

# Chapter 7 : Large and small households

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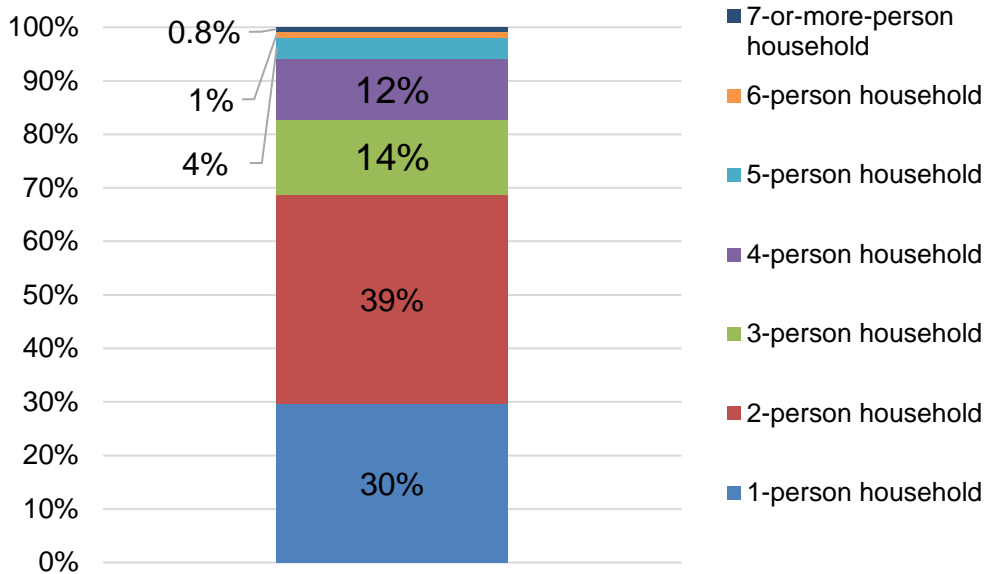
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# Household composition

The portion of Vermont households comprised of one or two 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.

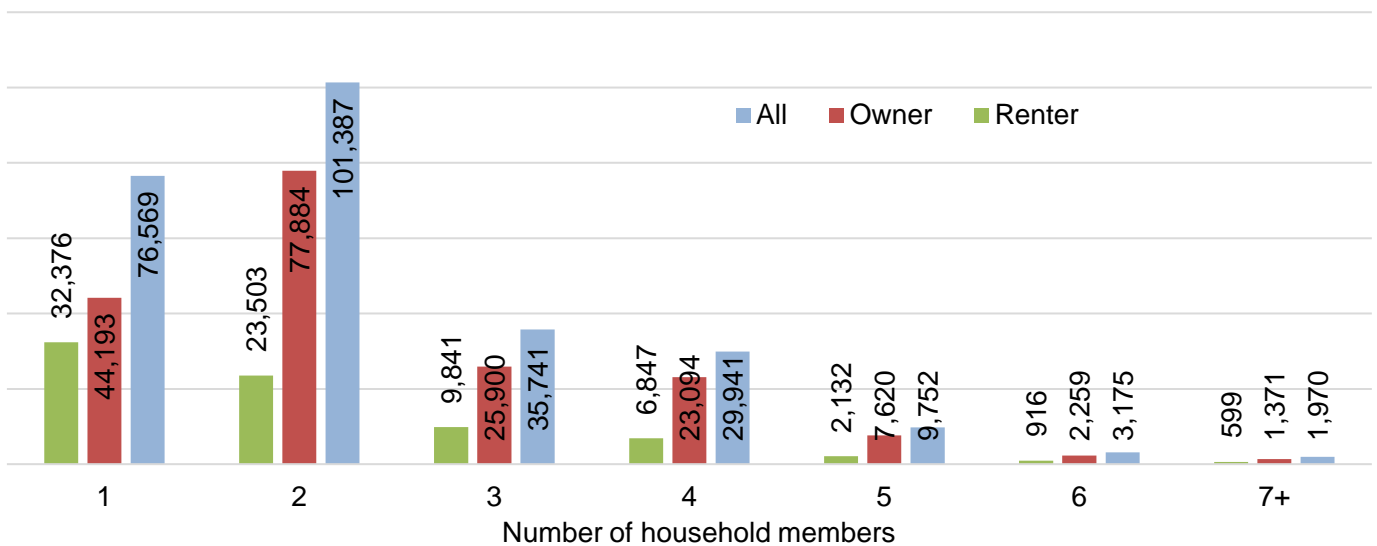
Owners outnumber renters in every household size group, with the homeownership rate highest among households with 2-5 members.

