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**Community Economic and Demographic Research**  
Ruskin CDBG Area

Prepared for  
Hillsborough County Economic Development Department

by the  
CENTER FOR ECONOMIC DEVELOPMENT RESEARCH  
College of Business Administration



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**September 2004**

## *Preface*

In order to determine opportunities for business expansion within their Community Development Block Grant (CDBG) program target areas, the Hillsborough County Economic Development Department commissioned the Center for Economic Development Research (CEDR) to perform two tasks: (1) develop an inventory of businesses and demographic characteristics for a representative, benchmark community, and (2) compare metrics developed in Task (1) to similar metrics for selected CDBG areas to determine the relative scarcity or abundance of business establishments within those areas.

This report, and the appropriate tables of the CD “CDBG Area Community Economic and Demographic Research,” are in partial fulfillment of the second task.

The Center for Economic Development Research initiates and conducts innovative research on economic development. The Center’s education programs are designed to cultivate excellence in regional development. Our information system serves to enhance development efforts at the University of South Florida, its College of Business, and throughout the Tampa Bay region.

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September 2004

## Introduction

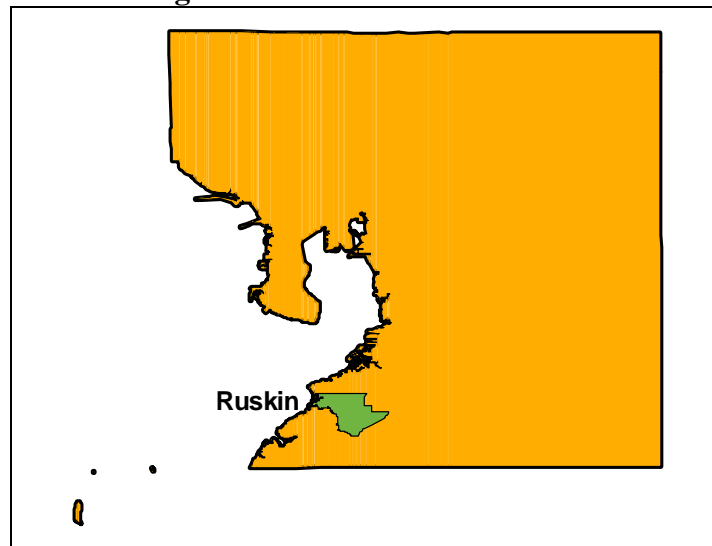
In order to assess economic conditions within the county's Community Development Block Grant (CDBG) program target areas, the Hillsborough County Economic Development Department commissioned CEDR to create an inventory of business establishments within a benchmark CDBG area and to normalize this inventory to the demographic characteristics of the benchmark area. Repeating the same procedure for the Ruskin CDBG area, we then compare the Ruskin CDBG area to the benchmark for analysis of the relative abundance or scarcity of businesses within the Ruskin CDBG area.

## Methodology

### *Business Establishments*

Florida's Agency for Workforce Innovation (AWI) collects monthly employment and wage information for all businesses covered by the state's unemployment insurance program. Using AWI's Enhanced Quarterly Unemployment Insurance (EQUI) database, we geocoded all Hillsborough County business that participated in the state's unemployment insurance program during the third quarter (July-September) of 2003, the latest date for which data was available. By overlaying the shapefile of the Ruskin CDBG area, we can isolate those businesses located within the Ruskin CDBG area.<sup>1</sup> **Figure R1** depicts the Ruskin CDBG area.

**Figure R1 – Ruskin CDBG Area**

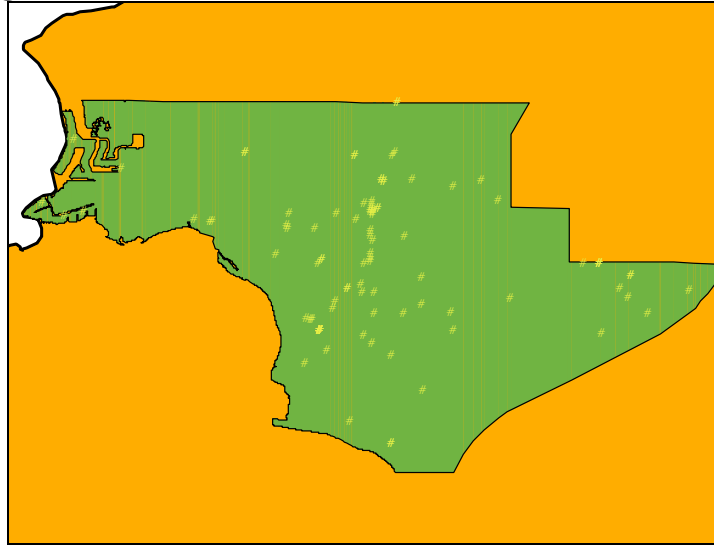


For the Ruskin CDBG area, we identified 178 business establishments, depicted by the dots in **Figure R2**.

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<sup>1</sup> All CDBG area shapefiles obtained from Hillsborough County's GIS website - <http://maps.hillsboroughcounty.org> - on April 12<sup>th</sup>, 2004.

**Figure R2 – Ruskin CDBG Area Business Establishments**



In addition to employment and wage data, the EQUI database also classifies businesses by their NAICS code. **Table R1** is the inventory of business establishments within the Ruskin CDBG area by NAICS.<sup>2</sup> NAICS is the acronym for North American Industrial Classification System, which replaced the Standard Industrial Classification (SIC) code developed by the government to classify industries. NAICS codes range in detail from 2-digit sectors (such as 52 - Finance and Insurance) to 6-digit industries (such as 524210 - Insurance Agencies and Brokerages).

#### *Demographic Characteristics*

The ArcView Business Analyst software package contains demographic data collected at the block group level. Block groups are subdivisions of Census tracts: small, relatively permanent statistical subdivisions of a county. Census tracts usually have between 2,500 and 8,000 persons and do **not** cross county boundaries. **Table R1S** summarizes the demography of the Ruskin CDBG area.

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<sup>2</sup> This table, and others referenced in this report, can be found on the CD “Community Economic and Demographic Research, September 2004.” Table numbers followed by an “S” appear in the body of this report.

**Table R1S – Demographic Summary of Ruskin CDBG**

	Amount	Percent
Population (2005)		
White	5,836	89.92%
Black	81	1.25%
American Indian, Eskimo, or Aleut	24	0.38%
Asian or Pacific Islander	37	0.57%
Other	512	7.88%
Hispanic Origin	2,257	34.78%
Total (Excluding Hispanic Origin)	6,490	100.00%
Age & Gender (2005)		
Population Age <18	1,406	21.66%
Population Age 65+	1,491	22.97%
Population Male	3,233	49.81%
Population Female	3,258	50.19%
Income (2005)		
Per Capita	\$ 17,192	n/a
Average Household Income	\$ 44,045	n/a

**Table R2** is the full demographic report produced using the Business Analyst software. We use the data from this report in conjunction with the business establishment data to calculate the descriptive statistics.

*Calculation and Analysis of Descriptive Statistics*

To calculate the descriptive statistics, we take the number of establishments for each industry category, divide by a demographic characteristic, and multiply by 1,000. Therefore, each descriptive statistic represents the number of establishments for every 1,000 of the specified demographic characteristic.<sup>3</sup> For instance, in the 3<sup>rd</sup> quarter of 2003, the Ruskin CDBG area had 4 Child Day Care Services establishments (NAICS industry 624410), and a projected 2005 population of 6,490. Thus, the descriptive statistic is 0.6163. In the Ruskin CDBG area, for every 1,000 people, there are 0.6163 Child Day Care Services establishments.

For this report, we have selected the following demographic characteristics: population, household population, population by major age group, per capita income (all estimated for year 2005) and year 2000 consumer spending patterns. We present the descriptive statistics in **Table R3**.

For analytical purposes, we then present two other tables. **Table R4** presents, for each demographic characteristic, the *absolute* difference between the descriptive statistic

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<sup>3</sup> Note: “Consumer Expenditures” is expressed in thousands of dollars; therefore, the descriptive statistic shows the number of establishments per million dollars of consumer expenditure.

of the Ruskin CDBG area and that of the benchmark area. **Table R5** presents, for each demographic characteristic, the *percent* difference between the descriptive statistic of the Ruskin CDBG area and that of the benchmark area.

