



Young Adult and College Student

Behavioral Health Report

United
Healthcare®



Inside this whitepaper



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Executive summary

Mental and behavioral health remain critical concerns throughout young adulthood as individuals navigate a range of educational, professional and personal transitions. While young adults follow different paths after high school, many face similar mental and behavioral health challenges. So, how can parents, employers, educators and health care stakeholders best support young adults' mental and behavioral health needs during these formative years?

The 4th annual **Young Adult and College Student Behavioral Health Report**, a survey commissioned by UnitedHealthcare and conducted by YouGov¹ among college students, young adults not enrolled in college (ages 18–28) (“young adults”) and parents, explored how mental and behavioral health concerns manifest today, how students and young adults seek support and where gaps in understanding persist among parents.

The findings revealed high rates of anxiety and stress; persistent disconnects between young adults, students and parents; and the practical barriers that shape access to care. These insights can help families, institutions, employers and health care organizations better understand the mental health challenges facing young people today and identify opportunities to strengthen awareness, access and support during this pivotal stage of life.

¹Fielded in 2025 among 501 college students who are currently enrolled in a U.S. institution of higher education, 523 parents of college students, 502 young adults not enrolled in college (ages 18-28) and 505 parents of young adults not enrolled in college. YouGov is an international internet-based market research and data analytics firm. See the Methodology section of this report for further detail.

What we observed: four key takeaways

1

Mental and behavioral health challenges remain widespread — and for college students, certain challenges are more severe now than they have been over the past four years. More than 60% of young adults and students reported experiencing a mental or behavioral health concern in the past year, most commonly anxiety/stress and depression. While concerns persisted across all paths, college students self-reported rates of anxiety/stress, depression and ADD/ADHD at the highest level in the past four years.

2

AI is emerging as a new opportunity for guided mental and behavioral support. Young adults and college students are increasingly turning to AI-based tools to explore symptoms, coping strategies and information, often as an initial step before seeking formal care. This growing reliance presents an opportunity for families, educators and healthcare stakeholders to lead conversations surrounding safe, responsible and supportive use.



What we observed: four key takeaways

3

Peers remain the greatest outside influence on willingness to seek help. While parents believe trusted adults play a key role in motivating young adults and college students to seek mental or behavioral health support, these groups reported that friends have the strongest outside influence on this decision.

4

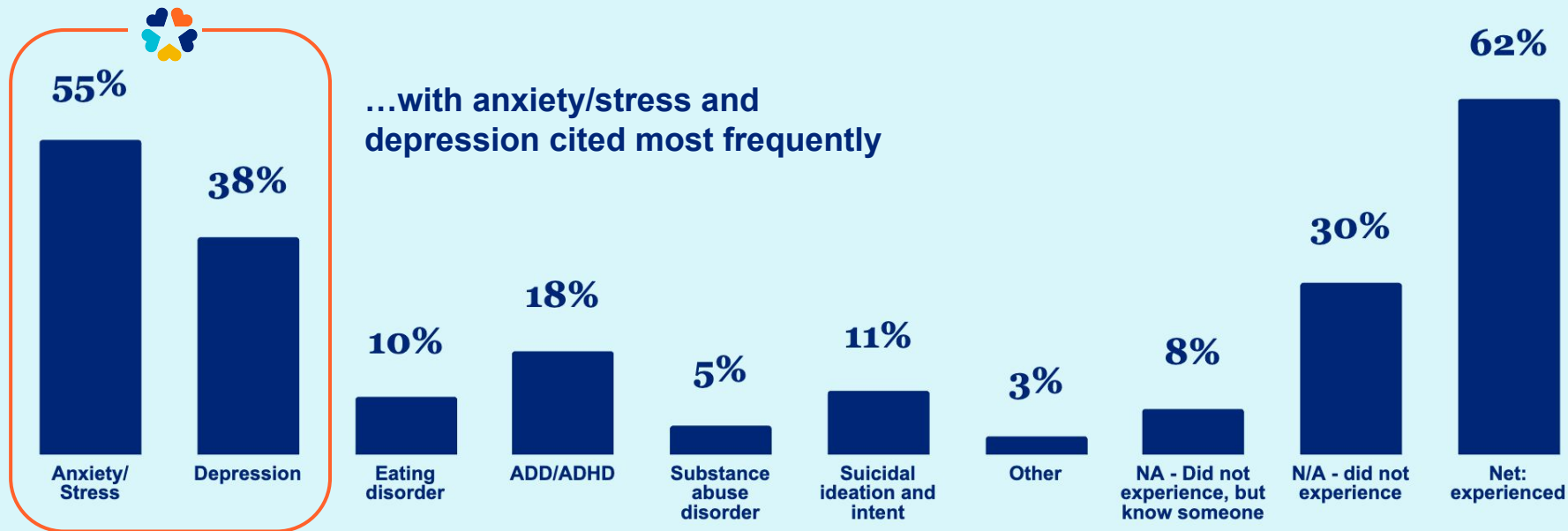
More frequent conversations don't necessarily lead to understanding. Quality and content of conversations matter. Despite reporting more frequent conversations with parents, many college students reported feeling misunderstood after these discussions. Young adults reported less frequent conversations but closer alignment with parents' perceptions, underscoring that how mental health is discussed may be as important as how often.

