

# THE CIVIC HEALTH AND INSTITUTIONS PROJECT



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## THE CIVIC HEALTH AND INSTITUTIONS PROJECT: A 50-STATE SURVEY REPORT #110: NORTH CAROLINA: 2024 ELECTION AND HEALTHCARE ISSUES

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# THE CIVIC HEALTH AND INSTITUTIONS PROJECT

Report of October 24, 2024, v.1

***The Civic Health and Institutions Project***  
**and**  
***The COVID States Project***

***A joint initiative of:***

Northeastern University,  
Harvard University,  
Rutgers University,  
University of Rochester

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# COVER MEMO

## ***The Civic Health and Institutions Project*** **and** ***The COVID States Project***

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### **Note on methods:**

Between August 30, 2024 and October 8, 2024, we collected a total of 601 responses from individuals age 18 and older in North Carolina. The surveys were conducted by PureSpectrum via an online, nonprobability sample. Extensive data quality checks were employed. Non-responses were excluded from the calculation of reported percentages. The sample was weighted to reflect the North Carolina population with regard to gender, race, age, region, urbanicity, and education. More information on methodology is available at [www.chip50.org/survey-methodology](http://www.chip50.org/survey-methodology).

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Or visit us at [www.chip50.org](http://www.chip50.org) or [www.covidstates.org](http://www.covidstates.org).

# North Carolina: 2024 Election and Healthcare Issues

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## KEY TAKEAWAYS

- Among the top election issues for North Carolinians were the economy, inflation, health care, and taxes. Issues such as gun control and abortion ranked significantly lower than economic issues.
- 74.5% of North Carolina voters indicated that they intended to vote, while 21% – 1 in 5 – were not sure if they would vote or indicated they would not vote.
- 61% of North Carolinians said that it was somewhat or very difficult to afford healthcare costs.
- 43% of respondents indicated they had ever received a medical bill with an error in it.
- About one-third (32%) of survey respondents in North Carolina said they had had to resort to using a credit card in order to cover medical costs they did not have enough money to cover.
- Near three-quarters (74%) of respondents said they were somewhat or very concerned about surprise medical bills.

## Introduction

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North Carolina is generally acknowledged as one of eight or so swing states that may determine the U.S. presidential election in 2024. The state has a population of 10.4 million according to 2023 U.S. Census estimates, with persons of non-white ethnicity/race representing about 38% of the population. An economically diverse state, North Carolina sees higher-than-average rates of persons without health care (9.2%, as compared to [7.9% nationally](#).)

This CHIP50 survey explores a variety of underlying policy issues that are driving North Carolina voters in this election, such as the economy, inflation, health care, and affordable housing.

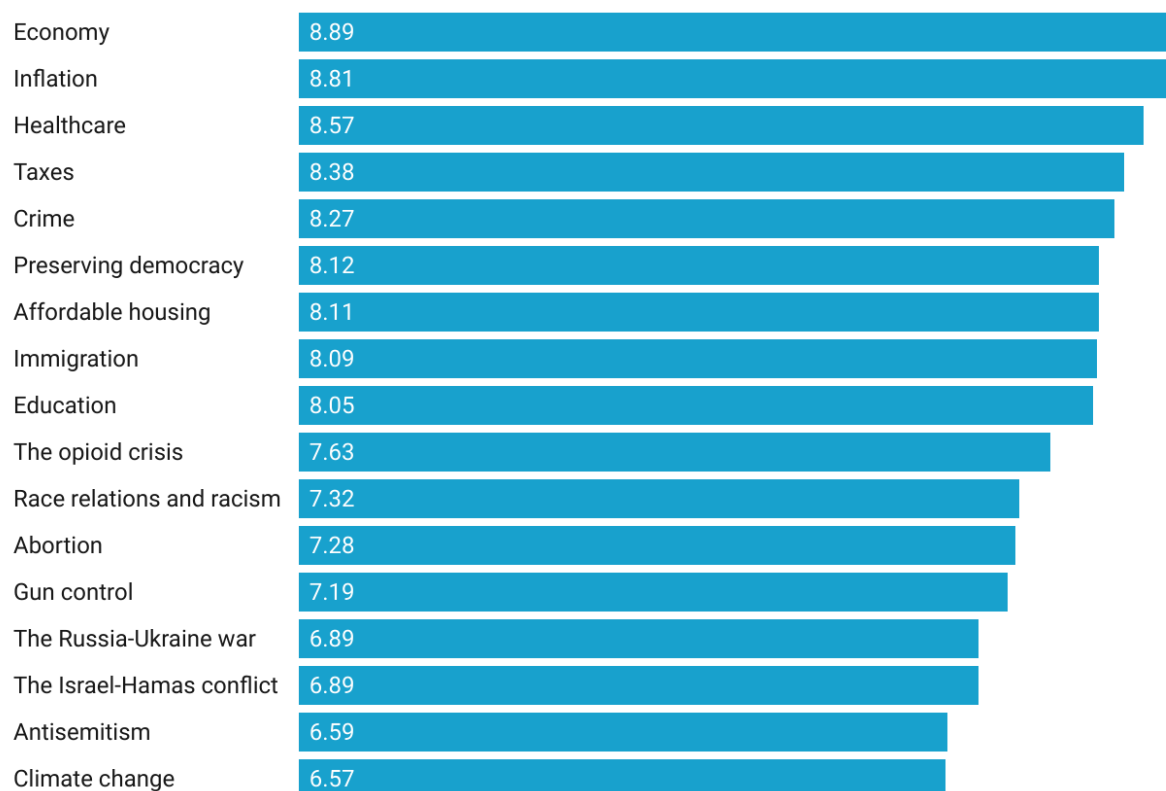
The survey, which included 601 North Carolinians, also drills down, particularly on how North Carolinians are dealing with medical bills and other healthcare-related costs. The results show striking challenges for broad portions of the state’s population. The following are highlights from the survey; full data tables are detailed in the Appendix of this report.

