

2003 Outcomes and Community Impact Program



United Way of San Diego County

Medical Insurance Coverage

The 2003 Outcomes & Community Impact Program surveyed 3,662 randomly selected households from throughout San Diego County between October 24, 2003 and March 30, 2004. One segment of this survey was to determine the degree to which San Diego County residents have medical insurance coverage for themselves and their dependents. Questions in this section inquired if respondents currently have medical insurance coverage for themselves and if any children/dependents currently have medical insurance coverage.

Respondents who indicated they have coverage were asked the type of medical coverage, i.e., commercial health insurance provided by their employer or purchased on their own, Medicare, Medi-Cal or insurance provided through the military.

Those respondents indicating

they or their dependents currently have medical insurance coverage were asked their level of satisfaction with the coverage. Respondents without insurance coverage were asked why they had no coverage.

This report explores the findings related to medical insurance coverage of San Diego County residents. This includes examining the findings by demographic variables including geographic location, age, race/ethnicity, educational level and income.

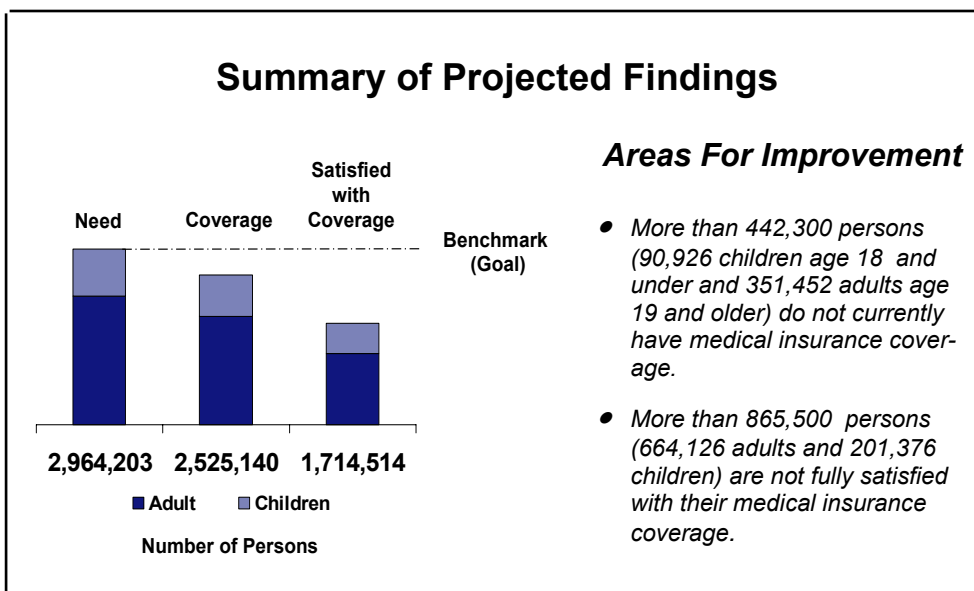
In addition, findings are projected to the current total population of adults and children in San Diego County and to the working age population, age 19 to 64.

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SPECIAL POINTS OF INTEREST:

- Overall, 83.9 percent of the adult population currently has medical insurance coverage.
- Among adults age 19 to 64, 81.3 percent currently has medical insurance coverage.
- Overall, 88.5 percent of children age 18 and under has medical insurance coverage.
- Insurance provided through an employer is the most frequent source of medical insurance coverage for adults and children.
- Over 64.3 percent of respondents with adult medical insurance coverage and 72 percent with children's coverage indicated they were satisfied or very satisfied with the coverage.
- Can't afford is the most frequent reason for not having insurance.



Medical Insurance Coverage – All Adults Including Medicare and Military

“Do you currently have medical insurance coverage?”

Overall, 83.9 percent (n=3,073) of all respondents reported they currently have medical insurance coverage. Within each demographic subgroup, those reporting medical insurance coverage ranged from 43.5 percent of respondents with less than a high school education to 98.4 percent of respondents age 65 and over. Observed differences that are statistically significant have been indicated with an asterisk. Findings within these and other groups include:

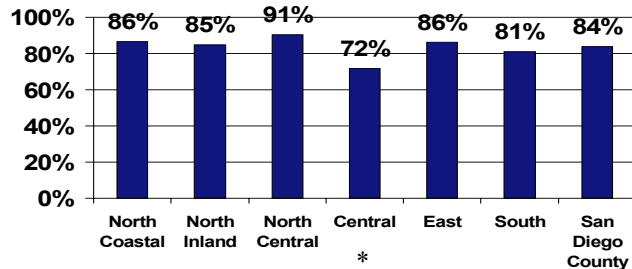
- Geographically, medical insurance coverage ranged from 71.7 percent in the Central region to 90.5 percent in the North Central region. The level of medical insurance coverage in the Central region is significantly lower than in the other five regions.
- Only 59.5 percent of Hispanic respondents reported having medical insurance coverage. Coverage for respondents of other races/ethnicities is very similar and ranged from 88.2 percent among African-Americans to 91.6 percent for whites. The level of medical insurance coverage for Hispanics is significantly lower than the other race/ethnic groups.
- Persons with less than a high school education were significantly less likely to have medical insurance than all other education levels. Persons with a college education or higher were significantly more likely to have coverage than those with a high school education or less.
- In terms of annual household income, respondents with annual household incomes of less than \$40,000 were significantly less likely to have medical insurance coverage than those with higher household incomes. Respondents with household incomes of less than \$20,000 were least likely to have medical insurance coverage.

Examination of other variables including age, marital status and employment found the following statistically significant findings:

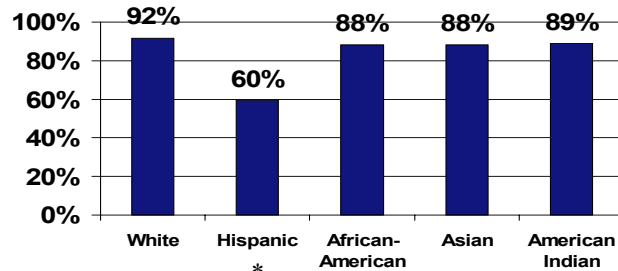
- Respondents age 65 and over were most likely to have medical insurance coverage, while those age 21 to 34 were significantly less likely than other age groups to have medical insurance coverage, 98.4 percent and 73.3 percent, respectively.
- Married respondents were significantly more likely to have medical insurance coverage than single respondents or those living as married, 89.0 percent, 76.3 percent and 65.2 percent, respectively.
- Employed respondents were significantly more likely to have medical insurance coverage than unemployed respondents, 85.9 percent and 60.2 percent respectively.

