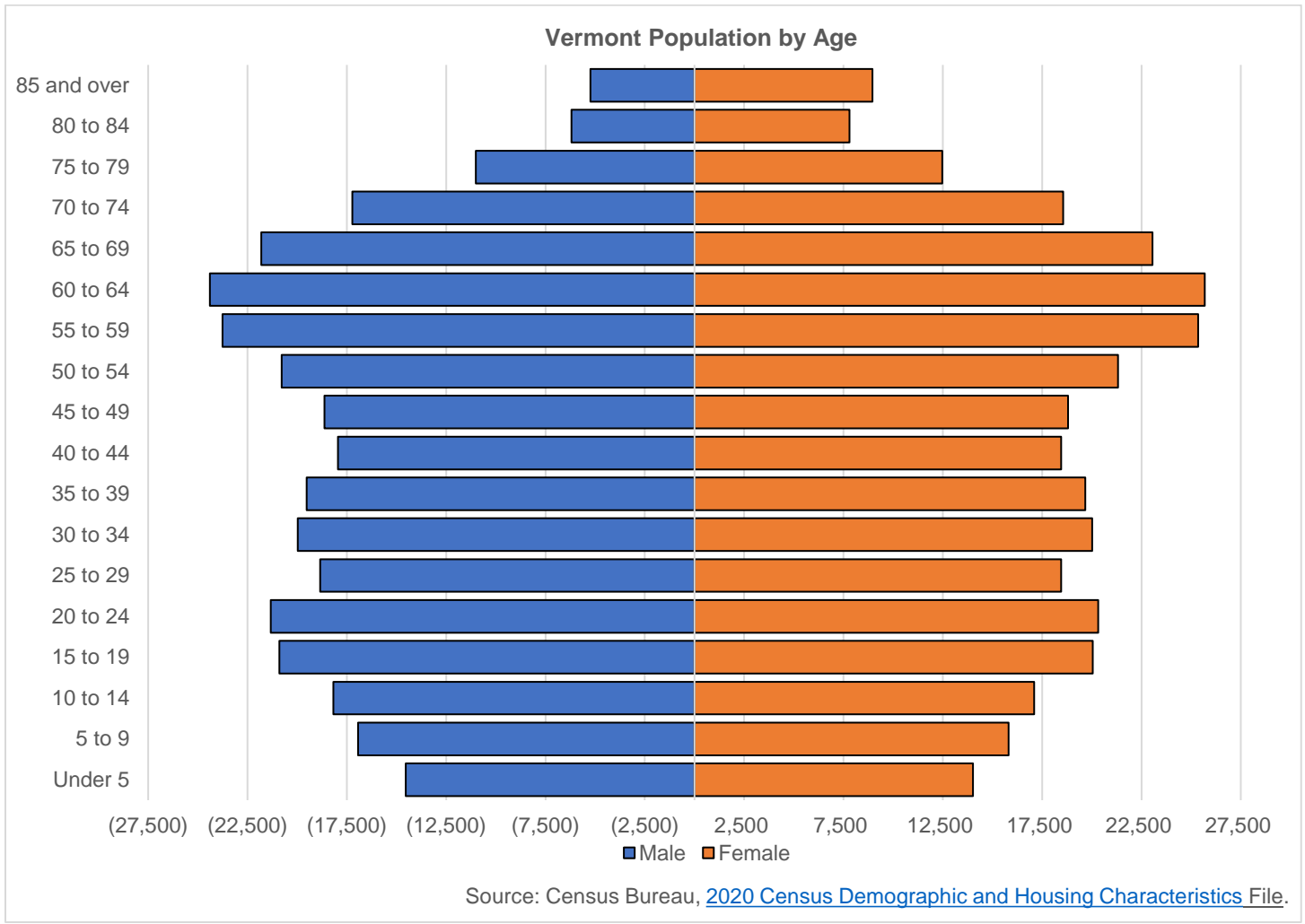


Older Vermonters

The percentage of Vermont’s population aged 55 and up is rising, especially as the “Baby Boom” generation has reached this threshold. Vermont has a relatively high number of seniors compared to the country at large. Vermont’s median age of 43.5 is the third highest in the country, behind only Maine and New Hampshire.¹

The number of Vermonters over 55 living in the state year-round reached 234,156 as of 2022, comprising 36% of the total population.²



