

>

## Media Relations

October 10, 2014

### **New UNH Research Finds Health Insurance Coverage among Young Adults Rebounded Post Recession Due to Affordable Care Act**

DURHAM, N.H. – More young adults were covered by health insurance in 2012, substantially due to a provision of the Affordable Care Act (ACA) which extends coverage to adult children, according to new research from the Carsey School of Public Policy at the University of New Hampshire.

The new research was conducted by Michael Staley, a research assistant at the Carsey School and a doctoral candidate in sociology at UNH, and Jessica Carson, a vulnerable families research scientist in the Carsey School.

“Since young adults were among the least likely to be insured—nearly one third of all uninsured persons in the United States in 2007 were young adults -- the expansion of dependent coverage served as a relatively easy-to-implement provision that would provide transitional relief to young adults before the more central insurance reforms took effect in 2014,” the researchers said.

According to the researchers, young adults—those age 19 to 25—have experienced a persistent lack of health insurance coverage since as early as 1982. Measuring the effect of the ACA provision is complicated by its concurrent timing with the official conclusion of the Great Recession.

“Though high unemployment rates among young adults persisted beyond the end of the recession, post-recession increases in insurance coverage could be related to a slightly improved post-recession job market, to the ACA provision, or both,” they said.

The key findings are as follows:

- The share of young adults who had their own employer-based health insurance decreased both during and after the recession, while the share of those covered as a dependent rose from 20.3 percent in 2007 to 24 percent in 2010 when the ACA provision took effect, and increased again to 26.1 percent by 2012.
- Rates of insurance coverage for young adults increased from 60.5 percent in 2009 (during the Great Recession) to 62.5 percent in 2012.
- Between 2007 and 2009 employed young adults were more likely to have health insurance than those who were not; by 2011 and into 2012 there was no difference.
- Rates of coverage for young adults vary by region: 57.5 percent of young adults in the South reported having some kind of insurance in 2012 compared to 72.5 percent in the Northeast.

“Multiple approaches to insuring this population may be beneficial in the face of labor-related challenges especially relevant to this group, including vulnerability to job loss and employment without benefits. State and federal lawmakers, therefore, ought to continue to provide avenues to make health insurance coverage affordable and accessible to young adults,” the researchers said.

The complete Carsey School report about this research is available at: <http://scholars.unh.edu/carsey/223/>.

This analysis is based on the 2008-2013 Annual Social and Economic Supplements (ASEC) of the Current Population Survey, which refer to the calendar years 2007 to 2012. It was supported by the Annie E. Casey Foundation, the W. K. Kellogg Foundation, and anonymous donors.

The Carsey School of Public Policy conducts policy research on vulnerable children, youth, and families and on sustainable community development, giving policy makers and practitioners timely, independent resources to effect change in their communities.

The University of New Hampshire, founded in 1866, is a world-class public research university with the feel of a New England liberal arts college. A land, sea, and space-grant university, UNH is the state's flagship public institution, enrolling 12,200 undergraduate and 2,300 graduate students.

Media Contact: [Erika Mantz](#) | 603-862-1567 | UNH Media Relations | [@unhnews](#)

Secondary Contact: [Amy Sterndale](#) | 603-862-4650 | Carsey Institute

---

Copyright © 2018, The University of New Hampshire • Durham, NH 03824 • UNH main directory: (603) 862-1234.  
[Media Relations](#) is a unit of [Communications & Public Affairs](#) which is a division of University Advancement.  
[ADA Acknowledgement](#) | [Contact the Webmaster](#) | [UNH Today](#) | [UNH Social Media Index](#)