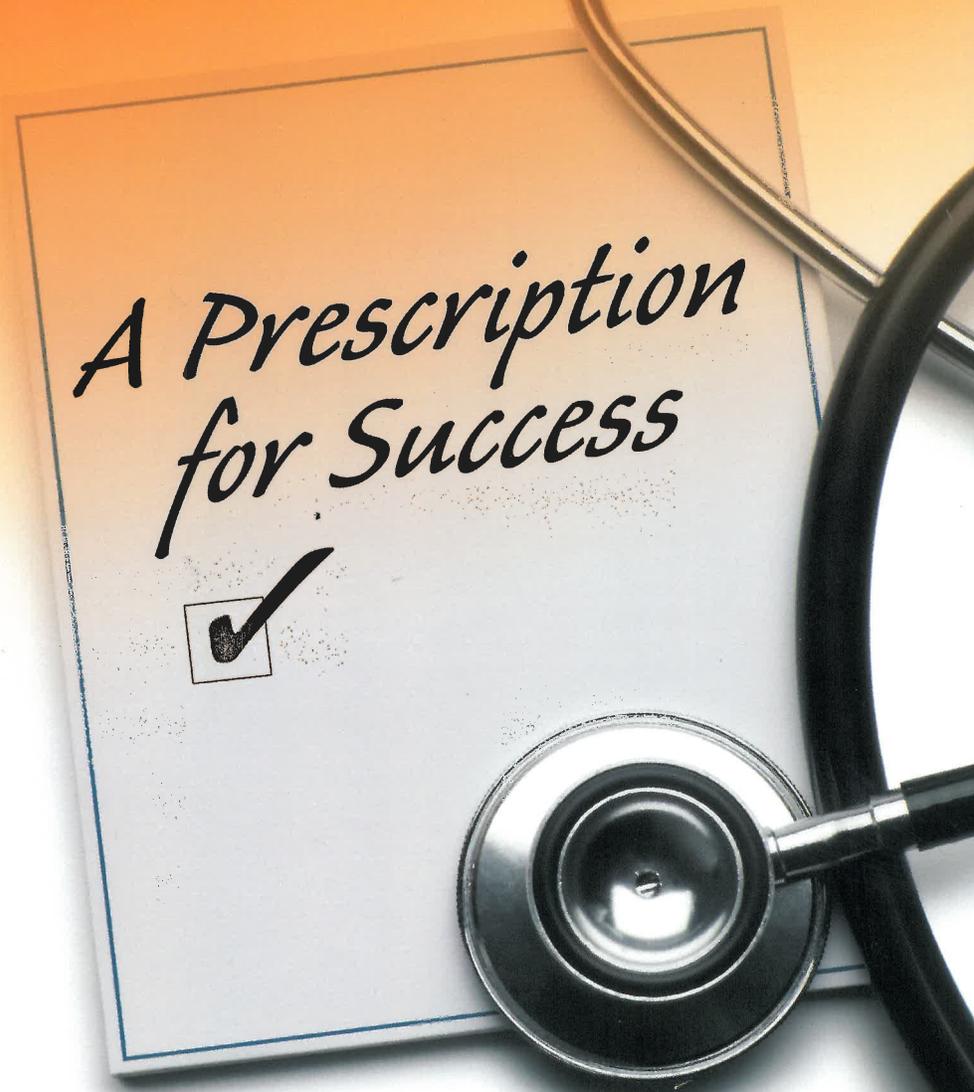


PHARMACY STUDY

October, 2010

City of North Chicago

Leon Rockingham, Jr., Mayor



*A Prescription
for Success*

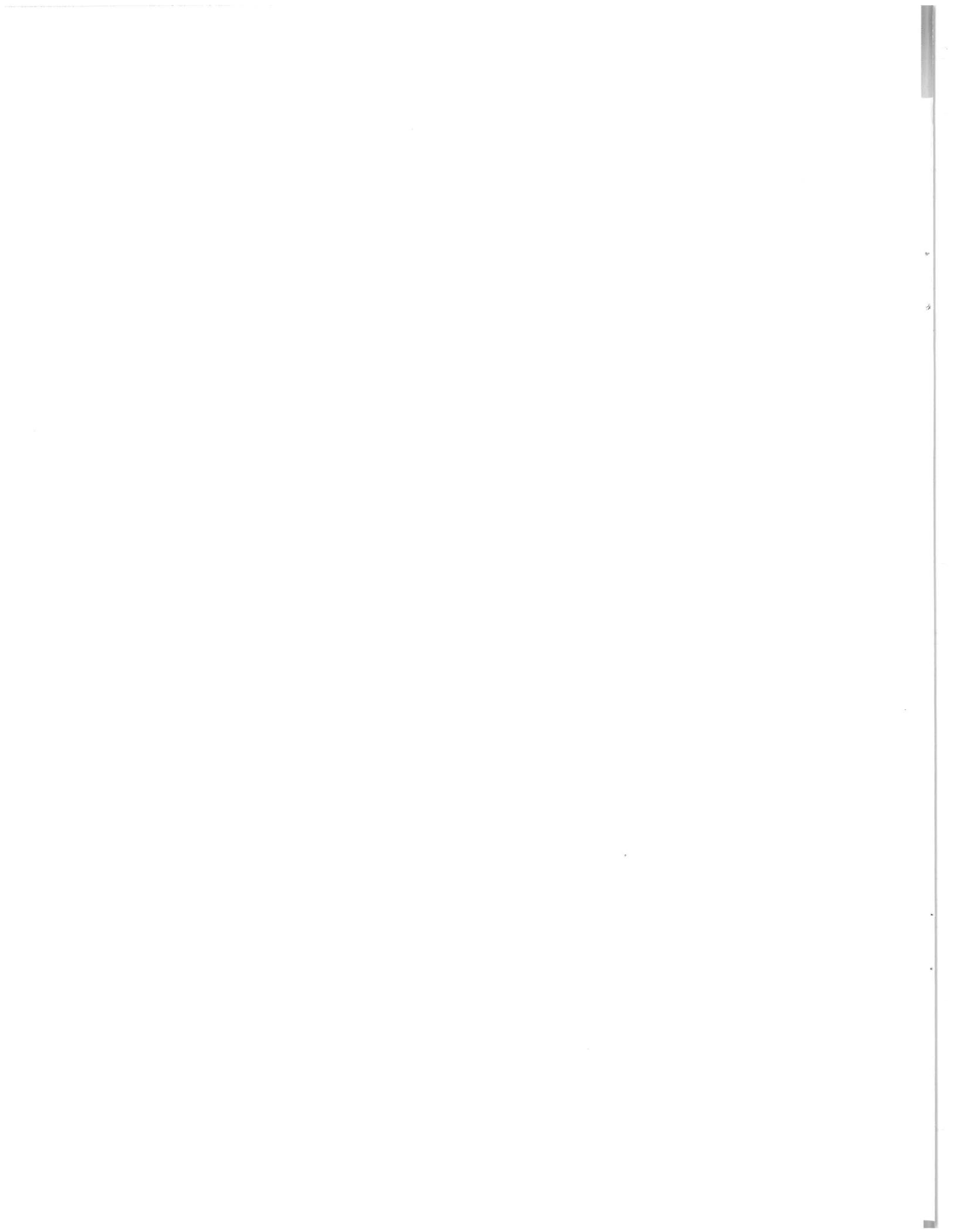




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This document was prepared by the City of North Chicago Community Development Department with the assistance and support of the North Chicago Chamber of Commerce, Lake County Partners and Rosalind Franklin University.



