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Community economic and demographic research :
Palm River CDBG area / : prepared for
Hillsborough County Economic Development
Department by the Center for Economic
Development Research, College of Business
Administration, University of South Florida

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Community Economic and Demographic Research
Palm River 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

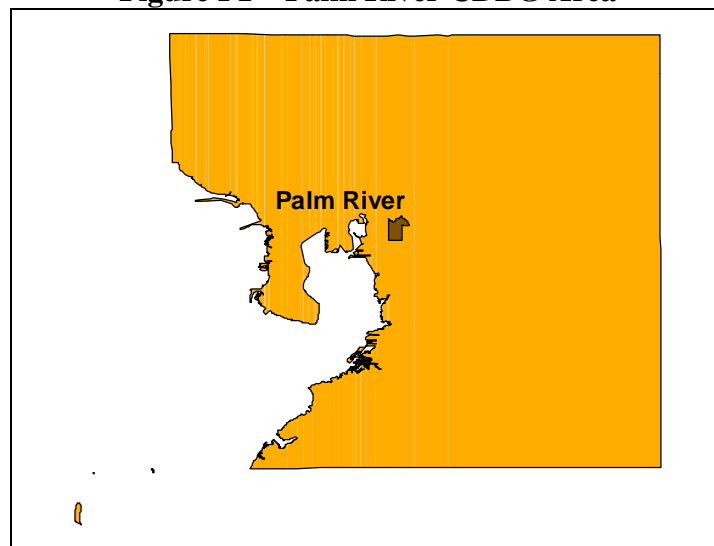
In order to assess economic conditions within the county's Community Development Block Grant (CDBG) program target areas, the Hillsborough County Economic Development Department commissioned CEDR to create an inventory of business establishments within a benchmark CDBG area and to normalize this inventory to the demographic characteristics of the benchmark area. Repeating the same procedure for the Palm River CDBG area, we then compare the Palm River CDBG area to the benchmark for analysis of the relative abundance or scarcity of businesses within the Palm River 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 Palm River CDBG area, we can isolate those businesses located within the Palm River CDBG area.¹ **Figure P1** depicts the Palm River CDBG area.

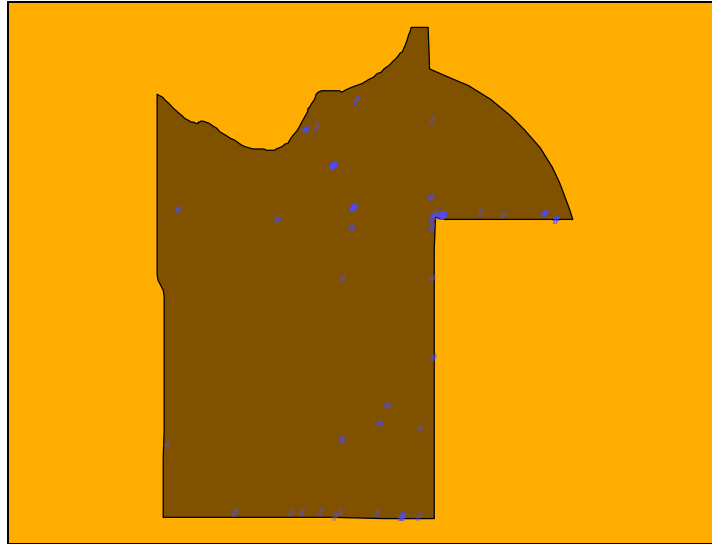
Figure P1 – Palm River CDBG Area



For the Palm River CDBG area, we identified 225 business establishments, depicted by the dots in **Figure P2**.

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

Figure P2 – Palm River CDBG Area Business Establishments



In addition to employment and wage data, the EQUI database also classifies businesses by their NAICS code. **Table P1** is the inventory of business establishments within the Palm River CDBG area by NAICS.² 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 P1S** summarizes the demography of the Palm River CDBG area.

² 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 P1S – Demographic Summary of Palm River CDBG

	Amount	Percent
Population (2005)		
White	4,818	57.87%
Black	2,841	34.12%
American Indian, Eskimo, or Aleut	64	0.77%
Asian or Pacific Islander	159	1.91%
Other	444	5.33%
Hispanic Origin	2,409	28.93%
Total (Excluding Hispanic Origin)	8,326	100.00%
Age & Gender (2005)		
Population Age <18	2,656	31.90%
Population Age 65+	734	8.82%
Population Male	4,017	48.25%
Population Female	4,309	51.75%
Income (2005)		
Per Capita	\$ 15,052	n/a
Average Household Income	\$ 47,135	n/a

Table P2 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.³ For instance, in the 3rd quarter of 2003, the Palm River CDBG area had 3 Child Day Care Services establishments (NAICS industry 624410), and a projected 2005 population of 8,326. Thus, the descriptive statistic is 0.3603. In the Palm River CDBG area, for every 1,000 people, there are 0.3603 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 P3**.

For analytical purposes, we then present two other tables. **Table P4** presents, for each demographic characteristic, the *absolute* difference between the descriptive statistic

³ 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 Palm River CDBG area and that of the benchmark area. **Table P5** presents, for each demographic characteristic, the *percent* difference between the descriptive statistic of the Palm River CDBG area and that of the benchmark area.

Table P6 and **Table P7** present, respectively, those 6-digit NAICS codes found in the Palm River CDBG area, but not in the benchmark area, and those found in the benchmark area, but not in the Palm River 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 P2S displays those establishment types with negative absolute differences in the population descriptive statistic from the benchmark norm for the Palm River CDBG area. Normalized for population, these establishment types are scarce in the Palm River CDBG area, relative to the CDBG benchmark area.

Table P2S – Palm River 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)	(0.2446)	2.04
722211	Limited-Service Restaurants	(0.2198)	1.83
811111	General Automotive Repair	(0.2031)	1.69
236115	New Single-Family Housing Construction (except Operative Builders)	(0.1161)	0.97
238221	Residential Plumbing and HVAC Contractors	(0.0912)	0.76
524126	Direct Property and Casualty Insurance Carriers	(0.0788)	0.66
621210	Offices of Dentists	(0.0664)	0.55
541219	Other Accounting Services	(0.0415)	0.35
541110	Offices of Lawyers	(0.0291)	0.24

Table P3S displays those establishment types with negative absolute differences in the per capita income descriptive statistic from the benchmark norm for the Palm River CDBG area. Normalized for per capita income, these establishment types are scarce in the Palm River CDBG area, relative to the CDBG benchmark area.