**Table R6** and **Table R7** present, respectively, those 6-digit NAICS codes found in the Ruskin CDBG area, but not in the benchmark area, and those found in the benchmark area, but not in the Ruskin CDBG area.

We preface our summary with the following caveat: business establishments may be engaged in multiple industries, whereas the unemployment insurance data this report is based upon allows businesses to indicate participation in only one industry. This, in conjunction with the fact that only those businesses participating in the unemployment insurance program are captured in the database (i.e. sole proprietorships are not included in the data), biases our estimates of establishments downward.

### Summary of Research Findings

We summarize our findings by displaying relatively scarce business establishment types, classified by 6-digit NAICS code. The relative differences from the benchmark norm highlight opportunities for business expansion as well as highlight priorities for business retention. In this summary, we present only the absolute descriptive statistic differences for population and per capita income – the demographic characteristics we believe most important to this analysis. We also examined percent differences, but found these differences similar to the absolute differences and therefore do not display them in this summary.

**Table R2S** displays those establishment types with negative absolute differences in the population descriptive statistic from the benchmark norm for the Ruskin CDBG area. Normalized for population, these establishment types are scarce in the Ruskin CDBG area, relative to the CDBG benchmark area.

**Table R2S – Ruskin CDBG Area Establishment Types Scarce by Population Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Population Descriptive Statistic	Shortage of Establishments
621111	Offices of Physicians (except Mental Health Specialists)	(0.3307)	2.15
561320	Temporary Help Services	(0.0697)	0.45
524126	Direct Property and Casualty Insurance Carriers	(0.0448)	0.29
621210	Offices of Dentists	(0.0324)	0.21
531210	Offices of Real Estate Agents and Brokers	(0.0075)	0.05

**Table R3S** displays those establishment types with negative absolute differences in the per capita income descriptive statistic from the benchmark norm for the Ruskin CDBG area. Normalized for per capita income, these establishment types are scarce in the Ruskin CDBG area, relative to the CDBG benchmark area.

**Table R3S – Ruskin CDBG Area Establishment Types Scarce by  
Per Capita Income Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Per Capita Income Descriptive Statistic	Shortage of Establishments
621111	Offices of Physicians (except Mental Health Specialists)	(1.9403)	33.36
722211	Limited-Service Restaurants	(1.6052)	27.60
447110	Gasoline Stations with Convenience Stores	(1.1952)	20.55
561730	Landscaping Services	(1.0927)	18.79
425120	Wholesale Trade Agents and Brokers	(1.0484)	18.02
445110	Supermarkets and Other Grocery (except Convenience) Stores	(0.9598)	16.50
811111	General Automotive Repair	(0.9251)	15.90
561320	Temporary Help Services	(0.8642)	14.86
236115	New Single-Family Housing Construction (except Operative Builders)	(0.8573)	14.74
441310	Automotive Parts and Accessories Stores	(0.8061)	13.86
524126	Direct Property and Casualty Insurance Carriers	(0.7617)	13.09
722110	Hotels (except Casino Hotels) and Motels	(0.7340)	12.62
621210	Offices of Dentists	(0.7104)	12.21
524210	Insurance Agencies and Brokerages	(0.7036)	12.10
238221	Residential Plumbing and HVAC Contractors	(0.6966)	11.98
238211	Residential Electrical Contractors	(0.6523)	11.21
624410	Child Day Care Services	(0.6384)	10.98
531210	Offices of Real Estate Agents and Brokers	(0.6080)	10.45
238212	Nonresidential Electrical Contractors	(0.5567)	9.57
531110	Lessors of Residential Buildings and Dwellings	(0.5567)	9.57
541512	Computer Systems Design Services	(0.5567)	9.57
541110	Offices of Lawyers	(0.4986)	8.57
561110	Office Administrative Services	(0.4542)	7.81
713990	All Other Amusement and Recreation Industries	(0.4404)	7.57
445120	Convenience Stores	(0.4030)	6.93
111219	Other Vegetables (except Potato) and Melon Farming	(0.3754)	6.45
722410	Drinking Places (Alcoholic Beverages)	(0.3517)	6.05
541511	Custom Computer Programming Services	(0.3449)	5.93
111421	Nursery and Tree Production	(0.3005)	5.17
423990	Other Miscellaneous Durable Goods Merchants Wholesalers	(0.2493)	4.29
444110	Home Centers	(0.2493)	4.29
446110	Pharmacies and Drug Stores	(0.2493)	4.29
452990	All Other General Merchandise Stores	(0.2493)	4.29
484220	Special Freight (except Used Goods) Trucking, Local	(0.2493)	4.29
531311	Residential Property Managers	(0.2493)	4.29
541940	Veterinary Services	(0.2493)	4.29
812112	Beauty Salons	(0.2493)	4.29
522110	Commercial Banking	(0.2424)	4.17
811121	Automotive Body, Paint, and Interior Repair and Maintenance	(0.2424)	4.17
238912	Nonresidential Site Preparation Contractors	(0.1980)	3.40



**Table R3S (Continued) – Ruskin CDBG Area Establishment Types Scarce by  
Per Capita Income Relative to CDBG Benchmark Area**

Description	Difference in Per Capita Income Descriptive Statistic	Shortage of Establishments
NAICS		
423110 Automobile and Other Motor Vehicle Merchant Wholesalers	(0.1980)	3.40
423120 Motor Vehicle Supplies and New Parts Merchant Wholesalers	(0.1980)	3.40
423810 Construction and Mining (except Oil Well) Machinery and Equipment Merchant Wholesalers	(0.1980)	3.40
441120 Used Car Dealers	(0.1980)	3.40
441320 Tire Dealers	(0.1980)	3.40
453110 Florists	(0.1980)	3.40
453998 All Other Miscellaneous Store Retailers (except Tobacco Stores)	(0.1980)	3.40
522310 Mortgage and Nonmortgage Loan Brokers	(0.1980)	3.40
811490 Other Personal and Household Goods Repair and Maintenance	(0.1980)	3.40
813910 Business Associations	(0.1980)	3.40
221112 Electric Power Distribution	(0.1912)	3.29
813410 Civic and Social Organizations	(0.1912)	3.29
531190 Lessors of Other Real Estate Property	(0.1842)	3.17
238141 Residential Masonry Contractors	(0.1468)	2.52
238161 Residential Roofing Contractors	(0.1468)	2.52
238222 Nonresidential Plumbing and HVAC Contractors	(0.1468)	2.52
238331 Residential Flooring Contractors	(0.1468)	2.52
332312 Fabricated Structural Metal Manufacturing	(0.1468)	2.52
441110 New Car Dealers	(0.1468)	2.52
522298 All Other Nondepository Credit Intermediation	(0.1468)	2.52
531320 Offices of Real Estate Appraisers	(0.1468)	2.52
541211 Offices of Certified Public Accountants	(0.1468)	2.52
811412 Appliance Repair and Maintenance	(0.1468)	2.52
111422 Floriculture Production	(0.1399)	2.41
541611 Administrative Management and General Management	(0.1399)	2.41
237990 Other Heavy and Civil Engineering Construction	(0.0955)	1.64
238151 Residential Glass and Glazing Contractors	(0.0955)	1.64
238341 Residential Tile and Terrazzo Contractors	(0.0955)	1.64
238351 Residential Finish Carpentry Contractors	(0.0955)	1.64
339116 Dental Laboratories	(0.0955)	1.64
424930 Flower, Nursery Stock, and Florists' supplies Merchant Wholesalers	(0.0955)	1.64
442210 Floor Covering Stores	(0.0955)	1.64
443111 Household Appliance Stores	(0.0955)	1.64
444220 Nursery, Garden Center, and Farm Supply Stores	(0.0955)	1.64
445230 Fruit and Vegetable Markets	(0.0955)	1.64
522220 Sales Financing	(0.0955)	1.64
541320 Landscape Architectural Services	(0.0955)	1.64
621498 All other Outpatient Care Centers	(0.0955)	1.64
713930 Marinas	(0.0955)	1.64
444130 Hardware Stores	(0.0887)	1.52