Introduction

The purpose of this report is to provide factual information to demonstrate that the City of North Chicago, IL can support a retail pharmacy. This report will describe potential locations in North Chicago that are suitable for a retail pharmacy and provide supporting information to demonstrate how the city meets the criteria.

North Chicago, population 35,918 (2000 US Census), does not presently have a retail pharmacy within its municipal boundaries. The nearest pharmacy is located in Waukegan, IL, approximately 2 miles to the north. Figure 1 provides the locations of existing pharmacies in the vicinity of North Chicago and includes drive time distances to each store.

North Chicago's underserved market presents an opportunity for a retailer such as a pharmacy. Pharmacies carry a varied product line (healthcare products, food, cleaning, hardware and office items, beverages, photo and electronic goods, and seasonal items). These are items that residents, employees and weekly visitors to North Chicago frequently need but cannot easily obtain. A retail pharmacy such as a CVS or Walgreens would provide residents and visitors with a convenient option for purchasing these items.



Location Map

Potential Sites

Three (3) North Chicago sites have been identified as potential locations for a retail pharmacy. Each site has attributes that make it suitable for a retail pharmacy.

Location A: SW Corner of Skokie Hwy. (US Rt. 41) and Buckley Rd. (IL Rt. 137)
Signalized intersection with high traffic counts, full access available (Figure 2).

Location B: SW Corner of Green Bay Rd. (IL Rt. 131) and 14th St. (Pulaski Dr.)
Signalized intersection with average traffic counts, full access available (Figure 3).

Location C: SE Corner of Green Bay Rd. (IL Rt. 131 and MKL, Jr. Dr.)
Signalized intersection with average traffic counts, full access available (Figure 4).

Each figure includes site data, a potential site plan, and traffic counts for adjacent roads. Data showing population, households and disposable income within a 5, 10 and 15 minute drive of each site is also provided.

The aforementioned sites meet or exceed the site selection criteria of the two primary retail pharmacies serving the Chicago area, CVS and Walgreens (see Table 1).

Table 1.
CVS and Walgreens Site Selection Criteria, Comparison with Potential North Chicago Locations

					
Traffic	High	Significant	62,200	23,600	25,600
Visibility	Pylon sign	Pylon sign w/ reader board	Available	Available	Available
Access	Signalized	Signalized	Signalized	Signalized	Signalized
Site Size	1.5-2.0 acres	1.72 acres	0.79 acres ¹	1.64 acres	2.1 acres
Parking	75-80 vehicles	70+	70+	70+	70+
Trade Area Pop.	18,000	20,000	24,393 ²	44,591 ²	36,309 ²
Building	96' x 137'	112' x 130'	Will accommodate	Will accommodate	Will accommodate
Prototype Size	12,900 sf.	14,560 sf.			

¹ Additional land area for shared access is not included in total (refer to Figure 2).

² Trade Area Population within 5 minute drive time (ESRI 2009 estimate)

Demographics/Supporting Info

Demographics play a key role in the site selection process for a retail pharmacy. Key demographics for the three potential North Chicago sites compare favorably with demographics of existing pharmacy locations in nearby Waukegan, IL (see Table 2).

Table 2.
Waukegan CVS and Walgreens Site Demographics, Comparison with Potential North Chicago Sites

	 3001 Washington	 10 Lewis Ave.	 1811 Belvidere	709 Green Bay Rd.	2200 Lewis Ave.	North Chicago		
						Location A	Location B	Location C
POPULATION								
5-minute drive	39,508	71,657	69,809	49,115	56,360	24,393	44,591	36,309
10-minute drive	149,803	151,743	149,526	149,587	150,121	123,993	143,611	134,713
15-minute drive	239,071	240,830	236,563	244,241	217,186	274,641	235,315	243,536
MEDIAN AGE								
5-minute drive	30.1	29.0	28.6	30.9	31.3	23.4	28.0	23.6
10-minute drive	28.7	29.2	28.4	30.5	30.9	29.1	28.4	28.4
15-minute drive	31.1	30.8	30.9	30.9	30.3	32.3	31.4	31.9
HOUSEHOLDS								
5-minute drive	11,818	21,105	19,908	15,554	17,683	5,790	13,054	9,022
10-minute drive	45,216	45,822	44,174	47,610	47,781	37,277	42,783	39,581
15-minute drive	75,672	76,214	74,940	77,111	68,240	87,678	74,627	77,174
MEDIAN DISP. INCOME								
5-minute drive	\$39,296	\$37,240	\$36,178	\$41,229	\$45,212	\$50,321	\$37,192	\$35,920
10-minute drive	\$44,879	\$45,098	\$43,907	\$46,229	\$43,895	\$51,053	\$44,388	\$45,051
15-minute drive	\$52,599	\$51,928	\$51,762	\$52,209	\$50,174	\$57,763	\$53,715	\$55,433
AVERAGE DISP. INCOME								
5-minute drive	\$47,742	\$45,258	\$44,003	\$49,280	\$52,525	\$69,672	\$44,735	\$46,521
10-minute drive	\$55,277	\$54,541	\$54,307	\$55,477	\$52,567	\$71,142	\$57,988	\$61,039
15-minute drive	\$67,459	\$65,270	\$66,124	\$65,694	\$59,811	\$83,121	\$72,956	\$79,595

Source: ESRI forecasts, 2009

Demographics/Supporting Info, cont.

In addition to population, households and income, the City of North Chicago scores high in other demographic categories:

- **Daytime Population Increase of 30.3%.**

North Chicago's population increases by 30.3% (from 35,918 to 46,789) during the day, primarily due to the large employers located in the City including:

Naval Base (20,000 military, 5,000 civilian)
Abbott Labs (15,000)
James Lovell Federal Health Care Center (1,500)
Rosalind Franklin University (750)
Emco Chemical (400)
Jelly Belly Candy Company (200)
Proctor & Gamble (95)

This segment of the population would be well-served by the convenience of a pharmacy, which would provide shopping opportunities before, during and after work.

- **Civilian Population of 22,599.**

Of the 35,918 persons living in North Chicago, 22,599 (nearly 2/3) are civilians. Civilians do not have access to the Navy Commissary or PX, which are open for use by active and retired military service personnel only. The civilian population by itself is significant and would welcome the convenience of a local pharmacy. Also, it is likely that military personnel would use the pharmacy to purchase items that may not be available at the Commissary or PX.

- **Senior Population of 7.2%.**

7.2% of the civilian population of North Chicago is 65 or older. There are two senior housing facilities located in the city: Thompson Manor, located at 1705 Sheridan Road has 50 units and Kukla Towers, 1440 Jackson Street, has 100 units. Seniors typically have more health issues than other population segments. A pharmacy, especially with a clinic, would provide North Chicago seniors with easier access to medicine and other needed healthcare products and services.

- **9.7% of Households With No Vehicle Available.**

9.7% of North Chicago households have no vehicle available for transportation. This severely limits their mobility in terms of how far they can go to obtain goods and services. As previously noted, the nearest retail pharmacy is approximately 2 miles from North Chicago. Having a pharmacy in North Chicago would reduce the distance (and thereby cost) that residents would have to travel, leaving more disposable income.

A summary of North Chicago demographics can be found in Figure 5 (source: 2000 US Census).

Demographics/Supporting Info, cont.

There are other factors that must be taken into account when considering North Chicago for a new retail pharmacy.

