

100 Ways Young Adults Are Treated Unfairly

YOUNG ADULTS IN THE UNITED STATES...

Category: 21

1. cannot purchase alcohol

States were coerced by the federal government in the 1980s to raise the minimum age to 21

2. can be denied entry to a bar or club even if not drinking

A 20-year-old non-drinker gets stopped at the door while everyone 21+ is presumed responsible

3. increasingly cannot purchase tobacco or nicotine products

For example, the minimum age was raised to 21 in California in 2016 and in New York in 2019

4. are excluded from the trend to legalize cannabis

States are legalizing recreational cannabis only for 21+

5. cannot own a business that sells alcohol, tobacco, or cannabis

This is a commercial prohibition; actual use of the substance is irrelevant

6. cannot enter a casino

Meanwhile, young adults are the most skilled gamblers, based on World Series of Poker results

7. can serve in the military but cannot own a gun

At least 15 states limit handgun purchases to 21+

8. are subject to more onerous motor vehicle rules

For example, in-person license renewals are mandated in many states if under 21

9. may be issued a Scarlet Letter driver's license

For example, an under 21 Arizona driver's license is vertical orientation instead of horizontal

10. frequently cannot act as guardians

Many states will split families apart rather than give custody to a caregiver who is 18-20

11. face more barriers in getting a credit card

A 2010 law presumes everyone under 21 is irresponsible with credit, regardless of credit score

Category: Civil Rights

12. are subject to ageist laws written in 1789

The Constitution was once ageist, racist and sexist, but only the Constitution's ageist laws survive

13. do not automatically enjoy constitutional rights and protections

The age of majority is set by the states and not constitutionally required to be 18

14. have their rights limited in 100 ways, but lack quid pro quo legal protections

For example, young adults are by law deemed immature, but are still subject to the death penalty

15. as a class have almost no equal protection rights under the Constitution

Courts have severely limited 14th Amendment protections for young adults as a class

16. are subject to age-based laws that are not rooted in science

For example, there is no scientific evidence that every citizen under 25 is unqualified for Congress

17. cast votes that are marginalized by older adults with political power

For example, college campuses are traditionally the number one target of gerrymandering

18. have superior cognitive abilities than the elderly, but still enjoy fewer legal rights

Cognitive abilities may be lower on average at 18 than at 21, but are not lower than at 99

19. are treated by law as a homogenous group not competent enough for full adult rights

Conversely, elderly adults are declared incompetent not based on age but only by court order

20. have both fewer legal protections and less resources than the elderly

Young adults are the ones legally marginalized, yet the elderly have a 20x larger median net worth

21. suffer the most from the judiciary's deference to precedent

Courts have been slow to recognize rights that matter to young adults, e.g., LGBTQ rights

22. are more often denied the right to vote

For example, disenfranchisement of incarcerated persons disproportionately affects young adults

23. can be drafted

Registering for the draft, even if it never happens, can have adverse psychological effects

24. suffer the most in war

"Older men declare war. But it is the youth that must fight and die." - Herbert Hoover

Category: Education

25. are denied affordable public higher education

Every other developed nation has more affordable four-year public universities

26. pay exorbitant private college tuition rates

Systemic high tuition is frequently an insurmountable burden on young adults

27. are saddled with unprecedented amounts of student loans for decades

High school students are also denied adult rights, but at least they get a free education

28. pay higher than market rates on federal student loans

Private companies like SoFi have issued billions in loans at rates lower than federal loans

29. cannot eliminate student loans in bankruptcy

Virtually every other type of debt is dischargeable in bankruptcy

30. are denied financial aid based on income they don't control

Parental income determines financial aid even though parents can and often do refuse to pay

Category: The Future

31. will be harmed the most from changes to the earth's climate

Climate decisions made today by older adults will impact quality of life for generations

32. will disproportionately bear the financial cost of climate change

Polluters are not being held financially responsible for the environmental damage they cause

33. will suffer the most from natural resource depletion

From fisheries to old-growth forests, natural resources are being depleted at record rates

34. will inherit unprecedented levels of federal government debt

Government debt as a percentage of GDP is at an all-time high and is expected to grow

35. will have to repay trillions of dollars of municipal debt

States and cities are borrowing to pay for current expenses instead of investing in the future

36. will be forced to pay for the public pensions of retirees

Very few states or municipalities have fully funded pension plans

37. will get lower pension benefits than their parents received

Defined benefit pension plans are dying, as boomers take out more than they ever paid in

38. will need to replace a crumbling national infrastructure

For example, the country's busiest bridge, the George Washington Bridge, is over 90 years old

39. will get diseases that could have been prevented

Most health dollars go to treatments or cures for older adults, and not long-term prevention

Category: Government

40. are banned from federal public office by the US Constitution

The word "senate" is derived from the Latin "senex", meaning old man. Senators must be 30+

41. are banned from thousands of less well-known state and municipal offices

For example, the Connecticut lieutenant governor must be at least 30

42. are almost never appointed to senior executive branch positions

If the US Cabinet actually looked like America, its median age would be 37

43. are disadvantaged, even as members of Congress or state legislatures

Committee appointments and chairmanships are based largely on seniority and not merit

44. are underrepresented in the judiciary

Lifetime appointments, cronyism, and age biases work against young aspiring judges

45. are at a disadvantage when seeking public office

Election rules and financing systems favor long-serving incumbents

46. often have not chosen their government representatives

Six-year Senate terms mean someone age 23 may have never been able to vote for their senator

Category: *Health*

47. are denied access to Medicare

Must be age 65+ or disabled

48. are underrepresented in Medicaid

The majority of Medicaid resources are for children or senior citizens

49. are disproportionately denied access to private health insurance

The system favors full-time employment, except if under 26 and parents are willing to pay