Table P3S – Palm River 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)	(1.8656)	28.08
722211	Limited-Service Restaurants	(1.7631)	26.54
811111	General Automotive Repair	(1.2659)	19.05
447110	Gasoline Stations with Convenience Stores	(1.0874)	16.37
236115	New Single-Family Housing Construction (except Operative Builders)	(0.9072)	13.65
238221	Residential Plumbing and HVAC Contractors	(0.8047)	12.11
423830	Industrial Machinery and Equipment Merchant Wholesalers	(0.7895)	11.88
561320	Temporary Help Services	(0.7895)	11.88
524126	Direct Property and Casualty Insurance Carriers	(0.7535)	11.34
441310	Automotive Parts and Accessories Stores	(0.7231)	10.88
621210	Offices of Dentists	(0.7022)	10.57
722110	Full-Service Restaurants	(0.6926)	10.43
624410	Child Day Care Services	(0.6718)	10.11
238211	Residential Electrical Contractors	(0.6357)	9.57
524210	Insurance Agencies and Brokerages	(0.6206)	9.34
541219	Other Accounting Services	(0.5998)	9.03
541110	Offices of Lawyers	(0.5485)	8.26
531210	Offices of Real Estate Agents and Brokers	(0.5333)	8.03
238212	Nonresidential Electrical Contractors	(0.4820)	7.25
531110	Lessors of Residential Buildings and Dwellings	(0.4820)	7.25
541330	Engineering Services	(0.4725)	7.11
713990	All Other Amusement and Recreation Industries	(0.4156)	6.26
423450	Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers	(0.3948)	5.94
424910	Farm Supplies Merchant Wholesalers	(0.3435)	5.17
722410	Drinking Places (Alcoholic Beverages)	(0.3435)	5.17
445120	Convenience Stores	(0.3283)	4.94
811310	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	(0.3283)	4.94
493110	General Warehousing and Storage	(0.3131)	4.71
445110	Supermarkets and Other Grocery (except Convenience) Stores	(0.2788)	4.20
444190	Other Building Material Dealers	(0.2770)	4.17
517310	Telecommunications Resellers	(0.2770)	4.17
423310	Other Construction Material Merchant Wholesalers	(0.2411)	3.63
423690	Other Electronic Parts and Equipment Merchant Wholesalers	(0.2411)	3.63

**Table P3S (Continued) – Palm River 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
424990	Other Miscellaneous Nondurable Goods Merchant Wholesalers	(0.2411)	3.63
444110	Home Centers	(0.2411)	3.63
484220	Special Freight (except Used Goods) Trucking, Local	(0.2411)	3.63
517212	Cellular and Other Wireless telecommunications	(0.2411)	3.63
814110	Private Households	(0.2411)	3.63
424130	Industrial and Personal Service Paper Merchant Wholesalers	(0.2258)	3.40
443112	Radio, Television, and Other Electronic Stores	(0.2258)	3.40
484121	General freight trucking, Long-distance, Truckload	(0.2258)	3.40
811121	Automotive Body, Paint, and Interior Repair and Maintenance	(0.2258)	3.40
238912	Nonresidential Site Preparation Contractors	(0.1898)	2.86
423110	Automobile and Other Motor Vehicle Merchant Wholesalers	(0.1898)	2.86
423610	Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers	(0.1898)	2.86
441320	Tire Dealers	(0.1898)	2.86
484210	Used Household and Office goods Moving	(0.1898)	2.86
522292	Real Estate Credit	(0.1898)	2.86
517110	Wired Telecommunications Carriers	(0.1802)	2.71
423930	Recyclable Material Merchant Wholesalers	(0.1746)	2.63
238141	Residential Masonry Contractors	(0.1386)	2.09
238161	Residential Roofing Contractors	(0.1386)	2.09
444130	Hardware Stores	(0.1386)	2.09
454113	Mail-Order Houses	(0.1386)	2.09
531130	Lessors of Miniwarehouses and Self-Storage Units	(0.1386)	2.09
561310	Employment Placement Agencies	(0.1386)	2.09
561740	Carpet and Upholstery Cleaning Services	(0.1386)	2.09
561790	Other Services to Buildings and Dwellings	(0.1386)	2.09
811192	Car Washes	(0.1386)	2.09
811412	Appliance Repair and Maintenance	(0.1386)	2.09
812320	Drycleaning and Laundry Services (except Coin-Operated)	(0.1386)	2.09
813110	Religious Organization	(0.1386)	2.09
423120	Motor Vehicle Supplies and New Parts Merchant Wholesalers	(0.1233)	1.86
454210	Vending Machine Operators	(0.1233)	1.86
518210	Data Processing, Hosting, and Related Services	(0.1233)	1.86
532299	All Other Consumer Goods Rental	(0.1233)	1.86
452990	All Other General Merchandise Stores	(0.1082)	1.63
561330	Professional Employer Organization	(0.1082)	1.63
423390	Other Construction Material Merchant Wholesalers	(0.0873)	1.31
423860	Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers	(0.0873)	1.31

**Table P3S (Continued) – Palm River 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
488510	Freight Transportation	(0.0873)	1.31
532412	Construction, Mining, and Forestry Machinery and Equipment Rental and Leasing	(0.0873)	1.31
561710	Exterminating and Pest Control Services	(0.0873)	1.31
621310	Offices of Chiropractors	(0.0873)	1.31
621498	All other Outpatient Care Centers	(0.0873)	1.31
221310	Water Supply and Irrigation Systems	(0.0721)	1.08
238111	Residential Poured Foundation Contractors	(0.0721)	1.08
238222	Nonresidential Plumbing and HVAC Contractors	(0.0721)	1.08
321920	Wood Container and Pallet Manufacturing	(0.0721)	1.08
448120	Women's Clothing Stores	(0.0721)	1.08
561621	Security Systems Services (except Locksmiths)	(0.0721)	1.08
423810	Construction and Mining (except Oil Well) Machinery and Equipment Merchant Wholesalers	(0.0569)	0.86
221112	Electric Power Distribution	(0.0417)	0.63
238122	Nonresidential Structural Steel Contractors	(0.0361)	0.54
322211	Corrugated and Solid Fiber Box Manufacturing	(0.0361)	0.54
335121	Residential Electric Lighting Fixture Manufacturing	(0.0361)	0.54
423720	Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers	(0.0361)	0.54
423730	Warm Air Heating and Air-conditioning Equipment and Supplies Merchant Wholesalers	(0.0361)	0.54
424210	Drugs and Druggists' Sundries Merchant Wholesalers	(0.0361)	0.54
441229	All other Motor Vehicle Dealers	(0.0361)	0.54
488390	Other Support Activities for Water Transportation	(0.0361)	0.54
488410	Motor Vehicle	(0.0361)	0.54
523120	Securities Brokerage	(0.0361)	0.54
524114	Direct Health and Medical Insurance Carriers	(0.0361)	0.54
531390	Other Activities Related to Real Estate	(0.0361)	0.54
541310	Architectural Services	(0.0361)	0.54
541380	Testing Laboratories	(0.0361)	0.54
561612	Security Guards and Patrol Services	(0.0361)	0.54
562119	Other Waste Collection	(0.0361)	0.54
621512	Diagnostic Imaging Centers	(0.0361)	0.54
624120	Services for the Elderly and Persons with Disabilities	(0.0361)	0.54
811212	Computer and Office Machine Repair and Maintenance	(0.0361)	0.54
812111	Barber Shops	(0.0361)	0.54
423710	Hardware Merchant Wholesalers	(0.0208)	0.31
424120	Stationery and Office supplies Merchant Wholesalers	(0.0208)	0.31
425110	Business to Business Electronic Markets	(0.0208)	0.31
453910	Pet and Pet Supplies Stores	(0.0208)	0.31
532120	Truck, Utility Trailer, and RV (Recreational Vehicle) Rental and Leasing	(0.0208)	0.31
561422	Telemarketing Bureaus	(0.0208)	0.31

Table P4S displays those establishment types present in the CDBG benchmark area, but absent in the Palm River CDBG area. By definition, these establishment types are scarce in the Palm River CDBG area relative to the CDBG benchmark area. We also present, normalized for population, the relative shortage of establishments in the Palm River CDBG area for these establishment types.