- **Food Desert.** North Chicago is considered a food desert because there are no full-service grocery stores within its boundaries. The limited food choices could be enhanced with the addition of a retail pharmacy, which would carry a limited food selection.
- **Visitors.** Tens of thousands of visitors arrive in North Chicago every year. All of these visitors have very few options available in North Chicago to pick up convenience items or items they may have forgot to bring from home.

Naval Station Great Lakes. Naval Station Great Lakes is the world's only training command for US Naval recruits. Recruit graduation ceremonies are held 49 weekends each year. On average, 880 recruits graduate and 4,500 visitors (families and friends of cadets) arrive in North Chicago for each ceremony (source: U.S. Navy). In addition, the naval base frequently hosts project meetings for military contractors doing business at the base and at military installations throughout the Midwest.

James Lovell Federal Health Care Center. When completed, in fall 2010, North Chicago will be home to the new Captain James A. Lovell Federal Health Care Center, the first of its kind in the nation. It will combine the Veterans Affairs and Department of Defense medical cultures into one federal health care center. This new facility will have enhanced capabilities and increase the medical services available to military veterans, who travel from surrounding areas for treatment.

Rosalind Franklin University (RFU) of Science and Medicine. RFU is one of the premier medical colleges in the country and has an enrollment of 1,900 students at the North Chicago campus. It was recently announced that the school plans on opening a College of Pharmacy, with the first class being enrolled in 2011.

Major Employers. As previously noted, North Chicago is home to several large employers, including Abbott Laboratories. Employees, vendors, contractors, and job seekers frequently visit these facilities.

These factors, while not normally considered in a retailer's site selection process, are unique to North Chicago and provide additional potential customers.

Available Development Incentives

Enterprise Zone

All three (3) sites fall within the Waukegan/North Chicago Enterprise Zone (see Figure 6). The Illinois Department of Commerce and Economic Opportunity administers this program, which is designed to encourage economic growth and neighborhood revitalization at the local level through various tax incentives, regulatory relief and improved governmental services. Enterprise Zones offer the following incentives:

- **Sales Tax Exemption.** A 6.25 percent sales tax exemption is permitted on building materials to be used in an Enterprise Zone. The materials must be permanently affixed to the property and purchased from a qualified retailer.
- **Enterprise Zone Utility Tax Exemption.** A state utility tax exemption on gas, electric and the Illinois Commerce Commission's administrative charge is available to businesses located in Enterprise Zones. Eligible businesses must make an investment of \$5 million in qualified property that creates a minimum of 200 full-time equivalent jobs in Illinois; an investment of \$20 million that retains at least 1,000 full-time equivalent jobs; or an investment of \$175 million that creates 150 full-time equivalent jobs in Illinois. The majority of the jobs created must be in the Enterprise Zone where the investment occurs.
- **Enterprise Zone Investment Tax Credit.** A state investment tax credit of 0.5% is allowed a taxpayer who invests in qualified property in a zone. Qualified property includes machinery, equipment and buildings. The credit may be carried forward for up to 5 years. The credit is in addition to the regular 0.5% investment tax credit, which is available throughout the state, and up to 0.5% credit for increased employment over the previous year.
- **Dividend Income Deduction.** Individuals, corporations, trusts and estates are not taxed on dividend income from corporations doing substantially all of their business in an Enterprise Zone.
- **Jobs Tax Credit.** The Enterprise Zone Job Tax Credit allows a business a \$500 credit on Illinois incomes for each job created in the zone for which a certified eligible worker is hired. The credit may be carried forward for up to five years. A minimum of five workers must be hired to qualify for the credit. The credit is effective for people hired on or after January 1, 1986.
- **Interest Deduction.** Financial institutions are not taxed on the interest received on loans for development within an Enterprise Zone.
- **Contribution Deduction.** Businesses may deduct double the value of a cash or in-kind contribution to an approved project of a designated zone organization from taxable income.

Other Incentives

The City is also willing to discuss other incentives including a sales tax rebate and a reduction in water rates.

Conclusion

From the information provided in this report, it is clear that North Chicago can support a retail pharmacy. The three (3) potential sites meet the criteria set forth by CVS and Walgreens for new stores and the demographics compare favorably to existing retail pharmacies in neighboring Waukegan, IL. When considering the other unique factors such as daytime population increase, the impacts of Naval Station Great Lakes and the visitors to the area, it is likely that a North Chicago retail pharmacy would thrive.



Figure 1
Existing Pharmacy Locations
 North Chicago, Illinois

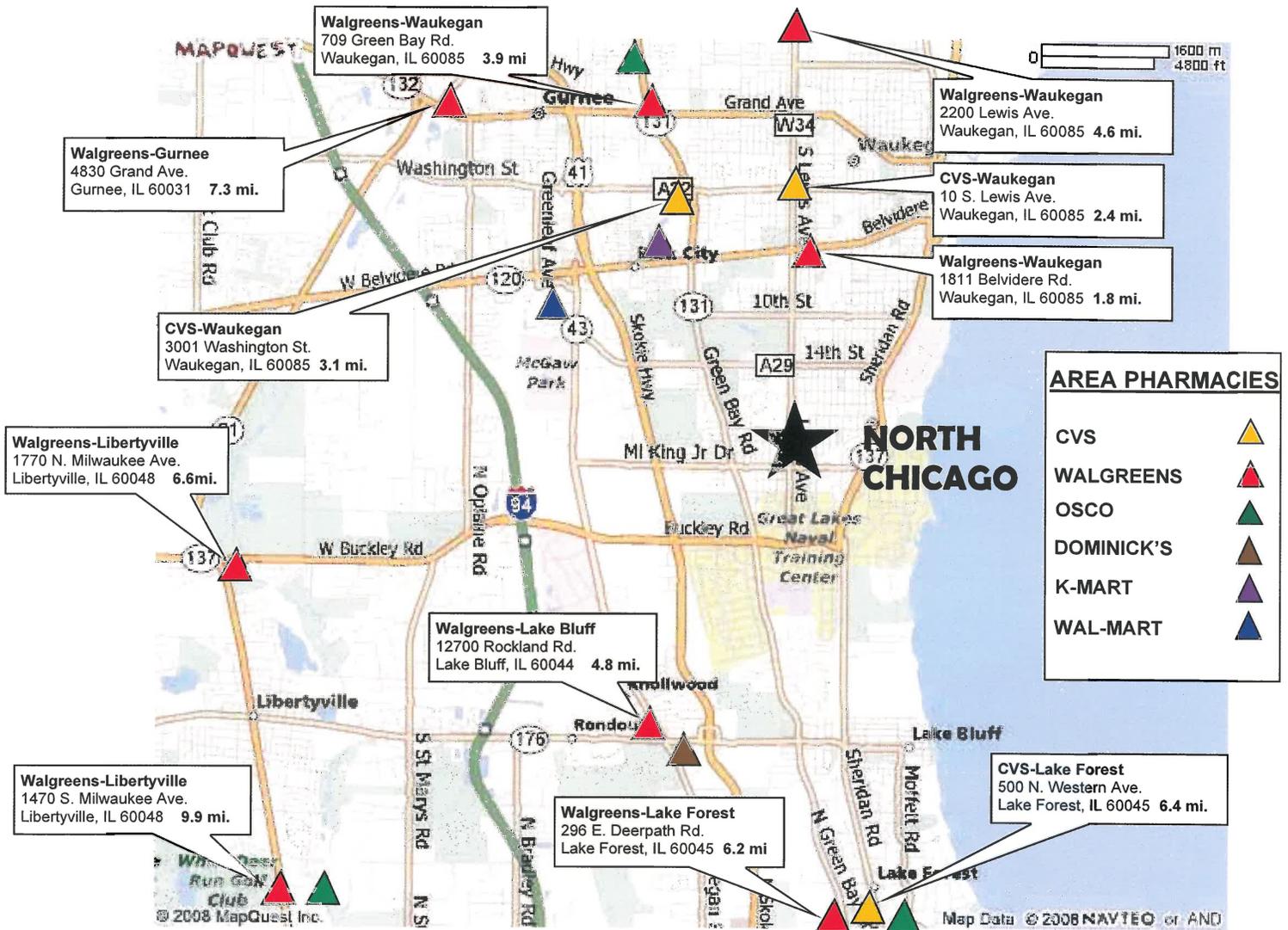


Figure 2

Potential Site, Location A

SW Corner of Skokie Hwy. (US Rt. 41) and Buckley Rd. (IL Rt. 137)



