

Bethel University

Spark

---

Psychology Student Works

Psychology Department

---

Spring 2022

## Relationship Between Higher Education and Health Insurance Coverage and Healthcare Utilization for Black or African American Individuals

Emma Revoir

*Bethel University*, [err78893@bethel.edu](mailto:err78893@bethel.edu)

Follow this and additional works at: <https://spark.bethel.edu/psychology-students>



Part of the [Psychology Commons](#), and the [Statistical Methodology Commons](#)

---

### Recommended Citation

Revoir, Emma, "Relationship Between Higher Education and Health Insurance Coverage and Healthcare Utilization for Black or African American Individuals" (2022). *Psychology Student Works*. 1.  
<https://spark.bethel.edu/psychology-students/1>

This Poster is brought to you for free and open access by the Psychology Department at Spark. It has been accepted for inclusion in Psychology Student Works by an authorized administrator of Spark.

## Introduction

- Higher education may decrease mortality due to higher income and health insurance availability (Buckles et al., 2016).
- Education can increase understanding and utilizing health insurance (Gallo et al., 2020).
- There is a gap in how this relationship affects racial minorities.
- This study aims to understand how health insurance is affected by education level for Black or African American individuals.

## Research Question

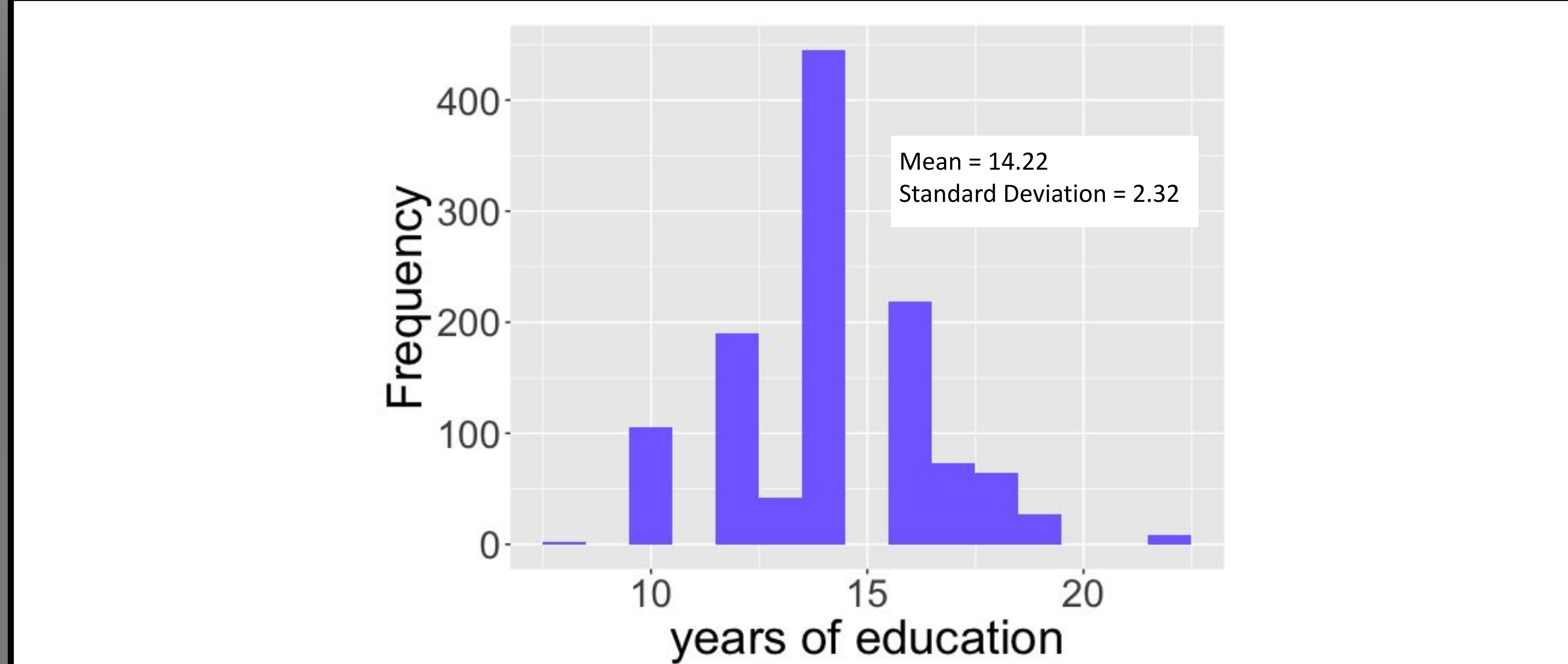
Is there a relationship between level of education and health insurance coverage/utilization within the Black and African American population?