Table P4S – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
561730	Landscaping Services	27	0.3357	2.79
425120	Wholesale Trade Agents and Brokers	25	0.3108	2.59
111219	Other Vegetables (except Potato) and Melon Farming	13	0.1616	1.35
541512	Computer Systems Design Services	12	0.1492	1.24
111333	Strawberry Farming	11	0.1368	1.14
238991	All other Residential Trade Contractors	10	0.1243	1.04
561110	Office Administrative Services	10	0.1243	1.04
721110	Hotels (except Casino Hotels) and Motels	10	0.1243	1.04
541511	Custom Computer Programming Services	9	0.1119	0.93
238311	Residential Drywall Contractors	8	0.0995	0.83
111421	Nursery and Tree Production	7	0.0870	0.72
522110	Commercial Banking	7	0.0870	0.72
531190	Lessors of Other Real Estate Property	7	0.0870	0.72
561720	Janitorial Services	7	0.0870	0.72
111310	Orange Groves	6	0.0746	0.62
423990	Other Miscellaneous Durable Goods Merchants Wholesalers	6	0.0746	0.62
446110	Pharmacies and Drug Stores	6	0.0746	0.62
531311	Residential Property Managers	6	0.0746	0.62
541940	Veterinary Services	6	0.0746	0.62
812112	Beauty Salons	6	0.0746	0.62
813410	Civic and Social Organizations	6	0.0746	0.62
111422	Floriculture Production	5	0.0622	0.52
236118	Residential Remodelers	5	0.0622	0.52
237210	Land Subdivision	5	0.0622	0.52
237310	Highway, Street, and Bridge Construction	5	0.0622	0.52
423430	Computer and Computer Peripheral Equipment and Software Merchant Wholesalers	5	0.0622	0.52
423820	Farm and Garden Machinery and Equipment Merchant Wholesalers	5	0.0622	0.52
424490	Other Grocery and Related Products Merchant Wholesalers	5	0.0622	0.52
453110	Florists	5	0.0622	0.52
453998	All Other Miscellaneous Store Retailers (except Tobacco Stores)	5	0.0622	0.52
522310	Mortgage and Nonmortgage Loan Brokers	5	0.0622	0.52
541611	Administrative Management and General Management	5	0.0622	0.52

Table P4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
541613	Marketing consulting Services	5	0.0622	0.52
551114	Corporate, subsidiary, and Regional Managing Offices	5	0.0622	0.52
722310	Food Service Contractors	5	0.0622	0.52
811490	Other Personal and Household Goods Repair and Maintenance	5	0.0622	0.52
813910	Business Associations	5	0.0622	0.52
813930	Labor Unions and Similar Labor Organizations	5	0.0622	0.52
236220	Commercial and Industrial Building Construction	4	0.0497	0.41
238321	Residential Painting Contractors	4	0.0497	0.41
238331	Residential Flooring Contractors	4	0.0497	0.41
332312	Fabricated Structural Metal Manufacturing	4	0.0497	0.41
337110	Wood Kitchen Cabinet and Countertop Manufacturing	4	0.0497	0.41
424480	Fresh Fruit and Vegetable Merchant Wholesalers	4	0.0497	0.41
441110	New Car Dealers	4	0.0497	0.41
443120	Computer and Software Stores	4	0.0497	0.41
453210	Office Supplies and Stationery Stores	4	0.0497	0.41
522298	All Other Nondepository Credit Intermediation	4	0.0497	0.41
531320	Offices of Real Estate Appraisers	4	0.0497	0.41
532291	Home Health Equipment Rental	4	0.0497	0.41
541211	Offices of Certified Public Accountants	4	0.0497	0.41
561990	All Other Support Services	4	0.0497	0.41
621610	Home Health Care Services	4	0.0497	0.41
622110	General Medical and Surgical Hospitals	4	0.0497	0.41
237110	Water and Sewer Line and Related Structures Construction	3	0.0373	0.31
237990	Other Heavy and Civil Engineering Construction	3	0.0373	0.31
238121	Residential Structural Steel Contractors	3	0.0373	0.31
238131	Residential Farming Contractors	3	0.0373	0.31
238151	Residential Glass and Glazing Contractors	3	0.0373	0.31
238341	Residential Tile and Terrazzo Contractors	3	0.0373	0.31
238351	Residential Finish Carpentry Contractors	3	0.0373	0.31
333111	Farm Machinery and Equipment Manufacturing	3	0.0373	0.31
333911	Pump and Pumping Equipment Manufacturing	3	0.0373	0.31
339116	Dental Laboratories	3	0.0373	0.31
424610	Plastics Materials and Basic Forms and Shapes merchant Wholesalers	3	0.0373	0.31
424930	Flower, Nursery Stock, and Florists' supplies Merchant Wholesalers	3	0.0373	0.31
442210	Floor Covering Stores	3	0.0373	0.31
443111	Household Appliance Stores	3	0.0373	0.31
444220	Nursery, Garden Center, and Farm Supply Stores	3	0.0373	0.31
445230	Fruit and Vegetable Markets	3	0.0373	0.31
448140	Family Clothing Stores	3	0.0373	0.31
451110	Sporting Good Stores	3	0.0373	0.31

