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

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

Prepared by Shimberg Center for Housing Studies University of Florida P.O. Box 115703 Gainesville, Florida 32611-5703

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

This segment of the Rental Market Study discusses the affordable rental housing need for fishing workers. The need is defined as the number of low-income, cost-burdened renter households with fishing workers in the state. 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.

The most recent data available come from the 2009-2011 American Community Survey (ACS), with current year estimates based on 2012 population projections from University of Florida's Bureau of Economic and Business Research. An estimated 4,979 households in the state of Florida include at least one fishing worker.

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 4,979 households, 1,285 rent their housing. Table 1 below shows the distribution of fishing worker renter households by income and cost burden.

	Cost Burden		
Household Income	40% or less	Above 40%	Total
60% AMI or less	37	531	568
Above 60% AMI	611	106	717
Total	648	637	1,285

#### Table 1. Income and Cost Burden for Renter Fishing Workers Households, 2013

Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

As Table 1 shows, 568 of the renter fishing worker households are low-income. Of these, 531 households (44 percent) pay more than 40 percent of income for their housing.

## 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, 2013

1-2 Person	3 or More Persons	Total
429	139	568

Source: U.S. Census Bureau, 2009-2011 American Community Survey; University of Florida Bureau of Economic and Business Research, 2012 Population Projections

Note that due to data limitations, Table 2 includes all low-income renter households, not only those experiencing cost burden.

## Methodology

The most recent data source available that combines occupational and housing information is the 2009-2011 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. We then created a cross-tabulation of the presence of a fishing worker in the household with other household characteristics:

- 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 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.