



Colorado Center
on Law and Policy

A group of five young adults, three women and two men, are smiling and laughing joyfully. They are dressed in casual attire, including a light blue button-down shirt, an orange top, and a yellow floral top. The background is a bright, outdoor setting with green foliage and a modern building.

WHAT WE GET WRONG ABOUT YOUNG ADULTS

Economic policy and young adulthood in Colorado

Part 2 of a 4-part series by Charles Brennan

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About Colorado Center on Law and Policy

Colorado Center on Law and Policy is an antipoverty organization advancing the rights of every Coloradan. We serve our fellow Coloradans using the powers of legal advocacy, legislative advocacy, coalition building, community engagement, research, and analysis, working toward a Colorado where everyone has what they need to succeed.

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Introduction

The narratives we tell about young adults play an important role in how policymakers view the issues and shape the policies that affect this population of Coloradans. The first installment of our series, *A Profile of Colorado's Young Adults*, examined what the American Community Survey and a range of national research tell us about young adults in Colorado. The data show young adults in our state are a diverse population of roughly 528,700 people navigating a labor market and a cost of living that are increasingly out of step with one another. At the same time, this population tends to have fewer supports available to them from our social safety net than other groups do, and we cannot assume they can fall back on parents for support when needed. Young adults are employed at high rates, are concentrated in low-wage jobs, and face rates of poverty and housing cost burden that create real challenges for their economic security. In most cases, these challenges arise from social or economic issues, not personal failings.

This second issue brief in our series builds on the first by examining eleven common narratives about young adults. These myths fall into three broad groups:

1. Myths based on assumptions that young adults' circumstances come down to their own choices, whether that's delaying traditional milestones of adulthood or choosing to live at home.
2. Myths based on assumptions about young adults and their eligibility for safety net programs, including stereotypes related to parental support, disability supports, and health care needs that don't match young adults' actual circumstances, and how administrative hurdles keep even eligible young adults from getting help.
3. Myths pertaining to the underlying economics and structure of our labor market, examining how low wages, the lasting effects of early hardship, and the limits of even a college degree shape young adults' long-term financial security.

Despite their prevalence, many of these narratives are contradicted by the data and research reviewed in Brief 1. We cannot evaluate how well our social safety net does or does not support young adults without an accurate picture of their circumstances and needs. In some cases, outdated assumptions about young adults have shaped program design or eligibility criteria in ways that exclude young adults from the support they would benefit from in their transition into adulthood.

Myth 1: Young adults today are choosing to delay traditional milestones of adulthood.

In 2023, more than 90 percent of Colorado’s young adults ages 18 to 24 had never been married. 94.3 percent did not have children of their own and more than four in ten lived with their parents.¹ These patterns are frequently seen as evidence that today’s young adults are reluctant to take on adult responsibilities and instead, are choosing to delaying milestones their parents or grandparents reached at much earlier ages.

That interpretation rests on the assumption that marriage, parenthood, and living independently are the milestones that most of us agree define adulthood. Most Americans don’t actually rank them that way. In a 2012 Census Bureau survey, people were asked what matters most for “becoming an adult.” Completing school topped the list, with 62 percent calling it extremely important. Full-time employment followed at 52 percent, and financial independence from parents at 43 percent. Marriage and parenthood ranked far lower. Just 12 percent said marriage was extremely important, and 10 percent said the same of having children.² A 2019 Pew survey found a similar pattern—most Americans think young adults should be financially independent by age 22.³ That survey also found a majority of all adults (55 percent) say parents today are doing too much for their young adult children. But among young adults themselves, only 31 percent agree, and 65 percent say their parents are doing about the right amount.⁴

Looked at in the aggregate, Pew found that the share of 18-to-29-year-olds who are financially independent has held fairly steady—it was 47 percent in 2018, compared with 50 percent in 1980. But that overall stability hides a sharp gender divergence. Financial independence fell for young men over that period, from 63 percent to 52 percent, while it rose for young women, from 38 percent to 42 percent.⁵ So when researchers look closely at the specific milestones this myth is built on, the story is more complicated than a simple story of delay. How complicated the story gets varies by milestone.

¹ Charles Brennan, *A Profile of Colorado’s Young Adults*, Economic Policy and Young Adulthood in Colorado, Part 1 of 4 (Denver, CO: Colorado Center on Law and Policy, July 2026).

² Jonathan Vespa, “The Changing Economics and Demographics of Young Adulthood: 1975–2016,” *Current Population Reports*, P20-579 (Washington, DC: U.S. Census Bureau, 2017), citing the 2012 General Social Survey.

³ Amanda Barroso, Kim Parker, and Richard Fry, “Majority of Americans Say Parents Are Doing Too Much for Their Young Adult Children,” Pew Research Center, October 23, 2019.

⁴ Barroso, Parker, and Fry, “Majority of Americans Say Parents Are Doing Too Much.”

⁵ Barroso, Parker, and Fry, “Majority of Americans Say Parents Are Doing Too Much.”

Take marriage. The research here is genuinely mixed. An unstable job market does reduce the likelihood of marriage, particularly among less-educated young adults. But some studies find that falling earnings and employment can't fully explain how much later people are marrying now, or that this is primarily a financial decision. What the evidence shows more consistently is that a wider range of household arrangements, such as cohabitation, delayed marriage, or single parenthood, have become far more broadly accepted across American culture than a generation or two ago.⁶ Regardless of the cause of the delay, delayed marriage and continued financial reliance on parents are closely linked. Unmarried 18-to-29-year-olds are far more likely than those who are married to say they received financial help from their parents in the past year (71 percent, compared with 47 percent).⁷

Decisions by young adults to delay having children are directly and consistently tied to real-world economic pressures and circumstances beyond their control. They are not a result of a simple unwillingness to raise children. 43 percent of people who say they're unlikely to ever have children say this is for reasons other than not wanting kids. Broken down, 17 percent point to financial reasons, 19 percent to medical or infertility-related barriers, and 15 percent to not having a partner. And for those who do want children but run into fertility barriers, the price of parenthood itself can be cost-prohibitive. In the United States, private adoption typically runs \$30,000 to \$60,000 and in vitro fertilization can average \$11,500 per cycle.⁸ This is just one of many reasons Coloradans may not have a child in young adulthood or beyond.

More young adults are living with their parents than in the past. Like delayed childbearing, this trend traces back to economic pressures faced by young adults rather than their personal preferences. National research identifies higher housing costs as the primary driver of this trend, with student debt and credit as secondary, contributing factors.⁹ Housing costs fall hardest on lower-income young adults, and the income-gap widens further in states where income inequality is also rising.¹⁰ Credit access presents a related but distinct barrier. Young adults are the age group most likely to have no credit score at all, which can limit both their ability to qualify

⁶ Sheldon Danziger and David Ratner, "Labor Market Outcomes and the Transition to Adulthood," *The Future of Children* 20, no. 1 (Spring 2010): 133–158.

⁷ Barroso, Parker, and Fry, "Majority of Americans Say Parents Are Doing Too Much."

⁸ Lauren Bauer, Bradley Hardy, and Olivia Howard, *The Safety Net Should Work for Working-Age Adults* (Washington, DC: The Hamilton Project, April 2024).

⁹ Jung Choi, Jun Zhu, and Laurie Goodman, *Young Adults Living in Parents' Basements: Causes and Consequences* (Washington, DC: Urban Institute, January 2019).

¹⁰ Choi, Zhu, and Goodman, *Young Adults Living in Parents' Basements*; Ginevra Floridi, "Inequality and Socio-Economic Divides in Parental Transfers to Young Adults in the United States," *Social Forces* 103, no. 4 (2025): 1282–1306, <https://doi.org/10.1093/sf/soae148>.

for a mortgage and to rent independently.¹¹ Local job markets shape this pattern too. When job opportunities improve in a given region, research suggests young adults there become more likely to move out of their parents' home—a sign that the decision to live with parents is driven by economic conditions, not due to lack of labor market engagement. Research shows that even a small improvement in a region's employment rate, just 1 percentage point, is tied to a 1.28 percentage point decrease in the odds that young men ages 19 to 24 still live with their parents. The pattern holds for young women too, though the effect is smaller.¹²

Young adults' own explanations for their living arrangements back this up. When adults in multigenerational households are asked why they live that way, financial issues are the most common answer. And younger adults living with a parent are nearly twice as likely as those over 40 to call financial need a major reason for the arrangement (57 percent, compared with 31 percent).¹³ In Colorado, young adults who've already moved out on their own tend to be older and higher-earning than those still living with parents. Despite this, nearly half of independent renters aged 18 to 24 were cost burdened in 2023, meaning they spent more than 30 percent of their income on housing.¹⁴ This suggests that young adults in Colorado are likely living at home due to high housing costs, not lack of effort or engagement in the labor market.