Table P4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
453220	Gift, Novelty, and Souvenir Stores	3	0.0373	0.31
484122	General Freight trucking, Log Distance, Less Than Truckload	3	0.0373	0.31
493190	Other Warehousing and Storage	3	0.0373	0.31
511120	Periodical Publishers	3	0.0373	0.31
522220	Sales Financing	3	0.0373	0.31
524291	Claims Adjusting	3	0.0373	0.31
531120	Lessors and Nonresidential Buildings (except Miniwarehouses)	3	0.0373	0.31
532230	Video Tape and Disc Rental	3	0.0373	0.31
541320	Landscape Architectural Services	3	0.0373	0.31
541618	Other Management Consulting Services	3	0.0373	0.31
541620	Environmental Consulting Services	3	0.0373	0.31
541890	Other Services Related to Advertising	3	0.0373	0.31
541990	All Other Professional, Scientific, and Technical Services	3	0.0373	0.31
611310	Colleges, Universities, and Professional Schools	3	0.0373	0.31
611430	Professional and Management Development Training	3	0.0373	0.31
621340	Offices of Physical, Occupational and Speech Therapists, and Audiologists	3	0.0373	0.31
713930	Marinas	3	0.0373	0.31
713940	Fitness and Recreational Sports Centers	3	0.0373	0.31
722213	Snack and Nonalcoholic Beverage Bars	3	0.0373	0.31
811118	Other Automotive Mechanical and Electrical Repair and Maintenance	3	0.0373	0.31
812910	Pet Care (except Veterinary) Services	3	0.0373	0.31
813990	Other Similar Organizations (except Business, Professional, Labor, and Political Organizations)	3	0.0373	0.31
112111	Beef Cattle Ranching and Farming	2	0.0249	0.21
115112	Soil Preparation, Planting, and Cultivating	2	0.0249	0.21
115114	Postharvest Crop Activities (except Cotton Ginning)	2	0.0249	0.21
115115	Farm Labor contractors and Crew Leaders	2	0.0249	0.21
238291	Other Residential Equipment Contractors	2	0.0249	0.21
238292	Other Nonresidential Equipment Contractors	2	0.0249	0.21
238352	Nonresidential Finish Carpentry Contractors	2	0.0249	0.21
238392	Other Nonresidential Finishing Contractors	2	0.0249	0.21
312111	Soft Drink Manufacturing	2	0.0249	0.21
312113	Ice Manufacturing	2	0.0249	0.21
312229	Other Tobacco Product Manufacturing	2	0.0249	0.21
326299	All Other Rubber Product Manufacturing	2	0.0249	0.21
331316	Aluminum Extruded Product Manufacturing	2	0.0249	0.21
332323	Ornamental and Architectural Metal Work Manufacturing	2	0.0249	0.21
334290	Other Communications Equipment Manufacturing	2	0.0249	0.21
334417	Electronic Connector Manufacturing	2	0.0249	0.21
423130	Tire and Tube Merchant Wholesalers	2	0.0249	0.21

Table P4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
423220	Home Furnishing Merchant Wholesalers	2	0.0249	0.21
423440	Other Commercial Equipment Merchant Wholesalers	2	0.0249	0.21
423490	Other Professional Equipment and Supplies Merchant Wholesalers	2	0.0249	0.21
424410	General Line Grocery Merchant Wholesalers	2	0.0249	0.21
424690	Other chemical and Allied Products Merchant Wholesalers	2	0.0249	0.21
441222	Boat Dealers	2	0.0249	0.21
442110	Furniture Stores	2	0.0249	0.21
442299	Other Home Furnishings Stores	2	0.0249	0.21
445299	All Other Specialty Food Stores	2	0.0249	0.21
448210	Shoe Stores	2	0.0249	0.21
448310	Jewelry Stores	2	0.0249	0.21
453310	Used Merchandise Stores	2	0.0249	0.21
453991	Tobacco Stores	2	0.0249	0.21
484110	General Freight Trucking, Local	2	0.0249	0.21
522120	Savings Institutions	2	0.0249	0.21
522130	Credit Unions	2	0.0249	0.21
532111	Passenger Car Rental	2	0.0249	0.21
532310	General Rental Centers	2	0.0249	0.21
541213	Tax Preparation Services	2	0.0249	0.21
541350	Building Inspection Services	2	0.0249	0.21
541612	Human Resources and Executive Search Consulting Services	2	0.0249	0.21
541720	Research and Development in the Social Sciences and Humanities	2	0.0249	0.21
561510	Travel Agencies	2	0.0249	0.21
611710	Educational Support Services	2	0.0249	0.21
621320	Offices of Optometrists	2	0.0249	0.21
621511	Medical Laboratories	2	0.0249	0.21
624310	Vocational Rehabilitation Services	2	0.0249	0.21
711510	Independent Artists, Writers, and Performers	2	0.0249	0.21
713910	Golf Courses and Country Clubs	2	0.0249	0.21
722320	Caterers	2	0.0249	0.21
811112	Automotive Exhaust System Repair	2	0.0249	0.21
811122	Automotive Glass Replacement Shops	2	0.0249	0.21
811191	Automotive Oil Change and Lubrication Shops	2	0.0249	0.21
811198	All Other Automotive Repair and Maintenance	2	0.0249	0.21
811219	Other Electronic and Precision Equipment Repair and Maintenance	2	0.0249	0.21
812199	Other Personal Care Services	2	0.0249	0.21
812310	Coin-Operated Laundries and Drycleaners	2	0.0249	0.21
111334	Berry (except Strawberry) Farming	1	0.0124	0.10
111419	Other Food Crops Grown Under Cover	1	0.0124	0.10

Table P4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
112210	Hog and Pig Farming	1	0.0124	0.10
112511	Finfish Farming and Fish Hatcheries	1	0.0124	0.10
115210	Support Activities for Animal Production	1	0.0124	0.10
236116	New Multifamily Housing Construction (except Operative Builders)	1	0.0124	0.10
236117	New Housing Operative Builders	1	0.0124	0.10
237130	Power and Communication Line and Related Structures Construction	1	0.0124	0.10
238142	Nonresidential Masonry Contractors	1	0.0124	0.10
238162	Nonresidential Roofing Contractors	1	0.0124	0.10
238191	Other Residential Exterior Contractors	1	0.0124	0.10
238312	Nonresidential Drywall Contractors	1	0.0124	0.10
238322	Nonresidential Painting Contractors	1	0.0124	0.10
238391	Other Residential Finishing Contractors	1	0.0124	0.10
238911	Residential Site Preparation Contractors	1	0.0124	0.10
311520	Ice Cream and Frozen Dessert Manufacturing	1	0.0124	0.10
311611	Animal (except Poultry) Slaughtering	1	0.0124	0.10
311712	Fresh and Frozen Seafood Processing	1	0.0124	0.10
311811	Retail Bakeries	1	0.0124	0.10
311823	Dry Pasta Manufacturing	1	0.0124	0.10
313311	Broadwoven Fabric Finishing Mills	1	0.0124	0.10
314129	Other Household Textile Product Mills	1	0.0124	0.10
315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing	1	0.0124	0.10
316999	All Other Leather Good Manufacturing	1	0.0124	0.10
321113	Sawmills	1	0.0124	0.10
321114	Wood Preservation	1	0.0124	0.10
321214	Truss Manufacturing	1	0.0124	0.10
323114	Quick Printing	1	0.0124	0.10
323115	Digital Printing	1	0.0124	0.10
323116	Manifold Business Forms Printing	1	0.0124	0.10
325412	Pharmaceutical Preparation Manufacturing	1	0.0124	0.10
325612	Polish and Other Sanitation Good Manufacturing	1	0.0124	0.10
326113	Unlaminated Plastics Film and Sheet	1	0.0124	0.10
326122	Plastic Pipe and Pipe fitting Manufacturing	1	0.0124	0.10
326140	Polystyrene Foam Product Manufacturing	1	0.0124	0.10
326199	All Other Plastics Product Manufacturing	1	0.0124	0.10
327121	Brick and Structural Clay Tile Manufacturing	1	0.0124	0.10
327993	Mineral Wool Manufacturing	1	0.0124	0.10
331319	Other Aluminum Rolling and Drawing	1	0.0124	0.10
332116	Metal Stamping	1	0.0124	0.10
332213	Saw Blade and Handsaw Manufacturing	1	0.0124	0.10
332420	Metal Tank (Heavy Gauge) Manufacturing	1	0.0124	0.10

