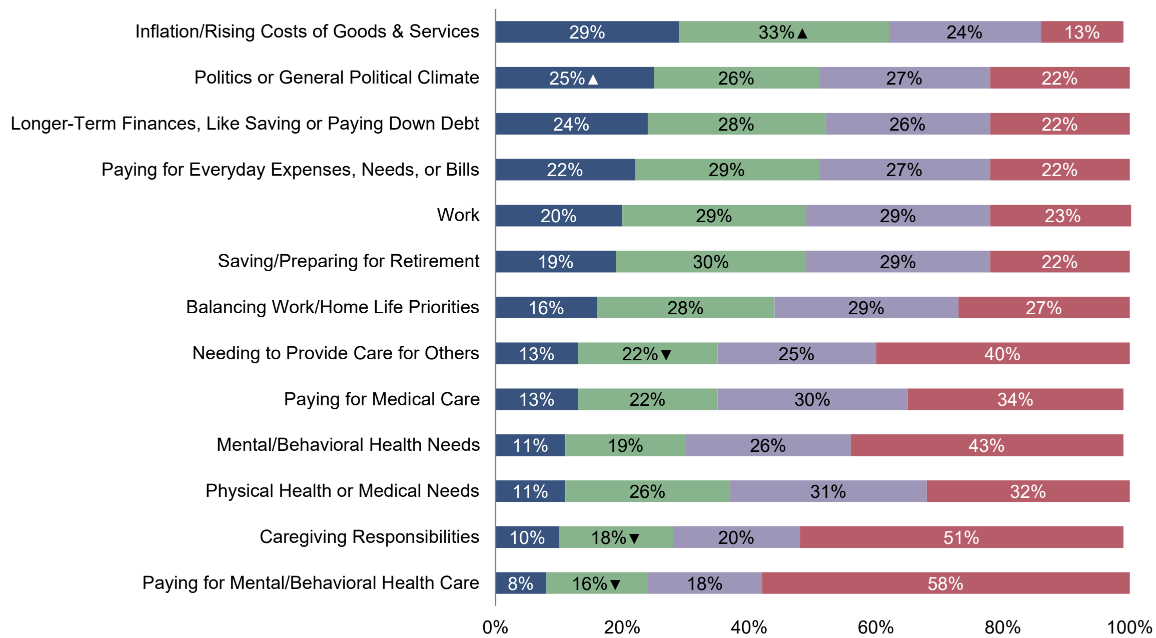
EBRI FAST Facts
August 6, 2026, #560

Higher Health Care Costs Prompt Many to Cut Spending, Reduce Saving, or Delay Care

The Employee Benefit Research Institute (EBRI)/Greenwald Research Consumer Engagement in Health Care Survey found that most enrollees reported feeling financially secure, though fewer described themselves as very secure compared with 2024.

Financial stress related to inflation and everyday expenses remained common, even as stress related to health status has eased.

