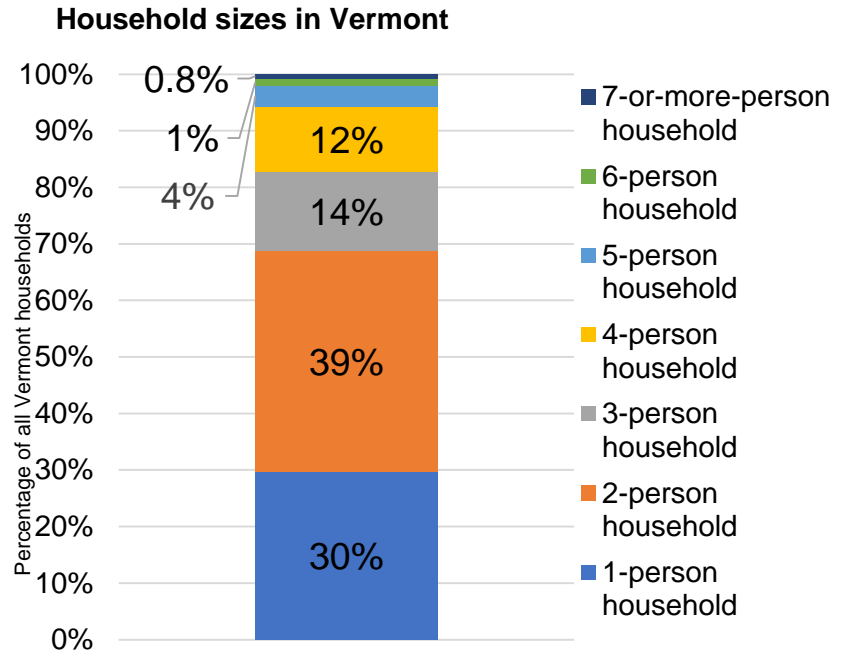


# Vermont Housing Needs Assessment: Large & small households

The portion of Vermont households comprised of 1-2 people reached 69% in 2017 and the average household size fell to 2.32 from 2.57 in 1990.<sup>1</sup> Only 18% of Vermont households have four or more people, as of 2017 Census Bureau estimates.

## Now the norm, small households are growing at fastest pace

Since 2010, the number of one-person households in Vermont has expanded faster than any other household type. Between 2010 and 2017, the number of 1- and 2-person households in Vermont grew by nearly 9,000. The population of households with 3 to 6 people contracted by nearly 7,000.

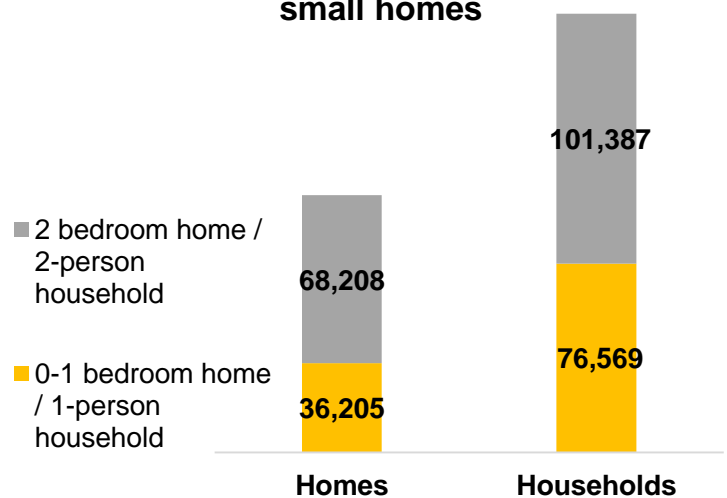
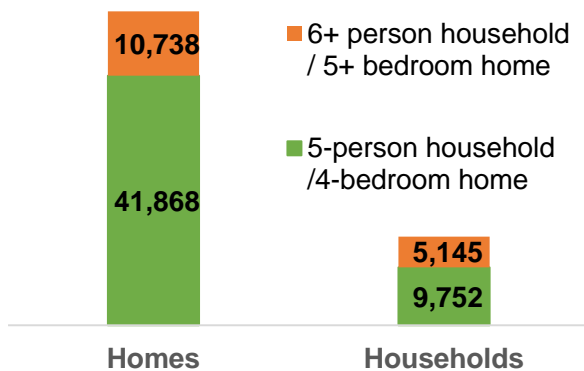


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](http://housingdata.org)

As Vermont's average household size decreases and the mix of homes in its housing stock remains largely unchanged, it is becoming more common for the number of bedrooms in a home to outnumber the people in the household. Vermont's stock of 133,000 1- to 2-bedroom homes is far less than its 178,000 1- to 2-person households. When residents live in larger homes than they need or want, they are likely to incur costs that reduce the home's long-term affordability. At a minimum, the costs of home heating and cooling as well as home maintenance are likely to raise the total monthly cost of living in a home that is larger than the household needs.