Percent of total adult population with medical insurance coverage

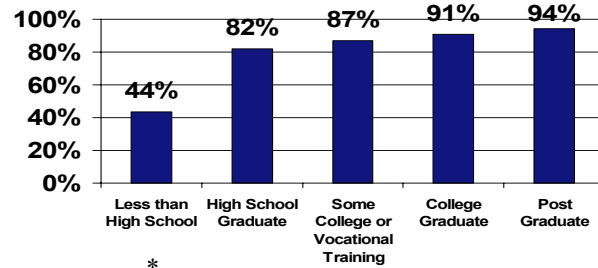
Geographic Region



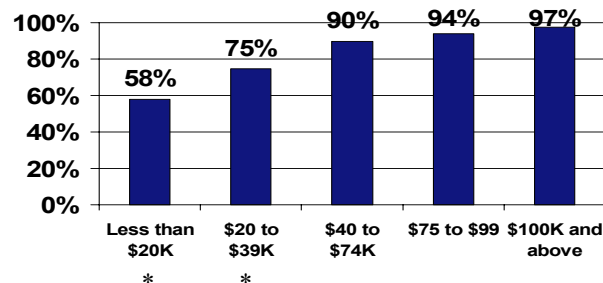
Race/Ethnicity



Educational Level



Annual Household Income



* Significant at p < .05

Medical Insurance Coverage – Adults Age 19 to 64

Overall, 81.3 percent of the respondents age 19 to 64 reported they currently have medical insurance coverage.

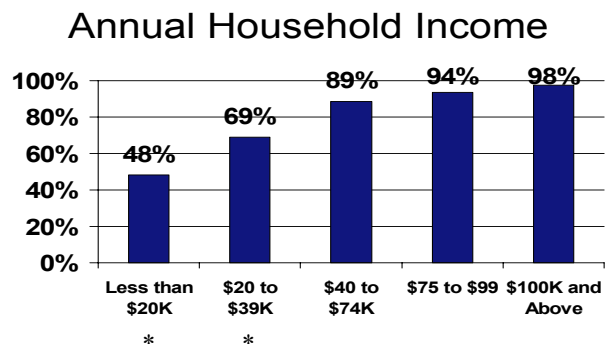
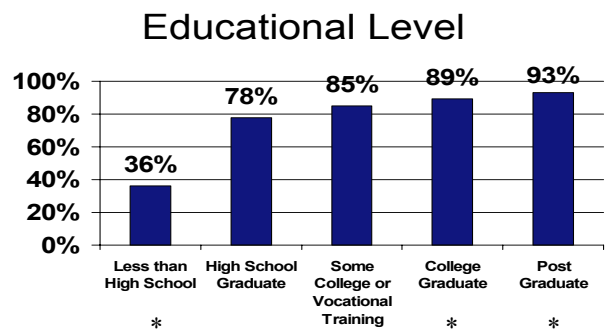
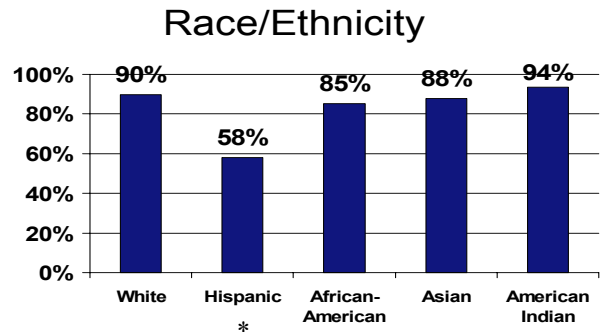
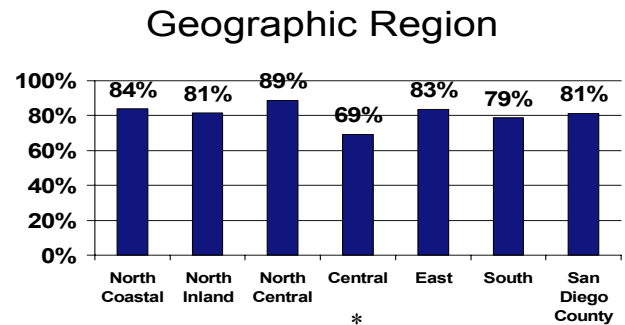
Within each demographic subgroup, those reporting medical insurance coverage ranged from 36.1 percent of respondents with less than a high school education to 97.6 percent of respondents with annual household incomes of \$100,000 or more. Findings within these and other groups include:

- Geographically, medical insurance coverage ranged from 69.3 percent in the Central region to 88.6 percent in the North Central region. Respondents in the Central region reported significantly less medical insurance coverage than those living in all other regions.
- Only 58.0 percent of Hispanic respondents reported having medical insurance coverage, which is significantly lower than reported insurance coverage for all other race/ethnicities.
- Respondents with less than a high school education were significantly less likely to have medical insurance than those with more education. Respondents with a college education or higher were significantly more likely to have coverage than high school graduates.
- Households with annual incomes of less than \$40,000 were significantly less likely to have medical insurance coverage than higher income households. Households with incomes of less than \$20,000 were least likely to have medical insurance coverage.

Examination of other variables including age, marital status, and employment found the following statistically significant findings:

- Persons age 35 and over were most likely to have medical insurance coverage, while persons age 21 to 34 were significantly less likely than other age groups to have medical insurance coverage, 85.1 percent and 73.3 percent, respectively.
- Married respondents were significantly more likely to have medical insurance coverage than single respondents or those living as married, 87.6 percent, 74.3 percent and 63.3 percent, respectively.
- Respondents employed full-time by a company or the government were significantly more likely to have medical insurance coverage than self-employed respondents, 85.7 percent and 74.8 percent respectively.

Percent of adult population age 19 to 64 with medical insurance coverage



* Significant at $p < .05$

Medical Insurance Coverage – All Children Including Military Dependents

“Are the children in your household currently covered by medical insurance?”

Overall, 88.5 percent of the respondents reported they currently have medical insurance coverage for all children age 18 and under living in their household. Medical insurance coverage varied by geographic region, ethnicity, education and income.

