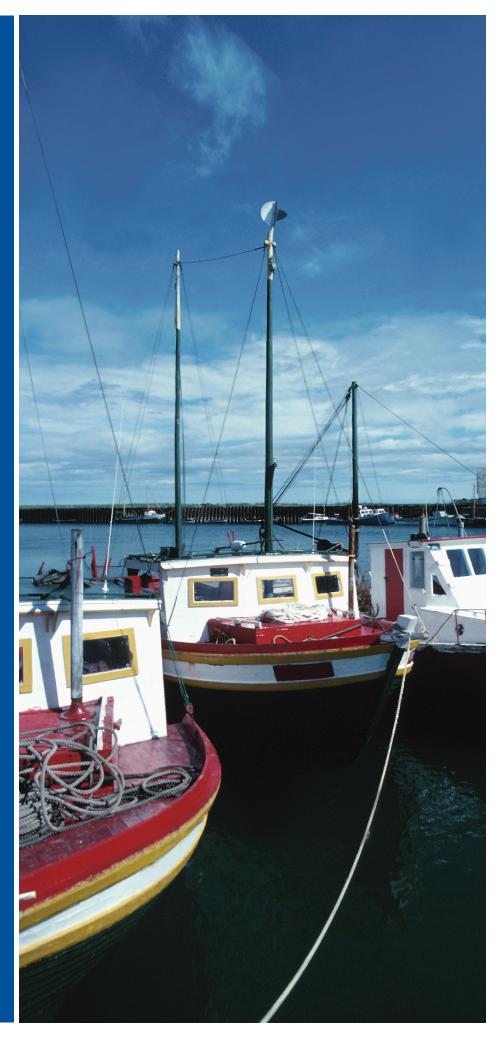
# RENTAL HOUSING NEEDS OF LOW-INCOME COMMERCIAL FISHING WORKERS

Prepared for Florida Housing Finance Corporation 227 North Bronough Street, Suite 5000 Tallahassee, Florida 32301

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# **Rental Housing Needs of Low-Income Commercial Fishing Workers**

This section of the needs assessment discusses 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.

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 the state. 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.

The most recent data available come from the 2006-2008 American Community Survey (ACS). That year, the ACS found 6,275 households in the state of Florida including at least one fishing worker. This represents a large drop from the 2000 Decennial Census, which found 8,598 Florida households with at least one fishing worker. Note that results based on the 2006-2008 ACS data do not take into account the more recent effects of the Deepwater Horizon oil spill on fishing employment in Florida.

Because the ACS sample size is small compared to the Decennial Census, these data cannot be broken down to the county or regional level. Therefore, this report contains only a statewide analysis of rental housing needs for fishing workers.

### **Income and Cost Burden**

Of the 6,275 households, 1,918 rent their housing. Table 1 below shows the distribution of fishing worker renter households by income and cost burden.

Table 1. Income and Cost Burden for Renter Fishing Workers Households, 2006-2008

	Cost Burden		
Household Income	40% or less	Above 40%	Total
60% AMI or less	378	522	900
Above 60% AMI	1,000	18	1,018
Total	1,378	540	1,918

Source: United States Census Bureau, 2006-2008 American Community Survey.

Therefore, nearly half of renter fishing worker households are low-income. Of these, 522 households are cost-burdened. These households constitute the demand for affordable rental housing among fishing workers.

### **Household Size**

Most low-income fishing worker households (63 percent) are small, containing one or two household members. Table 2 below shows the distribution of low-income fishing worker households by household size.

Table 2. Low-Income Fishing Worker Households by Household Size, 2006-2008

1 or 2 People	3 or 4 People	5 or More People	Total
569	283	49	901

Source: United States Census Bureau, 2006-2008 American Community Survey.

Note that due to data limitations, Table 2 includes all low-income renter households, not only those experiencing cost burden. However, the 2001 and 2004 Rental Market Studies also found that most low-income, cost-burdened fishing worker households with a rental housing cost burden are one- or two-person households.

## Methodology

The most recent data available that combine occupational and housing information is the 2006-2008 American Community Survey (ACS). To find fishing worker households, we extracted counts of households with at least one person with a U.S. Census occupational code of 610, which includes "Fishers, Hunters, and Trappers." The Census no longer provides counts of fishing workers alone; however, the number of hunters and trappers in Florida is small and is unlikely to have a large effect on the household counts in this report.

Because the sample size of the ACS is much smaller than that of the decennial census, we are unable to produce complex cross-tabulations of household characteristics for this relatively small population of fishing worker households. To overcome this problem we applied the distribution of fishing worker household characteristics from the 2000 Census, with its much larger sample size, to the 2006-2008 ACS fishing worker household estimate. Household characteristics included:

- Tenure (owner, renter)
- Household income as a percentage of area median income (60 percent AMI or less, above 60 percent AMI)
- Cost burden, or gross rent or owner costs as a percentage of income (40 percent of income or less, above 40 percent of income)
- Household size, or number of persons residing in the household (1-2 persons, 3-4 persons, 5 or more persons).

We created two separate cross-tabulations: one combining tenure, income and cost burden and the other combining tenure, income, and household size. These results are reported above.



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