These pressures don't ease once young adults leave their parents' homes, but can compound over time. Nationally, young adults who lived with their parents between ages 25 and 34 were far less likely to have formed their own household a decade later than peers who had been renters or homeowners at that same age. Only 68.0 percent had done so after ten years, the lowest rate of the three groups. Young adults living with parents were also less likely to become homeowners than peers who had been renters or homeowners at the same age. Although researchers hypothesized that living at home would allow young adults to save money on rent and translate those savings into a down payment later—allowing a young adult to buy sooner, buy a more expensive home, or take on less mortgage debt—the data didn't support this. As it turns out, those who had lived with parents did not go on to buy more expensive homes or carry lower mortgage debt than peers who had moved out earlier.¹⁵

Framing these patterns as choices, rather than as responses to the labor market or the housing market has real policy consequences that leave out important factors, like housing costs, wage

¹¹ Choi, Zhu, and Goodman, *Young Adults Living in Parents' Basements*.

¹² Danziger and Ratner, "Labor Market Outcomes and the Transition to Adulthood."

¹³ Pew Research Center, "Financial Issues Top the List of Reasons U.S. Adults Live in Multigenerational Homes," March 24, 2022.

¹⁴ Brennan, *A Profile of Colorado's Young Adults*.

¹⁵ Choi, Zhu, and Goodman, *Young Adults Living in Parents' Basements*.

instability, student debt, and a constrained labor market, that shape young adults' circumstances well before individual choice comes into play. Young adults in Colorado are responding rationally to a high cost of living and to the low wages paid by the jobs most readily available to them in the labor market.

Myth 2: Young adults who live with their parents are not working.

This myth addresses the idea that young adults who live with their parents aren't working or contributing and that living at home is itself a sign of checking-out. The data tell a different story. In Colorado, 75.5 percent of non-student young adults living at home were employed in 2023, a higher rate than any student group and about the same rate as young adult parents. They worked an average of 34.8 hours a week, and most worked year-round.¹⁶ That's a high level of labor force engagement that directly challenges the idea that living at home means checking out of the workforce.

Even among the roughly one in four non-student young adults living at home who weren't employed or looking for work, the full picture is more complicated than simple disengagement. National research on young adults who are neither working nor in school, often called "disconnected," found this group made up about 16 percent of 18- to 24-year-olds in 2024, a share that barely moved through 2025 even with a stronger overall job market.¹⁷ Disconnection isn't spread evenly across the population but tracks closely with the same factors that show up throughout this brief, such as high housing costs, low wage jobs, and family economic security. Across the United States, about one in five rural young adults are disconnected—a higher rate than young adults in metro areas at nearly every income level examined in the study. Family income matters too. Young adults from lower-income families are more likely to be disconnected from the workforce, and having at least some college cuts the disconnection rate by more than half compared with peers whose education stopped at a high school diploma.¹⁸ These patterns point away from disconnection being a personal choice or a character trait, and toward it being

¹⁶ Brennan, *A Profile of Colorado's Young Adults*.

¹⁷ Federal Reserve Bank of St. Louis, "How Are 'Disconnected' Young Adults Spending Their Time?," On the Economy (blog), July 14, 2026, <https://www.stlouisfed.org/on-the-economy/2026/jul/how-are-disconnected-young-adults-spending-their-time>.

¹⁸ Federal Reserve Bank of St. Louis, "How Are 'Disconnected' Young Adults Spending Their Time?"

a predictable outcome of where someone lives, their access to education, and the resources their family has.

And time-use data shows this group isn't sitting idle. Compared with their employed or in-school peers, disconnected young adults are more likely to be caring for children or other family members, and more likely to be doing household work like cooking and cleaning—work that does not show up in official employment statistics. They're also more likely to be actively looking for work or doing informal work to earn money outside a traditional job when formal job opportunities are not readily available in their area. As the researchers put it, disconnection reflects “constraints on how time can be allocated,” not a lack of effort.¹⁹ This research is national, not Colorado-specific, and it doesn't single out young adults living with parents from other young adults. But it points to the fact that a narrow definition of “work” that only counts paid work misses the efforts of disconnected young adults and leads us to believe they are disengaged when the evidence suggests otherwise.

This same pattern of staying engaged holds for young adults who live at home and are also in school. In 2023, 42.7 percent of Colorado's young adults were enrolled in school. 57.8 percent of students living at home and 59.4 percent of students living away from parents held jobs while enrolled.²⁰ Working while in school is common, and for many students it isn't optional. It's how they cover rent, groceries, and school costs they or their families can't fully pay for. Students who work while enrolled tend to earn more later on, even if they do not finish a degree.²¹ The time young adults spend in school isn't wasted. It provides them with the opportunity to build the skills and credentials employers want, and that pays off with higher earnings down the road. Taken together, the real picture of young adults in Colorado that emerges—whether they're living at home, in school, or both—is one of people juggling work, caregiving, and education at the same time, not avoiding any of these important activities.

¹⁹ Federal Reserve Bank of St. Louis, “How Are ‘Disconnected’ Young Adults Spending Their Time?”

²⁰ Brennan, *A Profile of Colorado's Young Adults*.

²¹ Nicole D. Forry, Sarah Douglas, and Paul Attewell, cited in *Balancing Work with School and Training while Raising Young Children* (Washington, DC: Urban Institute).

Myth 3: Young adult parents struggle because of their own poor choices.

Young adult parents make up 5.3 percent of Colorado’s young adult population. But they face a different set of economic pressures than other young adults, for one simple reason: they have a child to support. In 2023, young adult parents in Colorado worked an average of 36.3 hours a week and earned a median annual wage of \$24,990; and most worked year-round. Yet, 17.0 percent still lived below the federal poverty line and just over half lived below 200 percent of the poverty line.²² As with other young adults in this brief, the poverty young parents experience isn’t caused by them disengaging from the labor market. Rates of poverty tend to be driven by the fact that early-career wages are low to begin with and children come with costs that are both high and impossible to avoid.

It’s worth naming the assumption that underlies this myth directly: that having a child reflects a poor decision on the part of young adult parents—and that this decision is the cause of the economic and financial challenges that often come with having a child in this early stage of adulthood. This brief takes no position on personal decisions around sex, relationships, or family formation. Even so, the research suggests that the strongest predictor of early childbearing isn’t reckless decision-making, but socioeconomic background. Young adults with more resources, across every racial and ethnic group, consistently delay having children into their late twenties and beyond. On the other hand, young adults with fewer resources tend to become parents earlier.²³

This also complicates a familiar argument that delaying having children until after marriage is one of the keys to avoiding poverty. In-depth interviews with low-income women found that many treat marriage as a capstone, or something to achieve once life is already stable, rather than as a step that helps them become more economically secure. As a result, many kept pushing off marriage since economic security remained out of reach.²⁴ Having a child was important, but didn’t carry the same significance as marriage. For many of the women included in this research, having children was one of the only major life milestones actually within their control. Other research finds similar views tying marriage to the need for economic security.

²² Brennan, *A Profile of Colorado’s Young Adults*.

²³ *Investing in the Health and Well-Being of Young Adults* (Washington, DC: National Academies Press, 2015), citing Wildsmith et al. (2011) and Sassler and Cunningham (2008).

²⁴ Kathryn Edin and Maria Kefalas, *Promises I Can Keep: Why Poor Women Put Motherhood before Marriage* (Berkeley: University of California Press, 2005), as cited in *Investing in the Health and Well-Being of Young Adults* (Washington, DC: National Academies Press, 2015).

Three-quarters of low-income, unmarried adults in a related survey cited financial concerns specifically as an obstacle to marriage.²⁵ Many Americans seem to view economic security as what allows people to feel ready for marriage, not the reverse. The young parents this myth focuses on aren't struggling because they had children in the wrong order, but because the cost of supporting a child is greater than the wages they can earn in the job market at this stage in their professional careers.

Regardless of when, having children in Colorado is expensive. The most significant cost pressure young parents face is from child care. Most low-income parents who need help paying for child care don't get it due to limited funding, subsidy payments that don't cover the real cost, or an application process that itself is hard to navigate.²⁶ On top of that, young parents working low-wage jobs often have irregular or unpredictable schedules that can make finding child care that actually fits their hours even harder. For many, the math simply doesn't work out, and the cost of child care can eat up so much of a paycheck that it makes more financial sense for a young adult parent to work fewer hours, even if they want to work more. In other words, our country's underinvestment in affordable child care doesn't just fail to help young parents, it actively harms our economy by discouraging young parents from working the number of hours they may need to work to support their families.

Colorado's own numbers show how costly child care can be. According to the Self-Sufficiency Standard for Colorado, the annual cost of child care for one infant in 2022 ranged from about \$9,700 in the state's least expensive county (Kiowa County) to about \$23,100 in its most expensive (Pitkin County).²⁷ In the larger urban counties where most young adults in the state live, annual infant care costs ranged from roughly \$14,200 to more than \$20,000. With a median annual wage of \$24,990, a young parent in Denver or Boulder would spend more than 80 percent of their income on infant care alone. Two working parents can split that burden across two incomes, but it is important to remember that nearly 30 percent of young adult parents in Colorado were raising their children alone in 2023. And child care isn't the only pressure: 49.5

²⁵ Jennifer March Augustine, Timothy Nelson, and Kathryn Edin, "Why Do Poor Men Have Children? Fertility Intentions among Low-Income Unmarried US Fathers," *The ANNALS of the American Academy of Political and Social Science* 624, no. 1 (July 2009): 99–117.

²⁶ Nathan Sick, Shayne Spaulding, and Yuju Park, *Understanding Young-Parent Families: A Profile of Parents Ages 18 to 24 Using the Survey of Income and Program Participation* (Washington, DC: Urban Institute, February 2018).