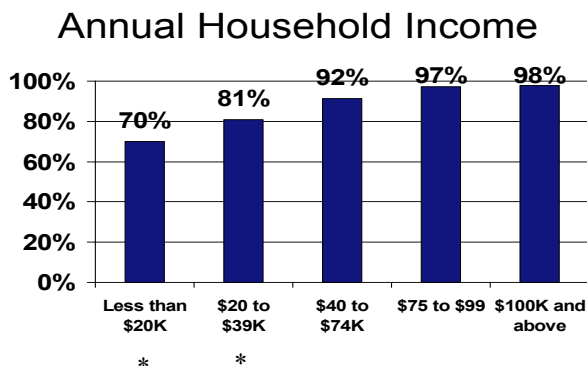
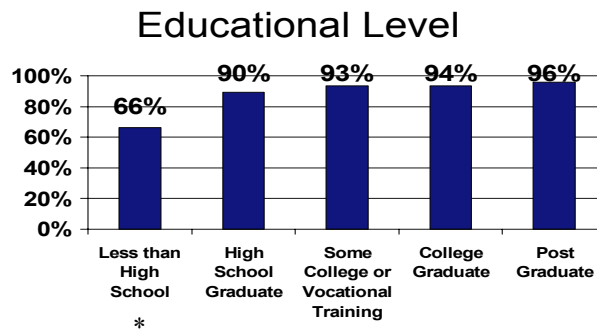
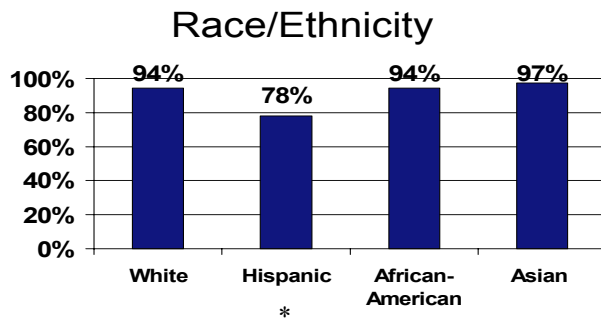
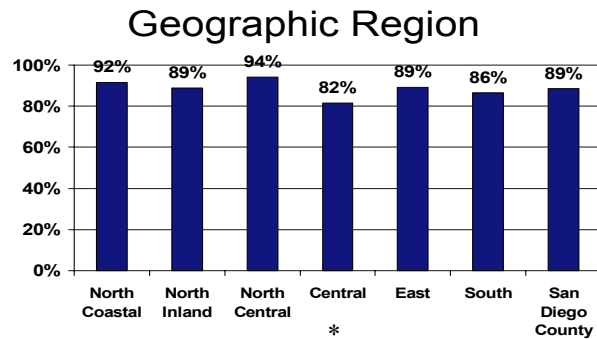
Within each demographic subgroup, those reporting dependent medical insurance coverage ranged from 66.4 percent of respondents with less than a high school education to 97.9 percent of respondents with annual household incomes of \$100,000 or more. Findings within these and other groups include:

- Geographically, dependent medical insurance coverage ranged from 81.5 percent in the Central region to 94.1 percent in the North Central region. Respondents in the Central region were significantly less likely to report their dependents have medical insurance than respondents in other regions.
- Significantly fewer Hispanic respondents reported having dependent medical insurance coverage than other race/ethnic groups.
- Persons with less than a high school education were significantly less likely to have dependent medical insurance than all other education levels.
- In terms of annual household income, households with incomes of less than \$40,000 were significantly less likely to have dependent medical insurance coverage than higher income households. Furthermore, households with incomes of less than \$20,000 were least likely to have medical insurance coverage.

Examination of other variables including age and marital status found the following statistically significant findings:

- Self-employed respondents were significantly less likely to have medical insurance coverage for their dependents than those employed by a company or the government, 91.5 percent and 82.8 percent, respectively.
- Married respondents were significantly more likely to have medical insurance coverage for their dependents than respondents living as married or single, 91.5 percent, 80.8 percent and 82.5 percent, respectively.

Percent of households with children with medical



* Significant at $p < .05$

Who Provides Medical Insurance Coverage

“What type of medical insurance do you have?”

For both adults and children, medical insurance coverage is most frequently provided through employers, reported by 57.5 percent of respondents. Other frequently mentioned methods of obtaining medical insurance include Medicare for adults (12.0%) and Medi-Cal for children (14.0%). Health insurance purchased directly by the respondent was mentioned by 8.1 percent for both adults and children. Champus or insurance provided by the military was mentioned by 3.1 percent of the adult respondents and by 8.5 percent of those with dependent insurance.

Review of the demographic variables found the following variations from these findings in medical insurance coverage for adults:

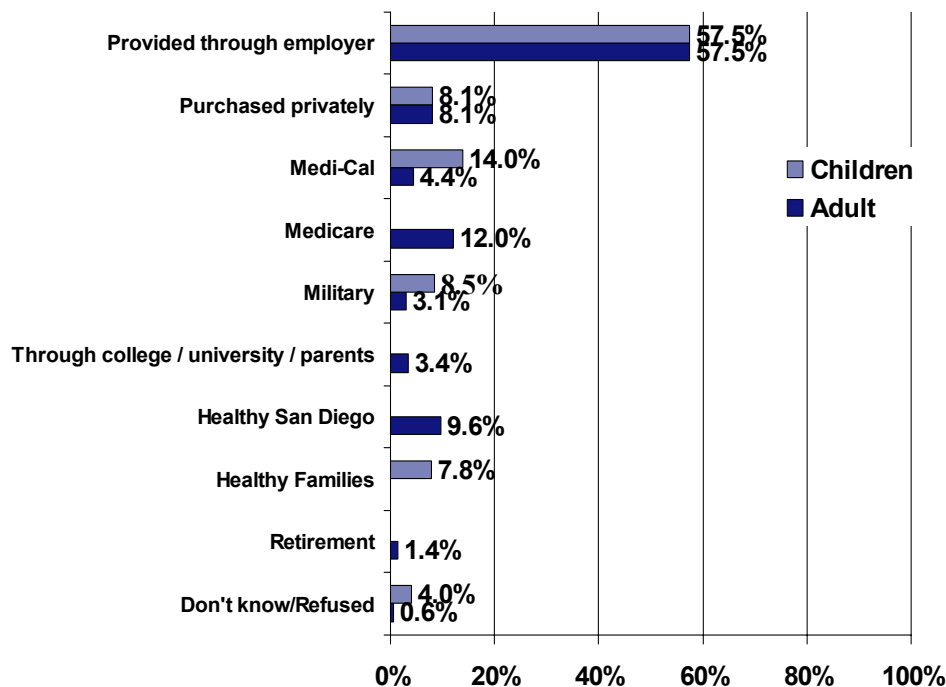
- Medi-Cal coverage was more common in the Central region, 9.6 percent and the South region, 7.8 percent compared to 4.4 percent overall.
- Hispanic and African-American respondents reported having Medi-Cal coverage more often than other respondents, 12.4 percent and 8.5 percent, respectively, compared to 4.4 percent overall.
- Respondents with less than a high school education reported having Medi-Cal coverage more often than other respondents 22.0 percent compared to 4.4 percent overall.
- Over 26 percent of respondents (26.2%) reporting annual household incomes less than \$20,000 re-

ported having Medi-Cal coverage.

