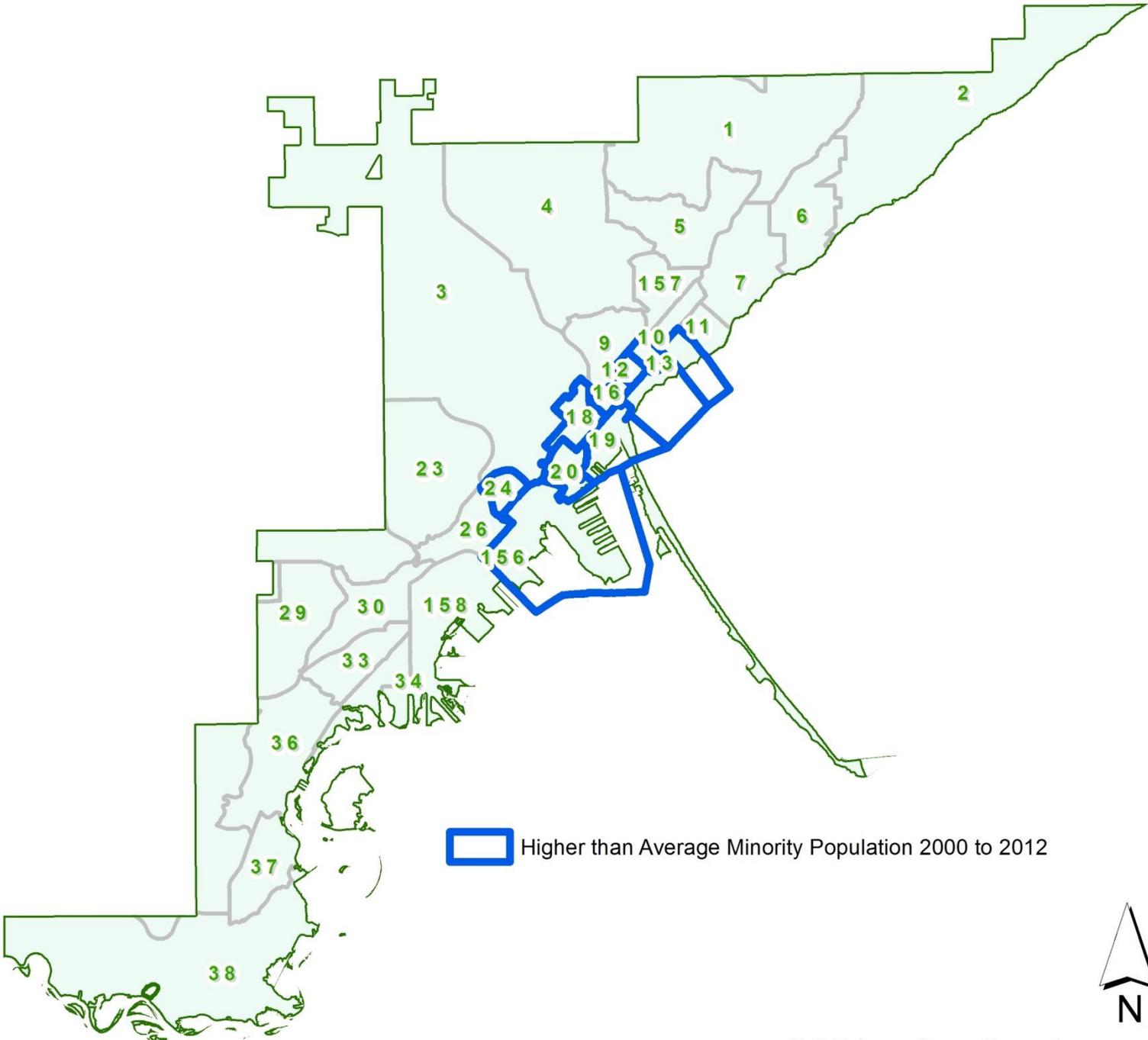
Percentage Owner Occupied



Source: US Census Bureau American Community Survey 2008 to 2012



High Concentration of Minority Population



Source: US Census Bureau American Community Survey 2008 to 2012, 2000 Decennial Census

0 0.5 1 2 3 4 Miles

Comparison of Race

2012					
	Total	White Alone	% White Alone	Minority Population	% Minority
Census Tract 19	1,720	1,119	65.1%	601	34.9%
Census Tract 156	3,016	2,104	69.8%	912	30.2%
Census Tract 12	1,698	1,251	73.7%	447	26.3%
Census Tract 17	1,661	1,273	76.6%	388	23.4%
Census Tract 16	1,555	1,211	77.9%	344	22.1%
Census Tract 14	2,635	2,104	79.8%	531	20.2%
Census Tract 24	1,224	983	80.3%	241	19.7%
Census Tract 13	1,754	1,442	82.2%	312	17.8%
Census Tract 20	1,591	1,359	85.4%	232	14.6%
Census Tract 18	1,694	1,490	88.0%	204	12.0%
In Census Tracts	18,548	14,336	77.3%	4,212	22.7%
Citywide	86,239	78,191	90.7%	8,048	9.3%
Percentage of minority population living in area				52.3%	

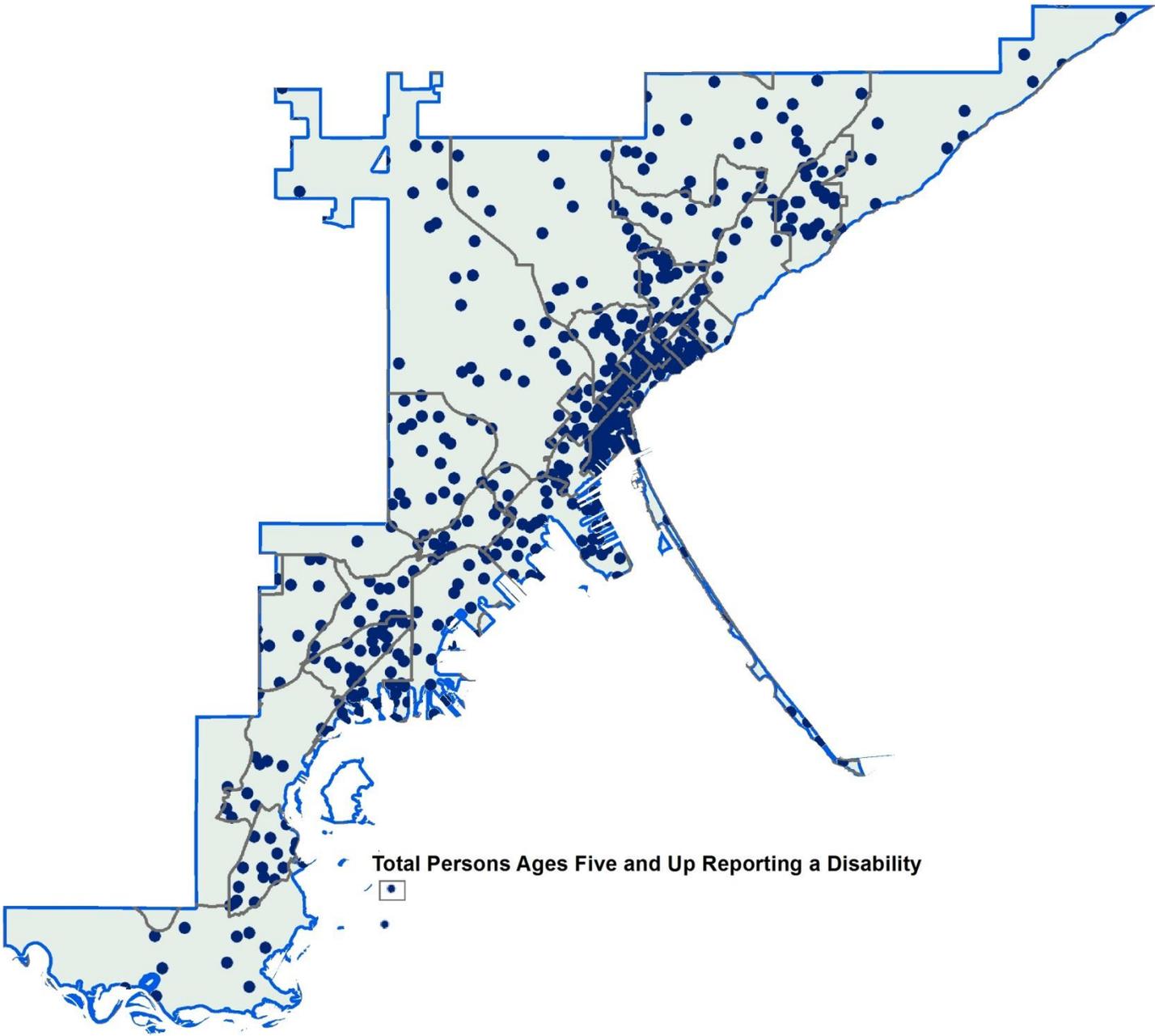
2010					
Geography	Total	White alone	% White Alone	Minority Population	% Minority
Census Tract 16	1,512	1,054	69.7%	458	30.3%
Census Tract 18	1,839	1,324	72.0%	515	28.0%
Census Tract 19	1,917	1,475	76.9%	442	23.1%
Census Tract 156	3,082	2,384	77.4%	698	22.6%
Census Tract 12	1,637	1,323	80.8%	314	19.2%
Census Tract 17	1,454	1,181	81.2%	273	18.8%
Census Tract 13	1,812	1,497	82.6%	315	17.4%
Census Tract 20	1,225	1,028	83.9%	197	16.1%
Census Tract 14	2,602	2,233	85.8%	369	14.2%
Census Tract 24	1,099	976	88.8%	123	11.2%
In Census Tracts	18,179	14,475	79.6%	3,704	20.4%
Citywide	86,265	77,968	90.4%	8,297	9.6%
Percentage of minority population living in area				44.6%	

Comparison of Race

2000					
Geography	Total	White	% White Alone	Minority Population	% Minority
Census Tract 16	1,599	1,129	70.6%	470	29.4%
Census Tract 18	2,077	1,538	74.0%	539	26.0%
Census Tract 14	2,578	2,332	90.5%	246	9.5%
Census Tract 12	1,694	1,419	83.8%	275	16.2%
Census Tract 19	1,778	1,500	84.4%	278	15.6%
Census Tract 17	1,554	1,343	86.4%	211	13.6%
Census Tract 25*	879	760	86.5%	119	13.5%
Census Tract 13	1,822	1,579	86.7%	243	13.3%
Census Tract 20	1,311	1,140	87.0%	171	13.0%
Census Tract 27*	1,285	1,122	87.3%	163	12.7%
Census Tract 24	1,202	1,105	91.9%	97	8.1%
In Census Tracts	16,577	13,862	83.6%	2,715	16.4%
Citywide	86,918	80,532	92.7%	6,386	7.3%
Percentage of minority population living in area				42.5%	
*Census Tracts 25 and 27 are now Census Tract 156					

Source: US Census Bureau American Community Survey 2008 to 2012, Decennial Census 2010 and Decennial Census 2000

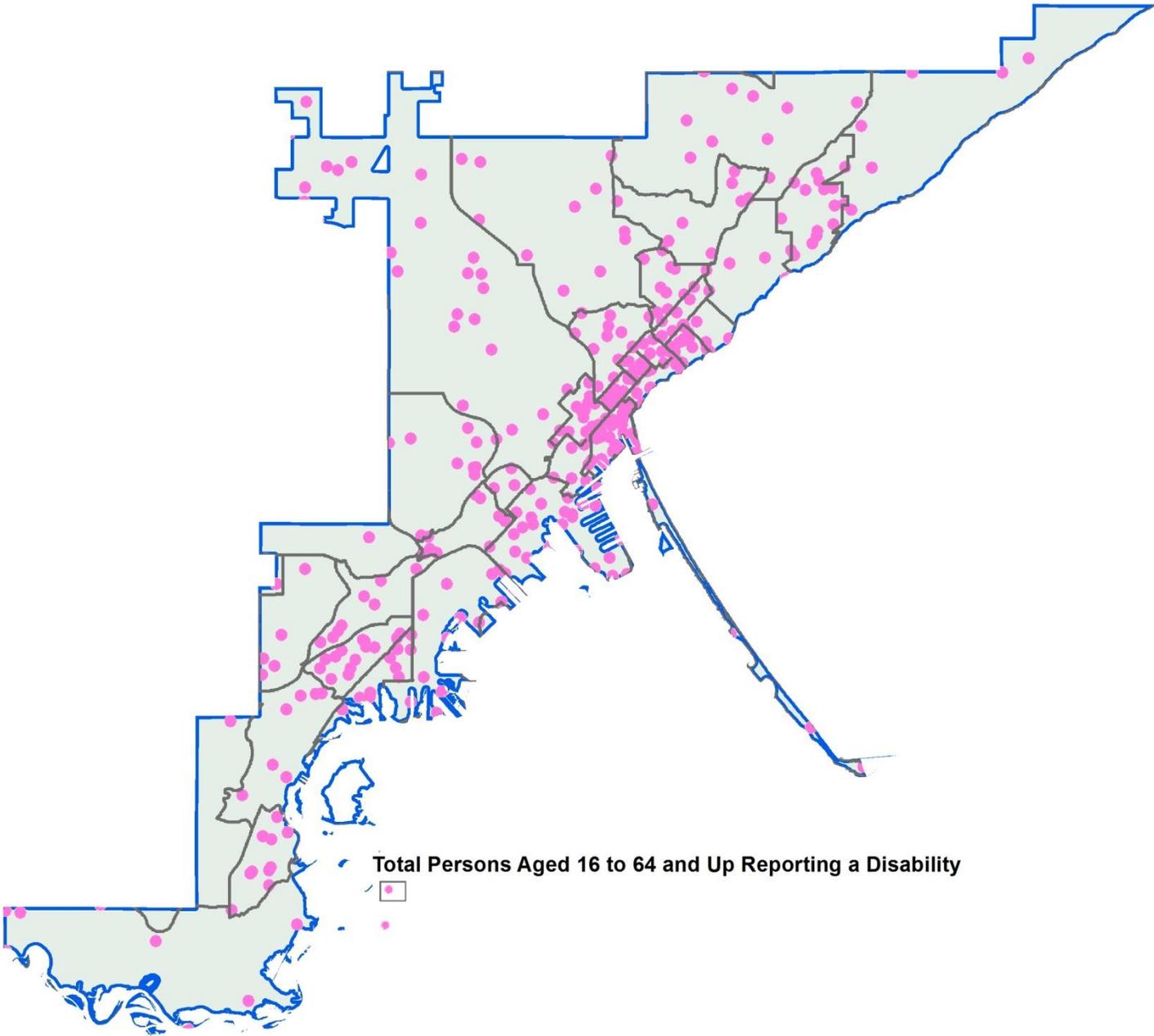
Disability Status Maps: Total Disabled Ages 5 and Up



Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

0 0.5 1 2 3 4 Miles

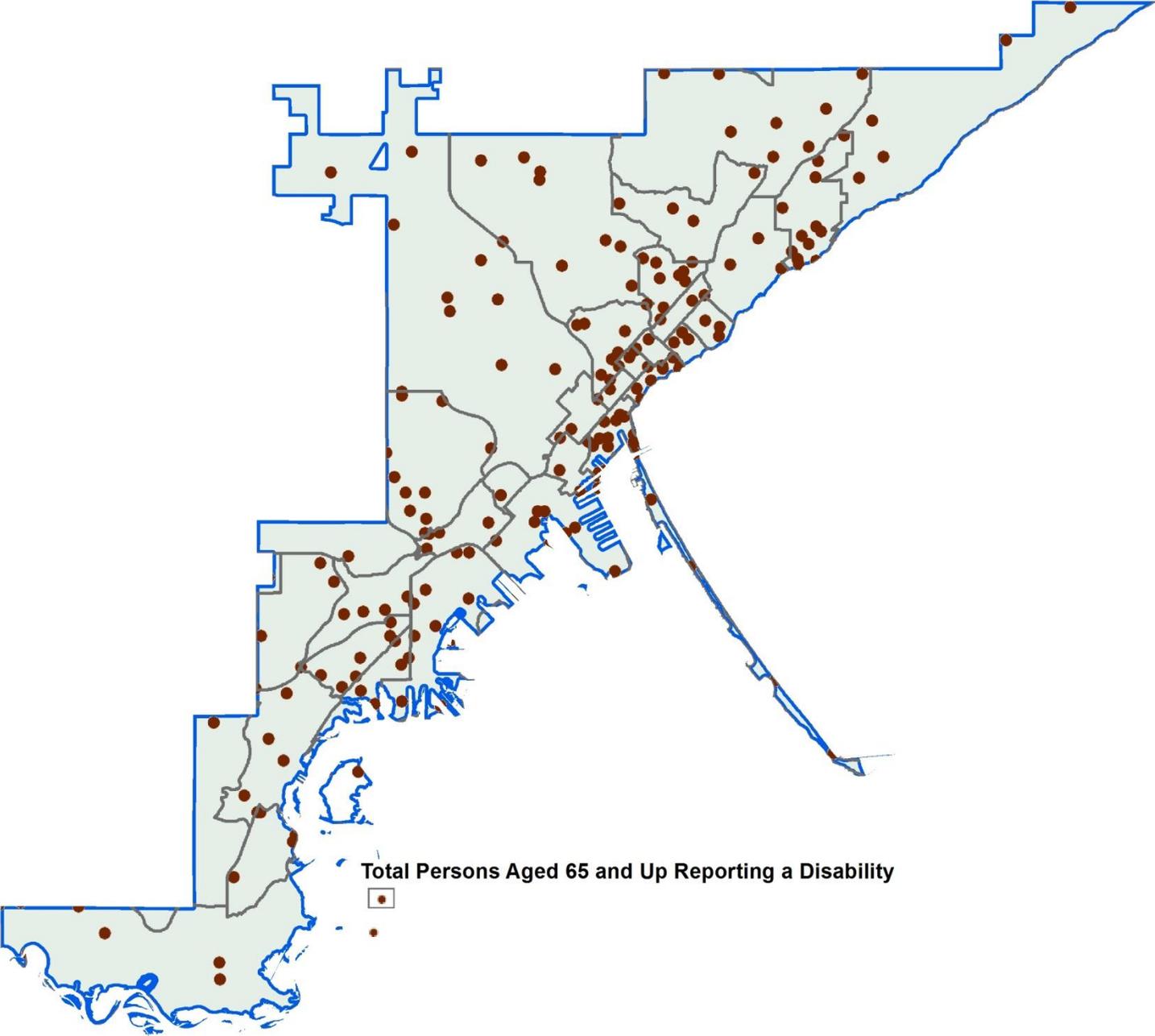
Disability Status Maps: Total Disabled Ages 16 to 64



Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

0 0.5 1 2 3 4 Miles

Disability Status Maps: Total Disabled Ages 65 and Up

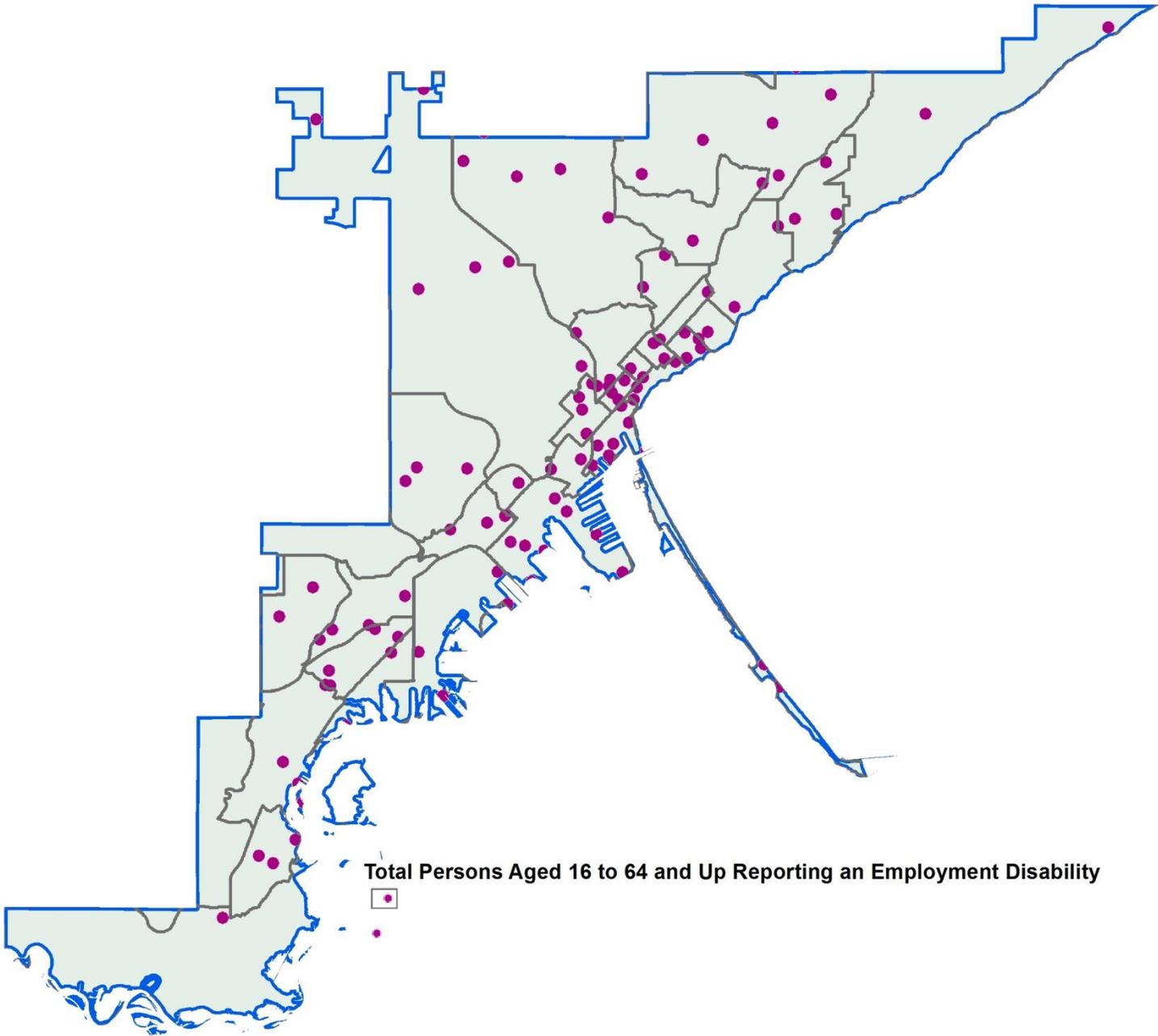


Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

0 0.5 1 2 3 4 Miles



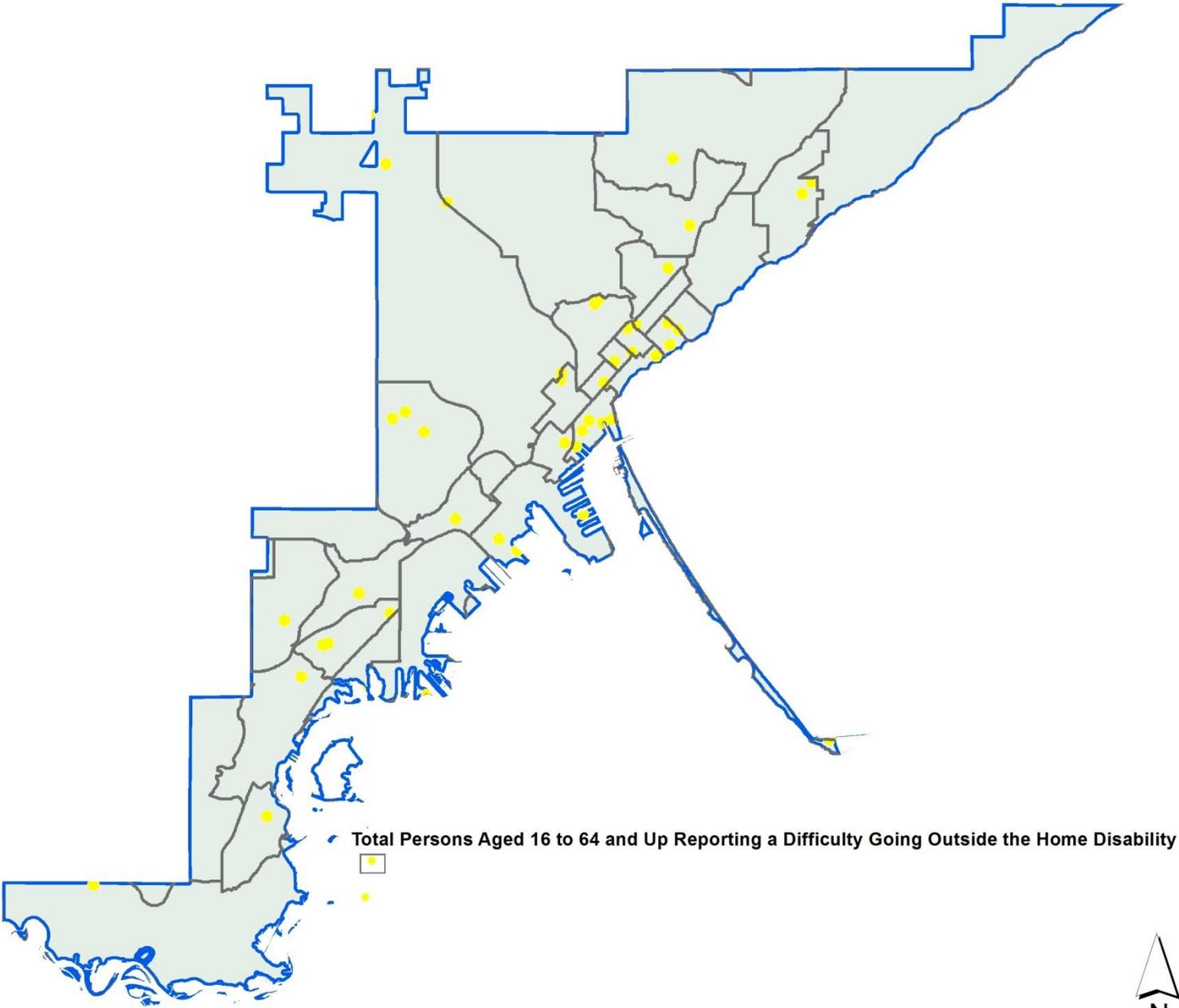
Disability Status Maps: Employment Disability



Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

0 0.5 1 2 3 4 Miles

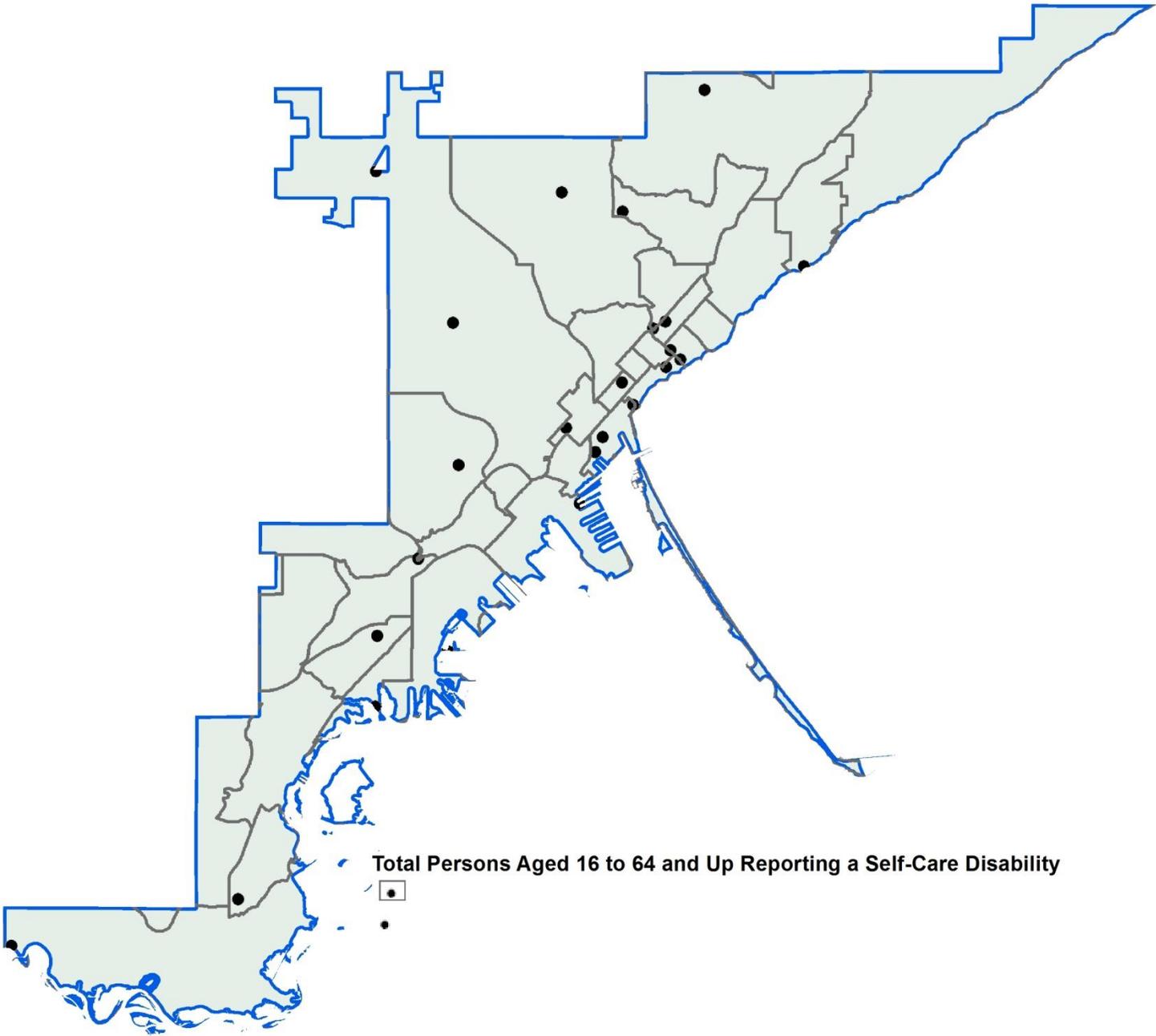
Disability Status Maps: Difficulty Going Outside the Home



Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

0 0.5 1 2 3 4 Miles

Disability Status Maps: Self-Care Disability

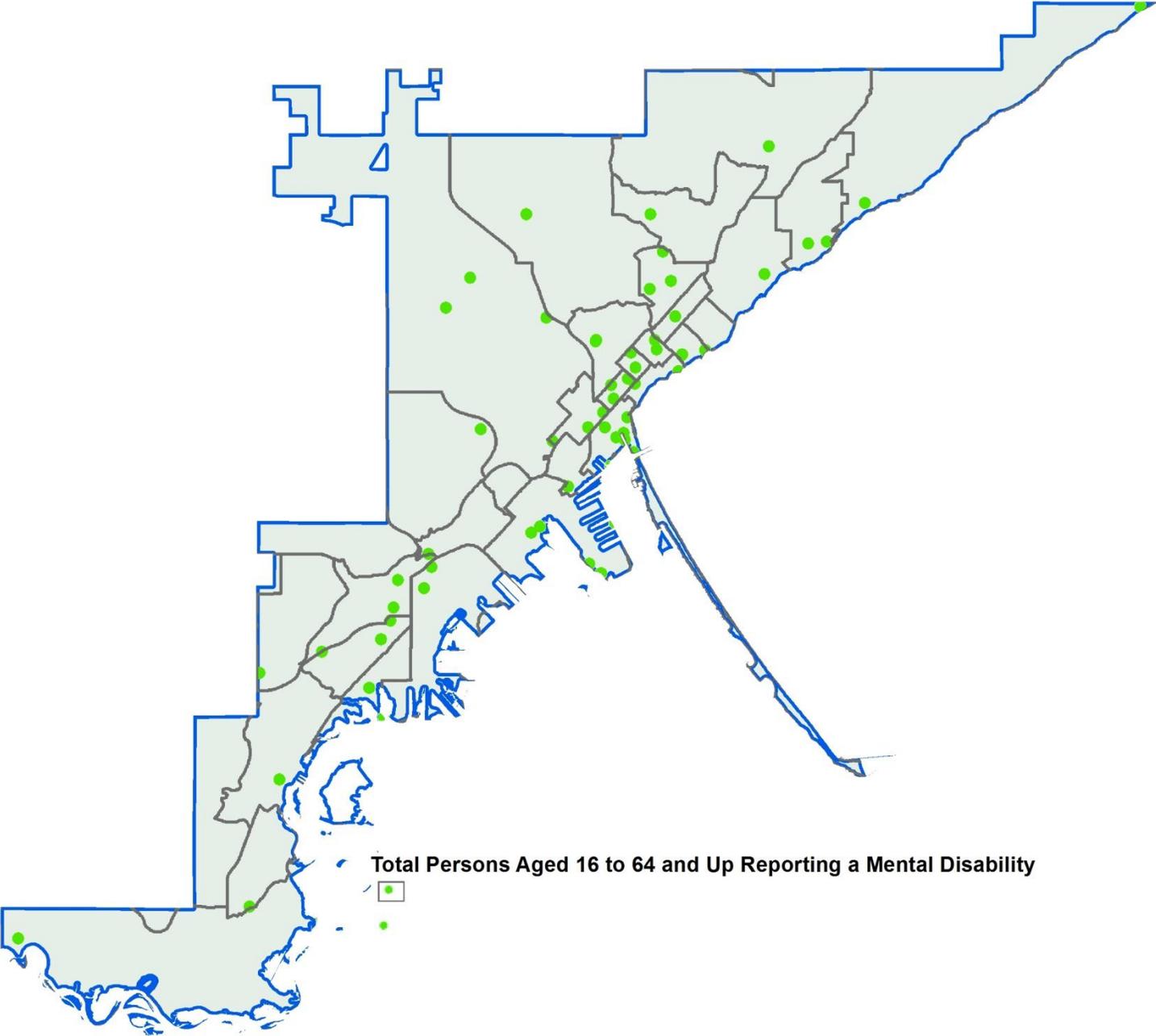


Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

0 0.5 1 2 3 4 Miles



Disability Status Maps: Mental Disability

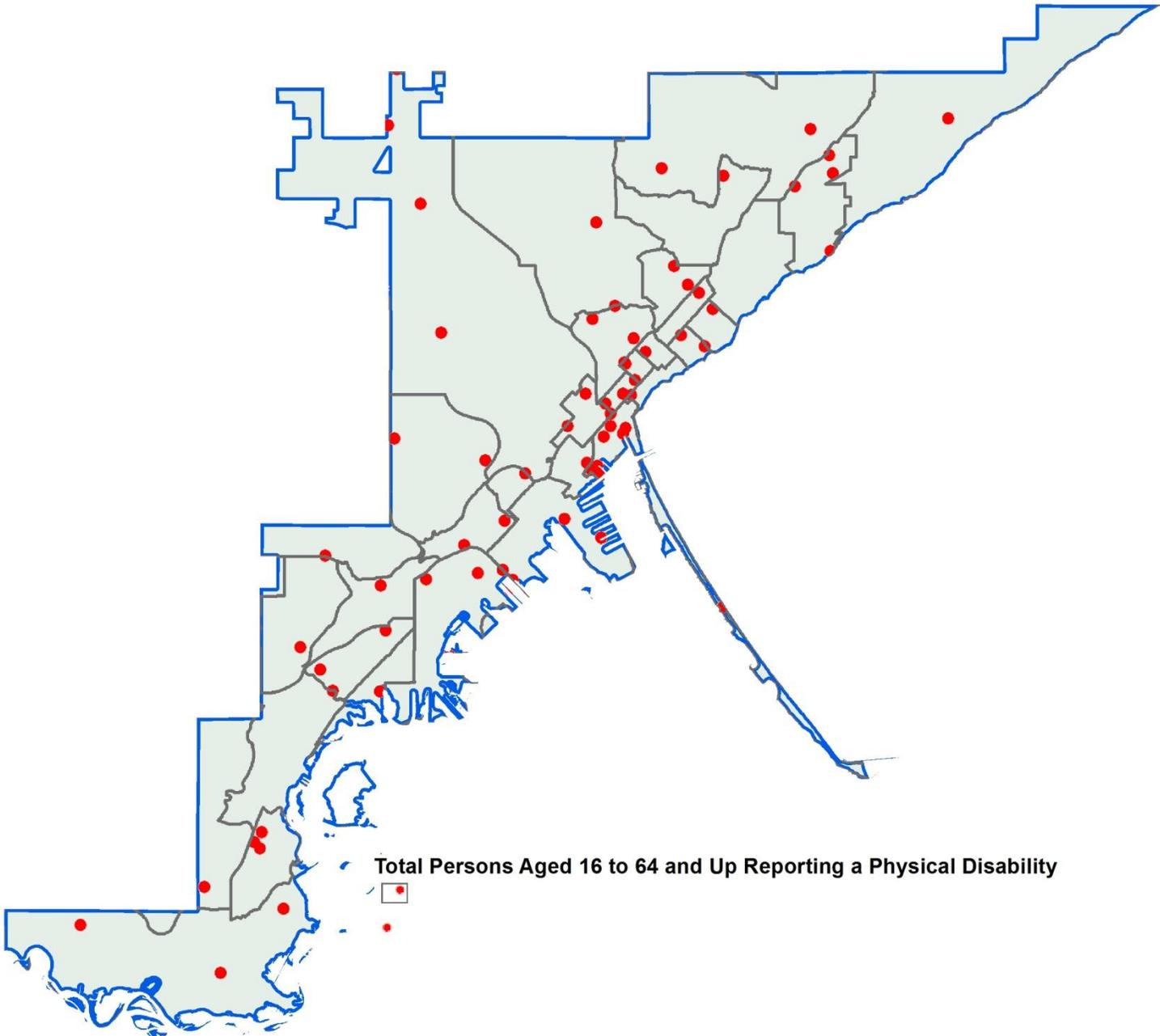


Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

0 0.5 1 2 3 4 Miles



Disability Status Maps: Physical Disability

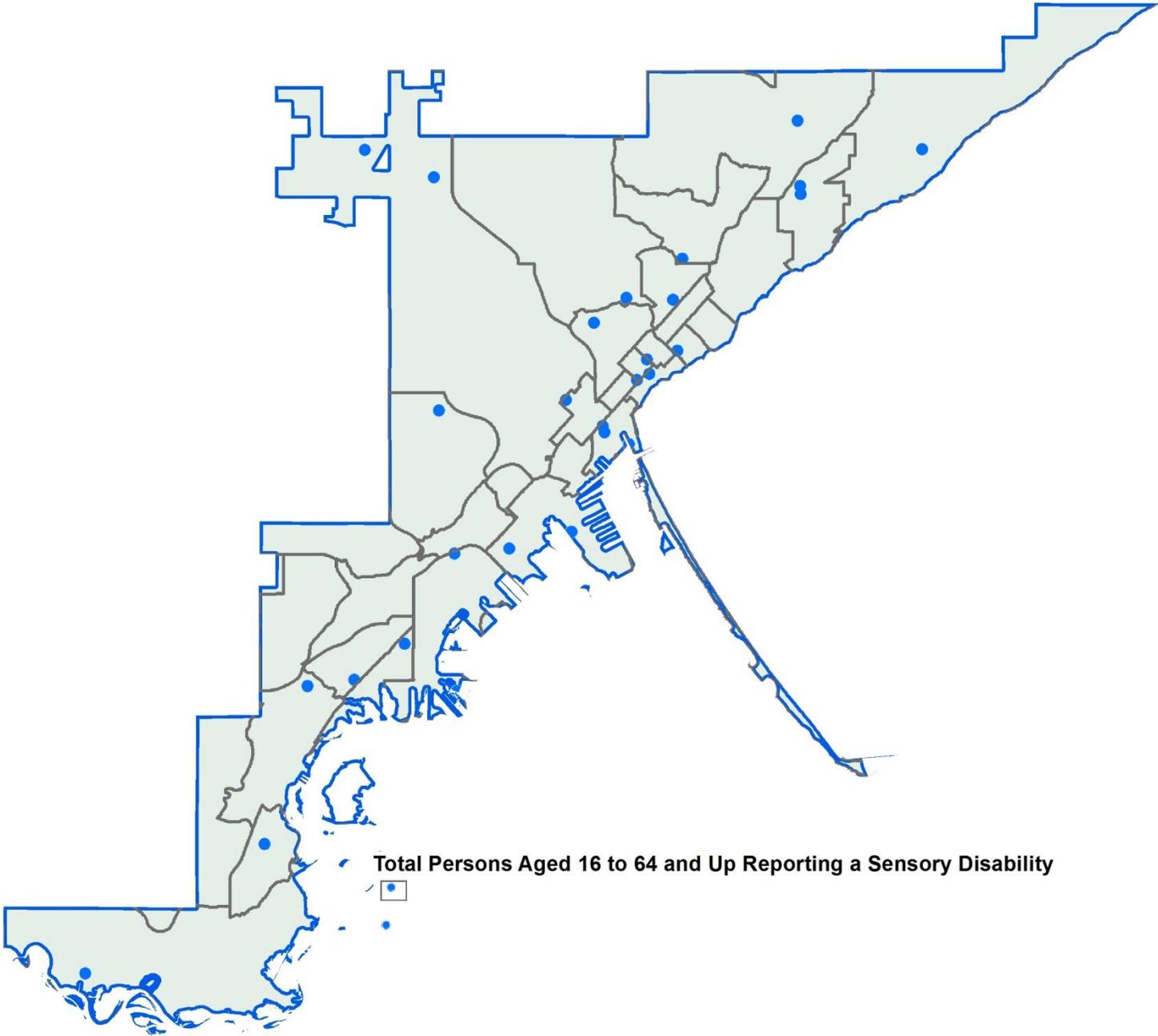


Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

0 0.5 1 2 3 4 Miles



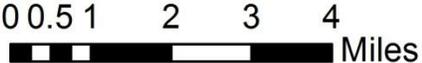
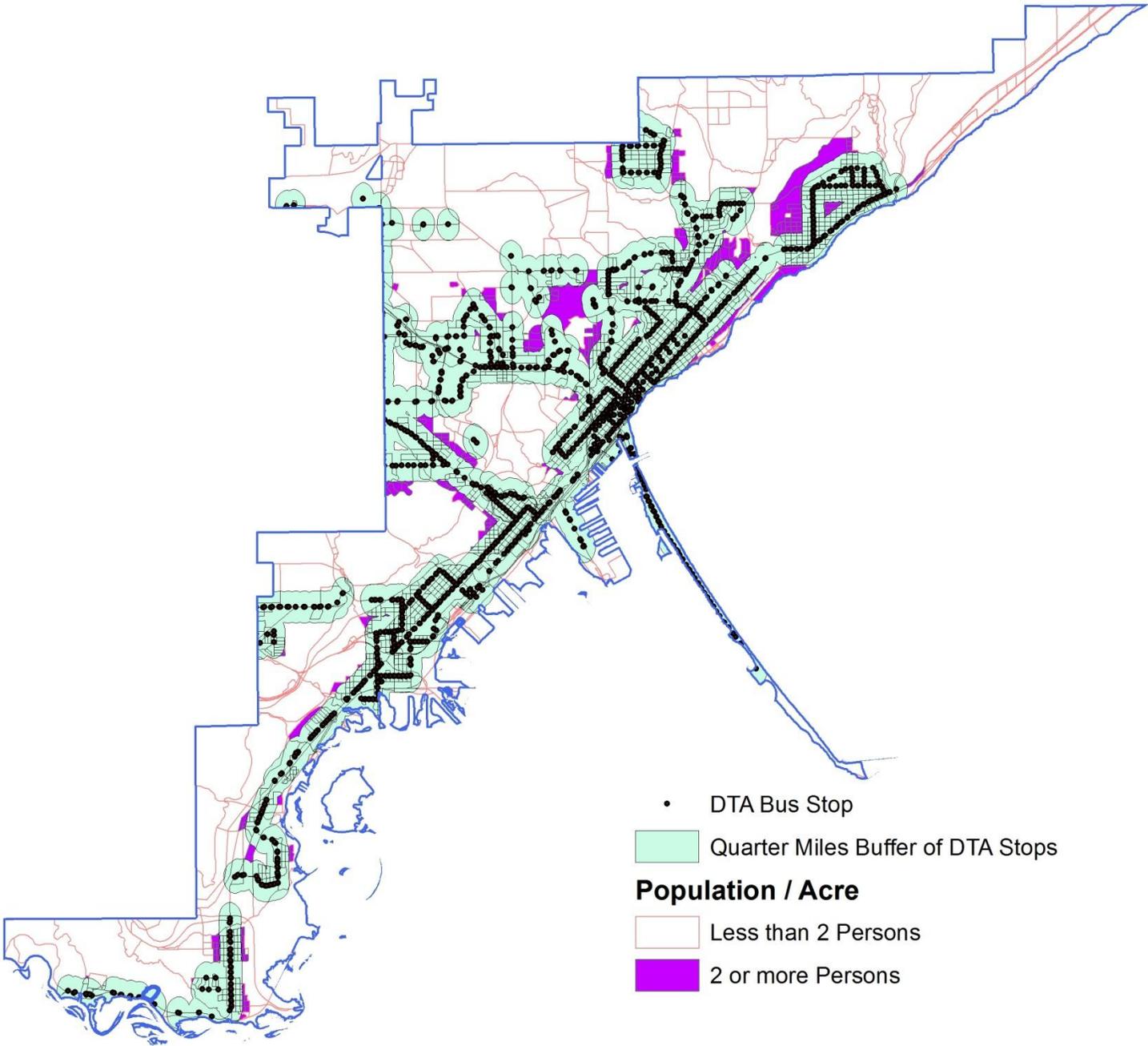
Disability Status Maps: Sensory Disability



0 0.5 1 2 3 4 Miles

Source: <http://egis.hud.gov/arcgis/services>
Name: affht/Disability

Population Near Bus Stop



Source: Arrowhead Regional Development Authority and City of Duluth

Housing Mortgage Disclosure Act

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR

	2008				2009				2010				2011			
MSA/MD: 20260 - DULUTH, MN-WI	Applications	Originated	Denied	Denial Rate	Applications	Originated	Denied	Denial Rate	Applications	Originated	Denied	Denial Rate	Applications	Originated	Denied	Denial Rate
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	30	19	6	20.00%	23	14	9	39.13%	19	11	7	36.84%	9	6	2	22.22%
MALE	8	3	2	25.00%	11	6	5	45.45%	9	6	2	22.22%	4	3	1	25.00%
FEMALE	16	12	4	25.00%	11	8	3	27.27%	7	4	3	42.86%	5	3	1	20.00%
JOINT (MALE/FEMALE)	6	4	0	0.00%	1	0	1	100.00%	3	1	2	66.67%	0	0	0	0.00%
ASIAN (TOTAL)	20	13	1	5.00%	12	7	1	8.33%	5	3	1	20.00%	9	9	0	0.00%
MALE	10	7	0	0.00%	8	5	1	12.50%	1	1	1	100.00%	6	6	0	0.00%
FEMALE	7	4	0	0.00%	2	1	0	0.00%	2	1	0	0.00%	0	0	0	0.00%
JOINT (MALE/FEMALE)	3	2	1	33.33%	2	1	0	0.00%	2	2	0	0.00%	3	3	0	0.00%
BLACK OR AFRICAN AMERICAN (TOTAL)	9	5	2	22.22%	4	2	2	50.00%	2	1	0	0.00%	4	1	3	75.00%
MALE	6	3	2	33.33%	2	1	1	50.00%	1	1	0	0.00%	3	1	2	66.67%
FEMALE	2	1	0	0.00%	2	1	1	50.00%	1	1	0	0.00%	1	1	1	100.00%
JOINT (MALE/FEMALE)	1	1	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	0	0	0	0.00%	3	1	2	66.67%	0	0	0	0.00%	1	1	0	0.00%
MALE	0	0	0	0.00%	1	1	1	100.00%	0	0	0	0.00%	0	0	0	0.00%
FEMALE	0	0	0	0.00%	1	1	1	100.00%	0	0	0	0.00%	0	0	0	0.00%
JOINT (MALE/FEMALE)	0	0	0	0.00%	1	1	0	0.00%	0	0	0	0.00%	1	1	0	0.00%
WHITE (TOTAL)	2410	1781	289	11.99%	1780	1319	228	12.81%	1592	1201	190	11.93%	1701	1336	174	10.23%
MALE	796	552	123	15.45%	549	396	83	15.12%	507	360	65	12.82%	543	410	70	12.89%
FEMALE	485	365	58	11.96%	363	270	46	12.67%	332	247	47	14.16%	339	268	39	11.50%
JOINT (MALE/FEMALE)	1126	864	107	9.50%	865	650	99	11.45%	749	592	76	10.15%	815	656	63	7.73%
2 OR MORE MINORITY RACES (TOTAL)	0	0	0	0.00%	2	1	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
MALE	0	0	0	0.00%	1	1	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
FEMALE	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
JOINT (MALE/FEMALE)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
JOINT (WHITE/MINORITY RACE) (TOTAL)	25	12	5	20.00%	24	15	5	20.83%	19	12	7	36.84%	24	14	5	20.83%
MALE	2	1	1	50.00%	0	0	0	0.00%	0	0	0	0.00%	1	1	0	0.00%
FEMALE	0	0	0	0.00%	1	1	0	0.00%	1	1	0	0.00%	0	0	0	0.00%
JOINT (MALE/FEMALE)	23	11	4	17.39%	23	14	5	21.74%	18	11	7	38.89%	23	13	5	21.74%
RACE NOT AVAILABLE (TOTAL) 6/	160	106	16	10.00%	128	93	22	17.19%	146	101	27	18.49%	121	80	28	23.14%
MALE	14	6	1	7.14%	4	3	1	25.00%	8	4	4	50.00%	9	5	3	33.33%
FEMALE	5	2	2	40.00%	7	4	1	14.29%	3	2	1	33.33%	2	1	1	50.00%
JOINT (MALE/FEMALE)	11	9	0	0.00%	15	14	1	6.67%	11	5	3	27.27%	7	4	3	42.86%
Total M-F-J	2521	1847	305	12.10%	1870	1377	250	13.37%	1655	1237	211	12.75%	1762	1375	189	10.73%
Total	2654	1936	319	12.02%	1976	1452	269	13.61%	1783	1329	232	13.01%	1869	1447	212	11.94%
MSA/MD: 20260 - DULUTH, MN-WI																
ETHNICITY, GENDER AND INCOME 7/ 18/ 19/																
HISPANIC OR LATINO (TOTAL)	18	9	3	17%	14	12	2	14%	12	6	6	50%	9	5	4	44%
MALE	8	5	2	25%	8	6	2	25%	8	3	5	63%	7	4	3	43%
FEMALE	5	3	0	0%	3	3	0	0%	2	2	0	0%	1	1	1	100%
JOINT (MALE/FEMALE)	5	1	1	20%	3	3	0	0%	2	1	1	50%	1	1	0	0%
NOT HISPANIC OR LATINO (TOTAL)	2462	1809	300	12%	1806	1327	241	13%	1594	1208	188	12%	1719	1348	178	10%
MALE	814	560	127	16%	561	400	90	16%	503	361	61	12%	547	415	71	13%
FEMALE	505	379	62	12%	372	274	51	14%	333	250	44	13%	342	269	40	12%
JOINT (MALE/FEMALE)	1137	868	110	10%	873	653	100	11%	753	594	81	11%	828	664	65	8%
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																
(TOTAL)	12	9	0	0%	11	5	4	36%	8	5	2	25%	5	3	1	20%
MALE	1	1	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
FEMALE	0	0	0	0%	0	0	0	0%	0	0	0	0%	0	0	0	0%
JOINT (MALE/FEMALE)	11	8	0	0%	10	5	4	40%	8	5	2	25%	5	3	1	20%
ETHNICITY NOT AVAILABLE (TOTAL) 6/	162	109	16	10%	145	108	22	15%	169	110	36	21%	136	91	29	21%
MALE	13	6	0	0%	7	6	0	0%	15	6	6	40%	12	7	2	17%
FEMALE	5	2	2	40%	12	8	1	8%	11	4	7	64%	4	3	1	25%
JOINT (MALE/FEMALE)	17	14	1	6%	21	19	2	10%	20	11	4	20%	15	9	5	33%
MINORITY STATUS 8/ 18/ 19/																
WHITE NON-HISPANIC (TOTAL)	2367	1753	285	12%	1738	1287	221	13%	1549	1180	174	11%	1671	1316	168	10%
MALE	782	543	121	15%	538	388	81	15%	491	354	58	12%	531	404	67	13%
FEMALE	480	361	58	12%	355	263	46	13%	323	243	42	13%	336	266	38	11%
JOINT (MALE/FEMALE)	1103	849	105	10%	845	636	94	11%	732	582	72	10%	802	646	61	8%
OTHERS, INCLUDING HISPANIC (TOTAL)	113	67	17	15%	91	56	25	27%	63	36	23	37%	60	39	14	23%
MALE	35	20	7	20%	31	19	10	32%	19	9	8	42%	21	15	6	29%
FEMALE	29	20	4	14%	20	14	5	25%	13	9	3	23%	7	3	3	43%
JOINT (MALE/FEMALE)	49	27	6	12%	39	23	10	26%	31	18	12	39%	32	21	5	16%
INCOME OF APPLICANTS 9/																
LESS THAN 50% OF MSA/MD MEDIAN	310	194	65	21%	280	175	72	26%	232	141	59	25%	246	158	60	24%
50-79% OF MSA/MD MEDIAN	595	426	81	14%	436	305	76	17%	354	266	43	12%	399	309	55	14%
80-99% OF MSA/MD MEDIAN	296	215	35	12%	224	163	34	15%	218	154	28	13%	243	194	21	9%
100-119% OF MSA/MD MEDIAN	259	189	30	12%	193	141	22	11%	171	134	19	11%	174	127	24	14%
120% OR MORE OF MSA/MD MEDIAN	1117	848	105	9%	790	624	62	8%	748	588	77	10%	753	617	45	6%
INCOME NOT AVAILABLE 6/	77	64	3	4%	53	44	3	6%	60	46	6	10%	54	42	7	13%
TOTAL 14/	2654	1936	319	12%	1976	1452	269	14%	1783	1329	232	13%	1869	1447	212	11%

