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# California's New Assembly and Senate Districts: Geographic Disparities in Health Insurance Coverage

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### Abstract

This policy brief highlights the differences in uninurance rates among the new California Assembly and Senate districts resulting from redistricting based on the 2000 Census. Funded by The California Endowment, this report is particularly relevant at this time when the lack of health insurance has moved higher on political agendas at the state and national levels. Uninsured rates at the district levels are estimates created by a small-area-methodology with data from 2001 California Health Interview Survey (CHIS 2001), the March 2000-2002 Current Population Surveys, and the 2000 Census. This first-of-itskind information contributes valuable and timely data needed by California's community and health advocacy groups as well as legislators to support their respective policy development roles and to inform and focus their efforts on high-priority health and medical care issues, locally and statewide. In addition to the data presented in this policy brief, several supplemental California Assembly and Senate exhibits (tables and maps) are available on this Web site: maps by district of uninsured rates for children (ages 0-17) and for adults (ages 18-64); demographic tables of district population distributions by race/ethnicity and income-to-poverty ratios; and confidence intervals (or precision estimates) for the published uninsured rates. Among the key findings are: Rates of uninsurance are particularly acute in legislative districts located in the Central Valley and in Southern California. There are substantial geographic disparities in health insurance coverage for children and adults among the newly redrawn California Assembly and Senate districts. Legislative district uninsured rates range from a low of 7% for children ages 0-17 in Assembly District 15 to a high of 50% for adults ages 18-64 in Assembly District 46. Even the districts with the lowest rates of uninsurance have a considerable number of uninsured residents. For example, Assembly District 15 has 38,000 uninsured persons under age 65, and the Senate District with the lowest rate of uninsurance (SD 7) is home to 78,000 persons under age 65 who have no insurance. Key Policy Recommendation More extensive outreach efforts must be implemented to ensure that all children and adults who are eligible for public programs get enrolled into them. The findings in this brief identify the locations in the state where outreach and enrollment efforts can be most effective.



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ore than 21% of California's nonelderly residents—over 6 million children and adults—are without health insurance coverage for all or part of the year based on findings from the 2001 California Health Interview Survey (CHIS 2001). This uninsurance rate is one-quarter higher than the national average and the fourth highest in the nation.<sup>1</sup> Within California, however, there are substantial differences geographically in uninsurance rates.

This policy brief highlights the geographic disparities in uninsurance among the new California Assembly and Senate districts that were redrawn based on the 2000 Census. This policy brief is particularly relevant at this time when the lack of health insurance has moved higher on the political agendas at the state and national levels. Uninsured rates at the district level are estimates created by a small-area-methodology, with data from CHIS 2001, 2000-2002 Current Population Surveys, and the 2000 Census.<sup>2</sup>

# Uninsurance is Prevalent Throughout the State

Nearly three out of four legislative districts in California have higher uninsured rates for nonelderly persons ages 0-64 than the national average, and 34 Assembly and 16 Senate districts have rates above the high statewide average.

However, uninsurance among this population varies widely, from 10% to 43% in Assembly districts (Exhibits 1 and 2) and from 10% to 41% in Senate districts (Exhibits 3 and 4). The maps (Exhibits 1 and 3) highlight the disparities in health insurance coverage by geographical areas. The five colors on the maps represent groups of districts, ranging from highest to lowest in uninsurance rates; each color includes about one-fifth of the legislative districts. Legislative districts with the highest uninsured rates for nonelderly persons are found predominately in the Central Valley and in Southern California, whereas the districts with the lowest rates are primarily concentrated in the greater San Francisco Bay area and in Sacramento, Alpine, El Dorado, and Placer counties.

# Disparities among Legislative Districts in Health Care Coverage for Children

Almost 1.5 million California children ages 0-17 are uninsured. Over half (46) of the state's 80 Assembly districts and two-thirds (27) of the state's 40 Senate districts have uninsurance rates for children above the 14% statewide average for this age group. Only nine Assembly districts and two Senate districts have rates below 10%. Maps of children's uninsurance rates by legislative districts within California can be found at *www.healthpolicy.ucla.edu/uninsured-legislative.html.* 

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...three out of four legislative districts in California have higher uninsured rates...than the national average...

