NATIONAL DOMESTIC WORKERS ALLIANCE

Domestic Worker Surveys - Special Data Brief

LOW COVERAGE & RISING PREMIUMS

Health insurance coverage and expected costs among domestic workers in 2025-2026

January 2026

Millions of Americans face [rising premiums](#) and heightened risk of becoming [uninsured](#) in the wake of the expiration of Affordable Care Act (ACA) premium tax credits at the start of 2026. This includes domestic workers, who overwhelmingly [lack access](#) to employer-sponsored health insurance. Congress [continues to debate](#) the future of these ACA subsidies, but what actions they might ultimately take remains [unclear](#).

Health Insurance Coverage Surveys

We recently surveyed domestic workers about their health insurance coverage and costs via two domestic worker audiences: subscribers to National Domestic Worker Alliance's (NDWA) digital communications as well as Spanish-speaking subscribers to [La Alianza](#). The table below summarizes the 826 survey responses from domestic workers who answered at least the first question on health insurance.

Findings

Table 1. Health insurance coverage and costs by worker type: NDWA domestic worker surveys, Dec 2025-Jan 2026 (826 total respondents)				
	Housecleaners (N = 453)	**Nannies** (N = 156)	**Home care workers** (N = 144)	**All respondents**[1] (N = 826)
Currently covered by any type of health insurance				
Yes	187 (41%)	82 (53%)	105 (73%)	435 (53%)
No	266 (59%)	74 (47%)	39 (27%)	391 (47%)
Source of health insurance (among insured)				
Medicaid	52 (31%)	21 (28%)	31 (31%)	112 (29%)
ACA Marketplace	44 (26%)	19 (25%)	23 (23%)	92 (24%)
Medicare	19 (11%)	16 (21%)	23 (23%)	72 (19%)
Other	39 (23%)	12 (16%)	7 (7%)	58 (15%)
Job	16 (9%)	7 (9%)	17 (17%)	49 (13%)
Missing[2]	*17 (9%)*	*7 (9%)*	*4 (4%)*	*52 (12%)*

	Housecleaners (N = 453)	Nannies (N = 156)	Home care workers (N = 144)	All respondents[1] (N = 826)
Table 1 (continued). Health insurance coverage and costs by worker type: NDWA domestic worker surveys, Dec 2025-Jan 2026 (826 total respondents)				
Reason for not being covered by a health plan (among uninsured)				
Not eligible	132 (52%)	37 (51%)	16 (41%)	188 (50%)
Not affordable	56 (22%)	17 (24%)	12 (31%)	87 (23%)
Too hard to sign up	37 (15%)	9 (12%)	6 (15%)	53 (14%)
Other	29 (11%)	9 (12%)	5 (13%)	43 (12%)
Don't need it	1 (0%)	0 (0%)	0 (0%)	2 (1%)
Missing[2]	*11 (4%)*	*2 (3%)*	*0 (0%)*	*18 (5%)*
Expected change in health insurance premiums, 2026 (among marketplace enrollees)				
Increase	19 (44%)	12 (71%)	18 (78%)	51 (59%)
I don't know	12 (28%)	2 (12%)	2 (9%)	17 (20%)
About the same	6 (14%)	1 (6%)	2 (9%)	9 (10%)
Not applicable	4 (9%)	2 (12%)	1 (4%)	7 (8%)
Decrease	2 (5%)	0 (0%)	0 (0%)	2 (2%)
Missing[2]	*1 (3%)*	*2 (12%)*	*0 (0%)*	*6 (7%)*

[1] The number of housecleaners, nannies, and home care workers does not sum to the number of "All respondents" because 73 respondents did not share their occupation.
[2] The percent missing is out of all people who received a given question. Otherwise, percentages are out of people who provided a response to that question.

Methods

This survey was fielded through multiple channels to reach a broader and more diverse sample of domestic workers.

La Alianza subscribers were surveyed from December 5-11, 2025, alongside a news article on expiring health care subsidies. Questions about health insurance were asked after typical survey questions about domestic worker employment. La Alianza is a Facebook Messenger chatbot and news source that reaches Spanish-speaking home care workers, nannies, and housecleaners across the U.S. Subscribers are predominantly female housecleaners. Of the 1,961 domestic workers who received the broadcast, 530 responded to one or more questions on health insurance coverage. More detailed La Alianza survey methodology is available here.

NDWA digital campaign participants were surveyed through a coordinated outreach on health care coverage changes for 2026. The survey was distributed via email and SMS to domestic workers engaged with NDWA between December 22, 2025 and January 16, 2026, yielding 296 responses. This channel reached a more diverse population including additional home care workers, nannies, English speakers, and workers from various immigrant communities.

Together, these two channels generated 826 survey responses from workers who answered at least the first question on health insurance coverage.