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR

2012

5 Year Summary

MSA/MD: 20260 - DULUTH, MN-WI	Applications	Originated	Denied	Denial Rate	5 Year Total		Percent of Applicants	Percentage of Population	Percent of Denied	Difference of Apps Verse			
					Applications	Denial				Denials	5 year rate	Mean	Median
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	21	15	3	14.29%	102	27	0.97%	2.50%	2.13%	1.16%	26.47%	26.50%	22.22%
MALE	10	6	2	20.00%	42	12	0.43%		1.03%	-0.60%	28.57%	27.54%	25.00%
FEMALE	7	5	1	14.29%	46	12	0.47%		1.03%	0.56%	26.09%	25.88%	25.00%
JOINT (MALE/FEMALE)	4	4	0	0.00%	14	3	0.14%		0.26%	0.12%	21.43%	33.33%	0.00%
ASIAN (TOTAL)	12	9	1	8.33%	58	4	0.55%	1.50%	0.32%	-0.24%	6.90%	8.33%	8.33%
MALE	6	4	1	16.67%	31	3	0.31%		0.26%	-0.06%	9.68%	25.83%	12.50%
FEMALE	2	2	0	0.00%	13	0	0.13%		0.00%	-0.13%	0.00%	0.00%	0.00%
JOINT (MALE/FEMALE)	4	3	0	0.00%	14	1	0.14%		0.09%	-0.06%	7.14%	6.67%	0.00%
BLACK OR AFRICAN AMERICAN (TOTAL)	3	3	0	0.00%	22	7	0.21%	2.30%	0.55%	0.34%	31.82%	29.44%	22.22%
MALE	1	1	0	0.00%	13	5	0.13%		0.43%	0.30%	38.46%	30.00%	33.33%
FEMALE	2	2	0	0.00%	8	2	0.08%		0.17%	0.09%	25.00%	30.00%	0.00%
JOINT (MALE/FEMALE)	0	0	0	0.00%	1	0	0.01%		0.00%	-0.01%	0.00%	0.00%	0.00%
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)	2	2	0	0.00%	6	2	0.06%	0.00%	0.16%	0.10%	33.33%	13.33%	0.00%
MALE	0	0	0	0.00%	1	1	0.01%		0.09%	0.08%	100.00%	20.00%	0.00%
FEMALE	2	2	0	0.00%	3	1	0.03%		0.09%	0.06%	33.33%	20.00%	0.00%
JOINT (MALE/FEMALE)	0	0	0	0.00%	2	0	0.02%		0.00%	-0.02%	0.00%	0.00%	0.00%
WHITE (TOTAL)	1996	1560	201	10.07%	9479	1082	90.28%	90.40%	85.40%	-4.89%	11.41%	11.41%	11.93%
MALE	624	462	78	12.50%	3019	419	30.55%		35.87%	5.32%	13.88%	13.76%	12.89%
FEMALE	365	283	32	9.01%	1874	222	18.96%		19.01%	0.04%	11.85%	11.86%	11.96%
JOINT (MALE/FEMALE)	1012	813	91	8.99%	4567	436	46.22%		37.33%	-8.89%	9.55%	9.56%	9.50%
2 OR MORE MINORITY RACES (TOTAL)	1	0	1	100.00%	3	1	0.03%	3.00%	0.08%	0.05%	33.33%	20.00%	0.00%
MALE	1	1	0	0.00%	2	1	0.02%		0.09%	0.07%	50.00%	20.00%	0.00%
FEMALE	0	0	0	0.00%	0	0	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%
JOINT (MALE/FEMALE)	0	0	0	0.00%	0	0	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%
JOINT (WHITE/MINORITY RACE) (TOTAL)	26	22	3	11.54%	118	25	1.12%		1.97%	0.85%	21.19%	22.01%	20.83%
MALE	2	2	0	0.00%	5	1	0.05%		0.09%	0.04%	20.00%	10.00%	0.00%
FEMALE	0	0	0	0.00%	2	0	0.02%		0.00%	-0.02%	0.00%	0.00%	0.00%
JOINT (MALE/FEMALE)	24	20	3	12.50%	111	24	1.12%		2.05%	0.93%	21.62%	22.45%	21.74%
RACE NOT AVAILABLE (TOTAL) 6/	156	117	26	16.67%	711	119	6.77%		9.39%	2.62%	16.74%	17.10%	17.19%
MALE	5	3	1	20.00%	40	10	0.40%		0.86%	0.45%	25.00%	27.10%	25.00%
FEMALE	1	1	0	0.00%	18	5	0.18%		0.43%	0.25%	27.78%	27.52%	33.33%
JOINT (MALE/FEMALE)	12	7	3	25.00%	56	10	0.57%		0.86%	0.29%	17.86%	20.36%	25.00%
Total M-F-J	2074	1620	213	10.27%	9882	1168					11.82%	11.84%	12.10%
Total	2217	1728	235	10.60%	10499	1267					12.07%	12.12%	12.02%
MSA/MD: 20260 - DULUTH, MN-WI					0.00	0.00							
ETHNICITY, GENDER AND INCOME 7/18/ 19/													
HISPANIC OR LATINO (TOTAL)	9	7	2	22%	62.00	17.00	0.59%		1.34%	0.75%	27%	30%	22%
MALE	6	5	1	17%	37.00	13.00	0.37%		1.11%	0.74%	35%	34%	25%
FEMALE	2	2	0	0%	13.00	1.00	0.13%		0.09%	-0.05%	8%	20%	0%
JOINT (MALE/FEMALE)	1	1	1	100%	12.00	3.00	0.12%		0.26%	0.14%	25%	34%	20%
NOT HISPANIC OR LATINO (TOTAL)	2015	1577	202	10%	9596.00	1109.00	91.40%		87.53%	-3.87%	12%	12%	12%
MALE	630	465	78	12%	3055.00	427.00	30.91%		36.56%	5.64%	14%	14%	13%
FEMALE	361	288	32	9%	1913.00	229.00	19.36%		19.61%	0.25%	12%	12%	12%
JOINT (MALE/FEMALE)	1021	823	92	9%	4612.00	448.00	46.67%		38.36%	-8.31%	10%	10%	10%
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	15	13	1	7%	51.00	8.00	0.49%		0.63%	0.15%	16%	18%	20%
MALE	1	0	1	100%	2.00	1.00	0.02%		0.09%	0.07%	50%	20%	0%
FEMALE	0	0	0	0%	0.00	0.00	0.00%		0.00%	0.00%	0%	0%	
JOINT (MALE/FEMALE)	14	13	0	0%	48.00	7.00	0.49%		0.60%	0.11%	15%	17%	20%
ETHNICITY NOT AVAILABLE (TOTAL) 6/	178	131	30	17%	790.00	133.00	7.52%		10.50%	2.97%	17%	17%	17%
MALE	12	8	3	25%	59.00	11.00	0.60%		0.94%	0.34%	19%	16%	17%
FEMALE	6	5	1	17%	38.00	12.00	0.38%		1.03%	0.64%	32%	31%	25%
JOINT (MALE/FEMALE)	20	11	4	20%	93.00	16.00	0.94%		1.37%	0.43%	17%	18%	20%
MINORITY STATUS 8/18/ 19/							100.00%		100.00%				
WHITE NON-HISPANIC (TOTAL)	1953	1529	194	10%	9278.00	874.10	88.37%		68.99%	-19.38%	11%	11%	11%
MALE	609	451	74	12%	2951.00	334.13	29.86%		28.61%	-1.26%	14%	13%	13%
FEMALE	349	278	31	9%	1843.00	177.11	18.65%		15.16%	-34.9%	12%	12%	12%
JOINT (MALE/FEMALE)	992	799	89	9%	4474.00	360.08	45.27%		30.83%	-14.45%	9%	9%	10%
OTHERS, INCLUDING HISPANIC (TOTAL)	86	68	11	13%	413.00	76.23	3.93%		6.02%	2.08%	22%	23%	23%
MALE	27	18	6	22%	133.00	31.29	1.35%		2.68%	1.33%	28%	29%	29%
FEMALE	15	13	1	7%	84.00	13.43	0.85%		1.15%	0.30%	19%	22%	23%
JOINT (MALE/FEMALE)	44	37	4	9%	155.00	32.16	1.97%		2.75%	0.78%	19%	20%	16%
INCOME OF APPLICANTS 9/													
LESS THAN 50% OF MSA/MD MEDIAN	261	175	53	20%	1329	309	13%		24.39%		23%	23%	24%
50-79% OF MSA/MD MEDIAN	388	290	50	13%	2172	305	21%		24.07%		14%	14%	14%
80-99% OF MSA/MD MEDIAN	302	230	38	13%	1283	156	12%		12.31%		12%	12%	13%
100-119% OF MSA/MD MEDIAN	246	198	19	8%	1043	114	10%		9.00%		11%	11%	11%
120% OR MORE OF MSA/MD MEDIAN	936	762	71	8%	4344	360	41%		28.41%		8%	8%	8%
INCOME NOT AVAILABLE 6/	84	73	4	5%	328	23	3%		1.82%		7%	7%	6%
TOTAL 14/	2217	1728	235	11%	10499	1267					12%	12%	12%

Census Tables



DP02 | SELECTED SOCIAL CHARACTERISTICS IN THE UNITED STATES

2008-2012 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Minnesota				Duluth city, Minnesota Estimate
	Estimate	Margin of Error	Percent	Percent Margin of Error	
HOUSEHOLDS BY TYPE					
Total households	2,101,875	+/-4,843	2,101,875	(X)	35,862
Family households (families)	1,365,845	+/-5,379	65.0%	+/-0.2	19,260
With own children under 18 years	631,808	+/-4,426	30.1%	+/-0.2	8,569
Married-couple family	1,082,127	+/-5,922	51.5%	+/-0.2	13,926
With own children under 18 years	454,421	+/-4,747	21.6%	+/-0.2	4,914
Male householder, no wife present, family	86,507	+/-1,795	4.1%	+/-0.1	1,225
With own children under 18 years	48,680	+/-1,412	2.3%	+/-0.1	711
Female householder, no husband present, family	197,211	+/-2,087	9.4%	+/-0.1	4,109
With own children under 18 years	128,707	+/-1,820	6.1%	+/-0.1	2,944
Nonfamily households	736,030	+/-3,723	35.0%	+/-0.2	16,602
Householder living alone	592,835	+/-3,628	28.2%	+/-0.2	12,297
65 years and over	204,283	+/-2,656	9.7%	+/-0.1	4,274
Households with one or more people under 18 years	670,480	+/-4,535	31.9%	+/-0.2	9,040
Households with one or more people 65 years and over	477,574	+/-1,796	22.7%	+/-0.1	8,304
Average household size	2.46	+/-0.01	(X)	(X)	2.22
Average family size	3.03	+/-0.01	(X)	(X)	2.83
RELATIONSHIP					
Population in households	5,177,138	*****	5,177,138	(X)	79,492
Householder	2,101,875	+/-4,843	40.6%	+/-0.1	35,862
Spouse	1,081,428	+/-6,757	20.9%	+/-0.1	13,979
Child	1,518,042	+/-4,915	29.3%	+/-0.1	19,367
Other relatives	178,675	+/-4,624	3.5%	+/-0.1	1,904
Nonrelatives	297,118	+/-5,674	5.7%	+/-0.1	8,380
Unmarried partner	136,647	+/-2,151	2.6%	+/-0.1	2,720
MARITAL STATUS					
Males 15 years and over	2,096,023	+/-773	2,096,023	(X)	35,729
Never married	716,441	+/-4,620	34.2%	+/-0.2	16,665
Now married, except separated	1,133,637	+/-6,446	54.1%	+/-0.3	14,622
Separated	20,167	+/-986	1.0%	+/-0.1	366

Subject	Minnesota				Duluth city, Minnesota
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate
Widowed	44,169	+/-918	2.1%	+/-0.1	755
Divorced	181,609	+/-2,921	8.7%	+/-0.1	3,321
Females 15 years and over	2,156,606	+/-665	2,156,606	(X)	37,342
Never married	599,607	+/-4,318	27.8%	+/-0.2	14,373
Now married, except separated	1,121,498	+/-5,281	52.0%	+/-0.2	14,439
Separated	26,238	+/-1,140	1.2%	+/-0.1	395
Widowed	179,765	+/-1,968	8.3%	+/-0.1	3,706
Divorced	229,498	+/-3,157	10.6%	+/-0.1	4,429
FERTILITY					
Number of women 15 to 50 years old who had a birth in the past 12 months	76,531	+/-1,964	76,531	(X)	1,142
Unmarried women (widowed, divorced, and never married)	22,216	+/-1,049	29.0%	+/-1.1	461
Per 1,000 unmarried women	34	+/-2	(X)	(X)	30
Per 1,000 women 15 to 50 years old	59	+/-2	(X)	(X)	50
Per 1,000 women 15 to 19 years old	19	+/-2	(X)	(X)	22
Per 1,000 women 20 to 34 years old	110	+/-3	(X)	(X)	86
Per 1,000 women 35 to 50 years old	25	+/-1	(X)	(X)	11
GRANDPARENTS					
Number of grandparents living with own grandchildren under 18 years	60,468	+/-1,704	60,468	(X)	670
Responsible for grandchildren	22,894	+/-1,053	37.9%	+/-1.4	314
Years responsible for grandchildren					
Less than 1 year	6,580	+/-642	10.9%	+/-1.0	71
1 or 2 years	5,538	+/-465	9.2%	+/-0.8	39
3 or 4 years	3,454	+/-392	5.7%	+/-0.6	110
5 or more years	7,322	+/-641	12.1%	+/-1.0	94
Number of grandparents responsible for own grandchildren under 18 years	22,894	+/-1,053	22,894	(X)	314
Who are female	13,790	+/-634	60.2%	+/-1.3	200
Who are married	16,250	+/-977	71.0%	+/-1.9	214
SCHOOL ENROLLMENT					
Population 3 years and over enrolled in school	1,412,738	+/-3,756	1,412,738	(X)	27,352
Nursery school, preschool	95,764	+/-1,959	6.8%	+/-0.1	1,228
Kindergarten	69,758	+/-1,398	4.9%	+/-0.1	1,001
Elementary school (grades 1-8)	558,085	+/-2,076	39.5%	+/-0.2	6,142
High school (grades 9-12)	297,803	+/-1,979	21.1%	+/-0.1	4,092
College or graduate school	391,328	+/-3,673	27.7%	+/-0.2	14,889
EDUCATIONAL ATTAINMENT					
Population 25 years and over	3,525,850	+/-842	3,525,850	(X)	52,655
Less than 9th grade	116,650	+/-2,134	3.3%	+/-0.1	1,029
9th to 12th grade, no diploma	169,189	+/-2,417	4.8%	+/-0.1	2,538
High school graduate (includes equivalency)	955,846	+/-5,650	27.1%	+/-0.2	14,004
Some college, no degree	794,194	+/-5,117	22.5%	+/-0.1	13,397
Associate's degree	353,432	+/-3,421	10.0%	+/-0.1	4,829
Bachelor's degree	768,061	+/-5,725	21.8%	+/-0.2	11,024
Graduate or professional degree	368,478	+/-4,076	10.5%	+/-0.1	5,834
Percent high school graduate or higher	(X)	(X)	91.9%	+/-0.1	(X)
Percent bachelor's degree or higher	(X)	(X)	32.2%	+/-0.2	(X)
VETERAN STATUS					
Civilian population 18 years and over	4,029,928	+/-497	4,029,928	(X)	70,011
Civilian veterans	377,522	+/-2,883	9.4%	+/-0.1	6,494

Subject	Minnesota				Duluth city, Minnesota Estimate
	Estimate	Margin of Error	Percent	Percent Margin of Error	
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION					
Total Civilian Noninstitutionalized Population	5,253,764	+/-309	5,253,764	(X)	84,537
With a disability	524,148	+/-4,070	10.0%	+/-0.1	10,308
Under 18 years					
Under 18 years	1,278,246	+/-393	1,278,246	(X)	15,894
With a disability	47,131	+/-1,400	3.7%	+/-0.1	707
18 to 64 years					
18 to 64 years	3,316,728	+/-779	3,316,728	(X)	57,533
With a disability	265,732	+/-2,900	8.0%	+/-0.1	5,659
65 years and over					
65 years and over	658,790	+/-493	658,790	(X)	11,110
With a disability	211,285	+/-1,896	32.1%	+/-0.3	3,942
RESIDENCE 1 YEAR AGO					
Population 1 year and over	5,246,422	+/-1,539	5,246,422	(X)	85,278
Same house	4,487,764	+/-9,880	85.5%	+/-0.2	64,598
Different house in the U.S.	733,095	+/-9,591	14.0%	+/-0.2	20,148
Same county	407,526	+/-6,651	7.8%	+/-0.1	13,197
Different county	325,569	+/-5,057	6.2%	+/-0.1	6,951
Same state	228,021	+/-4,406	4.3%	+/-0.1	5,369
Different state	97,548	+/-3,310	1.9%	+/-0.1	1,582
Abroad	25,563	+/-1,545	0.5%	+/-0.1	532
PLACE OF BIRTH					
Total population	5,313,081	*****	5,313,081	(X)	86,239
Native	4,930,349	+/-4,387	92.8%	+/-0.1	83,675
Born in United States	4,898,731	+/-4,458	92.2%	+/-0.1	83,228
State of residence	3,645,218	+/-7,248	68.6%	+/-0.1	64,102
Different state	1,253,513	+/-7,231	23.6%	+/-0.1	19,126
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	31,618	+/-1,092	0.6%	+/-0.1	447
Foreign born	382,732	+/-4,389	7.2%	+/-0.1	2,564
U.S. CITIZENSHIP STATUS					
Foreign-born population	382,732	+/-4,389	382,732	(X)	2,564
Naturalized U.S. citizen	171,129	+/-2,984	44.7%	+/-0.7	1,368
Not a U.S. citizen	211,603	+/-3,981	55.3%	+/-0.7	1,196
YEAR OF ENTRY					
Population born outside the United States	414,350	+/-4,459	414,350	(X)	3,011
Native					
Native	31,618	+/-1,092	31,618	(X)	447
Entered 2010 or later	696	+/-163	2.2%	+/-0.5	0
Entered before 2010	30,922	+/-1,069	97.8%	+/-0.5	447
Foreign born					
Foreign born	382,732	+/-4,389	382,732	(X)	2,564
Entered 2010 or later	15,112	+/-1,027	3.9%	+/-0.3	196
Entered before 2010	367,620	+/-4,229	96.1%	+/-0.3	2,368
WORLD REGION OF BIRTH OF FOREIGN BORN					
Foreign-born population, excluding population born at sea	382,732	+/-4,389	382,732	(X)	2,564
Europe	45,165	+/-1,668	11.8%	+/-0.4	627
Asia	143,719	+/-1,813	37.6%	+/-0.5	933
Africa	73,241	+/-2,418	19.1%	+/-0.5	301
Oceania	2,112	+/-420	0.6%	+/-0.1	18
Latin America	106,040	+/-2,331	27.7%	+/-0.6	357
Northern America	12,455	+/-668	3.3%	+/-0.2	328