²⁷ Annie Kucklick, Lisa Manzer, and Alexis Mast, *The Self-Sufficiency Standard for Colorado 2022* (Seattle: Center for Women's Welfare, University of Washington School of Social Work; Denver: Colorado Center on Law and Policy, 2022).

percent of young adult parents were housing cost burdened in 2023, putting them and their children at greater risk of losing stable housing.²⁸

Caregiving responsibilities, the need to earn income, and the lack of affordable child care help explain why young parents in Colorado had lower levels of education than other young adults. More than three in five young adult parents had a high school diploma or less as their highest credential earned in 2023, the highest share of any young adult group. Only 16 percent were enrolled in school that year.²⁹ Time constraints, the scarcity of child care available during school hours, and the same unpredictable work schedules discussed above all make it harder for this group to pursue a degree or credential while raising children.³⁰ This is important for parents because research suggests lower levels of education directly limits future earnings. Low levels of educational attainment can limit employment opportunities, as a large and growing share of jobs now require some kind of postsecondary credential—up to two-thirds of all jobs by some estimates.³¹ This creates a trap for young adult parents. Low wage jobs that are common in early adulthood make stable child care hard to plan for and afford, which in turn makes it harder to pursue more education, which is exactly the thing that would open the door to higher-paying jobs later in life for young adult parents.

Education matters for another reason. A parent's level of education is one of the strongest predictors of whether their children will be economically better off than they were.³² In other words, the limited opportunities available to young parents today are also likely to limit their children's opportunities into the future. Children of young parents tend to do worse on measures of school readiness and they tend to score lower on standardized tests. They're also more likely to become young parents themselves, less likely to graduate high school, and less likely to be able to offer their own children financial support down the line, as we'll explore in the next myth.³³

Early parenthood lines up with the most expensive, lowest-paid years of a young adult's working life, all while child care and housing costs in Colorado have grown far faster than entry-level wages. These are the real drivers of economic insecurity among young parents and their children; their outcomes are not the result of poor choices but a natural outcome of changing

²⁸ Brennan, *A Profile of Colorado's Young Adults*.

²⁹ Brennan, *A Profile of Colorado's Young Adults*.

³⁰ Sick, Spaulding, and Park, *Understanding Young-Parent Families*.

³¹ Nathan Sick, Shayne Spaulding, and Carolyn Vilter, *Young Parents Making Their Way: Combining Education and Work while Parenting* (Washington, DC: Urban Institute, October 2019).

³² Sick, Spaulding, and Park, *Understanding Young-Parent Families*.

³³ Sick, Spaulding, and Park, *Understanding Young-Parent Families*.

views of the importance of waiting for marriage to have children. Rather than blaming young parents for their choices, employment opportunities with livable wages and good job quality and a well-designed safety net that actually meets their needs would do far more to break the cycles that keeps so many young adults parents and their children from achieving economic security.

Myth 4: Parental support means young adults don't need public assistance.

Several major safety net programs are built on an assumption that parents can and do support their young adult children. The federal Earned Income Tax Credit (EITC) is one example. Childless workers cannot qualify for this tax credit until age 25, on the belief that younger workers are still in college and supported by their families. SNAP works the same way, restricting access for many college students on a similar assumption of parental support while in school. But the data on young adults reviewed in the first brief of this series tells a different story—these assumptions don't describe the circumstances of a large share of Colorado's young adults.³⁴

Parental support is real, and it helps many young adults in Colorado. But it also tends to reinforce existing social and economic inequities. How much help a parent can give depends to a large degree on what that parent has available to give. Parents with lower incomes and less wealth are less likely to give their young adult children financial help, and they give smaller amounts of assistance when they do. Parents with higher incomes and more wealth are both more likely to help and tend to give more. These gaps widen further when economic inequality rises, meaning the gap between what better-off and worse-off parents can offer their children grows even larger in tougher economic times.³⁵ These same inequities run along racial lines too, which matters increasingly as Colorado's young adult population becomes more diverse.³⁶ Researchers have also found that young adults of color are more likely than their White peers to send money to family members, even as they're simultaneously less likely to receive money or other support from their parents. For some young adults, especially those from lower-income

³⁴ Brennan, *A Profile of Colorado's Young Adults*.

³⁵ Floridi, "Inequality and Socio-Economic Divides in Parental Transfers."

³⁶ Brennan, *A Profile of Colorado's Young Adults*.

households and households of color, financial support tends to move from the young adult to their family, not the reverse.³⁷

Family structure is another important factor in determining the availability of parental support for young adults. In Colorado, more than a third of non-student young adults living at home, and more than one in four students living at home, were in single-parent households in 2023; households where one adult's income has to stretch to cover both their own and their other children's needs before they can give support to their young adult child.³⁸ Research on family structure and support confirms this constraint is a major determinant of parental support.

Additionally, young adults with a step-parent have substantially lower odds of receiving financial help than those raised by two parents who stayed married throughout their childhood.³⁹ Given how the capacity to support is already limited in single-parent and lower-income households, it seems probable that students in these households are more likely to work while in school and help cover household costs than they are to lean on their family for support.

For some young adults, the question isn't whether their parents have enough money to help, but whether they have a relationship with their parents at all. Young adults aging out of foster care⁴⁰ or young adults who left home because of family conflict, including those rejected by their families over their sexual orientation or gender identity,⁴¹ have to navigate early adulthood without the kind of parental safety net that many programs assume is there.

Even when parents are willing and able to help, that help usually doesn't last throughout young adulthood. Research shows parental support tends to look more like temporary help with a specific problem, such as a job loss, a health crisis, or housing instability, than as a long-term source of income. Longitudinal data tracking young adults over time found that while a substantial share received some financial or housing help from their parents in their early twenties, that share dropped to roughly one in eight by the time they reached their early thirties. This decline is driven mainly by a shared expectation that as young adults get older and form

³⁷ Kassandra Martinchek, *How Can States Help Young Adults Weather a Recession?* (Washington, DC: Urban Institute, February 2024).

³⁸ Brennan, *A Profile of Colorado's Young Adults*.

³⁹ Teresa Toguchi Swartz, Minzee Kim, Mayumi Uno, Jeylan Mortimer, and Kirsten Bengtson O'Brien, "Safety Nets and Scaffolds: Parental Support in the Transition to Adulthood," *Journal of Marriage and Family* 73, no. 2 (April 2011): 414–429, <https://doi.org/10.1111/j.1741-3737.2010.00815.x>.

⁴⁰ Amelia Coffey, Gina Adams, and Heather Hahn, *Young People and Tax Credits: The Earned Income Tax Credit and the Child Tax Credit* (Washington, DC: Urban Institute, February 2021).

⁴¹ Gina Adams, Heather Hahn, and Amelia Coffey, *Stabilizing Young People Transitioning to Adulthood: Opportunities and Challenges with Key Safety Net Programs* (Washington, DC: Urban Institute, February 2021).

their own families, they will become more financially independent. The decline is not necessarily a sign that their economic circumstances have gotten better.⁴² For young adults who are still struggling financially past this point, losing that parental support can leave a real gap that the public safety net does not reliably fill.

The idea that parental support can substitute for public programs is built into how many of those programs were designed, and has direct consequences for young adults who don't have such support. When a program's rules exclude young adults on the assumption that their families are covering them, the young adults without that family backup have nowhere else to turn. Building policy around the assumption that support is available to every young adult ends up doing the opposite of what's intended.

Myth 5: Young adults with disabilities are fully supported by the safety net.

Young adults with disabilities make up 8.5 percent of Colorado's young adult population, a share that stayed steady across ages 18 to 24 in 2023. Unlike school enrollment or living arrangement, which shift as young adults age, disability isn't something people typically age out of. The need for support doesn't shrink the way other challenges of early adulthood might. Despite that, the programs meant to support this group are among the hardest to qualify for and stay on in the entire safety net, and they provide far less assistance than most people may assume. More than one in four young adults with disabilities in Colorado lived below the federal poverty line in 2023 and nearly half lived below 200 percent of the poverty line.⁴³ The same pattern shows up nationally: even with Supplemental Security Income (SSI) benefits, roughly half of recipients still had incomes below the poverty line as of 2016, the most recent year for which this figure is available.⁴⁴

The two programs most available to this group are SSI and Social Security Disability Insurance (SSDI). SSI is for people with a qualifying disability who also have very low income and few assets, regardless of whether they've ever worked. SSDI is closer to an insurance program. It's for people who worked and paid into Social Security for years before becoming disabled, and it

⁴² Swartz, Kim, Uno, Mortimer, and O'Brien, "Safety Nets and Scaffolds."

⁴³ Brennan, *A Profile of Colorado's Young Adults*.

⁴⁴ Center on Budget and Policy Priorities, "Policy Basics: Supplemental Security Income," updated May 1, 2026, <https://www.cbpp.org/research/social-security/supplemental-security-income>.

pays benefits to them based on their past earnings. Because SSDI is tied to work history, it's much harder for young adults to qualify for because most haven't worked long enough yet.