Table P4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
332510	Hardware Manufacturing	1	0.0124	0.10
332813	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0124	0.10
333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	1	0.0124	0.10
333411	Air Purification Equipment Manufacturing	1	0.0124	0.10
333613	Mechanical Power Transmission Equipment Manufacturing	1	0.0124	0.10
334111	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0124	0.10
334119	Other Computer Peripheral Equipment Manufacturing	1	0.0124	0.10
334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	1	0.0124	0.10
334519	Other Measuring and Controlling Device Manufacturing	1	0.0124	0.10
335931	Current-Carrying Wiring Device Manufacturing	1	0.0124	0.10
336211	Motor Vehicle Body Manufacturing	1	0.0124	0.10
336413	Other Aircraft Parts and Auxiliary Equipment	1	0.0124	0.10
339112	Surgical and Medical Instrument Manufacturing	1	0.0124	0.10
339113	Surgical Appliance and Supplies Manufacturing	1	0.0124	0.10
339920	Sporting and Athletic Goods Manufacturing	1	0.0124	0.10
339950	Sign Manufacturing	1	0.0124	0.10
423210	Furniture Merchant Wholesalers	1	0.0124	0.10
423320	Brick, Stone, and Related Construction Material Merchant Wholesalers	1	0.0124	0.10
423330	Roofing, Siding, and Insulation Material Merchant Wholesalers	1	0.0124	0.10
423420	Office Equipment Merchant Wholesalers	1	0.0124	0.10
423510	Metal Service Centers and Other Metal Merchant Wholesalers	1	0.0124	0.10
423740	Refrigeration Equipment and Supplies Merchant Wholesalers	1	0.0124	0.10
423840	Industrial Supplies Merchant Wholesalers	1	0.0124	0.10
423910	Sporting and Recreational Goods and Supplies Merchant Wholesalers	1	0.0124	0.10
424420	Packaged Frozen Food Merchant Wholesalers	1	0.0124	0.10
424460	Fish and Seafood Merchant Wholesalers	1	0.0124	0.10
424470	Meat and Meat Product Merchant Wholesalers	1	0.0124	0.10
424710	Petroleum Bulk Stations and Terminals	1	0.0124	0.10
424720	Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)	1	0.0124	0.10
424820	Wine and Distilled Alcoholic Beverage Merchant Wholesalers	1	0.0124	0.10
424950	Paint, Varnish, and Supplies Merchant Wholesalers	1	0.0124	0.10
441210	Recreational Vehicle Dealers	1	0.0124	0.10
444120	Paint and Wall Paper Stores	1	0.0124	0.10
445210	Meat Markets	1	0.0124	0.10
445220	Fish and Seafood Markets	1	0.0124	0.10
445310	Beer, wine, and Liquor Stores	1	0.0124	0.10

Table P4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
446120	Cosmetics, Beauty Supplies, and Perfume Stores	1	0.0124	0.10
446191	Food (Health) supplement Stores	1	0.0124	0.10
446199	All Other Health and Personal Care Stores	1	0.0124	0.10
448130	Children's and Infants' clothing Stores	1	0.0124	0.10
448190	Other Clothing Stores	1	0.0124	0.10
451120	Hobby, Toy, and Game Stores	1	0.0124	0.10
452112	Discount Department Stores	1	0.0124	0.10
453920	Art Dealers	1	0.0124	0.10
453930	Manufactured (Mobile) Home Dealers	1	0.0124	0.10
454312	Liquefied Petroleum Gas (Bottled Gas) Dealers	1	0.0124	0.10
484230	Specialize Freight (except Used Goods) Trucking, Long-Distance	1	0.0124	0.10
488190	Other Support Activities for Air Transportation	1	0.0124	0.10
488330	Navigational Services to Shipping	1	0.0124	0.10
491110	Postal Service	1	0.0124	0.10
492110	Couriers	1	0.0124	0.10
492210	Local Messengers and Local Delivery	1	0.0124	0.10
512110	Motion Picture and Video Production	1	0.0124	0.10
512132	Drive-In Motion Picture Theaters	1	0.0124	0.10
515210	Cable and Other Subscription Programming	1	0.0124	0.10
518111	Internet Service Providers	1	0.0124	0.10
518112	Web Search Portals	1	0.0124	0.10
523110	Investment Banking and Securities Dealing	1	0.0124	0.10
523910	Miscellaneous Intermediation	1	0.0124	0.10
523930	Investment Advice	1	0.0124	0.10
523991	Trust, Fiduciary, and Custody Activities	1	0.0124	0.10
524113	Direct Life Insurance Carriers	1	0.0124	0.10
531312	Nonresidential Property Managers	1	0.0124	0.10
532220	Formal Wear and Costume Rental	1	0.0124	0.10
532490	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	1	0.0124	0.10
533110	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	1	0.0124	0.10
541199	All Other Legal Services	1	0.0124	0.10
541340	Drafting Services	1	0.0124	0.10
541370	Surveying and Mapping (except Geophysical) Services	1	0.0124	0.10
541430	Graphic Design Services	1	0.0124	0.10
541519	Other Computer Related Services	1	0.0124	0.10
541614	Process, Physical Distribution, and Logistics Consulting Services	1	0.0124	0.10
541690	Other Scientific and Technical Consulting Services	1	0.0124	0.10
541830	Media Buying Agencies	1	0.0124	0.10
551112	Offices of Other Holding Companies	1	0.0124	0.10
561591	Convention and Visitor Bureaus	1	0.0124	0.10

Table P4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
561611	Investigation Services	1	0.0124	0.10
561622	Locksmiths	1	0.0124	0.10
561910	Packaging and Labeling Services	1	0.0124	0.10
562111	Solid Waste Collection	1	0.0124	0.10
611610	Fine Arts Schools	1	0.0124	0.10
621112	Offices of Physicians, Mental Health Specialists	1	0.0124	0.10
621420	Outpatient Mental Health and Substance Abuse Centers	1	0.0124	0.10
623990	Other Residential Care Facilities	1	0.0124	0.10
624190	Other Individual and Family Services	1	0.0124	0.10
624221	Temporary Shelters	1	0.0124	0.10
711190	Other Performing Arts Companies	1	0.0124	0.10
711410	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	1	0.0124	0.10
721211	RV (Recreational Vehicle) Parks and Campgrounds	1	0.0124	0.10
722212	Cafeterias	1	0.0124	0.10
722330	Mobile Food Services	1	0.0124	0.10
812113	Nail Salons	1	0.0124	0.10
812191	Diet and Weight Reducing Centers	1	0.0124	0.10
812210	Funeral Homes and Funeral Services	1	0.0124	0.10
812332	Industrial Launderers	1	0.0124	0.10

Table P5S displays those establishment types present in the CDBG benchmark area, but absent in the Palm River CDBG area. By definition, these establishment types are scarce in the Palm River CDBG area relative to the CDBG benchmark area. We also present, normalized for per capita income, the relative shortage of establishments in the Palm River CDBG area for these establishment types.

