

# Perceptions of Opioid Misuse

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## **Caveat and Disclaimer**

The opinions expressed and conclusions reached by the authors are their own and do not represent any official position or opinion of the Society of Actuaries Research Institute, the Society of Actuaries, or its members. The Society of Actuaries Research Institute makes no representation or warranty to the accuracy of the information.

# Background and Objectives

- The Society of Actuaries Research Institute (SOA) commissioned research to investigate the trends and drivers behind drug overdose mortality and substance-related deaths in the U.S. This work included a comprehensive review of medical literature, expert consultations, and analyses of both general and insured population datasets. The findings, summarized in *U.S. Drug Overdose Crisis—Past, Present, and Future: A Dive into Trends and Drivers of Substance-Related Mortality*,<sup>1</sup> offer insights into substance use disorder, overdose and alcohol-induced mortality, and key considerations for insurers.
- To further understand public awareness of substance use issues, the SOA partnered with a market research firm to survey 1,005 U.S. adults. The study explored awareness, attitudes, and perceptions related to drug and alcohol use and misuse. Participants represented a cross-section of the American population, providing perspective on how adults view the risks associated with substance use, their familiarity with treatment and prevention resources, and how these perceptions have evolved in recent years.
- The remainder of this report presents the survey findings, including details about the sample and the context for the questions posed to respondents. While the survey reflects a broadly representative sample of U.S. adults, the results may not fully capture the experiences or perspectives of certain subpopulations. Nevertheless, the findings offer valuable insight into national awareness of drug and alcohol use and serve as a useful complement to *U.S. Drug Overdose Crisis—Past, Present, and Future*.<sup>1</sup>

# Methodology and Sample



The **10-minute** survey was fielded from **August 18 to 24, 2025**, sourced from an independent, third-party sample. All participants live in the United States and were 18 years or older and representative of the general population, balanced on age, income, gender, race/ethnicity and region.



**1,005 adults** completed this survey. Quota ranges were implemented to balance the sample; data weighting was not implemented.

## Generation

- Gen Z (18–28): 158n
- Millennials (29–44): 244n
- Gen X (45–60): 278n
- Boomers (61–79): 325n

## Household Income

- Under \$50,000: 298n
- \$50,000–\$100,000: 295n
- Over \$100,000: 406n

## Gender

- Men: 494n
- Women: 508n

## Region

- Northeast: 183n
- Midwest: 178n
- South: 390n
- West: 254n

## Race/Ethnicity

- White: 726n
- Black/African American: 151n
- Hispanic/Latino: 119n
- Asian/Asian American: 68n
- Native American, Native Hawaiian, Native Alaskan, First Nation or Indigenous: 23n
- Pacific Islander: 1n
- Other: 1n
- Prefer not to say: 2n

# Key Findings

**3 in 4**

**Know something about opioids in general.**

- While 74% of respondents know something about opioids in general, slightly fewer, 68% report knowing some or a lot about fentanyl.
- While nearly 7 in 10 report knowing something about fentanyl, 9 in 10 believe illicit fentanyl is commonly contaminated.

**1 in 4**

**Know someone who has abused opioids.**

- 27% of respondents know someone who has abused opioids, compared to 66% (2 in 3) who know someone who has abused alcohol.
- Millennials are more likely than the other generations to know someone who has abused opioids.

**1 in 10**

**Know someone who died from opioid abuse.**

- While respondents more often report knowing someone who abused alcohol, the likelihood of knowing someone who died from misuse is roughly twice as high for opioids (35%) as for alcohol (18%).
- As a result, 9% of respondents know someone who died of opioid abuse compared to 12% for alcohol abuse.

**1 in 10**

**While 3 in 4 know about Narcan, only 1 in 10 carry it.**

- While only 1 in 10 of total respondents carry Narcan, 1 in 4 of those who know a lot about opioids carry it.
- Respondents with household incomes over \$50,000 are more likely than those under \$50,000 to be aware of Narcan, but no more likely to carry it.

**1 in 2**

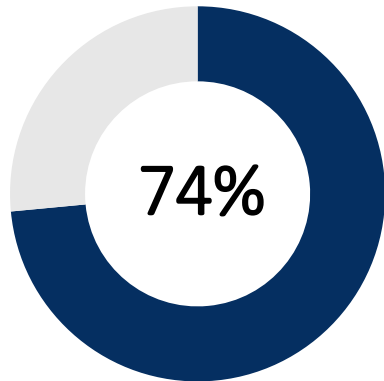
**Believe opioid overdose deaths will increase in the next 5 years.**

- While 51% of respondents believe opioid deaths will increase, that figure jumps to 58% among those who know a lot about opioids.
- 63% of Gen Z respondents expect opioid deaths will increase.
- Only 16% of respondents believe opioid deaths will decrease.

# Knowledge and Awareness of Opioids

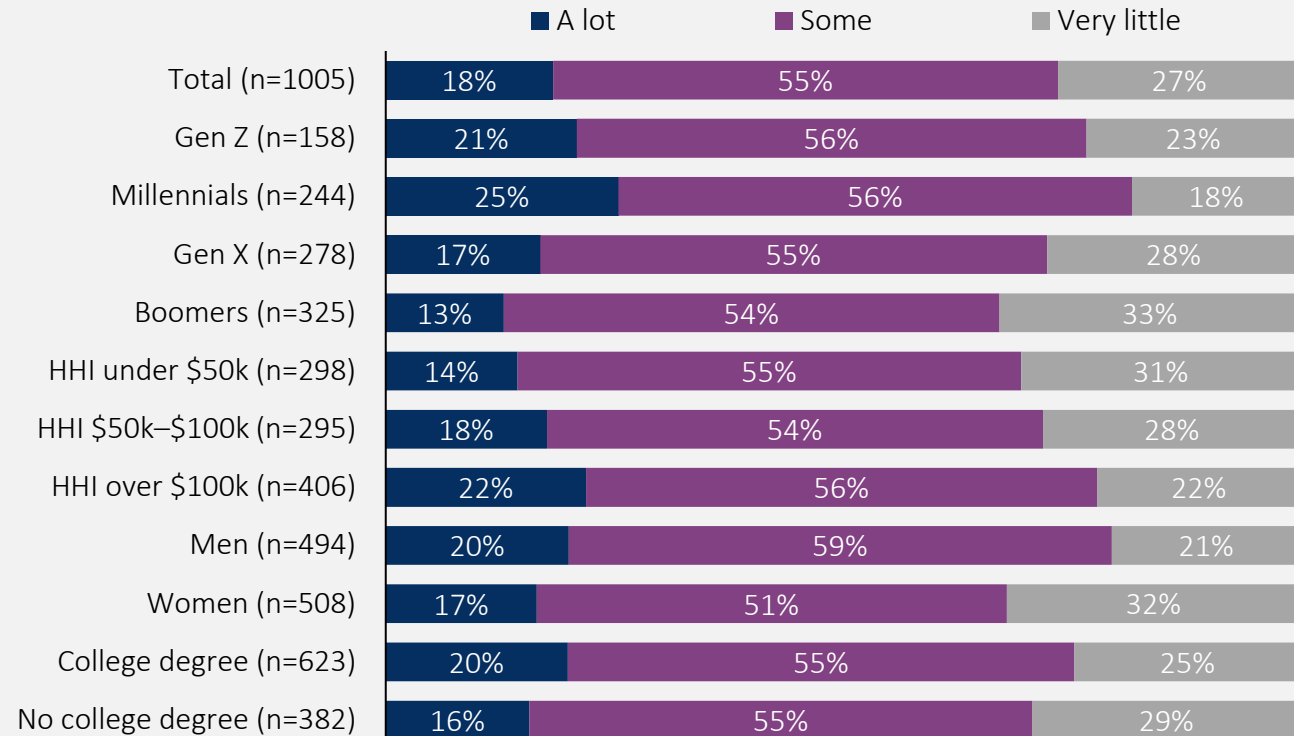
Nearly 3 of 4 respondents know a lot or some about opioids. Those with household incomes over \$100,000 and men report more knowledge than women and those with household incomes under \$100,000.

## Knowledge of Opioids



Know some or a lot about opioids.

## Knowledge of Opioids by Demographic Groups

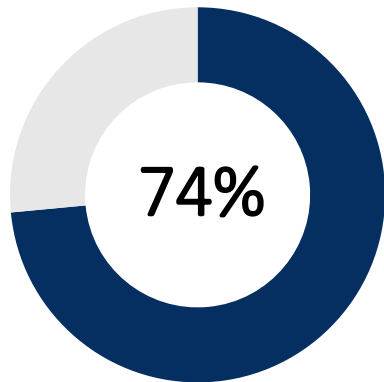


Rows may not add to 100% because of rounding.

# Knowledge of Specific Opioids

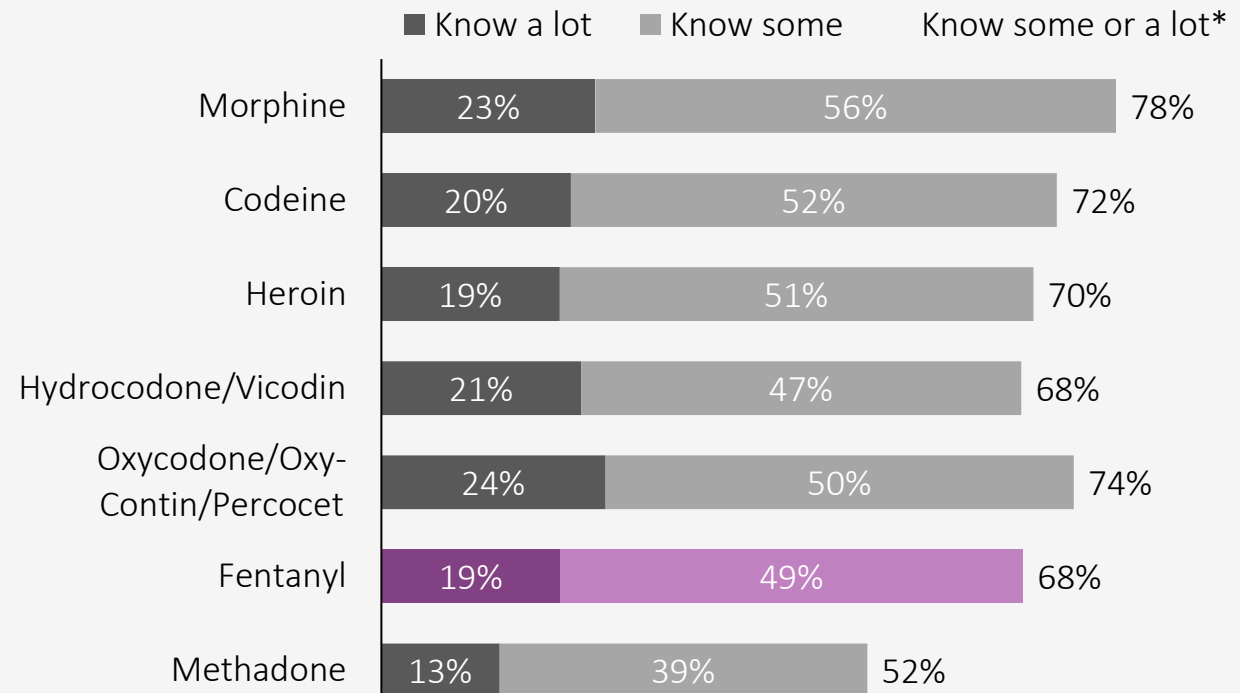
More than 2 in 3 respondents say they know a lot or some about Fentanyl specifically.

