Economic Impact of the Real $ense Prosperity Campaign

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ABSTRACT

This document provides a detailed analysis of the financial benefits that accrued from tax assistance work conducted by the Real$ense Prosperity Campaign, a United Way agency in Jacksonville, Florida. This study documents the savings to consumers in tax preparation fees and the cash awarded to clients who qualified for the Earned Income Tax Credit over the tax years 2004 through 2010, and it provides the economic impact of these benefits to the community. The study focuses on three zip codes of Jacksonville that are home to large low- and middle-income populations. Using Real$ense tax records, models were built using the IMPLAN system to estimate these economic impacts. IMPLAN is a PC-based social accounting and impact analysis software developed by the Minnesota IMPLAN Group, Inc. This system, broadly acclaimed for such analysis, is based on national economic data, and the models were specifically designed to determine the effects of these savings and cash infusions on the local economy. The study reveals that, for zip codes 32206, 32208 and 32218, savings in tax assistance fees totaled some $2.4 million, and that the total of Earned Income Tax Credits awarded to Real$ense clients exceeded $8.4 million. The total economic activity from these savings and cash infusions led to the creation of more than 100 new jobs in the study area.

Keywords: Earned Income Tax Credit, IMPLAN, Multiplier, Income effect, Employment effect, Output effect.
INTRODUCTION

The Jessie Ball duPont Fund was established in 1970 under the will of Jessie Ball duPont. It provides support to 330 organizations – religious organizations, educational institutions and nonprofit organizations – identified by Mrs. duPont in her will. In 2003, the Jessie Ball duPont Fund was instrumental in establishing the RealSense Prosperity Campaign, which provides income tax assistance services to eligible, low-income individuals and families in greater Jacksonville. Housed at United Way of Northeast Florida, the RealSense Prosperity Campaign has managed a growing network of sites across seven counties that provide free tax preparation assistance and education about the Earned Income Tax Credit [EITC]. The work has broadened the awareness of this valuable income supplement to eligible families, and it has significantly expanded the application for EITC by eligible families across greater Jacksonville. In addition to measuring the effects of EITC awards, RealSense has documented the amount of savings that accrued to clients from no-fee tax preparation services provided in collaboration with RealSense by the Internal Revenue Service [e.g. VITA]. This study measures the economic impact of this work by the RealSense Prosperity Campaign in three urban Jacksonville neighborhoods with low- and middle-income populations for whom RealSense has provided substantial tax assistance; in zip codes 32206, 32208 and 32218 for the tax years 2004 through 2010.

MISSION STATEMENT

RealSense Prosperity Campaign exists to proactively provide resources to improve the prosperity of our community’s most vulnerable and economically challenged citizens.

METHODOLOGY

Software

The IMPLAN [IMpact analysis for PLANning] system is an input-output analysis system that provides a highly accurate and reliable model for analysis. It is widely used to determine the consequences of a project or to estimate the effects of the arrival or departure of a business or an industry in a region. IMPLAN's social accounting system describes transactions that occur between producers and intermediate and final consumers using a social accounting matrix [SAM], which represents flows of all economic transactions that take place within a defined economy – local, regional or national. The IMPLAN database contains zip code, county, state and national economic statistics which are specialized by region, not estimated from national averages. These statistics can be used to measure the effect on a local or regional economy of a given change or event in that economy's activity.

Effects

This study examines the economic results of the savings in tax preparation fees by and awards of the Earned Income Tax Credit [EIC] to families and individuals who reside in the Jacksonville, Florida zip codes 32206, 32208 and 32218. At the focus of these results are three distinct types of economic effect:
Output effect: A measure of the total sales activity that resulted from savings in tax preparation fees and the receipt of cash benefits from the EIC.

Income effect: a measure of income, including pay and benefits, generated by this economic activity.

Employment effect: the number of jobs created in the study area economy as a result of this economic activity.

Impacts

Within these effects, the IMPLAN defines the economic impacts that comprise them: the direct, indirect and induced impacts.

Direct impact: The direct components indicate the activity that a business firm undertook, including the purchase of raw materials and hiring of employees.

Indirect impact: The indirect portions represent business-to-business transactions in support of this activity, such as when their suppliers make purchases from other suppliers.

Induced impact: The induced components reflect activity by employees of affected industries, such as purchase of groceries.

Geographic Study Area

The study area for this project includes the neighborhoods of urban Jacksonville, Florida defined by postal zip codes 32206, 32208 and 32218, which are contiguous neighborhoods located immediately north of the downtown area of the city ” as shown in Figure 1 (Appendix I)”. The relative sizes of these neighborhoods and their median household incomes “are indicated in Table 1 (Appendix I)”.