**Figure 7-1: Household sizes in Vermont, 2017**



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25009) from [housingdata.org](http://housingdata.org).

**Figure 7-2: Number of Vermont households by size**



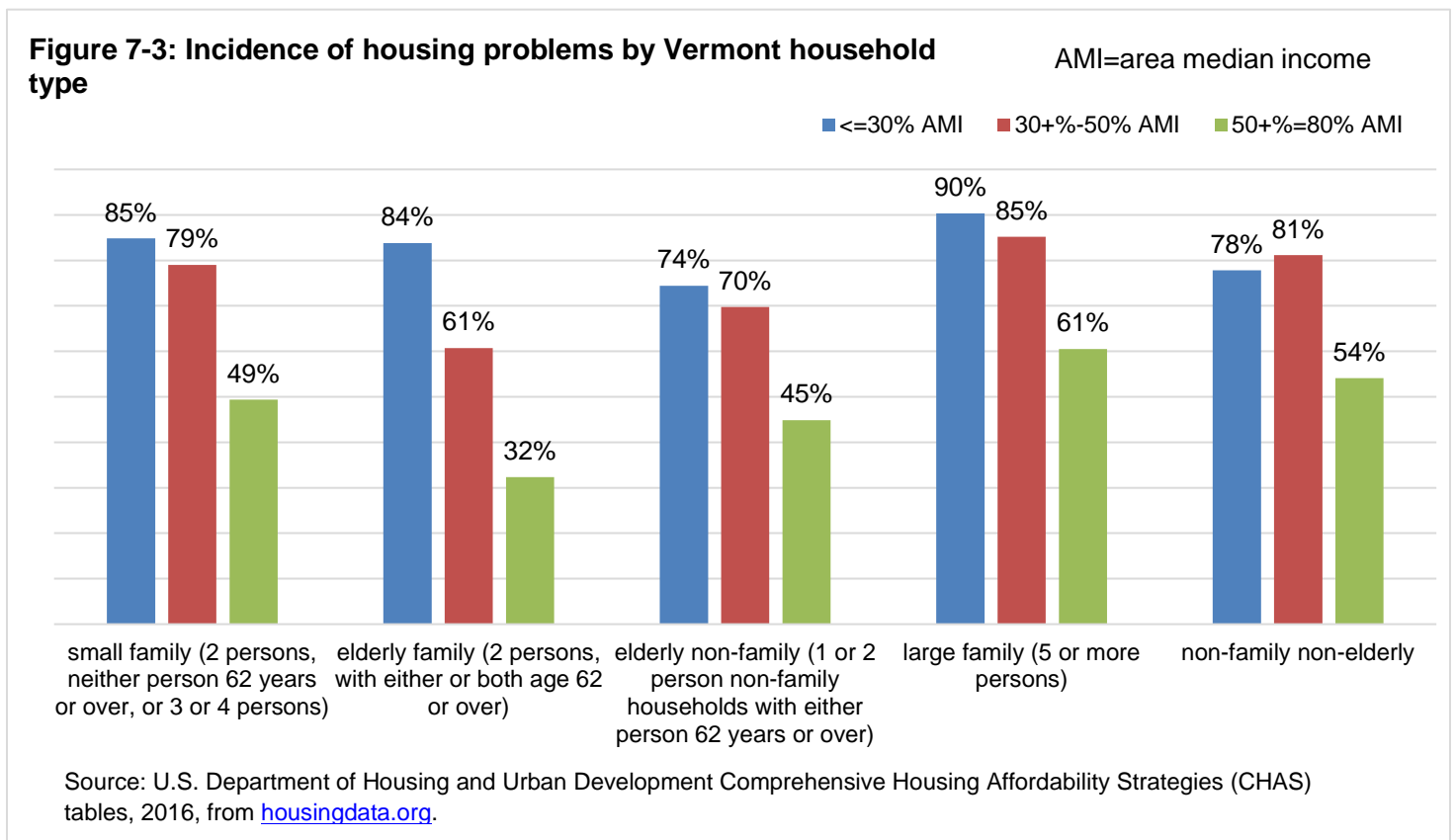
Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25009) from [housingdata.org](http://housingdata.org).

<sup>1</sup> U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25010) from [housingdata.org](http://housingdata.org).

