

Unexpected Car and Home Costs Top 2025 Household Financial Challenges

Which of the following major expenses or unexpected financial setbacks did your household experience in 2025, if any? Please select all that apply. (N = 1,200)

Unexpected transportation expenses
(e.g., major car repairs, vehicle replacement, increased commuting costs)

25%

Unexpected home repairs or maintenance (e.g., roof, plumbing, furnace, water heater)

24%

Falling behind on bill payments or debt obligations (e.g., missed payments, increased fees/interest)

22%

Medical expenses due to injury or illness

21%

Job loss or significant reduction in income (e.g., layoff, reduced hours)

20%

Tax-related expenses (e.g., owing back taxes, penalties, unexpected changes in withholding)

10%

Relocation or moving expenses (e.g., unexpected move, eviction, rent increase requiring relocation)

10%

Loss of health insurance coverage

8%

Child-related expenses (e.g., birth/adoption, childcare emergencies, unexpected school expenses)

7%

Legal expenses (e.g., attorney fees, court costs)

6%

Natural disaster or extreme weather event (e.g., fire, flood, tornado, storm damage)

5%

Elder care expenses (e.g., health complications, in-home care, nursing home costs)

5%

Foreclosure, eviction, or threat of eviction

5%

Bankruptcy filing or related costs

3%

Other

3%

None of the above

23%