Economic process

Low-to-medium-income families qualify for federal income tax credit, which can amount to more than $5,600 in a year. When combined with the savings they enjoyed from no-fee tax filing assistance, their cash awards lead to substantial consumer activity. Purchases of goods and services in their communities will stimulate even broader economic activity. As this money circulates through the economy, value is added and productivity achieved, ultimately resulting in the creation of jobs.

Leakage

As money is introduced to the study area economy, it begins to stimulate further economic activity. Several factors reduce the size of these economic effects. First, because these payments are transfer payments, rather than wages for labor, they have no immediate economic contribution. Once an EIC refund is received and spent, it begins to circulate in the economy and then to generate further economic activity. Further, the study area is small. Because the model measures the economic effects on only those components of economic activity within the study
area, many goods purchased are treated as imported because they were manufactured or produced in other counties, states and countries. These “imported” goods are treated in the model as leakages because their production was not achieved within the study area. The leakages – the amount of economic activity not attributable to the study area – are omitted from the calculations of the model. Specifically, the total of tax preparation savings and EIC refunds in the study area was $10.8 million. Leakage of some $3.7 million reduced the size of the input to the local economy to $7.1 million. That $7.1 million circulated through the local economy and resulted in a total economic activity of $11.3 million.

**ANALYSIS OF RESULT**

**Employment effect**

The Real$ense tax assistance activity across the zip codes of 32206, 32208 and 32218 had positive effect in the creation of jobs. The direct, indirect and induced jobs that were created in each neighborhood “are indicated in Table 2 (Appendix I)”. In addition, “Figure 2 indicates the totals by zip code in (Appendix I)”.

**Income effect**

The job creation detailed above resulted in significant labor income generated across these neighborhoods. The combined effects on labor income in this area “are indicated in Table 3 (Appendix I)”.

**Output effect**

The output effect reflects the total economic impact of the consumer activity that resulted from Real$ense tax assistance in the Jacksonville neighborhoods 32206, 32208 and 32218. The total output effect “as indicated in Table 4 (Appendix I)” shows that the Real$ense efforts in this portion of its multi-county region resulted in more than $11 million in total economic activity. The labor income and total output “are shown in Figure 3 graphically (Appendix I)”.

**Industries that gained jobs**

When consumer spending stimulated job creation in these neighborhoods, these new jobs appeared across many industries. The list of local industries that gained the most new jobs from this activity between 2004 and 2010” is shown in Table 5 (Appendix I)”.

**Analysis by Year**

In addition to studying these neighborhoods’ response to the increased consumer activity that resulted from the work of Real$ense Prosperity Campaign, we examined how the results changed from year to year, from 2007 through 2010. This is especially useful because zip code 32218 entered the program beginning in 2007, so its data covers only four years, while 32206 and 32208 cover the full period 2004 – 2010. The steady growth in new jobs in the study area “is shown by Table 6 and Figure 4 (Appendix I)”.
Research in Business and Economics Journal

Growth in Labor Income and Total Output by Year

The trend of steady growth of Real$ense operations, especially in recent years, is exhibited in increases in labor income earned and in total economic output in these neighborhoods. This pattern is “demonstrated in Table 7 and Figures 5 and 6 (Appendix I)”.

Real$ense Throughout Jacksonville

The foregoing analysis covers our findings regarding the study area of zip codes 32206, 32208 and 32218. In addition, we have analyzed the work of the Real$ense Prosperity Campaign in the rest of the community, outside the study area. Looking at the entire effort of Real$ense in comparison with the study area, we have determined results for all of its work in Duval County from 2004 through 2010.

The economic effects reached across more than 300 different industries in Duval County, creating jobs and income through a broad swath of the economy. The total economic effect is approximately double the effect that we measured in the study area alone [32206, 32208 & 32218]. This pattern is “shown in Table 8 and Figures 7-9 (Appendix I)”.

Multiplier

The aggregating effects of indirect and induced impacts on the direct impacts are called multipliers. Because they are often misunderstood, multipliers are frequently estimated in error or are exaggerated. The IMPLAN models compute multipliers with great accuracy. Each industry has multipliers that are unique to that industry, to the effect [e.g. employment or output effect] and to the region of the country. The combination of the industries in 32206, 32208 and 32218 produces local multipliers distinct from those in any other region.

Output multiplier.