**Table R3S (Continued) – Ruskin CDBG Area Establishment Types Scarce by Per Capita Income Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Per Capita Income Descriptive Statistic	Shortage of Establishments
813110	Religious Organizations	(0.0887)	1.52
111310	Orange Groves	(0.0748)	1.29
115112	Soil Preparation, Planting, and Cultivating	(0.0443)	0.76
115114	Postharvest Crop Activities (except Cotton Ginning)	(0.0443)	0.76
115115	Farm Labor contractors and Crew Leaders	(0.0443)	0.76
238352	Nonresidential Finish Carpentry Contractors	(0.0443)	0.76
238392	Other Nonresidential Finishing Contractors	(0.0443)	0.76
332323	Ornamental and Architectural Metal Work Manufacturing	(0.0443)	0.76
441222	Boat Dealers	(0.0443)	0.76
441229	All other Motor Vehicle Dealers	(0.0443)	0.76
448210	Shoe Stores	(0.0443)	0.76
453310	Used Merchandise Stores	(0.0443)	0.76
541213	Tax Preparation Services	(0.0443)	0.76
561612	Security Guards and Patrol Services	(0.0443)	0.76
811122	Automotive Glass Replacement Shops	(0.0443)	0.76
812310	Coin-Operated Laundries and Drycleaners	(0.0443)	0.76

**Table R4S** displays those establishment types present in the CDBG benchmark area, but absent in the Ruskin CDBG area. By definition, these establishment types are scarce in the Ruskin CDBG area relative to the CDBG benchmark area. We also present, normalized for population, the relative shortage of establishments in the Ruskin CDBG area for these establishment types.

**Table R4S – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
423830	Industrial Machinery and Equipment Merchant Wholesalers	18	0.2238	1.4524
541330	Engineering Services	17	0.2113	1.3717
541219	Other Accounting Services	13	0.1616	1.0490
111333	Strawberry Farming	11	0.1368	0.8876
238991	All other Residential Trade Contractors	10	0.1243	0.8069
493110	General Warehousing and Storage	10	0.1243	0.8069
517110	Wired Telecommunications Carriers	10	0.1243	0.8069
721110	Hotels (except Casino Hotels) and Motels	10	0.1243	0.8069
423450	Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers	9	0.1119	0.7262
811310	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	9	0.1119	0.7262
238311	Residential Drywall Contractors	8	0.0995	0.6455
424910	Farm Supplies Merchant Wholesalers	8	0.0995	0.6455

**Table R4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
444190	Other Building Material Dealers	8	0.0995	0.6455
517310	Telecommunications Resellers	8	0.0995	0.6455
424130	Industrial and Personal Service Paper Merchant Wholesalers	7	0.0870	0.5648
443112	Radio, Television, and Other Electronic Stores	7	0.0870	0.5648
484121	General freight trucking, Long-distance, Truckload	7	0.0870	0.5648
561720	Janitorial Services	7	0.0870	0.5648
423310	Lumber, Plywood, Millwork, and Wood Panel Merchant Wholesalers	6	0.0746	0.4841
423690	Other Electronic Parts and Equipment Merchant Wholesalers	6	0.0746	0.4841
423930	Recyclable Material Merchant Wholesalers	6	0.0746	0.4841
424990	Other Miscellaneous Nondurable Goods Merchant Wholesalers	6	0.0746	0.4841
517212	Cellular and Other Wireless telecommunications	6	0.0746	0.4841
561330	Professional Employer Organization	6	0.0746	0.4841
814110	Private Households	6	0.0746	0.4841
236118	Residential Remodelers	5	0.0622	0.4034
237210	Land Subdivision	5	0.0622	0.4034
237310	Highway, Street, and Bridge Construction	5	0.0622	0.4034
238992	All other Nonresidential Trade Contractors	5	0.0622	0.4034
423430	Computer and Computer Peripheral Equipment and Software Merchant Wholesalers	5	0.0622	0.4034
423610	Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers	5	0.0622	0.4034
423820	Farm and Garden Machinery and Equipment Merchant Wholesalers	5	0.0622	0.4034
424490	Other Grocery and Related Products Merchant Wholesalers	5	0.0622	0.4034
454210	Vending Machine Operators	5	0.0622	0.4034
484210	Used Household and Office Goods Moving	5	0.0622	0.4034
518210	Data Processing, Hosting, and Related Services	5	0.0622	0.4034
522292	Real Estate Credit	5	0.0622	0.4034
532299	All Other Consumer Goods Rental	5	0.0622	0.4034
541613	Marketing consulting Services	5	0.0622	0.4034
551114	Corporate, subsidiary, and Regional Managing Offices	5	0.0622	0.4034
722310	Food Service Contractors	5	0.0622	0.4034
813930	Labor Unions and Similar Labor Organizations	5	0.0622	0.4034
221310	Water Supply and Irrigation Systems	4	0.0497	0.3228
236220	Commercial and Industrial Building Construction	4	0.0497	0.3228
238111	Residential Poured Foundation Contractors	4	0.0497	0.3228
238321	Residential Painting Contractors	4	0.0497	0.3228
321920	Wood Container and Pallet Manufacturing	4	0.0497	0.3228
337110	Wood Kitchen Cabinet and Countertop Manufacturing	4	0.0497	0.3228
424480	Fresh Fruit and Vegetable Merchant Wholesalers	4	0.0497	0.3228

**Table R4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
443120	Computer and Software Stores	4	0.0497	0.3228
448120	Women's Clothing Stores	4	0.0497	0.3228
453210	Office Supplies and Stationery Stores	4	0.0497	0.3228
454113	Mail-Order Houses	4	0.0497	0.3228
531130	Lessors of Miniwarehouses and Self-Storage Units	4	0.0497	0.3228
532291	Home Health Equipment Rental	4	0.0497	0.3228
561310	Employment Placement Agencies	4	0.0497	0.3228
561621	Security Systems Services (except Locksmiths)	4	0.0497	0.3228
561740	Carpet and Upholstery Cleaning Services	4	0.0497	0.3228
561790	Other Services to Buildings and Dwellings	4	0.0497	0.3228
561990	All Other Support Services	4	0.0497	0.3228
621610	Home Health Care Services	4	0.0497	0.3228
622110	General Medical and Surgical Hospitals	4	0.0497	0.3228
811192	Car Washes	4	0.0497	0.3228
812320	Drycleaning and Laundry Services (except Coin-Operated)	4	0.0497	0.3228
237110	Water and Sewer Line and Related Structures Construction	3	0.0373	0.2421
238121	Residential Structural Steel Contractors	3	0.0373	0.2421
238131	Residential Farming Contractors	3	0.0373	0.2421
333911	Pump and Pumping Equipment Manufacturing	3	0.0373	0.2421
423390	Other Construction Material Merchant Wholesalers	3	0.0373	0.2421
423710	Hardware Merchant Wholesalers	3	0.0373	0.2421
423860	Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers	3	0.0373	0.2421
424120	Stationery and Office supplies Merchant Wholesalers	3	0.0373	0.2421
424610	Plastics Materials and Basic Forms and Shapes merchant Wholesalers	3	0.0373	0.2421
425110	Business to Business Electronic Markets	3	0.0373	0.2421
448140	Family Clothing Stores	3	0.0373	0.2421
451110	Sporting Good Stores	3	0.0373	0.2421
453220	Gift, Novelty, and Souvenir Stores	3	0.0373	0.2421
453910	Pet and Pet Supplies Stores	3	0.0373	0.2421
484122	General Freight trucking, Log Distance, Less Than Truckload	3	0.0373	0.2421
488510	Freight Transportation Arrangement	3	0.0373	0.2421
493190	Other Warehousing and Storage	3	0.0373	0.2421
511120	Periodical Publishers	3	0.0373	0.2421
524291	Claims Adjusting	3	0.0373	0.2421
531120	Lessors and Nonresidential Buildings (except Miniwarehouses)	3	0.0373	0.2421
532120	Truck, Utility Trailer, and RV (Recreational Vehicle) Rental and Leasing	3	0.0373	0.2421
532230	Video Tape and Disc Rental	3	0.0373	0.2421