Location A

Size: 0.80 acre

Zoning : B-2, Business

Utilities: Available at Site

Drive-Thru: Available

Parking: 70+ spaces

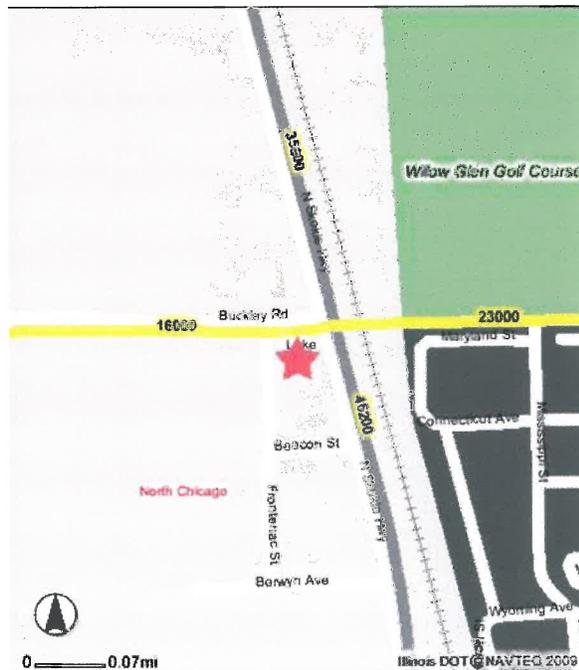


Figure 2, continued

Location A, Disposable Income Profile, 5 minute drive time

Skokie Hwy & Buckley Rd, North Chicago, IL 60064
 Drive Time: 5 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	26,221	24,393	24,320	-73	-0.06%
Median Age	23.0	23.4	23.5	0.1	-0.09%
Households	5,980	5,790	5,738	-52	-0.18%
Average Household Size	2.70	2.74	2.75	0.01	0.07%

2009 Households by Disposable Income

	Number	Percent
Total	5,789	100.0%
<\$15,000	415	7.2%
\$15,000 - \$24,999	477	8.2%
\$25,000 - \$34,999	890	15.4%
\$35,000 - \$49,999	1,081	18.7%
\$50,000 - \$74,999	1,451	25.1%
\$75,000 - \$99,999	536	9.3%
\$100,000 - \$149,999	513	8.9%
\$150,000 - \$199,999	195	3.4%
\$200,000+	231	4.0%
Median Disposable Income	\$50,321	
Average Disposable Income	\$69,672	

2009 Disposable Income by Age of Households

Number of Households

	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	436	1,474	1,379	1,039	739	438	285
<\$15,000	92	96	47	53	38	50	39
\$15,000 - \$24,999	68	128	60	65	80	46	30
\$25,000 - \$34,999	75	364	185	83	93	64	26
\$35,000 - \$49,999	77	358	275	148	99	83	42
\$50,000 - \$74,999	90	383	381	247	176	114	61
\$75,000 - \$99,999	14	58	154	157	89	23	42
\$100,000 - \$149,999	13	38	137	178	88	31	27
\$150,000 - \$199,999	2	24	61	53	33	11	9
\$200,000+	5	25	79	55	43	16	9
Median Disposable Income	\$32,111	\$39,735	\$55,518	\$64,827	\$56,074	\$44,491	\$51,466
Average Disposable Income	\$41,620	\$51,641	\$80,330	\$88,307	\$82,957	\$64,384	\$67,153

Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 2, continued

Location A, Disposable Income Profile, 10 minute drive time

Skokie Hwy & Buckley Rd, North Chicago, IL 60064
 Drive Time: 10 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	121,574	123,993	125,038	1,045	0.17%
Median Age	28.3	29.1	29.3	0.2	0.14%
Households	36,653	37,277	37,519	242	0.13%
Average Household Size	2.93	3.00	3.01	0.01	0.07%

2009 Households by Disposable Income

	Number	Percent
Total	37,278	100.0%
<\$15,000	3,891	10.4%
\$15,000 - \$24,999	3,545	9.5%
\$25,000 - \$34,999	4,849	13.0%
\$35,000 - \$49,999	5,769	15.5%
\$50,000 - \$74,999	8,686	23.3%
\$75,000 - \$99,999	3,954	10.6%
\$100,000 - \$149,999	3,581	9.6%
\$150,000 - \$199,999	1,348	3.6%
\$200,000+	1,655	4.4%
Median Disposable Income	\$51,053	
Average Disposable Income	\$71,142	

2009 Disposable Income by Age of Households

Number of Households

	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	2,238	7,082	8,086	8,057	5,818	3,103	2,897
<\$15,000	543	706	435	474	511	550	672
\$15,000 - \$24,999	346	788	560	510	515	363	463
\$25,000 - \$34,999	340	1,485	986	770	631	411	228
\$35,000 - \$49,999	333	1,245	1,499	1,048	838	463	342
\$50,000 - \$74,999	486	1,719	2,266	1,870	1,221	605	520
\$75,000 - \$99,999	75	588	828	1,249	695	201	317
\$100,000 - \$149,999	60	327	815	1,243	772	203	161
\$150,000 - \$199,999	20	107	304	441	275	125	77
\$200,000+	35	117	393	452	360	182	117
Median Disposable Income	\$31,046	\$40,474	\$54,059	\$63,882	\$56,251	\$41,151	\$37,957
Average Disposable Income	\$42,683	\$53,363	\$75,526	\$88,021	\$84,493	\$70,967	\$59,262

Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 2, continued

Location A, Disposable Income Profile, 15 minute drive time

Skokie Hwy & Buckley Rd, North Chicago, IL 60064
 Drive Time: 15 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	257,907	274,641	281,126	6,485	0.46%
Median Age	31.3	32.3	32.6	0.3	0.19%
Households	83,077	87,678	89,614	1,936	0.44%
Average Household Size	2.89	2.96	2.97	0.01	0.07%

2009 Households by Disposable Income

	Number	Percent
Total	87,678	100.0%
<\$15,000	7,259	8.3%
\$15,000 - \$24,999	6,961	7.9%
\$25,000 - \$34,999	9,347	10.7%
\$35,000 - \$49,999	11,940	13.6%
\$50,000 - \$74,999	20,172	23.0%
\$75,000 - \$99,999	11,169	12.7%
\$100,000 - \$149,999	11,030	12.6%
\$150,000 - \$199,999	4,411	5.0%
\$200,000+	5,389	6.1%
Median Disposable Income	\$57,763	
Average Disposable Income	\$83,121	