A look at behavioral health concerns



Over 60% reported mental and behavioral health struggles

Despite different life paths, a majority of young adults and college students self-reported experiencing a mental or behavioral health concern in the past year.

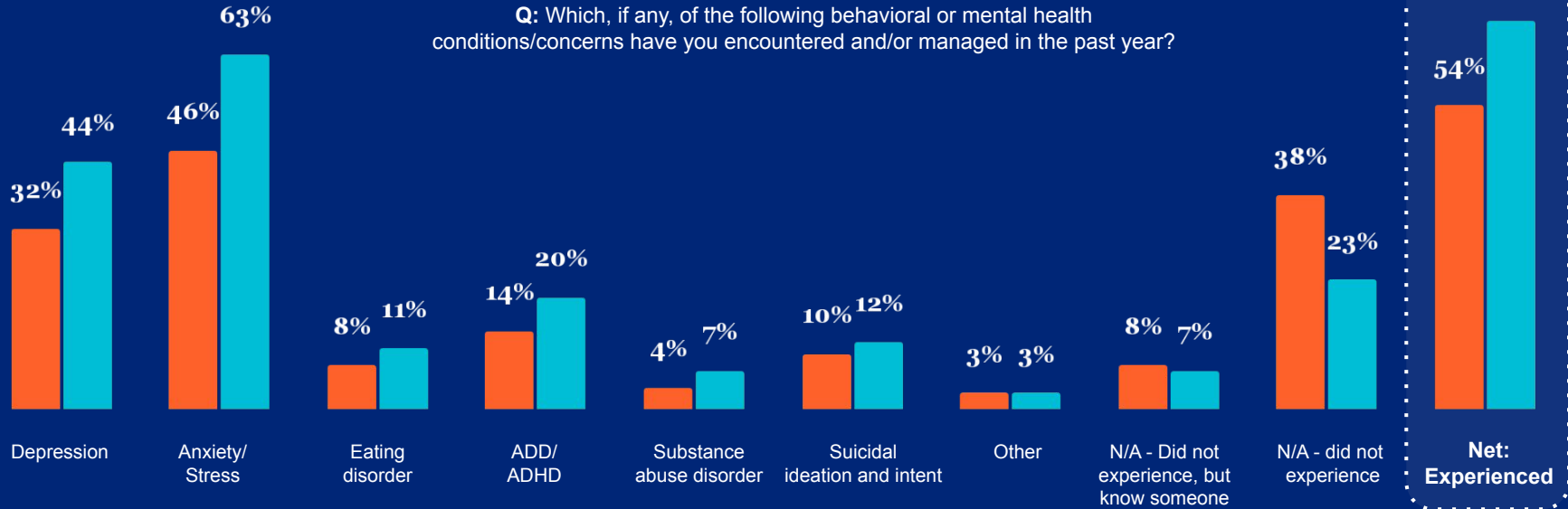


However, rates among students were notably higher

College students reported a **15-point higher** overall incidence of mental or behavioral health issues than their non-enrolled peers.