## 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>2</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.



## Small households

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

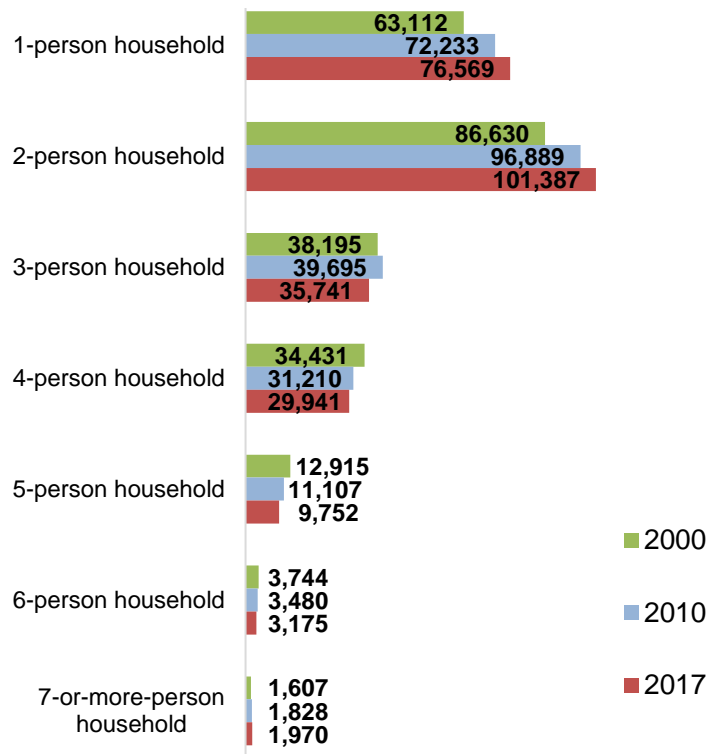
Since 2010, the number of one-person households in Vermont has expanded faster than any other type of household. Between 2010 and 2017, the number of 1- and 2-person households in Vermont grew by nearly 9,000. The population of households with 3 to 6 people contracted by nearly 7,000.

<sup>2</sup> 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.

The prevalence of one-person households in Vermont is unique. According to recent analyses from the Vermont Tax Structure Commission, the average Vermont household is smaller than every other state except possibly North Dakota and Maine. Among homeowners, the average Vermont household is significantly smaller than every other state<sup>3</sup>.

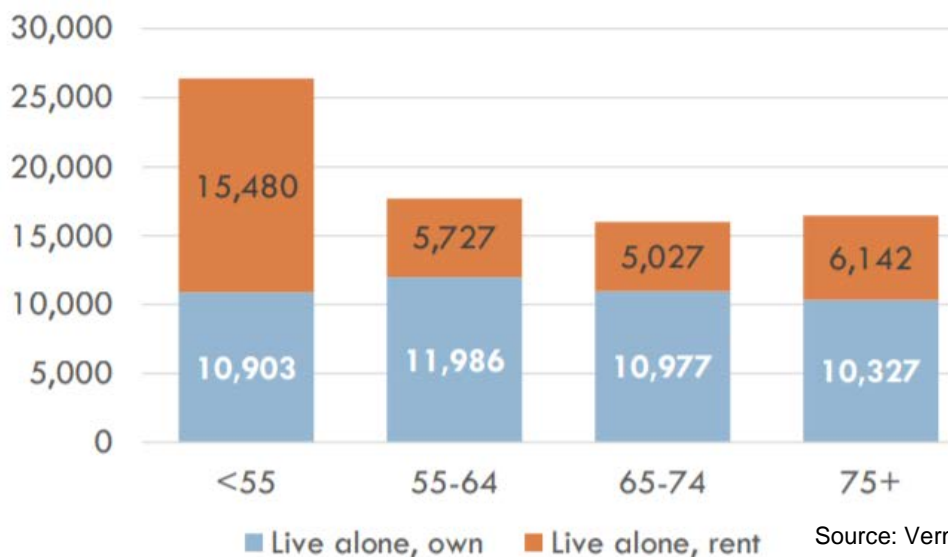
The Tax Structure Commission highlighted that seniors are more likely to live alone in Vermont than in neighboring Maine or New Hampshire or the U.S. as a whole, which contributes to the prevalence of one-person households in the state.

**Figure 7-4: The shrinking of Vermont households**



Source: U.S. Decennial Census 2000, 2010 and 2017 American Community Survey 5-year estimates, 2013-2017 from [housingdata.org](http://housingdata.org).

**Figure 7-5: Vermont 1-person households**



Source: Vermont Tax Structure Commission, 2019

<sup>3</sup> [Vermont Tax Structure Commission](http://Vermont Tax Structure Commission), "Population changes and Vermont state revenue", 2019.

