

The effect of educational attainment on health insurance coverage

Author: Elissa Knight

Persistent link: <http://hdl.handle.net/2345/3844>

This work is posted on [eScholarship@BC](#),
Boston College University Libraries.

2014

This work is licensed under a Creative Commons Attribution 4.0 International License (<http://creativecommons.org/licenses/by/4.0/>).

The Effect of Educational Attainment on Health Insurance Coverage

Elissa Knight

Abstract: Health insurance is one of the most valuable assets one can have. It can protect against the following circumstances: receiving less medical care, difficulty finding care in a timely fashion, having worse health outcomes, and financial burden (Urban Institute). Overall, health insurance can aid in protecting the health and financial future of an individual or family for a lifetime. It provides citizens with an affordable way to get the medical care that is needed. However, health insurance is not affordable for everyone and the cost of health insurance is in fact rising. There are many reasons that health insurance attainment is difficult for some and one of those reasons is education. I obtained data, from healthcare.gov, listing the percentage of uninsured residents in each state broken down by education level over a three year period (2009-2012). I used GIS to create four maps depicting this data which shows as education level increases the percentage of uninsured citizens decreases.

Results: To show the effect of higher education on insurance attainment, the same legend scale was used for each graph. Figure 1 displays the percentage of uninsured citizens in each state who have not graduated from high school. As can be seen in Figure 1, the majority of states have 25-50 percent of uninsured citizens. Figure 2 displays the percentage of uninsured citizens in each state who have a high school diploma. As can be seen in Figure 2, the majority of states have 15-25 percent of uninsured citizens. Figure 3 displays the percentage of uninsured citizens in each state who have some college or an associates degree. As can be seen in this figure, a majority of states have 0-15 percent of uninsured citizens. Figure 4 displays the percentage of uninsured citizens by each state who have a bachelors degree or higher. As can be seen in this figure, all the states are 0-15 percent uninsured. The gradual transition from darker shades of blue (30-50 percent of uninsured) to lighter shades of blue (0-25 percent of uninsured), from Figure 1 to Figure 4, displays the significant role education level plays in obtaining health insurance. For example, Texas becomes a shade lighter from one figure to the next as education level increases.

Conclusion: This data could be extremely helpful for states with high percentages of uninsured citizens with the lowest education level (see Figure 1). Using this information, education reformers and government officials can emphasize the importance and benefit of higher education to students.

Comparing percentage of uninsured individuals based on educational attainment over a three year period (2009-2012)