COLLEGE STUDENTS
YOUNG ADULTS

Q: Which, if any, of the following behavioral or mental health conditions/concerns have you encountered and/or managed in the past year?

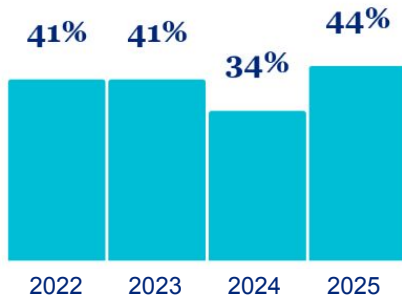


With anxiety/stress, depression and ADD/ADHD self-reported at the highest rates in four years

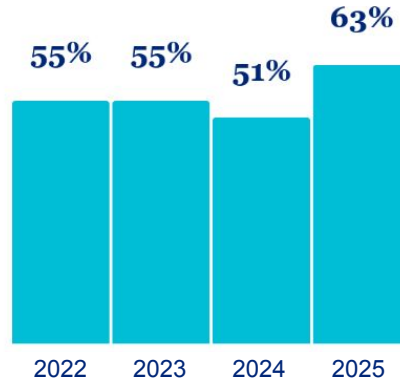
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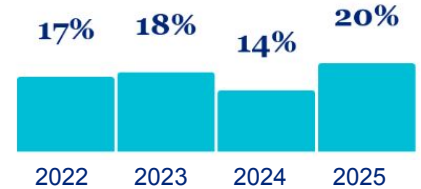
Depression



Anxiety/Stress



ADD/ADHD



A photograph of three women of different ages laughing together. The woman on the left is young with long dark hair, wearing a purple top and jeans. The woman in the middle is older with grey hair, wearing a brown and white striped sweater. The woman on the right is middle-aged with long dark hair, wearing a yellow button-down shirt. They are all smiling broadly and laughing.

Trends in the “parent perception gap”

Where parents, young adults and students diverge

Frequency of communication ≠ alignment

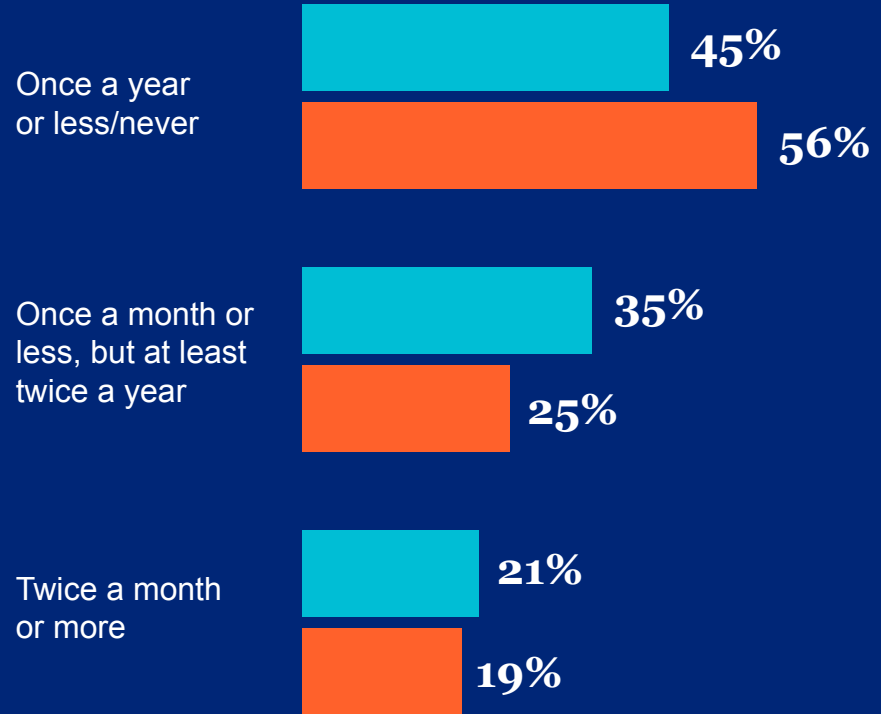
While college students reported **more frequent** conversations with parents about mental or behavioral health, they exhibited the **widest perception gap in experience**.

