

Spotlight on Health: Survey Finds Gender Gap in Health Care Affordability Perceptions as Premium Subsidies Expire

December 2025 AmeriSpeak® Omnibus Survey

Funded and conducted by NORC at the University of Chicago

Interviews: 12/18-21/2025

1,156 adults

Margin of sampling error: ± 3.9 percentage points at the 95% confidence level among all adults

NOTE:

- Results show percentages among all respondents, unless otherwise labeled.
- “-” = no respondents gave this response.
- “*” = at least one respondent gave this response, but fewer than .5% of respondents gave this response.

NORCHC1: How worried are you about being able to afford the following for you and your family in 2026?

[GRID ITEMS RANDOMIZED; RESPONSE OPTIONS SHOWN IN REVERSE ORDER TO HALF SAMPLE]

		NORC 12/18-21/2025		
		Overall	SEX	
			Male	Female
Unexpected medical bills				
	Extremely Worried	15	12	18
	Very Worried	17	15	18
	Somewhat Worried	27	20	33
	Not Too Worried	23	29	17
	Not At All Worried	18	23	13
	DON'T KNOW	*	*	-
	SKIPPED ON WEB/REFUSED	1	*	1
Out-of-pocket costs when using health care services				
	Extremely Worried	17	13	21
	Very Worried	14	12	16
	Somewhat Worried	28	26	30
	Not Too Worried	22	26	18
	Not At All Worried	18	22	14
	DON'T KNOW	*	-	*
	SKIPPED ON WEB/REFUSED	1	1	1
Monthly health insurance premiums				
	Extremely Worried	14	11	17
	Very Worried	11	10	13
	Somewhat Worried	24	21	27
	Not Too Worried	25	28	23
	Not At All Worried	24	30	19
	DON'T KNOW	*	1	*
	SKIPPED ON WEB/REFUSED	1	1	1
Prescription drug costs				
	Extremely Worried	11	8	14
	Very Worried	12	12	13
	Somewhat Worried	25	19	30

	NORC 12/18-21/2025		
	Overall	SEX	
		Male	Female
Not Too Worried	27	30	23
Not At All Worried	25	30	19
DON'T KNOW	*	*	-
SKIPPED ON WEB/REFUSED	*	*	*

N = 1,156

NORCHC2: How much financial strain, if any do you feel your 2026 health care expenses will place on your household?

	NORC 12/18-21/2025		
	Overall	SEX	
		Male	Female
A major financial strain	26	19	32
A minor financial strain	44	43	45
No financial strain at all	30	38	22
DON'T KNOW	*	-	*
SKIPPED ON WEB/REFUSED	*	*	*

N = 1,156

NORCHC3: What is the likelihood you will need to make the following changes in 2026 because of your household's health care expenses?

[GRID ITEMS RANDOMIZED; RESPONSE OPTIONS SHOWN IN REVERSE ORDER TO HALF SAMPLE]

	NORC 12/18-21/2025		
	Overall	SEX	
		Male	Female
Cut back on leisure or social activities			
Extremely Likely	13	8	17
Very Likely	16	14	18
Somewhat Likely	25	21	29
Not Too Likely	21	26	16
Not At All Likely	24	30	19

	NORC 12/18-21/2025		
	Overall	SEX	
		Male	Female
DON'T KNOW	*	-	*
SKIPPED ON WEB/REFUSED	*	*	*
Delay home maintenance or repairs			
Extremely Likely	11	6	14
Very Likely	12	12	13
Somewhat Likely	23	20	27
Not Too Likely	23	26	20
Not At All Likely	30	35	26
DON'T KNOW	*	-	-
SKIPPED ON WEB/REFUSED	1	1	*
Take on additional work or hours			
Extremely Likely	10	6	13
Very Likely	9	7	11
Somewhat Likely	21	19	23
Not Too Likely	21	22	19
Not At All Likely	39	46	32
DON'T KNOW	*	-	*
SKIPPED ON WEB/REFUSED	1	*	1
Reduce spending on food quality or variety			
Extremely Likely	10	6	14
Very Likely	13	10	15
Somewhat Likely	25	20	29
Not Too Likely	25	30	19
Not At All Likely	27	32	22
DON'T KNOW	-	-	-
SKIPPED ON WEB/REFUSED	*	*	1
Postpone a major life decision (moving, having a child, changing jobs)			
Extremely Likely	10	8	12
Very Likely	11	10	12
Somewhat Likely	17	15	19
Not Too Likely	23	24	22