## Most Important Election Issues

North Carolinians were asked about 18 different issues that might affect how they vote in the presidential election. Among the top were the economy, inflation, healthcare, and taxes.

### How important are the following issues for your decision on how to vote in the 2024 presidential election?

Mean for each rating on a scale from 1 to 10, where 1 is “Not important at all” and 10 is “Extremely important”.



North Carolina Sample, N=601, 8/30/2024-10/08/2024

Source: The Civic Health and Institutions Project (A joint project of Northeastern University, Harvard University, Rutgers University, and the University of Rochester) • Created with Datawrapper

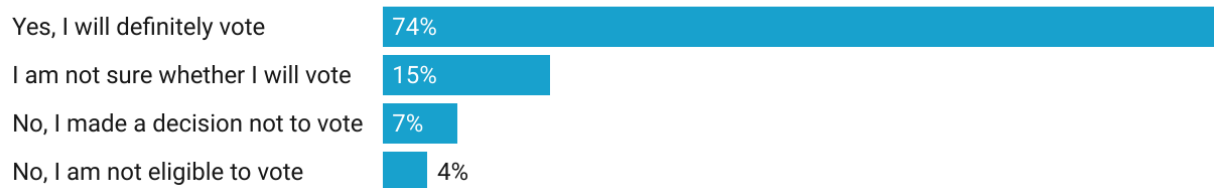
**Figure 1.**

## Voting in the Presidential Election

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Voter turnout will be key to deciding closely contested elections at all levels, particularly for the president. 74% of North Carolina voters indicated in the survey that they intended to vote, while 21% – 1 in 5 – were not sure if they would vote or indicated they would not vote. (Note: Self-reported vote intention on surveys tends to be inflated.)

### Do you plan to vote in the 2024 U.S. presidential election?



North Carolina Sample, N=601, 8/30/2024-10/08/2024

Source: The Civic Health and Institutions Project (A joint project of Northeastern University, Harvard University, Rutgers University, and the University of Rochester) • Created with Datawrapper

Figure 2.

## Difficulty Affording Healthcare Costs

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The CHIP50 survey also revealed the depth of challenges that many people face in paying for healthcare. Fully 61% of North Carolinians said that it was somewhat or very difficult to afford healthcare costs.

### How difficult is it for you and your family to afford healthcare costs?



North Carolina Sample, N=601, 8/30/2024-10/08/2024

Source: The Civic Health and Institutions Project (A joint project of Northeastern University, Harvard University, Rutgers University, and the University of Rochester) • Created with Datawrapper

Figure 3.

