

Nearly 4 in 10 Americans Can't Access or Afford Quality Health Care

Black, Latino and lower-income households are disproportionately affected.

May 27, 2025 By Laura Schmidt

About 11% of U.S. adults—nearly 29 million people—are unable to afford or [access quality health care](#), according to findings from the [West Health-Gallup Healthcare Indices Study](#).

What's more, the number of adults who can access and afford health care is disproportionately lower among Black, Latino and [low-income](#) households.

In 2018, West Health teamed with Gallup Healthcare to develop the Healthcare Affordability Index, which tracks health care access and affordability in America via surveys, according to [Gallup News](#).

For the current analysis, researchers surveyed 6,296 adults ages 18 and older from November to December 2024. Researchers assigned survey responses to the following categories:

- Cost desperate: Those who lack access to quality, affordable health care and have recently been unable to pay for both needed care and medicine;
- Cost insecure: Individuals who lack access to quality, affordable health care or have recently been unable to pay for either needed care or medicine;
- Cost secure: Those who have access to quality, affordable care and can pay for needed care and medicine.

From 2021 to 2024, disparities significantly increased for those in the cost desperate category. In fact, since 2021, the most notable increases in cost desperate individuals occurred among Latino

adults (up 8 percentage points to 18%), Black adults (up 5 points to 14%) and households earning under \$24,000 per year (up 11 points to 25%).

By contrast, white adults and middle- and high-income households did not face significant changes in their ability to afford or access health care since 2021.

What's more, the proportion of Americans ages 65 and older considered cost desperate increased by one point to 4% in 2024 compared with 2021. During the same period, the proportion of cost desperate individuals ages 50 to 64 years increased three points to 11% and the proportion of cost desperate individuals younger than 50 rose four points to 14%.

The proportion of cost secure adults reached its lowest level. Indeed, only 51% of Americans were able to afford quality health care. Latinos and Black adults in the cost secure category saw the biggest drops compared with other demographic groups, however, down 17 points to 34% and 13 points to 41%, respectively.

Nearly 4 in 10 Americans are cost insecure, highlighting intermittent or inconsistent difficulty in accessing and affording healthcare.

The study's findings also emphasize the widening of the already large gap between racial groups and high- and low-income Americans and their access to quality, affordable health care. Researchers note that these changes may be due to elevated levels of consumer and medical inflation, consistent drug shortages and increasing rates of Medicaid disenrollment.

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