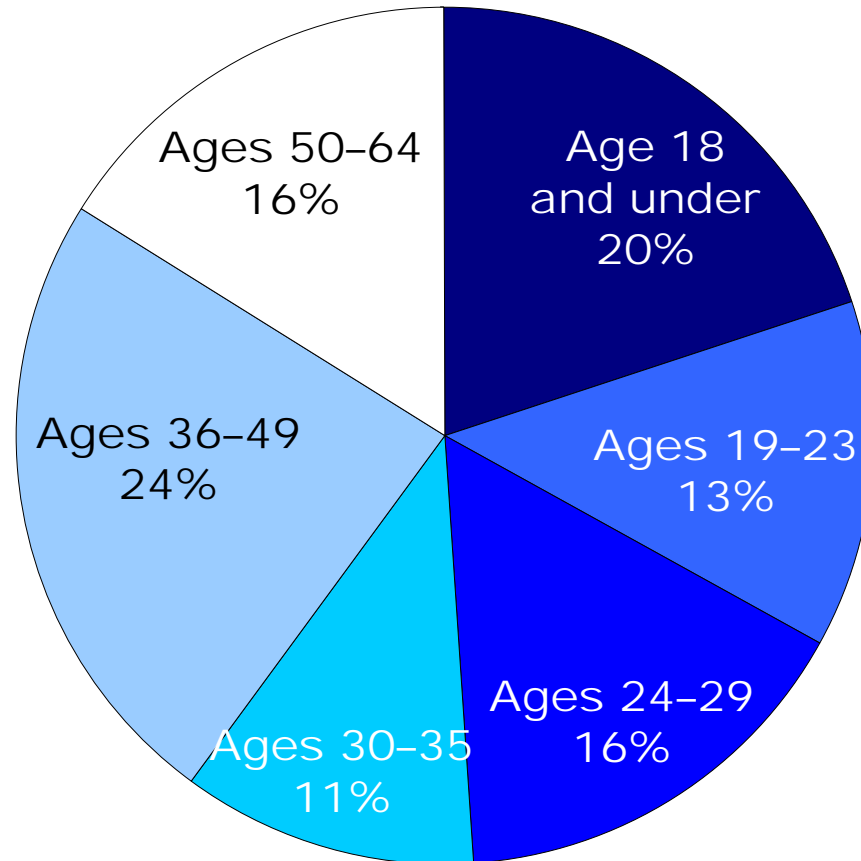


# Figure 1. There Are 13.2 Million Uninsured Young Adults Ages 19–29, Almost 30 Percent of Nonelderly Uninsured, 2007



Nonelderly uninsured = 45.0 million

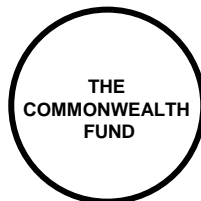
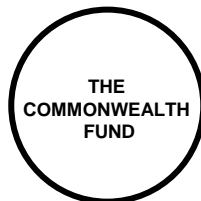
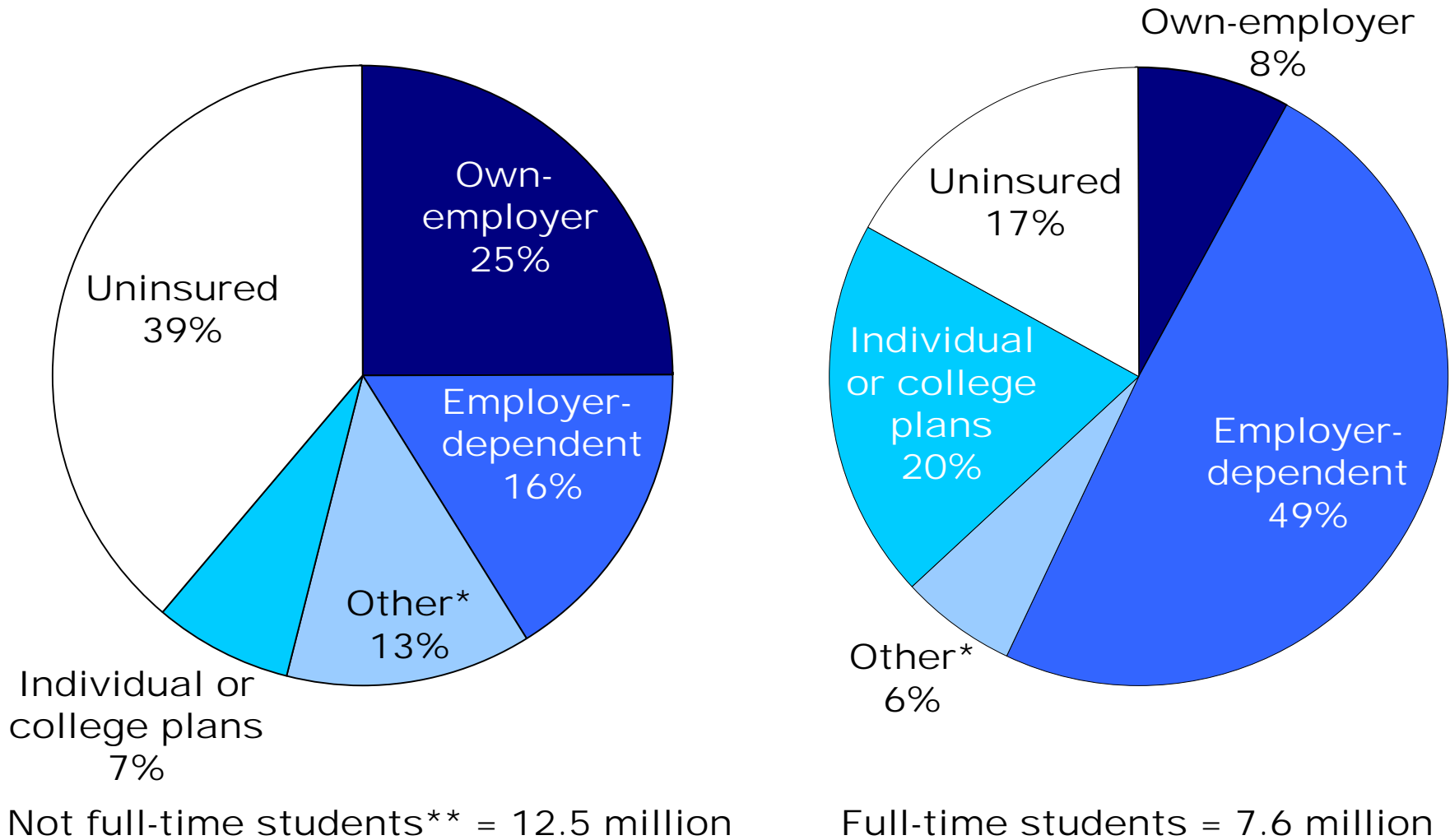