Table P5S – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
561730	Landscaping Services	27	1.3835	20.82
425120	Wholesale Trade Agents and Brokers	25	1.2811	19.28
111219	Other Vegetables (except Potato) and Melon Farming	13	0.6662	10.03
541512	Computer Systems Design Services	12	0.6149	9.26
111333	Strawberry Farming	11	0.5637	8.48
238991	All other Residential Trade Contractors	10	0.5124	7.71
561110	Office Administrative Services	10	0.5124	7.71
721110	Hotels (except Casino Hotels) and Motels	10	0.5124	7.71
541511	Custom Computer Programming Services	9	0.4612	6.94
238311	Residential Drywall Contractors	8	0.4099	6.17
111421	Nursery and Tree Production	7	0.3587	5.40
522110	Commercial Banking	7	0.3587	5.40

Table P5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
531190	Lessors of Other Real Estate Property	7	0.3587	5.40
561720	Janitorial Services	7	0.3587	5.40
111310	Orange Groves	6	0.3075	4.63
423990	Other Miscellaneous Durable Goods Merchants Wholesalers	6	0.3075	4.63
446110	Pharmacies and Drug Stores	6	0.3075	4.63
531311	Residential Property Managers	6	0.3075	4.63
541940	Veterinary Services	6	0.3075	4.63
812112	Beauty Salons	6	0.3075	4.63
813410	Civic and Social Organizations	6	0.3075	4.63
111422	Floriculture Production	5	0.2562	3.86
236118	Residential Remodelers	5	0.2562	3.86
237210	Land Subdivision	5	0.2562	3.86
237310	Highway, Street, and Bridge Construction	5	0.2562	3.86
423430	Computer and Computer Peripheral Equipment and Software Merchant Wholesalers	5	0.2562	3.86
423820	Farm and Garden Machinery and Equipment Merchant Wholesalers	5	0.2562	3.86
424490	Other Grocery and Related Products Merchant Wholesalers	5	0.2562	3.86
453110	Florists	5	0.2562	3.86
453998	All Other Miscellaneous Store Retailers (except Tobacco Stores)	5	0.2562	3.86
522310	Mortgage and Nonmortgage Loan Brokers	5	0.2562	3.86
541611	Administrative Management and General Management	5	0.2562	3.86
541613	Marketing consulting Services	5	0.2562	3.86
551114	Corporate, subsidiary, and Regional Managing Offices	5	0.2562	3.86
722310	Food Service Contractors	5	0.2562	3.86
811490	Other Personal and Household Goods Repair and Maintenance	5	0.2562	3.86
813910	Business Associations	5	0.2562	3.86
813930	Labor Unions and Similar Labor Organizations	5	0.2562	3.86
236220	Commercial and Industrial Building Construction	4	0.2050	3.09
238321	Residential Painting Contractors	4	0.2050	3.09
238331	Residential Flooring Contractors	4	0.2050	3.09
332312	Fabricated Structural Metal Manufacturing	4	0.2050	3.09
337110	Wood Kitchen Cabinet and Countertop Manufacturing	4	0.2050	3.09
424480	Fresh Fruit and Vegetable Merchant Wholesalers	4	0.2050	3.09
441110	New Car Dealers	4	0.2050	3.09
443120	Computer and Software Stores	4	0.2050	3.09
453210	Office Supplies and Stationery Stores	4	0.2050	3.09
522298	All Other Nondepository Credit Intermediation	4	0.2050	3.09
531320	Offices of Real Estate Appraisers	4	0.2050	3.09
532291	Home Health Equipment Rental	4	0.2050	3.09
541211	Offices of Certified Public Accountants	4	0.2050	3.09
561990	All Other Support Services	4	0.2050	3.09
621610	Home Health Care Services	4	0.2050	3.09
622110	General Medical and Surgical Hospitals	4	0.2050	3.09

Table P5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
237110	Water and Sewer Line and Related Structures Construction	3	0.1537	2.31
237990	Other Heavy and Civil Engineering Construction	3	0.1537	2.31
238121	Residential Structural Steel Contractors	3	0.1537	2.31
238131	Residential Farming Contractors	3	0.1537	2.31
238151	Residential Glass and Glazing Contractors	3	0.1537	2.31
238341	Residential Tile and Terrazzo Contractors	3	0.1537	2.31
238351	Residential Finish Carpentry Contractors	3	0.1537	2.31
333111	Farm Machinery and Equipment Manufacturing	3	0.1537	2.31
333911	Pump and Pumping Equipment Manufacturing	3	0.1537	2.31
339116	Dental Laboratories	3	0.1537	2.31
424610	Plastics Materials and Basic Forms and Shapes merchant Wholesalers	3	0.1537	2.31
424930	Flower, Nursery Stock, and Florists' supplies Merchant Wholesalers	3	0.1537	2.31
442210	Floor Covering Stores	3	0.1537	2.31
443111	Household Appliance Stores	3	0.1537	2.31
444220	Nursery, Garden Center, and Farm Supply Stores	3	0.1537	2.31
445230	Fruit and Vegetable Markets	3	0.1537	2.31
448140	Family Clothing Stores	3	0.1537	2.31
451110	Sporting Good Stores	3	0.1537	2.31
453220	Gift, Novelty, and Souvenir Stores	3	0.1537	2.31
484122	General Freight trucking, Log Distance, Less Than Truckload	3	0.1537	2.31
493190	Other Warehousing and Storage	3	0.1537	2.31
511120	Periodical Publishers	3	0.1537	2.31
522220	Sales Financing	3	0.1537	2.31
524291	Claims Adjusting	3	0.1537	2.31
531120	Lessors and Nonresidential Buildings (except Miniwarehouses)	3	0.1537	2.31
532230	Video Tape and Disc Rental	3	0.1537	2.31
541320	Landscape Architectural Services	3	0.1537	2.31
541618	Other Management Consulting Services	3	0.1537	2.31
541620	Environmental Consulting Services	3	0.1537	2.31
541890	Other Services Related to Advertising	3	0.1537	2.31
541990	All Other Professional, Scientific, and Technical Services	3	0.1537	2.31
611310	Colleges, Universities, and Professional Schools	3	0.1537	2.31
611430	Professional and Management Development Training	3	0.1537	2.31
621340	Offices of Physical, Occupational and Speech Therapists, and Audiologists	3	0.1537	2.31
713930	Marinas	3	0.1537	2.31
713940	Fitness and Recreational Sports Centers	3	0.1537	2.31
722213	Snack and Nonalcoholic Beverage Bars	3	0.1537	2.31
811118	Other Automotive Mechanical and Electrical Repair and Maintenance	3	0.1537	2.31
812910	Pet Care (except Veterinary) Services	3	0.1537	2.31
813990	Other Similar Organizations (except Business, Professional, Labor, and Political Organizations)	3	0.1537	2.31
112111	Beef Cattle Ranching and Farming	2	0.1025	1.54