## Knowledge of Opioids



Have some or a lot of knowledge about opioids, such as heroin, fentanyl and morphine

## Knowledge of Opioids

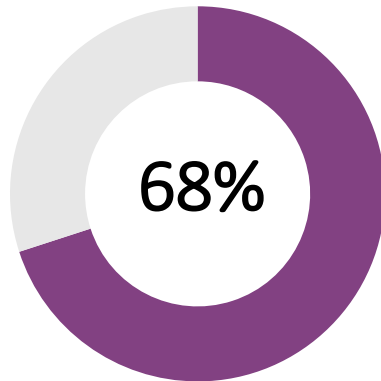


\* Know a lot and Know some may not add to Know some or a lot because of rounding.

# Knowledge of Fentanyl

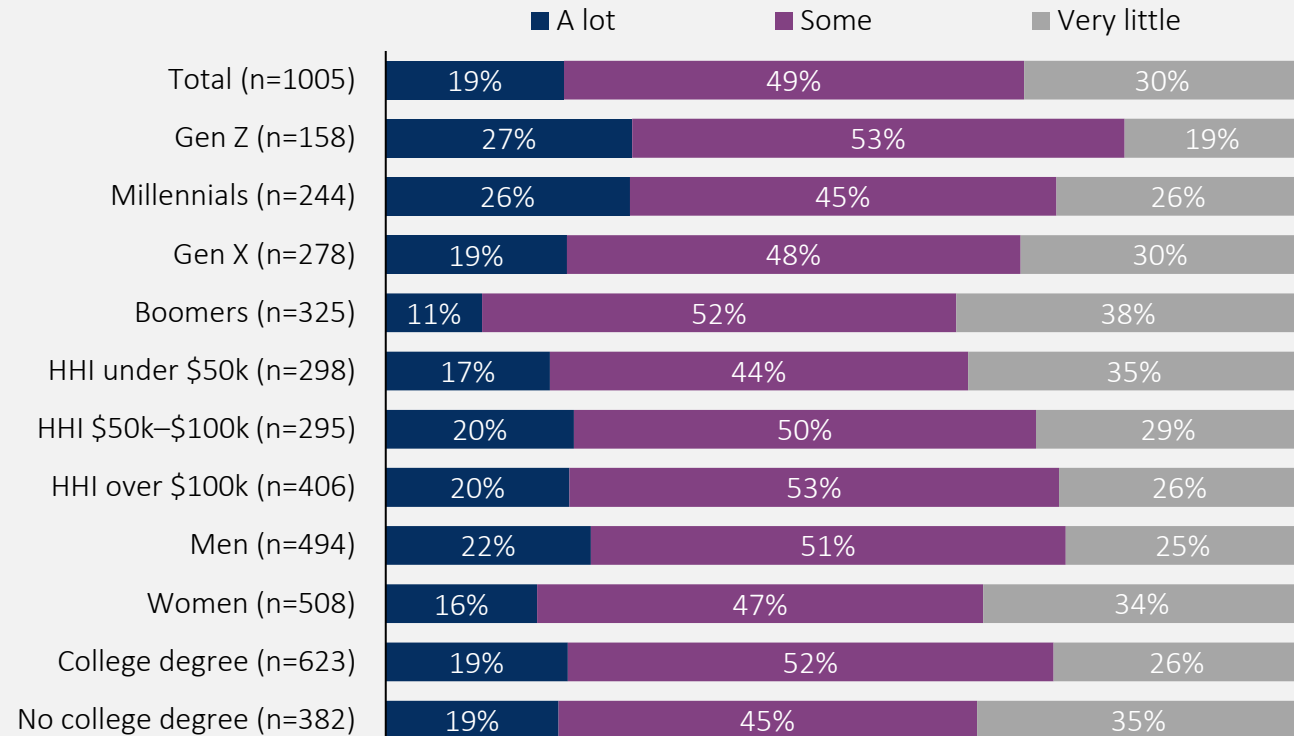
Gen Z report greater knowledge than other generations. Respondents with household income over \$50,000 report more knowledge than those under \$50,000. Men and respondents with a college degree report greater knowledge than women and those without a college degree.

## Knowledge of Fentanyl



Know some or a lot about fentanyl.

## Knowledge of Fentanyl by Demographic Groups



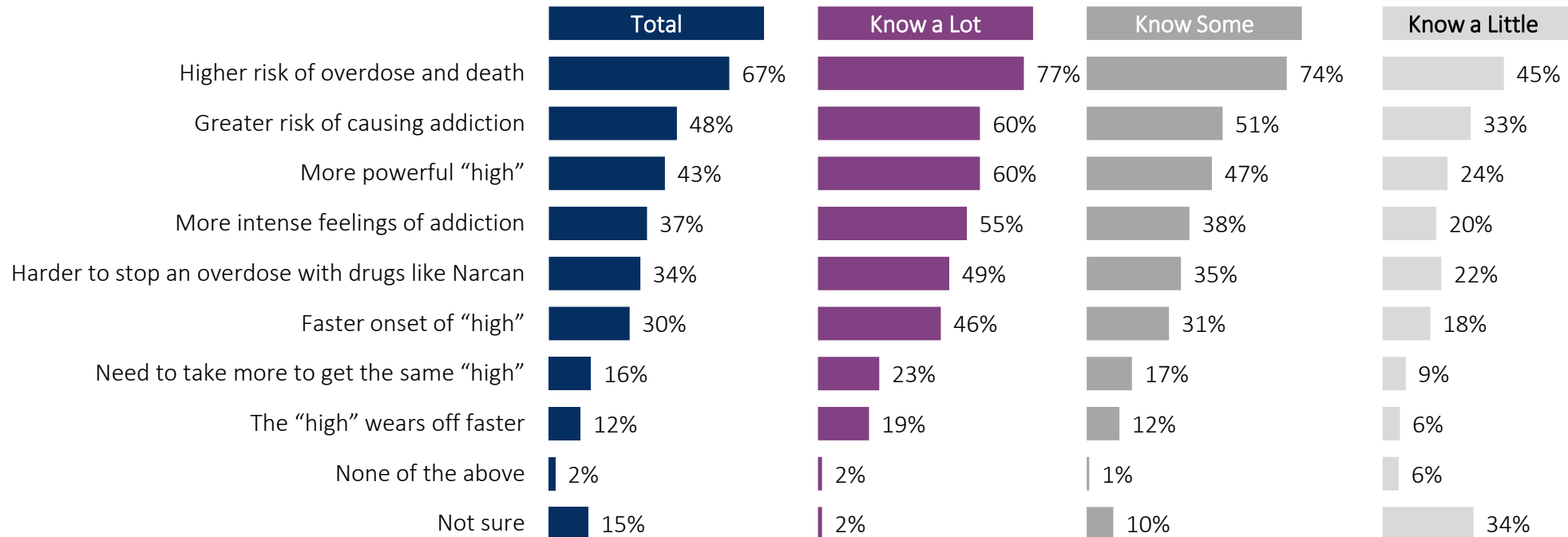
Rows may not add to 100% because of rounding.



# Perceptions of Illicit Fentanyl

2 in 3 people believe illicit Fentanyl poses a higher risk of overdose and death compared to other opioids. That figure increases to 3 in 4 for respondents who know some or a lot about opioids.

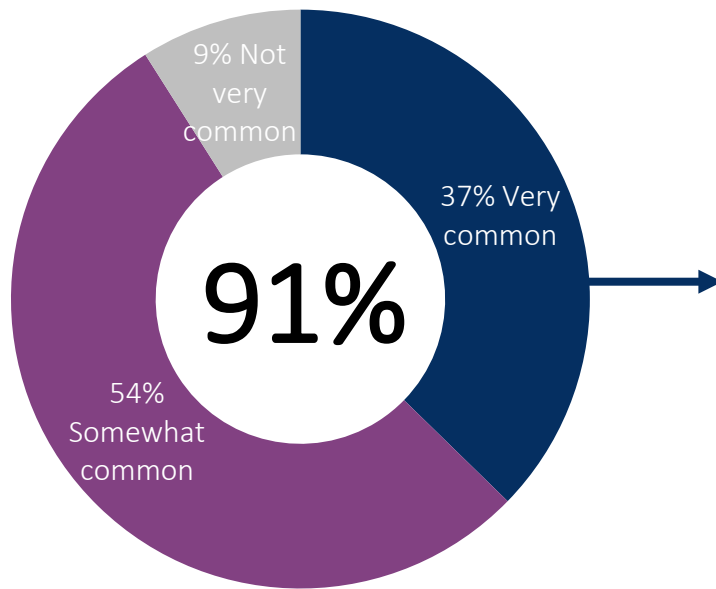
## Perceptions of Illicit Fentanyl Compared to Other Opioids



