PROFILE OF OLDER ANTERICANS

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Profile Notes

This report is prepared by the Administration on Aging (AoA), part of the Administration for Community Living (ACL), an operating division of the U.S. Department of Health and Human Services.

ACL and AoA advocate for older adults within the federal government and work to encourage and coordinate a responsive system of family- and community-based services throughout the nation. AoA helps states develop comprehensive service systems, which are administered by a national network of 56 state agencies on aging; 622 area agencies on aging; nearly 20,000 service providers; and 282 Title VI grantees representing more than 400 federally recognized tribes, made up of 281 tribal organizations and one Native Hawaiian organization.

Principal data sources are the U.S. Census Bureau, the National Center for Health Statistics, and the Bureau of Labor Statistics.

This report includes data on Americans 65 and older unless otherwise noted. The phrases "older adults" and "older people" refer to that population. Age-adjusted estimates are used when available.

The data presented refer to the noninstitutionalized population, except where noted.

Some numbers in this report may not add up due to rounding.

Profile Highlights

- In 2022, 31.9 million women and 25.9 million men were 65+.
- People 65+ represented 17.3% of the population in the year 2022. That percentage is expected to grow to 22% by 2040.
- In 2023, a larger percentage of older men (68%) than older women (47%) were married.

OF OLDER ADULTS AGE 65+ LIVING IN THE COMMUNITY, 59% LIVED WITH THEIR SPOUSE/PARTNER IN 2023.

ABOUT 28% LIVED ALONE.

- States with the highest percentage of populations 65+ in 2022 were Maine, Florida, Vermont, and West Virginia.
- The 2022 median income of older people was \$29,740 (\$37,430 for men and \$24,630 for women).



25% OF OLDER ADULTS IDENTIFIED AS MEMBERS OF RACIAL OR ETHNIC MINORITY POPULATIONS IN 2022.

- In 2022, 5.9 million people 65+ lived below the poverty level. Another 2.7 million had incomes at or just above the poverty level (near-poor).
- In 2021, the median household income of older homeowners 75+ was \$38,640, while the median household income of older renters was \$20,000.
- In 2023, 11.2 million Americans age 65+ were in the labor force (working or actively seeking work).

THE PERCENTAGE OF OLDER ADULTS WHO HAD COMPLETED HIGH SCHOOL WAS

28% IN 1970

89% IN 2022.

Consumers age 65+ incurred out-of-pocket health care expenditures averaging \$7,540 in 2022, up 47% from 2012.

The Older American Population

In the U.S., Americans 65 and older numbered 57.8 million in 2022. They represented 17.3% of the population, more than 1 in every 6 Americans. The number of older Americans has increased by 34% (14.7 million) since 2012, compared to an increase of 2% in the population under 65.

Between 2012 and 2022, the number of Americans 45-64 (who will reach age 65 over the next two decades) remained approximately the same at 83 million. The number of Americans 60 and older increased by 29%, from 60.9 million to 78.9 million.

In 2022, 31.9 million women and 25.9 million men were 65 and older. That's 123 women for every 100 men. Among people 85 and older, this ratio increased to 184 women for every 100 men.

In 2018, 0.7% of older Americans said they identify as gay or lesbian, and 0.2% said they identify as bisexual.

In 2022, people reaching 65 had an average life expectancy of an additional 18.9 years (20.2 years for women and 17.5 years for men). This is an increase from 2021, when the average life expectancy was 18.4 years for people 65 and older. Life expectancy at birth increased by 1.1 years from 76.4 years in 2021 to 77.5 in 2022.

Four million people celebrated their 65th birthday in 2022. The U.S. Census Bureau estimates an annual net population increase of 1.6 million among people 65 and older between 2021 and 2022.

In 2022, 88,988 people were 100 and older — more than double the number in 1980 (32,194).

In 2022, there were almost 8 million veterans 65 and older (95% men and 5% women).

Future Growth

The older population is expected to continue to grow significantly in the future. In 2011, the first Baby Boomers began turning 65. By 2030, all Baby Boomers will be older than 65. After 2050, all Baby Boomers will be older than 85.