## Medical Bills with Errors

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One issue with healthcare costs is the issue of overbilling or erroneous billing, which, as has been widely reported, continues to cost many consumers significant money each year. In the survey, 43% of respondents (218 respondents of the total 601 in North Carolina) indicated they had received a medical bill with an error in it. Among those who had received such a bill, one-quarter (24.5%) said the problem with the erroneous bill was not successfully resolved. Further, among respondents who said they received an erroneous bill (256 respondents), 50% said they had disputed it with a medical provider and 44% had disputed it with an insurance company.

### Have you ever received a medical or dental bill that you thought contained an error?



North Carolina Sample, N=601, 8/30/2024-10/08/2024

Source: The Civic Health and Institutions Project (A joint project of Northeastern University, Harvard University, Rutgers University, and the University of Rochester) • Created with Datawrapper

Figure 4.

## Debt and Health Care Costs

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About one-third (32%) of North Carolina survey respondents said they had to resort to using a credit card to cover medical costs they did not have enough money for. Medical debt [remains a major issue](#) across the United States.

### Have you ever used a credit card to pay for a medical bill that you could not afford to pay in full?



North Carolina Sample, N=601, 8/30/2024-10/08/2024

Source: The Civic Health and Institutions Project (A joint project of Northeastern University, Harvard University, Rutgers University, and the University of Rochester) • Created with Datawrapper

Figure 5.

# Affording Unexpected Medical Bills

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Concern over unanticipated medical bills is something that affects the vast majority of North Carolinians. Near three-quarters (74%) of respondents said they were somewhat or very concerned about surprise medical bills.

## How concerned are you about being able to afford unexpected medical bills?



North Carolina Sample, N=601, 8/30/2024-10/08/2024

Source: The Civic Health and Institutions Project (A joint project of Northeastern University, Harvard University, Rutgers University, and the University of Rochester) • Created with Datawrapper

**Figure 6.**

## Conclusion

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Top policy concerns among North Carolinians were the economy, inflation, health care, and taxes. Issues such as gun control and abortion ranked significantly lower than economic issues. Beneath the electoral politics, however, are unsettling trends reported by many survey respondents: At high rates, North Carolinians report having difficulty with health care costs, sometimes resorting to taking on credit card debt when they can't afford to pay bills. Further, many in the state report having seen medical bills with errors in them, and nearly three-quarters of all respondents in the survey said they are concerned about unexpected medical bills.



## Appendix A: Data Tables

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*Note: Counts and percentages are weighted to match the population demographics of North Carolina. Weighted sample sizes may be slightly above true sample sizes due to the weighting procedure. Non-responses are not included, so the total number of responses may be below the actual reported sample sizes in the Methods Note.*

Table 1: How important are the following issues for your decision on how to vote in the 2024 presidential election? Please rate their importance on a scale from 1 to 10, where 1 is “Not important at all” and 10 is “Extremely important.”

| <b>Voter Issue</b>               | <b>Mean</b> | <b>Standard Deviation</b> |
|----------------------------------|-------------|---------------------------|
| <b>Economy</b>                   | 8.89        | 1.78                      |
| <b>Inflation</b>                 | 8.81        | 1.79                      |
| <b>Healthcare</b>                | 8.57        | 1.95                      |
| <b>Taxes</b>                     | 8.37        | 1.98                      |
| <b>Crime</b>                     | 8.27        | 2.05                      |
| <b>Preserving democracy</b>      | 8.12        | 2.41                      |
| <b>Affordable housing</b>        | 8.11        | 2.32                      |
| <b>Immigration</b>               | 8.09        | 2.24                      |
| <b>Education</b>                 | 8.05        | 2.15                      |
| <b>The opioid crisis</b>         | 7.62        | 2.48                      |
| <b>Race relations and racism</b> | 7.32        | 2.75                      |
| <b>Abortion</b>                  | 7.27        | 2.97                      |
| <b>Gun control</b>               | 7.19        | 2.9                       |
| <b>The Israel-Hamas conflict</b> | 6.89        | 2.66                      |
| <b>The Russia-Ukraine war</b>    | 6.89        | 2.78                      |
| <b>Antisemitism</b>              | 6.59        | 2.68                      |
| <b>Climate change</b>            | 6.57        | 3.05                      |

Table 2: Do you plan to vote in the 2024 election for Governor in North Carolina?

