

About Half of Americans are Unable to Afford Quality Healthcare

The West Health-Gallup Affordability Index shows widening racial gaps for Black and Latino adults.

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According to the latest data from the West Health-Gallup Affordability Index, only 49% of U.S. adults are able to afford quality care and have been able to pay for [healthcare](#) visits and [prescriptions](#) in recent months, marking a five-year low in healthcare affordability. The number of people able to afford quality healthcare has been on a steady decline since 2022, when affordability was the highest. In 2025, 2.8 million more Americans reported inability to afford healthcare.

“Healthcare affordability is moving in the wrong direction,” West Health Institute chief medical officer, Zia Agha, MD, [told Healio](#). “Notably, financial barriers are increasing among people with [chronic illness](#), who need ongoing care to remain healthy. When people delay treatment, skip [medications](#) or avoid preventive care because of its cost, health outcomes worsen and costs grow even more.”

Since 2021, the West Health-Gallup Center on Healthcare in America recruited between 4,800 and 6,300 U.S. adults through random phone calls for a representative sample of the general public. Participants were then asked to submit a survey, either online or through mail, about healthcare affordability. In 2025, 5,660 American adults completed the survey.

The recent poll found 49% of Americans to be “cost secure,” or able to afford quality care, medical visits and prescriptions in recent months. In 2025, 41% of adults were “cost insecure,” meaning they lacked access to quality, affordable care or were unable to pay for care or medicine in recent months. Lastly, 10% of U.S. adults were “cost desperate,” or lacked access to quality care and were unable to afford both care and medicine.

Only 38% of Black adults and 32% of Latino adults were considered cost secure, compared with 55% of white adults. The [racial gaps](#) have continued to widen every year, with cost security

declining more dramatically among Black and [Latino](#) adults (-16 and -19 percentage points) than white adults (-3 points).

Disparities among healthcare affordability were also noted by income, health condition, [gender](#) and age. Across [income](#) levels, people were unable to afford healthcare, but households with the lowest annual incomes had the least number of cost-secure adults. [Women](#) were less likely to be able to afford healthcare; indeed, only 42% of women were cost secure, compared with 57% of men. Adults with chronic conditions, like chronic obstructive pulmonary disease (COPD), depression, anxiety, asthma or who were [immune compromised](#), were less likely to be cost secure. Among adults ages 18 to 29, only 32% were cost secure. As age increased, the proportion of cost-secure adults increased, with 62% of adults over 65 being cost secure.

"Millions of Americans are being priced out of healthcare because costs are rising faster than their ability to pay," said Tim Lash, president of the West Health Policy Center, [in a press release](#). "Without meaningful reforms that better address healthcare delivery, high [prescription drug](#) prices and rising insurance premiums, Americans will continue to struggle, and affordability will only continue to deteriorate."