50. have healthcare concerns that are low on the list of political priorities

For example, addiction and mental health treatments have been underfunded

51. will have health problems as a result of climate change

Problems will include respiratory, cardiovascular, and vector-caused diseases

Category: *Housing*

52. suffer from a shortage of affordable housing

The highest priority of politicians is older voters, most of whom already own a home

53. face exclusionary zoning laws that inflate housing prices

Older adults generally support of restrictive zoning laws, which benefit existing homeowners

54. are disadvantaged by how the tax code treats housing

Mortgage interest is tax deductible, but rent is not, which helps prop up housing prices

55. are being forced to postpone home ownership because of unfair laws

Prior generations of young adults were able to build untaxed wealth through home ownership

56. are excluded from "adult" communities

Age discrimination laws in housing only protect older adults

57. suffer from age biases when trying to rent a home

Young adults are considered less responsible tenants even when credit scores are high

Category: *Justice*

58. are presumed to be more likely to be engaged in illegal activities

In 2008 one senior citizen, Bernie Madoff, stole more money than every US young adult combined

59. suffer the most from the criminalization of drug use

Drug law enforcement disproportionately targets young adults

60. are disproportionately detained by police

Police tactics like vehicle stops and stop-and-frisk disproportionately target young adults

61. are disadvantaged in a criminal justice system that favors the wealthy

Young adults are the least likely to afford their own attorney

62. are denied juries of their peers

A typical juror is a generation older than a young adult criminal defendant

63. are disproportionately convicted of crimes

Older adults are shown more deference by police, prosecutors, judges, and juries

64. serve the longest prison sentences

Older adults disproportionately benefit from probation and early-release policies

65. are severely punished for activities most of the world considers legal

California 18-20 alcohol possession is a year license suspension, more than an older adult DUI

66. suffer the most from having a criminal record

Employment is hard to find with a criminal record, while retirees still get pensions/social security

67. have inherited a long history of racial discrimination in the justice system

Young adults disproportionately carry the burden of America's history of racial injustice

Category: Life

68. can be banned from private establishments

A typical minimum age for a private club is 25

69. are required to show ID if under 30

Alcohol and gambling age restrictions affect everyone under 30, especially those without an ID

70. do not have full privacy rights from their parents

For example, parents know the social security numbers of their adult children

71. suffer the most from anachronistic regulations

For example, because of a 2001 privacy law, medical records cannot be sent by email

72. are disadvantaged by old laws that govern new technologies

Recent innovations, such as cryptocurrencies, are subject to unsuitable old laws

73. are denied equal status and respect within their community

For example, large civic and religious organizations are almost always led by older adults

74. have lower consumer credit scores even with perfect behavior

Credit scores are based in part on lengthy histories

75. are forced to postpone parenthood for economic reasons

The median age of new parents is at an all-time high

Category: Taxes

76. do not qualify for many tax credits or deductions

For example, the Earned Income Tax Credit cannot be claimed by students under 24

77. pay higher property tax rates

Under California Prop 13, a new homeowner may pay 20x more tax than a long-time resident

78. pay astronomically higher taxes as a percentage of wealth

Income is taxed, not wealth, which disadvantages young workers and benefits retirees

79. pay higher income tax rates

Capital gains are taxed at lower rates than wages, which disproportionately benefits older adults

80. may pay higher taxes solely based on parental income

The so-called Kiddie Tax may apply if under 24

81. pay into a Social Security system that does not save the money

Social Security is literally taken from poorer young adults and sent to wealthier older adults

82. may pay 10x more Medicare tax than prior generations

Medicare taxes were capped until 1994, and were not subject to surcharges until 2013

83. pay Social Security and Medicare taxes with no promised benefit

These entitlements are not legal obligations of the US government and may be cut or eliminated

84. have their tax dollars redistributed to older communities

For example, New York City residents subsidize the rest of the state, which is older on average

Category: *Transportation*

85. are denied affordable transportation options

Public space is overwhelmingly used for private vehicles of older adults, and not for mass transit

86. can be prohibited from renting a car

Senior citizen drivers are also a higher-than-average risk, but are protected from discrimination

87. will bear the future cost of today's fossil fuel-based transportation

Unlike in the US, high EU taxes on fossil fuels help compensate for environmental damage

Category: *Work*

88. can be legally discriminated against at work

Federal age discrimination laws only protect workers 40 or older

89. have both the highest unemployment rates and the least protections

Every protected group by race, sex or age has lower unemployment rates than young adults

90. do not enjoy equal pay for equal work

Seniority systems, where pay is based on length of employment, blatantly favor older workers

91. can be the best employees but not be eligible for promotions

No matter the level of achievement, job advancement is often based on years of employment

92. can be more easily fired

Tenure protects long-term workers, and disadvantages newer workers

93. are frequently not paid at all

Unpaid internships are still common in many professions

94. suffer from incredibly long periods of apprenticeship

It can take 25-30 years to be considered qualified to lead an organization, e.g., in the military

95. have fewer job opportunities because elderly adults refuse to retire

For example, at 80, Chief Justice Rehnquist missed 44 oral arguments but would not retire

96. face rising minimum age rules in the workplace

For example, LeBron's great rookie year won't happen again. The NBA's minimum age is now 19

97. are disadvantaged because so many people overrate experience

In reality, the correlation between long-term experience and merit is weak in most professions

98. suffer from ingrained stereotypes that equate leadership with age

Older adults are automatically assumed to be the boss

99. have to form their own companies in order to become CEO

Founders' ages of the world's 5 most valuable companies: 19, 19, 21, 25, and 30

100. are fed a lie that opportunities are guaranteed to come later

There are no guarantees in life. "Wait your turn" is age discrimination