2009 Disposable Income by Age of Households

Number of Households

	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	4,227	14,410	19,089	20,460	14,810	7,870	6,812
<\$15,000	778	1,232	854	933	1,044	942	1,476
\$15,000 - \$24,999	641	1,387	1,056	1,001	981	839	1,056
\$25,000 - \$34,999	701	2,640	1,848	1,440	1,274	880	564
\$35,000 - \$49,999	656	2,395	2,470	2,213	1,887	1,127	792
\$50,000 - \$74,999	985	3,747	5,199	4,732	2,785	1,492	1,232
\$75,000 - \$99,999	175	1,453	2,581	3,394	2,107	661	789
\$100,000 - \$149,999	148	847	2,826	3,642	2,495	728	344
\$150,000 - \$199,999	51	341	814	1,536	971	495	203
\$200,000+	92	368	1,041	1,569	1,266	706	347
Median Disposable Income	\$34,874	\$46,358	\$61,084	\$74,309	\$68,246	\$51,661	\$39,844
Average Disposable Income	\$48,272	\$60,619	\$84,124	\$101,073	\$100,100	\$90,796	\$63,591

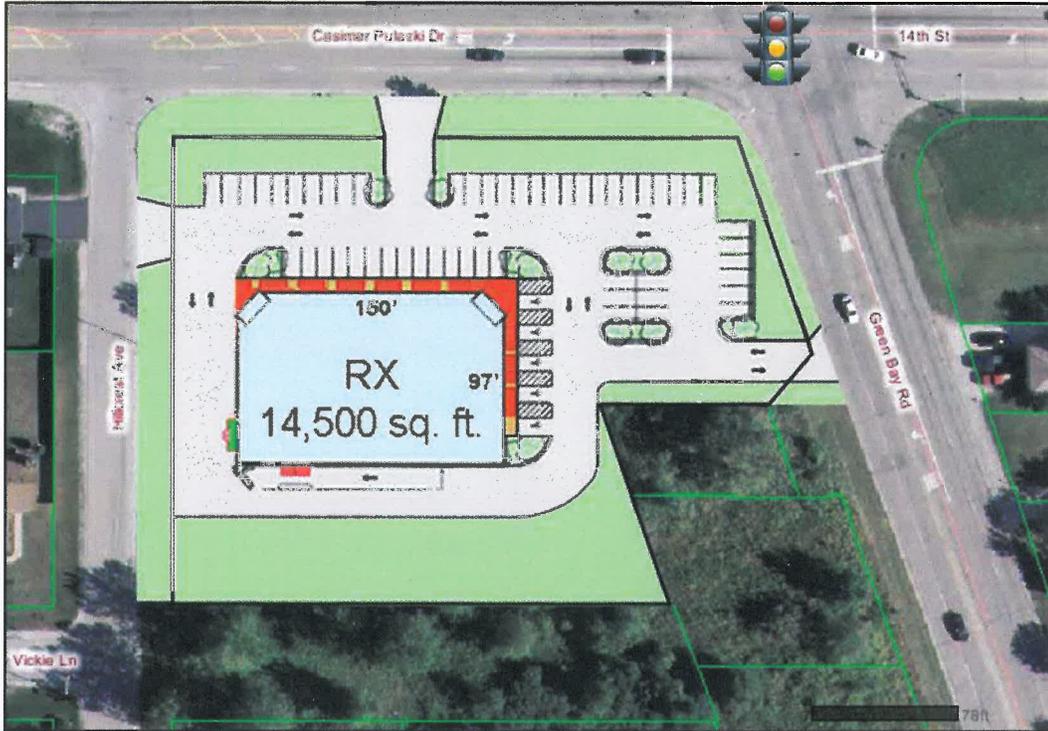
Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 3,

Potential Site, Location B

SW Corner of Green Bay Rd. (IL Rt. 131) and Pulaski Dr. (14th St.)



Location B

Size: 1.75 acres
Zoning: R-1, Residential
Utilities: Available at Site

Drive-Thru: Available
Parking: 70+ spaces

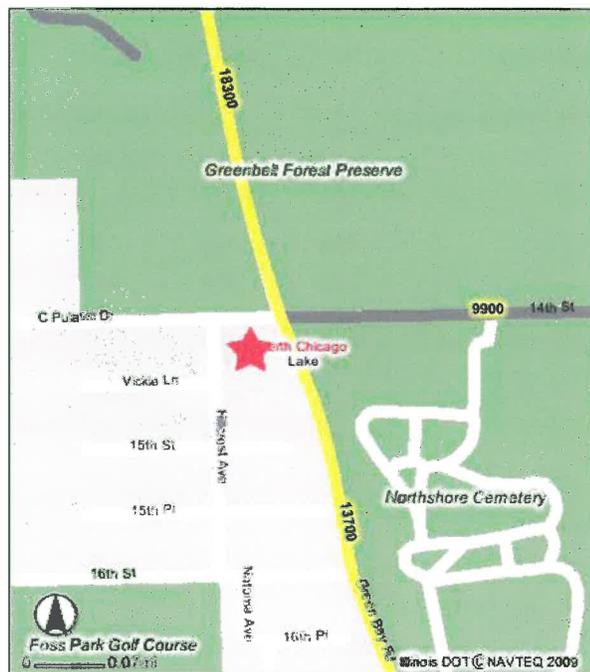


Figure 3, continued

Location B, Disposable Income Profile, 5 minute drive time

Green Bay Rd & 14th St (Pulaski Dr), North Chicago, IL 60064
 Drive Time: 5 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	43,371	44,591	44,907	316	0.14%
Median Age	27.1	28.0	27.9	-0.1	-0.07%
Households	12,971	13,054	13,080	26	0.04%
Average Household Size	3.00	3.13	3.15	0.02	0.13%

2009 Households by Disposable Income

	Number	Percent
Total	13,054	100.0%
<\$15,000	1,830	14.0%
\$15,000 - \$24,999	1,861	14.3%
\$25,000 - \$34,999	2,346	18.0%
\$35,000 - \$49,999	2,430	18.6%
\$50,000 - \$74,999	3,221	24.7%
\$75,000 - \$99,999	815	6.2%
\$100,000 - \$149,999	436	3.3%
\$150,000 - \$199,999	48	0.4%
\$200,000+	67	0.5%
Median Disposable Income	\$37,192	
Average Disposable Income	\$44,735	

2009 Disposable Income by Age of Households

Number of Households

	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	999	2,974	3,021	2,417	1,718	1,017	911
<\$15,000	289	318	238	234	237	286	228
\$15,000 - \$24,999	161	425	359	263	289	172	192
\$25,000 - \$34,999	150	717	531	423	279	173	72
\$35,000 - \$49,999	134	567	695	443	349	146	98
\$50,000 - \$74,999	204	715	922	669	354	198	160
\$75,000 - \$99,999	30	153	188	231	103	15	95
\$100,000 - \$149,999	27	70	73	126	87	16	38
\$150,000 - \$199,999	1	4	5	13	10	4	11
\$200,000+	3	5	10	15	10	7	17
Median Disposable Income	\$27,619	\$35,482	\$41,734	\$43,509	\$36,616	\$27,246	\$29,316
Average Disposable Income	\$35,592	\$42,288	\$46,975	\$51,383	\$45,660	\$35,615	\$47,189

Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 3, continued

Location B, Disposable Income Profile, 10 minute drive time

Green Bay Rd & 14th St (Pulaski Dr), North Chicago, IL 60064
 Drive Time: 10 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	141,440	143,611	144,579	968	0.13%
Median Age	27.5	28.4	28.5	0.1	0.07%
Households	42,610	42,783	42,968	203	0.09%
Average Household Size	2.98	3.07	3.08	0.01	0.07%

