

Rental Housing Needs of Low-Income Commercial Fishing Workers

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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 2005 American Community Survey (ACS). That year, the ACS found 5,971 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.

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 5,971 households, 1,825 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, 2005

Household Income	Cost Burden		Total
	40% or less	Above 40%	
60% AMI or less	360	497	857
Above 60% AMI	951	17	968
Total	1,311	514	1,825

Source: United States Census Bureau, *2005 American Community Survey*.

Therefore, nearly half of renter fishing worker households are low-income. Of these, 497 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, 2005

1 or 2 People	3 or 4 People	5 or More People	Total
541	269	47	857

Source: United States Census Bureau, *2005 American Community Survey*.

Note that due to data limitations, Table 2 includes all low-income renter households, not only those experiencing cost burden. However, previous rental market studies have also found that most low-income, cost-burdened fishing worker households with a rental housing cost burden are one- or two-person households.

Methods

The most recent data available that combine occupational and housing information is the 2005 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.

For this group of households, we extracted data on the following 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, 3-4 persons, 5 or more persons).

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 2005 ACS fishing worker household estimate. 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.

The total number of fishing worker households declined by 31% from the 2000 decennial Census estimate used as the basis for the 2004 rental market study to the 2005 American Community Survey estimate. To confirm this decline we examined two other data sources: the QCEW – Quarterly Census of Employment and Wages (ES-202) and the Florida Fish and Wildlife Conservation Commission’s Saltwater Products licenses. While neither of these sources counts or estimates fishing worker households, both are indicators of employment or levels of

employment in this industry. In both cases, there was a drop in the statistic counted or estimated: 29 percent (2001-2006) in the QCEW employment data and a 25 percent decline in Saltwater Produces licenses (FY99-00 to FY05-06). Therefore, other data sources indicate a decline in fishing worker employment consistent with this study's finding of a decline in low-income, cost-burdened fishing worker households.