

# 12 million young adults in the US lack health insurance

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Twelve million young adults in the United States lack health insurance according to a study released by the Commonwealth Fund. Young adults, ages 19 to 29, are more than twice as likely than either children or older adults to be uninsured.

The report provides a very different picture of the life of young adults in America than is commonly portrayed in the popular media. Far from enjoying an almost unlimited opportunity from the booming economy, a large and growing number of young adults are stuck in a rut of moving from one low-paying job to another, often hired on a temporary basis and mostly without the option of health benefits.

The report, "On Their Own: Young Adults Living Without Health Insurance," is based on the Commonwealth Fund's 1999 National Survey of Workers' Health Insurance and analysis of the March 1999 Current Population Survey taken by the US Bureau of the Census.

Over the past decade the proportion of young adults without health insurance has risen from 22 percent to 30 percent and now accounts for more than a quarter of the 44 million Americans who are without insurance, a figure which has been increasing at a rate of 1 million a year since 1988.

The report adds further evidence of the growing gap between rich and poor in the US. For 19- to 23-year-olds whose families' incomes are in the top 20 percent of the population, most are full-time students and are covered by their parents' insurance, and only 6 of every 100 lack health coverage. By contrast, only one in ten of 19- to 23-year-olds whose families are in the bottom 20 percent of income are full-time students, and more than half, 53 percent, are without health coverage.

Two basic trends have come together to produce these results. First, cuts in welfare and other social

programs have reduced government health insurance. Second, changes in the workplace have seen a major shift towards low-paying and temporary jobs that do not provide benefits, particularly for young adults.

In 1993, when the Clinton administration's proposal on health care was defeated, 34 million Americans lacked health insurance. Since then Congress and the Clinton administration have been cutting back social programs for the poor, most notably the passage in 1996 of the welfare reform bills. While welfare rolls have fallen by more than half nationally, only one in four families have left welfare for jobs that provide health insurance. In addition, millions of others have been cut from the Medicaid program because many states instituted procedures which have effectively denied former welfare recipients access to the program, even though they should still be eligible. Furthermore, Medicaid benefits have been cut off for many immigrant families.

The Commonwealth Fund report places further emphasis on the impact the changing economy has had on employer-based health insurance. In the US, the vast majority of working adults with health insurance have it as a benefit of their own or their spouse's employer. However, this is not the case for many young adults. Six out of ten 24- to 29-year-olds are working full-time year-round jobs and another 27 percent work part-time or part-year jobs—the highest rate of any age group. Yet only 42 percent of these young working adults receive any health insurance as a benefit of their employment.

Of the nearly 60 percent of young workers that have no health insurance, 39 percent say their employer does not offer any; 35 percent say their employer offers it but they are not eligible, mainly because they have not been on the job long enough; and another 5 percent are eligible but can't afford the high co-payments often

demanded by low-wage employers.

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In addition, one third of young adults are working at jobs paying less than \$7 an hour and the vast majority of the uninsured are earning less than \$10 an hour, making it nearly impossible for them to afford private health insurance, which ranges from \$2,000 a year for individuals to \$5,000 a year for family coverage.

Even minor medical problems can result in astronomical bills. A separate study found that one third of personal bankruptcies are the result of bills for medical care.

The report makes special note that young adults are in great need of health care: "Although they may be healthy as a group, young men and women still need access to regular preventive care and protection in the event of illness or injury." The report adds: "Because of cost concerns, half of low-income, uninsured young adults had a time within the past year when they did not see a doctor when they were sick, did not fill a prescription, or did not get recommended follow-up care."

There are 3.5 million pregnancies a year among the 21 million women ages 19-29, many of whom lack health coverage. Lack of prenatal care is a major factor in premature births, low birth weights, and higher infant mortality rates, and the uninsured are at greater risk. One-third of all HIV diagnoses are also made among people in this age group.

Asthma, an illness which is growing by epidemic proportions, now affects 10 percent of all children and is expected to double by 2020. Asthma predominantly affects low-income and minority children, and it has been shown that growing up in poor housing and overcrowded and polluted cities directly contributes to this condition. This means that more and more young people will enter adulthood with lung disorders while at the same time lacking health care.



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