**Table R4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
532412	Construction, Mining, and Forestry Machinery and Equipment Rental and Leasing	3	0.0373	0.2421
541618	Other Management Consulting Services	3	0.0373	0.2421
541620	Environmental Consulting Services	3	0.0373	0.2421
541890	Other Services Related to Advertising	3	0.0373	0.2421
541990	All Other Professional, Scientific, and Technical Services	3	0.0373	0.2421
561422	Telemarketing Bureaus	3	0.0373	0.2421
561710	Exterminating and Pest Control Services	3	0.0373	0.2421
611310	Colleges, Universities, and Professional Schools	3	0.0373	0.2421
611430	Professional and Management Development Training	3	0.0373	0.2421
621310	Offices of Chiropractors	3	0.0373	0.2421
621340	Offices of Physical, Occupational and Speech Therapists, and Audiologists	3	0.0373	0.2421
713940	Fitness and Recreational Sports Centers	3	0.0373	0.2421
722213	Snack and Nonalcoholic Beverage Bars	3	0.0373	0.2421
811118	Other Automotive Mechanical and Electrical Repair and Maintenance	3	0.0373	0.2421
812910	Pet Care (except Veterinary) Services	3	0.0373	0.2421
813990	Other Similar Organizations (except Business, Professional, Labor, and Political Organizations)	3	0.0373	0.2421
112111	Beef Cattle Ranching and Farming	2	0.0249	0.1614
238122	Nonresidential Structural Steel Contractors	2	0.0249	0.1614
238291	Other Residential Equipment Contractors	2	0.0249	0.1614
238292	Other Nonresidential Equipment Contractors	2	0.0249	0.1614
312111	Soft Drink Manufacturing	2	0.0249	0.1614
312113	Ice Manufacturing	2	0.0249	0.1614
312229	Other Tobacco Product Manufacturing	2	0.0249	0.1614
322211	Corrugated and Solid Fiber Box Manufacturing	2	0.0249	0.1614
326299	All Other Rubber Product Manufacturing	2	0.0249	0.1614
331316	Aluminum Extruded Product Manufacturing	2	0.0249	0.1614
334290	Other Communications Equipment Manufacturing	2	0.0249	0.1614
334417	Electronic Connector Manufacturing	2	0.0249	0.1614
335121	Residential Electric Lighting Fixture Manufacturing	2	0.0249	0.1614
423130	Tire and Tube Merchant Wholesalers	2	0.0249	0.1614
423220	Home Furnishing Merchant Wholesalers	2	0.0249	0.1614
423440	Other Commercial Equipment Merchant Wholesalers	2	0.0249	0.1614
423490	Other Professional Equipment and Supplies Merchant Wholesalers	2	0.0249	0.1614
423720	Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers	2	0.0249	0.1614
423730	Warm Air Heating and Air-conditioning Equipment and Supplies Merchant Wholesalers	2	0.0249	0.1614
424210	Drugs and Druggists' Sundries Merchant Wholesalers	2	0.0249	0.1614
424410	General Line Grocery Merchant Wholesalers	2	0.0249	0.1614
424450	Confectionery Merchant Wholesalers	2	0.0249	0.1614

**Table R4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
424690	Other chemical and Allied Products Merchant Wholesalers	2	0.0249	0.1614
442299	Other Home Furnishings Stores	2	0.0249	0.1614
445299	All Other Specialty Food Stores	2	0.0249	0.1614
448310	Jewelry Stores	2	0.0249	0.1614
453991	Tobacco Stores	2	0.0249	0.1614
484110	General Freight Trucking, Local	2	0.0249	0.1614
488390	Other Support Activities for Water Transportation	2	0.0249	0.1614
488410	Motor Vehicle Towing	2	0.0249	0.1614
522120	Savings Institutions	2	0.0249	0.1614
522130	Credit Unions	2	0.0249	0.1614
523120	Securities Brokerage	2	0.0249	0.1614
524114	Direct Health and Medical Insurance Carriers	2	0.0249	0.1614
531390	Other Activities Related to Real Estate	2	0.0249	0.1614
532111	Passenger Car Rental	2	0.0249	0.1614
532310	General Rental Centers	2	0.0249	0.1614
541310	Architectural Services	2	0.0249	0.1614
541350	Building Inspection Services	2	0.0249	0.1614
541380	Testing Laboratories	2	0.0249	0.1614
541612	Human Resources and Executive Search Consulting Services	2	0.0249	0.1614
541720	Research and Development in the Social Sciences and Humanities	2	0.0249	0.1614
561510	Travel Agencies	2	0.0249	0.1614
562119	Other Waste Collection	2	0.0249	0.1614
611710	Educational Support Services	2	0.0249	0.1614
621320	Offices of Optometrists	2	0.0249	0.1614
621511	Medical Laboratories	2	0.0249	0.1614
621512	Diagnostic Imaging Centers	2	0.0249	0.1614
624120	Services for the Elderly and Persons with Disabilities	2	0.0249	0.1614
624310	Vocational Rehabilitation Services	2	0.0249	0.1614
711510	Independent Artists, Writers, and Performers	2	0.0249	0.1614
713910	Golf Courses and Country Clubs	2	0.0249	0.1614
722320	Caterers	2	0.0249	0.1614
811112	Automotive Exhaust System Repair	2	0.0249	0.1614
811191	Automotive Oil Change and Lubrication Shops	2	0.0249	0.1614
811198	All Other Automotive Repair and Maintenance	2	0.0249	0.1614
811212	Computer and Office Machine Repair and Maintenance	2	0.0249	0.1614
811219	Other Electronic and Precision Equipment Repair and Maintenance	2	0.0249	0.1614
812111	Barber Shops	2	0.0249	0.1614
812199	Other Personal Care Services	2	0.0249	0.1614
111334	Berry (except Strawberry) Farming	1	0.0124	0.0807
112210	Hog and Pig Farming	1	0.0124	0.0807

**Table R4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
112511	Finfish Farming and Fish Hatcheries	1	0.0124	0.0807
114112	Shellfish Fishing	1	0.0124	0.0807
115210	Support Activities for Animal Production	1	0.0124	0.0807
212321	Construction Sand and Gravel Mining	1	0.0124	0.0807
236116	New Multifamily Housing Construction (except Operative Builders)	1	0.0124	0.0807
236117	New Housing Operative Builders	1	0.0124	0.0807
237130	Power and Communication Line and Related Structures Construction	1	0.0124	0.0807
238112	Nonresidential Poured Foundation Contractors	1	0.0124	0.0807
238142	Nonresidential Masonry Contractors	1	0.0124	0.0807
238162	Nonresidential Roofing Contractors	1	0.0124	0.0807
238312	Nonresidential Drywall Contractors	1	0.0124	0.0807
238322	Nonresidential Painting Contractors	1	0.0124	0.0807
238391	Other Residential Finishing Contractors	1	0.0124	0.0807
311520	Ice Cream and Frozen Dessert Manufacturing	1	0.0124	0.0807
311611	Animal (except Poultry) Slaughtering	1	0.0124	0.0807
311712	Fresh and Frozen Seafood Processing	1	0.0124	0.0807
311811	Retail Bakeries	1	0.0124	0.0807
311823	Dry Pasta Manufacturing	1	0.0124	0.0807
313311	Broadwoven Fabric Finishing Mills	1	0.0124	0.0807
314129	Other Household Textile Product Mills	1	0.0124	0.0807
315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing	1	0.0124	0.0807
316999	All Other Leather Good Manufacturing	1	0.0124	0.0807
321113	Sawmills	1	0.0124	0.0807
321114	Wood Preservation	1	0.0124	0.0807
321214	Truss Manufacturing	1	0.0124	0.0807
323114	Quick Printing	1	0.0124	0.0807
323115	Digital Printing	1	0.0124	0.0807
325412	Pharmaceutical Preparation Manufacturing	1	0.0124	0.0807
325612	Polish and Other Sanitation Good Manufacturing	1	0.0124	0.0807
326122	Plastic Pipe and Pipe fitting Manufacturing	1	0.0124	0.0807
326140	Polystyrene Foam Product Manufacturing	1	0.0124	0.0807
326199	All Other Plastics Product Manufacturing	1	0.0124	0.0807
327121	Brick and Structural Clay Tile Manufacturing	1	0.0124	0.0807
331319	Other Aluminum Rolling and Drawing	1	0.0124	0.0807
332116	Metal Stamping	1	0.0124	0.0807
332213	Saw Blade and Handsaw Manufacturing	1	0.0124	0.0807
332510	Hardware Manufacturing	1	0.0124	0.0807
332813	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0124	0.0807
332912	Fluid Power Valve and Hose Fitting Manufacturing	1	0.0124	0.0807
332994	Small Arms Manufacturing	1	0.0124	0.0807