# Perceptions of Illicit Fentanyl Contamination

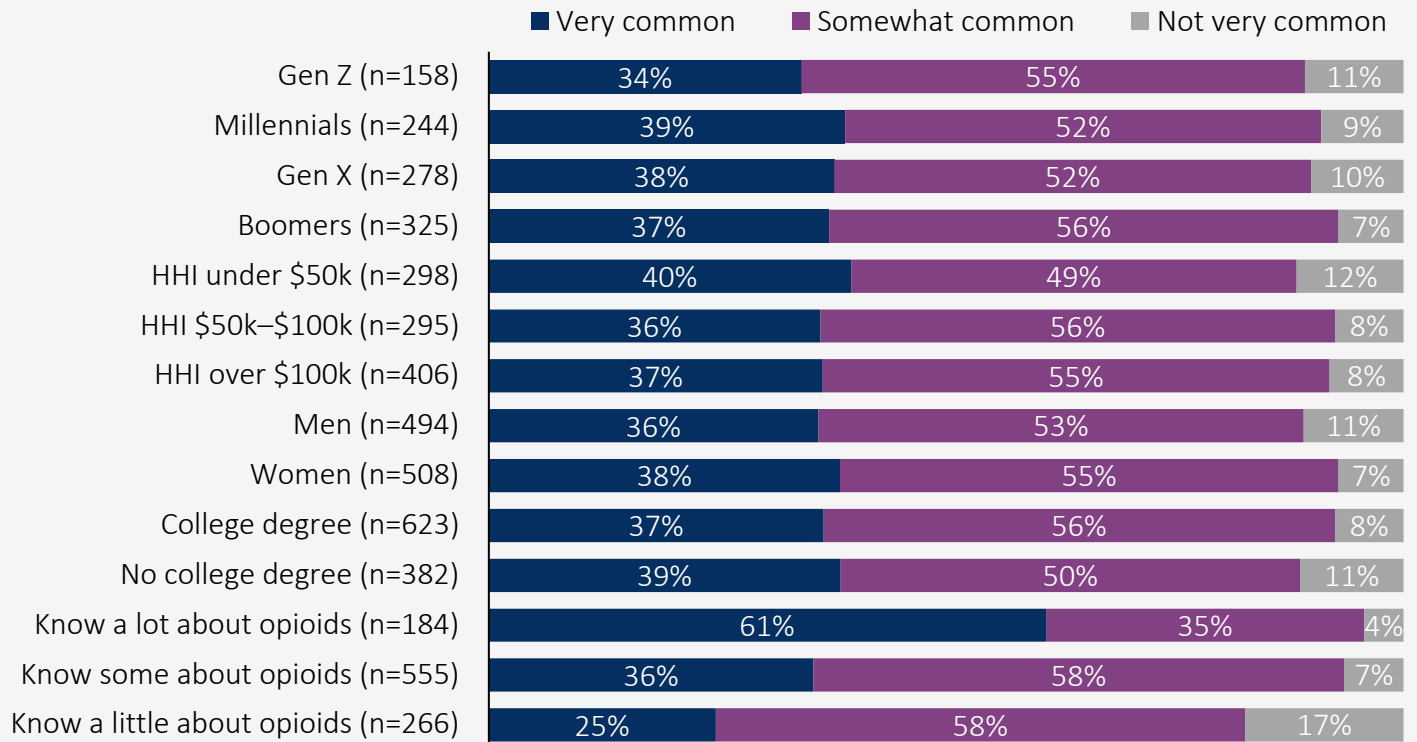
More than 9 in 10 people believe it is somewhat or very common for illicit fentanyl to be contaminated. 6 in 10 of those that report knowing some or a lot about opioids believe it is very common. Men and those who know little about opioids are more likely to believe fentanyl contamination is not very common.

Awareness of Illicit Fentanyl Contamination



Believe it is common for illicit fentanyl to be contaminated

Awareness of Illicit Fentanyl Contamination

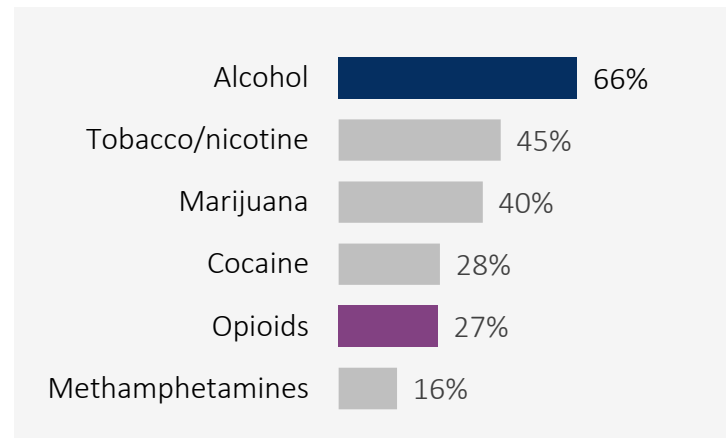


Rows may not add to 100% because of rounding.

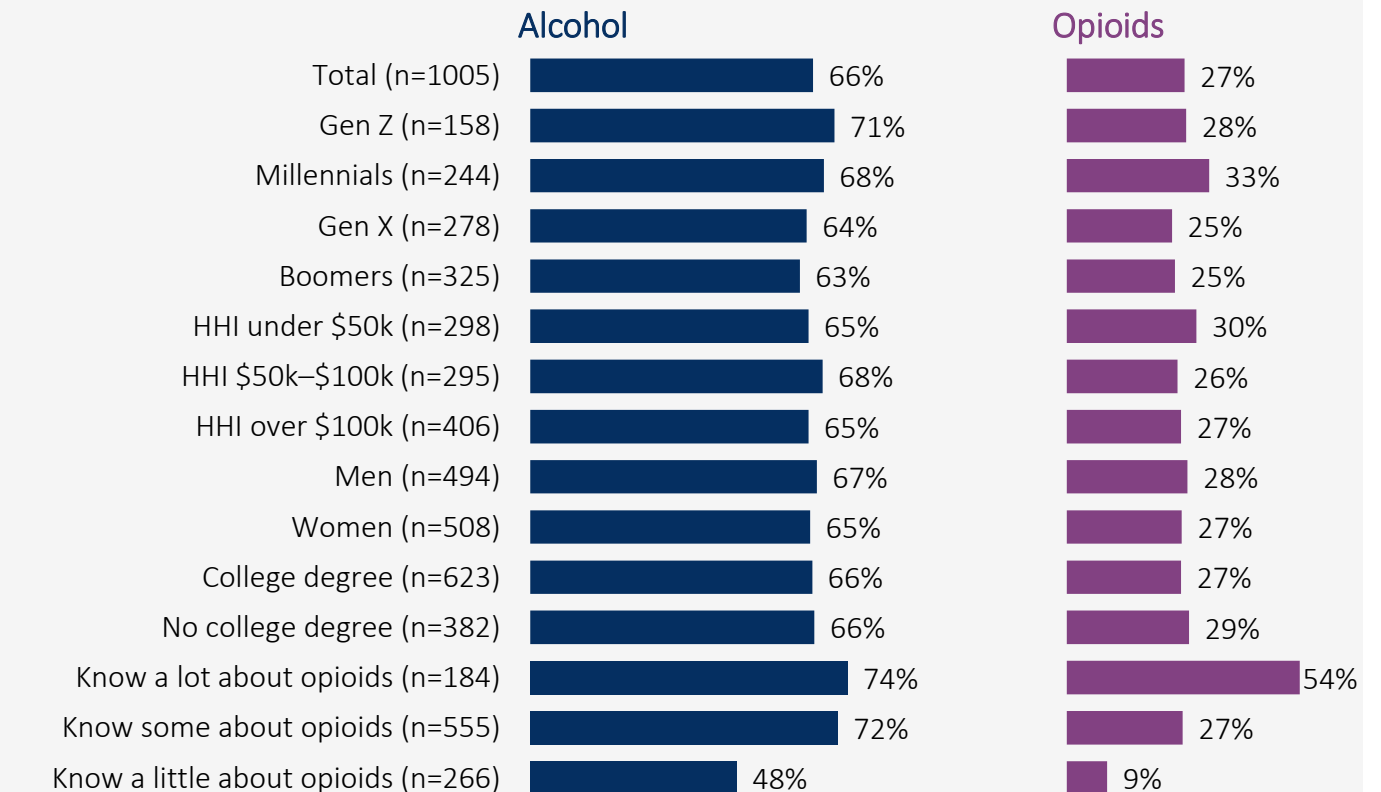
# Personal Connection to Substance Misuse

2 in 3 in respondents know someone who has misused alcohol; 1 in 4 know someone who has misused opioids. Millennials are more likely than other generations to know someone who has abused opioids.

Know Someone Who Has Abused a Substance



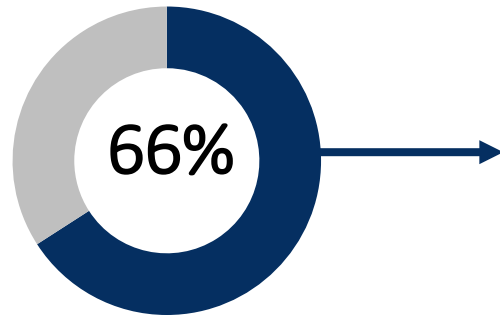
Know Someone Who Has Abused a Substance



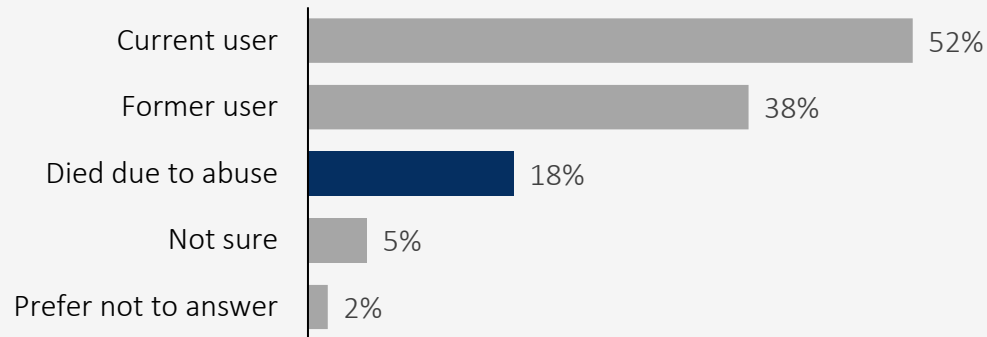
# Personal Connection to Substance Misuse

More than 1 in 10 respondents say they know someone who has died from alcohol misuse; almost 1 in 10 respondents say they know someone who has died from opioid misuse.

## Know Someone Who Has Abused Alcohol



### Know Someone Who Has Abused Alcohol: Their Experience

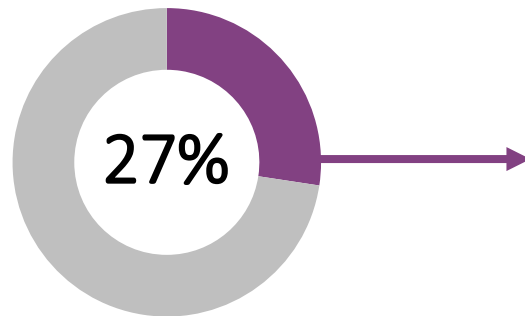


66% Of respondents know someone who has abused alcohol

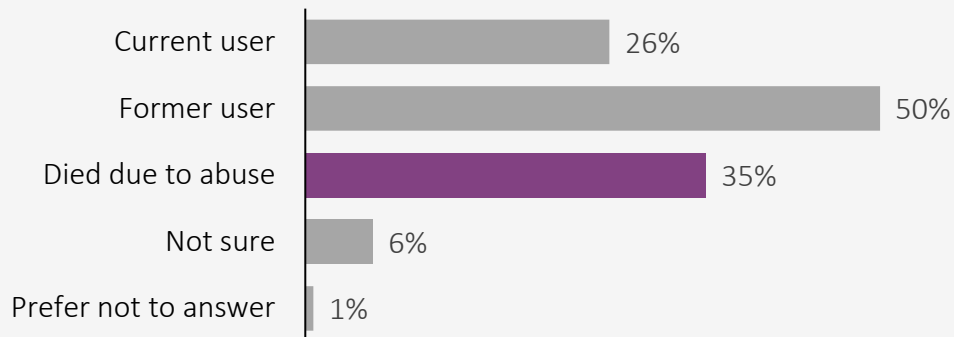
$\times 18\%$  Of respondents who know someone who has abused alcohol know someone who has died of alcohol abuse