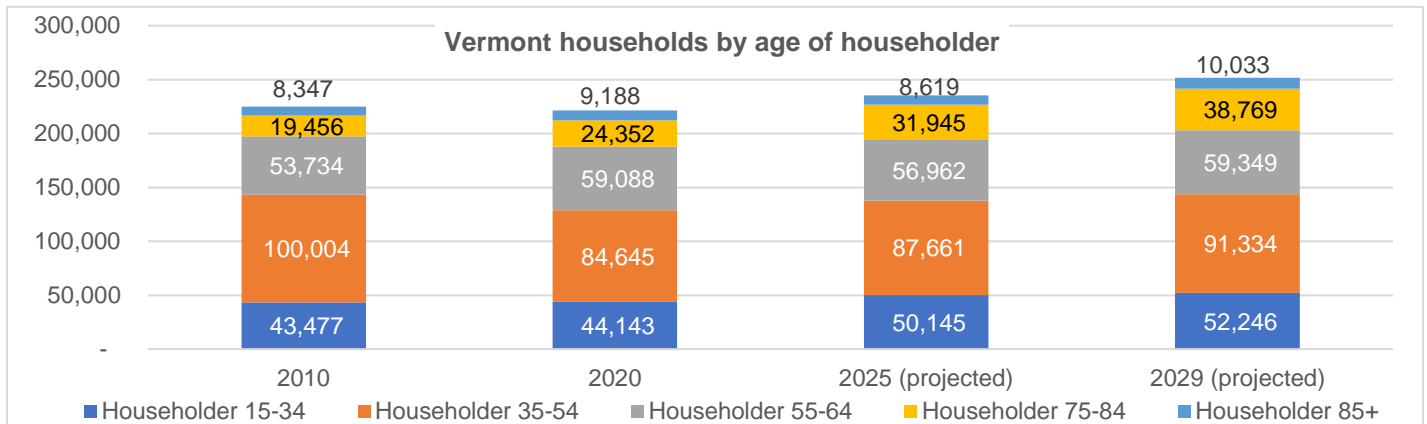
Age range	Population	% of total population	Households	% of total households
55 to 59 years	49,108	8%	26,488	10%
60 to 64 years	50,083	8%	29,560	11%
65 to 69 years	44,861	7%	50,218	19%
70 to 74 years	35,786	6%		
75 to 79 years	23,475	4%		
80 to 84 years	13,992	2%	23,975	9%
85 years and over	14,191	2%	8,833	3%
Total over 55 years	231,496	37%	139,074	37%

Source: U.S. Census Bureau, American Community Survey 5-Year estimates, Table B25007 (via HousingData.org)



Households Headed by Older Vermonters

More than half of the households currently living in Vermont year-round are headed by someone who is at least 55 years old. By 2029, Vermont households headed by someone who is at least 55 years old will number a projected 170,000 households, with 49,000 of these headed by someone who is least 75.



Disability

An estimated 133,000 of the state’s population are Vermonters who are at least 65 years old, with 56,000 aged 75 years old. About 13,000 Vermont elders are aged 85 and older. The likelihood of having a cognitive, ambulatory, self-care, or independent living disability is much higher among Vermonters who are in older age groups. The onset of disabilities can make independent living increasingly difficult and needs for housing accessibility increasingly acute. About 13,000 Vermonters aged 75 and up have an ambulatory disability.³

Mobility conditions require additional home features such as ramps, grab bars, and stairlifts. Although the United States has been a leader in guaranteeing accessible housing, namely through the Fair Housing Act and the 1990 Americans with Disabilities Act, 75% of Vermont’s housing stock was built prior to the law’s passage.

Vermont Population by Age and Disability

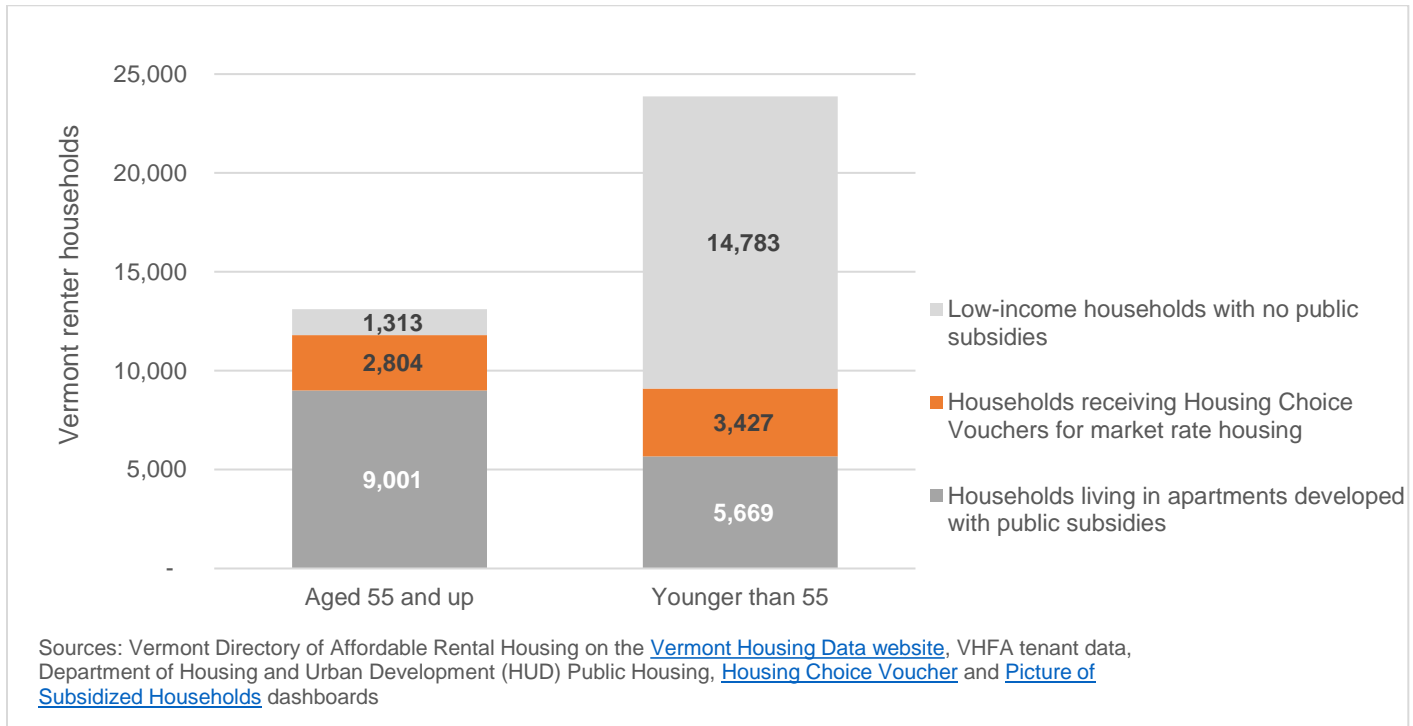
	Vermonters with a disability	Percent with a disability
Cognitive disability	38,146	6%
18 to 64 years	24,715	6%
65 to 74 years	3,425	4%
75 years and over	5,086	11%
Ambulatory disability	38,235	6%
18 to 64 years	17,495	4%
65 to 74 years	8,149	10%
75 years and over	12,096	25%
Self-care disability	14,139	2%
18 to 64 years	6,834	2%
65 to 74 years	1,996	3%
75 years and over	4,507	9%
Independent living disability	29,305	6%
18 to 64 years	16,794	4%
65 to 74 years	3,619	5%
75 years and over	8,892	18%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2018-2022, (Table S1810)