The output multiplier computes to 1.59: For each dollar earned through free tax assistance or awarded through the Earned Income Tax Credit, an additional $0.59 of economic output is achieved in the economies of 32206, 32208 and 32218. The returns that were awarded to local consumers developed into more than $11.3 million of total output. A similar multiplier was at work across the rest of Jacksonville. This relationship “is shown in Table 9 (Appendix I)”.

Conclusion

The work of the Real$ense Prosperity Campaign has paid large dividends throughout the Jacksonville community, especially in the neighborhoods of 32206, 32208 and 32218, where the annual tax assistance programs bring much-needed relief to the residents. Between 2004 and 2010, Real$ense processed 11,930 income tax returns in these neighborhoods. 4,778 of these clients – more than 40% – were eligible for the EITC and received a tax credit. The total infusion of aid and cash that results from this program brings new employment to these neighborhoods, and broader consumer spending and economic wellbeing result.

Highlights of the results of Real$ense work in neighborhoods 32206, 32208 & 32218:

- 106 new jobs created
- $4 million in new labor income created
More than $11.3 million created in total economic output. Highlights of the RealSense outcomes across all of Jacksonville:

- 204 new jobs
- $8.1 million in new labor income
- Nearly $23.2 million in total economic output
- More than 300 different industries affected by this economic activit
### Appendix A - Project Demographics

#### EITC-Eligible Households by Number and Proportion

**By Zip Code**

<table>
<thead>
<tr>
<th>Zip Code</th>
<th># HH</th>
<th>% HH</th>
<th>Jax %</th>
</tr>
</thead>
<tbody>
<tr>
<td>32206</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Households &lt;10k</td>
<td>3,004</td>
<td>0.372</td>
<td>0.155</td>
</tr>
<tr>
<td>Number of Households 10-15k</td>
<td>1,066</td>
<td>0.132</td>
<td>0.096</td>
</tr>
<tr>
<td>Number of Households 15-25k</td>
<td>1,714</td>
<td>0.213</td>
<td>0.217</td>
</tr>
<tr>
<td>Number of Households 25-35k</td>
<td>1,151</td>
<td>0.143</td>
<td>0.231</td>
</tr>
<tr>
<td>Number of Households 35-50k</td>
<td>1,132</td>
<td>0.140</td>
<td>0.301</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>8,067</td>
<td></td>
<td>0.874</td>
</tr>
<tr>
<td>All 32206 Households</td>
<td>9,227</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Zip Code</th>
<th># HH</th>
<th>% HH</th>
<th>Jax %</th>
</tr>
</thead>
<tbody>
<tr>
<td>32208</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Households &lt;10k</td>
<td>2,172</td>
<td>0.219</td>
<td>0.155</td>
</tr>
<tr>
<td>Number of Households 10-15k</td>
<td>1,204</td>
<td>0.122</td>
<td>0.096</td>
</tr>
<tr>
<td>Number of Households 15-25k</td>
<td>2,041</td>
<td>0.206</td>
<td>0.217</td>
</tr>
<tr>
<td>Number of Households 25-35k</td>
<td>1,978</td>
<td>0.200</td>
<td>0.231</td>
</tr>
<tr>
<td>Number of Households 35-50k</td>
<td>2,504</td>
<td>0.253</td>
<td>0.301</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>9,899</td>
<td></td>
<td>0.725</td>
</tr>
<tr>
<td>All 32208 Households</td>
<td>13,658</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Zip Code</th>
<th># HH</th>
<th>% HH</th>
<th>Jax %</th>
</tr>
</thead>
<tbody>
<tr>
<td>32218</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Households &lt;10k</td>
<td>1,391</td>
<td>0.148</td>
<td>0.155</td>
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<td>Number of Households 10-15k</td>
<td>744</td>
<td>0.079</td>
<td>0.096</td>
</tr>
<tr>
<td>Number of Households 15-25k</td>
<td>1,990</td>
<td>0.212</td>
<td>0.217</td>
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<td>Number of Households 25-35k</td>
<td>2,235</td>
<td>0.238</td>
<td>0.231</td>
</tr>
<tr>
<td>Number of Households 35-50k</td>
<td>3,019</td>
<td>0.322</td>
<td>0.301</td>
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<tr>
<td><strong>Total</strong></td>
<td>9,378</td>
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<td>0.626</td>
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<tr>
<td>All 32218 Households</td>
<td>14,979</td>
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</tr>
</tbody>
</table>