**= 12%** Of respondents know someone who has died of alcohol abuse

## Know Someone Who Has Abused Opioids



### Know Someone Who Has Abused Opioids: Their Experience



27% Of respondents know someone who has abused opioids

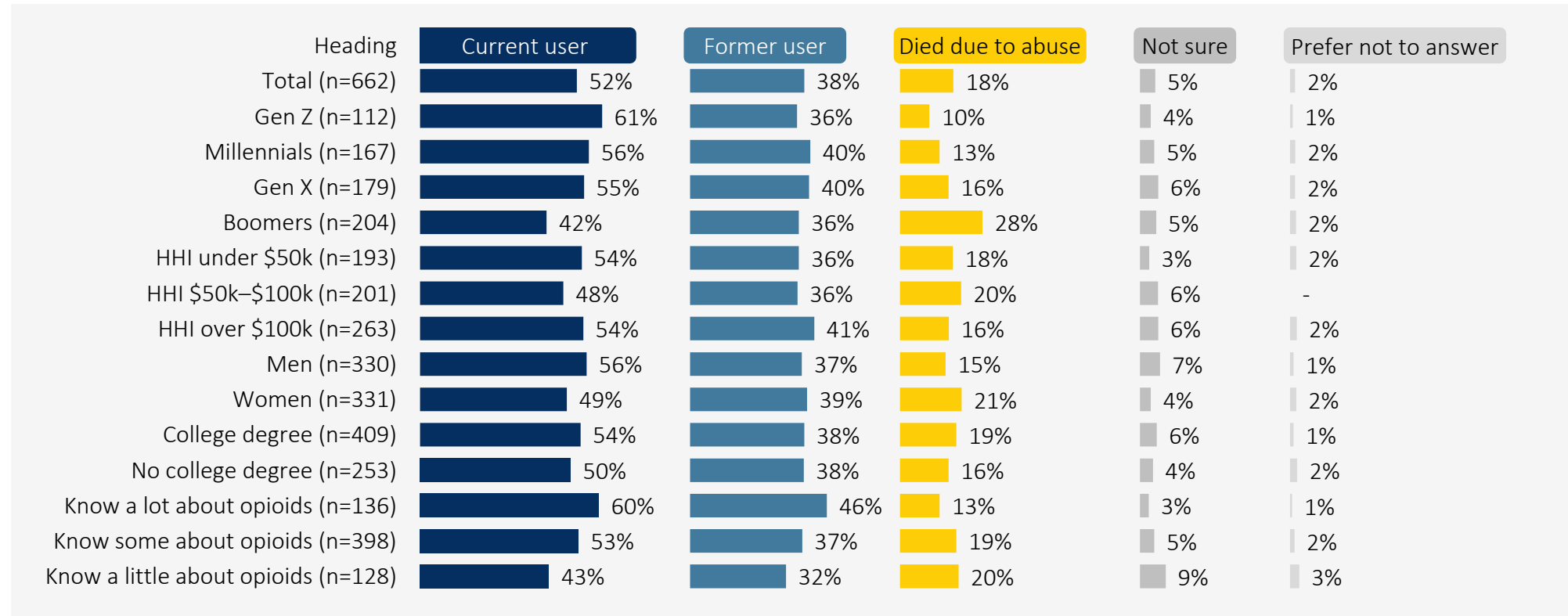
$\times 35\%$  Of respondents who know someone who has abused opioids know someone who has died of opioid abuse

**= 9%** Of respondents know someone who has died of opioid abuse

# Personal Connection to Alcohol Misuse

Of the respondents who know someone who has abused alcohol, nearly 1 in 5 know someone who has died of alcohol abuse. Boomers are more likely than other generations to know someone who died of alcohol abuse.

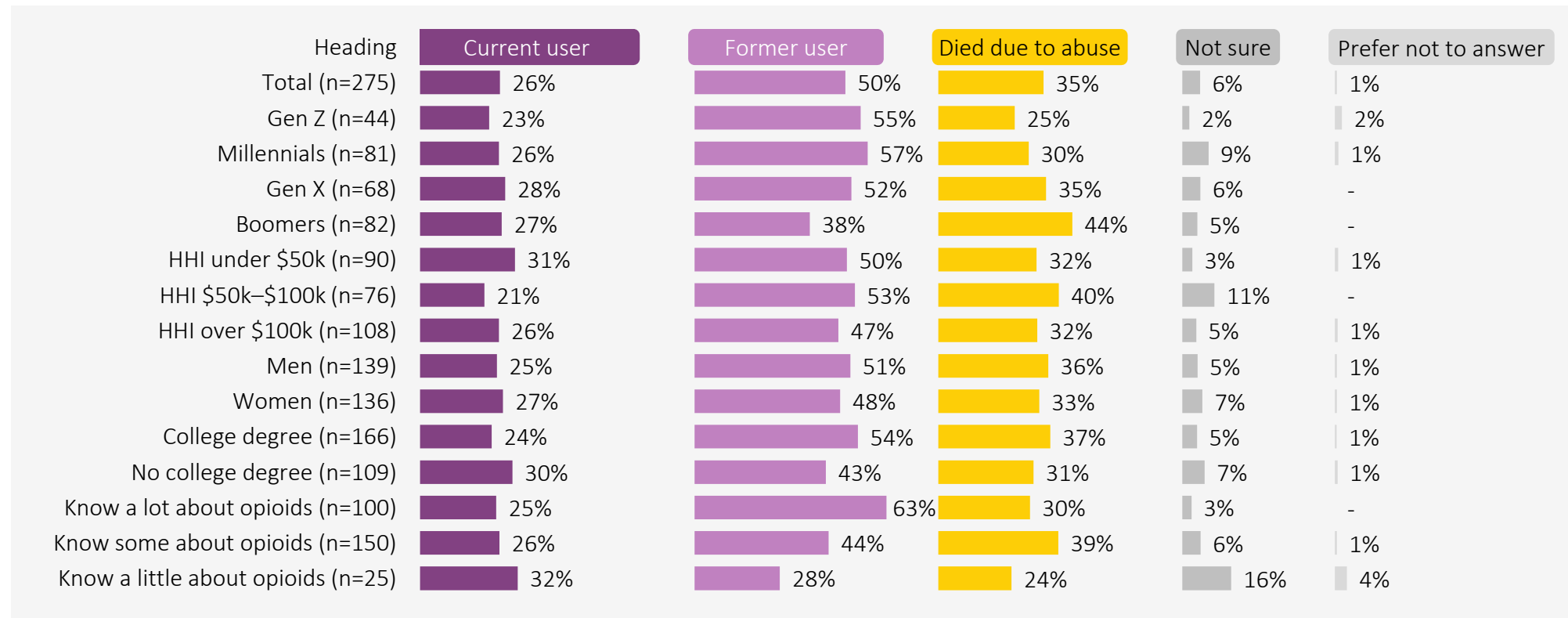
## Personal Connection to Alcohol Misuse (Know Someone Who Has Misused Alcohol)



# Personal Connection to Opioid Misuse

Of the respondents who know someone who has abused opioids, 1 in 3 know someone who has died of opioid abuse. Boomers are more likely than Gen Z to know someone who died of opioid abuse.

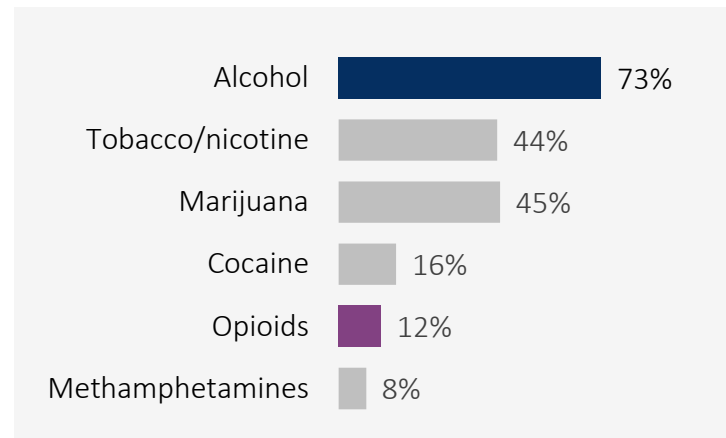
## Personal Connection to Opioid Misuse (Know Someone Who Has Misused Opioids)



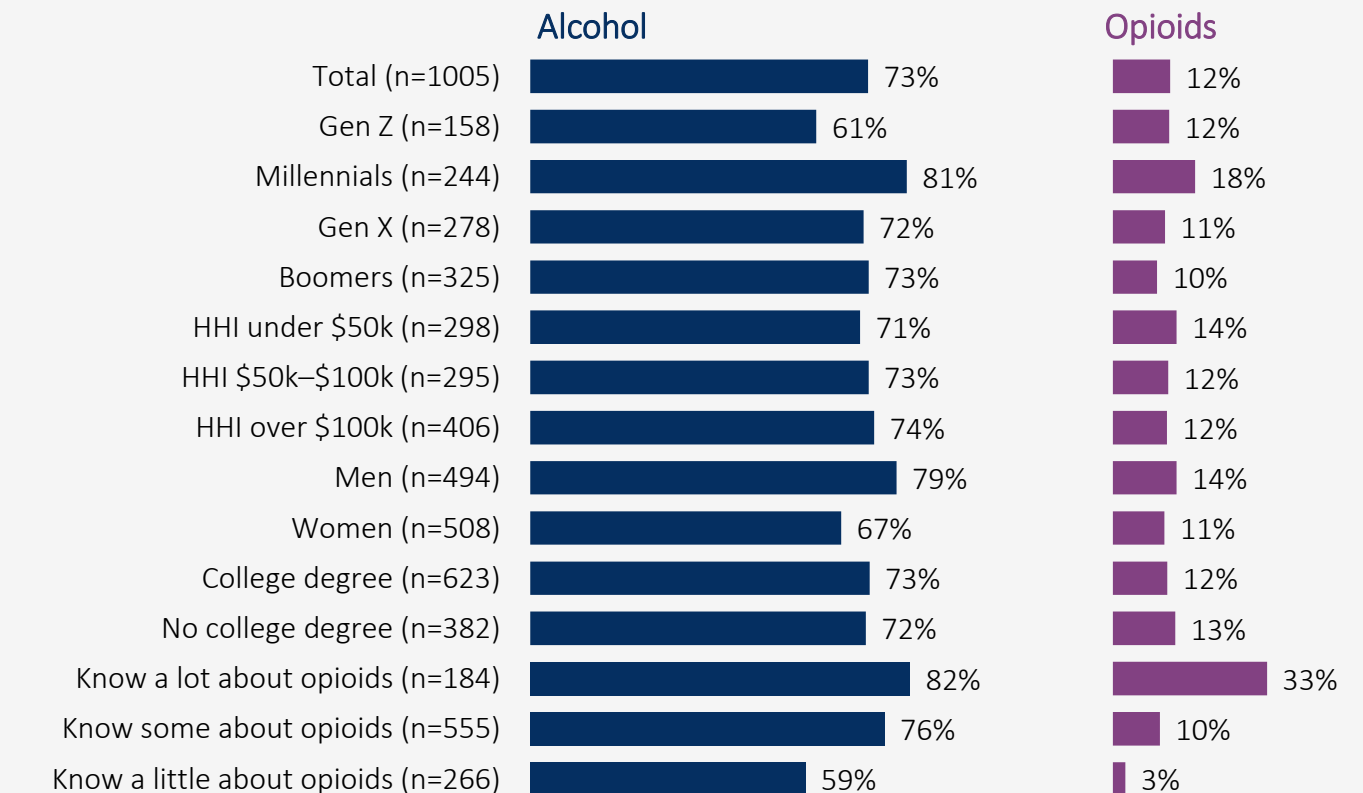
# Personal Substance Misuse

Nearly 3 in 4 respondents have misused alcohol; roughly 1 in 10 have misused opioids.