Subject	Minnesota				Duluth city, Minnesota Estimate
	Estimate	Margin of Error	Percent	Percent Margin of Error	
LANGUAGE SPOKEN AT HOME					
Population 5 years and over	4,960,626	+/-414	4,960,626	(X)	81,413
English only	4,432,890	+/-5,382	89.4%	+/-0.1	77,392
Language other than English	527,736	+/-5,400	10.6%	+/-0.1	4,021
Speak English less than "very well"	212,145	+/-3,551	4.3%	+/-0.1	1,236
Spanish	190,520	+/-2,468	3.8%	+/-0.1	1,261
Speak English less than "very well"	85,490	+/-2,000	1.7%	+/-0.1	421
Other Indo-European languages	107,890	+/-2,980	2.2%	+/-0.1	1,491
Speak English less than "very well"	26,265	+/-1,361	0.5%	+/-0.1	301
Asian and Pacific Islander languages	147,038	+/-2,554	3.0%	+/-0.1	825
Speak English less than "very well"	69,357	+/-2,082	1.4%	+/-0.1	408
Other languages	82,288	+/-3,129	1.7%	+/-0.1	444
Speak English less than "very well"	31,033	+/-1,620	0.6%	+/-0.1	106
ANCESTRY					
Total population	5,313,081	*****	5,313,081	(X)	86,239
American	172,529	+/-4,042	3.2%	+/-0.1	2,353
Arab	19,022	+/-1,572	0.4%	+/-0.1	186
Czech	94,234	+/-2,394	1.8%	+/-0.1	987
Danish	78,894	+/-1,734	1.5%	+/-0.1	706
Dutch	103,551	+/-2,255	1.9%	+/-0.1	1,245
English	318,471	+/-4,279	6.0%	+/-0.1	6,181
French (except Basque)	200,291	+/-3,172	3.8%	+/-0.1	3,950
French Canadian	51,987	+/-1,825	1.0%	+/-0.1	1,614
German	1,917,152	+/-8,416	36.1%	+/-0.2	21,452
Greek	12,873	+/-958	0.2%	+/-0.1	521
Hungarian	13,742	+/-872	0.3%	+/-0.1	240
Irish	591,707	+/-6,301	11.1%	+/-0.1	10,239
Italian	126,345	+/-2,828	2.4%	+/-0.1	4,600
Lithuanian	6,377	+/-669	0.1%	+/-0.1	354
Norwegian	852,159	+/-6,644	16.0%	+/-0.1	13,756
Polish	253,438	+/-3,111	4.8%	+/-0.1	5,936
Portuguese	3,521	+/-504	0.1%	+/-0.1	152
Russian	44,388	+/-1,617	0.8%	+/-0.1	611
Scotch-Irish	29,330	+/-1,038	0.6%	+/-0.1	710
Scottish	67,820	+/-1,784	1.3%	+/-0.1	1,652
Slovak	7,104	+/-571	0.1%	+/-0.1	176
Subsaharan African	104,492	+/-3,065	2.0%	+/-0.1	515
Swedish	478,603	+/-6,073	9.0%	+/-0.1	12,207
Swiss	23,299	+/-1,004	0.4%	+/-0.1	260
Ukrainian	15,372	+/-1,051	0.3%	+/-0.1	259
Welsh	22,465	+/-1,085	0.4%	+/-0.1	362
West Indian (excluding Hispanic origin groups)	5,491	+/-719	0.1%	+/-0.1	33

Subject	Duluth city, Minnesota		
	Margin of Error	Percent	Percent Margin of Error
HOUSEHOLDS BY TYPE			
Total households	+/-682	35,862	(X)
Family households (families)	+/-470	53.7%	+/-1.4
With own children under 18 years	+/-381	23.9%	+/-1.1
Married-couple family	+/-426	38.8%	+/-1.3
With own children under 18 years	+/-293	13.7%	+/-0.8
Male householder, no wife present, family	+/-216	3.4%	+/-0.6
With own children under 18 years	+/-158	2.0%	+/-0.4
Female householder, no husband present, family	+/-354	11.5%	+/-1.0
With own children under 18 years	+/-286	8.2%	+/-0.8
Nonfamily households	+/-707	46.3%	+/-1.4
Householder living alone	+/-642	34.3%	+/-1.4
65 years and over	+/-292	11.9%	+/-0.8
Households with one or more people under 18 years	+/-377	25.2%	+/-1.1
Households with one or more people 65 years and over	+/-305	23.2%	+/-0.8
Average household size	+/-0.04	(X)	(X)
Average family size	+/-0.05	(X)	(X)
RELATIONSHIP			
Population in households	+/-664	79,492	(X)
Householder	+/-682	45.1%	+/-0.7
Spouse	+/-432	17.6%	+/-0.5
Child	+/-632	24.4%	+/-0.8
Other relatives	+/-318	2.4%	+/-0.4
Nonrelatives	+/-602	10.5%	+/-0.7
Unmarried partner	+/-278	3.4%	+/-0.3
MARITAL STATUS			
Males 15 years and over			
Never married	+/-648	46.6%	+/-1.4
Now married, except separated	+/-411	40.9%	+/-1.2
Separated	+/-100	1.0%	+/-0.3
Widowed	+/-153	2.1%	+/-0.4
Divorced	+/-350	9.3%	+/-1.0
Females 15 years and over			
Never married	+/-509	38.5%	+/-1.2
Now married, except separated	+/-462	38.7%	+/-1.3
Separated	+/-110	1.1%	+/-0.3
Widowed	+/-248	9.9%	+/-0.6
Divorced	+/-313	11.9%	+/-0.8
FERTILITY			
Number of women 15 to 50 years old who had a birth in the past 12 months	+/-211	1,142	(X)
Unmarried women (widowed, divorced, and never married)	+/-145	40.4%	+/-9.0
Per 1,000 unmarried women	+/-10	(X)	(X)
Per 1,000 women 15 to 50 years old	+/-9	(X)	(X)
Per 1,000 women 15 to 19 years old	+/-17	(X)	(X)
Per 1,000 women 20 to 34 years old	+/-17	(X)	(X)
Per 1,000 women 35 to 50 years old	+/-5	(X)	(X)
GRANDPARENTS			
Number of grandparents living with own grandchildren under 18 years	+/-180	670	(X)
Responsible for grandchildren	+/-119	46.9%	+/-11.7

Subject	Duluth city, Minnesota		
	Margin of Error	Percent	Percent Margin of Error
Years responsible for grandchildren			
Less than 1 year	+/-50	10.6%	+/-6.8
1 or 2 years	+/-30	5.8%	+/-4.1
3 or 4 years	+/-74	16.4%	+/-9.4
5 or more years	+/-58	14.0%	+/-8.2
Number of grandparents responsible for own grandchildren under 18 years	+/-119	314	(X)
Who are female	+/-72	63.7%	+/-11.9
Who are married	+/-110	68.2%	+/-15.6
SCHOOL ENROLLMENT			
Population 3 years and over enrolled in school	+/-848	27,352	(X)
Nursery school, preschool	+/-193	4.5%	+/-0.7
Kindergarten	+/-168	3.7%	+/-0.6
Elementary school (grades 1-8)	+/-349	22.5%	+/-1.2
High school (grades 9-12)	+/-323	15.0%	+/-1.2
College or graduate school	+/-745	54.4%	+/-1.7
EDUCATIONAL ATTAINMENT			
Population 25 years and over	+/-648	52,655	(X)
Less than 9th grade	+/-229	2.0%	+/-0.4
9th to 12th grade, no diploma	+/-311	4.8%	+/-0.6
High school graduate (includes equivalency)	+/-579	26.6%	+/-1.1
Some college, no degree	+/-592	25.4%	+/-1.1
Associate's degree	+/-387	9.2%	+/-0.7
Bachelor's degree	+/-482	20.9%	+/-0.9
Graduate or professional degree	+/-463	11.1%	+/-0.9
Percent high school graduate or higher	(X)	93.2%	+/-0.7
Percent bachelor's degree or higher	(X)	32.0%	+/-1.1
VETERAN STATUS			
Civilian population 18 years and over	+/-516	70,011	(X)
Civilian veterans	+/-425	9.3%	+/-0.6
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION			
Total Civilian Noninstitutionalized Population	+/-270	84,537	(X)
With a disability	+/-628	12.2%	+/-0.7
Under 18 years	+/-504	15,894	(X)
With a disability	+/-152	4.4%	+/-0.9
18 to 64 years	+/-546	57,533	(X)
With a disability	+/-495	9.8%	+/-0.9
65 years and over	+/-347	11,110	(X)
With a disability	+/-332	35.5%	+/-2.8
RESIDENCE 1 YEAR AGO			
Population 1 year and over	+/-187	85,278	(X)
Same house	+/-1,162	75.7%	+/-1.4
Different house in the U.S.	+/-1,140	23.6%	+/-1.3
Same county	+/-1,046	15.5%	+/-1.2
Different county	+/-593	8.2%	+/-0.7
Same state	+/-559	6.3%	+/-0.7
Different state	+/-265	1.9%	+/-0.3
Abroad	+/-176	0.6%	+/-0.2

Subject	Duluth city, Minnesota		
	Margin of Error	Percent	Percent Margin of Error
PLACE OF BIRTH			
Total population	+/-50	86,239	(X)
Native	+/-324	97.0%	+/-0.4
Born in United States	+/-375	96.5%	+/-0.4
State of residence	+/-790	74.3%	+/-0.9
Different state	+/-755	22.2%	+/-0.9
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	+/-125	0.5%	+/-0.1
Foreign born	+/-328	3.0%	+/-0.4
U.S. CITIZENSHIP STATUS			
Foreign-born population	+/-328	2,564	(X)
Naturalized U.S. citizen	+/-241	53.4%	+/-6.1
Not a U.S. citizen	+/-211	46.6%	+/-6.1
YEAR OF ENTRY			
Population born outside the United States	+/-377	3,011	(X)
Native	+/-125	447	(X)
Entered 2010 or later	+/-20	0.0%	+/-3.8
Entered before 2010	+/-125	100.0%	+/-3.8
Foreign born	+/-328	2,564	(X)
Entered 2010 or later	+/-93	7.6%	+/-3.6
Entered before 2010	+/-322	92.4%	+/-3.6
WORLD REGION OF BIRTH OF FOREIGN BORN			
Foreign-born population, excluding population born at sea	+/-328	2,564	(X)
Europe	+/-190	24.5%	+/-5.9
Asia	+/-128	36.4%	+/-4.2
Africa	+/-156	11.7%	+/-5.5
Oceania	+/-29	0.7%	+/-1.1
Latin America	+/-103	13.9%	+/-3.8
Northern America	+/-102	12.8%	+/-4.1
LANGUAGE SPOKEN AT HOME			
Population 5 years and over	+/-279	81,413	(X)
English only	+/-608	95.1%	+/-0.6
Language other than English	+/-503	4.9%	+/-0.6
Speak English less than "very well"	+/-228	1.5%	+/-0.3
Spanish	+/-292	1.5%	+/-0.4
Speak English less than "very well"	+/-149	0.5%	+/-0.2
Other Indo-European languages	+/-262	1.8%	+/-0.3
Speak English less than "very well"	+/-118	0.4%	+/-0.1
Asian and Pacific Islander languages	+/-179	1.0%	+/-0.2
Speak English less than "very well"	+/-116	0.5%	+/-0.1
Other languages	+/-149	0.5%	+/-0.2
Speak English less than "very well"	+/-64	0.1%	+/-0.1
ANCESTRY			
Total population	+/-50	86,239	(X)
American	+/-407	2.7%	+/-0.5
Arab	+/-81	0.2%	+/-0.1
Czech	+/-278	1.1%	+/-0.3
Danish	+/-144	0.8%	+/-0.2
Dutch	+/-271	1.4%	+/-0.3
English	+/-554	7.2%	+/-0.6
French (except Basque)	+/-476	4.6%	+/-0.6
French Canadian	+/-252	1.9%	+/-0.3

Subject	Duluth city, Minnesota		
	Margin of Error	Percent	Percent Margin of Error
German	+/-892	24.9%	+/-1.0
Greek	+/-227	0.6%	+/-0.3
Hungarian	+/-110	0.3%	+/-0.1
Irish	+/-797	11.9%	+/-0.9
Italian	+/-543	5.3%	+/-0.6
Lithuanian	+/-154	0.4%	+/-0.2
Norwegian	+/-751	16.0%	+/-0.9
Polish	+/-567	6.9%	+/-0.7
Portuguese	+/-99	0.2%	+/-0.1
Russian	+/-180	0.7%	+/-0.2
Scotch-Irish	+/-179	0.8%	+/-0.2
Scottish	+/-291	1.9%	+/-0.3
Slovak	+/-107	0.2%	+/-0.1
Subsaharan African	+/-209	0.6%	+/-0.2
Swedish	+/-684	14.2%	+/-0.8
Swiss	+/-104	0.3%	+/-0.1
Ukrainian	+/-101	0.3%	+/-0.1
Welsh	+/-103	0.4%	+/-0.1
West Indian (excluding Hispanic origin groups)	+/-32	0.0%	+/-0.1

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Fertility data are not available for certain geographic areas due to problems with data collection. See Errata Note #92 for details.

The Census Bureau introduced a new set of disability questions in the 2008 ACS questionnaire. Accordingly, comparisons of disability data from 2008 or later with data from prior years are not recommended. For more information on these questions and their evaluation in the 2006 ACS Content Test, see the Evaluation Report Covering Disability.

While the 2008-2012 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An 'l' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.



DP03 | SELECTED ECONOMIC CHARACTERISTICS

2008-2012 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Minnesota				Duluth city, Minnesota Estimate
	Estimate	Margin of Error	Percent	Percent Margin of Error	
EMPLOYMENT STATUS					
Population 16 years and over	4,180,087	+/-1,300	4,180,087	(X)	72,249
In labor force	2,955,309	+/-4,322	70.7%	+/-0.1	47,016
Civilian labor force	2,952,483	+/-4,309	70.6%	+/-0.1	46,872
Employed	2,745,021	+/-5,149	65.7%	+/-0.1	42,676
Unemployed	207,462	+/-2,825	5.0%	+/-0.1	4,196
Armed Forces	2,826	+/-308	0.1%	+/-0.1	144
Not in labor force	1,224,778	+/-4,158	29.3%	+/-0.1	25,233
Civilian labor force	2,952,483	+/-4,309	2,952,483	(X)	46,872
Percent Unemployed	(X)	(X)	7.0%	+/-0.1	(X)
Females 16 years and over					
Population 16 years and over	2,121,935	+/-994	2,121,935	(X)	37,045
In labor force	1,414,553	+/-3,571	66.7%	+/-0.2	23,391
Civilian labor force	1,414,253	+/-3,552	66.6%	+/-0.2	23,367
Employed	1,329,409	+/-3,759	62.7%	+/-0.2	21,704
Own children under 6 years					
Population 16 years and over	414,682	+/-1,542	414,682	(X)	5,677
All parents in family in labor force	304,393	+/-2,870	73.4%	+/-0.6	4,256
Own children 6 to 17 years					
Population 16 years and over	823,846	+/-1,809	823,846	(X)	9,641
All parents in family in labor force	646,611	+/-3,553	78.5%	+/-0.4	7,144
COMMUTING TO WORK					
Workers 16 years and over	2,697,932	+/-5,449	2,697,932	(X)	41,863
Car, truck, or van -- drove alone	2,099,329	+/-6,253	77.8%	+/-0.2	31,426
Car, truck, or van -- carpooled	246,652	+/-3,093	9.1%	+/-0.1	3,843
Public transportation (excluding taxicab)	93,219	+/-2,062	3.5%	+/-0.1	2,074
Walked	76,945	+/-1,885	2.9%	+/-0.1	2,158
Other means	42,946	+/-1,414	1.6%	+/-0.1	723
Worked at home	138,841	+/-2,131	5.1%	+/-0.1	1,639
Mean travel time to work (minutes)	22.7	+/-0.1	(X)	(X)	16.6
OCCUPATION					

Subject	Minnesota				Duluth city, Minnesota
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate
Civilian employed population 16 years and over	2,745,021	+/-5,149	2,745,021	(X)	42,676
Management, business, science, and arts occupations	1,056,181	+/-6,332	38.5%	+/-0.2	15,191
Service occupations	448,956	+/-3,914	16.4%	+/-0.1	10,683
Sales and office occupations	663,263	+/-4,207	24.2%	+/-0.1	10,182
Natural resources, construction, and maintenance occupations	224,300	+/-2,682	8.2%	+/-0.1	2,981
Production, transportation, and material moving occupations	352,321	+/-3,203	12.8%	+/-0.1	3,639
INDUSTRY					
Civilian employed population 16 years and over	2,745,021	+/-5,149	2,745,021	(X)	42,676
Agriculture, forestry, fishing and hunting, and mining	64,832	+/-1,343	2.4%	+/-0.1	355
Construction	155,001	+/-2,378	5.6%	+/-0.1	1,788
Manufacturing	376,376	+/-3,992	13.7%	+/-0.1	2,561
Wholesale trade	81,461	+/-1,506	3.0%	+/-0.1	658
Retail trade	318,099	+/-3,378	11.6%	+/-0.1	5,516
Transportation and warehousing, and utilities	125,477	+/-2,058	4.6%	+/-0.1	2,006
Information	54,695	+/-1,446	2.0%	+/-0.1	799
Finance and insurance, and real estate and rental and leasing	198,275	+/-2,650	7.2%	+/-0.1	2,361
Professional, scientific, and management, and administrative and waste management services	261,704	+/-2,938	9.5%	+/-0.1	2,866
Educational services, and health care and social assistance	668,930	+/-5,672	24.4%	+/-0.2	14,539
Arts, entertainment, and recreation, and accommodation and food services	222,492	+/-2,980	8.1%	+/-0.1	5,626
Other services, except public administration	123,971	+/-2,063	4.5%	+/-0.1	1,998
Public administration	93,708	+/-1,700	3.4%	+/-0.1	1,603
CLASS OF WORKER					
Civilian employed population 16 years and over	2,745,021	+/-5,149	2,745,021	(X)	42,676
Private wage and salary workers	2,235,579	+/-5,752	81.4%	+/-0.1	34,605
Government workers	338,159	+/-3,616	12.3%	+/-0.1	6,417
Self-employed in own not incorporated business workers	167,523	+/-2,156	6.1%	+/-0.1	1,605
Unpaid family workers	3,760	+/-380	0.1%	+/-0.1	49
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)					
Total households	2,101,875	+/-4,843	2,101,875	(X)	35,862
Less than \$10,000	119,065	+/-1,945	5.7%	+/-0.1	3,889
\$10,000 to \$14,999	96,221	+/-2,024	4.6%	+/-0.1	2,498
\$15,000 to \$24,999	194,014	+/-2,781	9.2%	+/-0.1	4,721
\$25,000 to \$34,999	198,822	+/-2,794	9.5%	+/-0.1	4,713
\$35,000 to \$49,999	281,702	+/-3,082	13.4%	+/-0.1	4,577
\$50,000 to \$74,999	408,073	+/-3,588	19.4%	+/-0.2	6,455
\$75,000 to \$99,999	298,955	+/-3,049	14.2%	+/-0.1	3,725
\$100,000 to \$149,999	306,531	+/-3,172	14.6%	+/-0.1	3,392
\$150,000 to \$199,999	104,996	+/-1,537	5.0%	+/-0.1	1,044
\$200,000 or more	93,496	+/-1,774	4.4%	+/-0.1	848
Median household income (dollars)	59,126	+/-224	(X)	(X)	41,311
Mean household income (dollars)	76,372	+/-293	(X)	(X)	57,591
With earnings	1,707,467	+/-4,296	81.2%	+/-0.1	27,450
Mean earnings (dollars)	77,623	+/-349	(X)	(X)	58,729
With Social Security	550,619	+/-2,609	26.2%	+/-0.1	10,462
Mean Social Security income (dollars)	17,288	+/-61	(X)	(X)	16,142
With retirement income	324,440	+/-2,444	15.4%	+/-0.1	6,289
Mean retirement income (dollars)	21,836	+/-225	(X)	(X)	20,371
With Supplemental Security Income	71,838	+/-1,271	3.4%	+/-0.1	1,915