Both programs provide real help, but they're also built in ways that can trap people in poverty instead of helping them get ahead. For example, SSI only ignores the first \$65 a month someone earns; after that, every additional dollar earned reduces their benefit by 50 cents. The asset limit—just \$2,000 for an individual—hasn't been updated since 1989. Adjusted for inflation, that number would be over \$5,000 today.⁴⁵ And getting approved for SSI in the first place is difficult. Fewer than 4 in 10 applicants were found eligible between 2021 and 2023, and after benefit reductions, the average monthly SSI payment had fallen to \$737.⁴⁶ Despite all this, more than half of young adults with disabilities were employed in 2023. Fewer than half worked year-round, and 17.7 percent worked fewer than 14 weeks of the year. This pattern of stop-and-start work often reflects the constraints SSI's rules impose. Since every dollar earned above \$65 costs someone 50 cents in benefits, working more can mean taking home barely more money for a lot more hours, not an unwillingness or inability to work.

SSDI works differently, since it isn't need-based in the same way as SSI. It lets beneficiaries earn up to \$1,550 a month without losing any benefits at all, and it includes a nine-month "trial work period" where people can test whether they're able to work more without risking their benefits. But few SSDI beneficiaries actually use this flexibility. To qualify, you have to prove you're unable to do "substantial work," defined as earning above that same \$1,550 threshold, because of your medical condition. In other words, the application process itself requires showing that your earnings have already dropped and stayed down for a sustained period of time. By the time someone is approved, they've already demonstrated that a return to full-time, full-earning work isn't realistic for them, which is also why so few go on to use the trial work period even though it exists. And SSDI itself is hard to get in the first place: fewer than 1 in 3 applicants are approved.⁴⁷

Part of the reason for this low rate is with the way that these programs determine if someone is "disabled." SSI and SSDI decide this through a process that, by default, treats anyone who doesn't meet the formal criteria as able-bodied, yet research has repeatedly found real flaws in this process—flaws that can leave people with genuine, work-limiting conditions with no

⁴⁵ Center on Budget and Policy Priorities, "Policy Basics: Supplemental Security Income."

⁴⁶ Center on Budget and Policy Priorities, "Policy Basics: Supplemental Security Income."

⁴⁷ Center on Budget and Policy Priorities, "Policy Basics: Social Security Disability Insurance," updated August 6, 2024, <https://www.cbpp.org/research/social-security/social-security-disability-insurance>.

support at all.⁴⁸ In fact, only about 40 percent of adults who report having a disability on Census surveys actually receive SSDI or SSI, demonstrating the gap between the number of people who say a condition limits them in their daily lives and the number these programs formally recognize.⁴⁹ As a result, many young adults with a disability may not be able to count on these programs for support, and instead need to work to meet their basic needs, despite the challenges they may face in doing so. In 2023, over 60 percent of young adults with a disability in Colorado were employed or looking for work—a similar level of labor force participation as young adult students. Young adults with a disability worked an average of 31.4 hours each week in 2023.⁵⁰

How “disabled” is defined also creates challenges when someone turns 18. SSI uses two definitions of disability: a more permissive one for children and a stricter one for adults. Every child who receives SSI has to go through what’s called an “age-18 redetermination” where their eligibility is reviewed as if they were applying as an adult for the first time. Someone can lose their benefits through this process even if nothing about their medical condition or day-to-day functioning has changed since they were approved as a child. In recent years, more than half of the young people who went through this review were initially found ineligible under the adult standard.⁵¹ And when someone loses SSI, they lose the Medicaid coverage tied to it too, meaning many young adults with disabilities lose both their cash support and their health coverage.

Health coverage tells a more mixed story. In 2023, 36.5 percent of young adults with disabilities were covered by Medicaid and their uninsured rate was lower than most other groups.⁵² For this population, Medicaid is often the main way people access home- and community-based services like personal and attendant care, wheelchairs, lifts, and supportive housing, that help someone live independently. This care is rarely covered by private insurance and is unaffordable to pay out of pocket for all but the wealthiest of people.⁵³ That makes people enrolled understandably cautious about earning too much, and risking losing coverage, even when higher earnings might otherwise help improve their economic security.

⁴⁸ Lauren Bauer, Bradley Hardy, and Olivia Howard, *The Safety Net Should Work for Working-Age Adults* (Washington, DC: The Hamilton Project, April 2024).

⁴⁹ Center on Budget and Policy Priorities, “Policy Basics: Social Security Disability Insurance.”

⁵⁰ Brennan, *A Profile of Colorado’s Young Adults*.

⁵¹ Work Incentives Planning and Assistance National Training and Data Center, Virginia Commonwealth University, “Beneficiaries Between the Ages of 14 and 25 and Social Security Disability Benefits,” Question & Answer Series, 2026.

⁵² Brennan, *A Profile of Colorado’s Young Adults*.

⁵³ Center on Budget and Policy Priorities, “Policy Basics: Social Security Disability Insurance.”

That coverage is also about to become less secure. Starting January 1, 2027, most adults enrolled through the Affordable Care Act’s Medicaid expansion will need to meet new work requirements to keep their coverage. One way to be exempted from that requirement is being classified as “medically frail,” a category that includes being blind or having a qualifying disability under Social Security’s standard. But qualifying isn’t automatic just because someone has a diagnosis; they have to show the condition significantly limits their ability to meet the work requirement.⁵⁴ This matters most for young adults who haven’t yet finished a formal disability determination through Social Security, since people already on SSI-linked Medicaid generally fall outside this new requirement to begin with. A young adult with a condition that comes and goes and is still in the middle of the determination process could fail to establish medical frailty and lose Medicaid coverage, even while genuinely unable to work the required amount of hours.

Young adults with disabilities in Colorado are often working, engaged, and doing their best to navigate a set of program rules that require very low earnings to stay eligible while offering little in the way of real pathways toward the financial security that would make those programs unnecessary in the first place. Even with access to support programs designed specifically to assist individuals with disabilities, many young adults with disabilities in Colorado struggle with our state’s high cost of living and experience some of the highest shares of poverty among young adult groups in the state. By assuming their needs are completely met by the safety net, we risk overlooking the real economic challenges facing this group of young adults.

Myth 6: Young adults are healthy and don’t need health care.

Young adults ages 18 to 24 are projected to have a higher uninsured rate than any other age group in the country. In 2025, an estimated 11.3 percent were uninsured, compared with 4.2 percent of children and 9.6 percent of adults ages 25 to 64.⁵⁵ In Colorado, uninsured rates in

⁵⁴ Note: This requirement was not included in the statutory text of HR-1. As of writing, a number of states have sued the federal government/CMS and HHS over this new requirement that Medicaid members must also demonstrate their disability or other medical condition prevents them from being able to complete the community engagement requirements in order to qualify for the medical frailty exemption.

⁵⁵ Jameson Carter, Laura Skopec, Matthew Buettgens, and Jessica Banthin, *Uninsurance and Medicaid Eligibility among Young Adults in 2025: Patterns by State and Subgroup* (Washington, DC: Urban Institute, March 2025).

2023 ranged from 5.7 percent among students living away from parents—a low rate that likely reflects access to student health plans—to 14.5 percent among young adults living away from parents.⁵⁶ Race and ethnicity matter too: nationally, Hispanic young adults faced the highest uninsured rate of any group in 2025, at 22.2 percent.⁵⁷

Counter-intuitively, it does not seem like young adults who are employed are more likely to also have health insurance coverage. Young adults in the United States working full-time are projected to have a higher uninsured rate in 2025 (14.5 percent) than young adults overall. This finding makes sense once one considers the kind of jobs young adults tend to be employed in. Many work in service-sector jobs that rarely come with employer-provided health insurance. At the same time, their wages tend to be just high enough to put young adults over the income limit for Medicaid, but not high enough to make private coverage affordable. On top of that, early adulthood is full of exactly the kind of changes that disrupt insurance coverage such as switching jobs, moving, leaving school, and turning 26 and aging off a parent's health plan which makes maintaining insurance coverage more challenging for young adults.⁵⁸

That last transition, aging off a parent's plan, is another significant way parental support shows up for young adults, in addition to the support discussed in Myth 4. Nationally, among young adults who have insurance through an employer, 41.8 percent get that coverage through a parent's plan rather than their own job.⁵⁹ But like the other forms of parental support discussed in Myth 4, this kind of coverage depends entirely on a parent having private insurance to share in the first place. Private insurance itself is more common among higher-income parents, and providing health insurance for a young adult child is another way parental support can reinforce existing inequities. Young adults whose parents don't have employer-based coverage simply don't have this option available to them.⁶⁰

The belief that being young means being healthy misses what research suggests are young adults' greatest health needs. While young adults are less likely than older adults to have chronic conditions like diabetes or heart disease, they do face serious health needs in areas that don't get much attention: injuries, reproductive health, substance use, and mental health. Take injuries, for example. Among 20-to-25-year-olds in the United States, accidents/unintentional

⁵⁶ Brennan, *A Profile of Colorado's Young Adults*.

⁵⁷ Carter et al., *Uninsurance and Medicaid Eligibility among Young Adults in 2025*.

⁵⁸ Carter et al., *Uninsurance and Medicaid Eligibility among Young Adults in 2025*.

⁵⁹ Carter et al., *Uninsurance and Medicaid Eligibility among Young Adults in 2025*.