<sup>1</sup> March 2002 Current Population Survey (CPS). See http://ferret.bls.census.gov/macro/032002/health/h05\_000.htm

<sup>2</sup> The estimates in this policy brief are different from our 2000 report Uninsured Californians in Assembly and Senate Districts, 2000 for two key reasons. First, every California Assembly and Senate district was redrawn as a result of the 2000 Census, resulting in population distribution changes. Second, the current estimates of uninsurance are based on the 2000 Census and new CHIS 2001 data that provide county-level estimates of uninsurance to calibrate legislative

district estimates. In addition, local efforts to increase health insurance coverage among state residents who qualify for publicly funded health-care programs, including Medi-Cal and Healthy Families, may have increased the percentage of those with coverage within the interval between the two reports. ER Brown, YY Meng, CA Mendez, H Yu. *Uninsured Californians in Assembly and Senate Districts,* 2000, Los Angeles: UCLA Center for Health Policy Research, 2001. See http://www.healthpolicy.ucla.edu/pubs/ publication.asp?publD=34

## Disparities among Legislative Districts in Health Care Coverage for Nonelderly Adults

One in every four (24%) nonelderly adults in California is uninsured, with rates ranging from 11% to 50% among state Assembly districts, and from 11% to 48% among state Senate districts. Twenty-nine Assembly districts and 14 Senate districts have uninsurance rates for nonelderly adults above the statewide average of 24% for this age group. Only one Assembly and one Senate district has a rate below 12%. Maps of nonelderly adult uninsurance rates by legislative districts within California can be found at *www.healthpolicy.ucla.edu/uninsured-legislative.html*.

...maps highlight the disparities in health insurance coverage by geographical areas...where outreach and enrollment campaigns can be most effective...

This study shows that the uninsured rates of most legislative districts in California exceed the national average of 16% and that health coverage varies widely among districts within the state. The nonelderly population depends generally on employment-based health insurance coverage, with geographic variations in uninsured rates being driven by differences in the labor markets and in the demographic make-up of each district. Districts with larger proportions of young adults, persons with low incomes, and Latinos have the highest uninsurance rates. For example, Latinos constitute the majority of the population in the five Assembly and five Senate districts (AD 39, AD 45, AD 46, AD 48, AD 52, SD 16, SD 20, SD 22, SD 26, and SD 34) with the highest rates of uninsurance among nonelderly adults. Located in Los Angeles, Orange, Fresno, Kern, Kings and Tulare counties, these districts have Latino populations that range from 54% (AD 48) to 86% (AD 46) in Assembly districts and from 40% (SD 26) to 75% (SD 22) in Senate districts. In addition, legislative districts with the highest uninsured rates have the highest percentages of residents living just above the federal poverty level (100-199% FPL). Data on district population profiles can be found at www.healthpolicy.ucla.edu/ uninsured-legislative.html.

### Policy Recommendations

Every legislative district in California must address the needs of its uninsured residents, especially districts where the problem is particularly acute. More effective and intensive outreach efforts must be implemented to ensure that all children and adults who are eligible for public programs get enrolled into them. In earlier work we have shown that about twothirds of California's uninsured children are eligible for Medi-Cal or Healthy Families, and over 10% of uninsured adults are eligible for Medi-Cal.<sup>3</sup> This brief highlights the geographic areas within the state where outreach and enrollment campaigns can be most effective in these critical economic times when financial resources must be wisely allocated.

Covering the uninsured makes financial sense. Health insurance coverage promotes access to a regular source of care and relieves the burden on the public tax dollars that fund safety-net providers. Covering the uninsured also improves the lives of all Californians by creating healthier and more productive learning environments for school children and improving workplaces for adults. Ensuring that all Californians have health care coverage and that the costs of such coverage are spread fairly would reduce the burden on the state budget, an additional fiscal benefit.

Additional Information on California Assembly and Senate districts can be obtained at www.healthpolicy.ucla.edu/uninsuredlegislative.html.

### **Summary Tables**

- Uninsured Rates by Age with 95% Confidence Intervals
- Population Distribution by Race/Ethnicity and Income-to-Poverty Ratio

#### Statewide Maps

- Uninsured Rates for Children Ages 0-17
- Uninsured Rates for Adults Ages 18-64

<sup>3</sup> ER Brown, N Ponce, T Rice, SA Lavarreda. The State of Health Insurance in California: Findings from the 2001 California Health Interview Survey. Los Angeles, CA: UCLA Center for Health Policy Research, 2002. See http://www.healthpolicy.ucla.edu/pubs/publication.asp? pubID=28