In contrast, young adults reported speaking with parents **less often** but remained **more closely aligned**.

COLLEGE STUDENTS

YOUNG ADULTS

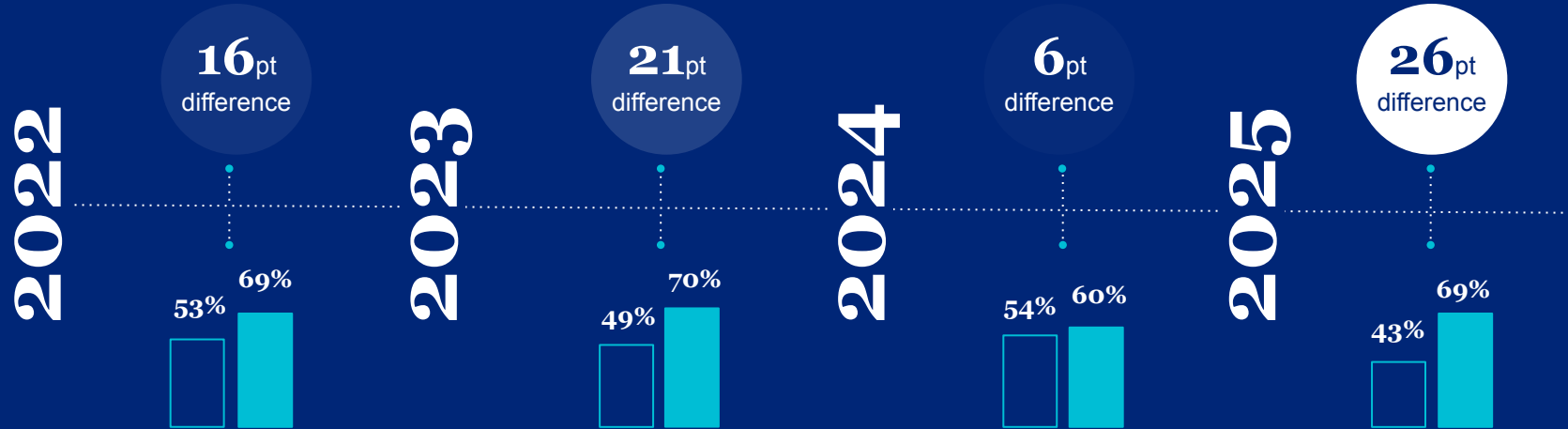
Q: How often, if at all, does your mental or behavioral health come up in conversation with your parent/guardian?



For college students, the gap has widened

Despite the higher frequency of conversations reported, the “parent perception gap” – the gap between the mental or behavioral health challenges college students self-reported and what parents believed they were experiencing – is at its widest in four years.

Difference in net experienced*



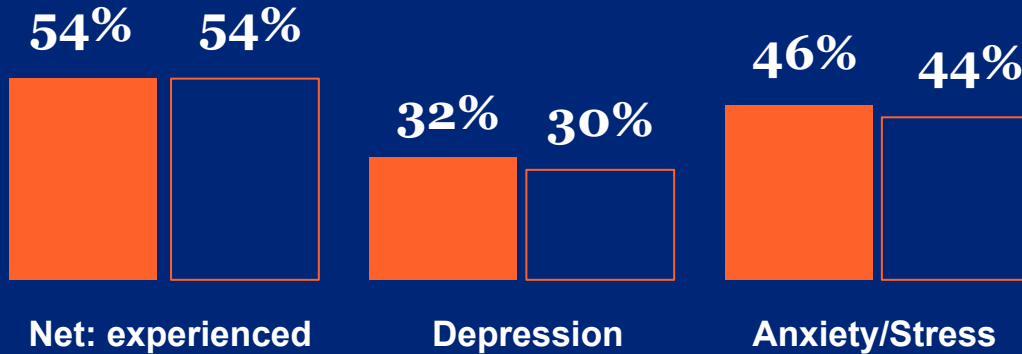
*Net experienced – those who’ve reported experiencing stress/anxiety, depression, eating disorder, ADD/ADHD, substance abuse disorder, suicidal ideation/intent and/or other behavioral health challenges.