**Duval County**

<table>
<thead>
<tr>
<th></th>
<th># HH</th>
<th>% HH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Households &lt;10k</td>
<td>31,255</td>
<td>0.155</td>
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<td>Number of Households 10-15k</td>
<td>19,332</td>
<td>0.096</td>
</tr>
<tr>
<td>Number of Households 15-25k</td>
<td>43,780</td>
<td>0.217</td>
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<tr>
<td>Number of Households 25-35k</td>
<td>46,462</td>
<td>0.231</td>
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<tr>
<td>Number of Households 35-50k</td>
<td>60,538</td>
<td>0.301</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>201,367</td>
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</tr>
<tr>
<td>All Duval County Households</td>
<td>331,254</td>
<td></td>
</tr>
</tbody>
</table>

| # HH in Study area | 27,344 | 0.136 |
| # HH in Duval County | 201,367 |       |
### Appendix B - EITC Data Zip Code 32206 2004 - 2010

<table>
<thead>
<tr>
<th>Year</th>
<th>Zip</th>
<th>Tax Site Location</th>
<th>Total Returns Completed</th>
<th>Total EITC Returns Completed</th>
<th>EITC Ratio</th>
<th>Total Refund $</th>
<th>Total EITC $</th>
<th>Total $ Saved by Taxpayers</th>
<th>Total EITC $ + Taxpayers $ Saved</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>32206</td>
<td>N. FL.COMMUNITY ACTION AGENCY</td>
<td>86</td>
<td>29</td>
<td>34%</td>
<td>$121,797</td>
<td>$66,152</td>
<td>$14,620</td>
<td>$80,772</td>
</tr>
<tr>
<td>2005</td>
<td>32206</td>
<td>N. FL.COMMUNITY ACTION AGENCY</td>
<td>76</td>
<td>31</td>
<td>41%</td>
<td>$127,516</td>
<td>$67,331</td>
<td>$13,376</td>
<td>$80,707</td>
</tr>
<tr>
<td>2005</td>
<td>32206</td>
<td>EVERBANK</td>
<td>135</td>
<td>29</td>
<td>21%</td>
<td>$14,857</td>
<td>$28,153</td>
<td>$23,760</td>
<td>$51,913</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>2005 Total</strong></td>
<td><strong>132,620</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2006</td>
<td>32206</td>
<td>NEFCAA - RFK Center</td>
<td>87</td>
<td>47</td>
<td>54%</td>
<td>$150,502</td>
<td>$78,581</td>
<td>$16,095</td>
<td>$94,676</td>
</tr>
<tr>
<td>2007</td>
<td>32206</td>
<td>NEFCAA - RFK Center</td>
<td>143</td>
<td>68</td>
<td>48%</td>
<td>$206,337</td>
<td>$91,903</td>
<td>$22,812</td>
<td>$114,715</td>
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<td>2008</td>
<td>32206</td>
<td>NEFCAA - RFK Center</td>
<td>212</td>
<td>113</td>
<td>53%</td>
<td>$345,649</td>
<td>$162,217</td>
<td>$37,920</td>
<td>$200,137</td>
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<td>2009</td>
<td>32206</td>
<td>NEFCAA - RFK</td>
<td>233</td>
<td>131</td>
<td>56%</td>
<td>$427,478</td>
<td>$198,093</td>
<td>$60,512</td>
<td>$258,605</td>
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<td>2010</td>
<td>32206</td>
<td>NEFCAA - RFK Center</td>
<td>164</td>
<td>81</td>
<td>49%</td>
<td>$330,475</td>
<td>$142,322</td>
<td>$46,725</td>
<td>$189,047</td>
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### Appendix C - EITC Data Zip Code 32208 2004 – 2010