Self: Currently or Has in the Past Abused a Substance



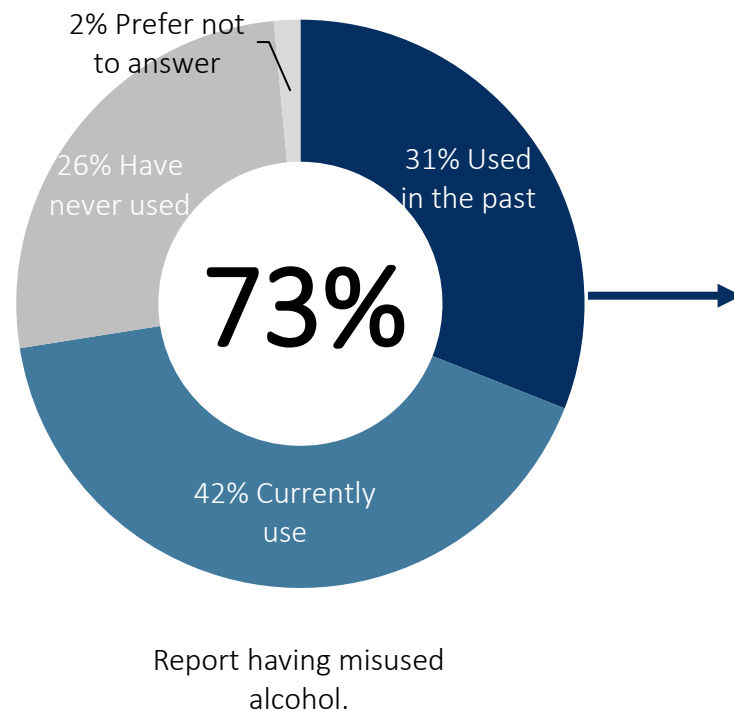
Self: Currently or Has in the Past Abused a Substance



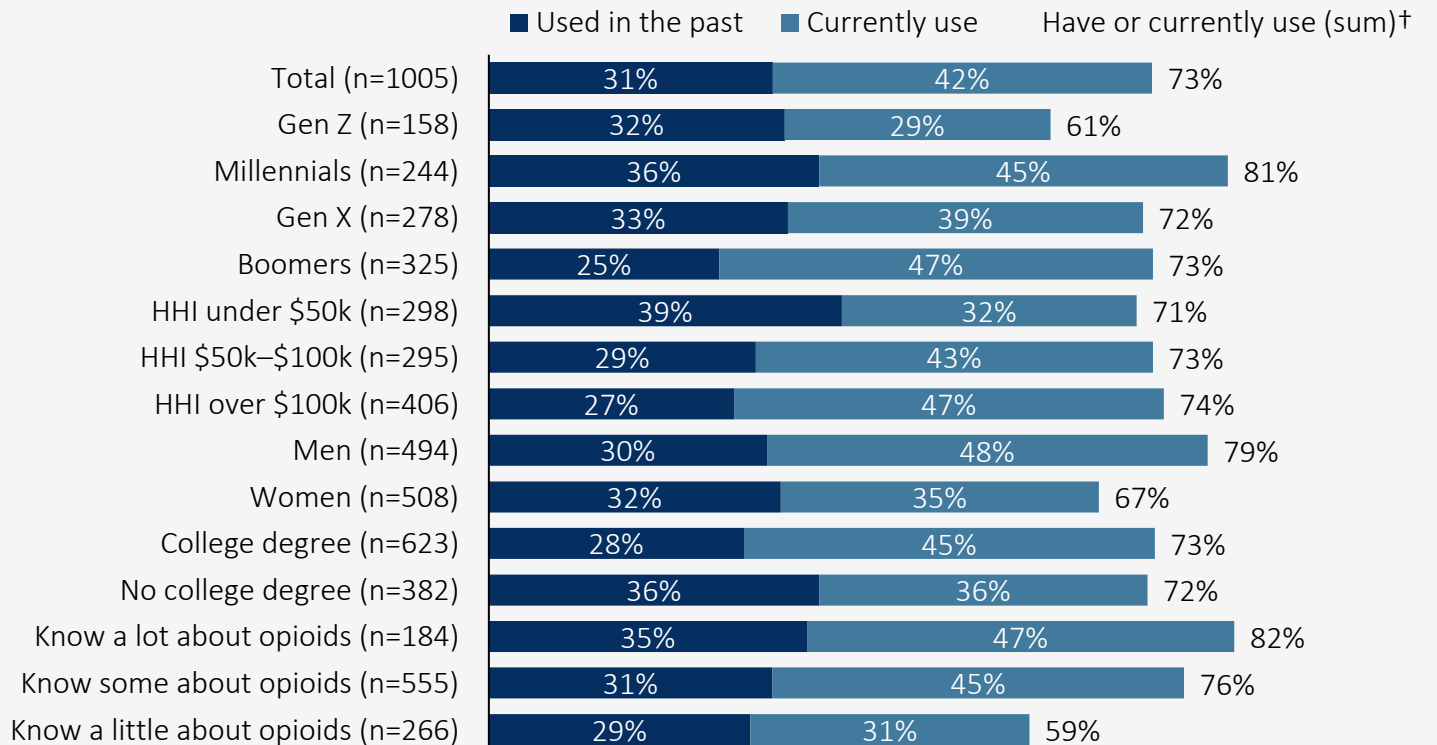
# Personal Alcohol Misuse

Roughly 7 in 10 respondents reported either current or previous personal misuse of alcohol. Those who do not have a college degree or have household income under \$50,000 are more likely to have misused in the past, while men and those with a college degree are more likely to report current misuse.

Personal Alcohol Misuse



Personal Alcohol Misuse



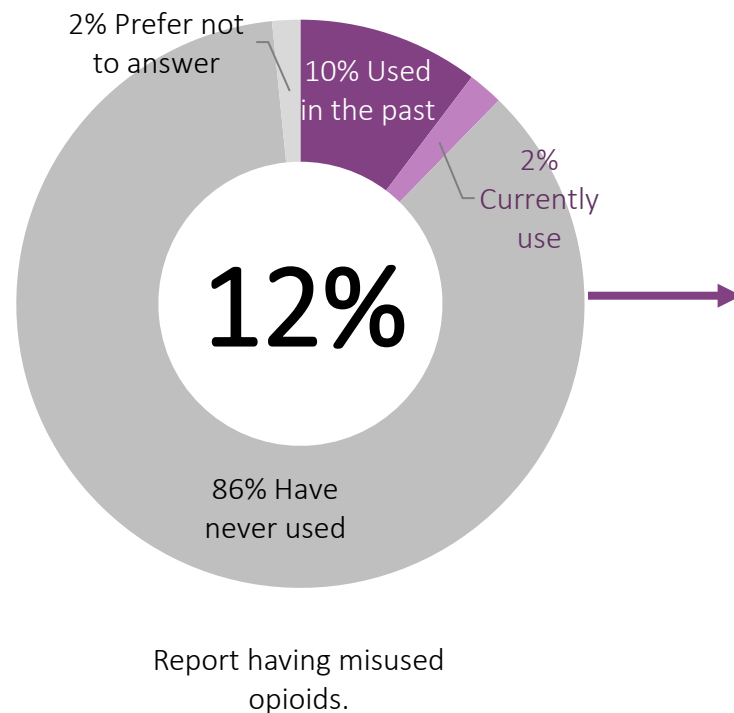
<sup>†</sup> "Used in the past" and "Currently use" may not add to "Have or currently use (sum)" because of rounding.



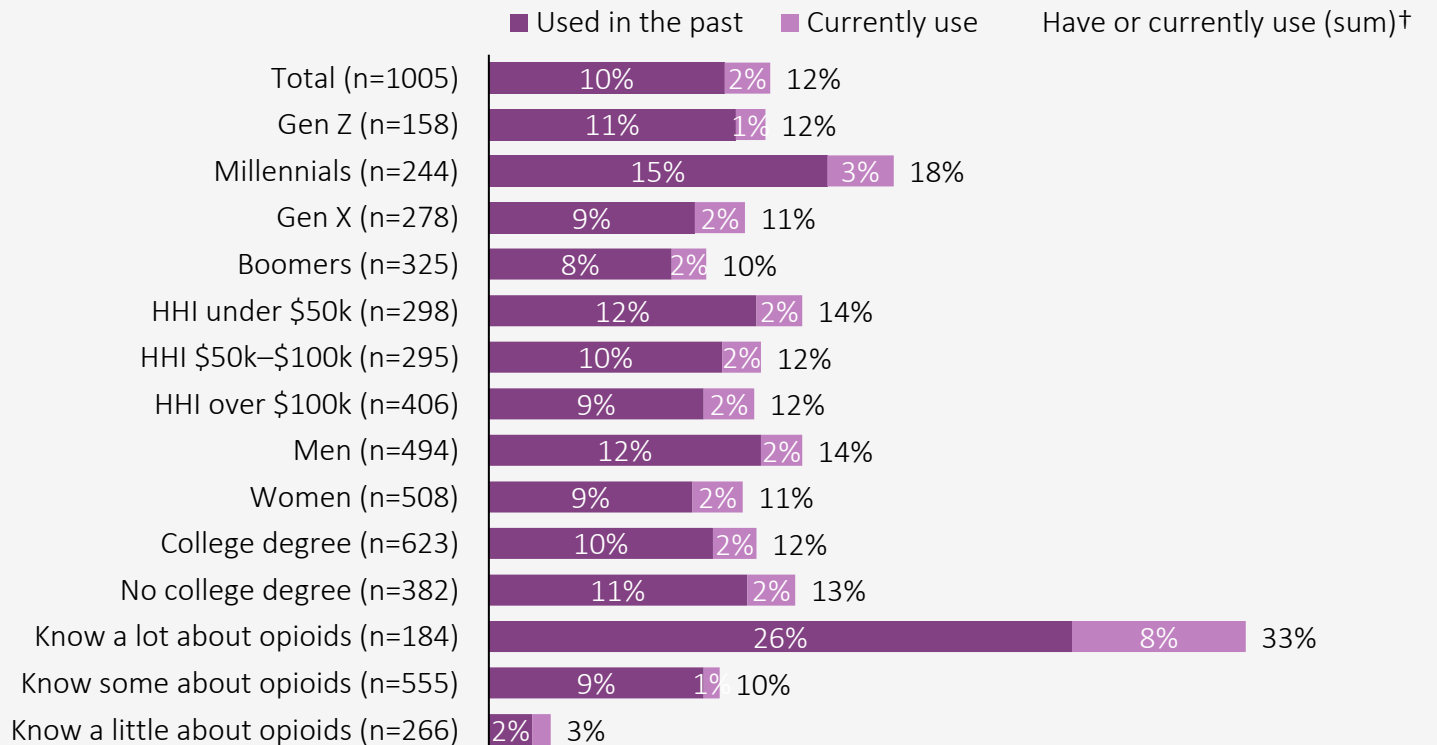
# Personal Opioid Misuse

Roughly 1 in 10 people reported either current or prior personal misuse of opioids. Millennial respondent report greater past use than Gen X or Boomers.