**Table R4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	1	0.0124	0.0807
333411	Air Purification Equipment Manufacturing	1	0.0124	0.0807
333613	Mechanical Power Transmission Equipment Manufacturing	1	0.0124	0.0807
334111	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0124	0.0807
334119	Other Computer Peripheral Equipment Manufacturing	1	0.0124	0.0807
334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	1	0.0124	0.0807
334519	Other Measuring and Controlling Device Manufacturing	1	0.0124	0.0807
335931	Current-Carrying Wiring Device Manufacturing	1	0.0124	0.0807
336211	Motor Vehicle Body Manufacturing	1	0.0124	0.0807
336413	Other Aircraft Parts and Auxiliary Equipment	1	0.0124	0.0807
337215	Showcase, Partition, Shelving, and Locker Manufacturing	1	0.0124	0.0807
339113	Surgical Appliance and Supplies Manufacturing	1	0.0124	0.0807
339920	Sporting and Athletic Goods Manufacturing	1	0.0124	0.0807
339950	Sign Manufacturing	1	0.0124	0.0807
423210	Furniture Merchant Wholesalers	1	0.0124	0.0807
423320	Brick, Stone, and Related Construction Material Merchant Wholesalers	1	0.0124	0.0807
423330	Roofing, Siding, and Insulation Material Merchant Wholesalers	1	0.0124	0.0807
423420	Office Equipment Merchant Wholesalers	1	0.0124	0.0807
423510	Metal Service Centers and Other Metal Merchant Wholesalers	1	0.0124	0.0807
423620	Electrical and Electronic Appliance, Television, Radio Set merchant Wholesalers	1	0.0124	0.0807
423740	Refrigeration Equipment and Supplies Merchant Wholesalers	1	0.0124	0.0807
423840	Industrial Supplies Merchant Wholesalers	1	0.0124	0.0807
423910	Sporting and Recreational Goods and Supplies Merchant Wholesalers	1	0.0124	0.0807
424420	Packaged Frozen Food Merchant Wholesalers	1	0.0124	0.0807
424460	Fish and Seafood Merchant Wholesalers	1	0.0124	0.0807
424470	Meat and Meat Product Merchant Wholesalers	1	0.0124	0.0807
424710	Petroleum Bulk Stations and Terminals	1	0.0124	0.0807
424720	Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)	1	0.0124	0.0807
424820	Wine and Distilled Alcoholic Beverage Merchant Wholesalers	1	0.0124	0.0807
424940	Tobacco and Tobacco Product Merchant Wholesalers	1	0.0124	0.0807
424950	Paint, Varnish, and Supplies Merchant Wholesalers	1	0.0124	0.0807
441210	Recreational Vehicle Dealers	1	0.0124	0.0807
444120	Paint and Wall Paper Stores	1	0.0124	0.0807
445210	Meat Markets	1	0.0124	0.0807



**Table R4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
445220	Fish and Seafood Markets	1	0.0124	0.0807
445310	Beer, wine, and Liquor Stores	1	0.0124	0.0807
446120	Cosmetics, Beauty Supplies, and Perfume Stores	1	0.0124	0.0807
446191	Food (Health) supplement Stores	1	0.0124	0.0807
446199	All Other Health and Personal Care Stores	1	0.0124	0.0807
447190	Other Gasoline Stations	1	0.0124	0.0807
448130	Children's and Infants' clothing Stores	1	0.0124	0.0807
448190	Other Clothing Stores	1	0.0124	0.0807
451120	Hobby, Toy, and Game Stores	1	0.0124	0.0807
451211	Book Stores	1	0.0124	0.0807
454312	Liquefied Petroleum Gas (Bottled Gas) Dealers	1	0.0124	0.0807
454390	Other Direct Selling Establishments	1	0.0124	0.0807
484230	Specialize Freight (except Used Goods) Trucking, Long-Distance	1	0.0124	0.0807
488190	Other Support Activities for Air Transportation	1	0.0124	0.0807
488330	Navigational Services to Shipping	1	0.0124	0.0807
491110	Postal Service	1	0.0124	0.0807
492110	Couriers	1	0.0124	0.0807
492210	Local Messengers and Local Delivery	1	0.0124	0.0807
512110	Motion Picture and Video Production	1	0.0124	0.0807
515210	Cable and Other Subscription Programming	1	0.0124	0.0807
518112	Web Search Portals	1	0.0124	0.0807
522390	Other Activities Related to Credit Intermediation	1	0.0124	0.0807
523110	Investment Banking and Securities Dealing	1	0.0124	0.0807
523910	Miscellaneous Intermediation	1	0.0124	0.0807
523930	Investment Advice	1	0.0124	0.0807
523991	Trust, Fiduciary, and Custody Activities	1	0.0124	0.0807
524113	Direct Life Insurance Carriers	1	0.0124	0.0807
531312	Nonresidential Property Managers	1	0.0124	0.0807
532210	Consumer Electronics and Appliances Rental	1	0.0124	0.0807
532220	Formal Wear and Costume Rental	1	0.0124	0.0807
532490	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	1	0.0124	0.0807
533110	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	1	0.0124	0.0807
541199	All Other Legal Services	1	0.0124	0.0807
541340	Drafting Services	1	0.0124	0.0807
541370	Surveying and Mapping (except Geophysical) Services	1	0.0124	0.0807
541430	Graphic Design Services	1	0.0124	0.0807
541519	Other Computer Related Services	1	0.0124	0.0807
541614	Process, Physical Distribution, and Logistics Consulting Services	1	0.0124	0.0807
541690	Other Scientific and Technical Consulting Services	1	0.0124	0.0807
541830	Media Buying Agencies	1	0.0124	0.0807

**Table R4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
541870	Advertising Material Distribution Services	1	0.0124	0.0807
551112	Offices of Other Holding Companies	1	0.0124	0.0807
561421	Telephone Answering Services	1	0.0124	0.0807
561591	Convention and Visitor Bureaus	1	0.0124	0.0807
561611	Investigation Services	1	0.0124	0.0807
561910	Packaging and Labeling Services	1	0.0124	0.0807
562111	Solid Waste Collection	1	0.0124	0.0807
562998	All Other Miscellaneous Waste Management Services	1	0.0124	0.0807
611610	Fine Arts Schools	1	0.0124	0.0807
611692	Automobile Driving Schools	1	0.0124	0.0807
621420	Outpatient Mental Health and Substance Abuse Centers	1	0.0124	0.0807
621492	Kidney Dialysis Centers	1	0.0124	0.0807
623990	Other Residential Care Facilities	1	0.0124	0.0807
624210	Community Food Services	1	0.0124	0.0807
711190	Other Performing Arts Companies	1	0.0124	0.0807
711410	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	1	0.0124	0.0807
721211	RV (Recreational Vehicle) Parks and Campgrounds	1	0.0124	0.0807
722212	Cafeterias	1	0.0124	0.0807
722330	Mobile Food Services	1	0.0124	0.0807
811211	Consumer Electronics Repair and Maintenance	1	0.0124	0.0807
812113	Nail Salons	1	0.0124	0.0807
812191	Diet and Weight Reducing Centers	1	0.0124	0.0807
812210	Funeral Homes and Funeral Services	1	0.0124	0.0807
812332	Industrial Launderers	1	0.0124	0.0807

**Table R5S** displays those establishment types present in the CDBG benchmark area, but absent in the Ruskin CDBG area. By definition, these establishment types are scarce in the Ruskin CDBG area relative to the CDBG benchmark area. We also present, normalized for per capita income, the relative shortage of establishments in the Ruskin CDBG area for these establishment types.