## Small households are much likelier to have very low incomes

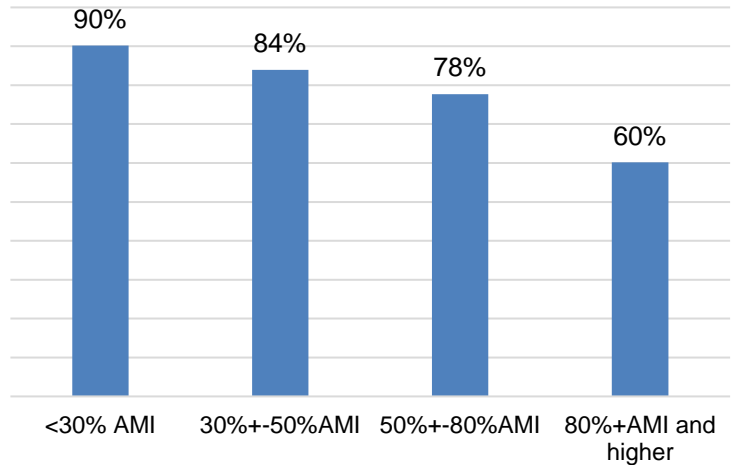
An estimated 29,000 1- and 2- person households have incomes of no more than 30% of the area median. These small households comprise 90% of all households with incomes this low.

Conversely, 60% of the Vermont households with middle or upper incomes (above 80% of the area median) are small households.

## Large households

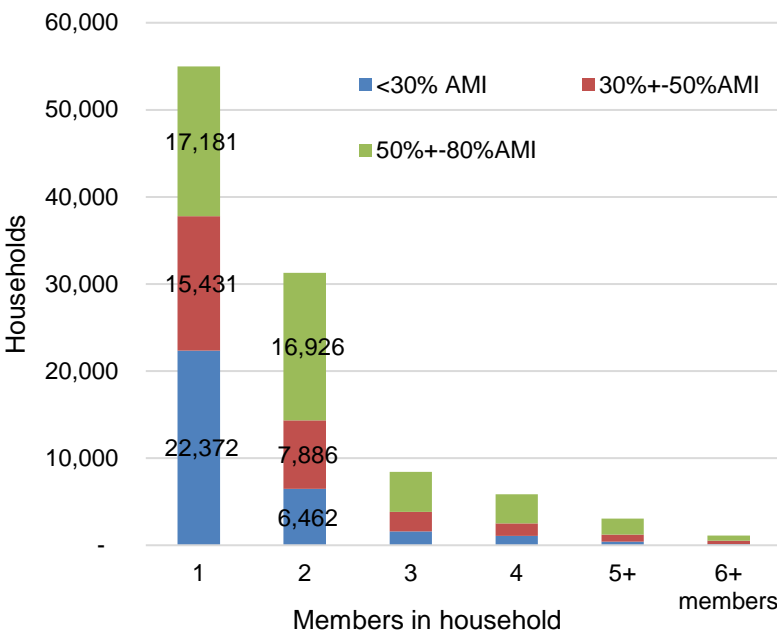
Large households, comprised of 5 or more people, have been on the decline in Vermont, and now make up only about 6% of the residents here, compared to 8% in 2000. Interestingly, while the number of 5-6 person households declined between 2000 and 2010, the number of 7+ member households increased by 221.

**Figure 7-6: Portion of income group comprised of small (1-2 person) households**



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

**Figure 7-7: Number of low income households by household size**



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

**Figure 7-8: Three percent of low income households are large**



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

Of the estimated 1,500 Vermont households with seven or more members, 97% are family households.

### Large households with housing problems

The U.S. Department of Housing and Urban Development (HUD) creates special tabulations of American Community Survey (ACS) data to estimate the number of households with housing problems. This can include that the housing unit lacks complete kitchen facilities, that the housing unit lacks complete plumbing facilities, that the household is overcrowded, and/or that the household is cost burdened. A household is categorized as having a housing problem if it has any one or more of these four problems<sup>4</sup>. Cost-burden is the most common housing problem.

An estimated 12,500 households with 5 or more people live in Vermont. Of these households, 4,700 have at least one housing problem. An estimated 3,190 large households with low incomes below 80% of the median have at least one housing problem.

Although they are fewer in numbers than smaller households, an estimated 38% of large households experience housing problems—more than rate among all households.