Meanwhile, young adults and parents are highly aligned on experience

Although young adults and parents held less frequent conversations, they self-reported experiences at near-identical rates to what parents of young adults perceived them to be.

2025



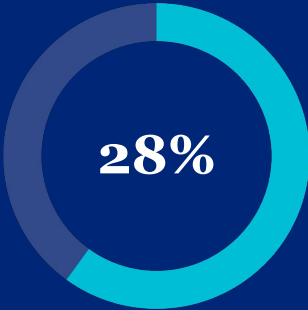
Regardless of frequency, misunderstanding remains

Across groups, many young people reported feeling **misunderstood** after conversations about mental health—and parents often didn't recognize it.

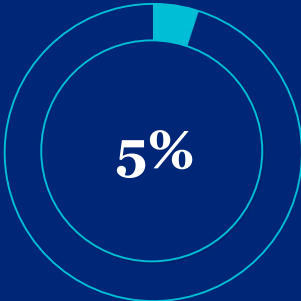
● COLLEGE STUDENTS ○ PARENTS OF COLLEGE STUDENTS

● YOUNG ADULTS ○ PARENTS OF YOUNG ADULTS

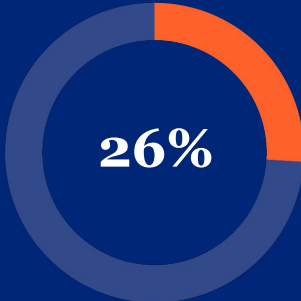
Q: After mental or behavioral health discussion(s), which, if any, of the following happened or changed?



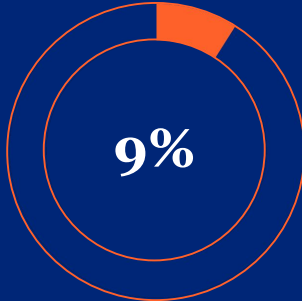
Felt misunderstood



Recognized this outcome



Felt misunderstood



Recognized this outcome

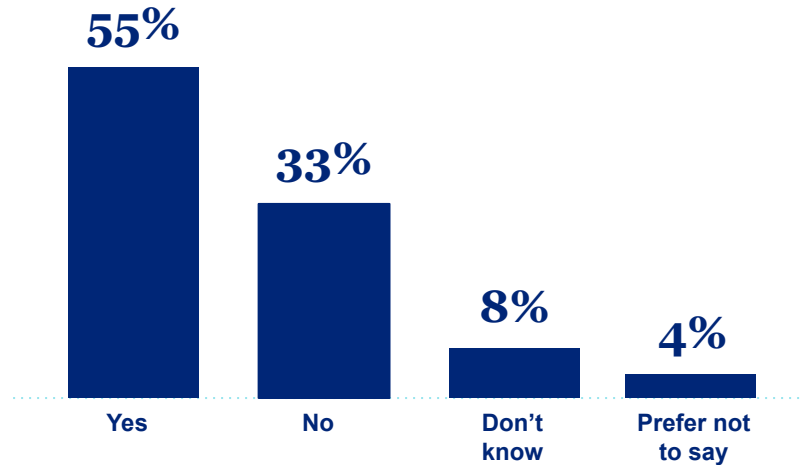


Trends in seeking help today

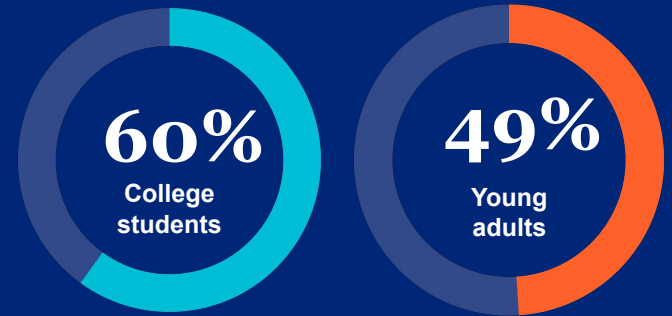


Over half experiencing concerns sought help

Among those who did encounter a mental or behavioral health concern, **more than half (55%) self-reported that they sought help** in the past year.