**Table R5S – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
423830	Industrial Machinery and Equipment Merchant Wholesalers	18	0.9224	15.8573
541330	Engineering Services	17	0.8711	14.9763
541219	Other Accounting Services	13	0.6662	11.4525
111333	Strawberry Farming	11	0.5637	9.6906
238991	All other Residential Trade Contractors	10	0.5124	8.8096
493110	General Warehousing and Storage	10	0.5124	8.8096

**Table R5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
517110	Wired Telecommunications Carriers	10	0.5124	8.8096
721110	Hotels (except Casino Hotels) and Motels	10	0.5124	8.8096
423450	Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers	9	0.4612	7.9286
811310	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	9	0.4612	7.9286
238311	Residential Drywall Contractors	8	0.4099	7.0477
424910	Farm Supplies Merchant Wholesalers	8	0.4099	7.0477
444190	Other Building Material Dealers	8	0.4099	7.0477
517310	Telecommunications Resellers	8	0.4099	7.0477
424130	Industrial and Personal Service Paper Merchant Wholesalers	7	0.3587	6.1667
443112	Radio, Television, and Other Electronic Stores	7	0.3587	6.1667
484121	General freight trucking, Long-distance, Truckload	7	0.3587	6.1667
561720	Janitorial Services	7	0.3587	6.1667
423310	Lumber, Plywood, Millwork, and Wood Panel Merchant Wholesalers	6	0.3075	5.2858
423690	Other Electronic Parts and Equipment Merchant Wholesalers	6	0.3075	5.2858
423930	Recyclable Material Merchant Wholesalers	6	0.3075	5.2858
424990	Other Miscellaneous Nondurable Goods Merchant Wholesalers	6	0.3075	5.2858
517212	Cellular and Other Wireless telecommunications	6	0.3075	5.2858
561330	Professional Employer Organization	6	0.3075	5.2858
814110	Private Households	6	0.3075	5.2858
236118	Residential Remodelers	5	0.2562	4.4048
237210	Land Subdivision	5	0.2562	4.4048
237310	Highway, Street, and Bridge Construction	5	0.2562	4.4048
238992	All other Nonresidential Trade Contractors	5	0.2562	4.4048
423430	Computer and Computer Peripheral Equipment and Software Merchant Wholesalers	5	0.2562	4.4048
423610	Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers	5	0.2562	4.4048
423820	Farm and Garden Machinery and Equipment Merchant Wholesalers	5	0.2562	4.4048
424490	Other Grocery and Related Products Merchant Wholesalers	5	0.2562	4.4048
454210	Vending Machine Operators	5	0.2562	4.4048
484210	Used Household and Office Goods Moving	5	0.2562	4.4048
518210	Data Processing, Hosting, and Related Services	5	0.2562	4.4048
522292	Real Estate Credit	5	0.2562	4.4048
532299	All Other Consumer Goods Rental	5	0.2562	4.4048
541613	Marketing consulting Services	5	0.2562	4.4048
551114	Corporate, subsidiary, and Regional Managing Offices	5	0.2562	4.4048
722310	Food Service Contractors	5	0.2562	4.4048
813930	Labor Unions and Similar Labor Organizations	5	0.2562	4.4048
221310	Water Supply and Irrigation Systems	4	0.2050	3.5238
236220	Commercial and Industrial Building Construction	4	0.2050	3.5238

**Table R5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
238111	Residential Poured Foundation Contractors	4	0.2050	3.5238
238321	Residential Painting Contractors	4	0.2050	3.5238
321920	Wood Container and Pallet Manufacturing	4	0.2050	3.5238
337110	Wood Kitchen Cabinet and Countertop Manufacturing	4	0.2050	3.5238
424480	Fresh Fruit and Vegetable Merchant Wholesalers	4	0.2050	3.5238
443120	Computer and Software Stores	4	0.2050	3.5238
448120	Women's Clothing Stores	4	0.2050	3.5238
453210	Office Supplies and Stationery Stores	4	0.2050	3.5238
454113	Mail-Order Houses	4	0.2050	3.5238
531130	Lessors of Miniwarehouses and Self-Storage Units	4	0.2050	3.5238
532291	Home Health Equipment Rental	4	0.2050	3.5238
561310	Employment Placement Agencies	4	0.2050	3.5238
561621	Security Systems Services (except Locksmiths)	4	0.2050	3.5238
561740	Carpet and Upholstery Cleaning Services	4	0.2050	3.5238
561790	Other Services to Buildings and Dwellings	4	0.2050	3.5238
561990	All Other Support Services	4	0.2050	3.5238
621610	Home Health Care Services	4	0.2050	3.5238
622110	General Medical and Surgical Hospitals	4	0.2050	3.5238
811192	Car Washes	4	0.2050	3.5238
812320	Drycleaning and Laundry Services (except Coin-Operated)	4	0.2050	3.5238
237110	Water and Sewer Line and Related Structures Construction	3	0.1537	2.6429
238121	Residential Structural Steel Contractors	3	0.1537	2.6429
238131	Residential Farming Contractors	3	0.1537	2.6429
333911	Pump and Pumping Equipment Manufacturing	3	0.1537	2.6429
423390	Other Construction Material Merchant Wholesalers	3	0.1537	2.6429
423710	Hardware Merchant Wholesalers	3	0.1537	2.6429
423860	Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers	3	0.1537	2.6429
424120	Stationery and Office supplies Merchant Wholesalers	3	0.1537	2.6429
424610	Plastics Materials and Basic Forms and Shapes merchant Wholesalers	3	0.1537	2.6429
425110	Business to Business Electronic Markets	3	0.1537	2.6429
448140	Family Clothing Stores	3	0.1537	2.6429
451110	Sporting Good Stores	3	0.1537	2.6429
453220	Gift, Novelty, and Souvenir Stores	3	0.1537	2.6429
453910	Pet and Pet Supplies Stores	3	0.1537	2.6429
484122	General Freight trucking, Log Distance, Less Than Truckload	3	0.1537	2.6429
488510	Freight Transportation Arrangement	3	0.1537	2.6429
493190	Other Warehousing and Storage	3	0.1537	2.6429
511120	Periodical Publishers	3	0.1537	2.6429
524291	Claims Adjusting	3	0.1537	2.6429
531120	Lessors and Nonresidential Buildings (except Miniwarehouses)	3	0.1537	2.6429
532120	Truck, Utility Trailer, and RV (Recreational Vehicle) Rental and Leasing	3	0.1537	2.6429

**Table R5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
532230	Video Tape and Disc Rental	3	0.1537	2.6429
532412	Construction, Mining, and Forestry Machinery and Equipment Rental and Leasing	3	0.1537	2.6429
541618	Other Management Consulting Services	3	0.1537	2.6429
541620	Environmental Consulting Services	3	0.1537	2.6429
541890	Other Services Related to Advertising	3	0.1537	2.6429
541990	All Other Professional, Scientific, and Technical Services	3	0.1537	2.6429
561422	Telemarketing Bureaus	3	0.1537	2.6429
561710	Exterminating and Pest Control Services	3	0.1537	2.6429
611310	Colleges, Universities, and Professional Schools	3	0.1537	2.6429
611430	Professional and Management Development Training	3	0.1537	2.6429
621310	Offices of Chiropractors	3	0.1537	2.6429
621340	Offices of Physical, Occupational and Speech Therapists, and Audiologists	3	0.1537	2.6429
713940	Fitness and Recreational Sports Centers	3	0.1537	2.6429
722213	Snack and Nonalcoholic Beverage Bars	3	0.1537	2.6429
811118	Other Automotive Mechanical and Electrical Repair and Maintenance	3	0.1537	2.6429
812910	Pet Care (except Veterinary) Services	3	0.1537	2.6429
813990	Other Similar Organizations (except Business, Professional, Labor, and Political Organizations)	3	0.1537	2.6429
112111	Beef Cattle Ranching and Farming	2	0.1025	1.7619
238122	Nonresidential Structural Steel Contractors	2	0.1025	1.7619
238291	Other Residential Equipment Contractors	2	0.1025	1.7619
238292	Other Nonresidential Equipment Contractors	2	0.1025	1.7619
312111	Soft Drink Manufacturing	2	0.1025	1.7619
312113	Ice Manufacturing	2	0.1025	1.7619
312229	Other Tobacco Product Manufacturing	2	0.1025	1.7619
322211	Corrugated and Solid Fiber Box Manufacturing	2	0.1025	1.7619
326299	All Other Rubber Product Manufacturing	2	0.1025	1.7619
331316	Aluminum Extruded Product Manufacturing	2	0.1025	1.7619
334290	Other Communications Equipment Manufacturing	2	0.1025	1.7619
334417	Electronic Connector Manufacturing	2	0.1025	1.7619
335121	Residential Electric Lighting Fixture Manufacturing	2	0.1025	1.7619
423130	Tire and Tube Merchant Wholesalers	2	0.1025	1.7619
423220	Home Furnishing Merchant Wholesalers	2	0.1025	1.7619
423440	Other Commercial Equipment Merchant Wholesalers	2	0.1025	1.7619
423490	Other Professional Equipment and Supplies Merchant Wholesalers	2	0.1025	1.7619
423720	Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers	2	0.1025	1.7619
423730	Warm Air Heating and Air-conditioning Equipment and Supplies Merchant Wholesalers	2	0.1025	1.7619
424210	Drugs and Druggists' Sundries Merchant Wholesalers	2	0.1025	1.7619
424410	General Line Grocery Merchant Wholesalers	2	0.1025	1.7619
424450	Confectionery Merchant Wholesalers	2	0.1025	1.7619
424690	Other chemical and Allied Products Merchant Wholesalers	2	0.1025	1.7619

