

Rental Housing Demand by Low-Income Commercial Fishing Workers

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Introduction

This section of the needs assessment discusses the demand for affordable rental housing by commercial fishing workers. It includes discussions of the distribution of fishing worker households throughout the state and of the characteristics of low-income, cost-burdened, renter fishing worker households. We define “low-income” as having an income at or below 60 percent of the area median and “cost-burdened” as paying more than 40 percent of income for rent.

In 2004, we estimate that 1,224 low-income, renter households in Florida contain at least one fishing worker. Of these, 57 percent, or 703 households, have a cost burden of more than 40 percent. We project that the number of cost-burdened households will increase slightly to 732 in 2007.

Table 1 below shows the number of cost-burdened households by income for 2004.

Table 1. Low-Income, Renter, Fishing Worker Households by Cost Burden, 2004

Household Income as Percentage of Area Median	Percentage of Income Spent on Gross Rent			Total Cost Burdened Households	Percent Cost Burdened (As Share of Total in Income Group)
	Less Than 40%	40.1-50%	50.1 % or More		
<=20% AMI	84	0	192	192	70%
20.1-35% AMI	57	80	140	220	79%
35.1-50% AMI	197	65	155	220	53%
50.1-60% AMI	183	37	34	71	28%
Total	521	182	521	703	57%

This report examines household sizes, income levels, and percentages of income paid for rent for these 703 households. Findings include the following:

- Most fishing worker households in Florida facing a rental housing cost burden are small, with two-thirds containing one or two persons.
- Fifty-nine percent of the cost-burdened households have incomes at or below 35 percent of area median.
- Three-quarters of cost-burdened households pay more than 50 percent of their incomes for rent.
- Cost-burdened renter households are concentrated primarily in Florida’s southern coastal counties, with smaller numbers in the central coastal counties and the more sparsely populated northwestern Gulf Coast counties.

Unlike discussions of other special-needs populations in the assessment, this section does not compare the demand for low-income rental housing by fishing workers to a particular supply of housing reserved for them. Rather, it defines the affordable rental housing need for fishing workers as the number of cost-burdened renter households with fishing workers in each county. This definition of affordable housing need as the number of cost-burdened, low-income households is consistent with the main section of the Rental Market Study.

Methods

The most recent data available that combines occupational and housing information is the 2000 U.S. Census Public Use Microdata Sample (PUMS), which includes raw Census data for a five percent sample of U.S. households. The PUMS data permits the creation of a cross-tabulation of households for variables such as occupation of persons in the household, number of persons in the household, income as a percentage of the area median income (AMI), and percentage of income paid for rent.

To determine the total number of fishing worker households in Florida for 2000, their geographic distribution, and their division among home owners and renters, we extracted counts from the 2000 PUMS data of households with at least one person with a U.S. Census occupational code of 610, which includes “Fishers, Hunters, and Trappers.” Unlike in 1990, the PUMS data does not include any occupational codes that include only fishing workers.¹ However, the number of professional hunters and trappers in Florida is small and is unlikely to have a large effect on the total numbers of fishing workers. The PUMS data provides counts of the households meeting this condition by Public Use Microdata Area (PUMA). Each PUMA represents a group of counties, a single county, or part of a single county.

To identify the main group of households with which this analysis is concerned—low-income fishing worker households with a rental cost burden—we further limited the households to those that met the following conditions:

- Cost-burdened renters, or those renter households paying more than 40 percent of income for gross rent;
- Low-income households, or those with incomes at or below 60 percent of the AMI.

Within each PUMA, the PUMS data allowed the division of fishing worker households into categories based on the following variables:

¹ For the 2001 Rental Market Study, we used 1990 PUMS data to find households with at least one person with a U.S. Census occupational code of 497, which includes “captains or other officers of fishing vessels,” or 498, which includes “fishers.” The Census Bureau has changed the occupational codes since that time, and a direct comparison between 1990 and 2000 PUMS data is not possible. As noted, the number of professional hunters and trappers in Florida is very low compared to the number of fishers. Therefore, we refer to all households reporting 2000 Census occupational code 610 as “fishing worker households” in this report.

- Cost burden, or gross rent as a percentage of income (values included in this study: 40.1-50 percent of income, 50.1 percent of income or more);
- Household income as a percentage of AMI (values included: 0-20 percent of AMI, 20.1-35 percent of AMI, 35.1-50 percent of AMI, 50.1-60 percent of AMI);
- Household size, or number of persons residing in the household (values included: 1-2 persons, 3-4 persons, 5 or more persons).