Figure 7-9: Vermont households by size and type

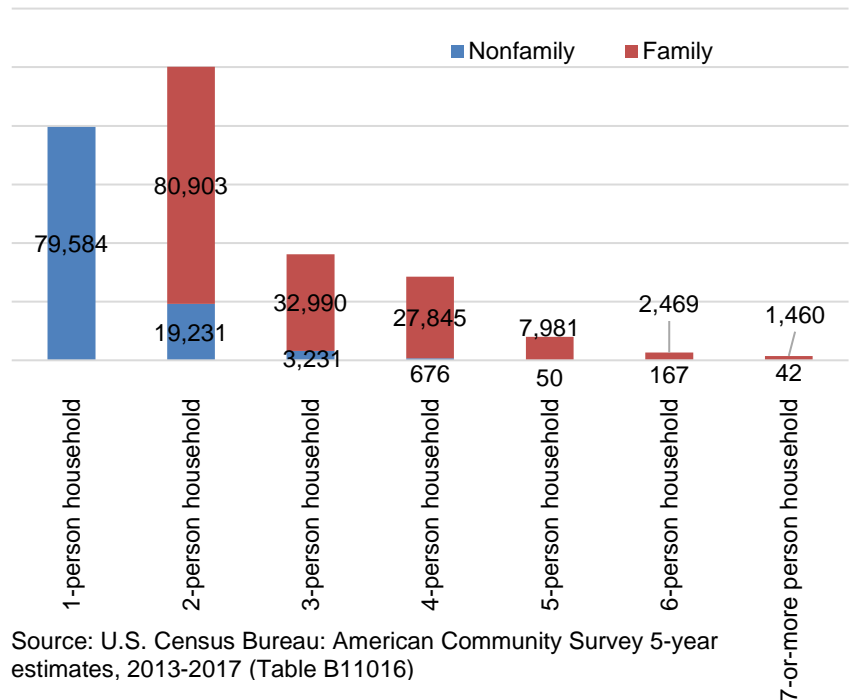
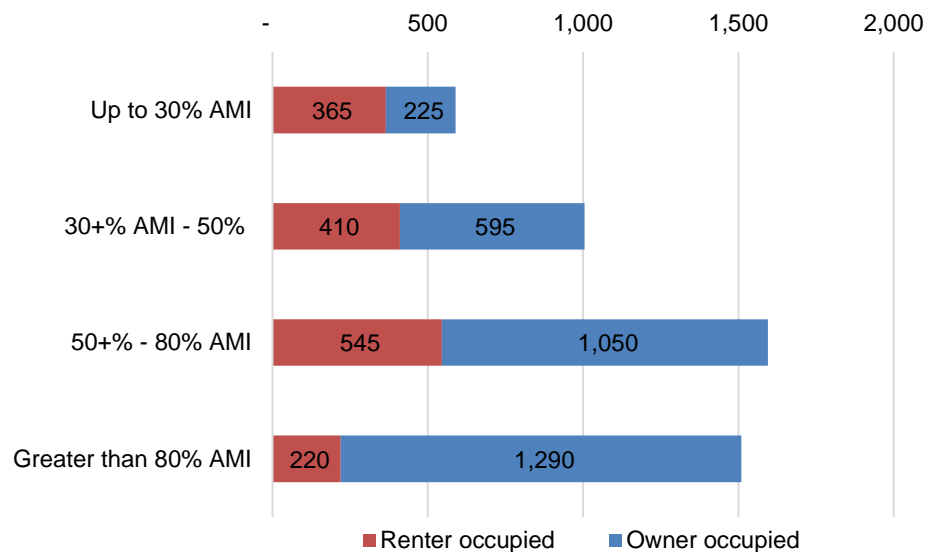