Availability of Housing for Low-Income, Older Vermonters

An estimated 44,000 Vermont households headed by a Vermonter aged 55 and up have low incomes of less than 60% of median household income. An estimated 70% of these households own their homes.⁴

Among the estimated 13,118 low-income households headed by a Vermonter aged 55 and up who rent, the vast majority are likely to receive some form of public rental housing assistance. An estimated 90% of these older households either live in apartments developed through public investments (9,001 households) or have a tenant-based Housing Choice Voucher that provides ongoing rental assistance (2,804 households). Among younger renters, the portion of low-income households assisted is only 38%⁵



As the elderly portion of the Vermont population grows, the need for facilities to support them will grow. Recent reports demonstrate that a great area of need is the hiring and retention of service providers, nurses, and other staff to support older Vermonters in their own homes as well as in congregate care settings.⁶

Seniors are less likely than younger Vermonters to experience homelessness. During the 2023 point-in-time count, 611 Vermont seniors aged 55 and up were experiencing homelessness, with 194 older than 64. In January 2023, 26 out of every 1,000 Vermonters aged 55+ were experiencing homelessness compared to 65 out of every 1,000 younger Vermonters.⁷



Notes

¹ U.S. Census Bureau, American Community Survey estimates, 2018-2022 (Table S0101).

² U.S. Census Bureau, American Community Survey estimates, 2018-2022 (Table B25007) from housingdata.org.

³ U.S. Census Bureau, American Community Survey estimates, 2018-2022 (Table S1810).

⁴ Based on U.S. Census Bureau, American Community Survey estimates, 2018-2022.

⁵ Based on analysis of Vermont Directory of Affordable Rental Housing on the [Vermont Housing Data website](#), VHFA tenant data, Department of Housing and Urban Development (HUD) Public Housing, [Housing Choice Voucher](#) and [Picture of Subsidized Households](#) dashboards. In addition to total counts of assisted households in Vermont, these sources indicate that Vermonters aged 55+ use 38% of general occupancy subsidized apartments, 86% of subsidized apartments available to tenants who are aged 55+ or have a disability, and 45% of tenant-based vouchers. Low-income renters are defined as those with household income at or below 60% of the area median based on estimates from the U.S. Census Bureau, American Community Survey 2018-2022.

⁶ NY Times, “Vermont May Be the Face of a Long-Term U.S. Labor Shortage”, November 12, 2023 and Vermont Department of Labor, [2020-203 Long Term Occupational Projections](#).

⁷ Vermont annual Point-in-Time (PIT) Count, 2023 from housingdata.org.

This fact sheet is part of the **Vermont Housing Needs Assessment 2025-2029** completed in June 2024 for the Vermont Department of Housing and Community Development. Related information is available in companion fact sheets and the comprehensive, more detailed report.

Fact Sheets:

- Executive Summary
- Demographic Trends
- Housing Stock
- Renters
- Homeowners
- Older Vermonters
- Race and Ethnicity
- Large and Small Households
- Homelessness
- Households with Special Needs & Challenges