Figure 2. Percent Uninsured, Children and Young Adults, by Poverty Level, 2007

Percent Uninsured	Children, Ages 18 and Under	Young Adults, Ages 19-29
Total	11%	29%
<100% FPL	19	51
100%–199% FPL	16	40
≥200% FPL	7	16



# Figure 3. Insurance Sources for Young Adults, Ages 19–23, 2006



\* Other includes Medicare, Medicaid, and Military.

\*\* Includes part-time students and non-students.

Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008; Data analysis of the March 2007 Current Population Survey by S. Glied and B. Mahato of Columbia University for The Commonwealth Fund.

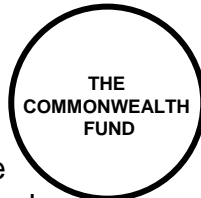
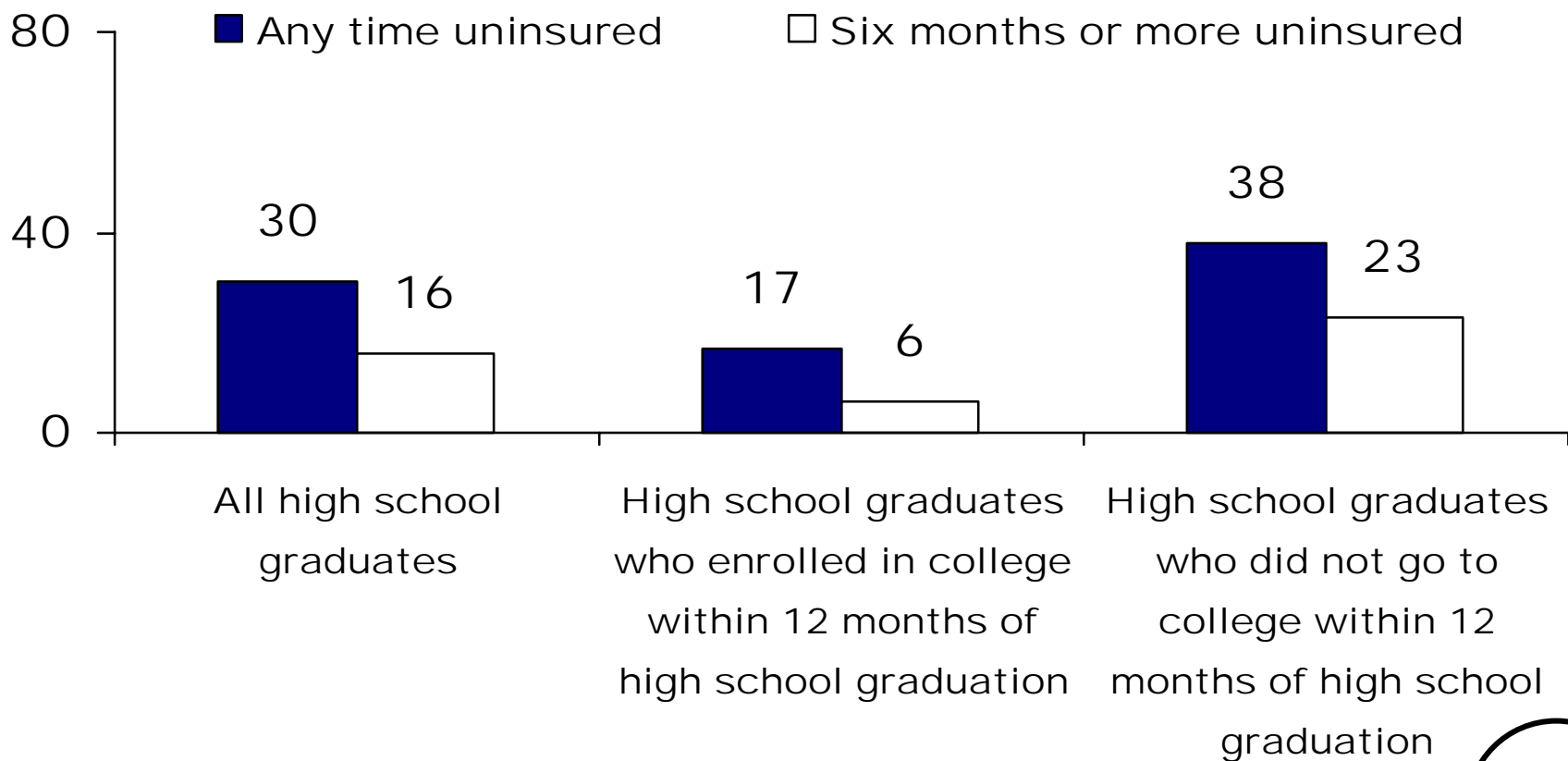