<table>
<thead>
<tr>
<th>Year</th>
<th>Zip</th>
<th>Tax Site Location</th>
<th>Total Returns Completed</th>
<th>Total EITC Returns Completed</th>
<th>EITC Ratio</th>
<th>Total Refund $</th>
<th>Total EITC $</th>
<th>Total $ Saved by Taxpayers</th>
<th>Total EITC $ + Taxpayers $ Saved</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>32208</td>
<td>GATEWAY WORKSOURCE</td>
<td>743</td>
<td>295</td>
<td>40%</td>
<td>$1,104,172</td>
<td>$600,603</td>
<td>$126,310</td>
<td>$726,913</td>
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<td>2004</td>
<td>32208</td>
<td>ST. MATTHEW'S CHURCH</td>
<td>151</td>
<td>30</td>
<td>20%</td>
<td>$206,135</td>
<td>$54,800</td>
<td>$25,670</td>
<td>$80,470</td>
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<td><strong>2004 Total</strong></td>
<td><strong>807,383</strong></td>
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<td></td>
</tr>
<tr>
<td>2005</td>
<td>32208</td>
<td>GATEWAY WORKSOURCE</td>
<td>504</td>
<td>180</td>
<td>36%</td>
<td>$820,780</td>
<td>$403,086</td>
<td>$88,704</td>
<td>$491,790</td>
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<td>2005</td>
<td>32208</td>
<td>ST. MATTHEW'S CHURCH</td>
<td>196</td>
<td>80</td>
<td>41%</td>
<td>$250,189</td>
<td>$88,953</td>
<td>$34,496</td>
<td>$123,449</td>
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<td></td>
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<td><strong>2005 Total</strong></td>
<td><strong>615,239</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>2006</td>
<td>32208</td>
<td>EverBank @ Klutho</td>
<td>33</td>
<td>11</td>
<td>33%</td>
<td>$55,934</td>
<td>$18,874</td>
<td>$6,105</td>
<td>$24,979</td>
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<td>2006</td>
<td>32208</td>
<td>Gateway WorkSource</td>
<td>799</td>
<td>304</td>
<td>38%</td>
<td>$1,111,243</td>
<td>$461,289</td>
<td>$147,815</td>
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<td>2006</td>
<td>32208</td>
<td>HabiJax</td>
<td>85</td>
<td>49</td>
<td>58%</td>
<td>$207,838</td>
<td>$98,478</td>
<td>$15,725</td>
<td>$114,203</td>
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<tr>
<td>2006</td>
<td>32208</td>
<td>St. Matthew's</td>
<td>192</td>
<td>47</td>
<td>24%</td>
<td>$314,076</td>
<td>$70,460</td>
<td>$35,520</td>
<td>$105,980</td>
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<td></td>
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<td><strong>2006 Total</strong></td>
<td><strong>854,266</strong></td>
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<td></td>
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</tr>
<tr>
<td>2007</td>
<td>32208</td>
<td>Gateway WorkSource</td>
<td>883</td>
<td>349</td>
<td>40%</td>
<td>$1,232,251</td>
<td>$527,245</td>
<td>$139,737</td>
<td>$666,982</td>
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<tr>
<td>2007</td>
<td>32208</td>
<td>HabiJax</td>
<td>229</td>
<td>112</td>
<td>49%</td>
<td>$472,345</td>
<td>$234,039</td>
<td>$38,596</td>
<td>$272,635</td>
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<tr>
<td>2007</td>
<td>32208</td>
<td>St. Matthew's</td>
<td>312</td>
<td>71</td>
<td>23%</td>
<td>$473,685</td>
<td>$126,646</td>
<td>$45,462</td>
<td>$172,108</td>
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<td><strong>2007 Total</strong></td>
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</tr>
<tr>
<td>2008</td>
<td>32208</td>
<td>Gateway WorkSource</td>
<td>916</td>
<td>368</td>
<td>40%</td>
<td>$1,483,684</td>
<td>$559,819</td>
<td>$186,770</td>
<td>$746,589</td>
</tr>
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<td>2008</td>
<td>32208</td>
<td>HabiJax</td>
<td>215</td>
<td>137</td>
<td>64%</td>
<td>$591,158</td>
<td>$315,966</td>
<td>$47,626</td>
<td>$363,592</td>
</tr>
<tr>
<td>2008</td>
<td>32208</td>
<td>St. Matthew's</td>
<td>230</td>
<td>71</td>
<td>31%</td>
<td>$500,718</td>
<td>$128,341</td>
<td>$43,700</td>
<td>$172,041</td>
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<td></td>
<td></td>
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<tr>
<td>2009</td>
<td>32208</td>
<td>Gateway WorkSource</td>
<td>1,120</td>
<td>462</td>
<td>41%</td>
<td>$1,826,930</td>
<td>$680,955</td>
<td>$234,360</td>
<td>$915,315</td>
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<tr>
<td>2009</td>
<td>32208</td>
<td>HabiJax</td>
<td>293</td>
<td>195</td>
<td>67%</td>
<td>$918,464</td>
<td>$480,981</td>
<td>$78,030</td>
<td>$559,011</td>
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<tr>
<td>2009</td>
<td>32208</td>
<td>St. Matthew's</td>
<td>218</td>
<td>62</td>
<td>28%</td>
<td>$406,701</td>
<td>$101,516</td>
<td>$45,780</td>
<td>$147,296</td>
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<tr>
<td></td>
<td></td>
<td><strong>2009 Total</strong></td>
<td><strong>1,621,622</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>2010</td>
<td>32208</td>
<td>Gateway WorkSource</td>
<td>1,323</td>
<td>517</td>
<td>39%</td>
<td>$2,338,823</td>
<td>$833,215</td>
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<td>32208</td>
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<td>273</td>
<td>179</td>
<td>66%</td>
<td>$929,479</td>
<td>$476,701</td>
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<td>$534,261</td>
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<td>2010</td>
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<td>St. Matthew's Church</td>
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<td>60</td>
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<td>$337,893</td>
<td>$94,033</td>
<td>$42,008</td>
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Appendix D - EITC Data Zip Code 32218 2007 – 2010