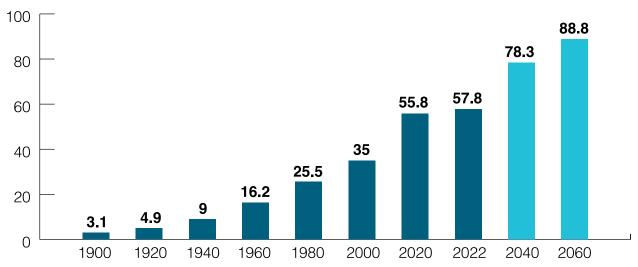
The number of people 65 and older increased by 34%, from 43.1 million in 2012 to 57.8 million in 2022. This population is projected to reach 88.8 million in 2060. By 2040, about 78.3 million people will be 65 or older, more than twice as many as in 2000 (35 million).



In 2022, people 65 and older represented 17% of the U.S. population. By 2040, they are projected to comprise 22%.

The 85 and older population is projected to more than double from 6.5 million in 2022 to 13.7 million in 2040 (a 111% increase).

Number of Persons Age 65 and Older, 1900 - 2060 (numbers in millions)



Note: 2040 and 2060 are projections

Source: U.S. Census Bureau, 2020 Decennial Census, Population Estimates and Projections

People over 65 who identify as members of racial and ethnic minority populations increased from 9 million (21%) in 2012 to 14.5 million (25%) in 2022. The number is projected to increase to 26.6 million in 2040 (34% of older adults). Between 2022 and 2040, the white (not Hispanic) population 65 and older is projected to increase by 19% compared to an 83% increase for the combined populations of older people who identify as members of racial and ethnic minority populations: Hispanic (118%), African American (not Hispanic) (57%), American Indian and Alaska Native (not Hispanic) (39%), and Asian American (not Hispanic) (76%).

Marital Status

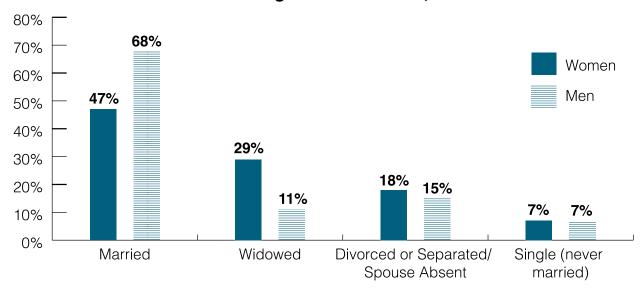
In 2023, more older men (68%) than older women (47%) were married.

In 2023, widows accounted for 29% of all older women, or 9 million people. This is more than three times as many widows (9 million) as widowers (2.9 million).



Divorced and separated/spouse-absent older persons represented 16% of all older people in 2023. In 1980, approximately 5% of the older population were divorced or separated/spouse-absent.

Marital Status of Persons Age 65 and Older, 2023



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

Living Arrangements

Of the older adults living in the community, more than half (59%) of people 65 and older lived with their spouse or partner in 2023. More than 18 million (71%) older men and 15 million (49%) older women lived with their spouse or partner.

In 2023, about 28% (16.2 million) of all older adults living in the community lived alone (5.7 million men, 10.5 million women). They represented 22% of older men and 33% of older women. The proportion of people living alone increases with advanced age for both men and women. Among women 75 and older, for example, 42% lived alone.

Living Arrangements of Persons Age 65 and Older, 2023



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement 1967 to present

In 2022, a relatively small number of people (1.3 million) 65 and older lived in nursing homes. However, the percentage of the population increased with age, ranging from 1% for people 65-74 and 3% for people 75-84 to 8% for people over 85.

Racial and Ethnic Composition

In 2022, 25% of people 65 and older were members of racial or ethnic minority populations — 9% were African American (not Hispanic), 5% were Asian American (not Hispanic), 0.6% were American Indian and Alaska Native (not Hispanic), 0.1% were Native Hawaiian/Pacific Islander (not Hispanic), and 0.9% of people 65 and older identified themselves as being of two or more races.