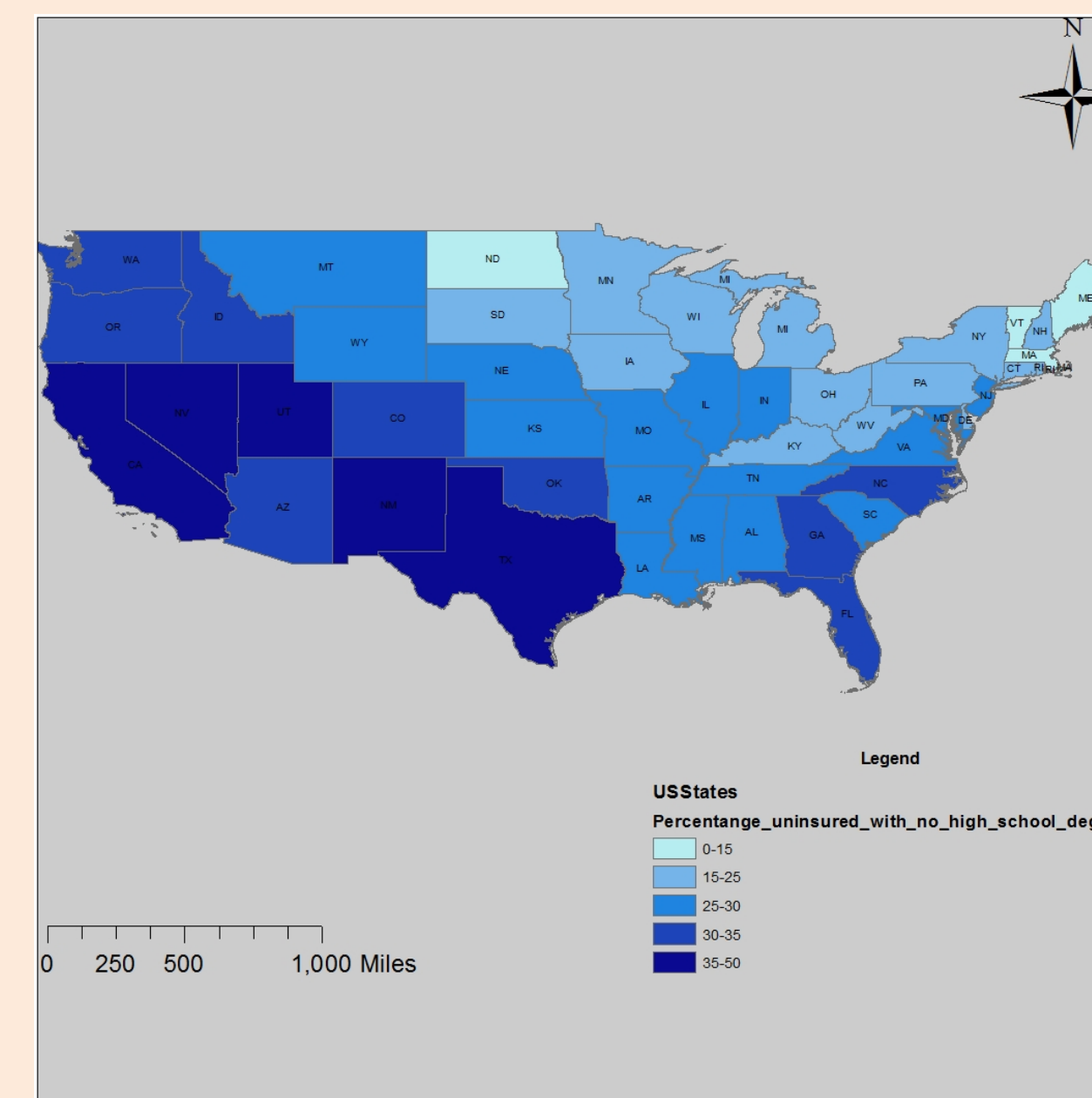


Figure 1. The above map of the continental US depicts the percentage of citizens in each state that have not obtained a high school diploma and are uninsured. The states of California, Texas, Nevada, New Mexico and Utah have the highest percentage of uninsured citizens with less than high school degree.