In terms of medical insurance coverage for children, review of the demographic variables found the following variations:

- Medi-Cal coverage was more common in the Central region, 29.5 percent and the South regions, 18.2 percent compared to 14.0 percent overall.
- Hispanic and African-American respondents reported having Medi-Cal coverage more often than other respondents, 29.5 percent and 19.4 percent, respectively, compared to 14.2 percent overall.
- Forty-four percent of respondents with less than a high school education reported having Medi-Cal coverage for their children compared to 14.0 percent overall.
- Fifty eight percent of respondents reporting annual household incomes less than \$20,000 reported having Medi-Cal coverage for their children.
- Single respondents and those living as married reported the highest level of Medi-Cal coverage for their children, 25.6 percent and 31.8 percent, respectively.

Percent of coverage by type of provider



Satisfaction with Adult Medical Insurance Coverage

“How satisfied are you with the coverage provided by your medical insurance?”

Respondents with medical insurance coverage were asked to rate their level of satisfaction with the coverage using a six-point scale with six being “very satisfied” and one being “very dissatisfied.”

The overall mean level of satisfaction with medical insurance coverage was 4.79. In terms of proportion, those satisfied or very satisfied accounted for 64.3 percent of respondents with coverage. Those dissatisfied or very dissatisfied accounted for 5.8 percent of these respondents.

As shown on the accompanying charts, those reporting the highest level of satisfaction ranged from 47.6 percent for respondents enrolled in the Healthy San Diego insurance program to 74.6 percent for respondents with insurance through college or by parents. Observed differences that are statistically significant have been indicated with an asterisk. Findings within the various demographic subgroups include:

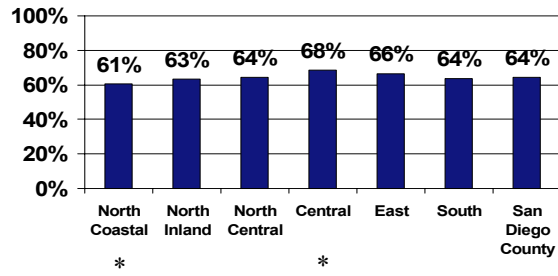
- Geographically, levels of satisfaction ranged from 60.5 percent in the North Coastal region to 68.4 percent in the Central region. Respondents living in the Central region were significantly more satisfied with their medical insurance coverage than those living in the North Coastal region.
- African-American respondents reported the highest levels of satisfaction with medical insurance coverage at 76.1 percent, while white respondents reported the lowest level of satisfaction at 63.2 percent. These differences in satisfaction levels are significant.
- In terms of age, persons in the oldest and youngest age groups reported the highest levels of satisfaction, 77.4 percent and 70.4 percent, respectively. Respondents age 65 and over reported a significantly higher level of satisfaction than other age groups.
- Satisfaction with insurance coverage by source of coverage ranged from 48.1 percent among those with coverage through the Healthy San Diego program to 75.2 percent for those insured through college or by parents. Respondents with insurance coverage provided by their employer or Healthy San Diego reported a significantly lower level of satisfaction than other respondents.

Examination of other variables found the following statistically significant findings:

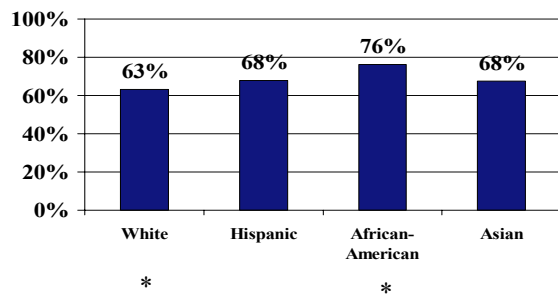
- Widowed respondents were significantly more satisfied than single, separated or divorced respondents and those living as married.
- Self-employed respondents were significantly less satisfied than those employed by a company with their coverage, 54.2 percent and 61.6 percent, respectively.

Percent satisfied with medical insurance coverage

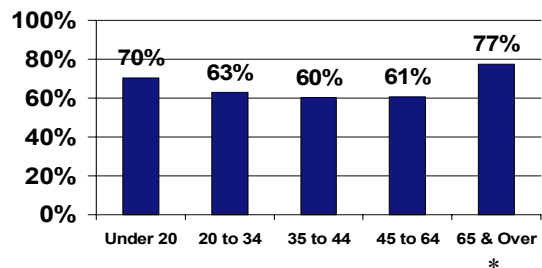
Geographic Region



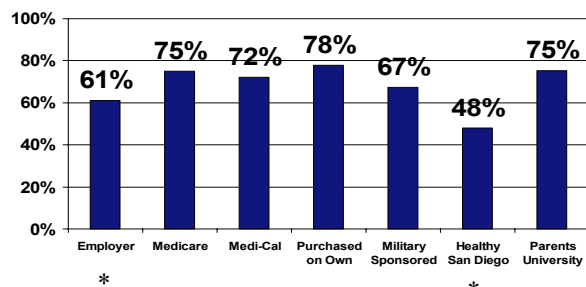
Race/Ethnicity



Age Category



Provider of Coverage



* Significant at $p < .05$

Satisfaction with Children’s Medical Insurance Coverage

“How satisfied are you with the coverage provided to your children by your medical insurance?”

Respondents with medical insurance coverage for their children were asked to rate their level of satisfaction with the coverage using a six-point scale with six being “very satisfied” and one being “very dissatisfied.”

The overall mean level of satisfaction with medical insurance coverage was 5.04. In terms of proportion, those actually satisfied or very satisfied accounted for 72.0 percent of respondents with coverage. Those dissatisfied or very dissatisfied accounted for 3.7 percent of these respondents.