Subject	Minnesota				Duluth city, Minnesota
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate
Mean Supplemental Security Income (dollars)	9,130	+/-114	(X)	(X)	8,460
With cash public assistance income	71,285	+/-1,613	3.4%	+/-0.1	1,949
Mean cash public assistance income (dollars)	3,302	+/-121	(X)	(X)	2,792
With Food Stamp/SNAP benefits in the past 12 months	156,438	+/-2,231	7.4%	+/-0.1	4,630
Families	1,365,845	+/-5,379	1,365,845	(X)	19,260
Less than \$10,000	41,773	+/-1,125	3.1%	+/-0.1	1,180
\$10,000 to \$14,999	30,301	+/-1,189	2.2%	+/-0.1	644
\$15,000 to \$24,999	80,714	+/-1,716	5.9%	+/-0.1	1,555
\$25,000 to \$34,999	102,351	+/-2,031	7.5%	+/-0.1	2,025
\$35,000 to \$49,999	160,579	+/-2,260	11.8%	+/-0.2	2,166
\$50,000 to \$74,999	277,881	+/-2,578	20.3%	+/-0.2	4,155
\$75,000 to \$99,999	234,790	+/-2,779	17.2%	+/-0.2	2,896
\$100,000 to \$149,999	260,891	+/-2,887	19.1%	+/-0.2	2,972
\$150,000 to \$199,999	93,097	+/-1,486	6.8%	+/-0.1	930
\$200,000 or more	83,468	+/-1,779	6.1%	+/-0.1	737
Median family income (dollars)	74,032	+/-296	(X)	(X)	61,690
Mean family income (dollars)	91,321	+/-439	(X)	(X)	75,873
Per capita income (dollars)	30,656	+/-130	(X)	(X)	24,480
Nonfamily households	736,030	+/-3,723	736,030	(X)	16,602
Median nonfamily income (dollars)	34,274	+/-287	(X)	(X)	25,951
Mean nonfamily income (dollars)	45,819	+/-346	(X)	(X)	34,790
Median earnings for workers (dollars)	32,134	+/-107	(X)	(X)	21,037
Median earnings for male full-time, year-round workers (dollars)	51,594	+/-218	(X)	(X)	44,707
Median earnings for female full-time, year-round workers (dollars)	40,645	+/-161	(X)	(X)	33,868
HEALTH INSURANCE COVERAGE					
Civilian noninstitutionalized population	5,253,764	+/-309	5,253,764	(X)	84,537
With health insurance coverage	4,799,301	+/-7,605	91.3%	+/-0.1	77,657
With private health insurance	4,053,907	+/-12,380	77.2%	+/-0.2	61,952
With public coverage	1,389,463	+/-8,125	26.4%	+/-0.2	26,516
No health insurance coverage	454,463	+/-7,585	8.7%	+/-0.1	6,880
Civilian noninstitutionalized population under 18 years	1,278,246	+/-393	1,278,246	(X)	15,894
No health insurance coverage	78,449	+/-2,620	6.1%	+/-0.2	1,017
Civilian noninstitutionalized population 18 to 64 years	3,316,728	+/-779	3,316,728	(X)	57,533
In labor force:	2,781,059	+/-4,077	2,781,059	(X)	44,635
Employed:	2,591,089	+/-4,845	2,591,089	(X)	40,686
With health insurance coverage	2,335,523	+/-6,887	90.1%	+/-0.2	36,306
With private health insurance	2,191,310	+/-7,136	84.6%	+/-0.2	33,280
With public coverage	200,669	+/-2,778	7.7%	+/-0.1	4,065
No health insurance coverage	255,566	+/-4,542	9.9%	+/-0.2	4,380
Unemployed:	189,970	+/-2,651	189,970	(X)	3,949
With health insurance coverage	132,871	+/-2,303	69.9%	+/-0.8	3,177
With private health insurance	85,365	+/-1,707	44.9%	+/-0.8	1,924
With public coverage	52,445	+/-1,671	27.6%	+/-0.7	1,374
No health insurance coverage	57,099	+/-1,823	30.1%	+/-0.8	772
Not in labor force:	535,669	+/-3,932	535,669	(X)	12,898
With health insurance coverage	474,382	+/-3,358	88.6%	+/-0.3	12,198
With private health insurance	328,437	+/-3,144	61.3%	+/-0.5	8,206
With public coverage	183,709	+/-2,558	34.3%	+/-0.4	4,658
No health insurance coverage	61,287	+/-1,838	11.4%	+/-0.3	700

Subject	Minnesota				Duluth city, Minnesota
	Estimate	Margin of Error	Percent	Percent Margin of Error	Estimate
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL					
All families	(X)	(X)	7.2%	+/-0.1	(X)
With related children under 18 years	(X)	(X)	11.9%	+/-0.2	(X)
With related children under 5 years only	(X)	(X)	14.1%	+/-0.6	(X)
Married couple families	(X)	(X)	3.0%	+/-0.1	(X)
With related children under 18 years	(X)	(X)	4.3%	+/-0.2	(X)
With related children under 5 years only	(X)	(X)	3.4%	+/-0.4	(X)
Families with female householder, no husband present	(X)	(X)	27.4%	+/-0.6	(X)
With related children under 18 years	(X)	(X)	35.2%	+/-0.7	(X)
With related children under 5 years only	(X)	(X)	46.6%	+/-1.9	(X)
All people	(X)	(X)	11.2%	+/-0.1	(X)
Under 18 years	(X)	(X)	14.3%	+/-0.3	(X)
Related children under 18 years	(X)	(X)	13.8%	+/-0.3	(X)
Related children under 5 years	(X)	(X)	16.7%	+/-0.5	(X)
Related children 5 to 17 years	(X)	(X)	12.7%	+/-0.3	(X)
18 years and over	(X)	(X)	10.2%	+/-0.1	(X)
18 to 64 years	(X)	(X)	10.6%	+/-0.1	(X)
65 years and over	(X)	(X)	8.3%	+/-0.2	(X)
People in families	(X)	(X)	8.1%	+/-0.2	(X)
Unrelated individuals 15 years and over	(X)	(X)	23.5%	+/-0.3	(X)

Subject	Duluth city, Minnesota		
	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS			
Population 16 years and over	+/-414	72,249	(X)
In labor force	+/-756	65.1%	+/-1.0
Civilian labor force	+/-759	64.9%	+/-1.0
Employed	+/-775	59.1%	+/-1.0
Unemployed	+/-395	5.8%	+/-0.5
Armed Forces	+/-76	0.2%	+/-0.1
Not in labor force	+/-735	34.9%	+/-1.0
Civilian labor force	+/-759	46,872	(X)
Percent Unemployed	(X)	9.0%	+/-0.8
Females 16 years and over	+/-444	37,045	(X)
In labor force	+/-521	63.1%	+/-1.1
Civilian labor force	+/-526	63.1%	+/-1.1
Employed	+/-503	58.6%	+/-1.2
Own children under 6 years	+/-315	5,677	(X)
All parents in family in labor force	+/-315	75.0%	+/-4.7
Own children 6 to 17 years	+/-492	9,641	(X)
All parents in family in labor force	+/-439	74.1%	+/-3.7
COMMUTING TO WORK			
Workers 16 years and over	+/-841	41,863	(X)
Car, truck, or van -- drove alone	+/-912	75.1%	+/-1.5
Car, truck, or van -- carpooled	+/-373	9.2%	+/-0.9
Public transportation (excluding taxicab)	+/-273	5.0%	+/-0.7
Walked	+/-310	5.2%	+/-0.7
Other means	+/-153	1.7%	+/-0.4
Worked at home	+/-238	3.9%	+/-0.6
Mean travel time to work (minutes)	+/-0.5	(X)	(X)
OCCUPATION			
Civilian employed population 16 years and over	+/-775	42,676	(X)
Management, business, science, and arts occupations	+/-674	35.6%	+/-1.4
Service occupations	+/-708	25.0%	+/-1.6
Sales and office occupations	+/-603	23.9%	+/-1.3
Natural resources, construction, and maintenance occupations	+/-332	7.0%	+/-0.8
Production, transportation, and material moving occupations	+/-311	8.5%	+/-0.7
INDUSTRY			
Civilian employed population 16 years and over	+/-775	42,676	(X)
Agriculture, forestry, fishing and hunting, and mining	+/-105	0.8%	+/-0.2
Construction	+/-235	4.2%	+/-0.6
Manufacturing	+/-340	6.0%	+/-0.8
Wholesale trade	+/-139	1.5%	+/-0.3
Retail trade	+/-469	12.9%	+/-1.1
Transportation and warehousing, and utilities	+/-286	4.7%	+/-0.7
Information	+/-166	1.9%	+/-0.4
Finance and insurance, and real estate and rental and leasing	+/-253	5.5%	+/-0.6
Professional, scientific, and management, and administrative and waste management services	+/-305	6.7%	+/-0.7
Educational services, and health care and social assistance	+/-747	34.1%	+/-1.7
Arts, entertainment, and recreation, and accommodation and food services	+/-542	13.2%	+/-1.2

Subject	Duluth city, Minnesota		
	Margin of Error	Percent	Percent Margin of Error
Other services, except public administration	+/-298	4.7%	+/-0.7
Public administration	+/-247	3.8%	+/-0.6
CLASS OF WORKER			
Civilian employed population 16 years and over	+/-775	42,676	(X)
Private wage and salary workers	+/-801	81.1%	+/-1.1
Government workers	+/-426	15.0%	+/-1.0
Self-employed in own not incorporated business workers	+/-220	3.8%	+/-0.5
Unpaid family workers	+/-32	0.1%	+/-0.1
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)			
Total households	+/-682	35,862	(X)
Less than \$10,000	+/-367	10.8%	+/-1.0
\$10,000 to \$14,999	+/-325	7.0%	+/-0.9
\$15,000 to \$24,999	+/-466	13.2%	+/-1.2
\$25,000 to \$34,999	+/-398	13.1%	+/-1.0
\$35,000 to \$49,999	+/-329	12.8%	+/-0.9
\$50,000 to \$74,999	+/-361	18.0%	+/-1.0
\$75,000 to \$99,999	+/-348	10.4%	+/-1.0
\$100,000 to \$149,999	+/-281	9.5%	+/-0.8
\$150,000 to \$199,999	+/-167	2.9%	+/-0.5
\$200,000 or more	+/-154	2.4%	+/-0.4
Median household income (dollars)	+/-1,517	(X)	(X)
Mean household income (dollars)	+/-1,557	(X)	(X)
With earnings			
Mean earnings (dollars)	+/-1,976	(X)	(X)
With Social Security			
Mean Social Security income (dollars)	+/-499	(X)	(X)
With retirement income			
Mean retirement income (dollars)	+/-1,376	(X)	(X)
With Supplemental Security Income			
Mean Supplemental Security Income (dollars)	+/-664	(X)	(X)
With cash public assistance income			
Mean cash public assistance income (dollars)	+/-492	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months			
Families			
Less than \$10,000	+/-207	6.1%	+/-1.0
\$10,000 to \$14,999	+/-162	3.3%	+/-0.8
\$15,000 to \$24,999	+/-239	8.1%	+/-1.2
\$25,000 to \$34,999	+/-270	10.5%	+/-1.4
\$35,000 to \$49,999	+/-267	11.2%	+/-1.3
\$50,000 to \$74,999	+/-320	21.6%	+/-1.7
\$75,000 to \$99,999	+/-293	15.0%	+/-1.4
\$100,000 to \$149,999	+/-257	15.4%	+/-1.4
\$150,000 to \$199,999	+/-170	4.8%	+/-0.9
\$200,000 or more	+/-142	3.8%	+/-0.7
Median family income (dollars)	+/-1,707	(X)	(X)
Mean family income (dollars)	+/-2,465	(X)	(X)
Per capita income (dollars)			
Nonfamily households	+/-707	16,602	(X)
Median nonfamily income (dollars)	+/-1,254	(X)	(X)
Mean nonfamily income (dollars)	+/-1,974	(X)	(X)

Subject	Duluth city, Minnesota		
	Margin of Error	Percent	Percent Margin of Error
Median earnings for workers (dollars)	+/-752	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	+/-1,737	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	+/-1,492	(X)	(X)
HEALTH INSURANCE COVERAGE			
Civilian noninstitutionalized population	+/-270	84,537	(X)
With health insurance coverage	+/-675	91.9%	+/-0.7
With private health insurance	+/-1,034	73.3%	+/-1.2
With public coverage	+/-890	31.4%	+/-1.1
No health insurance coverage	+/-617	8.1%	+/-0.7
Civilian noninstitutionalized population under 18 years	+/-504	15,894	(X)
No health insurance coverage	+/-284	6.4%	+/-1.8
Civilian noninstitutionalized population 18 to 64 years	+/-546	57,533	(X)
In labor force:	+/-719	44,635	(X)
Employed:	+/-737	40,686	(X)
With health insurance coverage	+/-732	89.2%	+/-1.0
With private health insurance	+/-817	81.8%	+/-1.4
With public coverage	+/-439	10.0%	+/-1.1
No health insurance coverage	+/-427	10.8%	+/-1.0
Unemployed:	+/-401	3,949	(X)
With health insurance coverage	+/-362	80.5%	+/-4.0
With private health insurance	+/-246	48.7%	+/-4.1
With public coverage	+/-233	34.8%	+/-4.5
No health insurance coverage	+/-173	19.5%	+/-4.0
Not in labor force:	+/-614	12,898	(X)
With health insurance coverage	+/-593	94.6%	+/-1.2
With private health insurance	+/-571	63.6%	+/-2.7
With public coverage	+/-416	36.1%	+/-3.0
No health insurance coverage	+/-165	5.4%	+/-1.2
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL			
All families	(X)	12.3%	+/-1.4
With related children under 18 years	(X)	22.7%	+/-2.6
With related children under 5 years only	(X)	29.7%	+/-6.4
Married couple families	(X)	3.4%	+/-0.9
With related children under 18 years	(X)	5.3%	+/-1.9
With related children under 5 years only	(X)	5.4%	+/-3.1
Families with female householder, no husband present	(X)	41.6%	+/-5.4
With related children under 18 years	(X)	53.0%	+/-6.4
With related children under 5 years only	(X)	68.7%	+/-10.9
All people	(X)	21.9%	+/-1.3
Under 18 years	(X)	25.5%	+/-3.1
Related children under 18 years	(X)	24.9%	+/-3.2
Related children under 5 years	(X)	31.4%	+/-5.4
Related children 5 to 17 years	(X)	22.2%	+/-3.4
18 years and over	(X)	21.0%	+/-1.1
18 to 64 years	(X)	23.5%	+/-1.3
65 years and over	(X)	8.8%	+/-1.6
People in families	(X)	13.5%	+/-1.6
Unrelated individuals 15 years and over	(X)	39.4%	+/-2.4

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2007. The Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.

While the 2008-2012 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
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6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.



S1810

DISABILITY CHARACTERISTICS

2008-2012 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Minnesota				
	Total		With a disability		Percent with a disability Estimate
	Estimate	Margin of Error	Estimate	Margin of Error	
Total civilian noninstitutionalized population	5,253,764	+/-309	524,148	+/-4,070	10.0%
Population under 5 years	352,379	+/-419	2,406	+/-288	0.7%
With a hearing difficulty	(X)	(X)	1,621	+/-234	0.5%
With a vision difficulty	(X)	(X)	1,377	+/-216	0.4%
Population 5 to 17 years	925,867	+/-549	44,725	+/-1,317	4.8%
With a hearing difficulty	(X)	(X)	5,676	+/-427	0.6%
With a vision difficulty	(X)	(X)	4,799	+/-399	0.5%
With a cognitive difficulty	(X)	(X)	35,263	+/-1,200	3.8%
With an ambulatory difficulty	(X)	(X)	4,754	+/-366	0.5%
With a self-care difficulty	(X)	(X)	9,374	+/-585	1.0%
Population 18 to 64 years	3,316,728	+/-779	265,732	+/-2,900	8.0%
With a hearing difficulty	(X)	(X)	64,917	+/-1,545	2.0%
With a vision difficulty	(X)	(X)	33,105	+/-1,327	1.0%
With a cognitive difficulty	(X)	(X)	121,381	+/-1,999	3.7%
With an ambulatory difficulty	(X)	(X)	112,243	+/-2,066	3.4%
With a self-care difficulty	(X)	(X)	44,885	+/-1,231	1.4%
With an independent living difficulty	(X)	(X)	89,038	+/-1,826	2.7%
Population 65 years and over	658,790	+/-493	211,285	+/-1,896	32.1%
With a hearing difficulty	(X)	(X)	98,071	+/-1,367	14.9%
With a vision difficulty	(X)	(X)	32,760	+/-990	5.0%
With a cognitive difficulty	(X)	(X)	43,786	+/-969	6.6%
With an ambulatory difficulty	(X)	(X)	121,903	+/-1,559	18.5%
With a self-care difficulty	(X)	(X)	43,150	+/-1,123	6.5%
With an independent living difficulty	(X)	(X)	82,860	+/-1,352	12.6%
SEX					
Male	2,604,024	+/-1,013	264,256	+/-2,411	10.1%
Female	2,649,740	+/-990	259,892	+/-2,658	9.8%
RACE AND HISPANIC OR LATINO ORIGIN					
One Race	5,130,717	+/-3,593	512,556	+/-4,022	10.0%

Subject	Minnesota				
	Total		With a disability		Percent with a disability
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
White alone	4,524,068	+/-3,139	454,254	+/-3,761	10.0%
Black or African American alone	263,740	+/-2,361	31,567	+/-1,262	12.0%
American Indian and Alaska Native alone	54,702	+/-1,199	8,572	+/-567	15.7%
Asian alone	215,581	+/-1,452	13,471	+/-713	6.2%
Native Hawaiian and Other Pacific Islander alone	2,057	+/-372	291	+/-126	14.1%
Some other race alone	70,569	+/-3,235	4,401	+/-572	6.2%
Two or more races	123,047	+/-3,599	11,592	+/-854	9.4%
White alone, not Hispanic or Latino	4,366,040	+/-968	444,360	+/-3,725	10.2%
Hispanic or Latino (of any race)	246,851	+/-283	16,003	+/-827	6.5%
PERCENT IMPUTED					
Disability status	4.1%	(X)	(X)	(X)	(X)
Hearing difficulty	2.7%	(X)	(X)	(X)	(X)
Vision difficulty	3.0%	(X)	(X)	(X)	(X)
Cognitive difficulty	3.0%	(X)	(X)	(X)	(X)
Ambulatory difficulty	3.0%	(X)	(X)	(X)	(X)
Self-care difficulty	3.0%	(X)	(X)	(X)	(X)
Independent living difficulty	2.9%	(X)	(X)	(X)	(X)