College students sought help at higher rates

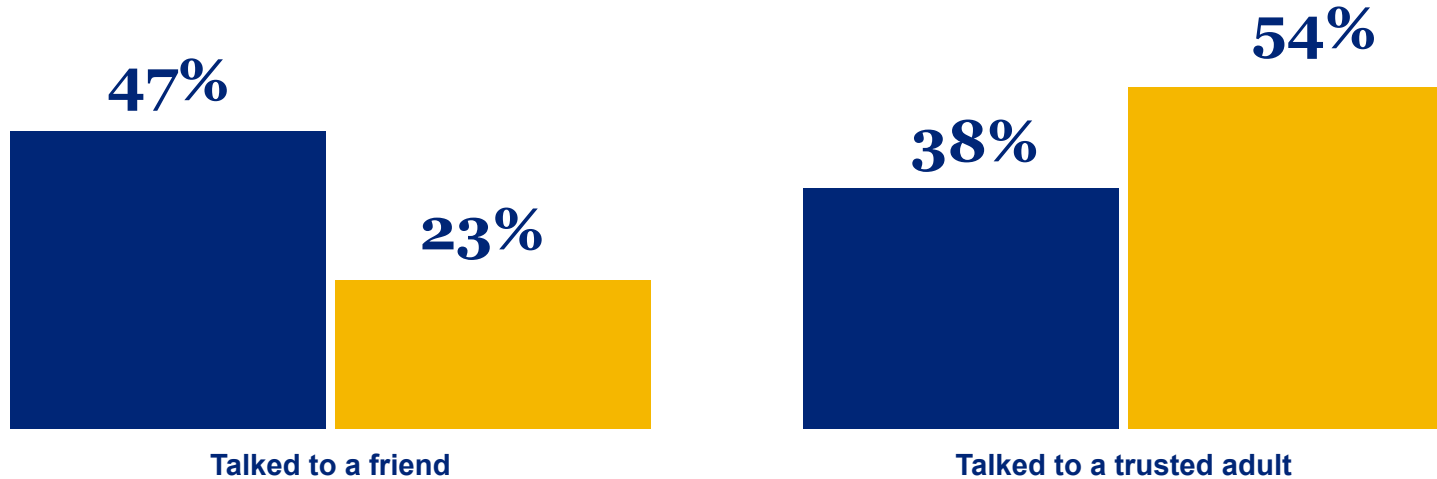


COLLEGE STUDENTS
YOUNG ADULTS



Talking to a friend remained the greatest outside influence on willingness to seek help

Parents believed their children were motivated to seek help after speaking to trusted adults, while young adults and students self-reported that talking to their friends significantly influenced their willingness to seek mental or behavioral health care.

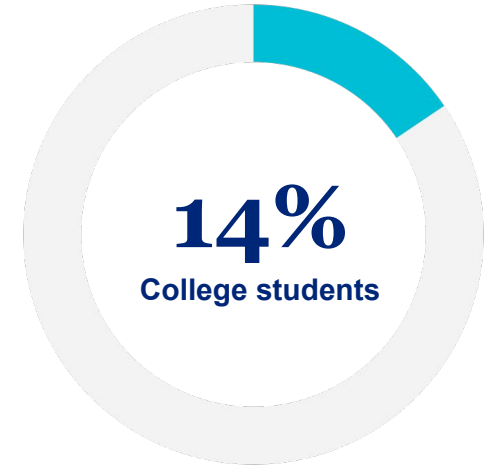


For those who did not seek help, cost remained a deterrent

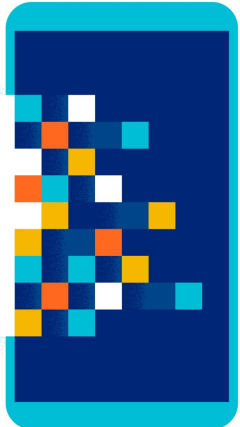
Reported “too expensive” as reason for not seeking help