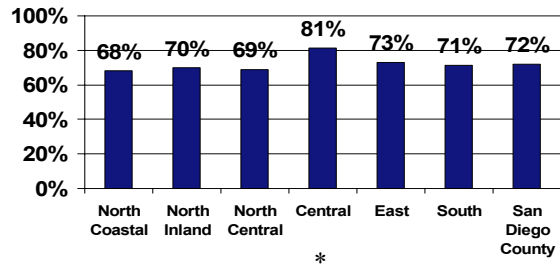
Those reporting the highest level of satisfaction ranged from 61.2 percent among respondents with Health Families coverage to 82.1 percent among African-American respondents. Observed differences that are statistically significant have been indicated with an asterisk. Findings within the various demographic subgroups include:

- Geographically, levels of satisfaction ranged from 68.2 percent in the North Coastal region to 81.2 percent in the Central region. The levels of satisfaction with children’s coverage in the Central region is significantly higher than in other regions.
- African-American respondents reported the highest levels of satisfaction with children’s medical insurance coverage at 82.1 percent, while white respondents reported the lowest level of satisfaction at 68.3 percent. These differences are significant.
- Satisfaction with children’s medical insurance ranged from 68.5 percent for respondents age 35 to 44 to 75.5 percent for respondents over age 44. These differences are not significant.
- Satisfaction with children’s insurance coverage by source of coverage ranged from 61.2 percent among those who receive their children’s coverage through Health Families to 80.0 percent for those covered through the Medi-Cal program. The level of satisfaction with their children’s insurance coverage was significantly higher among those who receive coverage through Medi-Cal and significantly lower for those with Healthy Families coverage.

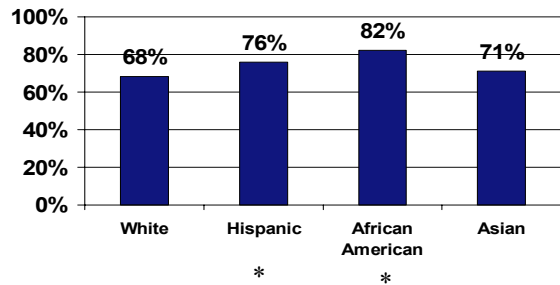
Examination of other demographic variables did not identify any other significant findings.

Percent satisfied with children’s medical insurance coverage

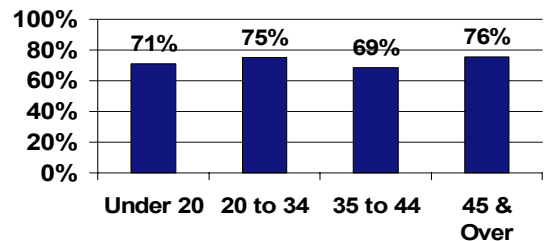
Geographic Region



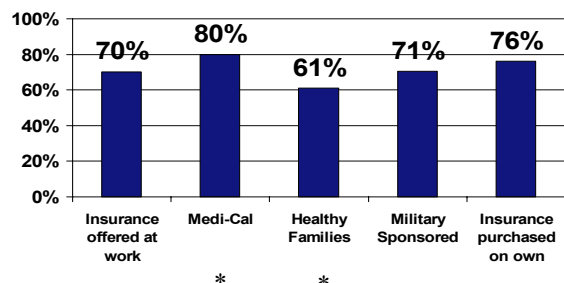
Race/Ethnicity



Respondent Age Category



Type of Coverage



* Significant at p < .05

Reasons for Not Having Adult Medical Insurance Coverage

“What is the main reason you do not have medical insurance coverage?”

Those respondents indicating they currently do not have medical insurance coverage were asked to state the main reasons for not having coverage. The most frequent response mentioned by respondents without medical insurance was inability to afford coverage, mentioned by 40.2 percent of respondents. Other reasons frequently mentioned include being unemployed, in the process of obtaining insurance, medical insurance not offered by employer and don't feel the need for insurance coverage.

An in-depth review of reasons for not having coverage by demographic subgroups did not reveal any significant differences.

Main reasons for not having medical insurance coverage	Percent	n
Couldn't afford coverage	40.2	233
Unemployed	14.5	84
In process of getting insurance	14.0	81
Employer does not offer	9.8	57
Don't feel need for coverage	8.6	50
Refused coverage	4.7	27
Don't know/Refused	8.3	48
Total	100	580

Reasons for Not Having Medical Insurance Coverage for Children

“What is the main reason your children do not have medical insurance coverage?”

Those respondents indicating they currently do not have medical insurance coverage for their children were asked to state the main reasons for not having coverage. The most frequent response was inability to afford coverage, mentioned by 51.2 percent of respondents. Other reasons mentioned included in the process of obtaining insurance, and medical insurance not offered by employer.

An in-depth review of reasons for not having coverage for child(ren) did not reveal any significant findings.

Main reasons for not having medical insurance coverage for child(ren)	Percent	n
Unemployed and can't afford	20.2	24
Employer does not offer and can't afford	15.9	19
Employed but couldn't afford coverage	15.1	18
In process of getting insurance	10.9	13
Don't know how to get insurance	7.6	9
Insurance company refused	7.6	9
Healthy and don't feel it's needed	5.9	7
Don't know/Refused	16.8	20
Total	100	119

Adult Medical Insurance Coverage Profile

Countywide, an estimated 83.9 percent of the adult population currently has medical insurance coverage. This equates to an estimated 1,862,089 adults age 18 and over in San Diego County who currently have medical insurance coverage.

Countywide, an estimated 81.3 percent of the adult population between the ages of 19 and 64 currently have medical insurance coverage. This equates to an estimated 1,501,468 persons between ages 19 and 64 in San Diego County.

Coverage (n=3,662)

(All adults age 18 and over)

	(n)	(%)	(estimate)
Yes	3,073	83.92	1,862,089
No	580	15.84	351,452
Don't know/Refused	9	0.25	5,454

Satisfaction (n=3,073)

	(n)	(%)	(estimate)
Very satisfied or satisfied	1,977	64.31	1,197,966
Somewhat satisfied or dissatisfied	866	28.2	524,754
Very dissatisfied or dissatisfied	180	5.9	109,071
Don't know/Refused	50	1.6	30,298

Coverage (n=3,551)

(All adults age 19 and over)

	(n)	(%)	(estimate)
Yes	2,982	83.98	1,824,509
No	564	15.88	345,078
Don't know/Refused	5	0.14	3,059

Reasons for Not Having Coverage (n=580)

	(n)	(%)	(estimate)
Couldn't afford	233	40.2	141,187
Unemployed	84	14.5	50,900
In process of getting coverage	81	14.0	49,082
Not offered by employer	57	9.8	34,539
Don't feel it's needed	50	8.6	30,298
Refused coverage	27	4.7	16,361
Don't know/Refused	48	8.3	29,086

Coverage (n=2,993)

(Adults age 19 to 64)

	(n)	(%)	(estimate)
Yes	2,433	81.3	1,501,468
No	555	18.5	342,505
Don't know/Refused	5	0.2	3,086

Who Provides Coverage (n=3,082)

(all adults age 18 & over)

	(n)	(%)	(estimate)
Through employer	1,771	57.5	1,064,677
Medicare	370	12.0	190,609
Healthy San Diego	295	9.6	139,542
Purchased privately	249	8.1	172,795
Medi-Cal	137	4.4	95,007
College/University/Parents	105	3.4	77,194
Military (active duty & dependent coverage)	95	3.1	43,347
Retirement program	42	1.4	16,626
Don't know/Refused	18	0.6	16,626

Children's Medical Insurance Coverage Profile

Countywide, an estimated 88.5 percent of households with children currently have medical insurance coverage for all children in the household. This equates to an estimated 700,631 persons age 18 and younger in San Diego County who currently have medical insurance coverage (margin of error \pm 2.7 percent).