Exhibit 1 Assembly Districts: Percentage of Residents Uninsured at Any Time During the Previous 12 Months, by Assembly District, Ages 0-64, California\*

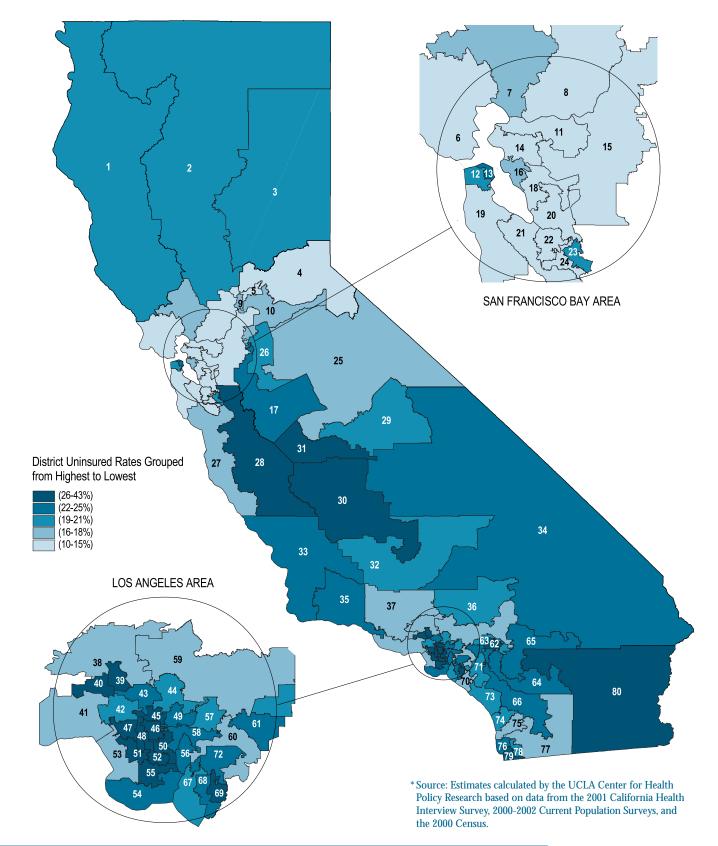


Exhibit 2: Assembly District Summary Table of Uninsured Rates by Age Group\*

Districts with larger proportions of young adults, persons with low incomes, and Latinos have the highest

	UNINSURE		ED ADULTS	UNINSURED NONELDERLY		
	(AGES 0-17) PERCENT <sup>1</sup> NUMBER <sup>2</sup>		(AGES PERCENT <sup>1</sup>	S 18-64) NUMBER <sup>2</sup>	(AGES 0-64) PERCENT <sup>1</sup> NUMBER <sup>1</sup>	
JNITED STATES	12	-	18	-	16	-
CALIFORNIA	14	-	24	-	21	-
ASSEMBLY DISTRICT 1	14	14,000	23	59,000	20	74,000
ASSEMBLY DISTRICT 2	14	16,000	24	59,000	21	76,000
ASSEMBLY DISTRICT 3	12	13,000	22	55,000	19	69,000
ASSEMBLY DISTRICT 4	11	14,000	16	44,000	14	58,000
ASSEMBLY DISTRICT 5	11	13,000	17	45,000	15	58,000
ASSEMBLY DISTRICT 6	10	9,000	15	40,000	14	50,000
ASSEMBLY DISTRICT 7	12	13,000	18	47,000	16	61,000
ASSEMBLY DISTRICT 8	8	10,000	14	38,000	13	49,000
ASSEMBLY DISTRICT 9	16	20,000	20	51,000	18	72,000
ASSEMBLY DISTRICT 10	11	14,000	17	47,000	16	61,000
ASSEMBLY DISTRICT 11	9	11,000	13	36,000	12	46,000
ASSEMBLY DISTRICT 12	13	10,000	21	58,000	19	68,000
ASSEMBLY DISTRICT 13	18	9,000	22	71,000	22	80,000
ASSEMBLY DISTRICT 14	9	9,000	14	40,000	13	49,000
ASSEMBLY DISTRICT 15	7	9,000	11	30,000	10	38,000
ASSEMBLY DISTRICT 16	13	14,000	18	49,000	16	63,000
SSEMBLY DISTRICT 17	15	24,000	27	68,000	23	92,000
ASSEMBLY DISTRICT 18	10	11,000	15	40,000	14	51,000
ASSEMBLY DISTRICT 19	8	7,000	12	33,000	11	41,000
ASSEMBLY DISTRICT 20	9	10,000	14	39,000	12	49,000
ASSEMBLY DISTRICT 21	8	8,000	12	32,000	11	41,000
ASSEMBLY DISTRICT 22	9	8,000	14	40,000	12	48,000
ASSEMBLY DISTRICT 23	15	18,000	22	59,000	20	77,000
ASSEMBLY DISTRICT 24	9	9,000	13	37,000	12	46,000
ASSEMBLY DISTRICT 25	11	13,000	21	53,000	18	67,000
ASSEMBLY DISTRICT 26	13	18,000	23	59,000	20	77,000
ASSEMBLY DISTRICT 27	12	12,000	18	48,000	16	60,000
ASSEMBLY DISTRICT 28	21	29,000	31	77,000	27	106,000
ASSEMBLY DISTRICT 29	13	17,000	23	59,000	19	76,000
ASSEMBLY DISTRICT 30	21	30,000	35	76,000	30	109,000
ASSEMBLY DISTRICT 31	19	29,000	33	79,000	27	109,000
ASSEMBLY DISTRICT 32	13	17,000	24	61,000	20	78,000
ASSEMBLY DISTRICT 33	18	20,000	26	64,000	24	85,000
SSEMBLY DISTRICT 34	18	24,000	29	70,000	25	95,000
SSEMBLY DISTRICT 35	20	21,000	27	72,000	25	93,000
ASSEMBLY DISTRICT 36	15	23,000	22	53,000	19	76,000
ASSEMBLY DISTRICT 37	13	16,000	19	50,000	17	65,000
ASSEMBLY DISTRICT 38	13	16,000	19	52,000	17	68,000
ASSEMBLY DISTRICT 39	24	36,000	39	101,000	33	136,000
ASSEMBLY DISTRICT 40	19	22,000	28	79,000	26	101,000