Only 11% of all the people who were members of racial and ethnic minority populations were 65 and older in 2022, compared to 22% of the non-Hispanic white population. The percentage of people 65 and older within each group was as follows:

- 13% of African Americans (not Hispanic)
- 14% of Asians (not Hispanic)
- 11% of Native Hawaiian and Other Pacific Islanders (not Hispanic)
- 14% of American Indian and Alaska Natives (not Hispanic)
- 8% of Hispanics
- 6% of people identifying as being of two or more races (not Hispanic)

In 2022, 16% of older adults speak a language other than English at home.

Geographic Distribution

The proportion of older people in the population varied considerably by state, with some states experiencing much greater growth in their older populations.

In 2022, half of all people 65 and older lived in 9 states: California (6.2 million), Florida (4.8 million), Texas (4 million), New York (3.6 million), Pennsylvania (2.5 million), Ohio (2.2 million), Illinois (2.2 million), North Carolina (1.9 million), and Michigan (1.9 million).

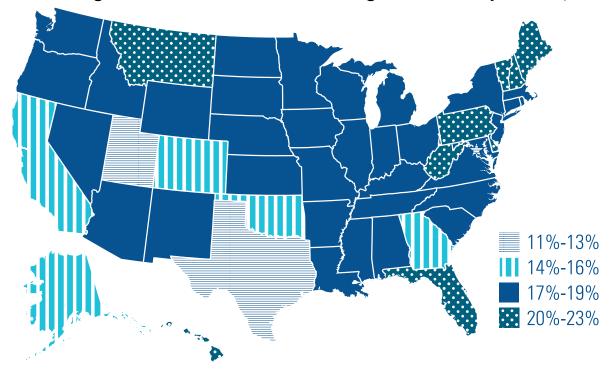
Georgia, New Jersey, Virginia, Arizona, Washington, Massachusetts, Tennessee, Indiana, Missouri, Wisconsin, Maryland, and South Carolina each had more than 1 million people 65 and older in 2022.

The four states with the highest percentage of people 65 and older in 2022 were Maine (23%), Florida (22%), Vermont (22%) and West Virginia (21%).

In three states, the 65 and older population increased by more than 50% between 2012 and 2022: Alaska (63%), Idaho (55%), and Delaware (51%).

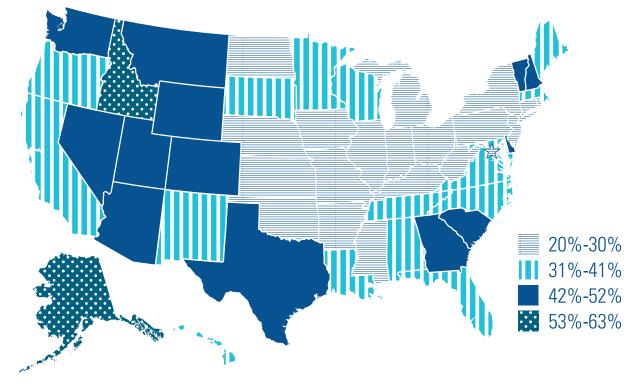
A smaller percentage of older adults changed residence compared to younger age groups. From 2021 to 2022, only 3% of older people moved, as opposed to 10% of the population younger than 65. Most older movers (53%) stayed in the same county. The other older movers either remained in the same state (25%) or moved out of state or abroad (22%).