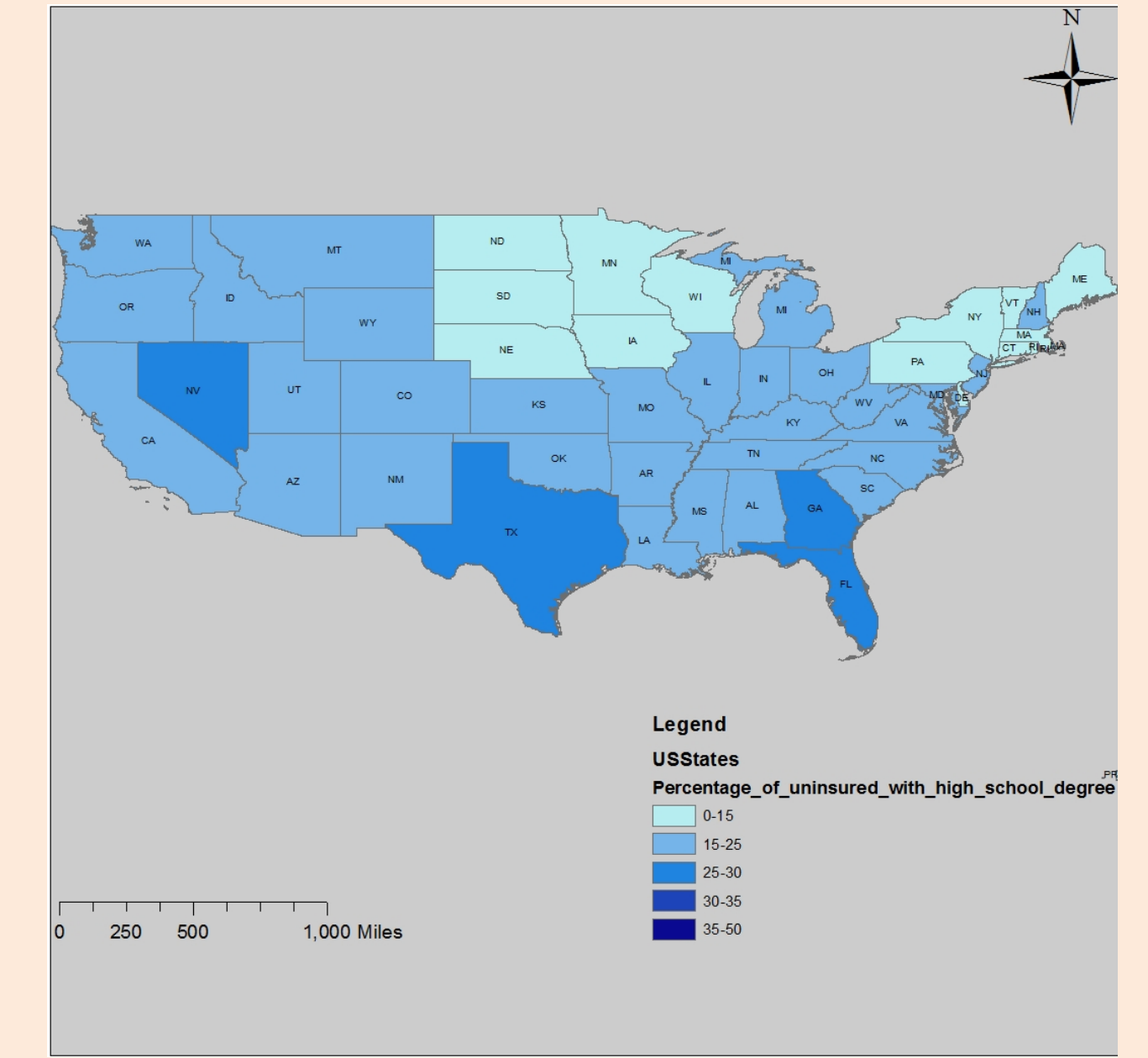


Figure 2. The above map of the continental US depicts the percentage of United States citizens by state, who have obtained a high school diploma only and are uninsured. The states of Florida, Georgia, Nevada and Texas have the highest percentage of uninsured citizens with a high school degree.

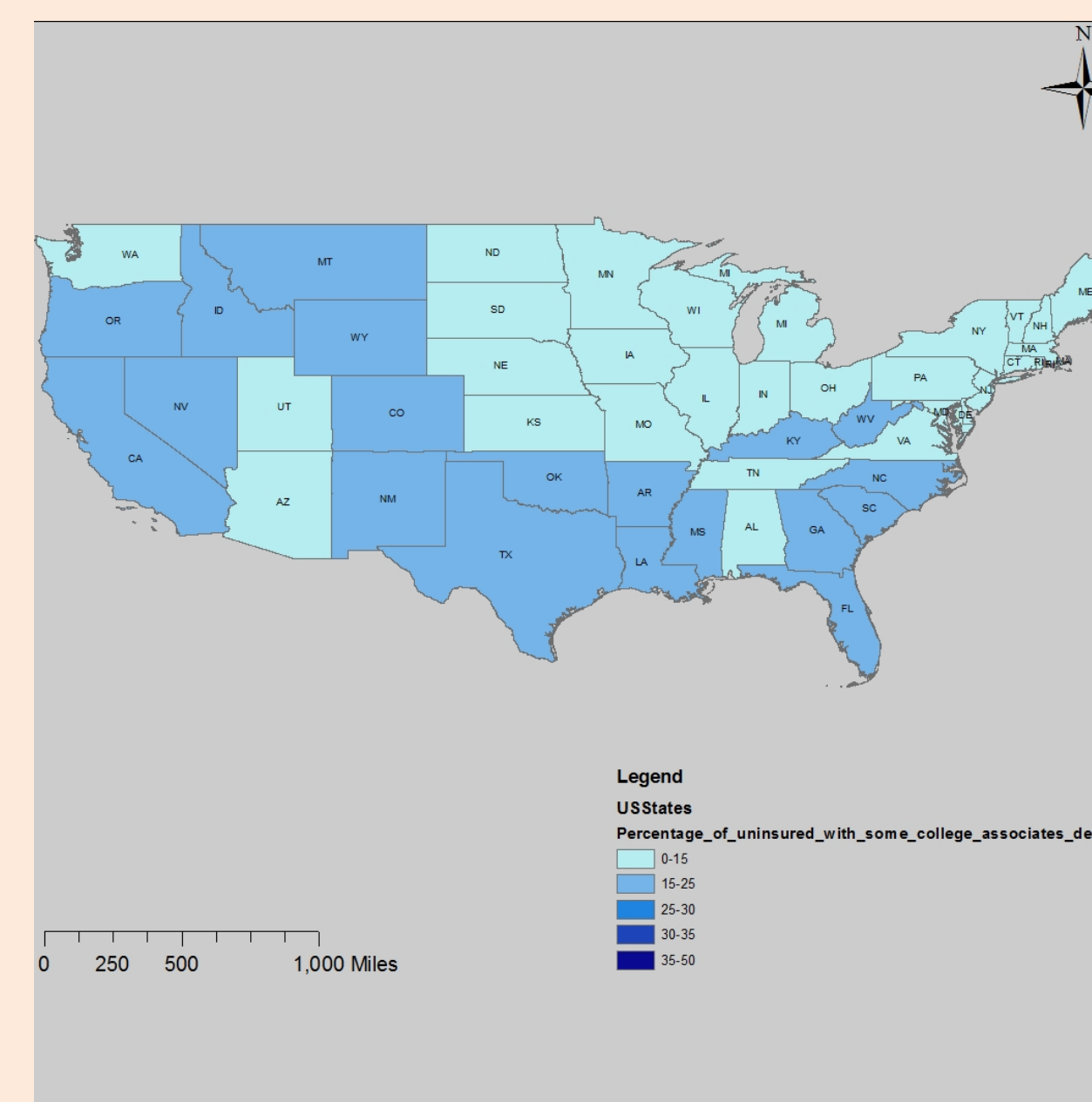


Figure 3. The above map of the continental US depicts the percentage of citizens in each state that have had some college education or obtained an associate's degree only and are uninsured. The majority of states have between 0-15 percent of uninsured citizens with some college or associates degree. There are only 18 states in the 15-25 percent range.