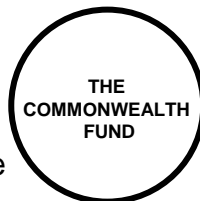
Figure 4. Percent of High School Graduates with Gaps in Insurance Coverage in the Year Following Graduation, by Student Status, 2001–2003\*

Percent of high school graduates



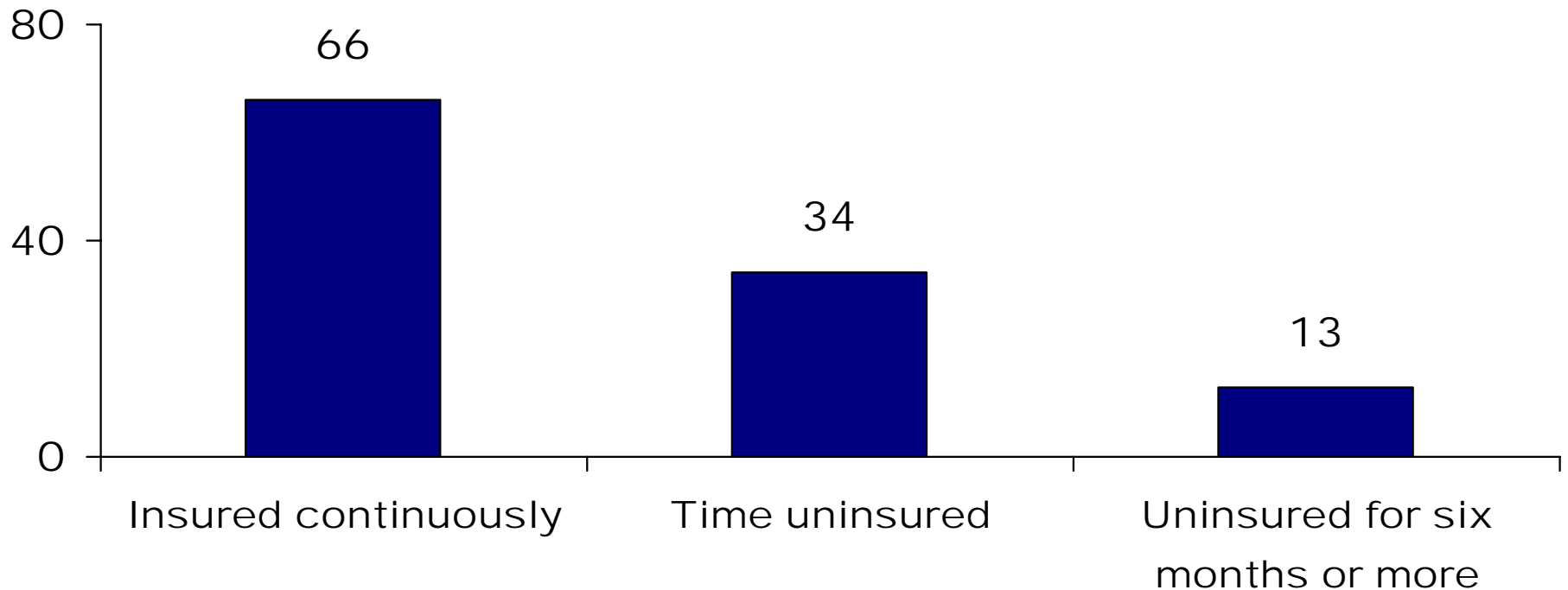
\* People who graduated from high school during 2001–2003.

Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, *Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help*, 2008 Update, The Commonwealth Fund, May 2008; Data analysis of the 2001 Panel of the Survey of Income and Program Participation by E. Gould for The Commonwealth Fund.



# Figure 5. One-Third of College Graduates Had Time Uninsured in Year Following Graduation, 2001–2003\*

Percent of college graduates



\* People who graduated from college during 2001–2003.

Note: College graduates are defined as those with at least a bachelor degree.

Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008; Data analysis of the 2001 Panel of the Survey of Income and Program Participation by E. Gould for The Commonwealth Fund.

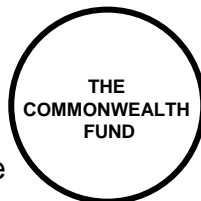
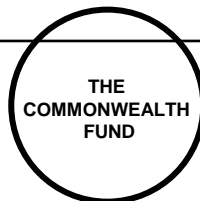


Figure 6. Availability of and Workers' Eligibility for Employer Insurance, Among Workers Ages 19–64

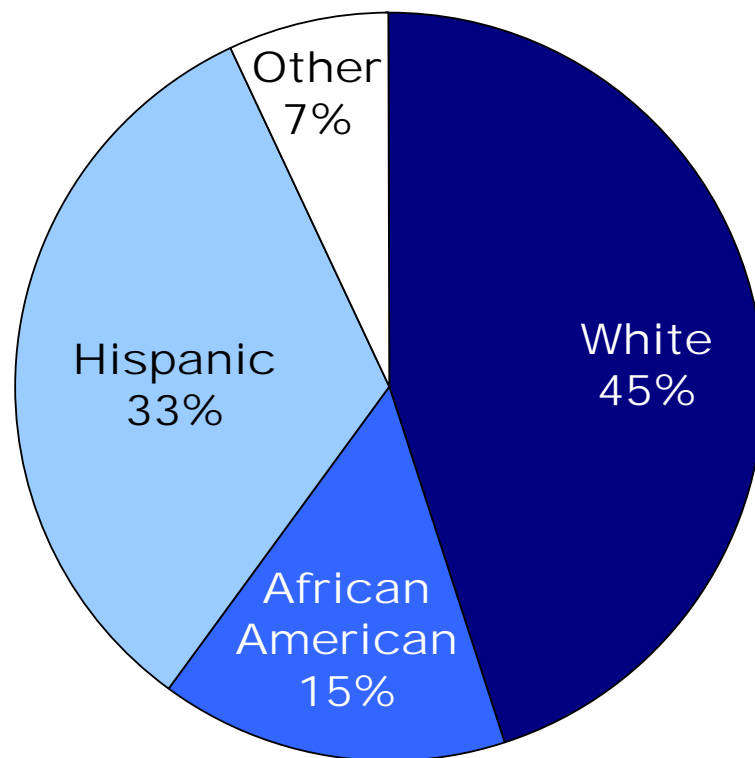
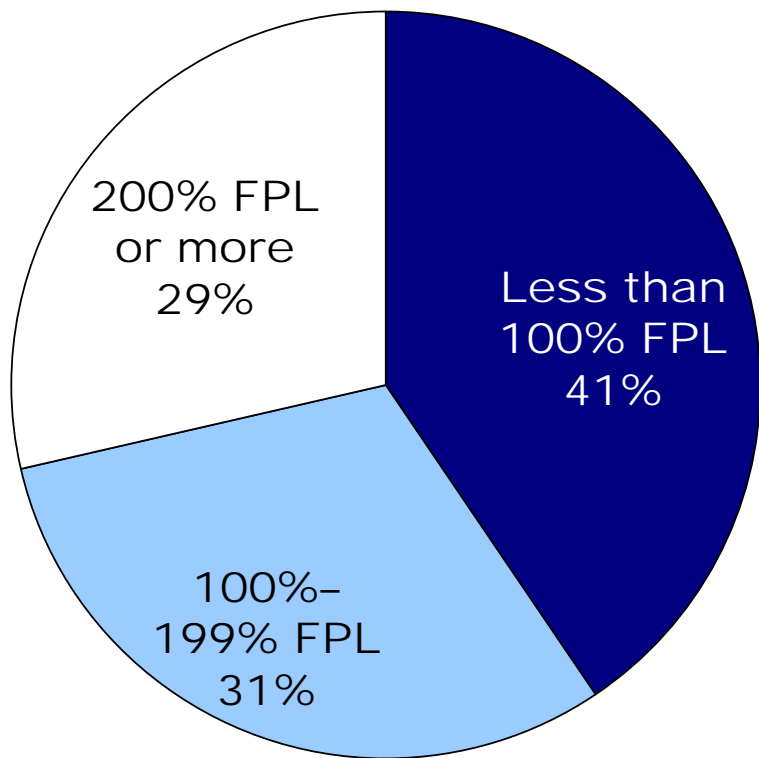
	<b>Total</b>	<b>Ages 19-29</b>	<b>Ages 19-23</b>	<b>Ages 24-29</b>	<b>Ages 30–64</b>
<b>Total (millions)</b>	<b>122.2</b>	<b>26.6</b>	<b>11.7</b>	<b>14.9</b>	<b>95.5</b>
<b>Eligibility</b>					
<b>Employer offers a plan</b>	<b>75%</b>	<b>68%</b>	<b>64%</b>	<b>71%</b>	<b>77%</b>
<b>Eligible for employer plan</b>	<b>69</b>	<b>53</b>	<b>42</b>	<b>62</b>	<b>74</b>
<b>Coverage</b>					
<b>Covered through own employer</b>	<b>56</b>	<b>35</b>	<b>19</b>	<b>48</b>	<b>62</b>
<b>Covered through someone else's employer</b>	<b>16</b>	<b>16</b>	<b>24</b>	<b>10</b>	<b>16</b>
<b>Covered through public program</b>	<b>5</b>	<b>11</b>	<b>16</b>	<b>7</b>	<b>3</b>
<b>Individual</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>7</b>
<b>Other</b>	<b>3</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>2</b>
<b>Uninsured</b>	<b>14</b>	<b>28</b>	<b>32</b>	<b>25</b>	<b>10</b>
<b>Take-up rate of own-employer insurance</b>	<b>81</b>	<b>66</b>	<b>45</b>	<b>78</b>	<b>84</b>