**Table R5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
442299	Other Home Furnishings Stores	2	0.1025	1.7619
445299	All Other Specialty Food Stores	2	0.1025	1.7619
448310	Jewelry Stores	2	0.1025	1.7619
453991	Tobacco Stores	2	0.1025	1.7619
484110	General Freight Trucking, Local	2	0.1025	1.7619
488390	Other Support Activities for Water Transportation	2	0.1025	1.7619
488410	Motor Vehicle Towing	2	0.1025	1.7619
522120	Savings Institutions	2	0.1025	1.7619
522130	Credit Unions	2	0.1025	1.7619
523120	Securities Brokerage	2	0.1025	1.7619
524114	Direct Health and Medical Insurance Carriers	2	0.1025	1.7619
531390	Other Activities Related to Real Estate	2	0.1025	1.7619
532111	Passenger Car Rental	2	0.1025	1.7619
532310	General Rental Centers	2	0.1025	1.7619
541310	Architectural Services	2	0.1025	1.7619
541350	Building Inspection Services	2	0.1025	1.7619
541380	Testing Laboratories	2	0.1025	1.7619
541612	Human Resources and Executive Search Consulting Services	2	0.1025	1.7619
541720	Research and Development in the Social Sciences and Humanities	2	0.1025	1.7619
561510	Travel Agencies	2	0.1025	1.7619
562119	Other Waste Collection	2	0.1025	1.7619
611710	Educational Support Services	2	0.1025	1.7619
621320	Offices of Optometrists	2	0.1025	1.7619
621511	Medical Laboratories	2	0.1025	1.7619
621512	Diagnostic Imaging Centers	2	0.1025	1.7619
624120	Services for the Elderly and Persons with Disabilities	2	0.1025	1.7619
624310	Vocational Rehabilitation Services	2	0.1025	1.7619
711510	Independent Artists, Writers, and Performers	2	0.1025	1.7619
713910	Golf Courses and Country Clubs	2	0.1025	1.7619
722320	Caterers	2	0.1025	1.7619
811112	Automotive Exhaust System Repair	2	0.1025	1.7619
811191	Automotive Oil Change and Lubrication Shops	2	0.1025	1.7619
811198	All Other Automotive Repair and Maintenance	2	0.1025	1.7619
811212	Computer and Office Machine Repair and Maintenance	2	0.1025	1.7619
811219	Other Electronic and Precision Equipment Repair and Maintenance	2	0.1025	1.7619
812111	Barber Shops	2	0.1025	1.7619
812199	Other Personal Care Services	2	0.1025	1.7619
111334	Berry (except Strawberry) Farming	1	0.0512	0.8810
112210	Hog and Pig Farming	1	0.0512	0.8810
112511	Finfish Farming and Fish Hatcheries	1	0.0512	0.8810
114112	Shellfish Fishing	1	0.0512	0.8810
115210	Support Activities for Animal Production	1	0.0512	0.8810
212321	Construction Sand and Gravel Mining	1	0.0512	0.8810
236116	New Multifamily Housing Construction (except Operative Builders)	1	0.0512	0.8810

**Table R5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
236117	New Housing Operative Builders	1	0.0512	0.8810
237130	Power and Communication Line and Related Structures Construction	1	0.0512	0.8810
238112	Nonresidential Poured Foundation Contractors	1	0.0512	0.8810
238142	Nonresidential Masonry Contractors	1	0.0512	0.8810
238162	Nonresidential Roofing Contractors	1	0.0512	0.8810
238312	Nonresidential Drywall Contractors	1	0.0512	0.8810
238322	Nonresidential Painting Contractors	1	0.0512	0.8810
238391	Other Residential Finishing Contractors	1	0.0512	0.8810
311520	Ice Cream and Frozen Dessert Manufacturing	1	0.0512	0.8810
311611	Animal (except Poultry) Slaughtering	1	0.0512	0.8810
311712	Fresh and Frozen Seafood Processing	1	0.0512	0.8810
311811	Retail Bakeries	1	0.0512	0.8810
311823	Dry Pasta Manufacturing	1	0.0512	0.8810
313311	Broadwoven Fabric Finishing Mills	1	0.0512	0.8810
314129	Other Household Textile Product Mills	1	0.0512	0.8810
315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing	1	0.0512	0.8810
316999	All Other Leather Good Manufacturing	1	0.0512	0.8810
321113	Sawmills	1	0.0512	0.8810
321114	Wood Preservation	1	0.0512	0.8810
321214	Truss Manufacturing	1	0.0512	0.8810
323114	Quick Printing	1	0.0512	0.8810
323115	Digital Printing	1	0.0512	0.8810
325412	Pharmaceutical Preparation Manufacturing	1	0.0512	0.8810
325612	Polish and Other Sanitation Good Manufacturing	1	0.0512	0.8810
326122	Plastic Pipe and Pipe fitting Manufacturing	1	0.0512	0.8810
326140	Polystyrene Foam Product Manufacturing	1	0.0512	0.8810
326199	All Other Plastics Product Manufacturing	1	0.0512	0.8810
327121	Brick and Structural Clay Tile Manufacturing	1	0.0512	0.8810
331319	Other Aluminum Rolling and Drawing	1	0.0512	0.8810
332116	Metal Stamping	1	0.0512	0.8810
332213	Saw Blade and Handsaw Manufacturing	1	0.0512	0.8810
332510	Hardware Manufacturing	1	0.0512	0.8810
332813	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0512	0.8810
332912	Fluid Power Valve and Hose Fitting Manufacturing	1	0.0512	0.8810
332994	Small Arms Manufacturing	1	0.0512	0.8810
333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	1	0.0512	0.8810
333411	Air Purification Equipment Manufacturing	1	0.0512	0.8810
333613	Mechanical Power Transmission Equipment Manufacturing	1	0.0512	0.8810
334111	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0512	0.8810
334119	Other Computer Peripheral Equipment Manufacturing	1	0.0512	0.8810
334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	1	0.0512	0.8810