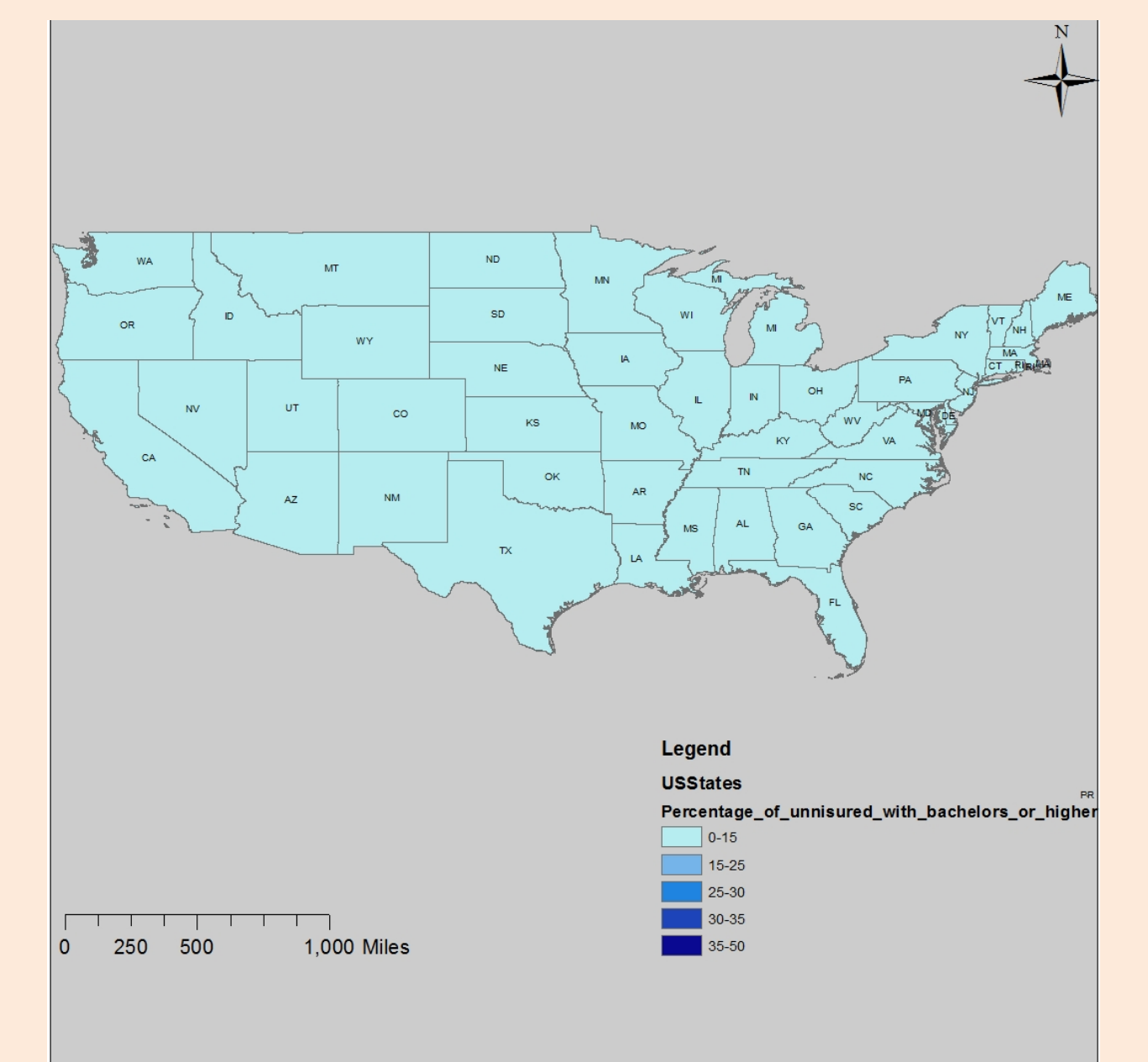


Figure 4. The above map of the continental US depicts the percentage of citizens in each state that have obtained a bachelors degree or higher and are uninsured. All the states have between 0-15 percent of uninsured individuals with a bachelors degree or higher.