Table P5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
115112	Soil Preparation, Planting, and Cultivating	2	0.1025	1.54
115114	Postharvest Crop Activities (except Cotton Ginning)	2	0.1025	1.54
115115	Farm Labor contractors and Crew Leaders	2	0.1025	1.54
238291	Other Residential Equipment Contractors	2	0.1025	1.54
238292	Other Nonresidential Equipment Contractors	2	0.1025	1.54
238352	Nonresidential Finish Carpentry Contractors	2	0.1025	1.54
238392	Other Nonresidential Finishing Contractors	2	0.1025	1.54
312111	Soft Drink Manufacturing	2	0.1025	1.54
312113	Ice Manufacturing	2	0.1025	1.54
312229	Other Tobacco Product Manufacturing	2	0.1025	1.54
326299	All Other Rubber Product Manufacturing	2	0.1025	1.54
331316	Aluminum Extruded Product Manufacturing	2	0.1025	1.54
332323	Ornamental and Architectural Metal Work Manufacturing	2	0.1025	1.54
334290	Other Communications Equipment Manufacturing	2	0.1025	1.54
334417	Electronic Connector Manufacturing	2	0.1025	1.54
423130	Tire and Tube Merchant Wholesalers	2	0.1025	1.54
423220	Home Furnishing Merchant Wholesalers	2	0.1025	1.54
423440	Other Commercial Equipment Merchant Wholesalers	2	0.1025	1.54
423490	Other Professional Equipment and Supplies Merchant Wholesalers	2	0.1025	1.54
424410	General Line Grocery Merchant Wholesalers	2	0.1025	1.54
424690	Other chemical and Allied Products Merchant Wholesalers	2	0.1025	1.54
441222	Boat Dealers	2	0.1025	1.54
442110	Furniture Stores	2	0.1025	1.54
442299	Other Home Furnishings Stores	2	0.1025	1.54
445299	All Other Specialty Food Stores	2	0.1025	1.54
448210	Shoe Stores	2	0.1025	1.54
448310	Jewelry Stores	2	0.1025	1.54
453310	Used Merchandise Stores	2	0.1025	1.54
453991	Tobacco Stores	2	0.1025	1.54
484110	General Freight Trucking, Local	2	0.1025	1.54
522120	Savings Institutions	2	0.1025	1.54
522130	Credit Unions	2	0.1025	1.54
532111	Passenger Car Rental	2	0.1025	1.54
532310	General Rental Centers	2	0.1025	1.54
541213	Tax Preparation Services	2	0.1025	1.54
541350	Building Inspection Services	2	0.1025	1.54
541612	Human Resources and Executive Search Consulting Services	2	0.1025	1.54
541720	Research and Development in the Social Sciences and Humanities	2	0.1025	1.54
561510	Travel Agencies	2	0.1025	1.54
611710	Educational Support Services	2	0.1025	1.54
621320	Offices of Optometrists	2	0.1025	1.54
621511	Medical Laboratories	2	0.1025	1.54
624310	Vocational Rehabilitation Services	2	0.1025	1.54
711510	Independent Artists, Writers, and Performers	2	0.1025	1.54

**Table P5S (Continued) – Per Capita Income Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in Palm River CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
713910	Golf Courses and Country Clubs	2	0.1025	1.54
722320	Caterers	2	0.1025	1.54
811112	Automotive Exhaust System Repair	2	0.1025	1.54
811122	Automotive Glass Replacement Shops	2	0.1025	1.54
811191	Automotive Oil Change and Lubrication Shops	2	0.1025	1.54
811198	All Other Automotive Repair and Maintenance	2	0.1025	1.54
811219	Other Electronic and Precision Equipment Repair and Maintenance	2	0.1025	1.54
812199	Other Personal Care Services	2	0.1025	1.54
812310	Coin-Operated Laundries and Drycleaners	2	0.1025	1.54
111334	Berry (except Strawberry) Farming	1	0.0512	0.77
111419	Other Food Crops Grown Under Cover	1	0.0512	0.77
112210	Hog and Pig Farming	1	0.0512	0.77
112511	Finfish Farming and Fish Hatcheries	1	0.0512	0.77
115210	Support Activities for Animal Production	1	0.0512	0.77
236116	New Multifamily Housing Construction (except Operative Builders)	1	0.0512	0.77
236117	New Housing Operative Builders	1	0.0512	0.77
237130	Power and Communication Line and Related Structures Construction	1	0.0512	0.77
238142	Nonresidential Masonry Contractors	1	0.0512	0.77
238162	Nonresidential Roofing Contractors	1	0.0512	0.77
238191	Other Residential Exterior Contractors	1	0.0512	0.77
238312	Nonresidential Drywall Contractors	1	0.0512	0.77
238322	Nonresidential Painting Contractors	1	0.0512	0.77
238391	Other Residential Finishing Contractors	1	0.0512	0.77
238911	Residential Site Preparation Contractors	1	0.0512	0.77
311520	Ice Cream and Frozen Dessert Manufacturing	1	0.0512	0.77
311611	Animal (except Poultry) Slaughtering	1	0.0512	0.77
311712	Fresh and Frozen Seafood Processing	1	0.0512	0.77
311811	Retail Bakeries	1	0.0512	0.77
311823	Dry Pasta Manufacturing	1	0.0512	0.77
313311	Broadwoven Fabric Finishing Mills	1	0.0512	0.77
314129	Other Household Textile Product Mills	1	0.0512	0.77
315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing	1	0.0512	0.77
316999	All Other Leather Good Manufacturing	1	0.0512	0.77
321113	Sawmills	1	0.0512	0.77
321114	Wood Preservation	1	0.0512	0.77
321214	Truss Manufacturing	1	0.0512	0.77
323114	Quick Printing	1	0.0512	0.77
323115	Digital Printing	1	0.0512	0.77
323116	Manifold Business Forms Printing	1	0.0512	0.77
325412	Pharmaceutical Preparation Manufacturing	1	0.0512	0.77
325612	Polish and Other Sanitation Good Manufacturing	1	0.0512	0.77
326113	Unlaminated Plastics Film and Sheet	1	0.0512	0.77
326122	Plastic Pipe and Pipe fitting Manufacturing	1	0.0512	0.77