Figure 7-10: Large households with at least one housing problem

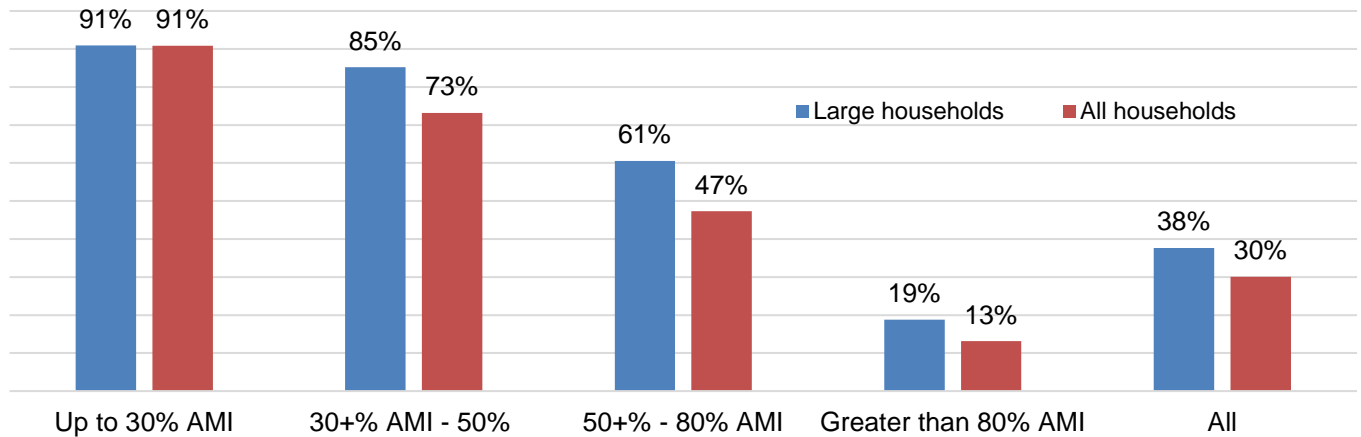


<sup>4</sup> Overcrowding is defined here as having more than one person per room of the unit. Cost burdened is defined as monthly housing costs (including utilities) exceeding 30% of monthly income.

## Overcrowding

About 5,000 (or 2%) of Vermont households live in overcrowded homes. Such homes are defined as those with fewer rooms than there are household members. For example, a one-bedroom home with a living room and kitchen has 3 rooms<sup>5</sup>. Thus, it would be considered overcrowded if the household had 4 members. More than one-half (2,555) of these households have more than one person per room, which designates them as severely overcrowded.

**Figure 7-11: Households with at least one housing problem**



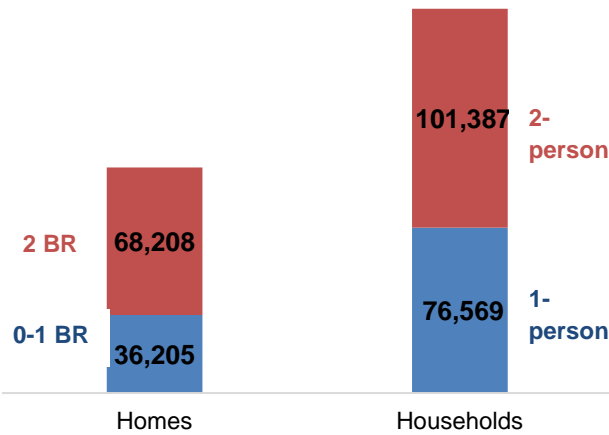
Source: U.S Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2016.

<sup>5</sup> Bathrooms are not considered in room calculations under HUD standards.

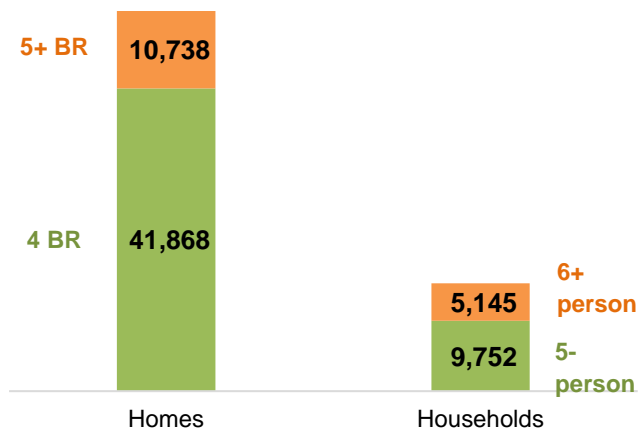
## Size of homes

Large owner-occupied homes on large lots dominate Vermont’s year-round housing stock. HUD guidelines state that for every bedroom in a home, two occupants are adequately housed<sup>6</sup>. The number of large homes in Vermont far outweighs the large households that would be considered commensurate for them based on size alone.

**Figure 7-13: Small households outnumber small homes**



**Figure 7-12: Large homes outnumber large households**



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates, 2013-2017 (Table B25041, B25042 from [housingdata.org](https://www.housingdata.org)), (Table B25009 from [housingdata.org](https://www.housingdata.org))

<sup>6</sup> HUD defines an overcrowded home as having more than one person per room of the unit OR more than two people per bedroom. [U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov), Measuring Overcrowding in Housing, 2007.