<table>
<thead>
<tr>
<th>Year</th>
<th>Zip</th>
<th>Tax Site Location</th>
<th>Total Returns Completed</th>
<th>Total EITC Returns Completed</th>
<th>EITC Ratio</th>
<th>Total Refund $</th>
<th>Total EITC $</th>
<th>Total $ Saved by Taxpayers</th>
<th>Total EITC $ + Taxpayers $ Saved</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>32218</td>
<td>FCCJ North Campus</td>
<td>270</td>
<td>72</td>
<td>27%</td>
<td>$322,400</td>
<td>$110,210</td>
<td>$43,431</td>
<td>$153,641</td>
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<tr>
<td>2008</td>
<td>32218</td>
<td>FCCJ North Campus</td>
<td>385</td>
<td>132</td>
<td>34%</td>
<td>$644,595</td>
<td>$217,881</td>
<td>$78,310</td>
<td>$296,191</td>
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<tr>
<td>2009</td>
<td>32218</td>
<td>FCCJ North</td>
<td>582</td>
<td>225</td>
<td>39%</td>
<td>$1,195,959</td>
<td>$445,487</td>
<td>$157,250</td>
<td>$602,737</td>
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<tr>
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<td>32218</td>
<td>FSCJ North</td>
<td>638</td>
<td>241</td>
<td>38%</td>
<td>$1,356,118</td>
<td>$478,910</td>
<td>$141,825</td>
<td>$620,735</td>
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Appendix E - Model Summaries

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</tr>
<tr>
<td>Induced</td>
</tr>
<tr>
<td>Total</td>
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<table>
<thead>
<tr>
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<tbody>
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<td>Impact Type</td>
</tr>
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<td>Direct</td>
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<tr>
<td>Indirect</td>
</tr>
<tr>
<td>Induced</td>
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<tr>
<td>Total</td>
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</table>

<table>
<thead>
<tr>
<th>32218 Total</th>
</tr>
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<tbody>
<tr>
<td>Impact Type</td>
</tr>
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<tr>
<td>Indirect</td>
</tr>
<tr>
<td>Induced</td>
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<tr>
<td>Total</td>
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<tr>
<th>Study Area Total</th>
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<td>Direct</td>
</tr>
<tr>
<td>Indirect</td>
</tr>
<tr>
<td>Induced</td>
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<tr>
<td>Total</td>
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<table>
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<tr>
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<td>Direct</td>
</tr>
<tr>
<td>Indirect</td>
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<tr>
<td>Induced</td>
</tr>
<tr>
<td>Total</td>
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## Appendix F - Top 20 Industries by Employment

<table>
<thead>
<tr>
<th>Sector</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>413</td>
<td>Food services and drinking places</td>
</tr>
<tr>
<td>397</td>
<td>Private hospitals</td>
</tr>
<tr>
<td>394</td>
<td>Offices of physicians, dentists, and other health practitioners</td>
</tr>
<tr>
<td>360</td>
<td>Real estate establishments</td>
</tr>
<tr>
<td>426</td>
<td>Private household operations</td>
</tr>
<tr>
<td>398</td>
<td>Nursing and residential care facilities</td>
</tr>
<tr>
<td>331</td>
<td>Retail Nonstores - Direct and electronic sales</td>
</tr>
<tr>
<td>329</td>
<td>Retail Stores - General merchandise</td>
</tr>
<tr>
<td>324</td>
<td>Retail Stores - Food and beverage</td>
</tr>
<tr>
<td>356</td>
<td>Securities, commodity contracts, investments, and related activities</td>
</tr>
<tr>
<td>319</td>
<td>Wholesale trade businesses</td>
</tr>
<tr>
<td>392</td>
<td>Private junior colleges, colleges, universities, and professional schools</td>
</tr>
<tr>
<td>396</td>
<td>Medical and diagnostic labs and outpatient and other ambulatory care services</td>
</tr>
<tr>
<td>395</td>
<td>Home health care services</td>
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<tr>
<td>330</td>
<td>Retail Stores - Miscellaneous</td>
</tr>
<tr>
<td>382</td>
<td>Employment services</td>
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<tr>
<td>320</td>
<td>Retail Stores - Motor vehicle and parts</td>
</tr>
<tr>
<td>327</td>
<td>Retail Stores - Clothing and clothing accessories</td>
</tr>
<tr>
<td>400</td>
<td>Individual and family services</td>
</tr>
<tr>
<td>419</td>
<td>Personal care services</td>
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Appendix G - Top 20 Industries by Labor Income