Personal Opioid Misuse



Personal Opioid Misuse

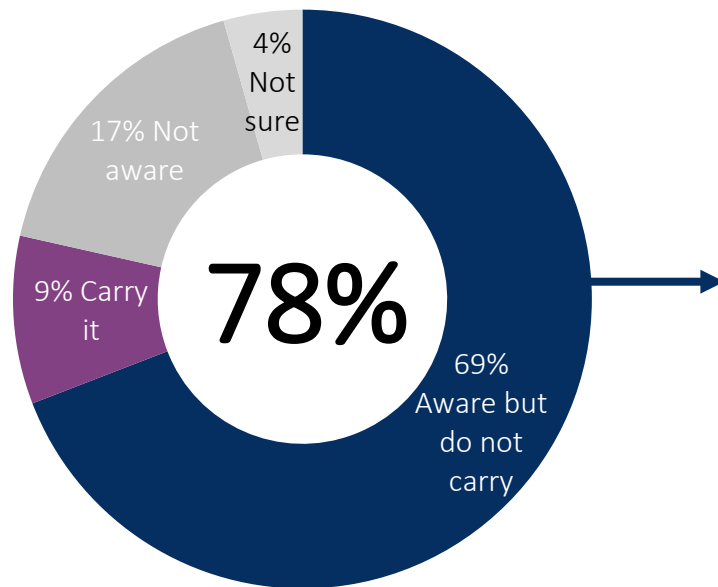


<sup>†</sup> "Used in the past" and "Currently use" may not add to "Have or currently use (sum)" because of rounding.

# Awareness of Narcan

While 3 of 4 respondents are aware of Narcan, only 1 in 10 carries it. However, 1 in 4 of those who know a lot about opioids carry it. Respondents with household income above \$50,000 are more likely than those with less household income to be aware of Narcan but no more likely to carry it. Boomers are more likely than other generations to be aware but not carry it.

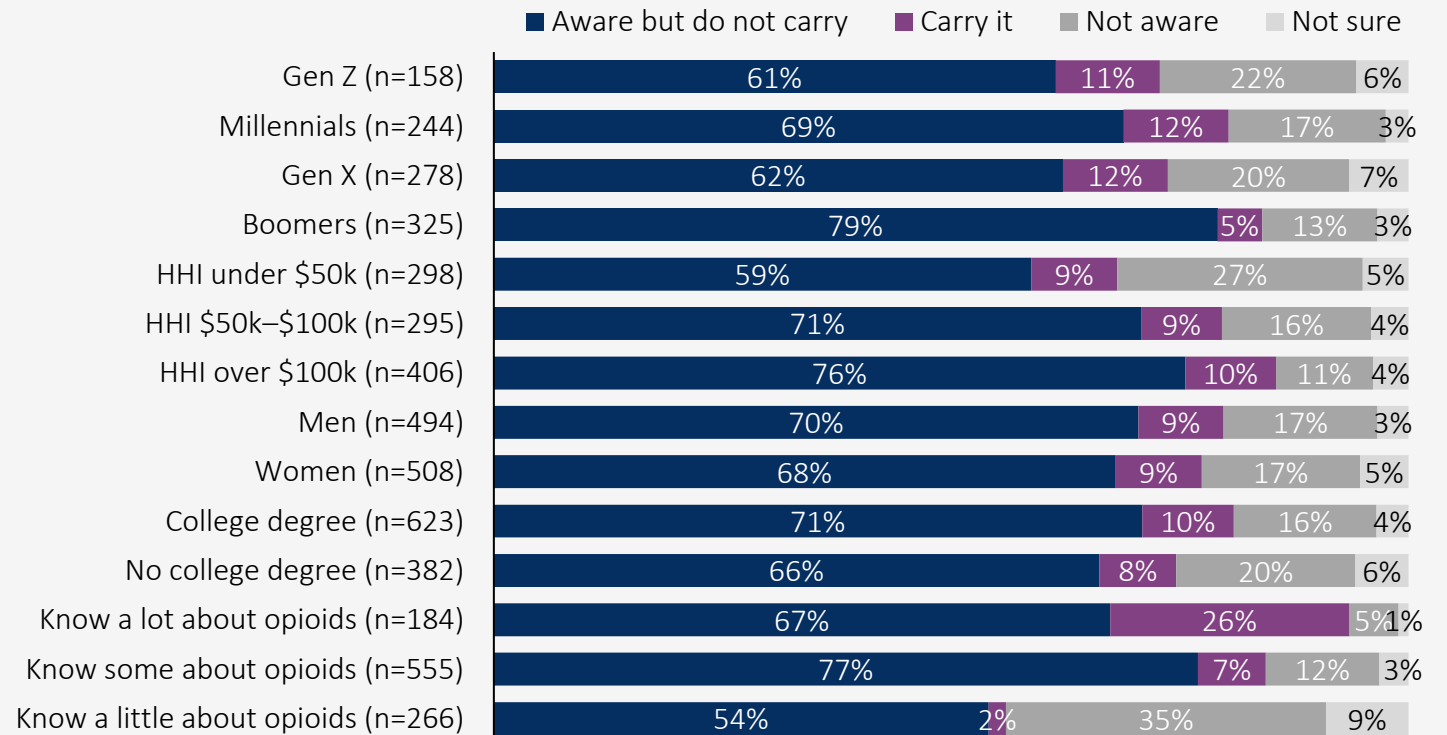
Awareness of Narcan



Are aware of Narcan, which may reverse an opioid overdose and prevent death.

Percentages may not add to 100% because of rounding.

Awareness of Narcan

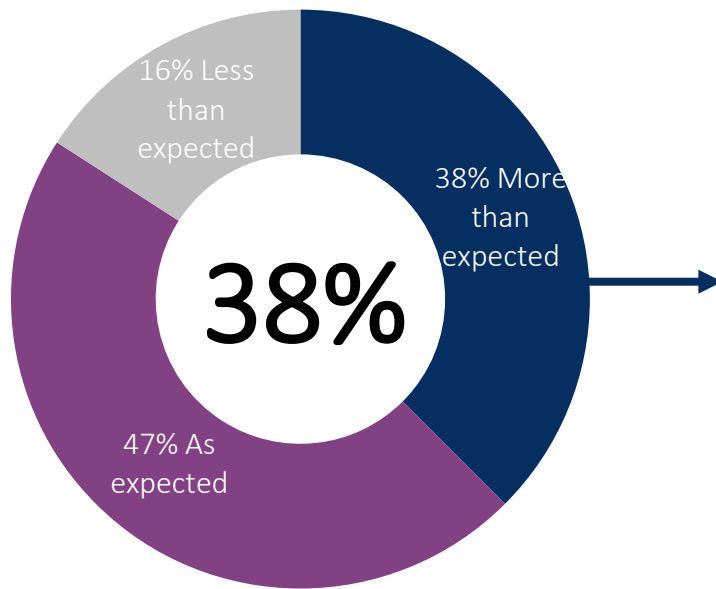


Rows may not add to 100% because of rounding.

# Reaction to Synthetic Opioid Overdose Deaths

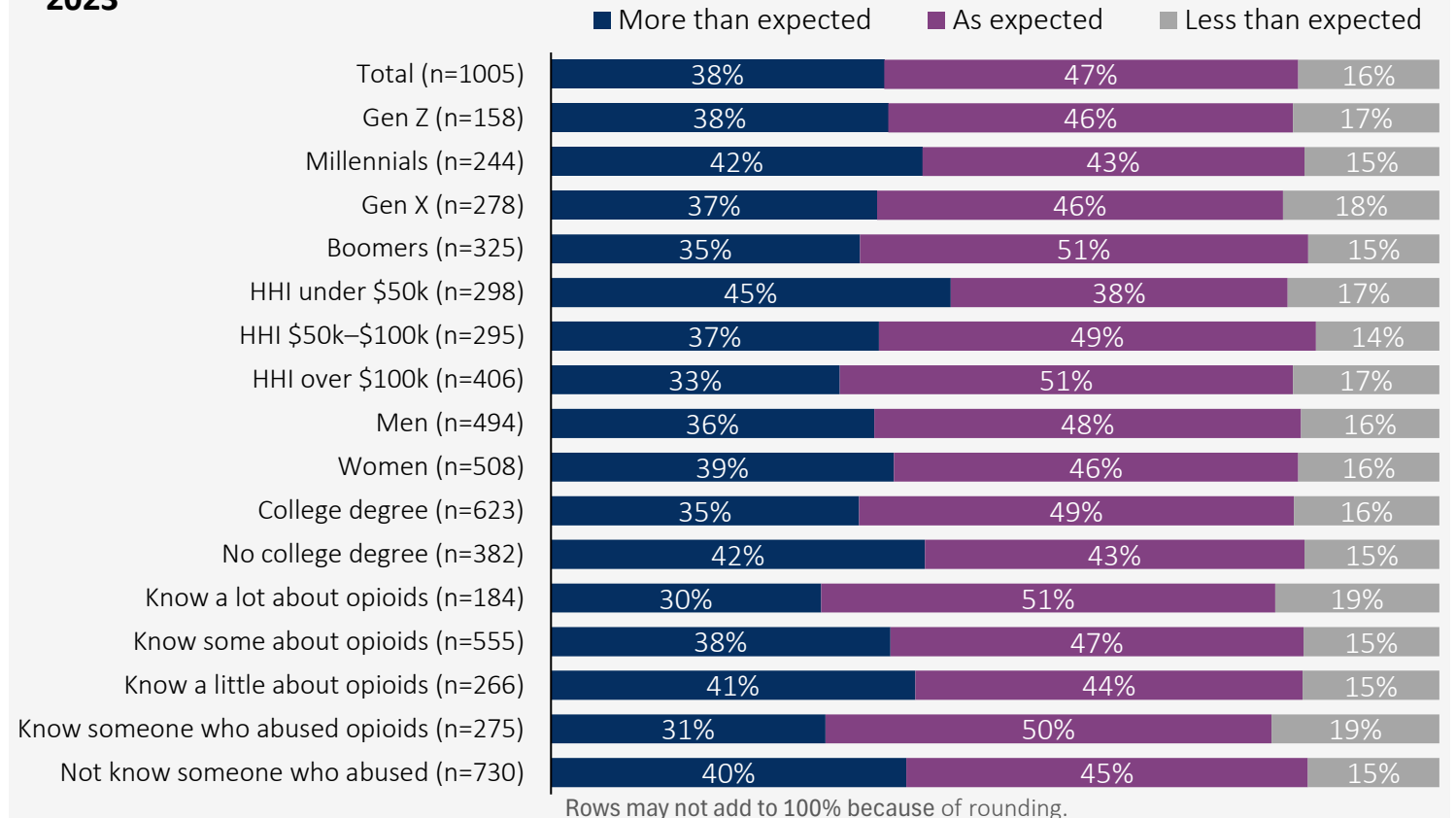
4 in 10 respondents found 73,000 synthetic opioid overdose deaths in 2023 to be more than expected. Those with household income under \$50,000, without a college degree, or do not know someone who has abused opioids were more likely than others to report the figure was greater than expected.