To translate 2000 PUMS data to year 2004 estimates and year 2007 projections, we created ratios of fishing worker households to total households found in the 2000 PUMS for each of the possible combinations of the cost burden, household income, and household size categories listed above. We then applied those ratios to the 2004 estimates and 2007 projections of all households in these categories that we created for the main section of the Rental Market Study. For example, if the 2000 PUMS showed that 10 percent of the renter households with cost burden greater than 50 percent, incomes at or below 20 percent AMI, and household size of 1-2 persons were fishing worker households, then the 2004 estimate of fishing worker households for that county and those categories would equal the 2004 estimate of all renter households with those cost burden, income, and size characteristics multiplied by 10 percent.

Finally, to distribute these fishing worker households across the different counties of each multi-county PUMA, we used the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW), often referred to as ES-202 statistics. For each county in a multi-county PUMA, we used QCEW data to determine the number of people working in the fishing, hunting, and trapping industry as a proportion of the PUMA's total workers in that industry. We then distributed the number of fishing worker households in each combination of categories based on the county's proportion of all workers in the industry. For example, if we found that one county in a multi-county PUMA had 20 percent of that PUMA's workers in this industry, we would attribute 20 percent of the PUMA's total of fishing worker households found in any combination of the categories listed above to that county.

Overview of Florida's Commercial Fishing Worker Households

According to the 2000 PUMS data, 8,598 Florida households contained at least one fishing worker in 2000. Households with a fishing worker appeared in nearly all of the counties or multi-county PUMAs, with some concentration of fishing worker households in the southern coastal, central eastern coastal, and central Panhandle counties. Table 2 below shows the 2000 distribution of fishing worker households by single counties or multi-county PUMAs.

Table 2. All Fishing Worker Households in Florida by County or PUMA, 2000

County or Group of Counties	Fishing Worker Households
Alachua	7
Baker-Bradford-Columbia-Union	30
Bay	421
Brevard	399
Calhoun-Franklin-Gulf-Jefferson-Liberty-Madison-Taylor-Wakulla	617
Charlotte	469
Citrus-Sumter	283
Clay	15
Collier	187
DeSoto-Glades-Hardee-Hendry-Highlands	116
Dixie-Gilchrist-Hamilton-Lafayette-Levy-Suwannee	207
Duval-Nassau	255
Escambia	157
Flagler-Putnam	53
Gadsden-Leon	69
Hernando	67
Hillsborough	122
Holmes-Jackson-Walton-Washington	145
Indian River-Okeechobee	85
Lake	68
Lee	333
Manatee	108
Marion	37
Martin	166
Miami-Dade-Monroe	2136
Okaloosa	186
Orange	131
Osceola	22
Palm Beach	311
Pasco	194
Pinellas	397
Polk	194
Santa Rosa	63
Sarasota	107
St. Johns	82
St. Lucie	102
Volusia	257
State of Florida Total	8,598

Characteristics of Low-Income, Cost-burdened, Renter Fishing Worker Households

In 2004, an estimated 703 low-income Florida households containing at least one fishing worker paid more than 40 percent of income for rent. This number is projected to increase slightly to 732 in 2007. Table 3 below shows the income ranges and number of persons in these households.

Table 3. Low-Income, Cost-burdened Fishing Worker Households in Florida by Income Range and Number of Persons, 2004 and 2007

Household Income as Percentage of Area Median	2004				2007			
	Household Size			2004 Total	Household Size			2007 Total
	1-2	3-4	5+		1-2	3-4	5+	
<=20% AMI	65	99	28	192	67	101	31	199
20.1-35% AMI	170	38	12	220	178	40	12	230
35.1-50% AMI	189	31	0	220	197	32	0	229
50.1-60% AMI	51	20	0	71	54	20	0	74
Total	475	188	40	703	496	193	43	732

Thus, most of the fishing worker households facing a rental housing cost burden are small, with two-thirds containing one or two persons. Fifty-nine percent of the cost-burdened households have incomes of 35 percent of AMI or less.

Three-quarters of the fishing worker households counted above, particularly those in the lower income categories, pay more than 50 percent of their incomes for rent. Table 4 below shows the income ranges and household sizes for households experiencing a 50 percent or greater cost burden.

Table 4. Low-Income, Fishing Worker Households Paying More than 50% of Income for Rent by Income Range and Persons in Household, 2004 and 2007

Household Income as Percentage of Area Median	2004				2007			
	Household Size			2004 Total	Household Size			2007 Total
	1-2	3-4	5+		1-2	3-4	5+	
<=20% AMI	65	99	28	192	67	101	31	199
20.1-35% AMI	102	38	0	140	106	40	0	146
35.1-50% AMI	124	31	0	155	131	32	0	163
50.1-60% AMI	34	0	0	34	37	0	0	37
Total	325	168	28	521	341	173	31	545

Table 4 shows that nearly all households with this greater cost burden have incomes at or below 50 percent of AMI. Those with incomes of 35 percent of AMI or lower make up the bulk of the households paying more than 50 percent of income for rent.

