



DEMOCRACY REMIXED:

BLACK YOUTH AND THE FUTURE OF AMERICAN POLITICS

A Series on Black and Latino Youth Political Engagement

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What Young People Think about the Affordable Care Act

Next week, the first round of open enrollment under the Affordable Care Act (ACA) will close until October. Policymakers and pundits have speculated about how young people will respond to the ACA in general, and the individual mandate in particular. The success of the ACA depends in part on the willingness of young people to either sign up for health care coverage, or pay the penalty. We are one of the few organizations to collect data from a nationally representative sample of young people to investigate what young people really think about the ACA.

In this report, we discuss the findings from a national survey we conducted in January 2014 of 1,500 young people under the age of 30. We find the following:

- More than 80 percent of Black youth approve of the ACA, compared with 51.8 percent of Latino youth and 34.0 percent of white youth.
- Black youth support the individual mandate at higher rates (41.4 percent) than either Latino (33.4 percent) or white (9.4 percent) youth.
- Black (9.5 percent) and Latino (7.7 percent) reported they signed up for coverage under the ACA at more than double the rate of white (3.5 percent) youth.
- Among the uninsured, 70 percent of Black youth reported they planned to sign up by the end of March 2014, compared with of 51 percent of Latino youth and 54 percent of white youth.

Evaluations of the Health Care System

Young people's assessments of the Affordable Care Act are likely to be influenced by their perceptions of the need for health care reform. In turn, these perceptions are shaped by young people's experiences with the health care system. Structural inequalities in the health care system are likely to affect the perceptions of young people of color differently than white youth.

Table 1 below shows the results for four measures of young people's assessments of the health care system. Across each measure, we find consistent patterns of differences by race. Compared with young people of color, white youth have more positive evaluations of the health care they receive. About half of Black (52.1 percent) and Latino (50.8) youth report that the health care they receive is "excellent" or "very good", compared with 61.3 percent of white youth. Young people have even more negative views about the quality of health care in this country; only 19.8 percent of Black youth rate the quality of health care in this county as "excellent" or "very good", compared with 22.0 percent of white youth and 31.0 percent of Latino youth.

We find similar differences when young people evaluate the quality of their health care coverage. Nearly half (47.8 percent) of white youth say they have "excellent" or "very good" health care coverage, compared with only 35.7 percent of Black youth and 38.8 percent of Latino youth. Thus, compared with white youth, young people of color report receiving both lower quality health care and lower quality health care coverage.

The bottom row of table 1 provides a potential explanation for these disparities: young people of color have health insurance at much lower rates than white youth. Only 64.4 percent of Latino youth and 75.3 percent of Black youth report having health insurance coverage, compared with 83.5 percent of white youth. Thus, these differences may plan an important role in affecting young people's evaluations of the current health care system, as well as their approval of the Affordable Care Act.

Table 1: Young People's Assessments of the Health Care System

	Black	White	Latino	All
	(%)	(%)	(%)	(%)
Rate the quality of the health	52.1	61.3	50.8	57.7
care I receive as excellent or				
very good.				
Rate the quality of health care	19.8	22.0	31.0	23.5
in this county as excellent or				
very good.				
Rate the quality of my health	35.7	47.8	38.8	43.5
care coverage as excellent or				
very good.				
Currently have health insurance	75.3	83.5	64.4	78.2
coverage.				

Sources: 2014 Black Youth Project survey.

Evaluations of and Experiences with the Affordable Care Act

Table 2 below shows young people's evaluations of the Affordable Care Act. We find significant racial differences. Black youth exhibit the highest level of approval of the ACA. More than 81.8 percent of Black youth approve of the ACA, compared with 51.9 percent of Latino youth and 34.0 percent of white youth. The individual mandate is considerably less popular among young people, yet the racial differences persist. Black (41.4 percent) and Latino (33.4 percent) are considerably more supportive of the individual mandate than white youth (9.4 percent). It is interesting to note that Black and Latino youth are considerably more supportive of the individual mandate even though these young people are most likely to be affected by the ACA. Moreover, it is also interesting that Latino youth are considerably less supportive of the ACA in general compared to Black youth, even though, as table 1 showed, 11 percent *fewer* Latino youth have health insurance coverage compared to Black youth.

As the bottom row of table 2 indicates, young people of color have received coverage under the ACA at more than twice the rate of white youth. Nearly ten (9.7) percent of Black youth, and 7.7 percent of Latino youth, have signed up for coverage under the ACA, compared with 3.5 percent of white youth. Based on 2012 population estimates from the U.S. Census Bureau, these figures indicate that more than 2.5 million young people now have health coverage under the provisions of the Affordable Care Act.

Table 2: Young People and the Affordable Care Act

	Black	White	Latino	All
	(% yes)	(% yes)	(% yes)	(% yes)
Approve of the Affordable Care Act.	81.8	34.0	51.9	44.7
Support the individual mandate.	41.4	9.4	33.4	22.9
I have signed up for coverage under the Affordable Care Act.	9.5	3.7	7.7	5.4

Sources: 2014 Black Youth Project survey.

Table 3 below describes the percentage of uninsured young people who reported they intended to sign up for health care coverage by the end of March, as required by the ACA. Black youth (70.4 percent) said they planned to sign up for health coverage at considerably higher rates than either white (54.0 percent) or Latino (51.0 percent). Instead, white and Latino youth appeared more likely to pay the penalty attached to the individual mandate. Based on these figures, then, we estimate that nearly 6 million additional young people will have signed up for health insurance coverage through the Affordable Care Act by the end of the open enrollment period on March 31.

Table 3: Health Care Intentions among Uninsured Youth People

	Black	White	Latino	All
	(%)	(%)	(%)	(%)
I plan to sign up for health care	70.4	54.0	51.0	55.7
coverage by the end of March.				
I do not plan to sign up for	29.6	46.0	49.0	44.3
health care coverage.				

Sources: 2014 Black Youth Project survey.

Do Young People Think the ACA will Improve Health Care?

Table 4 below shows young people's evaluations of the likely effects of the ACA. We again see significant differences by race. While 62.4 percent of Black youth believe the ACA will improve the quality of their own health insurance coverage, only 43.6 percent of Latino youth and 23.8 percent of white youth agree. Interestingly, while many young people may not believe the ACA will improve their own health care coverage, larger percentages believe that the ACA will improve health care coverage in the country more generally. Two-thirds (66.9 percent) of Black youth, 35.5 percent of white youth, and 52.2 percent of Latino youth agree that the ACA will improve the quality of health care coverage in the nation. Thus, not only do young people of color, and Black youth in particular, have the most dire need for improvements to our health care system, but they are also more likely to take advantage of the opportunity to receive coverage they did not already have, and more likely to believe that it will improve the quality of coverage for themselves and the nation as a whole.

Table 4: Beliefs about the Effects of the Affordable Care Act

	Black	White	Latino	All
	(% agree)	(% agree)	(% agree)	(% agree)
The ACA will improve the quality of my health care	62.4	23.8	43.6	33.6
coverage.				
The ACA will improve the quality of health care coverage in this country.	66.9	35.5	52.2	43.5

Sources: 2014 Black Youth Project survey.

Conclusion

Report after report shows evidence of significant racial disparities in health outcomes. As we show here, there are also significant racial disparities in health care coverage. The Affordable Care Act has the potential to help reduce the gaps in health care coverage, and thus reduce inequities in health outcomes. Due to these disparities in the quality of health care and health care coverage, young people of color, and Black youth in particular, are considerably more supportive of the ACA and are more likely than white youth to take advantage of the opportunity to receive coverage under it.