Reaction to 73,000 Synthetic Opioid Deaths in 2023



Thought the number of opioid deaths in 2023 was greater than they had expected.

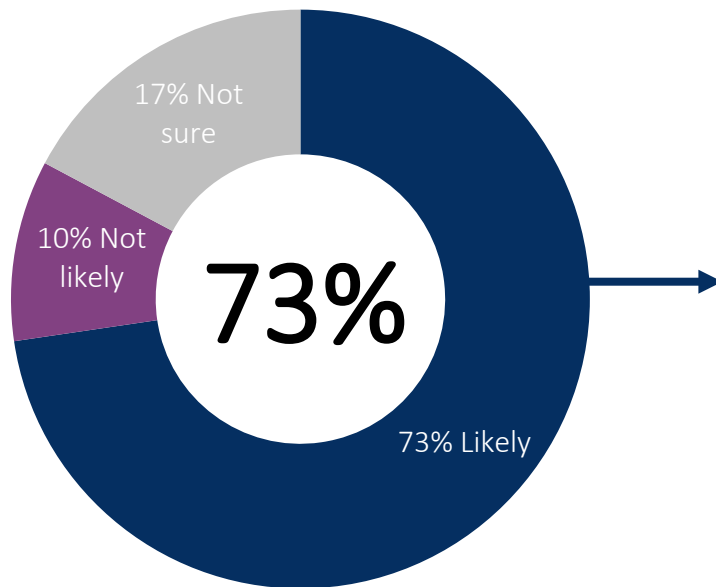
Reaction to 73,000 Synthetic Opioid Overdose Deaths in 2023



# Future Trend Perceptions: New Synthetic Opioid

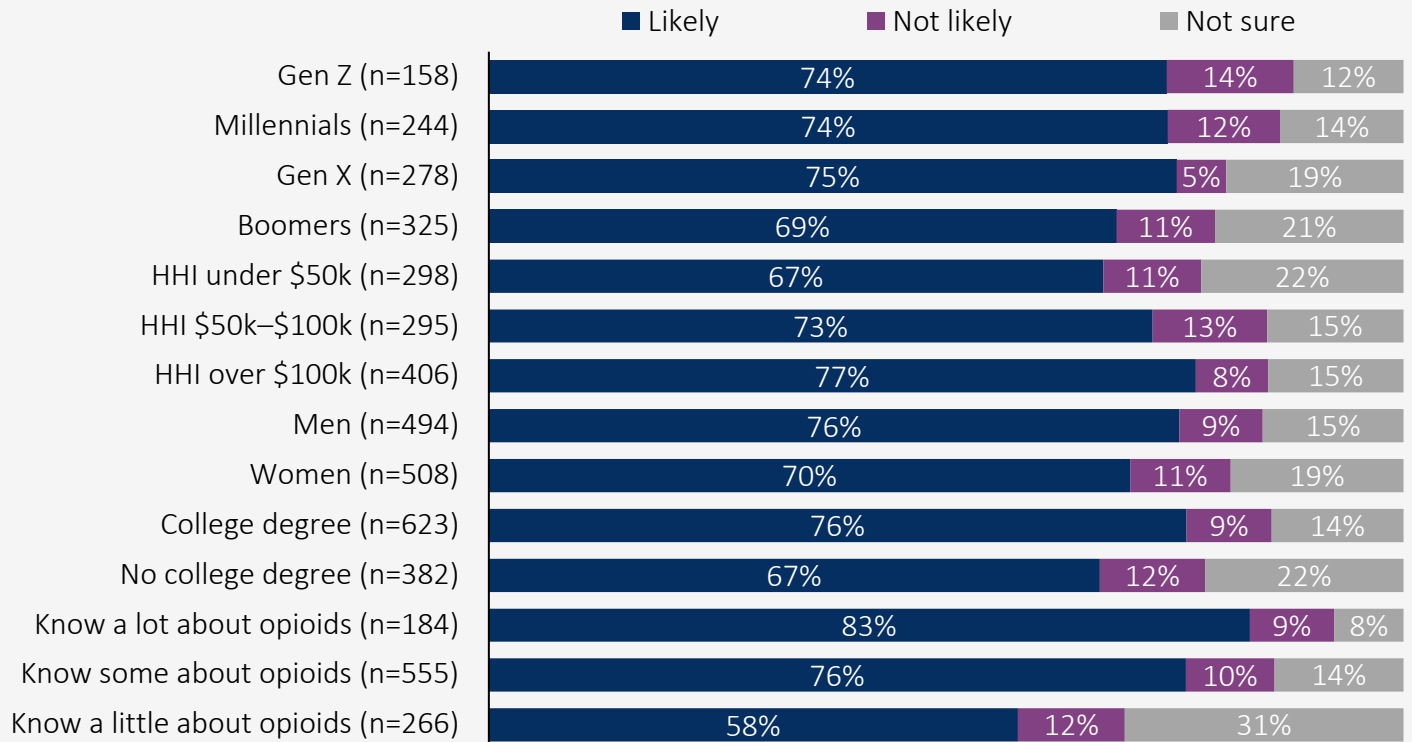
Nearly 3 in 4 people believe it is likely that a new synthetic opioid will become available in the next five years. For those that know a lot about opioids, more than 8 in 10 believe one will be available in the next five years.

Likelihood of a New Synthetic Opioid



Believe it is likely that a new synthetic opioid will be become available in the next five years.

Likelihood of a New Synthetic Opioid Within 5 Years

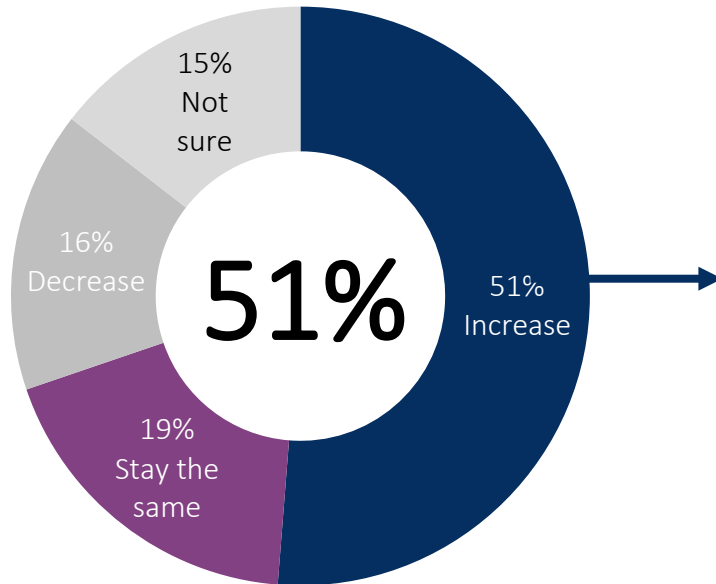


Rows may not add to 100% because of rounding.

# Future Trend Perceptions

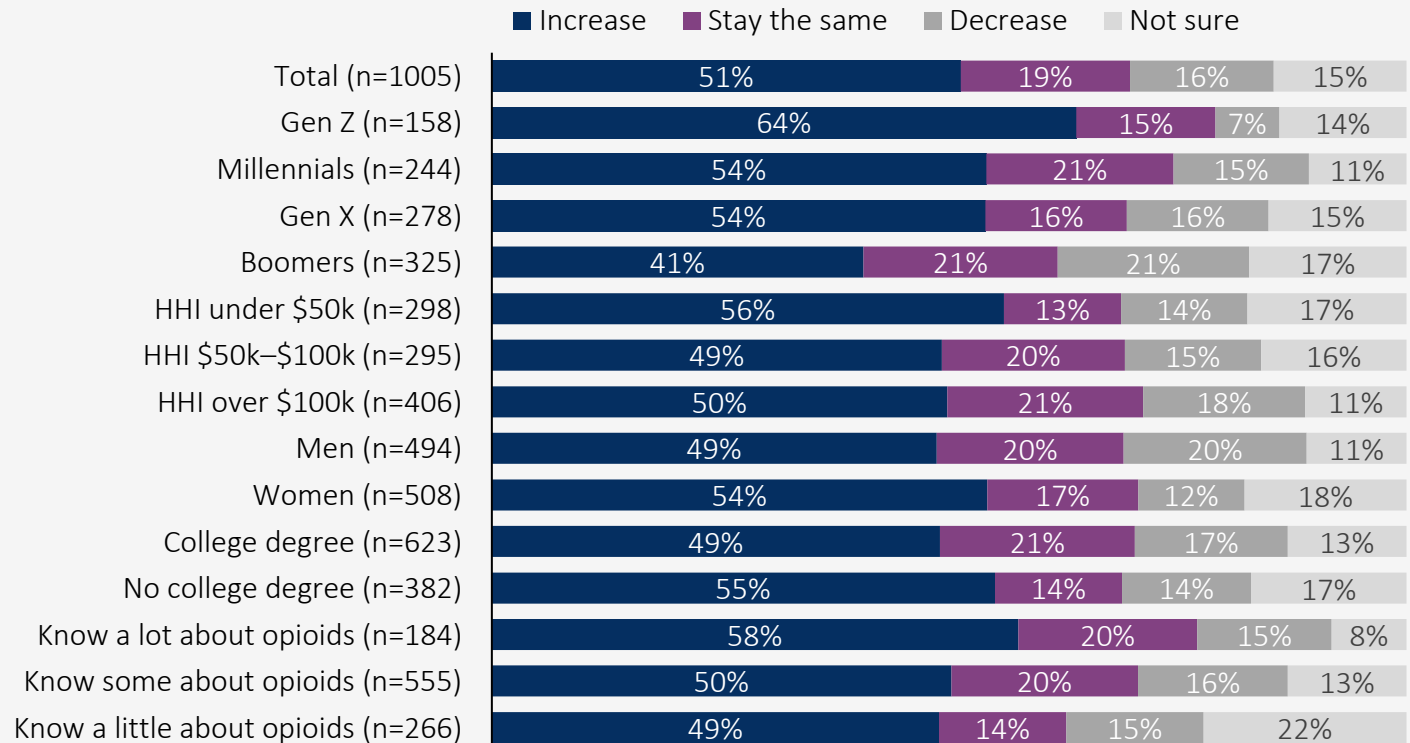
5 in 10 respondents believe opioid overdose deaths in the U.S. will increase in the next 5 years; less than 2 in 10 believe opioid deaths will decrease. Roughly 2 in 3 Gen Z respondents believe opioid deaths will increase, and 6 in 10 of respondents who know a lot about opioids believe opioid deaths will increase.