## Large homes outnumber large households

## .. and small households outnumber small homes



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates on household size and [home size](http://housingdata.org) from [housingdata.org](http://housingdata.org).

## Overcrowding

About 5,000 (or 2%) of Vermont households live in overcrowded homes. These homes are defined as those with fewer rooms than household members. For example, a one-bedroom home with a living room and kitchen has three rooms. Thus, it would be considered overcrowded if the household had four members. About half of these households (2,555) have more than 1.5 people per room, which indicates severe overcrowding.<sup>2</sup> Overcrowding typically occurs when a household can not afford or find a home large enough to accommodate it.

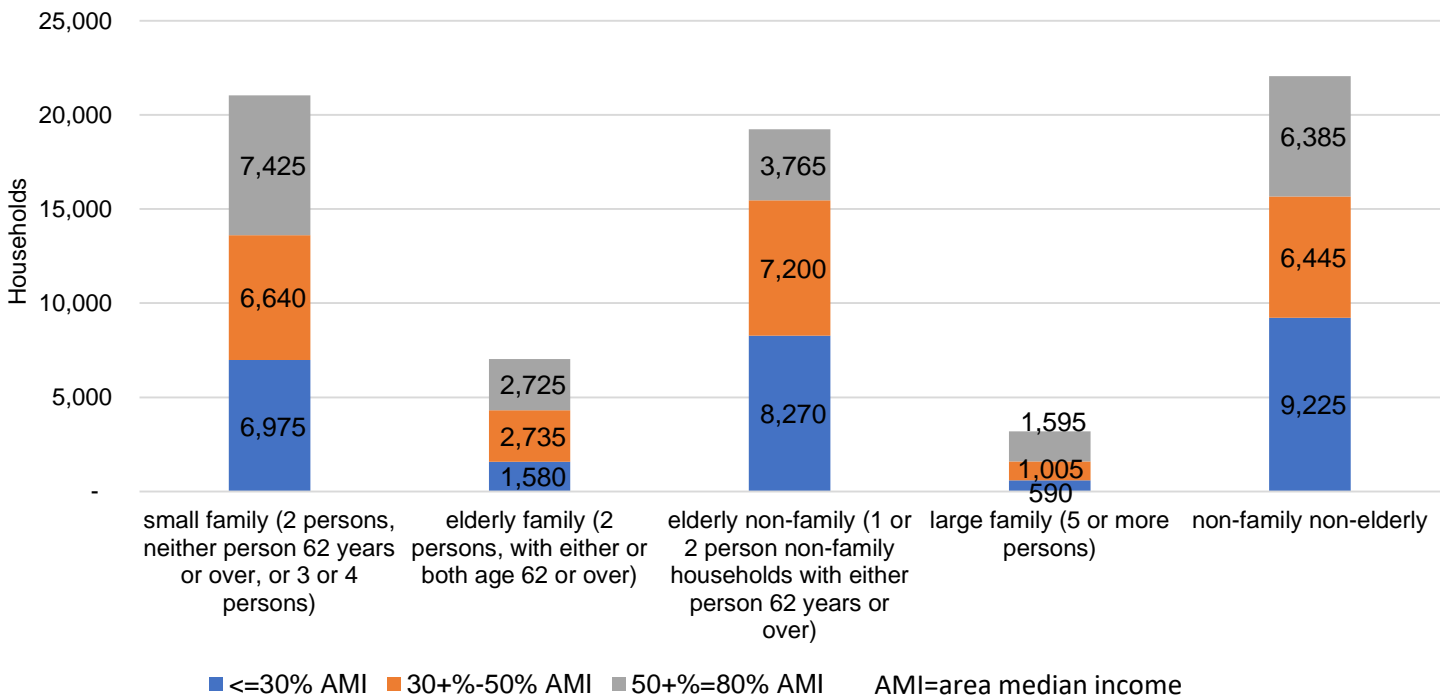
## Housing problems among household types

Among the types of households tracked by U.S. Department of Housing and Urban Development (HUD), large households are far outnumbered by other household types but have a higher likelihood of experiencing housing problems.

Housing problems include living in a home that lacks complete kitchen or plumbing facilities, in an overcrowded home, and housing costs above 30% of household income. A household is categorized as having a housing problem if it has any one or more of these four problems.<sup>3</sup> Cost burden is the most common housing problem.

Among each of these low-income household types (with incomes less than 80% of median), large families are more likely than the other household types tracked by HUD to experience at least one housing problem.

### Incidence of housing problems among all household sizes and types



## Notes

1. U.S. Census Bureau, 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org)
2. U.S. Census Bureau 2017 Public Use Microdata Sample.
3. Overcrowding is defined here as having more than 1 person per room of the unit. Cost burden is defined as monthly housing costs (including utilities) exceeding 30% of monthly income.