2009 Households by Disposable Income

	Number	Percent
Total	42,783	100.0%
<\$15,000	5,247	12.3%
\$15,000 - \$24,999	4,744	11.1%
\$25,000 - \$34,999	6,341	14.8%
\$35,000 - \$49,999	7,218	16.9%
\$50,000 - \$74,999	10,553	24.7%
\$75,000 - \$99,999	3,962	9.3%
\$100,000 - \$149,999	3,026	7.1%
\$150,000 - \$199,999	757	1.8%
\$200,000+	935	2.2%
Median Disposable Income	\$44,388	
Average Disposable Income	\$57,988	

2009 Disposable Income by Age of Households

	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	2,966	9,117	9,752	8,693	5,942	3,276	3,032
<\$15,000	670	1,221	666	690	725	662	811
\$15,000 - \$24,999	456	1,157	824	691	608	449	558
\$25,000 - \$34,999	479	2,032	1,420	989	737	455	228
\$35,000 - \$49,999	453	1,674	1,989	1,346	972	477	307
\$50,000 - \$74,999	680	2,177	2,905	2,379	1,321	601	491
\$75,000 - \$99,999	108	602	901	1,164	610	247	329
\$100,000 - \$149,999	81	306	670	937	629	244	158
\$150,000 - \$199,999	13	68	160	243	151	59	64
\$200,000+	26	80	217	254	189	82	86
Median Disposable Income	\$31,803	\$37,275	\$49,755	\$54,408	\$48,530	\$36,681	\$30,878
Average Disposable Income	\$40,867	\$47,139	\$60,976	\$70,294	\$66,663	\$55,337	\$52,292

Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 3, continued

Location B, Disposable Income Profile, 15 minute drive time

Green Bay Rd & 14th St (Pulaski Dr), North Chicago, IL 60064
 Drive Time: 15 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	223,225	235,315	240,072	4,757	0.4%
Median Age	31.3	32.3	31.7	0.3	0.19%
Households	71,325	74,627	75,992	1,365	0.36%
Average Household Size	2.89	2.96	2.97	0.01	0.07%

2009 Households by Disposable Income

	Number	Percent
Total	74,627	100.0%
<\$15,000	6,831	9.2%
\$15,000 - \$24,999	6,597	8.8%
\$25,000 - \$34,999	8,825	11.8%
\$35,000 - \$49,999	10,932	14.6%
\$50,000 - \$74,999	18,555	24.9%
\$75,000 - \$99,999	9,231	12.4%
\$100,000 - \$149,999	7,931	10.6%
\$150,000 - \$199,999	2,566	3.4%
\$200,000+	3,159	4.2%
Median Disposable Income	\$53,715	
Average Disposable Income	\$72,956	

2009 Disposable Income by Age of Households

Number of Households

	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	3,881	13,285	16,484	16,829	12,064	6,442	5,643
<\$15,000	754	1,187	814	879	993	929	1,274
\$15,000 - \$24,999	610	1,373	996	951	889	790	989
\$25,000 - \$34,999	653	2,570	1,780	1,347	1,162	841	471
\$35,000 - \$49,999	594	2,273	2,690	2,028	1,470	975	632
\$50,000 - \$74,999	906	3,537	4,871	4,396	2,655	1,212	979
\$75,000 - \$99,999	151	1,242	2,218	2,869	1,608	497	647
\$100,000 - \$149,999	125	679	1,994	2,618	1,713	511	291
\$150,000 - \$199,999	31	201	489	858	568	282	138
\$200,000+	57	223	632	883	736	405	222
Median Disposable Income	\$33,458	\$43,785	\$57,137	\$65,876	\$59,151	\$44,059	\$36,592
Average Disposable Income	\$44,709	\$55,538	\$75,362	\$88,282	\$86,437	\$75,589	\$58,242

Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 4,

Potential Site, Location C

SE Corner of Green Bay Rd. (IL Rt. 131) and MLK, Jr. Dr.



Location C

- Size: 2.00 acres
- Zoning: B-2 Business
- Utilities: Available at Site
- Drive-Thru: Available
- Parking: 70-80 spaces

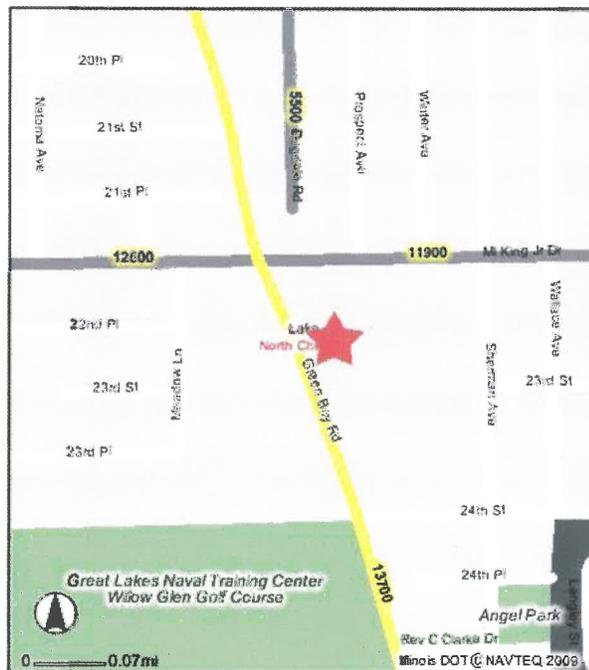


Figure 4, continued

Location C, Disposable Income Profile, 5 minute drive time

Green Bay Rd & Martin Luther King, Jr. Dr, North Chicago, IL 60064
 Drive Time: 5 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	37,845	36,309	36,365	56	0.03%
Median Age	23.2	23.6	23.6	0.0	0%
Households	9,088	9,022	9,012	-10	-0.02%
Average Household Size	2.91	2.95	2.96	0.01	0.07%

2009 Households by Disposable Income

	Number	Percent
Total	9,023	100.0%
<\$15,000	1,446	16.0%
\$15,000 - \$24,999	1,295	14.4%
\$25,000 - \$34,999	1,631	18.1%
\$35,000 - \$49,999	1,591	17.6%
\$50,000 - \$74,999	1,940	21.5%
\$75,000 - \$99,999	573	6.4%
\$100,000 - \$149,999	371	4.1%
\$150,000 - \$199,999	77	0.9%
\$200,000+	99	1.1%
Median Disposable Income	\$35,920	
Average Disposable Income	\$46,521	

2009 Disposable Income by Age of Households

Number of Households

	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	850	2,300	1,994	1,488	1,086	705	596
<\$15,000	305	262	162	167	155	244	151
\$15,000 - \$24,999	118	338	243	199	175	104	117
\$25,000 - \$34,999	125	595	362	245	152	97	55
\$35,000 - \$49,999	114	438	461	239	176	97	65
\$50,000 - \$74,999	150	528	505	320	231	114	92
\$75,000 - \$99,999	18	87	145	153	86	19	64
\$100,000 - \$149,999	14	37	76	120	72	19	33
\$150,000 - \$199,999	2	7	17	21	17	5	8
\$200,000+	4	8	23	24	22	6	11
Median Disposable Income	\$25,114	\$33,926	\$40,956	\$42,086	\$39,079	\$25,339	\$29,806
Average Disposable Income	\$32,578	\$41,065	\$50,694	\$56,304	\$54,573	\$36,064	\$48,196

Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 4, continued

Location C, Disposable Income Profile, 10 minute drive time

Green Bay Rd & Martin Luther King, Jr. Dr, North Chicago, IL 60064
 Drive Time: 10 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	133,136	134,713	135,539	826	0.12%
Median Age	27.5	28.4	28.5	0.1	0.07%
Households	39,537	39,581	39,745	164	0.08%
Average Household Size	3.00	3.09	3.10	0.01	0.06%

2009 Households by Disposable Income

	Number	Percent
Total	39,580	100.0%
<\$15,000	4,877	12.3%
\$15,000 - \$24,999	4,349	11.0%
\$25,000 - \$34,999	5,741	14.5%
\$35,000 - \$49,999	6,527	16.5%
\$50,000 - \$74,999	9,457	23.9%
\$75,000 - \$99,999	3,625	9.2%
\$100,000 - \$149,999	2,944	7.4%
\$150,000 - \$199,999	921	2.3%
\$200,000+	1,139	2.9%
Median Disposable Income	\$45,051	
Average Disposable Income	\$61,039	

2009 Disposable Income by Age of Households

	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	2,703	8,250	8,889	8,050	5,632	3,087	2,968
<\$15,000	654	923	618	633	675	611	763
\$15,000 - \$24,999	405	1,048	762	632	573	415	513
\$25,000 - \$34,999	412	1,827	1,268	898	703	416	217
\$35,000 - \$49,999	404	1,468	1,773	1,225	887	450	320
\$50,000 - \$74,999	624	1,967	2,531	2,049	1,205	577	504
\$75,000 - \$99,999	94	566	795	1,066	568	224	312
\$100,000 - \$149,999	72	292	667	928	605	221	158
\$150,000 - \$199,999	12	74	204	304	181	71	74
\$200,000+	25	85	271	315	235	102	107
Median Disposable Income	\$31,391	\$37,463	\$50,128	\$55,419	\$49,495	\$37,578	\$34,482
Average Disposable Income	\$40,557	\$48,087	\$64,390	\$75,125	\$70,981	\$58,881	\$55,983

Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 4, continued

Location C, Disposable Income Profile, 15 minute drive time

Green Bay Rd & Martin Luther King, Jr. Dr, North Chicago, IL 60064
 Drive Time: 15 Minutes

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	231,134	243,536	248,601	5,065	0.41%
Median Age	30.7	31.9	32.3	0.4	0.25%
Households	73,731	77,174	78,648	1,365	0.38%
Average Household Size	2.90	2.97	2.98	0.01	0.07%

2009 Households by Disposable Income

	Number	Percent
Total	77,174	100.0%
<\$15,000	6,783	8.8%
\$15,000 - \$24,999	6,549	8.5%
\$25,000 - \$34,999	8,760	11.4%
\$35,000 - \$49,999	10,932	14.2%
\$50,000 - \$74,999	18,146	23.5%
\$75,000 - \$99,999	9,461	12.3%
\$100,000 - \$149,999	8,524	11.0%
\$150,000 - \$199,999	3,581	4.6%
\$200,000+	4,438	5.8%
Median Disposable Income	\$55,433	
Average Disposable Income	\$79,595	

2009 Disposable Income by Age of Households

Number of Households

	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	3,824	13,034	16,546	17,756	13,071	6,973	5,970
<\$15,000	743	1,191	799	862	973	919	1,296
\$15,000 - \$24,999	594	1,356	1,003	955	899	748	994
\$25,000 - \$34,999	627	2,519	1,757	1,337	1,178	819	523
\$35,000 - \$49,999	581	2,241	2,664	2,008	1,757	996	685
\$50,000 - \$74,999	894	3,334	4,668	4,304	2,670	1,261	1,015
\$75,000 - \$99,999	157	1,192	2,162	2,959	1,750	550	691
\$100,000 - \$149,999	119	679	1,983	2,876	1,959	599	309
\$150,000 - \$199,999	37	249	661	1,213	811	443	167
\$200,000+	72	273	849	1,242	1,074	638	290
Median Disposable Income	\$33,900	\$43,487	\$58,042	\$70,179	\$63,806	\$50,058	\$37,979
Average Disposable Income	\$46,313	\$57,039	\$80,111	\$96,603	\$96,641	\$90,074	\$82,089

Data Note: Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2009 and 2014.

Figure 5

General Population Statistics

Census 2000 Demographic Profile Highlights:

General Characteristics

	City	Navy	*Civilian
TOTAL POPULATION	35,918	13,319	22,599
Male	21,904	8,551	13,353
Female	14,014	4,768	9,246
<i>Median age (years)</i>	22	20.5	22.9
<i>Under 5 years</i> 2,872	1,312	1,560	
<i>18 years and over</i>	27,274	10,056	17,218
<i>65 years and over</i>	1,640	19	1,621
ONE RACE	34,557	12,633	21,924
White	17,140	8,549	8,591
Black or African American	13,024	2,764	10,260
American Indian and Alaska Native	301	142	159
Asian	1,289	759	530
Native Hawaiian and Other Pacific Islander	53	31	22
Some other race	2,750	388	2,362
<i>Two or more races</i>	1,361	686	675
<i>Hispanic or Latino (of any race)</i>	6,552	1,360	5,192
HOUSEHOLDS			
Household population	23,636	7,199	16,437
Group quarters population	12,282	6,120	6,162
Average household size	3.09	3.54	2.82
Average family size	3.64	3.64	3.64
HOUSING UNITS	8,377	2,262	6,115
Occupied housing units	7,661	2,032	5,629
Owner-occupied housing units	2,780	95	2,685
Renter-occupied housing units	4,881	1,937	2,944
Vacant housing units	716	230	486
Single-family owner-occupied homes	2,171	17	2,124
Median value (dollars)	100,400	112,500	93,269
With a mortgage (dollars)	1,204	1,125	1,251
Not mortgaged (dollars)	388	0	617

Figure 5, continued

	City	Navy	*Civilian
SOCIAL CHARACTERISTICS			
Population 25 years and over	14,943	4,387	10,556
High school graduate or higher	11,395	4,166	7,229
Bachelor's degree or higher	2,209	770	1,439
Civilian veterans (civilian population 18 years and over)	3,583	1,964	1,619
Disability status (population 5 years and over)	3,793	415	3,378
Foreign born 4,633	920	3,713	
Male, Now married, except separated (population 15 years and over)	6,025	2,485	3,540
Female, Now married, except separated (population 15 years and over)	4,488	1,863	2,625
Speak a language other than English at home (population 5 years and over)	7,067	1,939	5,128
ECONOMIC CHARACTERISTICS			
In labor force (population 16 years and over)	21,392	8,438	12,954
Mean travel time to work in minutes (workers 16 years and over)	16	11.9	18.4
INCOME			
Median household income in 1999 (dollars)	38,180	39,299	37,521
Median family income in 1999 (dollars)	40,485	40,014	40,763
Per capita income in 1999 (dollars)	14,564	12,340	15,875
Families below poverty level	678	94	584
Individuals below poverty level	3,596	464	3,132

(X) Not applicable.