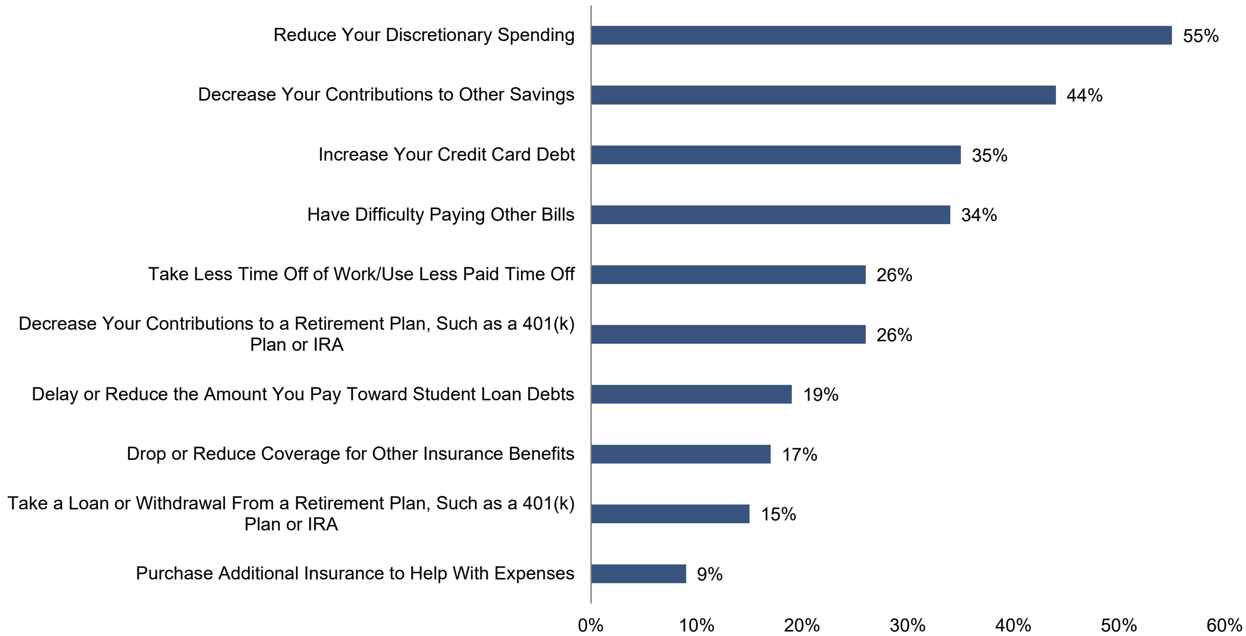
Figure 1
In the last year, how much stress have you experienced from each of these areas?



▲= Significantly higher than previous year
▼= Significantly lower than previous year
Source: 2025 EBRI/Greenwald Research Consumer Engagement in Health Care Survey.

Four in 10 enrollees reported that their health care costs had increased in the past year. Among those experiencing increased costs, more than half reduced discretionary spending, one-third had difficulty paying other bills, and one-quarter reduced contributions to retirement savings.

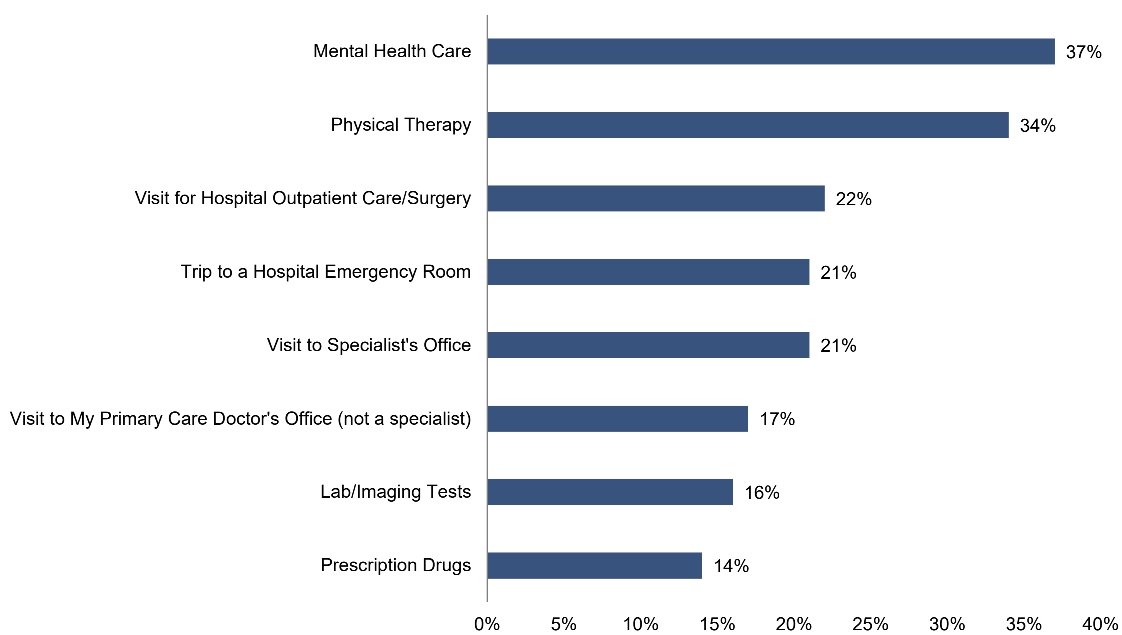
Figure 2
Has increased spending on health care expenses in the past year caused you to do any of the following?
Among those whose out-of-pocket expenses went up



Source: 2025 EBRI/Greenwald Research Consumer Engagement in Health Care Survey.

