Figure 1. 13.2 Million Uninsured Young Adults in 2007, Up by 2.3 Million in Last Eight Years

Figure 2. Nearly 30 Percent of Young Adults Ages 19–29 Are Uninsured; They Are Also Disproportionately Represented Among the Uninsured

Figure 3. Nearly 70 Percent of Uninsured Young Adults Are in Households with Annual Incomes Below 200 Percent of the Federal Poverty Level

Uninsured young adults = 13.2 million

Note: Numbers may not sum to 100% because of rounding. FPL = federal poverty level.
Figure 4. Uninsured Rates Among Part-Time Students and Non-Students Ages 19–23 Are About Twice That of Full-Time Students

Not full-time students** = 12.4 million

- Uninsured: 37%
- Own-employer: 26%
- Employer-dependent: 15%
- Individual or college plans: 14%
- Other*: 7%

Full-time students = 7.8 million

- Uninsured: 18%
- Employer-dependent: 48%
- Individual or college plans: 19%
- Other*: 8%

* Other includes Medicare, Medicaid, and Military.
** Includes part-time students and non-students.
Figure 5. Nineteenth Birthdays Are Critical Turning Points in Coverage for Young Adults

<table>
<thead>
<tr>
<th>Percent Uninsured</th>
<th>Children, Age 18 and Under</th>
<th>Young Adults, Ages 19–29</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>11%</td>
<td>29%</td>
</tr>
<tr>
<td>&lt;100% FPL</td>
<td>19</td>
<td>51</td>
</tr>
<tr>
<td>100%–199% FPL</td>
<td>16</td>
<td>40</td>
</tr>
<tr>
<td>&gt;200% FPL</td>
<td>7</td>
<td>16</td>
</tr>
</tbody>
</table>

Figure 6. Nearly Two-Thirds of Young Adults Ages 19–23 Spent Some Time Uninsured over a Three-Year Period, 2001–2003*

* Young adults who were ages 19 to 23 in 2001 were followed over 2001–2003. Data show what percent had time uninsured during that period. Source: Analysis of the 2001 Panel of the Survey of Income and Program Participation by E. Gould of the Economic Policy Institute for The Commonwealth Fund.
Figure 7. Nearly Two-Fifths of High School Graduates Who Did Not Go to College Experienced Gaps in Insurance Coverage in the Year Following High School Graduation, 2001–2003*

Percent of high school graduates

- Any time uninsured
- Six months or more uninsured

Figure 8. One-Third of College Graduates Had a Time Uninsured in the Year Following College Graduation, 2001–2003*


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

Figure 9. More Than Half of Young Adults Are Overweight or Obese, Two of Five Report Binge Drinking or Smoke Cigarettes, and 15 Percent Have a Chronic Health Condition

Percent of young adults with the following health problems:

- **Overweight/Obese**: 52%
- **Binge drinking**: 42%
- **Cigarette smoking**: 38%
- **HPV infection (women only)**: 36%
- **Any chronic condition**: 15%
- **Mental disorders**: 9%
- **Asthma**: 7%

1 Data from 2005–2006; ages 18–29.
2 Binge drinking defined as ‘drinking five or more drinks on the same occasion on at least one day in the past 30 days’; data from 2006; ages 18–25.
3 Data from 2006; ages 18–25.
4 Data from 2003–2004; women ages 20–29.
5 Any chronic condition includes physician-diagnosed arthritis, asthma, cancer, diabetes, heart disease, or hypertension; data from 2004–2006; ages 18–29.
6 Mental disorders include major depression, generalized anxiety disorder, and panic disorder; data from 1999–2004; ages 20–29.
7 Data from 2004–2006; ages 18–29.

Figure 10. Two-Thirds of Uninsured Young Adults Had Cost-Related Access Problems in the Past Year, Compared with One-Third of Those Who Were Insured All Year

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

- Did not fill a prescription: Total 30, Insured all year 21, Uninsured during the year 41
- Did not see specialist when needed: Total 19, Insured all year 9, Uninsured during the year 32
- Skipped medical test, treatment, or follow-up: Total 27, Insured all year 16, Uninsured during the year 40
- Had medical problem, did not see doctor or clinic: Total 35, Insured all year 18, Uninsured during the year 54
- Any of the four access problems: Total 49, Insured all year 34, Uninsured during the year 66

Figure 11. Young Adults Without Insurance Are Less Likely to Have a Regular Doctor Than Those Who Are Insured All Year

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

Figure 12. Half of Young Adults with Any Time Uninsured Had Medical Bill or Debt Problems, Twice That of Young Adults Who Were Insured All Year

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

- Not able to pay medical bills: Total = 27, Insured all year = 17, Uninsured during the year = 16
- Contacted by collection agency*: Total = 38, Insured all year = 12, Uninsured during the year = 20
- Had to change way of life to pay medical bills: Total = 24, Insured all year = 9, Uninsured during the year = 16
- Medical bills/debt being paid off over time: Total = 37, Insured all year = 20, Uninsured during the year = 28
- Any medical bill problem or outstanding debt: Total = 49, Insured all year = 24, Uninsured during the year = 35

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

Figure 13. Young Adults Ages 19–29 Have Lower Annual Expenditures on Health Care Than Middle-Age and Older Adults

*Inflated to 2009 dollars using actual and estimated annual growth rates in national health expenditures.

Source: Analysis of the 2006 Medical Expenditure Panel Survey by S. Glied and B. Mahato of Columbia University for The Commonwealth Fund.