Found it takes too long to get an appointment

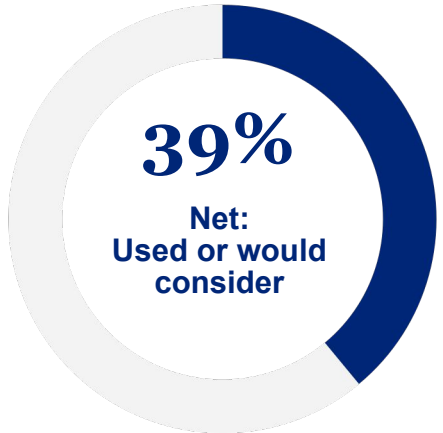


Young adults and students are turning to AI for health-related reasons

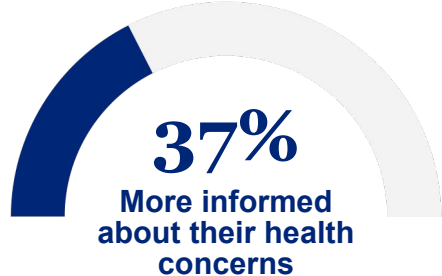
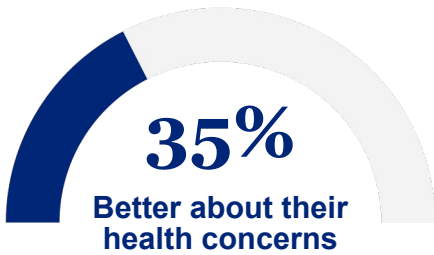


Over a third said they or a roommate/friend have used or would consider using AI-based platforms for health-related reasons.

Q: After using the AI chatbot, AI-enabled search platform or AI companion for health-related reasons, which, if any, of the following happened or changed?



And after using AI, they¹ reported feeling:



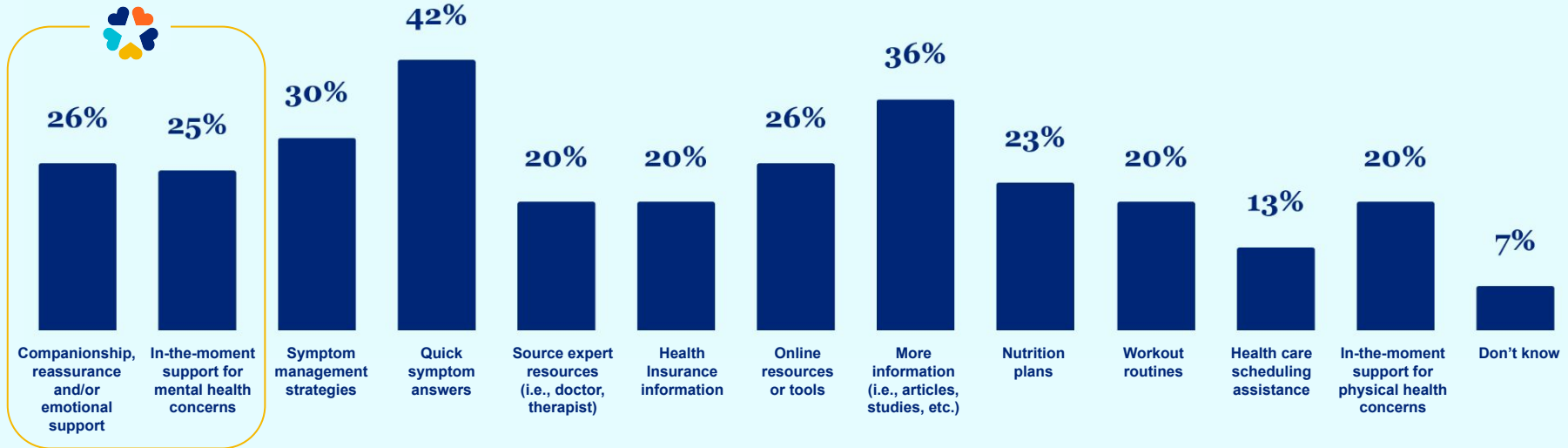
¹ Among young adults and students who reported using AI-based platforms for health-related reasons.