County-By-County Data

Cost-burdened, renter fishing worker households are found in 19 of Florida's 67 counties. Table 5 shows the breakdown of these households by county, percentage of income spent on rent, income range, and household size.

Table 5. Low-Income, Cost-burdened, Renter Fishing Worker Households by County, 2004 and 2007

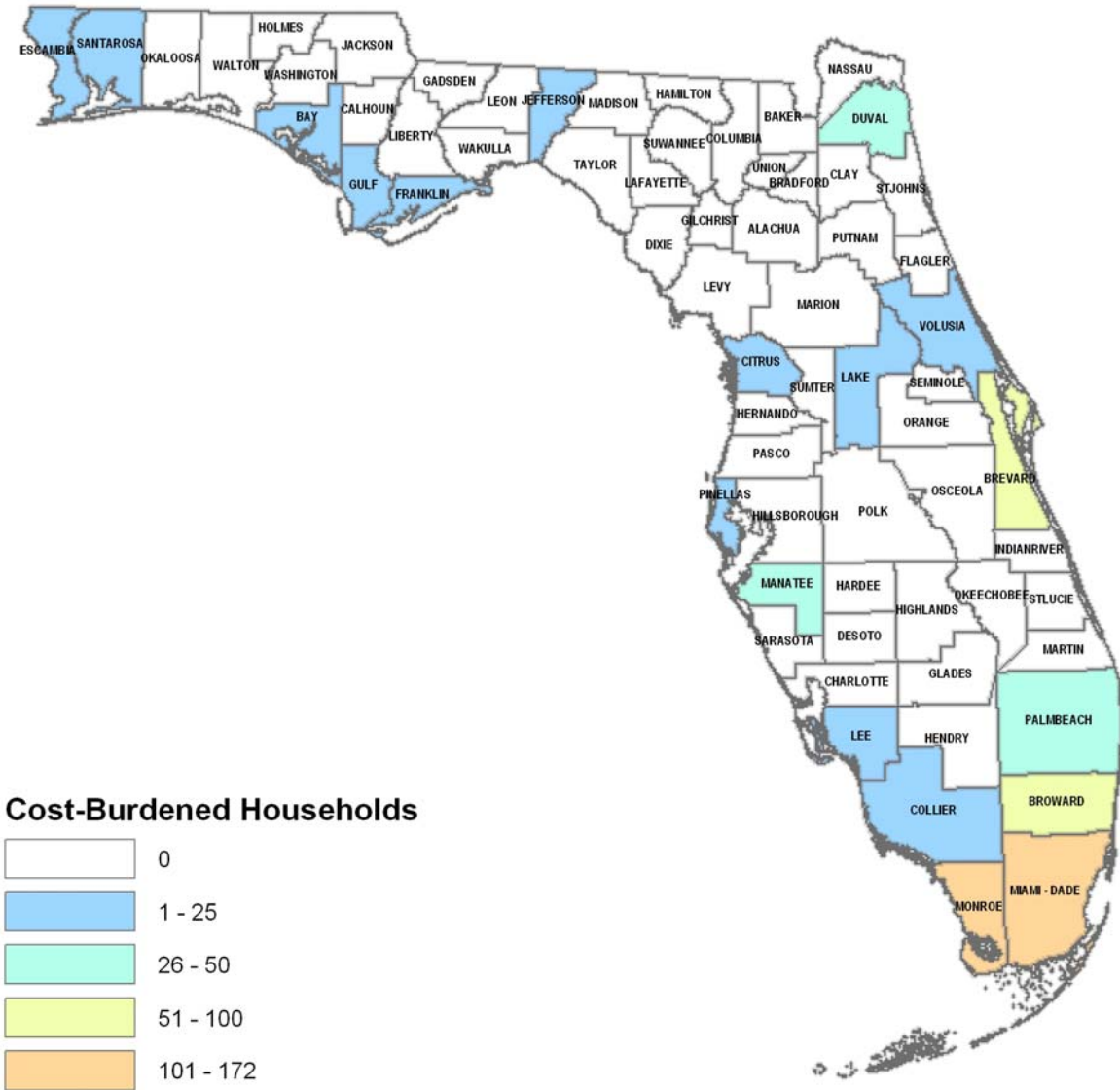
County ²	Percentage of Income Spent on Gross Rent	Household Income as Percentage of Area Median Income	Household Size in Persons	2004	2007
Bay	40.1-50%	35.1-50% AMI	1-2	13	13
Brevard	40.1-50%	20.1-35% AMI	1-2	45	48
	50.1+ %	35.1-50% AMI	1-2	32	34
Broward	50.1+ %	<=20% AMI	3-4	29	30
		35.1-50% AMI	1-2	32	34
Citrus	40.1-50%	20.1-35% AMI	1-2	23	24
Collier	50.1+ %	<=20% AMI	3-4	6	6
		20.1-35% AMI	3-4	16	17
Duval	40.1-50%	35.1-50% AMI	1-2	25	26
	50.1+ %	20.1-35% AMI	1-2	23	24
Escambia	40.1-50%	20.1-35% AMI	5+	12	12
Franklin	50.1+ %	<=20% AMI	3-4	3	3
Gulf	50.1+ %	<=20% AMI	3-4	1	1
Jefferson	50.1+ %	<=20% AMI	3-4	1	1
Lake	50.1+ %	20.1-35% AMI	1-2	20	22
Lee	50.1+ %	<=20% AMI	5+	25	27
Manatee	50.1+ %	35.1-50% AMI	1-2	31	33