Persons Age 65 and Older as a Percentage of Total Population, 2022



Source: U.S. Census Bureau, Population Estimates

Increase in Population Age 65 and Older, 2012 to 2022



Source: U.S. Census Bureau, Population Estimates

The 65 and Older Population by State, 2022

The 65 and Older	Population	by State, 20	<u> </u>	
State	Number of Persons 65 and Older	Percent of all ages	Percent Increase from 2012 to 2022	Percent Below Poverty 2022
Alabama	914,733	18.0%	30.8%	13.8%
Alaska	101,611	13.9%	62.6%	7.6%
Arizona	1,382,386	18.8%	42.3%	11.1%
Arkansas	542,356	17.8%	22.5%	12.2%
California	6,155,747	15.8%	33.8%	10.2%
Colorado	914,038	15.7%	49.1%	8.3%
Connecticut	663,318	18.3%	24.5%	7.5%
Delaware	211,844	20.8%	50.8%	5.5%
District of Columbia	87,260	13.0%	21.4%	18.7%
Florida	4,794,196	21.6%	36.6%	12.5%
Georgia	1,645,027	15.1%	44.3%	10.5%
Hawaii	294,365	20.4%	39.6%	6.7%
Idaho	330,452	17.0%	55.4%	7.4%
Illinois	2,163,297	17.2%	27.7%	9.7%
Indiana	1,155,678	16.9%	30.0%	6.4%
Iowa	586,030	18.3%	24.6%	4.0%
Kansas	504,017	17.2%	27.8%	7.1%
Kentucky	793,007	17.6%	29.0%	11.0%
Louisiana	780,061	17.0%	31.1%	13.4%
Maine	312,224	22.5%	37.9%	12.2%
Maryland	1,044,209	16.9%	36.9%	4.6%
Massachusetts	1,260,538	18.1%	31.5%	11.1%
Michigan	1,880,335	18.7%	30.3%	8.4%
Minnesota	997,532	17.4%	36.7%	6.8%
Mississippi	507,540	17.3%	25.6%	14.9%
Missouri	1,114,355	18.0%	26.2%	10.1%
Montana	225,126	20.0%	42.2%	8.7%
Nebraska	333,056	16.9%	29.4%	8.7%
Nevada	537,004	16.9%	48.8%	9.3%
New Hampshire	281,506	20.2%	45.3%	10.5%
New Jersey	1,611,767	17.4%	28.9%	7.5%
New Mexico	403,403	19.1%	36.8%	14.4%
New York	3,563,576	18.1%	29.2%	11.9%
North Carolina	1,861,879	17.4%	38.1%	12.8%
North Dakota	129,928	16.7%	29.1%	6.1%

State	Number of Persons 65 and Older	Percent of all ages	Percent Increase from 2012 to 2022	Percent Below Poverty 2022
Ohio	2,162,198	18.4%	26.8%	9.8%
Oklahoma	660,895	16.4%	23.7%	15.4%
Oregon	815,678	19.2%	40.2%	6.6%
Pennsylvania	2,541,926	19.6%	24.4%	9.9%
Rhode Island	206,410	18.9%	30.1%	7.1%
South Carolina	1,008,009	19.1%	44.9%	10.6%
South Dakota	163,817	18.0%	34.1%	8.4%
Tennessee	1,220,989	17.3%	32.9%	10.2%
Texas	4,027,053	13.4%	41.8%	12.3%
Utah	405,200	12.0%	49.3%	5.5%
Vermont	139,451	21.6%	41.7%	7.3%
Virginia	1,464,988	16.9%	37.9%	12.8%
Washington	1,308,560	16.8%	44.0%	7.3%
West Virginia	376,099	21.2%	20.6%	15.6%
Wisconsin	1,102,119	18.7%	33.7%	3.9%
Wyoming	108,059	18.6%	43.1%	7.1%
Puerto Rico	756,849	23.5%	30.2%	40.2%

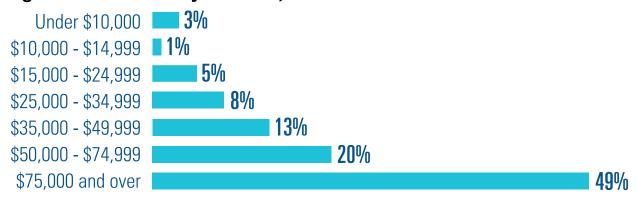
Sources: Population data is from the U.S. Census Bureau, Population Estimates. Poverty data for the states is from the Current Population Survey, Annual Social and Economic Supplement. Poverty data for Puerto Rico is from the American Community Survey.