	NORC 12/18-21/2025		
	Overall	SEX	
		Male	Female
Not At All Likely	38	42	34
DON'T KNOW	-	-	-
SKIPPED ON WEB/REFUSED	*	1	*
Rely on family or friends for financial help			
Extremely Likely	7	5	8
Very Likely	6	5	7
Somewhat Likely	12	11	14
Not Too Likely	26	21	31
Not At All Likely	48	57	40
DON'T KNOW	-	-	-
SKIPPED ON WEB/REFUSED	*	*	*

N = 1,156

AGE

	NORC 12/18-21/2025
18-29	20
30-44	24
45-59	25
60+	31

N=1,156

SEX

	NORC 12/18-21/2025
Male	49
Female	51

N=1,156

RACE/ETHNICITY

	NORC 12/18-21/2025
White, non-Hispanic	60
Black, or African American, non-Hispanic	12
Hispanic	18
Other, non-Hispanic	10

*N=1,156***EDUCATION**

	NORC 12/18-21/2025
High school graduate or equivalent or less than a high school diploma	37
Some college	26
Bachelor's degree	23
Postgraduate study or professional degree	14

*N=1,156***HOUSEHOLD INCOME**

	NORC 12/18-21/2025
Less than \$30,000	24
\$30,000 to under \$60,000	20
\$60,000 to under \$100,000	24
\$100,000 or more	33

*N=1,156***Study Methodology**

This survey was funded and conducted by NORC at the University of Chicago. The data were collected using the AmeriSpeak® Omnibus, a bi-monthly multi-client survey using NORC's probability-based panel designed to be representative of the U.S. household population. The survey was part of a larger study that included questions about other topics not included in this report. During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone, and field interviewers (face-to-face).

The panel provides sample coverage of approximately 97 percent of the U.S. household population. Those excluded from the sample include people with P.O. Box-only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings.

Interviews were conducted in English, online, and by phone between December 18-21, 2025, with adults ages 18 and older. Respondents were offered a small monetary incentive for completing the survey. Panel members were randomly drawn from AmeriSpeak, and 1,156 adults completed the survey, including 1,062 online and 94 by phone. Panel members were invited by email or by phone from a NORC telephone interviewer.

Quality assurance checks were conducted to ensure data quality. In total, 65 interviews were removed for nonresponse to at least 50 percent of the questions asked of them or for completing the survey in less than one-third the median interview time for the full sample. These interviews were excluded from the data file prior to weighting.

The margin of sampling error is ± 3.9 percentage points at the 95 percent confidence level. Sampling error is only one of many potential sources of error, and there may be other unmeasured error in this or any other survey.

Once the sample was selected and fielded, and all the study data were collected and made final, a poststratification process was used to adjust for any survey nonresponse as well as any noncoverage or under- and oversampling resulting from the study-specific sample design. Poststratification variables included age, gender, census division, race/ethnicity, and education. Weighting variables were obtained from the 2025 Current Population Survey. The weighted data reflect the U.S. population of adults ages 18 and over.

Additional information on the AmeriSpeak Panel methodology is available at: <https://amerispeak.norc.org/about-amerispeak/Pages/Panel-Design.aspx>.

About the NORC Spotlight on Health

NORC at the University of Chicago's Spotlight on Health is a series of quick-hitting national surveys on issues vital to health and well-being, conducted using AmeriSpeak's probability-based panels.

About NORC at the University of Chicago

NORC at the University of Chicago conducts research and analysis that decision-makers trust. As a nonpartisan research organization and a pioneer in measuring and understanding the world, we have studied almost every aspect of the human experience and every major news event for more than eight decades. Today, we partner with government, corporate, and nonprofit clients around the world to provide the objectivity and expertise necessary to inform the critical decisions facing society.