Expectations for U.S. Opioid Deaths in the Next 5 years



Believe opioid deaths will increase in the next 5 years.

Expectations for U.S. Opioid Deaths in the Next 5 years



Rows may not add to 100% because of rounding.

# Profiling Information

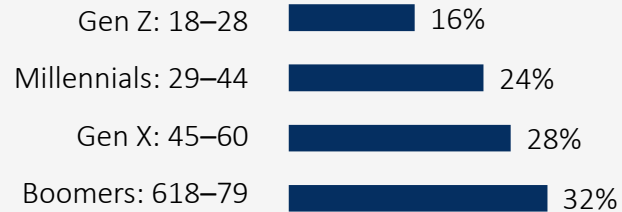


Mortality and  
Longevity

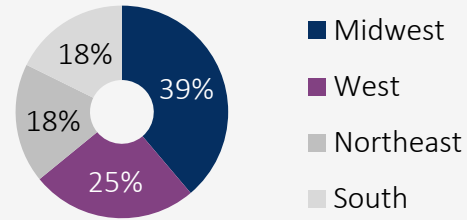
# Survey Respondents' Demographics

## Age (years)

Average age: 50 years old



## Region



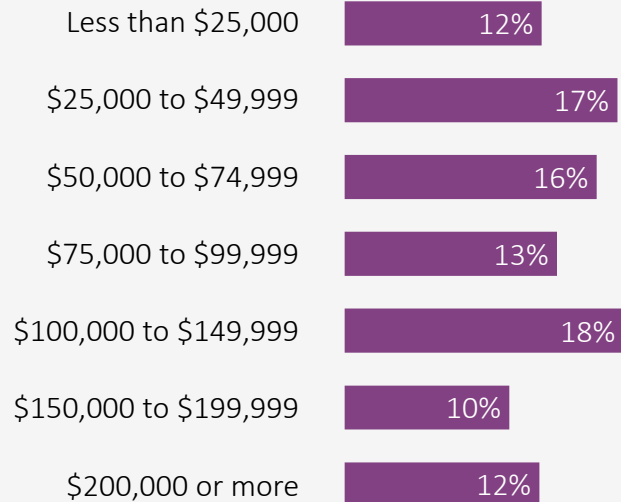
## Gender

■ Men ■ Women



## Household Income

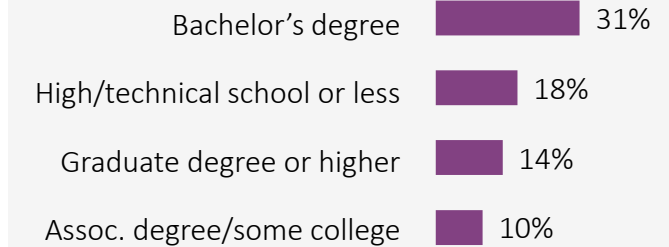
Average (mean) HHI: \$95k



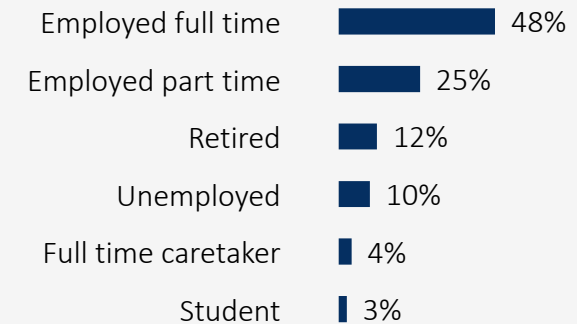
## Race/Ethnicity

|                                                                        |     |
|------------------------------------------------------------------------|-----|
| White                                                                  | 72% |
| Black/African American                                                 | 15% |
| Hispanic/Latino                                                        | 12% |
| Asian American                                                         | 7%  |
| Native American, Hawaiian, Alaskan, First Nation, or Indigenous People | 2%  |
| Pacific Islander                                                       | <1% |
| Other                                                                  | <1% |
| Prefer not to say                                                      | <1% |

## Education



## Employment Status



# Survey Respondents' Demographics (continued)

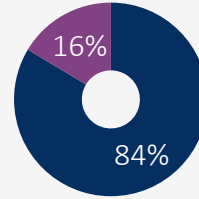
## Personal Experience with Substance Misuse

|                  | Currently | In the Past |
|------------------|-----------|-------------|
| Alcohol          | 42%       | 31%         |
| Tobacco/nicotine | 19%       | 25%         |
| Marijuana        | 16%       | 29%         |
| Opioids          | 2%        | 10%         |
| Cocaine          | 1%        | 14%         |
| Methamphetamines | 1%        | 6%          |

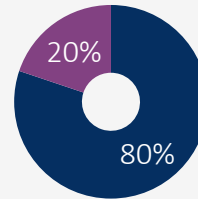
## Health Insurance Coverage

|                   |     |
|-------------------|-----|
| Employer-provided | 31% |
| Medicare          | 28% |
| Spouse/partner's  | 13% |
| Medicaid          | 12% |
| Healthcare.gov    | 8%  |
| None              | 6%  |
| Not sure          | 2%  |

## Physical Health



## Mental Health



■ Good or better  
■ Fair or worse

## Currently Living With...

|                     |     |
|---------------------|-----|
| Spouse/partner      | 58% |
| My children         | 34% |
| Parent(s)           | 12% |
| Friend/housemate(s) | 8%  |
| Sibling(s)          | 6%  |
| My grandchildren    | 2%  |
| Other adult family  | 2%  |
| Grandparent(s)      | 1%  |
| Other child(ren)    | 1%  |

## Occupation (597n)

|                      |     |
|----------------------|-----|
| Office Professionals | 19% |
| Mid-Level Managers   | 11% |
| Exec./Sr. Managers   | 9%  |
| Healthcare Workers   | 9%  |
| Sales                | 9%  |
| Admin. Support       | 8%  |
| Service Workers      | 7%  |
| Field Professionals  | 6%  |
| Laborers/Helpers     | 6%  |
| Technicians          | 4%  |
| Craft Workers        | 3%  |
| Operatives           | 2%  |
| Other                | 10% |



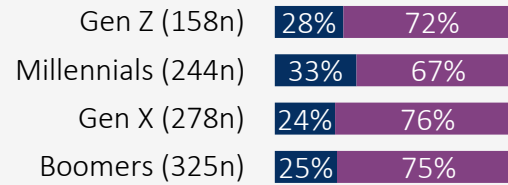
# Profile – Know Someone Who Has Misused Opioids

■ Know someone   ■ Not know someone

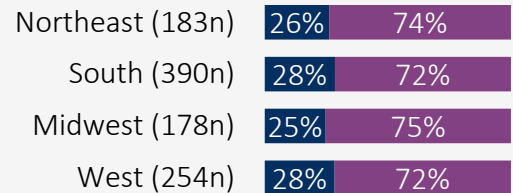
## Total (1005n)



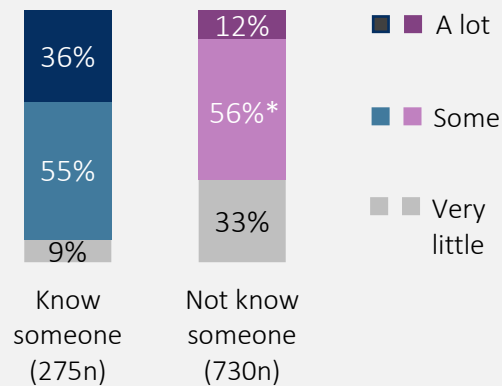
## Generation



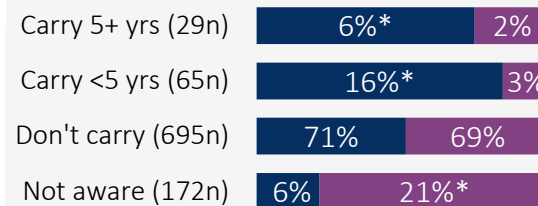
## Region



## Knowledge About Opioids

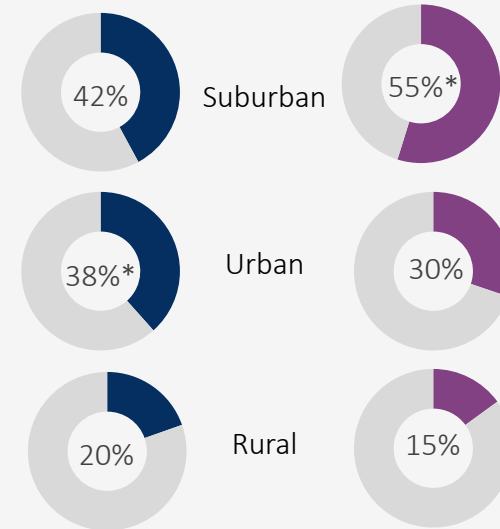


## Experience with Narcan

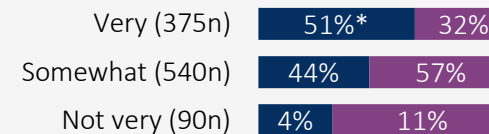


## Urbanicity

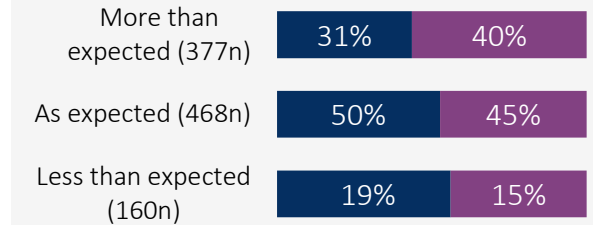
■ Know Someone   ■ Not Know Someone



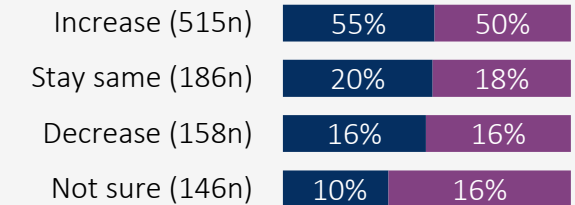
## How Common is Contaminated Fentanyl?



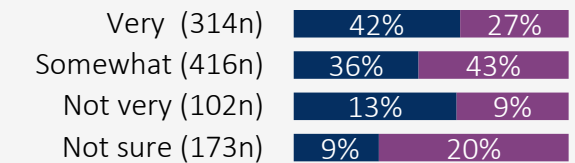
## Reaction to 73000 Opioid Deaths in 2023



## Outlook on Opioid Deaths in Next 5 Years



## Likelihood of New Synthetic Opioid in 5 Yrs



# About the Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

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