Subject	Minnesota	Duluth city, Minnesota			
	Percent with a disability	Total		With a disability	
	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total civilian noninstitutionalized population	+/-0.1	84,537	+/-270	10,308	+/-628
Population under 5 years	+/-0.1	4,817	+/-279	18	+/-25
With a hearing difficulty	+/-0.1	(X)	(X)	18	+/-25
With a vision difficulty	+/-0.1	(X)	(X)	0	+/-20
Population 5 to 17 years	+/-0.1	11,077	+/-479	689	+/-145
With a hearing difficulty	+/-0.1	(X)	(X)	50	+/-40
With a vision difficulty	+/-0.1	(X)	(X)	58	+/-47
With a cognitive difficulty	+/-0.1	(X)	(X)	519	+/-137
With an ambulatory difficulty	+/-0.1	(X)	(X)	114	+/-58
With a self-care difficulty	+/-0.1	(X)	(X)	146	+/-64
Population 18 to 64 years	+/-0.1	57,533	+/-546	5,659	+/-495
With a hearing difficulty	+/-0.1	(X)	(X)	1,046	+/-210
With a vision difficulty	+/-0.1	(X)	(X)	886	+/-194
With a cognitive difficulty	+/-0.1	(X)	(X)	3,134	+/-422
With an ambulatory difficulty	+/-0.1	(X)	(X)	2,433	+/-329
With a self-care difficulty	+/-0.1	(X)	(X)	873	+/-165
With an independent living difficulty	+/-0.1	(X)	(X)	1,941	+/-271
Population 65 years and over	+/-0.3	11,110	+/-347	3,942	+/-332
With a hearing difficulty	+/-0.2	(X)	(X)	1,842	+/-208
With a vision difficulty	+/-0.2	(X)	(X)	537	+/-132
With a cognitive difficulty	+/-0.1	(X)	(X)	781	+/-173
With an ambulatory difficulty	+/-0.2	(X)	(X)	2,338	+/-257
With a self-care difficulty	+/-0.2	(X)	(X)	790	+/-143
With an independent living difficulty	+/-0.2	(X)	(X)	1,645	+/-263
SEX					
Male	+/-0.1	41,535	+/-508	5,123	+/-389
Female	+/-0.1	43,002	+/-552	5,185	+/-467
RACE AND HISPANIC OR LATINO ORIGIN					
One Race	+/-0.1	82,266	+/-413	10,092	+/-625
White alone	+/-0.1	76,765	+/-591	9,394	+/-599
Black or African American alone	+/-0.5	1,845	+/-306	291	+/-119
American Indian and Alaska Native alone	+/-1.0	1,920	+/-381	319	+/-97
Asian alone	+/-0.3	1,367	+/-192	66	+/-39
Native Hawaiian and Other Pacific Islander alone	+/-5.6	28	+/-30	0	+/-20
Some other race alone	+/-0.8	341	+/-200	22	+/-21
Two or more races	+/-0.6	2,271	+/-343	216	+/-99
White alone, not Hispanic or Latino	+/-0.1	76,142	+/-569	9,340	+/-603
Hispanic or Latino (of any race)	+/-0.3	1,134	+/-230	72	+/-44
PERCENT IMPUTED					
Disability status	(X)	3.9%	(X)	(X)	(X)
Hearing difficulty	(X)	2.3%	(X)	(X)	(X)
Vision difficulty	(X)	2.6%	(X)	(X)	(X)
Cognitive difficulty	(X)	2.8%	(X)	(X)	(X)
Ambulatory difficulty	(X)	2.6%	(X)	(X)	(X)
Self-care difficulty	(X)	2.6%	(X)	(X)	(X)
Independent living difficulty	(X)	2.7%	(X)	(X)	(X)

Subject	Duluth city, Minnesota	
	Percent with a disability	
	Estimate	Margin of Error
Total civilian noninstitutionalized population	12.2%	+/-0.7
Population under 5 years	0.4%	+/-0.5
With a hearing difficulty	0.4%	+/-0.5
With a vision difficulty	0.0%	+/-0.4
Population 5 to 17 years	6.2%	+/-1.3
With a hearing difficulty	0.5%	+/-0.4
With a vision difficulty	0.5%	+/-0.4
With a cognitive difficulty	4.7%	+/-1.2
With an ambulatory difficulty	1.0%	+/-0.5
With a self-care difficulty	1.3%	+/-0.6
Population 18 to 64 years	9.8%	+/-0.9
With a hearing difficulty	1.8%	+/-0.4
With a vision difficulty	1.5%	+/-0.3
With a cognitive difficulty	5.4%	+/-0.7
With an ambulatory difficulty	4.2%	+/-0.6
With a self-care difficulty	1.5%	+/-0.3
With an independent living difficulty	3.4%	+/-0.5
Population 65 years and over	35.5%	+/-2.8
With a hearing difficulty	16.6%	+/-1.8
With a vision difficulty	4.8%	+/-1.2
With a cognitive difficulty	7.0%	+/-1.5
With an ambulatory difficulty	21.0%	+/-2.3
With a self-care difficulty	7.1%	+/-1.3
With an independent living difficulty	14.8%	+/-2.3
SEX		
Male	12.3%	+/-0.9
Female	12.1%	+/-1.0
RACE AND HISPANIC OR LATINO ORIGIN		
One Race	12.3%	+/-0.8
White alone	12.2%	+/-0.8
Black or African American alone	15.8%	+/-5.9
American Indian and Alaska Native alone	16.6%	+/-5.6
Asian alone	4.8%	+/-2.9
Native Hawaiian and Other Pacific Islander alone	0.0%	+/-41.1
Some other race alone	6.5%	+/-7.1
Two or more races	9.5%	+/-4.1
White alone, not Hispanic or Latino	12.3%	+/-0.8
Hispanic or Latino (of any race)	6.3%	+/-3.9
PERCENT IMPUTED		
Disability status	(X)	(X)
Hearing difficulty	(X)	(X)
Vision difficulty	(X)	(X)
Cognitive difficulty	(X)	(X)
Ambulatory difficulty	(X)	(X)
Self-care difficulty	(X)	(X)
Independent living difficulty	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of

error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

The Census Bureau introduced a new set of disability questions in the 2008 ACS questionnaire. Accordingly, comparisons of disability data from 2008 or later with data from prior years are not recommended. For more information on these questions and their evaluation in the 2006 ACS Content Test, see the Evaluation Report Covering Disability.

While the 2008-2012 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
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S0804

MEANS OF TRANSPORTATION TO WORK BY SELECTED CHARACTERISTICS FOR WORKPLACE GEOGRAPHY

2008-2012 American Community Survey 5-Year Estimates

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Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Duluth city, Minnesota				
	Total		Car, truck, or van -- drove alone		Car, truck, or van -- carpooled
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Workers 16 years and over	57,858	+/-1,039	45,553	+/-940	5,603
AGE					
16 to 19 years	4.6%	+/-0.5	3.8%	+/-0.5	5.0%
20 to 24 years	15.5%	+/-0.8	14.7%	+/-0.9	12.8%
25 to 44 years	38.3%	+/-1.0	38.6%	+/-1.1	39.4%
45 to 54 years	23.7%	+/-0.8	24.4%	+/-0.9	27.0%
55 to 59 years	9.5%	+/-0.6	9.8%	+/-0.7	8.6%
60 years and over	8.4%	+/-0.6	8.7%	+/-0.7	7.3%
Median age (years)	40.7	+/-0.5	41.5	+/-0.6	42.0
SEX					
Male	47.9%	+/-0.7	48.8%	+/-0.8	43.2%
Female	52.1%	+/-0.7	51.2%	+/-0.8	56.8%
RACE AND HISPANIC OR LATINO ORIGIN					
One race	N	N	N	N	N
White	94.6%	+/-0.5	95.9%	+/-0.6	92.8%
Black or African American	1.1%	+/-0.3	0.8%	+/-0.3	0.4%
American Indian and Alaska Native	1.2%	+/-0.3	0.9%	+/-0.3	2.8%
Asian	1.6%	+/-0.3	1.0%	+/-0.3	1.7%
Native Hawaiian and Other Pacific Islander	N	N	N	N	N
Some other race	N	N	N	N	N
Two or more races	1.1%	+/-0.2	1.0%	+/-0.3	2.1%
Hispanic or Latino origin (of any race)	1.3%	+/-0.3	1.4%	+/-0.4	0.9%
White alone, not Hispanic or Latino origin	93.8%	+/-0.6	95.0%	+/-0.6	92.3%
NATIVITY AND CITIZENSHIP STATUS					
Native	97.3%	+/-0.5	97.7%	+/-0.5	97.6%
Foreign born	2.7%	+/-0.5	2.3%	+/-0.5	2.4%
Naturalized U.S. citizen	1.4%	+/-0.4	1.4%	+/-0.4	1.2%
Not a U.S. citizen	1.3%	+/-0.3	0.9%	+/-0.3	1.1%

Subject	Duluth city, Minnesota				
	Total		Car, truck, or van -- drove alone		Car, truck, or van -- carpooled
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
LANGUAGE SPOKEN AT HOME AND ABILITY TO SPEAK ENGLISH					
Speak language other than English	4.7%	+/-0.7	4.1%	+/-0.7	4.6%
Speak English "very well"	3.4%	+/-0.5	2.9%	+/-0.5	4.0%
Speak English less than "very well"	1.3%	+/-0.3	1.2%	+/-0.3	0.6%
EARNINGS IN THE PAST 12 MONTHS (IN 2012 INFLATION-ADJUSTED DOLLARS) FOR WORKERS					
Workers 16 years and over with earnings	57,850	+/-1,037	45,553	+/-940	5,603
\$1 to \$9,999 or less	17.8%	+/-0.9	15.2%	+/-0.9	17.4%
\$10,000 to \$14,999	7.9%	+/-0.6	7.6%	+/-0.7	8.2%
\$15,000 to \$24,999	14.3%	+/-0.9	13.9%	+/-0.8	14.5%
\$25,000 to \$34,999	15.3%	+/-0.9	15.5%	+/-1.0	14.7%
\$35,000 to \$49,999	15.9%	+/-0.9	16.8%	+/-1.1	16.4%
\$50,000 to \$64,999	12.4%	+/-0.8	13.2%	+/-0.9	13.7%
\$65,000 to \$74,999	4.9%	+/-0.5	5.5%	+/-0.6	3.4%
\$75,000 or more	11.4%	+/-0.7	12.1%	+/-0.8	11.6%
Median earnings (dollars)	31,403	+/-554	33,214	+/-945	31,623
POVERTY STATUS IN THE PAST 12 MONTHS					
Workers 16 years and over for whom poverty status is determined	56,692	+/-1,048	45,125	+/-936	5,567
Below 100 percent of the poverty level	9.8%	+/-0.8	8.1%	+/-0.8	9.5%
100 to 149 percent of the poverty level	6.2%	+/-0.7	5.6%	+/-0.8	5.6%
At or above 150 percent of the poverty level	84.0%	+/-1.0	86.2%	+/-1.0	84.8%
Workers 16 years and over	57,858	+/-1,039	45,553	+/-940	5,603
OCCUPATION					
Management, business, science, and arts occupations	38.3%	+/-1.3	38.9%	+/-1.5	39.2%
Service occupations	20.5%	+/-1.1	18.8%	+/-1.1	22.7%
Sales and office occupations	24.6%	+/-1.1	25.2%	+/-1.3	22.1%
Natural resources, construction, and maintenance occupations	7.6%	+/-0.6	8.1%	+/-0.7	8.0%
Production, transportation, and material moving occupations	8.7%	+/-0.6	8.7%	+/-0.6	8.0%
Military specific occupations	0.3%	+/-0.2	0.4%	+/-0.2	0.1%
INDUSTRY					
Agriculture, forestry, fishing and hunting, and mining	0.6%	+/-0.2	0.6%	+/-0.3	1.6%
Construction	4.3%	+/-0.4	4.5%	+/-0.5	6.6%
Manufacturing	6.6%	+/-0.6	6.8%	+/-0.7	5.9%
Wholesale trade	2.1%	+/-0.3	2.2%	+/-0.3	1.6%
Retail trade	11.5%	+/-0.8	11.8%	+/-1.0	7.9%
Transportation and warehousing, and utilities	4.4%	+/-0.5	4.8%	+/-0.6	2.6%
Information and finance and insurance, and real estate and rental and leasing	8.4%	+/-0.6	8.6%	+/-0.7	8.5%
Professional, scientific, and management, and administrative and waste management services	7.4%	+/-0.6	7.2%	+/-0.7	7.2%
Educational services, and health care and social assistance	35.3%	+/-1.3	34.9%	+/-1.3	35.0%
Arts, entertainment, and recreation, and accommodation and food services	10.3%	+/-0.9	9.3%	+/-0.8	13.1%
Other services (except public administration)	4.4%	+/-0.5	4.2%	+/-0.6	5.1%
Public administration	4.2%	+/-0.5	4.5%	+/-0.6	4.9%
Armed forces	0.6%	+/-0.2	0.7%	+/-0.2	0.1%
CLASS OF WORKER					
Private wage and salary workers	81.5%	+/-0.8	83.0%	+/-1.0	79.2%
Government workers	15.0%	+/-0.8	14.5%	+/-0.9	17.1%

Subject	Duluth city, Minnesota				
	Total		Car, truck, or van -- drove alone		Car, truck, or van -- carpooled
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Self-employed workers in own not incorporated business	3.4%	+/-0.4	2.5%	+/-0.4	3.5%
Unpaid family workers	0.1%	+/-0.1	0.0%	+/-0.1	0.3%
Workers 16 years and over who did not work at home	56,219	+/-1,025	45,553	+/-940	5,603
TIME ARRIVING AT WORK FROM HOME					
12:00 a.m. to 4:59 a.m.	1.8%	+/-0.3	1.8%	+/-0.3	1.4%
5:00 a.m. to 5:29 a.m.	1.9%	+/-0.4	2.0%	+/-0.4	1.7%
5:30 a.m. to 5:59 a.m.	3.7%	+/-0.4	4.0%	+/-0.5	3.7%
6:00 a.m. to 6:29 a.m.	5.3%	+/-0.5	5.5%	+/-0.6	5.4%
6:30 a.m. to 6:59 a.m.	11.4%	+/-0.7	11.7%	+/-0.8	13.3%
7:00 a.m. to 7:29 a.m.	11.3%	+/-0.8	11.6%	+/-0.8	10.3%
7:30 a.m. to 7:59 a.m.	18.1%	+/-1.0	18.1%	+/-1.2	25.0%
8:00 a.m. to 8:29 a.m.	11.2%	+/-0.7	11.2%	+/-0.8	12.9%
8:30 a.m. to 8:59 a.m.	6.7%	+/-0.7	6.4%	+/-0.7	5.9%
9:00 a.m. to 11:59 p.m.	28.6%	+/-1.3	27.7%	+/-1.4	20.3%
TRAVEL TIME TO WORK					
Less than 10 minutes	16.0%	+/-1.1	15.0%	+/-1.2	13.2%
10 to 14 minutes	20.8%	+/-1.2	21.1%	+/-1.3	18.7%
15 to 19 minutes	20.1%	+/-1.3	21.4%	+/-1.5	18.0%
20 to 24 minutes	16.3%	+/-1.0	16.3%	+/-1.0	16.2%
25 to 29 minutes	6.4%	+/-0.7	6.8%	+/-0.7	6.9%
30 to 34 minutes	8.6%	+/-0.6	8.4%	+/-0.6	10.5%
35 to 44 minutes	3.7%	+/-0.4	3.6%	+/-0.4	4.3%
45 to 59 minutes	4.0%	+/-0.4	3.5%	+/-0.4	6.5%
60 or more minutes	4.1%	+/-0.4	3.8%	+/-0.5	5.7%
Mean travel time to work (minutes)	N	N	N	N	N
Workers 16 years and over in households	56,463	+/-1,043	45,060	+/-937	5,503
HOUSING TENURE					
Owner-occupied housing units	74.1%	+/-1.0	76.5%	+/-1.2	77.1%
Renter-occupied housing units	25.9%	+/-1.0	23.5%	+/-1.2	22.9%
VEHICLES AVAILABLE					
No vehicle available	3.3%	+/-0.6	1.1%	+/-0.4	2.3%
1 vehicle available	19.3%	+/-1.3	17.6%	+/-1.3	20.3%
2 vehicles available	42.2%	+/-1.6	44.1%	+/-1.7	40.1%
3 or more vehicles available	35.3%	+/-1.4	37.1%	+/-1.6	37.3%
PERCENT IMPUTED					
Means of transportation to work	3.6%	(X)	(X)	(X)	(X)
Time arriving at work from home	11.5%	(X)	(X)	(X)	(X)
Travel time to work	6.0%	(X)	(X)	(X)	(X)
Vehicles available	0.6%	(X)	(X)	(X)	(X)