## Methodology

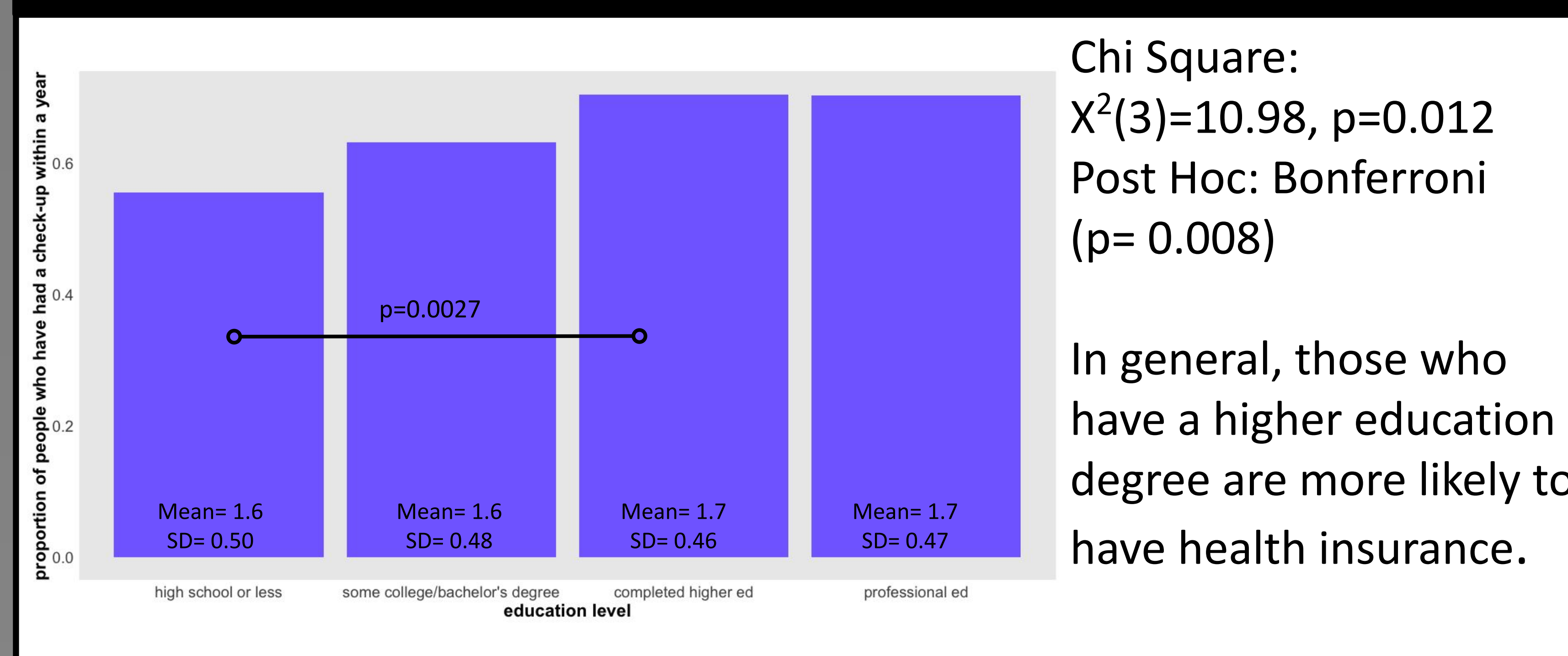
- Sample: Add Health Wave IV; 1178 Black or African American participants between the ages of 25 and 34; 46% male, 54% female.
- Procedure: 90 minute computer assisted interview, 30 minute biological specimen collection.