<table>
<thead>
<tr>
<th>Sector</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>397</td>
<td>Private hospitals</td>
</tr>
<tr>
<td>394</td>
<td>Offices of physicians, dentists, and other health practitioners</td>
</tr>
<tr>
<td>413</td>
<td>Food services and drinking places</td>
</tr>
<tr>
<td>319</td>
<td>Wholesale trade businesses</td>
</tr>
<tr>
<td>398</td>
<td>Nursing and residential care facilities</td>
</tr>
<tr>
<td>367</td>
<td>Legal services</td>
</tr>
<tr>
<td>396</td>
<td>Medical and diagnostic labs and outpatient and other ambulatory care services</td>
</tr>
<tr>
<td>320</td>
<td>Retail Stores - Motor vehicle and parts</td>
</tr>
<tr>
<td>357</td>
<td>Insurance carriers</td>
</tr>
<tr>
<td>360</td>
<td>Real estate establishments</td>
</tr>
<tr>
<td>324</td>
<td>Retail Stores - Food and beverage</td>
</tr>
<tr>
<td>354</td>
<td>Monetary authorities and depository credit intermediation activities</td>
</tr>
<tr>
<td>395</td>
<td>Home health care services</td>
</tr>
<tr>
<td>329</td>
<td>Retail Stores - General merchandise</td>
</tr>
<tr>
<td>392</td>
<td>Private junior colleges, colleges, universities, and professional schools</td>
</tr>
<tr>
<td>432</td>
<td>Other state and local government enterprises</td>
</tr>
<tr>
<td>381</td>
<td>Management of companies and enterprises</td>
</tr>
<tr>
<td>356</td>
<td>Securities, commodity contracts, investments, and related activities</td>
</tr>
<tr>
<td>355</td>
<td>Nondepository credit intermediation and related activities</td>
</tr>
<tr>
<td>419</td>
<td>Personal care services</td>
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### Appendix H - Top 20 Industries by Output

<table>
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<th>Description</th>
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</thead>
<tbody>
<tr>
<td>397</td>
<td>Private hospitals</td>
</tr>
<tr>
<td>360</td>
<td>Real estate establishments</td>
</tr>
<tr>
<td>394</td>
<td>Offices of physicians, dentists, and other health practitioners</td>
</tr>
<tr>
<td>413</td>
<td>Food services and drinking places</td>
</tr>
<tr>
<td>319</td>
<td>Wholesale trade businesses</td>
</tr>
<tr>
<td>357</td>
<td>Insurance carriers</td>
</tr>
<tr>
<td>354</td>
<td>Monetary authorities and depository credit intermediation activities</td>
</tr>
<tr>
<td>355</td>
<td>Nondepository credit intermediation and related activities</td>
</tr>
<tr>
<td>398</td>
<td>Nursing and residential care facilities</td>
</tr>
<tr>
<td>396</td>
<td>Medical and diagnostic labs and outpatient and other ambulatory care services</td>
</tr>
<tr>
<td>367</td>
<td>Legal services</td>
</tr>
<tr>
<td>432</td>
<td>Other state and local government enterprises</td>
</tr>
<tr>
<td>351</td>
<td>Telecommunications</td>
</tr>
<tr>
<td>392</td>
<td>Private junior colleges, colleges, universities, and professional schools</td>
</tr>
<tr>
<td>324</td>
<td>Retail Stores - Food and beverage</td>
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<tr>
<td>329</td>
<td>Retail Stores - General merchandise</td>
</tr>
<tr>
<td>395</td>
<td>Home health care services</td>
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<td>320</td>
<td>Retail Stores - Motor vehicle and parts</td>
</tr>
<tr>
<td>356</td>
<td>Securities, commodity contracts, investments, and related activities</td>
</tr>
<tr>
<td>331</td>
<td>Retail Nonstores - Direct and electronic sales</td>
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Appendix I – Figures and Tables