⁶⁰ Anuj Gangopadhyaya and Emily M. Johnston, *Impacts of the ACA's Medicaid Expansion on Health Insurance Coverage and Health Care Access among Young Adults* (Washington, DC: Urban Institute, February 2021).

injuries were the leading cause of death in 2023, with a death rate nearly double that of 15-to-19-year-olds.⁶¹ According to a 2016 report from the National Research Council, car crashes account for most of it, with young adults more likely than any other age group to be injured or hospitalized in one. Young men also face a specific added risk of injury from guns. They were ten times more likely than young women to be injured by a firearm.⁶² According to that same National Research Council report, reproductive health needs are also significant during this period. 50 percent of pregnancies among 20-to-24-year-olds nationally were unintended, compared with 25 percent among 25-to-44-year-olds. Sexually transmitted infections followed a similar pattern, with 15-to-24-year-olds accounting for half of all new STIs nationally, despite making up only about a quarter of people who were sexually active.⁶³

Substance use is another area where young adults face outsized risk. About 19 percent of young adults in 2012 had a substance dependence or abuse disorder, well above the roughly 6 percent rate among 12-to-17-year-olds and 7 percent among adults 26 and older that same year. Young adults ages 18 to 25 also had the highest rates of misusing prescription opioids, ADHD medications, and anti-anxiety drugs of any age group.⁶⁴ These figures come from a national report published in 2015, drawing mostly on data from 2012–2014—more recent figures may reflect factors not captured in these statistics, particularly for substance use trends, which have no doubt shifted since the opioid crisis intensified.

Mental health issues tend to emerge earlier than many people realize. Half of all lifetime mental health disorders show up by mid-adolescence, and three-quarters do so by the time someone reaches their mid-twenties.⁶⁵ A national study tracking anxiety from 2008 to 2018 found it rose across the adult population overall, but grew among 18-to-25-year-olds from about 8 percent to nearly 15 percent, a faster increase than in any other age group.⁶⁶ Struggles with mental health can have real consequences for this cohort. In one national survey, young adults ages 18 to 24 were far more likely than the broader adult population to say they'd considered suicide in

⁶¹ Betzaida Tejada-Vera, Brigham A. Bastian, and Sally C. Curtin, *Deaths: Leading Causes for 2023* (Washington, DC: Centers for Disease Control and Prevention, National Vital Statistics Report Vol. 74 Num. 10).

⁶² *Investing in the Health and Well-Being of Young Adults* (Washington, DC: National Academies Press, 2015).

⁶³ *Ibid.*

⁶⁴ *Ibid.*

⁶⁵ Gina Adams, Heather Hahn, and Amelia Coffey, *Stabilizing Young People Transitioning to Adulthood* (Washington, DC: Urban Institute, 2021), citing Kessler et al. 2007.

⁶⁶ Renee D. Goodwin, Andrea H. Weinberger, June H. Kim, Melody Wu, and Sandro Galea, "Trends in Anxiety among Adults in the United States, 2008–2018: Rapid Increases among Young Adults," *Journal of Psychiatric Research* 130 (2020): 441–446.

the past 30 days, at 26 percent, compared with 11 percent of all adults.⁶⁷ Nearly one in five deaths among 20 to 24 year olds was caused by intentional self-harm in 2023.⁶⁸ And growing numbers of young people report trouble getting mental health care, with the gap especially wide for Black and Latino young adults.⁶⁹ Among Coloradans who said they could not access needed mental health care, two-thirds cited the cost of treatment and about half said they doubted their insurance would cover it or had trouble getting an appointment at all.⁷⁰ While this includes all adults, these are certainly barriers that prevent young adults from accessing mental health care in our state as well. Exacerbating these barriers is a lack of providers. The Colorado Behavioral Health Administration projects a shortage of 4,400 mental health providers in Colorado in 2026.⁷¹

Health coverage matters for young adults for a different reason than it does for older adults. Researchers who study this age group describe young adulthood as a critical period of development in the same category as early childhood: a stretch of years when what happens can set the trajectory for the rest of someone's life.⁷² An untreated mental health condition, an unexpected injury, or an unaddressed chronic illness during this stage of life doesn't just affect someone in the moment; they can shape a young adult's life for decades to come. Health issues encountered as a young adult not only have the potential to shape their health later in life; they can also show up later as medical debt. Unpaid medical bills can turn into debt in collections, and damaged credit can follow someone into the rest of their financial life, affecting the loans they can get, the apartments they can rent, and sometimes even the jobs they can land.

Myth 7: Young adults who need help would apply for it.

Young adults' participation in safety net programs should not be viewed as a direct reflection of their needs. Under current funding and participation levels, Colorado residents received an estimated \$2.6 billion in benefits across seven major safety net programs in 2022. If every eligible

⁶⁷ Adams, Hahn, and Coffey, *Stabilizing Young People Transitioning to Adulthood*, citing Czeisler et al. 2020.

⁶⁸ Tejada-Vera, Bastian, and Curtin, *Deaths: Leading Causes for 2023*.

⁶⁹ Adams, Hahn, and Coffey, *Stabilizing Young People Transitioning to Adulthood*, citing Czeisler et al. 2020.

⁷⁰ Taylor Kelley, Suman Mathur, and Lindsey Whittington, *Mental Health in Colorado: Are Things Really Getting Better?* (Denver, CO: Colorado Health Institute, May 2026).

⁷¹ Kelley, Mathur, and Whittington, *Mental Health in Colorado*.

⁷² *Investing in the Health and Well-Being of Young Adults* (Washington, DC: National Academies Press, 2015).

resident received the benefits they qualified for and all seven programs were fully funded, that figure would rise to \$6.7 billion, and the statewide poverty rate, as measured by the Supplemental Poverty Measure, would fall from 12.4 percent to 8.3 percent.⁷³ These estimates cover Coloradans of all ages, not young adults specifically, but the same pattern shows up within the young adult population in Colorado. Just 9.2 percent of Colorado’s young adults were enrolled in SNAP in 2023, even though poverty rates among some young adult groups reached as high as 70 percent.⁷⁴ This isn’t a story about SNAP alone. Across the safety net the gap between being eligible for a program and actually receiving assistance through the program is typically driven by administrative burden, or the cumulative paperwork, time, and psychological costs that make it harder to get and keep public benefits, on top of whatever hardship that has made someone eligible in the first place.⁷⁵

A very common barrier facing young adults is simply knowing a program exists and applies to them. Awareness of these programs depends partly on family history with them. Young adults whose families relied on public benefits when they were growing up may have some exposure to how the system works, though they don’t always realize they now qualify in their own right as adults.⁷⁶ On the other hand, young adults from families that have never enrolled, including many from higher-income households, may have had no exposure to these programs at all. Young adults also tend not to seek program information directly from government sources, turning instead to friends, family, or social media, where the information can be incomplete or wrong, sometimes leading young adults to wrongly conclude they’re ineligible for assistance when they aren’t.⁷⁷ Service providers may not always be a reliable source of information on each public benefit program’s eligibility rules either. Staff at one organization may only know about the services or program their own organization engages with, not the wider landscape of programs a young person might qualify for.⁷⁸ And safety net programs tend to be complicated anyway, so expecting young adults, or even those who are able to assist them, to know the ins-and-outs of a half dozen programs is a very unrealistic expectation.

⁷³ Linda Giannarelli, Sarah Minton, Laura Wheaton, Sarah Knowles, and Ilham Dehry, “What if Every Eligible Person in Colorado Received Safety Net Benefits?” (Washington, DC: Urban Institute, August 2023).

⁷⁴ Brennan, *A Profile of Colorado’s Young Adults*.

⁷⁵ Elmi and Lopez, *How OBBBA Will Diminish Benefits Access*.

⁷⁶ Bianca Sofia Lopez and Sheida Isabel Elmi, *Learning from Young Adults to Improve Public Benefits for All* (Washington, DC: Aspen Institute Financial Security Program, May 13, 2025).

⁷⁷ Lopez and Elmi, *Learning from Young Adults*.

⁷⁸ Heather Hahn, Lauren Farrell, Amelia Coffey, and Gina Adams, *Young People’s Lived Experiences with Safety Net Programs: Insights from Young People and Youth-Serving Organizations* (Washington, DC: Urban Institute, December 2021).

The challenges facing young adults accessing the safety net do not stop at awareness. Once a young adult identifies a program they are eligible for, the application process itself often assumes a level of prior knowledge and familiarity with a program and its rules that many first-time applicants simply don't have. Research based on interviews with young people and the providers and case managers who serve them found that benefit systems in the United States are often built around the idea that applicants already know what they're eligible for before they walk in the door.⁷⁹ Program application processes typically require young adults to provide a stable address at a time when young adults may be moving between school, a parent's home, and independent housing in short succession. Other young adults may be dealing with housing instability and are at real risk of missing the program notices that tell them about a missed document, a scheduled interview, or an upcoming renewal deadline.⁸⁰ Missing a single phone interview, something that's especially likely for young adults juggling changing work schedules, classes, and caregiving, can be enough to have an application for a program denied outright.⁸¹

Successfully navigating just one program's application, eligibility rules, and renewal processes often requires a level of persistence and self-advocacy in interactions with people who hold more power than the applicant does. This becomes even more difficult the more programs a young adult is seeking assistance from. For many young adults, this will be the first time they are doing this sort of thing in their lives, despite the fact people at this age are still developing their capacity to plan, follow through on multi-step processes, and manage frustration—all common aspects of many public programs application and renewal processes.⁸² Public benefit programs also tend to treat every error or mistake the same, regardless of who made it or the reason why, which clashes with this life stage where mistakes and risk-taking are developmentally normal. An incomplete or incorrect application can mean a denial and a wait of several months before a young adult can reapply or even reach a caseworker again, and behaviors like using substances to cope with stress can result in a total loss of services rather than the support a young adult might need.⁸³

Researchers working with young adults who have lived experience with the safety net say they often describe it as something worth using but fundamentally unreliable.⁸⁴ Frequent policy

⁷⁹ Hahn et al., *Young People's Lived Experiences*.