² The remaining Florida counties do not contain any low-income, cost-burdened, fishing worker renter households: Alachua, Baker, Bradford, Calhoun, Charlotte, Clay, Columbia, DeSoto, Dixie, Flagler, Gadsden, Gilchrist, Glades, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Lafayette, Leon, Levy, Liberty, Madison, Marion, Martin, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Pasco, Polk, Putnam, St. Johns, St. Lucie, Sarasota, Seminole, Sumter, Suwannee, Taylor, Union, Wakulla, Walton, and Washington.

County²	Percentage of Income Spent on Gross Rent	Household Income as Percentage of Area Median Income	Household Size in Persons	2004	2007
Miami-Dade	50.1+ %	<=20% AMI	1-2	24	25
			3-4	15	15
			5+	3	4
		35.1-50% AMI	1-2	29	30
			3-4	31	32
Monroe	40.1-50%	35.1-50% AMI	1-2	27	27
		50.1-60% AMI	1-2	17	17
			3-4	20	20
	50.1+ %	<=20% AMI	1-2	41	42
3-4			23	23	
		20.1-35% AMI	1-2	44	45
Palm Beach	50.1+ %	50.1-60% AMI	1-2	34	37
Pinellas	50.1+ %	20.1-35% AMI	1-2	15	15
Santa Rosa	50.1+ %	20.1-35% AMI	3-4	22	23
Volusia	50.1+ %	<=20% AMI	3-4	21	22

Figure 1 on the following page is a map showing the distribution of all cost-burdened, renter fishing worker households by county throughout the state.

Figure 1. Low Income, Cost-burdened, Renter Fishing Worker Households by County, 2004



Five counties have at least 40 cost-burdened, renter fishing worker households: Monroe, Miami-Dade, Brevard, Broward, and Duval. These counties comprise 65 percent of the total cost-burdened fishing worker households. Overall, cost-burdened households are concentrated primarily in Florida’s southern coastal counties, with smaller numbers in the central coastal counties and the more sparsely populated northwestern Gulf Coast counties.

A number of coastal counties do not contain any cost-burdened, renter fishing worker households, despite the general presence of fishing workers throughout the state. For the most part, these counties do have small numbers of cost-burdened fishing worker households, but these households own their homes. Specifically, in Okaloosa, Walton, Levy, Pasco, Sarasota, Charlotte, and St. Lucie Counties, all cost-burdened fishing worker households are owners. Martin County has a number of low-income renter households, but none are cost-burdened, while none of the low-income fishing worker households in Leon, Nassau, Orange, or Polk Counties are cost-burdened.

Conclusion and Data Limitations

This analysis shows that cost-burdened, renter fishing worker households are concentrated in the more heavily populated southern and central coastal counties, although they are also found in northern and northwestern counties. Most of these households are small and have incomes of 35 percent of the area median or below. Most face severe rent burdens, with rent exceeding 50 percent of household income.

A significant limitation of the data is the lack of county-level data on the number and characteristics of fishing worker households in multi-county PUMAs. To overcome this limitation, we used the QCEW (ES-202) data to estimate the distribution of fishing worker households to individual counties in each multi-county PUMA. However, these approximations are coarse for a number of reasons: 1) small PUMS sample sizes and the corresponding suppression of Census data; 2) limitations of the QCEW data itself; 3) the small numbers of fishing worker households to be assigned to PUMAs containing as many as eight counties; and 4) the large number of combinations of household characteristics in this analysis, resulting in very small populations falling in each possible combination of categories.

Acknowledgments

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