Figure 1

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<th>Location</th>
<th>Median</th>
<th>Average</th>
<th>Per Capita</th>
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<tr>
<td>32206</td>
<td>$24,193</td>
<td>$33,993</td>
<td>$13,324</td>
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<tr>
<td>32208</td>
<td>$42,345</td>
<td>$54,905</td>
<td>$20,772</td>
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<tr>
<td>32218</td>
<td>$55,041</td>
<td>$64,362</td>
<td>$23,651</td>
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<tr>
<td>Jacksonville</td>
<td>$57,467</td>
<td>$73,018</td>
<td>$28,587</td>
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Table 1

<table>
<thead>
<tr>
<th>Employment</th>
<th>Type</th>
<th>32206</th>
<th>32208</th>
<th>32218</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Direct</td>
<td>6.9</td>
<td>52.4</td>
<td>10.4</td>
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<tr>
<td>Indirect</td>
<td>1.6</td>
<td>12.5</td>
<td>2.5</td>
<td></td>
<td>16.7</td>
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<tr>
<td>Induced</td>
<td>1.9</td>
<td>14.4</td>
<td>2.9</td>
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<td>19.1</td>
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<td>Total</td>
<td>10</td>
<td>79</td>
<td>16</td>
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Table 2
Figure 2

![New Jobs from Real$ense Effort 2004-2010](chart.png)

Table 3

<table>
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<th>32218</th>
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<td>$1,908,522</td>
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<tr>
<td>Indirect</td>
<td>$72,062</td>
<td>$550,058</td>
<td>$113,583</td>
<td>$735,703</td>
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<td>$70,074</td>
<td>$533,350</td>
<td>$109,879</td>
<td>$713,303</td>
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<tr>
<td>Total</td>
<td>$392,977</td>
<td>$2,991,930</td>
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Table 4

<table>
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<th>32218</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td>Direct</td>
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<td>$5,319,357</td>
<td>$1,104,514</td>
<td>$7,124,801</td>
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<tr>
<td>Indirect</td>
<td>$211,840</td>
<td>$1,613,400</td>
<td>$335,334</td>
<td>$2,160,574</td>
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<td>Induced</td>
<td>$202,164</td>
<td>$1,538,234</td>
<td>$318,414</td>
<td>$2,058,812</td>
</tr>
<tr>
<td>Total</td>
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<td>$8,470,991</td>
<td>$1,758,263</td>
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Figure 3  Top Industries for Employment

<table>
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<th>Jobs</th>
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<td>Food services and drinking places</td>
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<tr>
<td>Private hospitals</td>
<td>6.2</td>
</tr>
<tr>
<td>Offices of physicians, dentists &amp; other health practitioners</td>
<td>5.2</td>
</tr>
<tr>
<td>Private household operations [domestic]</td>
<td>4.8</td>
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<tr>
<td>Real estate establishments</td>
<td>4.4</td>
</tr>
<tr>
<td>Nursing &amp; residential care facilities</td>
<td>3.8</td>
</tr>
<tr>
<td>Retail - nonstores - direct &amp; electronic sales</td>
<td>2.9</td>
</tr>
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<td>Retail stores - General merchandise</td>
<td>2.7</td>
</tr>
<tr>
<td>Retail stores - Food &amp; beverage</td>
<td>2.5</td>
</tr>
<tr>
<td>Private junior colleges, universities &amp; professionals</td>
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Table 5

<table>
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<th>Year</th>
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<td>17</td>
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<tr>
<td>2009</td>
<td>23</td>
</tr>
<tr>
<td>2010</td>
<td>24</td>
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Table 6

![New Jobs by Year](image)

32206, 32208 & 32218 Combined Income and Output

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<tr>
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<td>$2,731,175</td>
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Table 7
Figure 5

Labor Income by Neighborhood by Year

- 2007
- 2008
- 2009
- 2010

- 32206
- 32208
- 32218
Figure 6

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<td>204.3</td>
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</table>

Table 8
Figure 9

Table 9 - Multipliers

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<tr>
<td>Jacksonville</td>
<td>$23,197,252</td>
<td>$14,565,405</td>
</tr>
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= 1.59

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“Introduction to IMPLAN V3”, Minnesota IMPLAN Group, Inc., Hudson, WI, June, 2011


U.S. Census Bureau County Business Patterns

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