⁸⁰ Elmi and Lopez, *How OBBBA Will Diminish Benefits Access*.

⁸¹ Lopez and Elmi, *Learning from Young Adults*.

⁸² Hahn et al., *Young People's Lived Experiences*.

⁸³ Hahn et al., *Young People's Lived Experiences*.

⁸⁴ Bianca Sofia Lopez and Grace Castelin, "From Band-Aids to Stepping Stones: How We Can Rebuild Young Adults' Trust in Public Benefit Systems," Aspen Institute, blog post, April 30, 2026, <https://www.aspeninstitute.org/blog-posts/young-adults-public-benefits-trust/>.

changes, including recent federal legislation in HR-1 that will add new documentation and renewal requirements for Medicaid, deepen this uncertainty, leaving young adults unsure whether the assistance they get from public programs will be there when they need it.⁸⁵ For young adults who have aged out of foster care, some measure of this distance from government systems is a deliberate choice, even though this group is statistically more likely than other young adults to need the assistance those programs provide.⁸⁶ This is also a reason why young adults may not have as high of enrollment rates in public programs as other age cohorts—the time and effort it takes to successfully navigate a program application or renewal process might not be worth the small benefit amount they will receive (or think they will receive).

The assumption that a young adult who needs help would simply apply for it assumes the safety net is easy to access and navigate rather than as something that itself requires time, know-how, documentation, a stable address, and the confidence to navigate an unfamiliar government bureaucracy, often for the first time and without someone to guide them through the process. What makes this even more challenging for young adults is that these systems require exactly the skills many are still developing. In some cases the systems go even further, punishing the mistakes that are a feature of this developmental stage. The resulting gap between who is eligible and who is actually able to access assistance is not a measure of need, or lack thereof, but a measure of how administrative burden and program designs do not reflect the realities of early adulthood.

Myth 8: If young adults worked more, they would not need assistance.

To demonstrate why this myth is indeed a myth, we need look no further than the group of young adults in Colorado with the strongest connection to work in 2023: young adults living away from parents. Coloradans in this group of young adults worked the most, at an average of 40.2 hours a week, and earned the highest median income, at \$31,238. Most worked all year round. And yet 17.6 percent of these young adults still lived below the federal poverty line in 2023, and nearly half of renters in this group were cost burdened, meaning they spent more than 30 percent of their income on housing.⁸⁷ Many young adults across Colorado are doing

⁸⁵ Elmi and Lopez, *How OBBBA Will Diminish Benefits Access*.

⁸⁶ Lopez and Elmi, *Learning from Young Adults*.

⁸⁷ Brennan, *A Profile of Colorado's Young Adults*.

everything this “just work more” myth asks of them. But the fundamental problem isn’t that they aren’t working enough hours—it’s that the jobs most available to early-career workers in Colorado simply don’t pay enough to cover their basic needs.⁸⁸

In 2023, the typical young adult in Colorado earned \$16,421 a year, less than a third of what the typical adult in their prime working years earned that year (\$56,275). But the cost of living for a single adult does not vary by age. According to the Self-Sufficiency Standard for Colorado, a single adult needed somewhere between roughly \$24,000 and \$44,000 in 2022 just to cover basic needs, depending on their county of residence.⁸⁹ That’s well above what data from the Census Bureau suggests the typical young adult earns, and above what even the highest-earning group of young adults in Colorado earned.⁹⁰ This gap is a predictable feature of how career trajectories look in the labor market. Pay tends to grow the longer someone stays in the workforce and the more experience they build,⁹¹ which means young adults are required to cover their own basic needs at a point in their careers when their pay is lowest.

The types of jobs young adults work in most frequently help explain why we see this mismatch. In 2023, the four largest occupational categories for young adults in Colorado were food service (16.1 percent), sales (12.7 percent), office and administrative support (10.9 percent), and transportation (9.6 percent). These are jobs known for low pay, unpredictable schedules, and few if any benefits like health insurance or paid time off. Young adults show up in these jobs far more often than the workforce as a whole, and far less often in higher-paying professional and technical fields.⁹²

Recent data also suggests our national labor market is getting worse, not better, for young adults. Nationally, the share of 16-to-24-year-olds who are working has been falling since April 2023, even as the rate for adults ages 25 to 64 has barely moved.⁹³ Young adults entering the labor market with a 4-year college degree are seeing conditions worsen as well. Their employment rate has dropped several percentage points over the same period nationally, and even

⁸⁸ Till von Wachter, “The Persistent Effects of Initial Labor Market Conditions for Young Adults and Their Sources,” *Journal of Economic Perspectives* 34, no. 4 (Fall 2020): 168–194.

⁸⁹ Annie Kucklick, Lisa Manzer, and Alexis Mast, *The Self-Sufficiency Standard for Colorado 2022* (Seattle: Center for Women’s Welfare, University of Washington School of Social Work; Denver: Colorado Center on Law and Policy, 2022).

⁹⁰ Brennan, *A Profile of Colorado’s Young Adults*.

⁹¹ von Wachter, “The Persistent Effects of Initial Labor Market Conditions for Young Adults and their Sources.”

⁹² Brennan, *A Profile of Colorado’s Young Adults*.

⁹³ Federal Reserve Bank of St. Louis, “Young Adult Workers in a ‘Low-Hire, Low-Fire’ Labor Market,” *On the Economy* (blog), 2026.

more sharply in some regions of the United States. Researchers describe young workers as the labor market’s “canary in the coal mine.” When hiring slows down, they’re usually the first ones to feel the impacts.⁹⁴

One open question is how much of this is being driven by artificial intelligence. Researchers don’t agree yet, so we’ll need to wait and see what we can learn from future data. One recent analysis from the Federal Reserve Bank of St. Louis estimates that rising demand for AI-related skills explains close to half of the recent drop in young adults’ employment rate nationally, and roughly a third of the rise in their unemployment rate. Their hypothesis is that with AI doing more of the basic tasks that tend to make up entry-level work, employers now expect first-time job seekers to already have skills that used to come with a year or two of experience, making a first job harder to find.⁹⁵

Another analysis by the Economic Policy Institute pushes back on this idea. It found that young college graduates in jobs highly exposed to AI and young workers without a degree in jobs with little AI exposure experienced similar increases in unemployment over the same period. If AI was the main driver behind this increase in unemployment we’d expect to see workers in the more AI-exposed group to be doing worse than workers in jobs with little exposure. Their analysis instead points to a broader slowdown in hiring across the board as the more likely explanation.⁹⁶

A separate report from Burning Glass Institute adds another piece to the puzzle. They found more than half of young adults in the class of 2023 were working in jobs that didn’t require a college degree a year after graduating. Their report argues employers have grown more cautious about hiring and training junior staff, regardless of AI.⁹⁷ Whatever the exact cause, the pattern across all of these sources is the same: entry-level jobs are getting harder to find right now for reasons that have nothing to do with how hard young adults are trying.

None of these recent trends are entirely new, either. Wages for young workers without a college degree have been falling behind for decades; in real terms, pay for young men at the middle and bottom of the wage scale declined between the late 1970s and the late 2000s, even as pay for

⁹⁴ Federal Reserve Bank of St. Louis, “Young Adult Workers in a ‘Low-Hire, Low-Fire’ Labor Market,”

⁹⁵ Federal Reserve Bank of St. Louis, “How Labor Supply and Demand Shape Outcomes for Young Workers,” On the Economy (blog), 2026.

⁹⁶ Economic Policy Institute, “What Occupation Data Show about AI and the Young College Graduate Workforce: Class of 2026” (Washington, DC: Economic Policy Institute, 2026).

⁹⁷ Gad Levanon, Matt Sigelman, Mariano Mamertino, Mels de Zeeuw, and Gwynn Guilford, *No Country for Young Grads: The Structural Forces That Are Reshaping Entry-Level Employment* (Burning Glass Institute, July 2025).

the highest earners kept rising.⁹⁸ The jobs available to young adults, and what those jobs pay, have been low for a long time and are getting lower.