Subject	Duluth city, Minnesota		
	Car, truck, or van -- carpooled	Public transportation (excluding taxicab)	
	Margin of Error	Estimate	Margin of Error
Workers 16 years and over	+/-462	2,120	+/-275
AGE			
16 to 19 years	+/-1.6	6.1%	+/-3.4
20 to 24 years	+/-3.0	26.2%	+/-5.7
25 to 44 years	+/-3.8	43.3%	+/-5.7
45 to 54 years	+/-3.1	11.1%	+/-3.7
55 to 59 years	+/-2.0	6.0%	+/-2.4
60 years and over	+/-1.7	7.3%	+/-3.8
Median age (years)	+/-2.2	30.0	+/-2.3
SEX			
Male	+/-3.3	44.1%	+/-6.2
Female	+/-3.3	55.9%	+/-6.2
RACE AND HISPANIC OR LATINO ORIGIN			
One race	N	N	N
White	+/-1.8	74.0%	+/-6.4
Black or African American	+/-0.4	8.3%	+/-4.1
American Indian and Alaska Native	+/-1.5	4.0%	+/-3.0
Asian	+/-1.0	11.2%	+/-4.6
Native Hawaiian and Other Pacific Islander	N	N	N
Some other race	N	N	N
Two or more races	+/-1.1	2.0%	+/-1.4
Hispanic or Latino origin (of any race)	+/-0.6	0.6%	+/-0.8
White alone, not Hispanic or Latino origin	+/-1.9	74.0%	+/-6.4
NATIVITY AND CITIZENSHIP STATUS			
Native	+/-1.5	93.0%	+/-3.8
Foreign born	+/-1.5	7.0%	+/-3.8
Naturalized U.S. citizen	+/-1.0	1.4%	+/-1.6
Not a U.S. citizen	+/-1.1	5.7%	+/-3.8
LANGUAGE SPOKEN AT HOME AND ABILITY TO SPEAK ENGLISH			
Speak language other than English	+/-1.8	11.8%	+/-4.9
Speak English "very well"	+/-1.6	7.3%	+/-2.9
Speak English less than "very well"	+/-0.5	4.6%	+/-3.4
EARNINGS IN THE PAST 12 MONTHS (IN 2012 INFLATION-ADJUSTED DOLLARS) FOR WORKERS			
Workers 16 years and over with earnings	+/-462	2,120	+/-275
\$1 to \$9,999 or loss	+/-3.0	34.7%	+/-6.9
\$10,000 to \$14,999	+/-2.2	17.3%	+/-6.1
\$15,000 to \$24,999	+/-2.6	20.1%	+/-5.7
\$25,000 to \$34,999	+/-2.7	12.5%	+/-5.2
\$35,000 to \$49,999	+/-2.7	8.4%	+/-3.4
\$50,000 to \$64,999	+/-2.4	4.2%	+/-2.3
\$65,000 to \$74,999	+/-1.3	1.4%	+/-1.4
\$75,000 or more	+/-2.0	1.5%	+/-1.5
Median earnings (dollars)	+/-2,680	14,578	+/-1,782
POVERTY STATUS IN THE PAST 12 MONTHS			
Workers 16 years and over for whom poverty status is determined	+/-453	2,106	+/-276
Below 100 percent of the poverty level	+/-2.1	31.0%	+/-6.9
100 to 149 percent of the poverty level	+/-2.1	12.1%	+/-4.8

Subject	Duluth city, Minnesota		
	Car, truck, or van -- carpoled	Public transportation (excluding taxicab)	
	Margin of Error	Estimate	Margin of Error
At or above 150 percent of the poverty level	+/-2.9	56.9%	+/-7.0
Workers 16 years and over	+/-462	2,120	+/-275
OCCUPATION			
Management, business, science, and arts occupations	+/-3.6	24.9%	+/-5.4
Service occupations	+/-3.9	30.9%	+/-6.2
Sales and office occupations	+/-3.0	25.9%	+/-4.8
Natural resources, construction, and maintenance occupations	+/-2.0	4.4%	+/-3.3
Production, transportation, and material moving occupations	+/-2.0	13.8%	+/-3.9
Military specific occupations	+/-0.1	0.0%	+/-1.5
INDUSTRY			
Agriculture, forestry, fishing and hunting, and mining	+/-1.0	0.0%	+/-1.5
Construction	+/-2.0	0.8%	+/-1.2
Manufacturing	+/-1.5	7.4%	+/-3.3
Wholesale trade	+/-0.8	0.4%	+/-0.7
Retail trade	+/-1.8	17.7%	+/-5.2
Transportation and warehousing, and utilities	+/-0.9	1.7%	+/-1.4
Information and finance and insurance, and real estate and rental and leasing	+/-2.2	5.0%	+/-2.4
Professional, scientific, and management, and administrative and waste management services	+/-1.8	7.5%	+/-3.9
Educational services, and health care and social assistance	+/-3.8	37.8%	+/-5.9
Arts, entertainment, and recreation, and accommodation and food services	+/-3.7	17.1%	+/-4.8
Other services (except public administration)	+/-1.8	2.0%	+/-1.5
Public administration	+/-1.4	2.4%	+/-1.6
Armed forces	+/-0.1	0.0%	+/-1.5
CLASS OF WORKER			
Private wage and salary workers	+/-2.9	82.8%	+/-4.8
Government workers	+/-2.8	16.3%	+/-4.8
Self-employed workers in own not incorporated business	+/-1.2	0.8%	+/-0.9
Unpaid family workers	+/-0.4	0.0%	+/-1.5
Workers 16 years and over who did not work at home	+/-462	2,120	+/-275
TIME ARRIVING AT WORK FROM HOME			
12:00 a.m. to 4:59 a.m.	+/-0.9	1.6%	+/-2.5
5:00 a.m. to 5:29 a.m.	+/-1.3	0.8%	+/-1.0
5:30 a.m. to 5:59 a.m.	+/-1.5	0.2%	+/-0.3
6:00 a.m. to 6:29 a.m.	+/-1.8	0.3%	+/-0.5
6:30 a.m. to 6:59 a.m.	+/-2.5	8.1%	+/-3.5
7:00 a.m. to 7:29 a.m.	+/-2.3	10.5%	+/-4.1
7:30 a.m. to 7:59 a.m.	+/-3.4	12.2%	+/-3.5
8:00 a.m. to 8:29 a.m.	+/-2.8	9.0%	+/-3.5
8:30 a.m. to 8:59 a.m.	+/-1.5	12.2%	+/-5.5
9:00 a.m. to 11:59 p.m.	+/-3.3	45.2%	+/-7.3
TRAVEL TIME TO WORK			
Less than 10 minutes	+/-2.8	7.3%	+/-4.0
10 to 14 minutes	+/-3.0	13.4%	+/-4.6
15 to 19 minutes	+/-3.5	8.7%	+/-2.9
20 to 24 minutes	+/-2.9	23.3%	+/-6.4
25 to 29 minutes	+/-2.3	5.9%	+/-3.1
30 to 34 minutes	+/-2.2	14.1%	+/-4.5

Subject	Duluth city, Minnesota		
	Car, truck, or van -- carpooled	Public transportation (excluding taxicab)	
	Margin of Error	Estimate	Margin of Error
35 to 44 minutes	+/-1.3	7.9%	+/-3.8
45 to 59 minutes	+/-1.5	9.3%	+/-3.5
60 or more minutes	+/-1.4	10.0%	+/-4.1
Mean travel time to work (minutes)	N	N	N
Workers 16 years and over in households	+/-449	2,038	+/-271
HOUSING TENURE			
Owner-occupied housing units	+/-3.3	36.3%	+/-6.4
Renter-occupied housing units	+/-3.3	63.7%	+/-6.4
VEHICLES AVAILABLE			
No vehicle available	+/-1.1	36.3%	+/-8.3
1 vehicle available	+/-4.1	28.9%	+/-7.0
2 vehicles available	+/-4.4	19.5%	+/-6.2
3 or more vehicles available	+/-4.1	15.4%	+/-4.5
PERCENT IMPUTED			
Means of transportation to work	(X)	(X)	(X)
Time arriving at work from home	(X)	(X)	(X)
Travel time to work	(X)	(X)	(X)
Vehicles available	(X)	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Foreign born excludes people born outside the United States to a parent who is a U.S. citizen.

Workers include members of the Armed Forces and civilians who were at work last week.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2007. The Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.

While the 2008-2012 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is

not appropriate.

7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.

8. An '(X)' means that the estimate is not applicable or not available.



S1701 POVERTY STATUS IN THE PAST 12 MONTHS

2008-2012 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	Minnesota				
	Total		Below poverty level		Percent below poverty level
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Population for whom poverty status is determined	5,191,097	+/-878	582,335	+/-6,758	11.2%
AGE					
Under 18 years	1,263,116	+/-934	180,377	+/-4,007	14.3%
Related children under 18 years	1,256,333	+/-1,070	173,970	+/-3,930	13.8%
18 to 64 years	3,269,191	+/-682	347,303	+/-3,867	10.6%
65 years and over	658,790	+/-493	54,655	+/-1,251	8.3%
SEX					
Male	2,575,664	+/-1,371	266,439	+/-3,979	10.3%
Female	2,615,433	+/-1,336	315,896	+/-4,255	12.1%
RACE AND HISPANIC OR LATINO ORIGIN					
One race	5,070,466	+/-3,835	555,956	+/-6,592	11.0%
White	4,472,883	+/-3,326	390,751	+/-5,305	8.7%
Black or African American	260,330	+/-2,377	91,455	+/-3,370	35.1%
American Indian and Alaska Native	53,714	+/-1,161	20,427	+/-1,217	38.0%
Asian	211,619	+/-1,401	36,092	+/-2,170	17.1%
Native Hawaiian and Other Pacific Islander	2,054	+/-372	264	+/-109	12.9%
Some other race	69,866	+/-3,231	16,967	+/-1,793	24.3%
Two or more races	120,631	+/-3,632	26,379	+/-1,623	21.9%
Hispanic or Latino origin (of any race)	244,056	+/-471	60,938	+/-2,636	25.0%
White alone, not Hispanic or Latino	4,316,511	+/-1,415	351,902	+/-4,727	8.2%
EDUCATIONAL ATTAINMENT					
Population 25 years and over	3,475,275	+/-858	288,792	+/-3,344	8.3%
Less than high school graduate	272,488	+/-3,323	69,839	+/-1,894	25.6%
High school graduate (includes equivalency)	935,482	+/-5,605	98,593	+/-1,853	10.5%
Some college, associate's degree	1,135,898	+/-5,203	86,030	+/-1,951	7.6%
Bachelor's degree or higher	1,131,407	+/-6,855	34,330	+/-1,245	3.0%
EMPLOYMENT STATUS					
Civilian labor force 16 years and over	2,923,780	+/-4,231	213,995	+/-3,031	7.3%
Employed	2,721,108	+/-5,154	158,509	+/-2,523	5.8%
Male	1,406,182	+/-3,485	69,195	+/-1,635	4.9%

Subject	Minnesota				
	Total		Below poverty level		Percent below poverty level
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Female	1,314,926	+/-3,742	89,314	+/-1,826	6.8%
Unemployed	202,672	+/-2,865	55,486	+/-1,765	27.4%
Male	120,264	+/-2,073	30,282	+/-1,215	25.2%
Female	82,408	+/-1,911	25,204	+/-1,301	30.6%
WORK EXPERIENCE					
Population 16 years and over	4,073,913	+/-1,314	420,935	+/-4,203	10.3%
Worked full-time, year-round in the past 12 months	1,829,319	+/-5,815	33,754	+/-1,165	1.8%
Worked part-time or part-year in the past 12 months	1,198,062	+/-5,645	182,686	+/-2,868	15.2%
Did not work	1,046,532	+/-4,747	204,495	+/-3,090	19.5%
All Individuals below:					
50 percent of poverty level	251,818	+/-4,656	(X)	(X)	(X)
125 percent of poverty level	776,679	+/-8,608	(X)	(X)	(X)
150 percent of poverty level	976,206	+/-10,006	(X)	(X)	(X)
185 percent of poverty level	1,263,908	+/-11,116	(X)	(X)	(X)
200 percent of poverty level	1,383,760	+/-11,459	(X)	(X)	(X)
Unrelated individuals for whom poverty status is determined	1,047,107	+/-7,033	245,560	+/-3,191	23.5%
Male	518,418	+/-4,801	116,974	+/-2,267	22.6%
Female	528,689	+/-3,704	128,586	+/-2,267	24.3%
Mean income deficit for unrelated individuals (dollars)	5,923	+/-46	(X)	(X)	(X)
Worked full-time, year-round in the past 12 months	444,466	+/-5,548	12,357	+/-753	2.8%
Worked less than full-time, year-round in the past 12 months	297,424	+/-4,025	113,855	+/-2,458	38.3%
Did not work	305,217	+/-2,857	119,348	+/-2,194	39.1%
PERCENT IMPUTED					
Poverty status for individuals	21.0%	(X)	(X)	(X)	(X)

Subject	Minnesota	Duluth city, Minnesota			
	Percent below poverty level	Total		Below poverty level	
	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Population for whom poverty status is determined	+/-0.1	80,481	+/-585	17,591	+/-1,059
AGE					
Under 18 years	+/-0.3	15,647	+/-509	3,993	+/-549
Related children under 18 years	+/-0.3	15,528	+/-505	3,874	+/-558
18 to 64 years	+/-0.1	53,724	+/-754	12,619	+/-727
65 years and over	+/-0.2	11,110	+/-347	979	+/-178
SEX					
Male	+/-0.2	39,545	+/-588	8,170	+/-619
Female	+/-0.2	40,936	+/-674	9,421	+/-764
RACE AND HISPANIC OR LATINO ORIGIN					
One race	+/-0.1	78,324	+/-649	16,615	+/-1,046
White	+/-0.1	73,165	+/-719	13,793	+/-935
Black or African American	+/-1.2	1,776	+/-310	1,118	+/-291
American Indian and Alaska Native	+/-2.0	1,854	+/-376	1,254	+/-380
Asian	+/-1.0	1,187	+/-201	407	+/-118
Native Hawaiian and Other Pacific Islander	+/-5.5	21	+/-28	0	+/-20
Some other race	+/-2.2	321	+/-196	43	+/-41
Two or more races	+/-1.2	2,157	+/-336	976	+/-295
Hispanic or Latino origin (of any race)	+/-1.1	1,029	+/-235	206	+/-108
White alone, not Hispanic or Latino	+/-0.1	72,632	+/-712	13,758	+/-936
EDUCATIONAL ATTAINMENT					
Population 25 years and over	+/-0.1	51,389	+/-663	6,910	+/-416
Less than high school graduate	+/-0.6	3,290	+/-352	991	+/-182
High school graduate (includes equivalency)	+/-0.2	13,501	+/-562	2,467	+/-298
Some college, associate's degree	+/-0.2	17,875	+/-696	2,550	+/-296
Bachelor's degree or higher	+/-0.1	16,723	+/-622	902	+/-190
EMPLOYMENT STATUS					
Civilian labor force 16 years and over	+/-0.1	45,070	+/-853	7,836	+/-561
Employed	+/-0.1	41,419	+/-854	6,045	+/-517
Male	+/-0.1	20,511	+/-542	2,514	+/-331
Female	+/-0.1	20,908	+/-541	3,531	+/-407
Unemployed	+/-0.7	3,651	+/-377	1,791	+/-281
Male	+/-0.8	2,223	+/-288	952	+/-207
Female	+/-1.2	1,428	+/-236	839	+/-193
WORK EXPERIENCE					
Population 16 years and over	+/-0.1	66,864	+/-691	14,039	+/-774
Worked full-time, year-round in the past 12 months	+/-0.1	24,340	+/-705	958	+/-191
Worked part-time or part-year in the past 12 months	+/-0.2	23,653	+/-899	7,892	+/-681
Did not work	+/-0.3	18,871	+/-697	5,189	+/-481
All Individuals below:					
50 percent of poverty level	(X)	8,354	+/-808	(X)	(X)
125 percent of poverty level	(X)	21,353	+/-1,090	(X)	(X)
150 percent of poverty level	(X)	24,975	+/-1,074	(X)	(X)
185 percent of poverty level	(X)	30,626	+/-1,110	(X)	(X)
200 percent of poverty level	(X)	32,651	+/-1,074	(X)	(X)
Unrelated individuals for whom poverty status is determined	+/-0.3	25,971	+/-933	10,229	+/-725
Male	+/-0.4	13,174	+/-674	5,389	+/-575
Female	+/-0.4	12,797	+/-710	4,840	+/-504

Subject	Minnesota	Duluth city, Minnesota			
	Percent below poverty level	Total		Below poverty level	
	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Mean income deficit for unrelated individuals (dollars)	(X)	6,070	+/-213	(X)	(X)
Worked full-time, year-round in the past 12 months	+/-0.2	7,435	+/-595	516	+/-154
Worked less than full-time, year-round in the past 12 months	+/-0.6	10,937	+/-752	6,120	+/-665
Did not work	+/-0.6	7,599	+/-553	3,593	+/-395
PERCENT IMPUTED					
Poverty status for individuals	(X)	27.6%	(X)	(X)	(X)

Subject	Duluth city, Minnesota	
	Percent below poverty level	
	Estimate	Margin of Error
Population for whom poverty status is determined	21.9%	+/-1.3
AGE		
Under 18 years	25.5%	+/-3.1
Related children under 18 years	24.9%	+/-3.2
18 to 64 years	23.5%	+/-1.3
65 years and over	8.8%	+/-1.6
SEX		
Male	20.7%	+/-1.5
Female	23.0%	+/-1.7
RACE AND HISPANIC OR LATINO ORIGIN		
One race	21.2%	+/-1.3
White	18.9%	+/-1.3
Black or African American	63.0%	+/-10.9
American Indian and Alaska Native	67.6%	+/-10.2
Asian	34.3%	+/-9.0
Native Hawaiian and Other Pacific Islander	0.0%	+/-47.5
Some other race	13.4%	+/-15.6
Two or more races	45.2%	+/-9.6
Hispanic or Latino origin (of any race)	20.0%	+/-11.6
White alone, not Hispanic or Latino	18.9%	+/-1.3
EDUCATIONAL ATTAINMENT		
Population 25 years and over	13.4%	+/-0.9
Less than high school graduate	30.1%	+/-4.5
High school graduate (includes equivalency)	18.3%	+/-2.2
Some college, associate's degree	14.3%	+/-1.6
Bachelor's degree or higher	5.4%	+/-1.1
EMPLOYMENT STATUS		
Civilian labor force 16 years and over	17.4%	+/-1.2
Employed	14.6%	+/-1.2
Male	12.3%	+/-1.6
Female	16.9%	+/-1.9
Unemployed	49.1%	+/-5.3
Male	42.8%	+/-6.8
Female	58.8%	+/-8.2
WORK EXPERIENCE		
Population 16 years and over	21.0%	+/-1.2
Worked full-time, year-round in the past 12 months	3.9%	+/-0.8
Worked part-time or part-year in the past 12 months	33.4%	+/-2.3
Did not work	27.5%	+/-2.2
All Individuals below:		
50 percent of poverty level	(X)	(X)
125 percent of poverty level	(X)	(X)
150 percent of poverty level	(X)	(X)
185 percent of poverty level	(X)	(X)
200 percent of poverty level	(X)	(X)
Unrelated individuals for whom poverty status is determined		
Male	40.9%	+/-3.2
Female	37.8%	+/-3.2

Subject	Duluth city, Minnesota	
	Percent below poverty level	
	Estimate	Margin of Error
Mean income deficit for unrelated individuals (dollars)	(X)	(X)
Worked full-time, year-round in the past 12 months	6.9%	+/-2.0
Worked less than full-time, year-round in the past 12 months	56.0%	+/-3.7
Did not work	47.3%	+/-3.2
PERCENT IMPUTED		
Poverty status for individuals	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

While the 2008-2012 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.