Table P5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
326140	Polystyrene Foam Product Manufacturing	1	0.0512	0.77
326199	All Other Plastics Product Manufacturing	1	0.0512	0.77
327121	Brick and Structural Clay Tile Manufacturing	1	0.0512	0.77
327993	Mineral Wool Manufacturing	1	0.0512	0.77
331319	Other Aluminum Rolling and Drawing	1	0.0512	0.77
332116	Metal Stamping	1	0.0512	0.77
332213	Saw Blade and Handsaw Manufacturing	1	0.0512	0.77
332420	Metal Tank (Heavy Gauge) Manufacturing	1	0.0512	0.77
332510	Hardware Manufacturing	1	0.0512	0.77
332813	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0512	0.77
333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	1	0.0512	0.77
333411	Air Purification Equipment Manufacturing	1	0.0512	0.77
333613	Mechanical Power Transmission Equipment Manufacturing	1	0.0512	0.77
334111	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0512	0.77
334119	Other Computer Peripheral Equipment Manufacturing	1	0.0512	0.77
334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	1	0.0512	0.77
334519	Other Measuring and Controlling Device Manufacturing	1	0.0512	0.77
335931	Current-Carrying Wiring Device Manufacturing	1	0.0512	0.77
336211	Motor Vehicle Body Manufacturing	1	0.0512	0.77
336413	Other Aircraft Parts and Auxiliary Equipment	1	0.0512	0.77
339112	Surgical and Medical Instrument Manufacturing	1	0.0512	0.77
339113	Surgical Appliance and Supplies Manufacturing	1	0.0512	0.77
339920	Sporting and Athletic Goods Manufacturing	1	0.0512	0.77
339950	Sign Manufacturing	1	0.0512	0.77
423210	Furniture Merchant Wholesalers	1	0.0512	0.77
423320	Brick, Stone, and Related Construction Material Merchant Wholesalers	1	0.0512	0.77
423330	Roofing, Siding, and Insulation Material Merchant Wholesalers	1	0.0512	0.77
423420	Office Equipment Merchant Wholesalers	1	0.0512	0.77
423510	Metal Service Centers and Other Metal Merchant Wholesalers	1	0.0512	0.77
423740	Refrigeration Equipment and Supplies Merchant Wholesalers	1	0.0512	0.77
423840	Industrial Supplies Merchant Wholesalers	1	0.0512	0.77
423910	Sporting and Recreational Goods and Supplies Merchant Wholesalers	1	0.0512	0.77
424420	Packaged Frozen Food Merchant Wholesalers	1	0.0512	0.77
424460	Fish and Seafood Merchant Wholesalers	1	0.0512	0.77
424470	Meat and Meat Product Merchant Wholesalers	1	0.0512	0.77
424710	Petroleum Bulk Stations and Terminals	1	0.0512	0.77
424720	Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)	1	0.0512	0.77
424820	Wine and Distilled Alcoholic Beverage Merchant Wholesalers	1	0.0512	0.77

Table P5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
424950	Paint, Varnish, and Supplies Merchant Wholesalers	1	0.0512	0.77
441210	Recreational Vehicle Dealers	1	0.0512	0.77
444120	Paint and Wall Paper Stores	1	0.0512	0.77
445210	Meat Markets	1	0.0512	0.77
445220	Fish and Seafood Markets	1	0.0512	0.77
445310	Beer, wine, and Liquor Stores	1	0.0512	0.77
446120	Cosmetics, Beauty Supplies, and Perfume Stores	1	0.0512	0.77
446191	Food (Health) supplement Stores	1	0.0512	0.77
446199	All Other Health and Personal Care Stores	1	0.0512	0.77
448130	Children's and Infants' clothing Stores	1	0.0512	0.77
448190	Other Clothing Stores	1	0.0512	0.77
451120	Hobby, Toy, and Game Stores	1	0.0512	0.77
452112	Discount Department Stores	1	0.0512	0.77
453920	Art Dealers	1	0.0512	0.77
453930	Manufactured (Mobile) Home Dealers	1	0.0512	0.77
454312	Liquefied Petroleum Gas (Bottled Gas) Dealers	1	0.0512	0.77
484230	Specialize Freight (except Used Goods) Trucking, Long-Distance	1	0.0512	0.77
488190	Other Support Activities for Air Transportation	1	0.0512	0.77
488330	Navigational Services to Shipping	1	0.0512	0.77
491110	Postal Service	1	0.0512	0.77
492110	Couriers	1	0.0512	0.77
492210	Local Messengers and Local Delivery	1	0.0512	0.77
512110	Motion Picture and Video Production	1	0.0512	0.77
512132	Drive-In Motion Picture Theaters	1	0.0512	0.77
515210	Cable and Other Subscription Programming	1	0.0512	0.77
518111	Internet Service Providers	1	0.0512	0.77
518112	Web Search Portals	1	0.0512	0.77
523110	Investment Banking and Securities Dealing	1	0.0512	0.77
523910	Miscellaneous Intermediation	1	0.0512	0.77
523930	Investment Advice	1	0.0512	0.77
523991	Trust, Fiduciary, and Custody Activities	1	0.0512	0.77
524113	Direct Life Insurance Carriers	1	0.0512	0.77
531312	Nonresidential Property Managers	1	0.0512	0.77
532220	Formal Wear and Costume Rental	1	0.0512	0.77
532490	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	1	0.0512	0.77
533110	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	1	0.0512	0.77
541199	All Other Legal Services	1	0.0512	0.77
541340	Drafting Services	1	0.0512	0.77
541370	Surveying and Mapping (except Geophysical) Services	1	0.0512	0.77
541430	Graphic Design Services	1	0.0512	0.77
541519	Other Computer Related Services	1	0.0512	0.77
541614	Process, Physical Distribution, and Logistics Consulting Services	1	0.0512	0.77
541690	Other Scientific and Technical Consulting Services	1	0.0512	0.77

Table P5S (Continued) – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in Palm River CDBG Area

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
541830	Media Buying Agencies	1	0.0512	0.77
551112	Offices of Other Holding Companies	1	0.0512	0.77
561591	Convention and Visitor Bureaus	1	0.0512	0.77
561611	Investigation Services	1	0.0512	0.77
561622	Locksmiths	1	0.0512	0.77
561910	Packaging and Labeling Services	1	0.0512	0.77
562111	Solid Waste Collection	1	0.0512	0.77
611610	Fine Arts Schools	1	0.0512	0.77
621112	Offices of Physicians, Mental Health Specialists	1	0.0512	0.77
621420	Outpatient Mental Health and Substance Abuse Centers	1	0.0512	0.77
623990	Other Residential Care Facilities	1	0.0512	0.77
624190	Other Individual and Family Services	1	0.0512	0.77
624221	Temporary Shelters	1	0.0512	0.77
711190	Other Performing Arts Companies	1	0.0512	0.77
711410	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	1	0.0512	0.77
721211	RV (Recreational Vehicle) Parks and Campgrounds	1	0.0512	0.77
722212	Cafeterias	1	0.0512	0.77
722330	Mobile Food Services	1	0.0512	0.77
812113	Nail Salons	1	0.0512	0.77
812191	Diet and Weight Reducing Centers	1	0.0512	0.77
812210	Funeral Homes and Funeral Services	1	0.0512	0.77
812332	Industrial Launderers	1	0.0512	0.77

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 P3 (located on the CD “Community Economic and Demographic Research, September 2004”) contains descriptive statistics for 67 other Palm River CDBG area characteristics, including population by major age group and consumer spending patterns – expenditures by the residents of the Palm River 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 Palm River 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 Palm River CDBG area, based on the per capita income of its residents, has 28.08 fewer Offices of Physicians (except Mental Health Specialists) – NAICS code 621111 – establishments than it should. However, based solely on the total population of the area, a deficit of 2.04 NAICS code 621111 establishments is revealed. We feel that 28 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 Palm River CDBG area (Tables P4S and P5S), business expansion should focus on attracting professional services, such as offices of physicians, lawyers, and dentists, to the Palm River CDBG area. The data also suggests that accounting and real estate operations are under-represented within the Palm River CDBG area. Restaurants – both limited-service and full-service – are a good opportunity for expansion in the Palm River CDBG area. Not only are restaurants generally under-represented in the area, but would offer flexible employment opportunities for local residents as well as provide a sense of place and community.