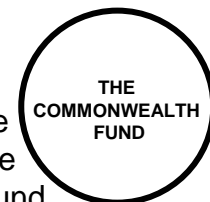
Note: Workers include full-time and part-time workers.

Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008.

# Figure 7. Distribution of Uninsured Young Adults Ages 19–29 by Poverty Status and Race/Ethnicity, 2006



Uninsured young adults = 13.7 million



Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008; Data analysis of the March 2007 Current Population Survey by S. Glied and B. Mahato of Columbia University for The Commonwealth Fund.

# Figure 8. Months Uninsured Among Young Adults, 2001-2003

	Population in millions	Any part of 3-year period	13 months or more	25 months or more	36 months
Total 19-23*	17.3	62%	33%	17%	7%
Poverty					
≤200% FPL	5.3	80	50	31	13
>200% FPL	12.0	54	26	12	5
Race					
White	11.5	55	26	13	5
Black	2.2	74	39	19	7
Hispanic	2.7	82	57	38	19

\*People who were 19-23 at beginning of survey in 2001.

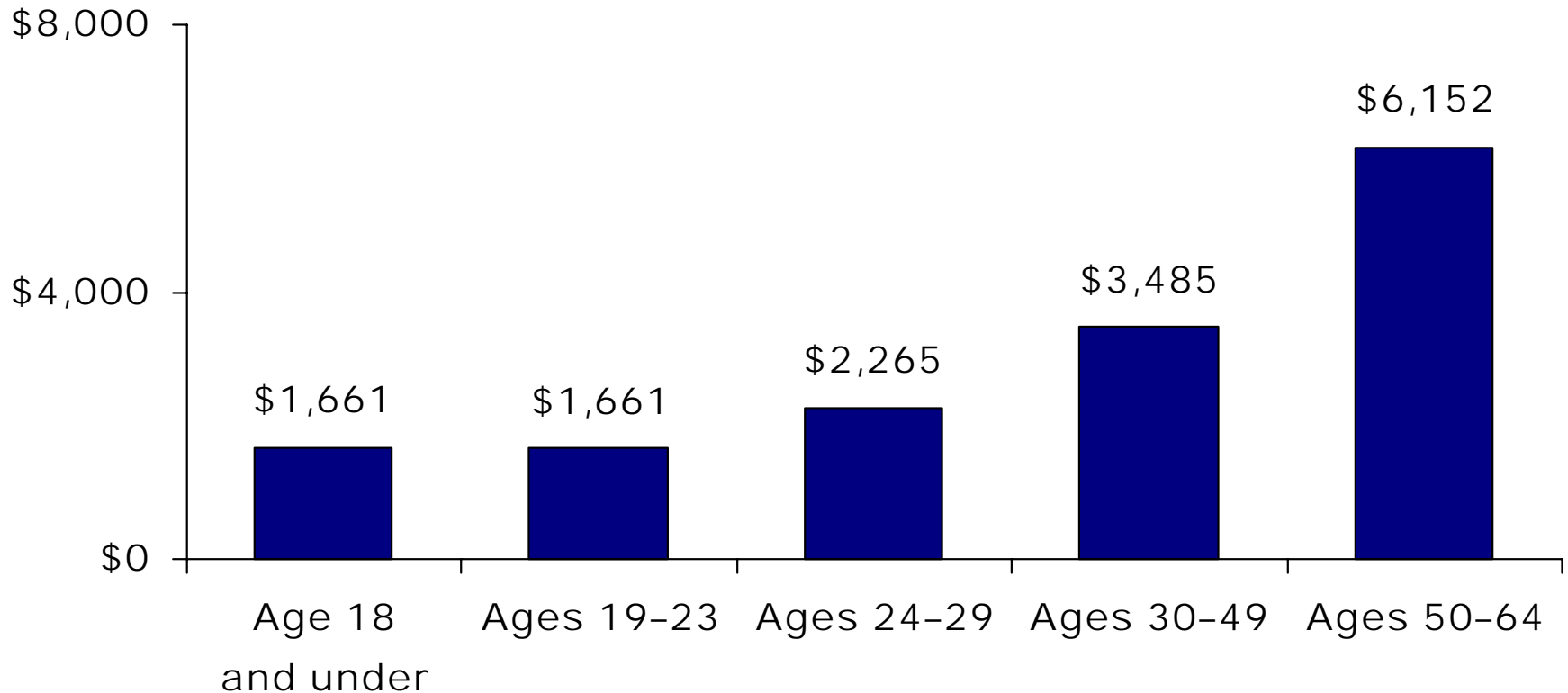
Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008; Data analysis of the 2001 Panel of the Survey of Income and Program Participation by E. Gould for The Commonwealth Fund.