|   | <b>Count</b> | <b>Percentage</b> |
|---|--------------|-------------------|
| <b>Yes, I already voted</b>             | 20           | 3.4%              |
| <b>Yes, I plan to vote</b>              | 423          | 70.6%             |
| <b>No, I do not plan to vote</b>        | 130          | 21.7%             |
| <b>No, I am voting in another state</b> | 6            | 1.1%              |
| <b>No, I am not eligible to vote</b>    | 20           | 3.3%              |
| <b>Total</b>                            | 599          | 100%              |

Table 3: Which candidate for Governor from North Carolina do you support?

|                                       | <b>Count</b> | <b>Percentage</b> |
|---------------------------------------|--------------|-------------------|
| <b>Mark K. Robinson (Republican)</b>  | 159          | 26.4%             |
| <b>Josh Stein (Democrat)</b>          | 265          | 44.1%             |
| <b>Wayne Turner (Green)</b>           | 11           | 1.8%              |
| <b>Mike Ross (Libertarian)</b>        | 8            | 1.3%              |
| <b>Another candidate</b>              | 13           | 2.1%              |
| <b>I do not support any candidate</b> | 145          | 24.2%             |
| <b>Total</b>                          | 601          | 100%              |

Table 4: Do you approve or disapprove of the way your governor is handling their job?

|                                       | <b>Count</b> | <b>Percentage</b> |
|---------------------------------------|--------------|-------------------|
| <b>Strongly disapprove</b>            | 77           | 12.8%             |
| <b>Disapprove</b>                     | 66           | 11%               |
| <b>Neither approve nor disapprove</b> | 225          | 37.5%             |
| <b>Approve</b>                        | 123          | 20.5%             |
| <b>Strongly approve</b>               | 110          | 18.3%             |
| <b>Total</b>                          | 600          | 100%              |

Table 5: How difficult is it for you and your family to afford healthcare costs?

|                             | <b>Count</b> | <b>Percentage</b> |
|-----------------------------|--------------|-------------------|
| <b>Not difficult at all</b> | 93           | 15.4%             |
| <b>Not very difficult</b>   | 143          | 23.8%             |
| <b>Somewhat difficult</b>   | 251          | 41.7%             |
| <b>Very difficult</b>       | 115          | 19.1%             |
| <b>Total</b>                | 602          | 100%              |

Table 6: Have you ever received a medical or dental bill that you thought contained an error?

|              | <b>Count</b> | <b>Percentage</b> |
|--------------|--------------|-------------------|
| <b>Yes</b>   | 256          | 42.5%             |
| <b>No</b>    | 346          | 57.5%             |
| <b>Total</b> | 602          | 100%              |

Table 7: What was the outcome of the dispute? Only respondents who said they disputed a medical or dental bill in the previous question were asked this (Total Respondents = 218)

|  | <b>Count</b> | <b>Percentage</b> |
|--|--------------|-------------------|
| <b>The problem was successfully resolved</b>     | 164          | 75.5%             |
| <b>The problem was not successfully resolved</b> | 53           | 24.5%             |
| <b>Total</b>                                     | 218          | 100%              |

Table 8: Have you ever disputed a medical or dental bill that you thought had an error in it? (Please select all that apply).

Only respondents who said they received a medical or dental bill that they thought contained an error were asked this (Total Respondents = 256).

|  | <b>Count</b> | <b>Percentage</b> |
|--|--------------|-------------------|
| <b>Yes, with the medical provider</b>  | 138          | 49.2%             |
| <b>Yes, with the insurance company</b> | 125          | 44.4%             |
| <b>Yes, with someone else</b>          | 9            | 3.2%              |
| <b>No</b>                              | 38           | 13.5%             |

Table 9: Have you ever used a credit card to pay for a medical bill that you could not afford to pay in full?

|              | <b>Count</b> | <b>Percentage</b> |
|--------------|--------------|-------------------|
| <b>Yes</b>   | 190          | 31.6%             |
| <b>No</b>    | 411          | 68.4%             |
| <b>Total</b> | 601          | 100%              |

Table 10: How concerned are you about being able to afford unexpected medical bills?

|                             | <b>Count</b> | <b>Percentage</b> |
|-----------------------------|--------------|-------------------|
| <b>Not concerned at all</b> | 62           | 10.3%             |
| <b>Not very concerned</b>   | 95           | 15.8%             |
| <b>Somewhat concerned</b>   | 227          | 37.7%             |
| <b>Very concerned</b>       | 218          | 36.3%             |
| <b>Total</b>                | 602          | 100%              |