Income

The median income of older people in 2022 was \$29,740. Men had a higher median income overall: \$37,430 compared to \$24,630 for women. From 2021 to 2022, the real median income (after adjusting for inflation) of all households headed by older people decreased by 2.1%, which was not statistically significant. Households containing families headed by people 65 and older reported a median income in 2022 of \$73,100 (\$77,100 for non-Hispanic white, \$52,240 for Hispanic, \$58,610 for African American, and \$72,720 for Asian American). About 17% of family households with an older adult householder had incomes less than \$35,000, and 49% had incomes of \$75,000 or more.

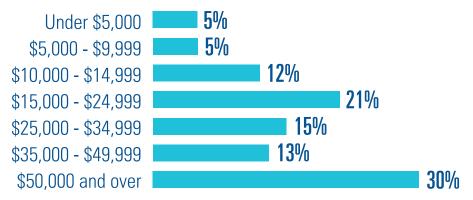
For all older people reporting income in 2022 (55.7 million), 10% reported less than \$10,000, and 58% reported \$25,000 or more.

Distribution of Family Households with Householder Age 65 and Older by Income, 2023



Note: Median income of family household with householder age 65+ = \$73,100 Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

Distribution by Income of Persons Age 65 and Older Reporting Income, 2023



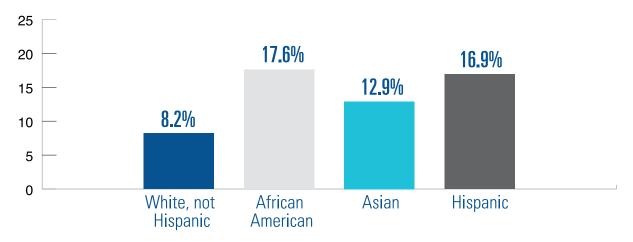
Note: Median personal income of persons age 65+ = \$29,740 Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

Poverty

In 2022, nearly one in 10 people 65 and older (10.2% or 5.9 million) lived below the poverty level. This poverty rate is not statistically different from the poverty rate in 2021 (10.3%). Another 2.7 million or 4.7% of older adults were classified as "near-poor" (income between the poverty level and 125% of this level).

In 2022, 8.2% of the older non-Hispanic white population was poor, compared to higher percentages of racial and ethnic minority groups: 17.6% of African Americans, 12.9% of Asian Americans, and 16.9% of the Hispanic population (any race).

Persons Age 65 and Over Living Below the Poverty Level by Race and Hispanic Origin, 2022



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

Older women had a higher poverty rate (11.2%) than older men (9%) in 2022. A higher percentage of older people living alone were poor (17.7%) compared to older people living with families (6.6%).



The highest poverty rates were experienced among older Asian American women who lived alone (37%).

In 2022, poverty rates were at or above 14% for older adults living in the District of Columbia (18.7%), West Virginia (15.6%), Oklahoma (15.4%), Mississippi (14.9%), and New Mexico (14.4%).

In 2011, the U.S. Census Bureau released a new Supplemental Poverty Measure (SPM). The SPM methodology shows a significantly higher number of older people below poverty than the official poverty measure. For people 65 and older, this poverty measure showed a poverty level of 14.1% in 2022 — 3.9 percentage points higher than the official rate of 10.2%. Unlike the official poverty rate, the SPM considers regional variations in the cost of housing and the impact of both non-cash benefits received (e.g., SNAP/food stamps, low-income tax credits, and WIC) and non-discretionary expenditures, including out-of-pocket medical expenses. For people 65 and older, out-of-pocket medical expenses are typically the major source of the significant differences between these measures. The SPM does not replace the official poverty measure.

Housing

Of the 14.8 million households headed by people 75 and older in 2021, 78% (11.5 million) owned their homes, and 22% (3.3 million) rented. The median household income of older homeowners was \$38,640. The median household income of older renters was \$20,000. In 2021, 45% of older householders spent one-third or more of their income on housing costs. Owners spent 37% and renters spent 76% of their income on housing.