**Table R5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
334519	Other Measuring and Controlling Device Manufacturing	1	0.0512	0.8810
335931	Current-Carrying Wiring Device Manufacturing	1	0.0512	0.8810
336211	Motor Vehicle Body Manufacturing	1	0.0512	0.8810
336413	Other Aircraft Parts and Auxiliary Equipment	1	0.0512	0.8810
337215	Showcase, Partition, Shelving, and Locker Manufacturing	1	0.0512	0.8810
339113	Surgical Appliance and Supplies Manufacturing	1	0.0512	0.8810
339920	Sporting and Athletic Goods Manufacturing	1	0.0512	0.8810
339950	Sign Manufacturing	1	0.0512	0.8810
423210	Furniture Merchant Wholesalers	1	0.0512	0.8810
423320	Brick, Stone, and Related Construction Material Merchant Wholesalers	1	0.0512	0.8810
423330	Roofing, Siding, and Insulation Material Merchant Wholesalers	1	0.0512	0.8810
423420	Office Equipment Merchant Wholesalers	1	0.0512	0.8810
423510	Metal Service Centers and Other Metal Merchant Wholesalers	1	0.0512	0.8810
423620	Electrical and Electronic Appliance, Television, Radio Set merchant Wholesalers	1	0.0512	0.8810
423740	Refrigeration Equipment and Supplies Merchant Wholesalers	1	0.0512	0.8810
423840	Industrial Supplies Merchant Wholesalers	1	0.0512	0.8810
423910	Sporting and Recreational Goods and Supplies Merchant Wholesalers	1	0.0512	0.8810
424420	Packaged Frozen Food Merchant Wholesalers	1	0.0512	0.8810
424460	Fish and Seafood Merchant Wholesalers	1	0.0512	0.8810
424470	Meat and Meat Product Merchant Wholesalers	1	0.0512	0.8810
424710	Petroleum Bulk Stations and Terminals	1	0.0512	0.8810
424720	Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)	1	0.0512	0.8810
424820	Wine and Distilled Alcoholic Beverage Merchant Wholesalers	1	0.0512	0.8810
424940	Tobacco and Tobacco Product Merchant Wholesalers	1	0.0512	0.8810
424950	Paint, Varnish, and Supplies Merchant Wholesalers	1	0.0512	0.8810
441210	Recreational Vehicle Dealers	1	0.0512	0.8810
444120	Paint and Wall Paper Stores	1	0.0512	0.8810
445210	Meat Markets	1	0.0512	0.8810
445220	Fish and Seafood Markets	1	0.0512	0.8810
445310	Beer, wine, and Liquor Stores	1	0.0512	0.8810
446120	Cosmetics, Beauty Supplies, and Perfume Stores	1	0.0512	0.8810
446191	Food (Health) supplement Stores	1	0.0512	0.8810
446199	All Other Health and Personal Care Stores	1	0.0512	0.8810
447190	Other Gasoline Stations	1	0.0512	0.8810
448130	Children's and Infants' clothing Stores	1	0.0512	0.8810
448190	Other Clothing Stores	1	0.0512	0.8810
451120	Hobby, Toy, and Game Stores	1	0.0512	0.8810
451211	Book Stores	1	0.0512	0.8810
454312	Liquefied Petroleum Gas (Bottled Gas) Dealers	1	0.0512	0.8810
454390	Other Direct Selling Establishments	1	0.0512	0.8810



**Table R5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
484230	Specialize Freight (except Used Goods) Trucking, Long-Distance	1	0.0512	0.8810
488190	Other Support Activities for Air Transportation	1	0.0512	0.8810
488330	Navigational Services to Shipping	1	0.0512	0.8810
491110	Postal Service	1	0.0512	0.8810
492110	Couriers	1	0.0512	0.8810
492210	Local Messengers and Local Delivery	1	0.0512	0.8810
512110	Motion Picture and Video Production	1	0.0512	0.8810
515210	Cable and Other Subscription Programming	1	0.0512	0.8810
518112	Web Search Portals	1	0.0512	0.8810
522390	Other Activities Related to Credit Intermediation	1	0.0512	0.8810
523110	Investment Banking and Securities Dealing	1	0.0512	0.8810
523910	Miscellaneous Intermediation	1	0.0512	0.8810
523930	Investment Advice	1	0.0512	0.8810
523991	Trust, Fiduciary, and Custody Activities	1	0.0512	0.8810
524113	Direct Life Insurance Carriers	1	0.0512	0.8810
531312	Nonresidential Property Managers	1	0.0512	0.8810
532210	Consumer Electronics and Appliances Rental	1	0.0512	0.8810
532220	Formal Wear and Costume Rental	1	0.0512	0.8810
532490	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	1	0.0512	0.8810
533110	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	1	0.0512	0.8810
541199	All Other Legal Services	1	0.0512	0.8810
541340	Drafting Services	1	0.0512	0.8810
541370	Surveying and Mapping (except Geophysical) Services	1	0.0512	0.8810
541430	Graphic Design Services	1	0.0512	0.8810
541519	Other Computer Related Services	1	0.0512	0.8810
541614	Process, Physical Distribution, and Logistics Consulting Services	1	0.0512	0.8810
541690	Other Scientific and Technical Consulting Services	1	0.0512	0.8810
541830	Media Buying Agencies	1	0.0512	0.8810
541870	Advertising Material Distribution Services	1	0.0512	0.8810
551112	Offices of Other Holding Companies	1	0.0512	0.8810
561421	Telephone Answering Services	1	0.0512	0.8810
561591	Convention and Visitor Bureaus	1	0.0512	0.8810
561611	Investigation Services	1	0.0512	0.8810
561910	Packaging and Labeling Services	1	0.0512	0.8810
562111	Solid Waste Collection	1	0.0512	0.8810
562998	All Other Miscellaneous Waste Management Services	1	0.0512	0.8810
611610	Fine Arts Schools	1	0.0512	0.8810
611692	Automobile Driving Schools	1	0.0512	0.8810
621420	Outpatient Mental Health and Substance Abuse Centers	1	0.0512	0.8810
621492	Kidney Dialysis Centers	1	0.0512	0.8810
623990	Other Residential Care Facilities	1	0.0512	0.8810
624210	Community Food Services	1	0.0512	0.8810
711190	Other Performing Arts Companies	1	0.0512	0.8810

**Table R5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Ruskin CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
711410	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	1	0.0512	0.8810
721211	RV (Recreational Vehicle) Parks and Campgrounds	1	0.0512	0.8810
722212	Cafeterias	1	0.0512	0.8810
722330	Mobile Food Services	1	0.0512	0.8810
811211	Consumer Electronics Repair and Maintenance	1	0.0512	0.8810
812113	Nail Salons	1	0.0512	0.8810
812191	Diet and Weight Reducing Centers	1	0.0512	0.8810
812210	Funeral Homes and Funeral Services	1	0.0512	0.8810
812332	Industrial Launderers	1	0.0512	0.8810

Conclusions

In order to focus our analysis, we chose to report on establishments when normalized by total population and by per capita income, due to their straightforward effects on economic behavior. In addition to these two demographic characteristics, Table R3 (located on the CD “Community Economic and Demographic Research, September 2004”) contains descriptive statistics for 67 other Ruskin CDBG area characteristics, including population by major age group and consumer spending patterns – expenditures by the residents of the Ruskin CDBG area. These other 67 descriptive statistics may also be used to normalize establishments, as needed.

The number of establishment types found to be relatively scarce in the Ruskin CDBG area varies greatly depending on if the establishment types are normalized by population or by per capita income. Normalizing by population consistently yields fewer scarce establishment types, suggesting that this characteristic contributes more greatly to the decision of an entrepreneur to establish a business in an area. For example, our findings suggest that the Ruskin CDBG area, based on the per capita income of its residents, has 33.36 fewer Offices of Physicians (except Mental Health Specialists) – NAICS code 621111 – than it should. However, based solely on the total population of the area, a deficit of 2.15 NAICS code 621111 establishments is revealed. We feel that 33 establishments is too much for the market to “miss;” entrepreneurs would have filled the gap if establishments normalized by per capita income was the descriptive statistic of interest in the decision to open a business. Therefore we conclude that an establishment type scarce in terms of population is a more accurate assessment of under-representation in the marketplace.

In addition to those establishment types present in the benchmark CDBG area, but absent in the Ruskin CDBG area (Tables R4S and R5S), business expansion should focus on attracting professional services, more specifically the offices of physicians and dentists, to the Ruskin CDBG area. The data also suggests that insurance and real estate operations are under-represented within the Ruskin CDBG area. Temporary Help Services (NAICS code 561320) establishments are relatively scarce in the Ruskin area, but due to the nature of this industry – providing temporary labor to other businesses – we expect that this industry will thrive only when its customers set up operations within or close to the Ruskin CDBG area.