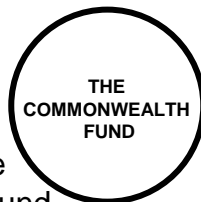
# Figure 9. Annual Per Capita Total Health Expenditures by Age Group, 2008\*

Dollars



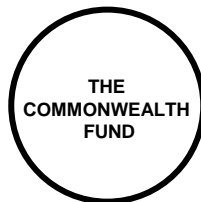
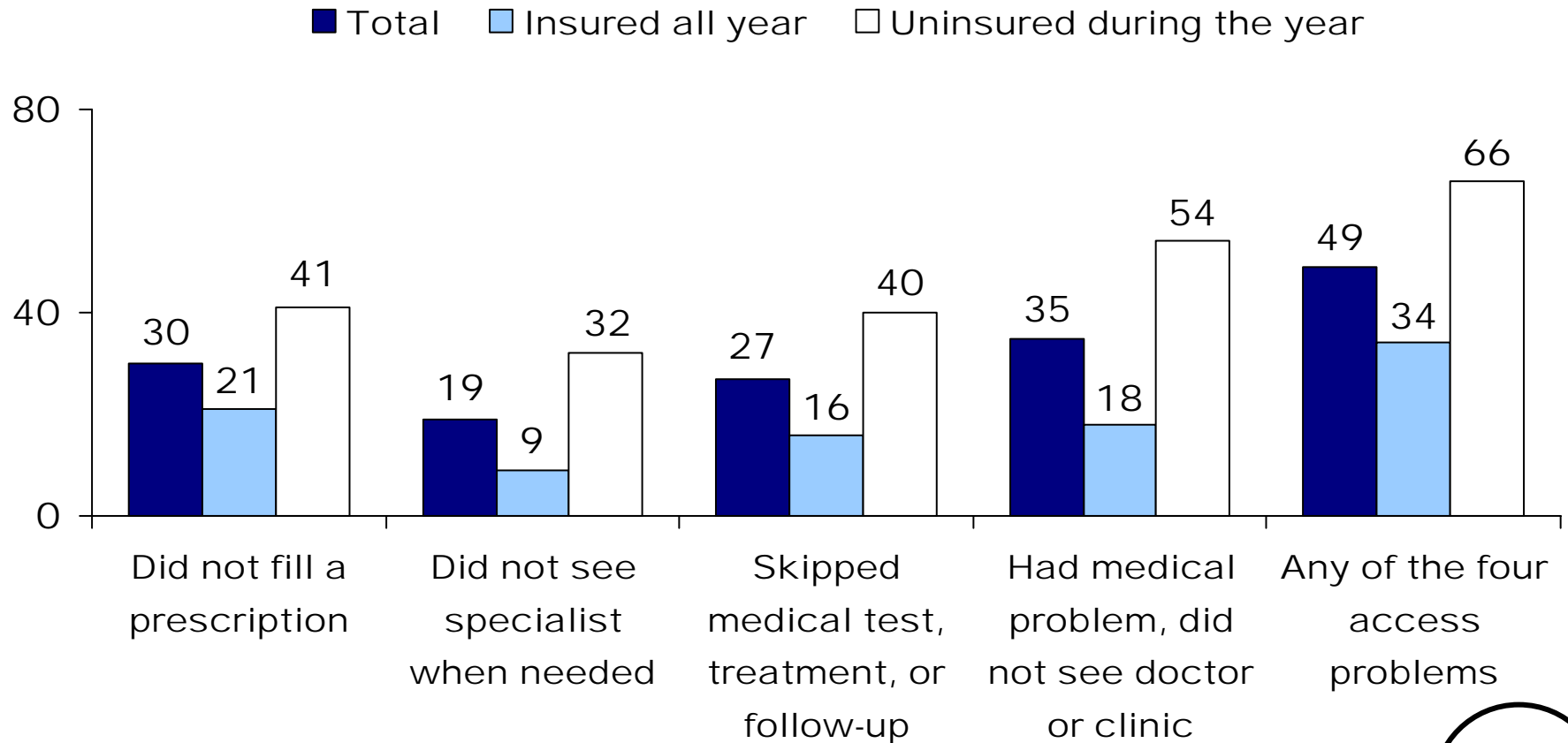
\* Inflated to 2008 dollars using actual and estimated annual growth rates in national health expenditures.

Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008; Data analysis of the 2005 Medical Expenditure Panel Survey by S. Glied and B. Mahato of Columbia University for The Commonwealth Fund.



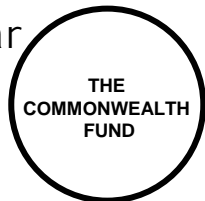
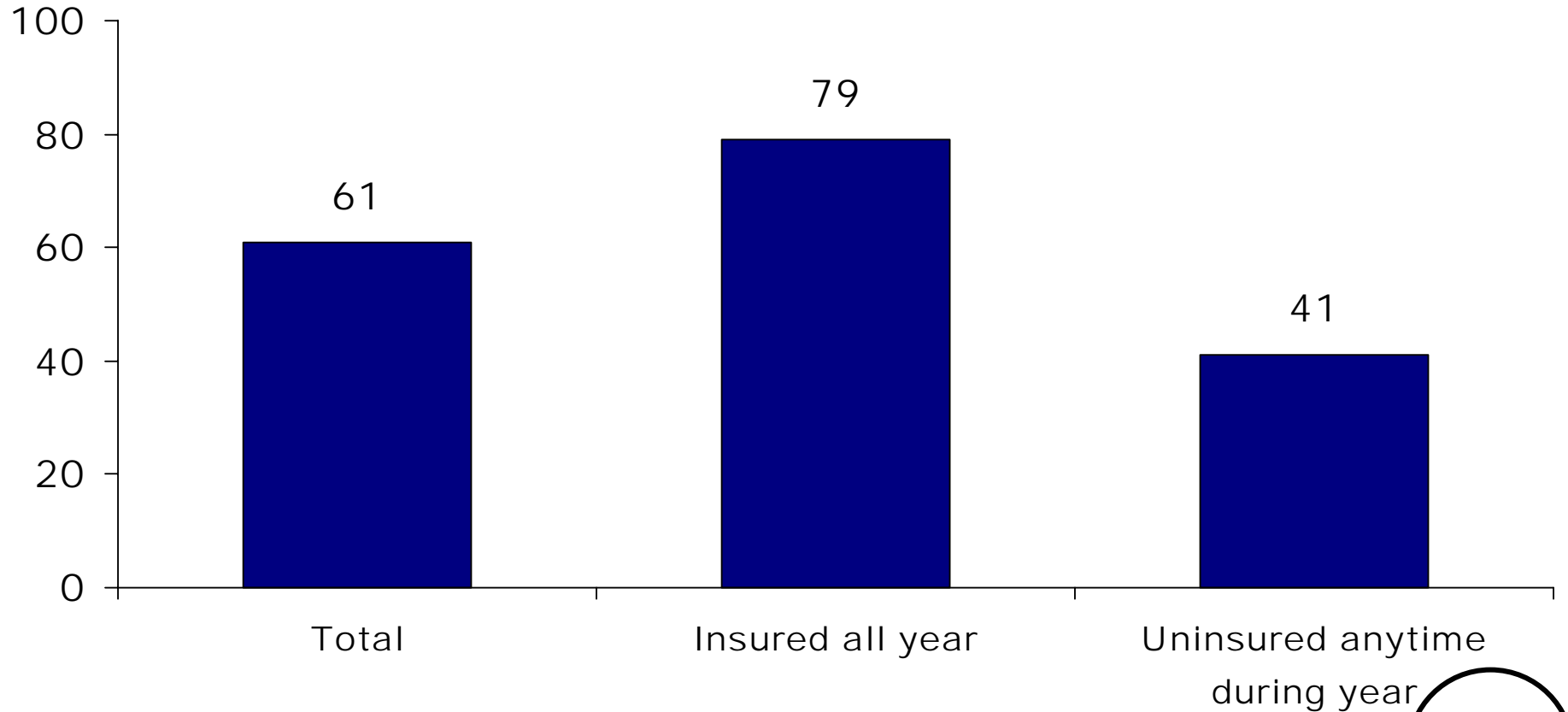
# Figure 10. Lacking Health Insurance for Any Period Threatens Young Adults' Access to Care, 2007