For homeowners 75 and older in 2021, the median construction year for their home was 1974 compared to 1980 for all homeowners. Among the homes owned by people 75 and older, 3% had moderate to severe problems with plumbing, heating, electricity, wiring, and/or upkeep. In 2021, the median value of homes owned by older people was \$268,000 (with a median purchase price of \$85,000). In comparison, the median home value of all homeowners was \$300,000 (with a median purchase price of \$161,000).

Employment

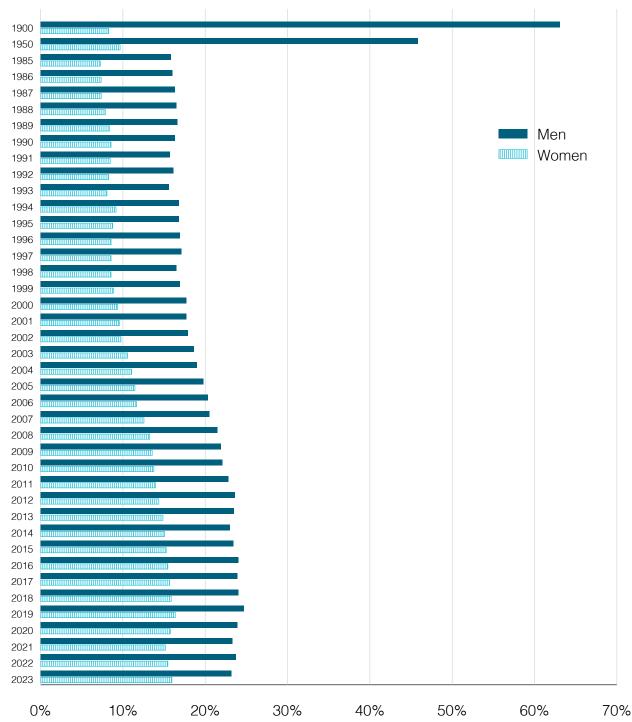


In 2023, 11.2 million (19.2%) Americans 65 and older were working or actively seeking work.

Older adults constituted 6.7% of the U.S. labor force. Approximately 3% were unemployed in 2023, the same as in 2022.

Labor force participation among men 65 and older decreased steadily from 63.1% in 1900, to 45.8% in 1950, and to 15.8% in 1985. It stayed under 20% until 2006 and has been hovering between 23%-24% for the last few years. The labor force participation rate for women 65 and older rose slightly from 8.3% in 1900 to 9.7% in 1950 and fell to 7.3% in 1985. It stayed at 8%-9% during the 1990s. Beginning in 2000, the labor force participation rate of older women started to gradually rise to the 2023 level of 16%.

Rate of Employment: Persons Age 65 and Older by Sex, Selected Years 1900 to 2023



Note: Increments between years are uneven

Source: Bureau of Labor Statistics, Current Population Survey, Labor Force Statistics, Household Data; U.S. Census Bureau, Decennial Census, 1990

Education

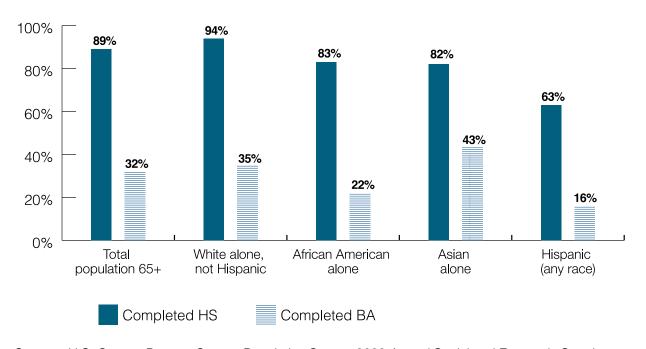


The education level of the older population is increasing. Between 1970 and 2022, the percentage of older people who had completed high school rose from 28% to 89%.

In 1970, only 30% of older white adults and 9% of older African American adults were high school graduates.

In 2022, approximately one-third (33%) of people 65 and older had a bachelor's degree or higher. The chart illustrates that the education level of older adults varied considerably by race and Hispanic origin.