*Civilian = City data - Navy data

Source: U.S. Census Bureau, Summary File 1 (SF 1) and Summary File 3 (SF 3)

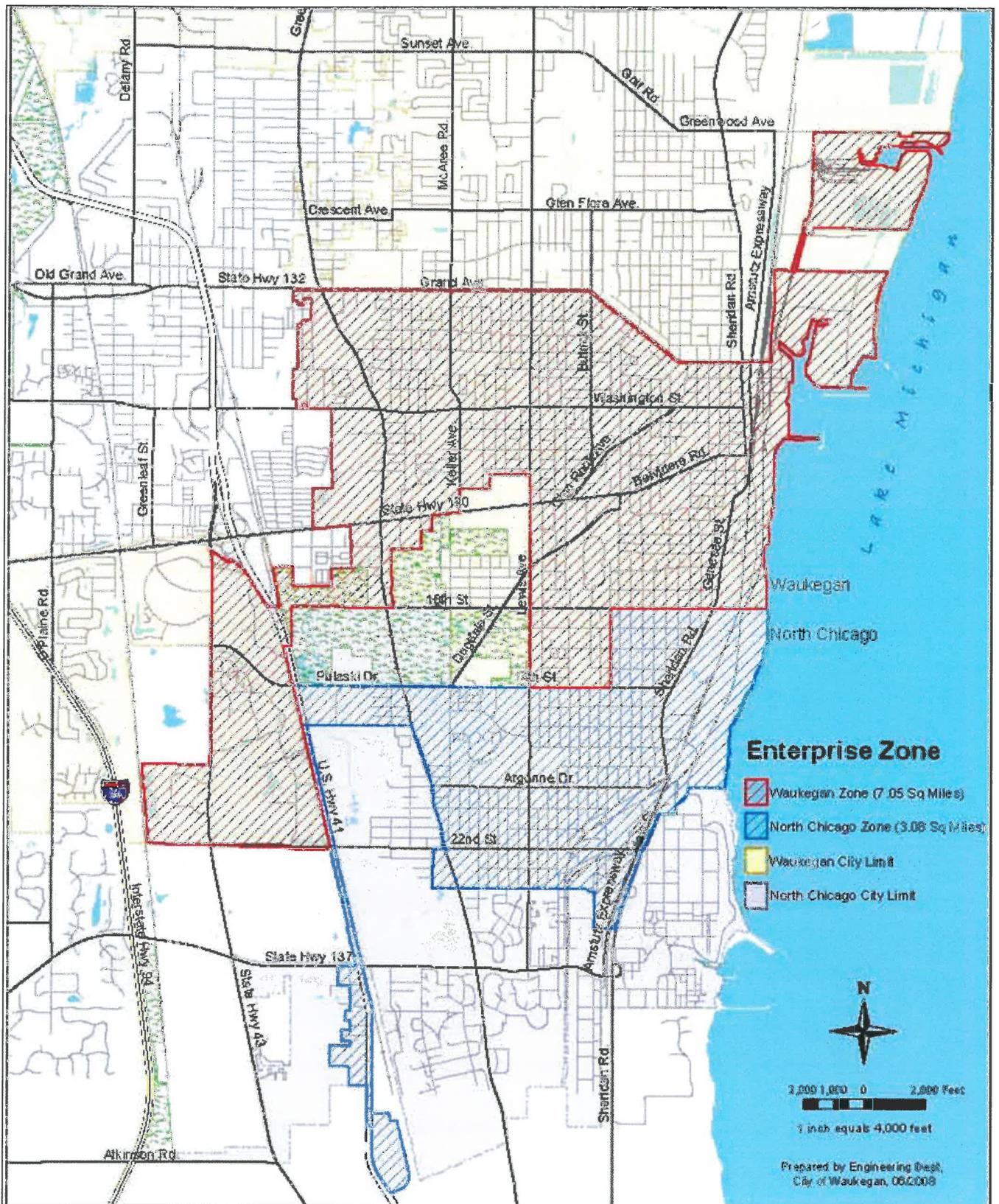
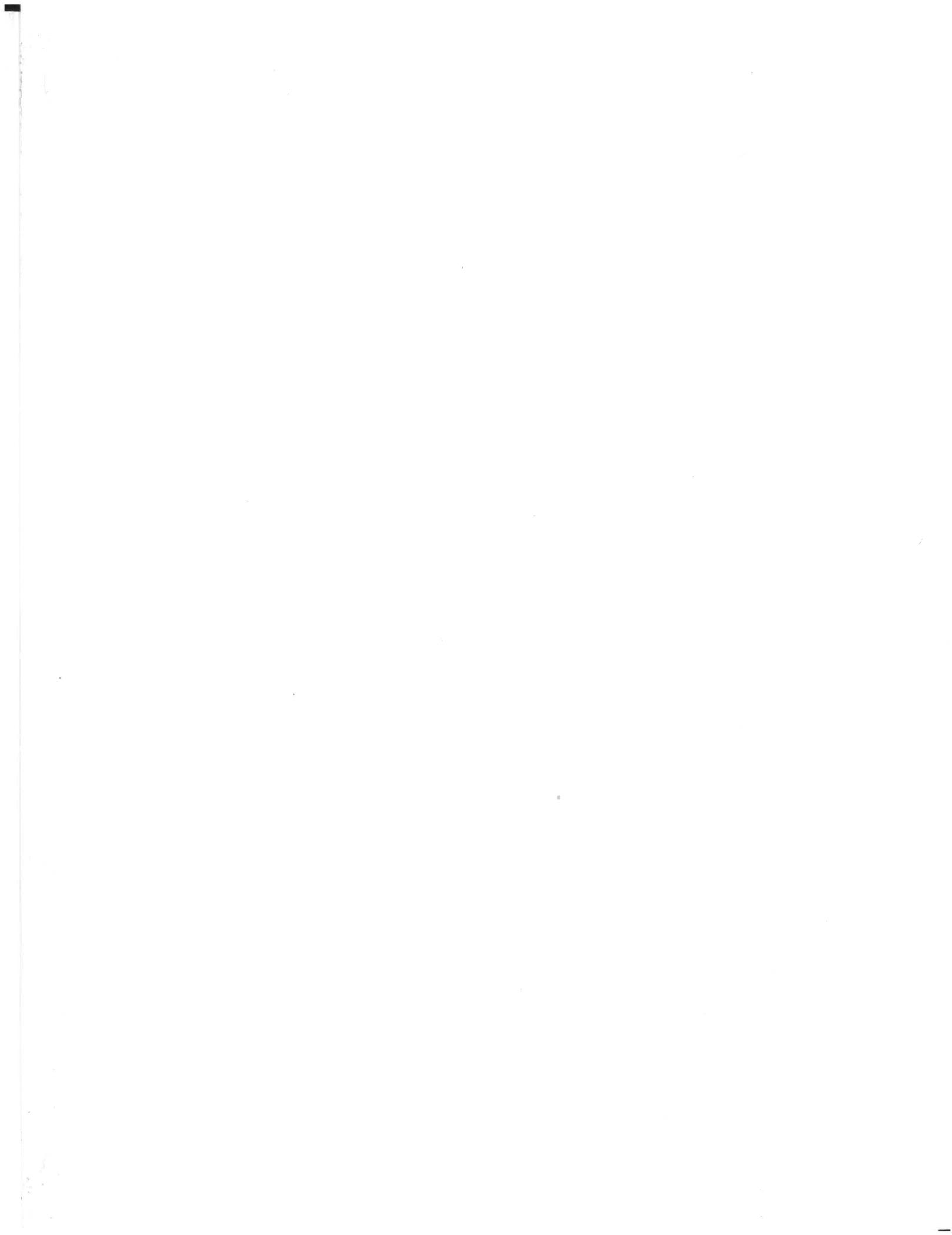


Figure 6, North Chicago Enterprise Zone Map







City of North Chicago
1850 Lewis Avenue, North Chicago, IL 60064