Question	Response Options
What is the highest level of education that you have received to date?	Range: 8-19 years
What is the highest level of education you ever expect to complete?	Range: 12-22 years
How long ago did you last have a routine check-up?	Range: 3-24 months
Over the past 12 months, how many months did you have health insurance?	Range: 0-12 months

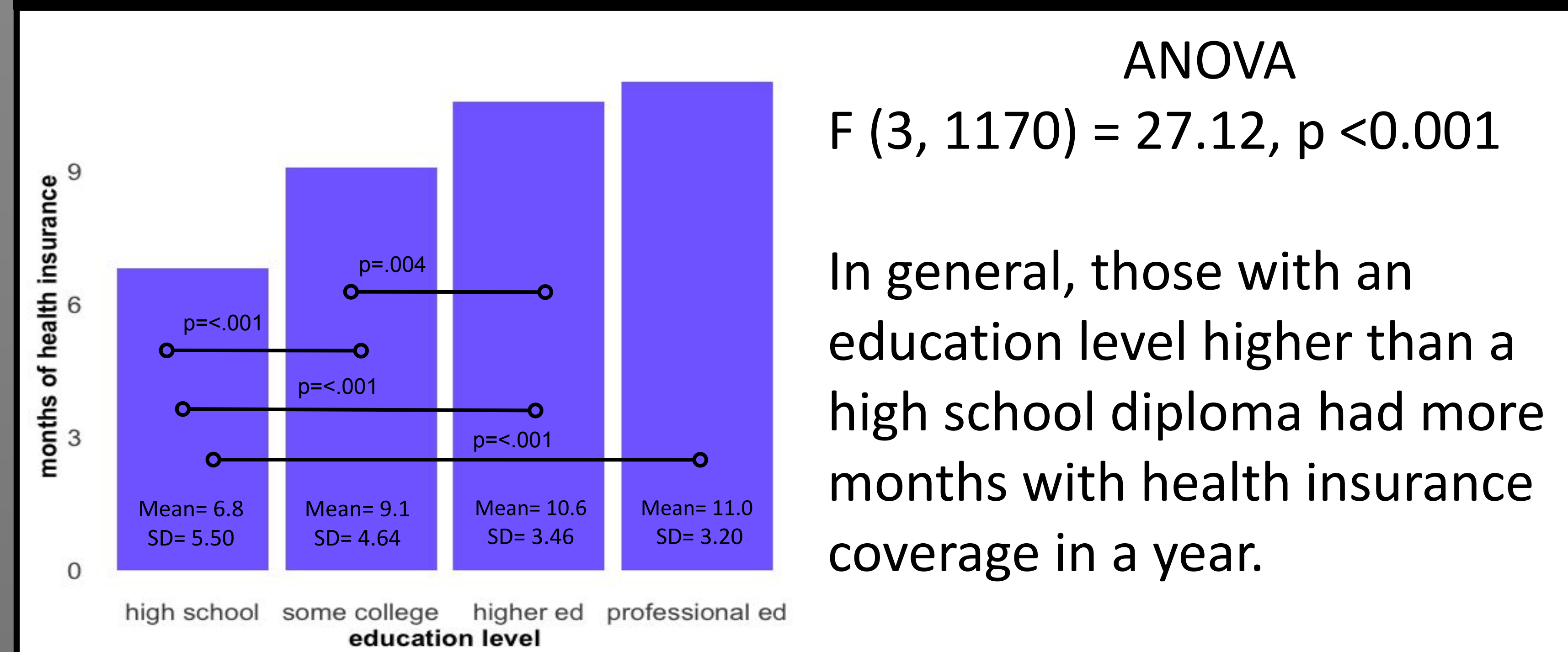
## Education Level of Participants



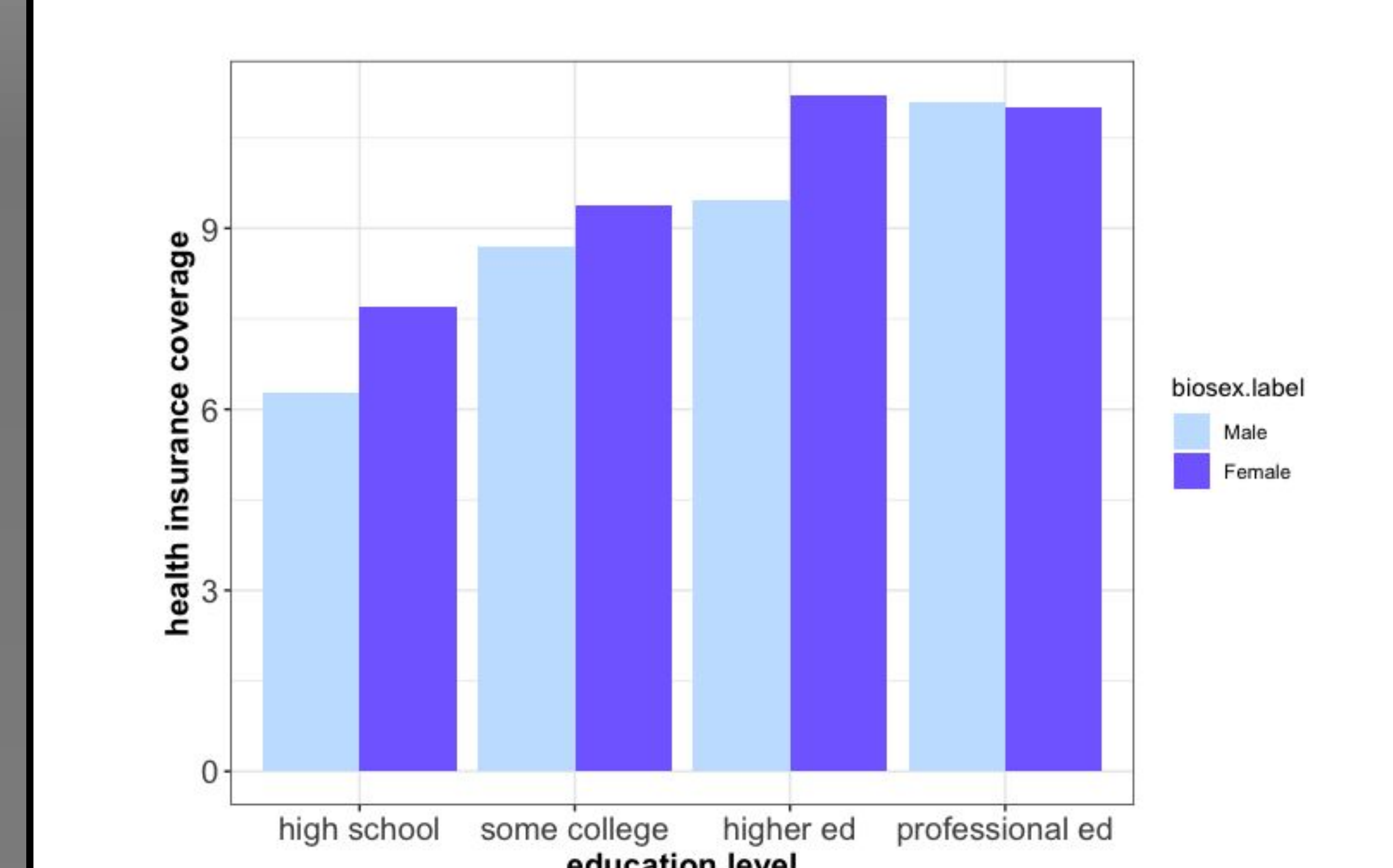
## Is there a relationship education level and most frequent check-up in the past year?



## Is there a relationship between education level and health insurance coverage?



Is there a difference in the relationship between education level and health insurance coverage for males and females?



Education Level:  $F(3, 1166) = 27.38, p < 0.001$   
 Biological Sex:  $F(1, 1166) = 12.35, p = 0.0005$   
 Interaction:  $F(3, 1166) = 0.86, p = 0.4613$  **Not a significant interaction.**

When including gender as a third variable, there was no interaction ( $p = 0.46$ ). This means that the relationship between education level and health insurance was not significantly different for males and females.

## Take Home Message

As level of education increases, health insurance availability and utilization increases as well.

## Discussion

- Having higher than a high school diploma increases an individual's chances of having health insurance and utilizing it with a yearly check-up.
- Individuals should strive for higher education in order to have a higher likelihood of having health insurance.
- Future research could focus on different ways health insurance is offered.

## References

Buckles et al. (2016). The effect of college education on mortality. *Journal of Health Economics*, 50, 99-114. <https://doi.org/10.1016/j.jhealeco.2016.08.002>

Gallo et al. (2020). What do urban college students really think about health insurance? A qualitative study. *Journal of American College Health*, 68(1), 68-78. <https://doi.org/10.1080/07448481.2018.1515756>