Low pay isn't the only problem with the jobs available to young adults. As noted earlier, these jobs also tend to come with hours that shift week to week, seasonal work, and frequent moves between jobs. This instability creates a separate problem. It makes it hard for many young adults to even qualify for the public benefit programs that exist to help them. Irregular and unpredictable hours, seasonal work, and transitions between school and work all mean that a young adult can be genuinely trying to work and still fail to meet the eligibility rules that safety net programs require. SNAP's work requirements, for example, assume people have steady, full-time jobs, but young adults are especially likely to have unpredictable hours or gig work, that makes those hours difficult to document or maintain consistently.⁹⁹

Young adults in Colorado are working—often full time, often year-round—and still falling short of what it takes to make ends meet. The problem was never how hard they work. It's that the jobs available to them at this stage of their careers don't pay enough, come with schedules too unpredictable to plan around, and often don't even qualify them for the support meant to catch people in exactly this position.

Myth 9: Young adults' economic struggles are temporary.

There's a common assumption that whatever hardship young adults face is a passing phase they'll simply grow out of as they mature and gain more work experience. However, decades of labor economics research says otherwise. Research suggests that a typical recession-level economic downturn reduces a new entrant's earnings by roughly 10 to 15 percent at the start of their career, and that reduction takes 10 to 15 years to fully fade.¹⁰⁰ The reason it takes so long is due to the fact that young workers increase wages during this stage in their careers often by moving to better-paying job opportunities as they develop skills and gain relevant experience. Workers who start out at a lower-paying job or in an occupation less desirable for future

⁹⁸ Danziger and Ratner, "Labor Market Outcomes and the Transition to Adulthood."

⁹⁹ Sheida Elmi and Bianca Lopez, *How OBBBA Will Diminish Benefits Access for Young Adults, and What Strategies Can Support Them* (Washington, DC: Aspen Institute, 2026).

¹⁰⁰ von Wachter, "The Persistent Effects of Initial Labor Market Conditions."

employers typically need years of job-switching to catch up to their peers, if they catch up at all.¹⁰¹ A bad first few years on the job market can knock someone off the career path they would have otherwise been on.

These outcomes aren't limited just to recessions. Research following individual workers over their careers finds that roughly one in five experience a pattern where unemployment risks were elevated through their twenties, peaked above 40 percent in their early thirties, and then declined; while a smaller group, about one in ten, faces unemployment risk that stays elevated across their entire working life. Landing in either of these higher-risk groups was more common among workers who had less education, had spent less time in stable jobs by 25, had already gone through a long stretch of unemployment between ages 22 and 25, worked in service, factory, or manual labor jobs rather than professional ones, lived in a county with a weak local economy, struggled to get to work without reliable transportation, or had already experienced poverty by 25.¹⁰² Black workers were also significantly more likely to land specifically in this most persistent, highest-risk group, which the researchers link to ongoing discrimination in the labor market rather than only a rough start to their careers.¹⁰³

Being under-employed as a young adult carries a related but separate consequence. Researchers created fictitious college-graduate job applicants with independently randomized résumé traits, including whether their post-graduation job matched their degree or not, and sent them to real job postings. They then used statistical controls to isolate the effect of underemployment on callback rates. They found that employers called back underemployed applicants 30 percent less often than applicants whose job matched their degree, while the length of a prior unemployment spell had no measurable effect at all.¹⁰⁴ Employers appear to read a low-quality first job, not joblessness itself, as a signal that someone is a weaker hire, which means a young adult who starts out underemployed for any reason can face a harder time moving into a better job later, independent of why that first job was a mismatch to begin with.

The consequences of a rough start extend well past pay. Entering the labor market under weak conditions has been linked to worse health behaviors in the years that follow, including higher rates of excessive drinking, obesity, and smoking in middle age, and to a widening mortality

¹⁰¹ von Wachter, "The Persistent Effects of Initial Labor Market Conditions."

¹⁰² Sarah Damaske, Adrienne Frech, and Hilary Wething, "The Life Course of Unemployment: The Timing and Relative Degree of Risk," *Work and Occupations* 51, no. 2 (2024): 139–180.

¹⁰³ Damaske, Frech, and Wething, "The Life Course of Unemployment."

¹⁰⁴ John M. Nunley, Adam Pugh, Nicholas Romero, and R. Alan Seals, "The Effects of Unemployment and Underemployment on Employment Opportunities: Results from a Correspondence Audit of the Labor Market for College Graduates," *ILR Review* 70, no. 3 (2017): 642–669.

gap that opens up starting in a worker's late thirties.¹⁰⁵ Less-educated workers experience larger and more persistent earnings losses from a bad start than their more educated peers.¹⁰⁶ Workers of color face a similar pattern; one study found Black workers' earnings losses ran at least 40 percent larger relative to their own average earnings than the losses experienced by other groups.¹⁰⁷

None of these outcomes are the result of a lack of effort or resilience on the part of young adults. The conditions someone enters the workforce under, whether shaped by a struggling economy, a limited local job market, or simply the kind of jobs available to them at this stage of their career, can shape their earnings, their health, and their family life for a decade or more. Young adulthood isn't just a phase young adults pass through and leave behind. It's a period whose outcomes, good or bad, remain with them for much of their working lives.

Myth 10: Being a broke college student is part of the young adult experience

The image of the cash-strapped college student living on ramen noodles is a familiar one in American culture. For many, it's a nostalgic rite of passage that older adults look back on with fondness. But the data on students living away from parents in Colorado today tell a different story from the past. In 2023, 70.0 percent of young adults in this group lived below the federal poverty line, the highest poverty rate of any young adult group by a wide margin. And 52.7 percent of renters in this group were severely cost burdened, meaning they spent more than half of their limited income on housing.¹⁰⁸ These numbers point to real material hardship, happening when students need stability to be successful in their academic pursuits.

It's true that typical data sources like the American Community Survey don't capture the full economic picture of students. ACS data, for example, doesn't count financial aid, parental support, the value of meal plans, or on-campus housing some students get through their school or family. For some students, that means the official poverty rate overstates the economic precarity they face. But as we've explored in previous myths, this is not true for every young adult.

¹⁰⁵ von Wachter, "The Persistent Effects of Initial Labor Market Conditions."

¹⁰⁶ von Wachter, "The Persistent Effects of Initial Labor Market Conditions."

¹⁰⁷ Kevin Rinz, "Did Timing Matter? Life Cycle Differences in Effects of Exposure to the Great Recession" (Washington, DC: U.S. Census Bureau, Center for Economic Studies, working paper, September 8, 2019).

¹⁰⁸ Brennan, *A Profile of Colorado's Young Adults*.

Research using a long-term national study of young adults found that only 42 percent of men and 45 percent of women who attended four-year colleges received any help from their parents paying for school, and even among those who did, parents covered only 18 to 20 percent of the cost on average, meaning more than half of college students got no parental help with their education at all.¹⁰⁹ Receiving a financial aid package does not mean a young adult student will not struggle to meet their basic needs—federal need-based aid alone typically isn’t enough to cover a low-income student’s full cost of attendance, once housing, food, and other living expenses are factored in.¹¹⁰

One pre-pandemic study of 18-to-26-year-olds found that as many as 1 in 4 experienced hunger, and research suggests food insecurity is a particular challenge for students at two-year colleges.¹¹¹ More recent, nationally representative data confirms the scale of food insecurity among this population. An estimated 23 percent of college students in the United States, or about 3.8 million people, were food insecure in 2020, roughly double the food insecurity rate for U.S. households overall.¹¹² Food insecurity was more than twice as common among students who had experienced homelessness compared with those who hadn’t, and it was notably higher at Historically Black Colleges and Universities and among students in certificate and associate degree programs than among students at other four-year institutions.¹¹³

Housing instability follows a similar pattern—recent research suggests an estimated 1 in 10 young adults ages 18 to 25 in the United States experience homelessness in a given year.¹¹⁴ Housing instability, along with food insecurity, are important factors in determining student success. One randomized study of a rent-free housing program for college students found that participants worked significantly fewer paid hours than peers who didn’t receive the housing, freeing up time that would otherwise go toward covering rent. The same study found a positive,

¹⁰⁹ Swartz et al., “Safety Nets and Scaffolds.”

¹¹⁰ U.S. Government Accountability Office, *Food Insecurity: Better Information Could Help Ensure Eligible College Students Access Federal Food Assistance Benefits*, GAO-24-107074 (Washington, DC: U.S. Government Accountability Office, June 2024).

¹¹¹ Heather Hahn, Amelia Coffey, and Gina Adams, *Young People and Nutrition Assistance: Supplemental Nutrition Assistance Program* (Washington, DC: Urban Institute, February 2021).

¹¹² U.S. GAO, *Food Insecurity*.

¹¹³ U.S. GAO, *Food Insecurity*.