2

\*Source: 2001 California Health Interview Survey, 2000-2002 Current Population Surveys, and the 2000 Census.

uninsurance rates.

The numbers presented here are the midpoint of the "95% range" (more commonly called a "confidence interval"). The "95% range" provides a more reliable estimate of the uninsured rate for persons in the population group, and the range for each Assembly district can be found at *www.healthpolicy.ucla.edu/uninsured-legislative.html.* 

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The numbers of uninsured by age in each Assembly district for 2002 are based on Department of Finance population projections of 2000 Census data.

1

		UNINSURED CHILDREN		RED ADULTS		
	PERCENT <sup>1</sup>	S 0-17) NUMBER <sup>2</sup>	PERCENT <sup>1</sup>	S 18-64) NUMBER <sup>2</sup>	PERCENT'	S 0-64) NUMBER
UNITED STATES	12	-	18	_	16	-
CALIFORNIA	14	_	24	-	21	-
ASSEMBLY DISTRICT 41	15	15,000	20	55,000	18	70,000
ASSEMBLY DISTRICT 42	13	8,000	21	65,000	20	73,000
ASSEMBLY DISTRICT 43	18	18,000	26	75,000	24	94,000
ASSEMBLY DISTRICT 44	15	16,000	21	57,000	19	73,000
ASSEMBLY DISTRICT 45	31	39,000	49	133,000	43	173,000
ASSEMBLY DISTRICT 46	29	41,000	50	126,000	43	168,000
ASSEMBLY DISTRICT 47	20	19,000	28	79,000	26	98,000
ASSEMBLY DISTRICT 48	26	35,000	44	116,000	38	151,000
ASSEMBLY DISTRICT 49	17	20,000	25	67,000	22	86,000
ASSEMBLY DISTRICT 50	22	34,000	36	91,000	31	126,000
ASSEMBLY DISTRICT 51	20	28,000	30	80,000	27	108,000
ASSEMBLY DISTRICT 52	25	44,000	42	102,000	35	145,000
ASSEMBLY DISTRICT 53	14	12,000	19	58,000	18	70,000
ASSEMBLY DISTRICT 54	18	19,000	24	65,000	22	85,000
ASSEMBLY DISTRICT 55	21	29,000	31	79,000	27	108,000
ASSEMBLY DISTRICT 56	18	24,000	27	70,000	24	94,000
ASSEMBLY DISTRICT 57	15	21,000	23	61,000	21	82,000
ASSEMBLY DISTRICT 58	19	24,000	28	74,000	25	98,000
ASSEMBLY DISTRICT 59	13	16,000	18	45,000	16	61,000
ASSEMBLY DISTRICT 60	14	17,000	19	51,000	17	68,000
ASSEMBLY DISTRICT 61	19	27,000	26	66,000	23	94,000
ASSEMBLY DISTRICT 62	22	37,000	29	73,000	26	109,000
ASSEMBLY DISTRICT 63	17	22,000	22	58,000	20	80,000
ASSEMBLY DISTRICT 64	19	24,000	25	66,000	23	91,000
ASSEMBLY DISTRICT 65	19	25,000	25	59,000	23	83,000
ASSEMBLY DISTRICT 66	18	26,000	24	63,000	22	90,000
ASSEMBLY DISTRICT 67	16	16,000	20	57,000	19	73,000
ASSEMBLY DISTRICT 68	19	21,000	24	67,000	23	89,000
ASSEMBLY DISTRICT 69	26	39,000	36	94,000	33	134,000
ASSEMBLY DISTRICT 70	14	14,000	20	55,000	18	69,000
ASSEMBLY DISTRICT 71	15	20,000	20	55,000	19	75,000
ASSEMBLY DISTRICT 72	20	24,000	25	69,000	24	92,000
ASSEMBLY DISTRICT 73	16	18,000	22	56,000	20	74,000
ASSEMBLY DISTRICT 74	16	19,000	21	58,000	20	77,000
SSEMBLY DISTRICT 75	13	14,000	18	51,000	17	66,000
ASSEMBLY DISTRICT 76	18	15,000	23	66,000	22	81,000
SSEMBLY DISTRICT 77	14	16,000	20	53,000	18	69,000
SSEMBLY DISTRICT 78	18	22,000	23	62,000	21	84,000
SSEMBLY DISTRICT 79	24	31,000	30	72,000	28	103,000
ASSEMBLY DISTRICT 80	23	31,000	31	74,000	28	105,000