Percentage of persons age 65 and older who completed high school or a bachelor's degree or higher by race and Hispanic origin, 2022



Source: U.S. Census Bureau, Current Population Survey, 2022 Annual Social and Economic Supplement

Health and Health Care

In 2022, 24% of the population 65 and older assessed their health as fair or poor, compared to 19% of those 50 to 64. Thirty percent of older adults had obesity as compared to 37% of adults ages 35 to 64.



Most older Americans had at least one chronic condition, and many had multiple conditions.

Leading chronic conditions among adults 65 and older in 2022 included:

- Arthritis (48%)
- Coronary heart disease (15%)
- Myocardial infarction (8%)
- Angina (5%)
- Any cancer (26%)
- COPD, emphysema, or chronic bronchitis (10%)
- Diagnosed diabetes (20%)
- Diagnosed hypertension (59%)
- High cholesterol (48%)

The majority of older adults (90%) report using prescription medication in the past 12 months.

- 12% reported taking prescription medicine for depression
- 13% of people 65 and older reported taking prescription medicine for feelings of worry, nervousness, or anxiety



Consumers 65 and older averaged out-of-pocket health care expenditures of \$7,540 in 2022, an increase of 47% since 2012 (\$5,118).

In contrast, the total population spent considerably less on health care, averaging \$5,850 in out-of-pocket costs. Older Americans spent 13% of their total expenditures on health, as compared to 8% among all consumers. Health costs incurred, on average, by older consumers in 2022 consisted of \$5,277 (70%) for insurance, \$1,142 (15%) for medical services, \$843 (11%) for drugs, and \$278 (4%) for medical supplies.

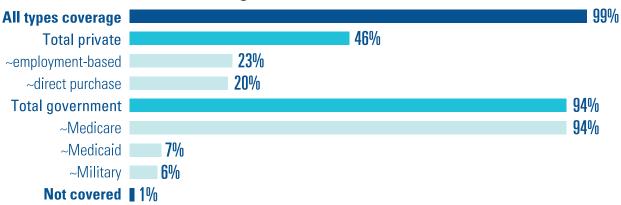
Other statistics about the health of people 65 and older include:

- 71% reported that they received an influenza vaccination during the past 12 months
- 64% reported that they had ever received a pneumococcal vaccination
- 96% reported that they had a usual place to go for medical care
- 23% had a hospital emergency department visit in the past year
- 3% said that they failed to obtain needed medical care during the previous 12 months due to cost

Health Insurance Coverage

In 2022, almost all (94%) non-institutionalized people 65 and older obtained health insurance through Medicare. Medicare covers mostly acute care services and requires beneficiaries to pay part of the cost. Older adults must cover about half of their health spending with other sources. Almost half of older adults (46%) had some type of private health insurance, 6% had military-based health insurance, 7% were covered by Medicaid, and 1% had no coverage.

Health Insurance Coverage, 2022



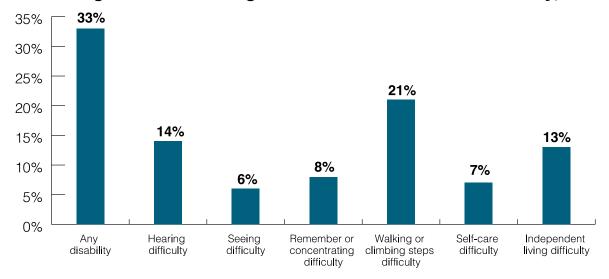
Notes: 1) CPS/ASEC 2023 asks about insurance for 2022. 2) Military includes VA/CHAMPVA/TRICARE

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

Functioning

In 2022, 33% of adults 65 and older reported having a disability. Specifically, 6% were blind or had serious difficulty seeing even when wearing glasses, 14% were deaf or had serious difficulty hearing, 13% had difficulty doing errands (e.g., visiting a doctor's office, shopping) alone, 21% had serious difficulty walking or climbing stairs, 8% had serious difficulty concentrating, remembering, or making decisions, and 7% had difficulty dressing or bathing.

Percentage of Persons Age 65 and Older with a Disability, 2022



Source: U.S. Census Bureau, American Community Survey

Caregivers



In 2021-2022, 37.1 million family caregivers provided unpaid care to a family or non-family member 65 and older.