¹¹⁴ Matthew H. Morton, Amy Dworsky, and Gina M. Samuels, *Missed Opportunities: Youth Homelessness in America. National Estimates* (Chicago, IL: Chapin Hall at the University of Chicago, 2017).

though not statistically conclusive, association with graduation rates. Students in the program graduated at a higher rate, though the sample size was small.¹¹⁵

Unfortunately, this is another area where our social safety net programs' designs can work against young adults' needs. Take SNAP for example. Congress restricted college students' access to SNAP in 1980, motivated by concerns that students from higher-income families would appear low-income while still in school and improperly qualify for benefits. To qualify for SNAP, a student has to work at least 20 hours a week, participate in work-study, care for a young child, or be eligible for a handful of other narrow categories. 67 percent of potentially eligible students qualify through work, meaning the main route onto food assistance is holding down a steady job.¹¹⁶ In Colorado, students living away from parents have the lowest SNAP enrollment of any young adult group, at just 4.1 percent, even though they have the highest poverty rate, at 70.0 percent.¹¹⁷ This isn't unique to students, or to Colorado. Nationally, just 45.2 percent of eligible young adults receive benefits compared with 73.2 percent of eligible children and 51.4 percent of eligible adults 25 and older. Young adults are the only age group in the country where more eligible people go without benefits than receive them. Colorado follows the same pattern. An estimated 21.2 percent of the state's young adults are SNAP-eligible, but only 43.3 percent of those eligible young adults actually receive benefits, lower than among Colorado's population overall (53.1 percent).¹¹⁸ The program isn't failing to reach these young adults by accident. It was designed with rules that assume most young people have family support to fall back on, and it consistently misses many who do not.

Student success while in school is important because the consequences of student poverty go beyond the years spent in school. The consequences of student debt without a completed degree can be worse than debt alone, because the wage boost that's supposed to justify that debt in the first place never materializes. Research finds that 53 percent of young adults with some college but no degree carry student loan debt, averaging just over \$11,000, while earning incomes no higher than someone with only a high school diploma.¹¹⁹ By comparison, 59 percent of those who completed a degree also carry debt, but their higher earnings are more likely to

¹¹⁵ Lara Perez-Felkner, Christine Baker-Smith, and Sara Goldrick-Rab, "Does Rent-Free Community Housing Make a Difference in Higher Education Outcomes?" (Philadelphia, PA: The Hope Center for College, Community, and Justice, June 2022).

¹¹⁶ U.S. GAO, *Food Insecurity*.

¹¹⁷ Brennan, *A Profile of Colorado's Young Adults*.

¹¹⁸ Sarah Minton, Linda Giannarelli, Ilham Dehry, and Laura Wheaton, *Are Young Adults Eligible for Safety Net Programs Receiving Benefits? Eligibility and Participation Rate Estimates for SNAP, TANF, and Housing Subsidies* (Washington, DC: Urban Institute, April 2026).

¹¹⁹ Choi, Zhu, and Goodman, *Young Adults Living in Parents' Basements*.

make that debt easier to manage. Credits earned without finishing a degree do have some value in the labor market, but the substantial earnings boost that makes college debt worthwhile overwhelmingly goes just to people who complete their degree, not to those who stop partway through.¹²⁰ For a young adult who leaves school with debt but no degree, that debt isn't an investment that will pay for itself later, but a cost on top of an income that's already no better than if they'd never enrolled at all.

The burdens created by student debt aren't evenly distributed. Young adults living in majority-Black communities have the highest rate of student loan holding of any group studied at 37.8 percent, higher even than majority-white communities. Nearly 1 in 4 young adults living in communities of color have some form of debt in collections, a rate about a third higher than in majority-white communities, reflecting decades of unequal access to stable jobs, higher wages, and other paths to financial security.¹²¹ These young adults took on debt in pursuit of credentials to improve their economic security, but economic instability during their enrollment prevented them from completing their credential and now they carry that debt into a labor market without the wage premium postsecondary credentials often provide. Student debt is a challenge for those who complete their degrees too, even with the higher wage premiums such credentials can command. Either way, this is a part of the college experience today's young adults' parents and grandparents likely never had to deal with in the same way.

Myth 11: A college degree guarantees economic security for young adults.

A four-year degree is often viewed as a surefire way to achieve economic security later in life. However, data and research tell a more complicated story. A national analysis of lifetime earnings found that education level and earnings don't move in lockstep the way this "guarantee" framing suggests. For example, one study found 16 percent of workers with only a high school diploma out-earned at least half of workers with a bachelor's degree, and 37 percent out-earned at least half of workers with some college but no degree.¹²² This demonstrates how education

¹²⁰ *Investing in the Health and Well-Being of Young Adults* (Washington, DC: National Academies Press, 2015).

¹²¹ Martinczek, *How Can States Help Young Adults Weather a Recession?*

¹²² Anthony P. Carnevale, Ban Cheah, and Emma Wenzinger, *The College Payoff: More Education Doesn't Always Mean More Earnings* (Washington, DC: Georgetown University Center on Education and the Workforce, 2021).

level isn't the only thing that matters for earnings. This same study found that associate's degree holders working in computer and mathematical occupations had median lifetime earnings of \$2.8 million, statistically identical to the median for all bachelor's degree holders combined. This finding suggests that a shorter, less expensive credential in the right field can result in a wage premium similar to having a four-year degree in a lower-earning occupation.¹²³ That said, more education is still, on average, the safer bet for those able to pursue it.

Using the Self-Sufficiency Standard, 13.4 percent of Colorado householders with a bachelor's degree or higher still had inadequate income to meet those costs in 2019.¹²⁴ That's a much lower rate than the 53.2 percent of householders without a high school diploma who fell short, so obtaining a degree clearly can lead to reduced economic insecurity. But it doesn't eliminate it, and more than one in eight households headed by Coloradans with a bachelor's degree were still falling short of covering their basic needs. While this data reflects Colorado's broader working-age population rather than young adults specifically, it shows the wage premium provided by a college degree largely holds at a statewide level, not just in national averages.

But this isn't the story for all Coloradans. Among Colorado householders with a bachelor's degree or higher, 25.5 percent of Black householders had inadequate income to cover their basic needs compared with 12.0 percent of White householders, a gap that persists even after both groups have reached the same level of education.¹²⁵ Women with a bachelor's degree earned a median \$28.85 an hour in Colorado, compared with \$38.19 for men with the same education, a gap of more than nine dollars an hour. And women of color with a bachelor's degree had an income inadequacy rate similar to White men who never finished college at all.¹²⁶ So while a degree matters, who holds it also shapes how much that degree is actually worth.

A bachelor's degree's protective value is also proving less reliable than it used to be, specifically for the young adults just now entering the workforce with one. Nationally, the unemployment rate for 20-to-24-year-olds with a bachelor's degree rose from 5.2 percent in 2018–19 to 6.2 percent in the two years through June 2025, even as unemployment for less-educated young

¹²³ Carnevale, Cheah, and Wenzinger, *The College Payoff*.

¹²⁴ Annie Kucklick and Lisa Manzer, *Overlooked and Undercounted: Coloradans Struggling to Make Ends Meet in 2019*, prepared for the Colorado Center on Law and Policy by the Center for Women's Welfare, University of Washington School of Social Work (February 2022).

¹²⁵ Kucklick and Manzer, *Overlooked and Undercounted*.

¹²⁶ Kucklick and Manzer, *Overlooked and Undercounted*.

workers generally declined over the same period.¹²⁷ As a result, young college graduates now have a higher unemployment rate than every other young adult by education level, except those with only a high school diploma. The gap in unemployment rates between young graduates and their less-educated peers has shrunk to its smallest margin in three decades.¹²⁸ The traditional benefits in the labor market that came with earning a degree, especially early in a career, appear to be eroding. It remains to be seen whether this is the result of temporary changes to the labor market or a sign of broader restructuring that will have long-term impacts on young adults.

None of this means a degree isn't worth pursuing. On average, it still substantially lowers the odds of economic insecurity, in Colorado and nationally. But "substantially lowers the odds" and "guarantees" are very different claims, and treating them as the same thing obscures real differences in when degrees pay off, for whom, and by how much. For young adults just starting out, a bachelor's degree is better understood as a real but incomplete form of economic protection, one that depends on the labor market they graduate into, their field of study, and factors like race and gender.

¹²⁷ Gad Levanon, Matt Sigelman, Mariano Mamertino, Mels de Zeeuw, and Gwynn Guilford, *No Country for Young Grads: The Structural Forces That Are Reshaping Entry-Level Employment* (Burning Glass Institute, July 2025).

¹²⁸ Levanon et al., *No Country for Young Grads*.

Conclusion

Taken together, these eleven myths point to the same underlying problem from eleven different perspectives. Young adults in Colorado are not delaying adulthood by choice, coasting on parental support, avoiding work, or failing to plan for their futures. They are working, often at high rates and long hours, in a labor market characterized by a prevalence of low-wage, unstable jobs; navigating a safety net built on assumptions about family support and life stage that don't reflect how they actually live; and dealing with economic and health conditions in their first years as adults that, left unaddressed, can follow them for a decade or more. Even the most traditional path to economic security, a college degree, functions as a meaningful advantage rather than the guarantee it's often assumed to be. None of this is the result of young adults' poor decisions. It's the predictable outcome of programs and labor market conditions that were not designed around the realities of young adulthood in Colorado today.

That mismatch between how the safety net is built and how young adults actually live is where the next brief in this series picks up. Brief 3 will turn from the myths explored here to the mechanics of the programs and systems themselves: how Colorado's tax code and public benefit programs interact with the economic realities documented in Briefs 1 and 2, and where that interaction helps or fails young adults. It will examine eligibility requirements and benefit amounts across the state's major safety net programs, including the tax effects introduced in this brief, with particular attention to how eligibility and support differ for a young adult raising children compared with a young adult who has none. Many of the programs discussed throughout this brief, from the EITC's age restrictions to SNAP's assumptions about parental support, treat those two groups very differently.

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