Percent of adults ages 19–29 reporting the following problems in the past year because of cost:



# Figure 11. Young Adults Without Insurance Are Less Likely to Have a Regular Doctor, 2007

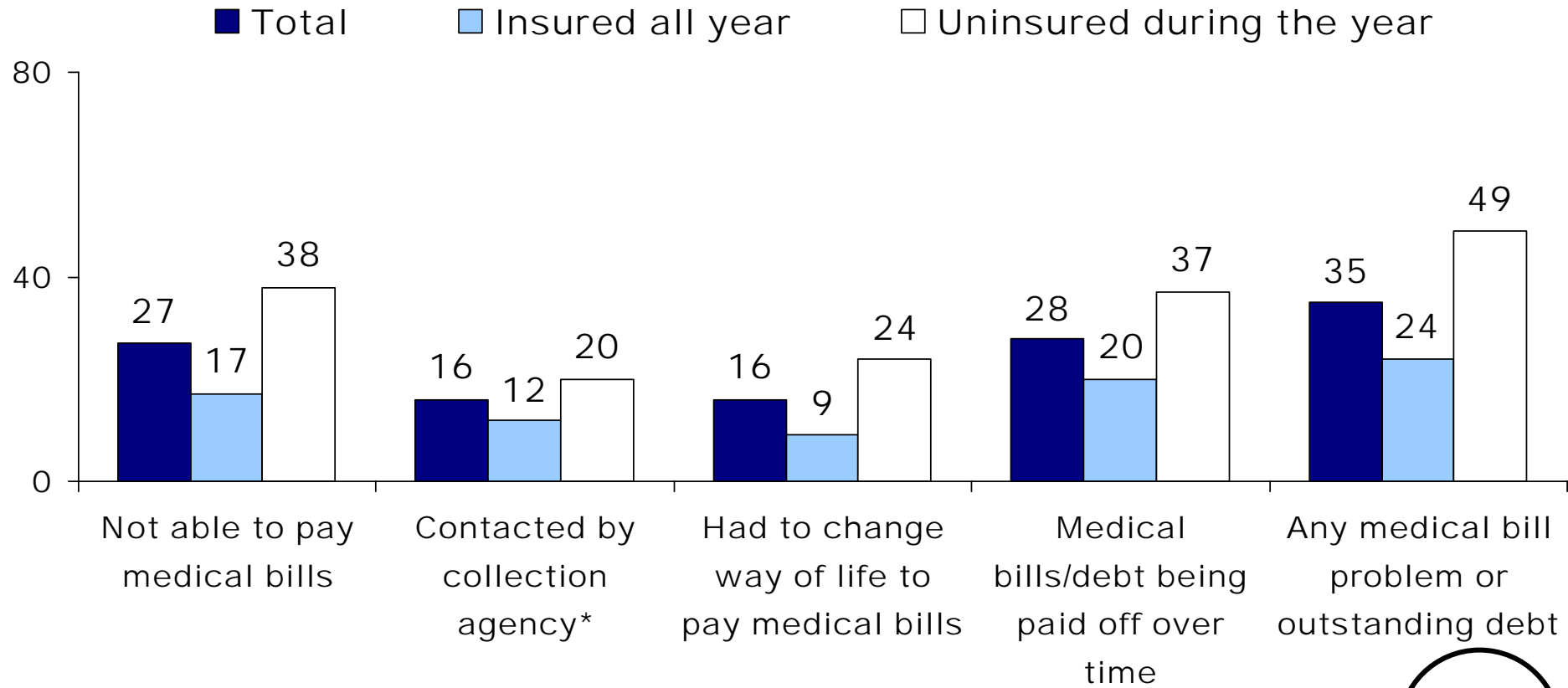
Percent of adults ages 19–29 who have a regular doctor



Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008.

# Figure 12. Young Adults with Any Time Uninsured Have High Rates of Medical Bill Problems, 2007

Percent of adults ages 19–29 who had the following problems in past year:



\* Includes only those whose bill was sent to a collection agency when they were unable to pay the bill.

Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008.



# Figure 13. 25 States Have Increased the Age Up to Which Young Adults Are Considered Dependents for Insurance Purposes

Year law passed or implemented	State	Limiting age of dependency status
1994	Utah	26
2003	Texas	25
2005	South Dakota	24
	New Mexico	25
2006	Delaware	24
	Colorado, Massachusetts, Rhode Island	25
	New Jersey	30
2007	Indiana	24
	Florida, Idaho, Maine, Maryland, Minnesota, Montana, Virginia, Washington	25
	Connecticut, New Hampshire	26
2008	Tennessee	24
	Iowa, Kentucky, West Virginia	25
	Illinois	26



Note: South Dakota, Rhode Island, Idaho, and Virginia’s laws apply only to full-time students.  
 Source: J. L. Kriss, S. R. Collins, B. Mahato, E. Gould, and C. Schoen, Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help, 2008 Update, The Commonwealth Fund, May 2008, updated for 2009.