Coverage (n=1,419)

	(n)	(%)	(estimate)
Yes (all children)	1,256	88.5	700,631
Yes (some children)	31	2.2	17,293
No	119	8.4	66,381
Don't know/Refused	13	0.9	7,252

Satisfaction (n=1,287)

	(n)	(%)	(estimate)
Very satisfied or satisfied	926	72.0	516,548
Somewhat satisfied or dissatisfied	281	21.8	156,749
Very dissatisfied or dissatisfied	47	3.7	26,218
Don't know	33	2.6	18,408

Who Provides Coverage (n=1,287)

	(n)	(%)	(estimate)
Through employer	740	57.5	412,792
Medi-Cal	180	14.0	100,409
Military	109	8.5	60,803
Purchased privately	104	8.1	58,014
Healthy Families	101	7.8	56,341
Don't know	53	4.1	29,565

Reasons for Not Having Coverage (n=119)

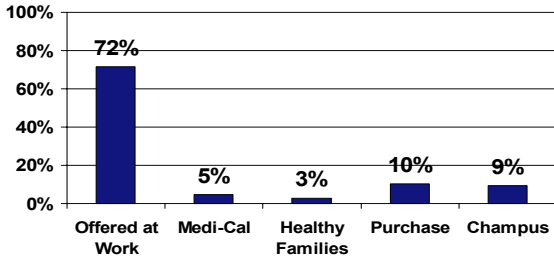
	(n)	(%)	(estimate)
Unemployed & can't afford	24	20.2	14,850
Employed & can't afford	18	15.1	11,138
Not offered by employer	19	16.0	11,757
In process of getting coverage	13	10.9	8,044
Don't feel it's needed	7	7.6	4,331
Don't know how to get	9	7.6	5,569
Refused coverage	9	7.6	5,569
Don't know/Refused	20	16.8	12,375

Children's Medical Insurance Coverage by Provider

The following charts are presented to give insight into the providers of children's medical insurance coverage by race/ethnic group.