Those using AI were looking for quick answers about their symptoms and/or to find information like articles and studies

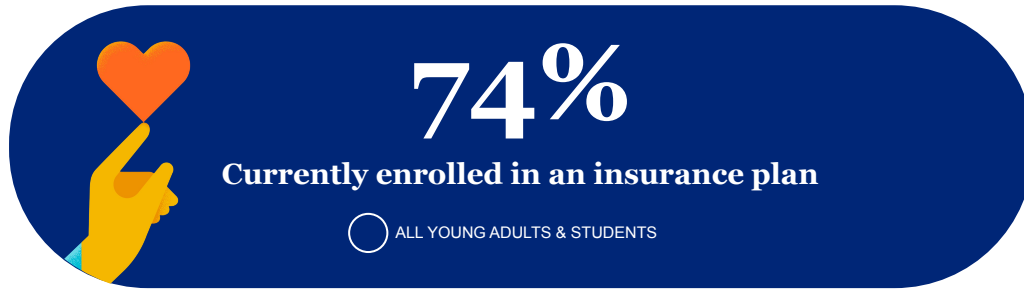
1 in 4

young adults and students reported turning to AI platforms for companionship, reassurance and/or emotional support (26%) and in instances where they need in-the-moment support for mental health concerns (25%).

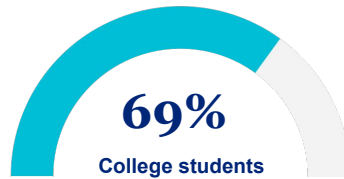
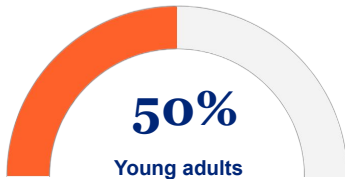


The good news:

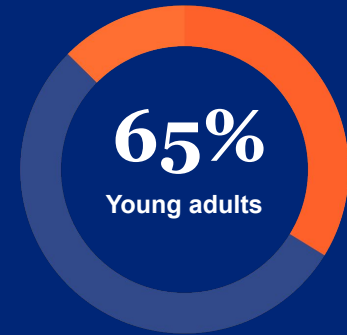
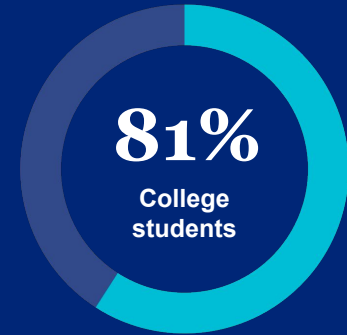
The majority of young adults and students are **insured** and know how to access mental and behavioral health services through their employer, doctor's office/clinic or health insurance provider.



Know how to access behavioral/mental health services



Young adults were less likely to be insured or know their insurance compared to college students



Net: Currently enrolled in an insurance plan



Where to go from here? Ways to support.

No matter the path a young person chooses, support through life changes critically impacts mental and behavioral health.



Focus on quality conversations, not just frequency:

Whether a young person is away at school, working a full-time job or living at home, it's important to consider the quality of conversations about their mental well-being, as well as frequency. Conversations that include encouragement, guidance and navigation toward care may help translate awareness into action.



Encourage access to care: Support proactive use of campus, virtual and insurance-based resources, and help educate young people on where to turn for support so they can help themselves and their peers.



Strengthen insurance literacy and care navigation:

Gaps in coverage awareness remain. Helping young people understand insurance benefits and access pathways may support earlier care.



Guide safe use of AI: As AI use for mental health increases and more young people turn to it for support, increase conversations around safe AI practices and refer young people back to trusted advice from licensed professionals.

Methodology

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,031, of whom 501 college students who are currently enrolled in a U.S. institution of higher education, 523 parents of college students, 502 young adults not enrolled in college (ages 18-28) and 505 parents of young adults not enrolled in college. Fieldwork was undertaken between October 16th-31st 2025. The survey was carried out online.



About UnitedHealthcare

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