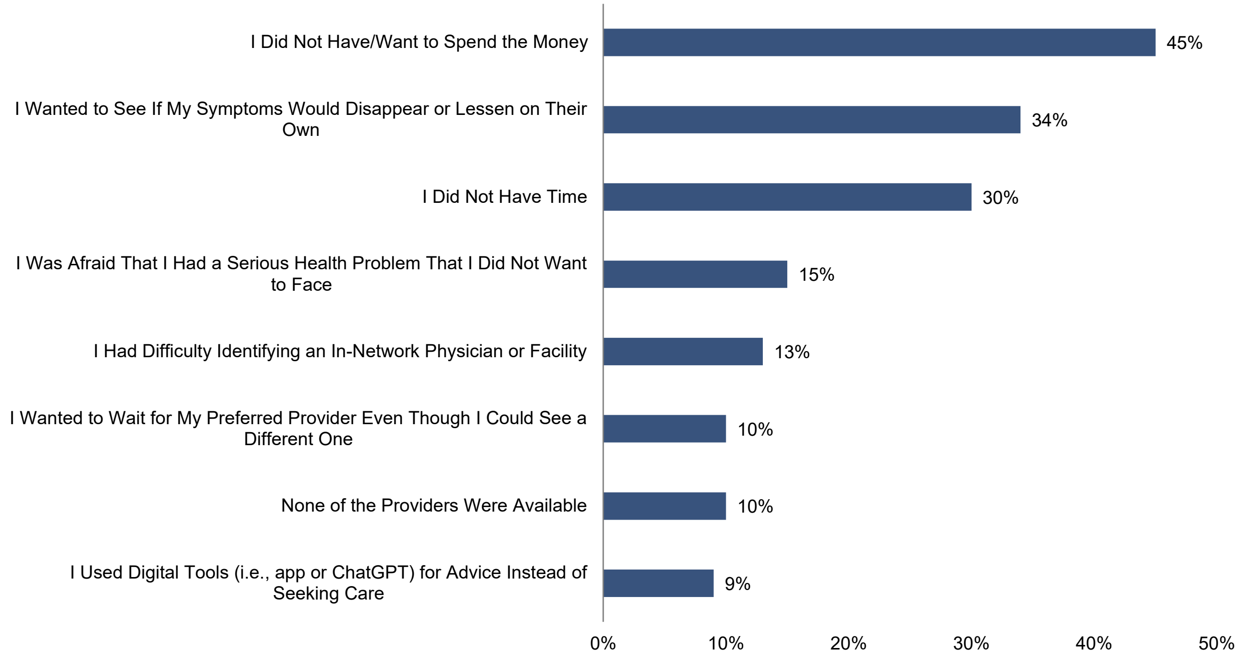
Affordability remained a key barrier to accessing care. Cost was the leading reason consumers delayed or avoided health care they needed, underscoring the continued impact of health care costs on household finances.

Figure 3
In the past 12 months, have you or anyone else on your plan delayed or avoided getting the following care?
Among those who needed the care



Source: 2025 EBRI/Greenwald Research Consumer Engagement in Health Care Survey.

Figure 4
Why did you delay or avoid seeking care?
Top reasons delayed or avoided care



Source: 2025 EBRI/Greenwald Research Consumer Engagement in Health Care Survey.

More information about the EBRI/Greenwald Research Consumer Engagement in Health Care Survey can be found online.

The 2025 Consumer Engagement in Health Care Survey was an online survey of 2,001 Americans ages 21–64 with private health insurance coverage. It was fielded between October and November 2025. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, Cigna Healthcare, HealthEquity, Inspira Financial, Johnson & Johnson, Segal, TIAA, and WEX.

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