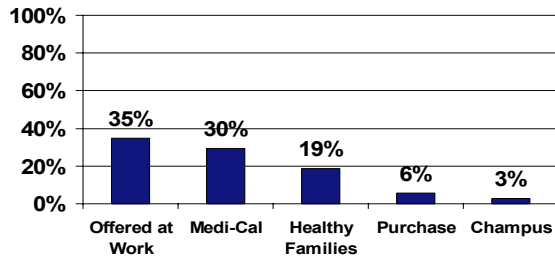
White

Providers of Children's Medical Insurance Coverage



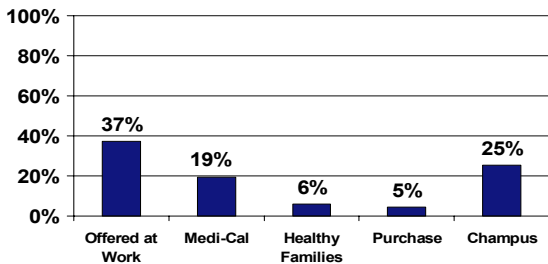
Hispanic

Providers of Children's Medical Insurance Coverage



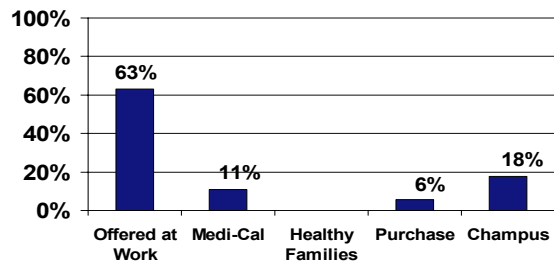
African-American

Providers of Children's Medical Insurance Coverage



Asian

Providers of Children's Medical Insurance Coverage

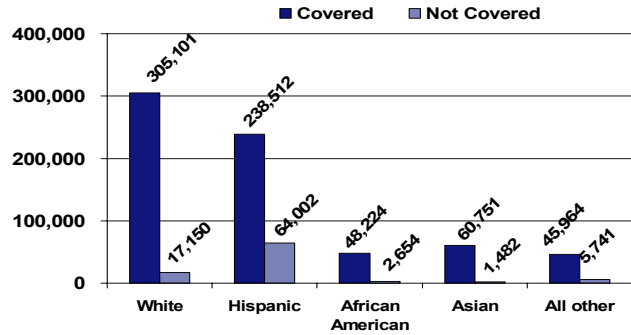


Regional Analysis of Children’s Coverage by Race/Ethnicity

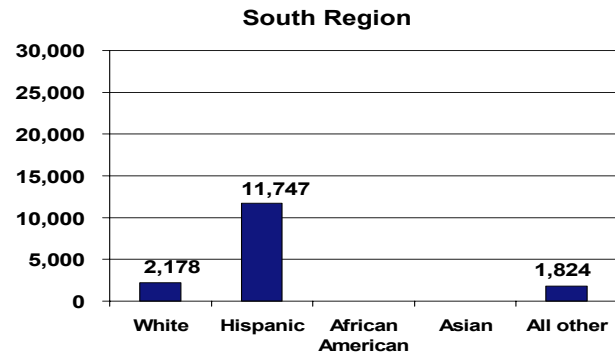
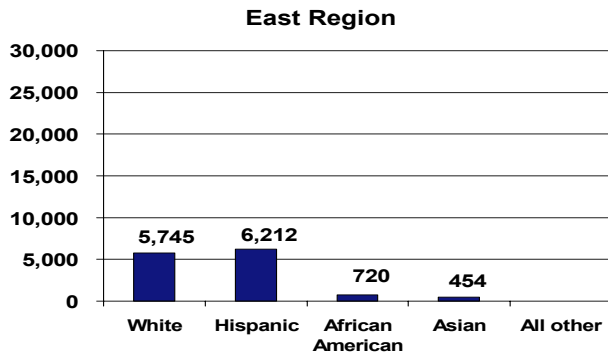
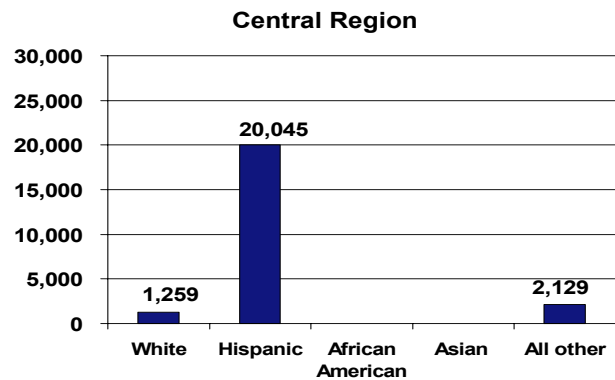
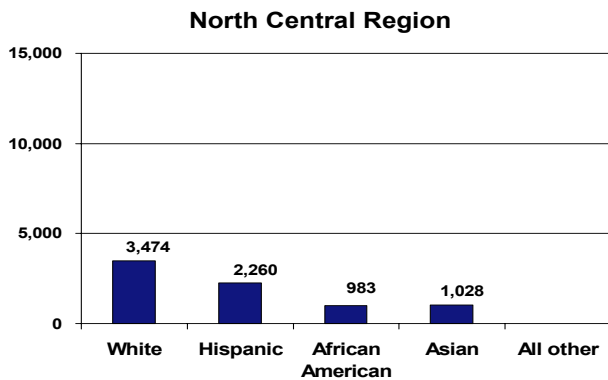
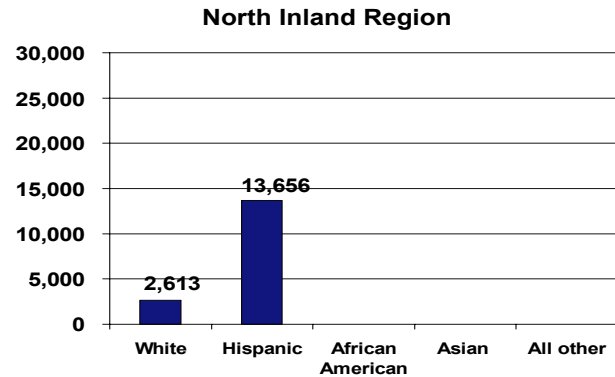
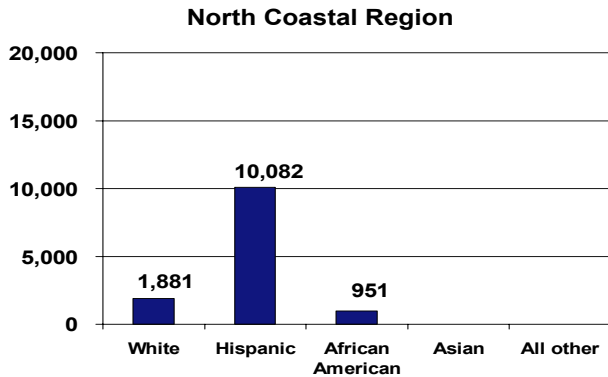
The following charts provide estimates of the number of children with medical insurance coverage overall and within each of the six regions by race/ethnicity.

The basis of these estimates are the children’s medical coverage rates for each of the six regions by race/ethnicity applied to the estimated number of children. The source of the estimated number of children by region and race/ethnicity is based on the SANDAG August 29, 2003 population estimates as provided by the San Diego County Health and Human Services Agency and imputed by Moder Research & Communications, Inc.

Estimated number of children age 18 and under insurance status



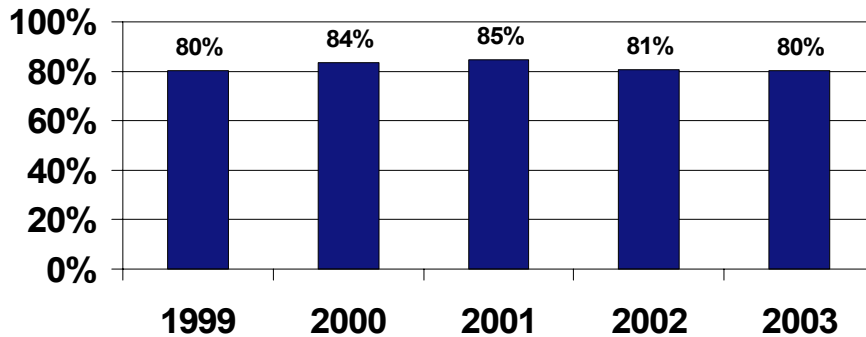
Estimated number of children age 18 and under without medical insurance by region



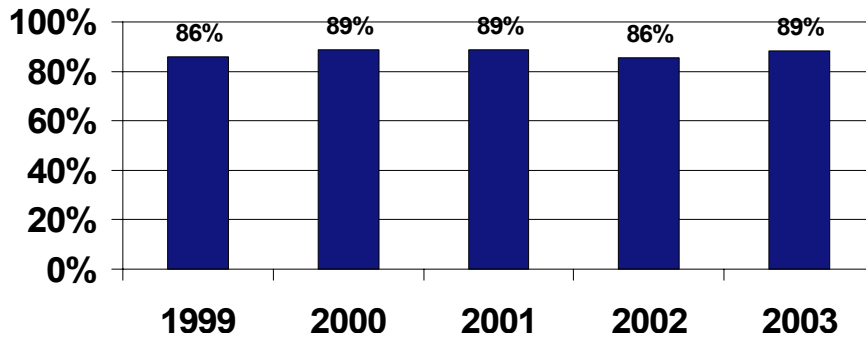
Five-Year Trend in Medical Insurance Coverage

The following charts provide a comparison of medical insurance coverage for adults and children and satisfaction with the coverage for the past five years.

