

9-1-2004

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, University of  
South Florida

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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

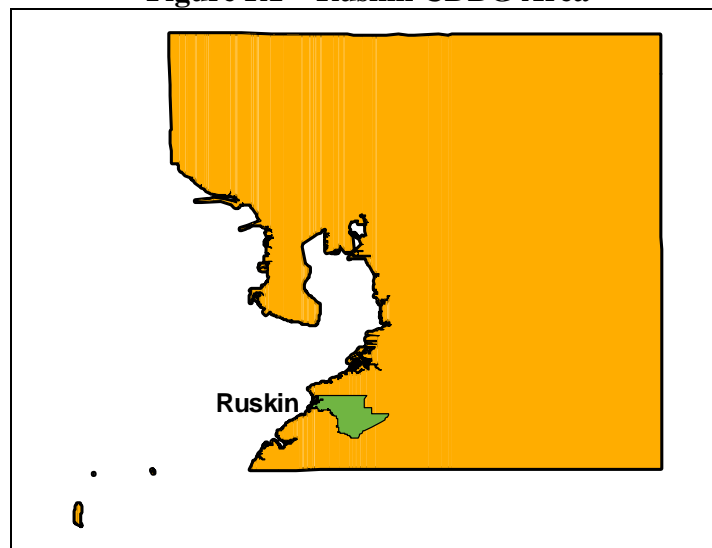
In order to assess economic conditions within the county's Community Development Block Grant (CDBG) program target areas, the Hillsborough County Economic Development Department commissioned CEDR to create an inventory of business establishments within a benchmark CDBG area and to normalize this inventory 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**

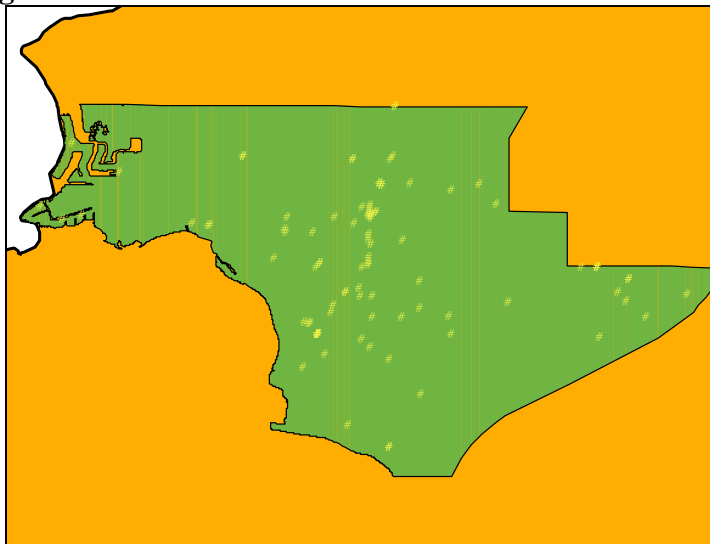


For the Ruskin CDBG area, we identified 178 business establishments, depicted by the dots in **Figure R2**.

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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<br>Capita Income<br>Descriptive Statistic | Shortage of<br>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)<br>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<br>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<br>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<br>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<br>Capita Income<br>Descriptive Statistic | Shortage of<br>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.