- Family caregivers ages 55 to 64 (21%) were the most likely to provide care to someone 65 or older, followed by those ages 45 to 54 (20%) and 65 and older (15%).
- On a given day, about one-fourth (28%) of family caregivers engaged in caregiving activities. Compared with other age groups, caregivers 65 and older were the most likely to provide care on a given day (38%). On days they provided care, they spent 4.9 hours doing so.
- Caregivers 65 and over were more likely than those in other age groups to care for a friend or neighbor (29%).

In 2022, there were 1.1 million grandparents 60 and older² responsible for most of the basic care of coresident grandchildren under age 18:

- 394,000 were in the labor force
- 35% were unmarried (never married, widowed, or divorced)
- 31% had a disability
- 17% lived below the poverty level

- 23% spoke a language other than English
- 46% reported there was no parent of their grandchildren present

In addition, in 2019, among the 5.37 million people with intellectual and developmental disabilities (I/DD) living with a family caregiver, 24% had caregivers who were age 60 and older (1.3 million). The percentage of people with I/DD living with older caregivers ranged from 13% in Utah to 24% in Florida.³

Special Section: Living in the Community

Most older adults want to remain living in their homes and communities as they age. In 2022, 88% of older adults reported it was important to them to continue living safely in their homes for as long as possible. Unexpected medical events, accidents, and declines in health, however, can sometimes make this difficult.

Falls are the leading cause of injury among older adults. In 2018, 28% of adults 65 and older reported at least one fall in the past year (35.6 million falls), and 10% reported a fall-related injury (8.4 million fall-related injuries). Deaths from falls are increasing, with the largest increases occurring among people 85 years and older.

Many older adults have difficulty with at least one domain of functioning that affects the ability to live independently. However, only 10% of U.S. homes can accommodate older populations.⁷ For example, 21% of older adults have difficulty with mobility (walking or climbing stairs), 6% are blind or have serious difficulty seeing (even if wearing glasses), and 7% have difficulty with self-care (such as bathing or dressing). Most homes are not equipped to handle the needs of adults with these difficulties.

In 2019, 35% of households with adults 65 and older reported having someone living with them who had an accessibility need. These households reported having the following accessibility features within their homes:

- Ramp, chair lift, stair lift, or platform lift (18%)
- Both bedroom and bathroom on entry level (62%)
- Bedroom on entry level (65%)
- Bathroom on entry level (75%)

Given that many older adults are planning to remain in their homes as they age, it is important for older adults and their family members to better understand the preventive measures they can take and the modifications they can make to help improve the safety of their homes.

- 1 The poverty threshold in 2022 was \$14,036 for householders age 65 and older and living alone.
- 2 The U.S. Census Bureau reports age of grandparents living with own grandchildren as 30 to 59 years and 60 years and over in Dataset ACSST1Y2022.
- 3 Tanis, et al., (in preparation). State of the States in Intellectual and Developmental Disabilities. Anschutz Medical Campus, University of Colorado.
- 4 National Poll on Healthy Aging, April 2022. Older Adults' Preparedness to Aging in Place. Institute for Healthcare Policy and Innovation. University of Michigan.
- 5 Moreland B, Kakara R, Henry A. Trends in Nonfatal Falls and Fall-Related Injuries Among Adults Aged ≥65 Years United States, 2012–2018. MMWR Morbidity Mortality Weekly Report 2020;69:875–881.
- 6 Burns E, Kakara R. Deaths from falls among persons aged ≥65 years—United States, 2007–2016. MMWR Morbidity Mortality Weekly Report 2018;67:509–14.
- 7 Vespa, Jonathan, Jeremy Engelberg, and Wan He. U.S. Census Bureau, Old Housing, New Needs: Are U.S. Homes Ready for an Aging Population?, P23-217.
- 8 An accessibility need is defined by households that include someone with a mobility-related disability; someone who uses a mobility-assistive device; someone with difficulty accessing their home; or someone who has difficulty accessing or using bedrooms, bathrooms, or kitchens.