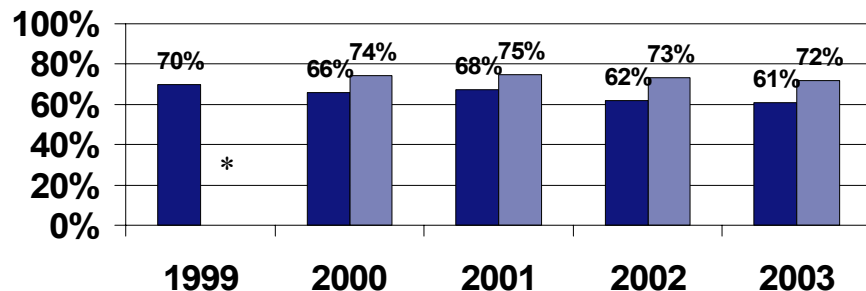
Percent reporting they currently have medical insurance coverage (age 18 to 64 & non-military)



Percent indicating their children currently have medical insurance coverage



Percent reporting they are satisfied or very satisfied with medical insurance coverage



■ Adult coverage (All adults 18 & over) ■ Children's coverage

* Prior to 2000, the question related to satisfaction with medical coverage for children was not asked.

Background

Each year billions of dollars are invested in San Diego County by federal, state, county, cities and charitable organizations to improve the health and well-being of the community and its residents. These funds are applied to a wide variety of health, social and community issues. All concerned have a growing interest in knowing whether this investment of community assets is making a difference. The Outcomes and Community Impact Measurement Program has been designed to be a comprehensive measurement and outcomes reporting system related to the health and well-being of San Diego County residents.

The Outcomes and Community Impact Measurement Program data reviewed in this document are for the 2003 data collection and reporting period.

Concept

Initial concepts behind this program began in 1995 when the United Way of San Diego County convened eight task forces representing San Diego County residents and community leaders who developed the following list of desired countywide outcomes:

- **Access** – People have access to a full range of effective community services.
- **Self-sufficiency** – People reach and maintain an optimal level of independence and health.
- **Civic Solutions** – People live in, participate in and are supported by diverse, economically sound communities.
- **Educational Success** – People have the necessary life-long educational support to reach their potential as productive and contributing community members.
- **Public Safety** – People feel safe from the threat of crime and violence in their homes, neighborhoods and communities.
- **Well-being** – People are emotionally self-sufficient and able to cope with the stressors in their lives.

Based on the desired outcomes developed by these task forces, a measurement platform was designed to measure the impact of community assets and services on addressing people's needs and visions.

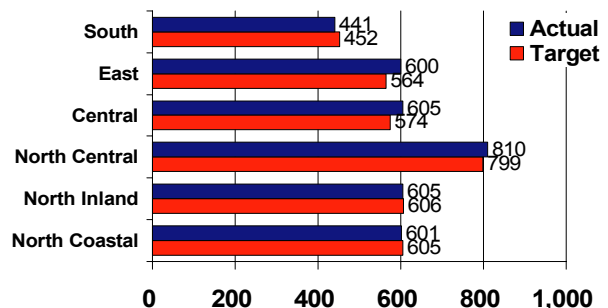
Methodology

Data was collected via telephone interviews with 3,662 randomly selected persons living throughout San Diego County. The interviews, lasting an average of 22.6 minutes, were conducted by trained interviewers from the Social and Behavioral Research Institute located at California State University San Marcos between October 24, 2003 and March 30, 2004.

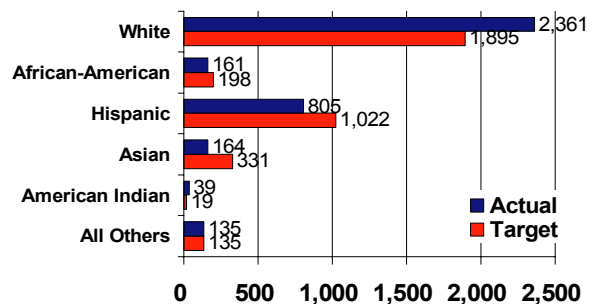
To enhance the quality of the data in terms of how well it represents the geographic and race/ethnic population of San Diego County, the county was divided into six geographic regions. These regions correspond with the San Diego County Health and Human Services Agency regions. A targeted number of interviews for each race/ethnic category within each region was established to more accurately represent the actual population within the regions.

The following tables present the targeted and actual number of interviews completed.

Targeted Number of Interviews by Region



Targeted Number of Interviews by Race/Ethnicity



2003 Outcomes and Community Impact Program

United Way of San Diego County

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2003 Funding Sources

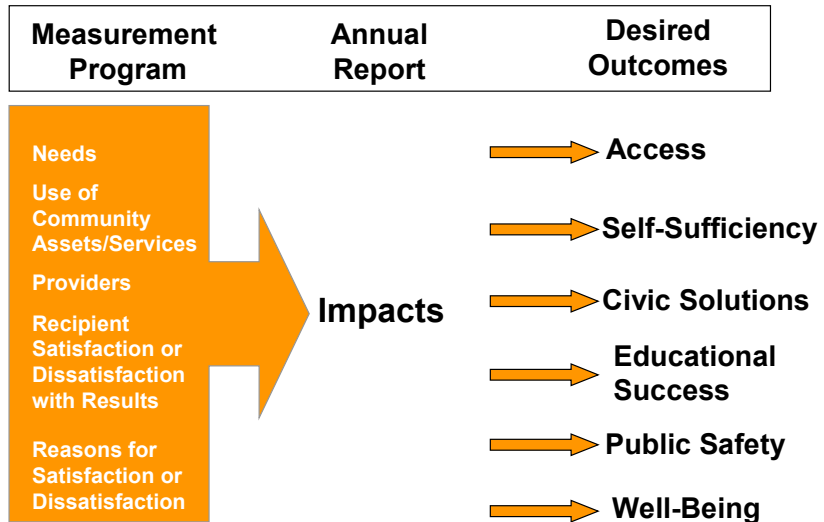
- Alliance Healthcare Foundation
- The California Endowment
- County of San Diego
- Community Health Improvement Partners (CHIP)
- Kaiser Permanente
- McCarthy Family Foundation
- INFO LINE of San Diego County
- The San Diego Foundation
- United Way of San Diego County

Outcomes and Impact Program Overview

The information contained in this report presents the findings for one of the 24 areas explored in the 2003 Outcomes and Impact Study. Other areas range from advocacy services to youth development. Each of these areas is covered in an individual report which can be obtained from the United Way of San Diego County. In addition, there are appendices supporting each of these reports which provide very detailed data in the format of cross tabulations of questions for each area by many key variables.

To view the 2003 Outcomes and Community Impact Program reports or to order copies of the 1999, 2000, 2001 and 2002 reports on disk, visit the United Way's website at www.uwsd.org. On the homepage click on the Outcomes / Healthy Community Index icon.

Outcomes and Impact



More Information Available

The information provided in this report is one segment of the available outcome and impact program reporting. Additional information is available including:

- Five-year history of top-level findings
- Methodology and Technical Report
- Frequencies
- Cross tabulations
- Significance tests