2

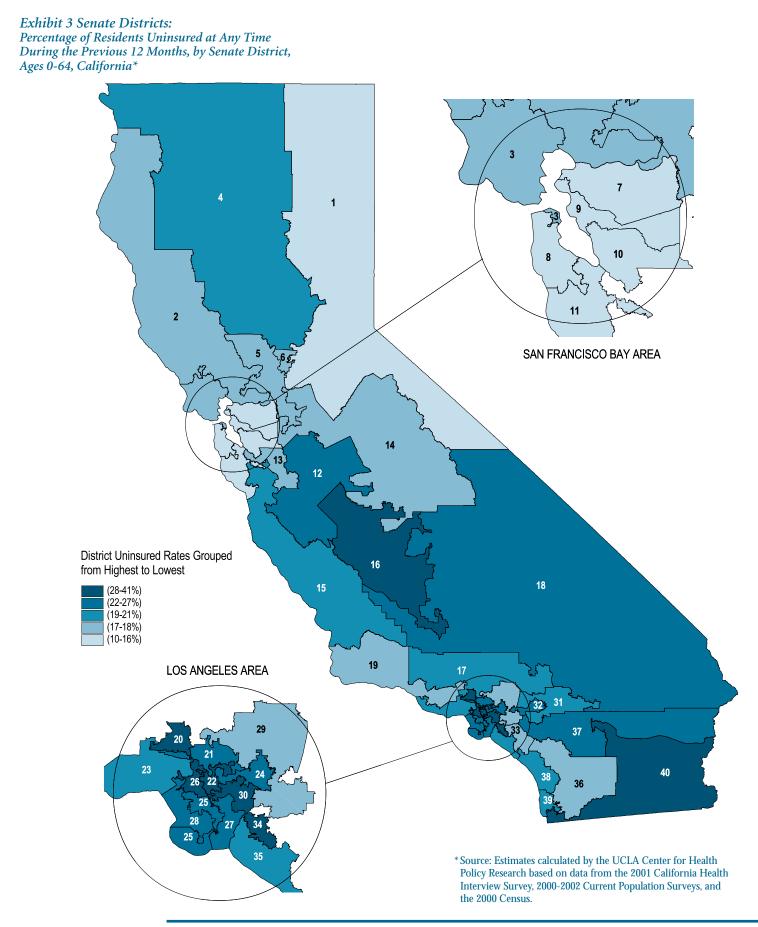
Exhibit 2 (continued): Assembly District Summary Table of Uninsured Rates by Age Group\*

...located in Los Angeles and Orange counties... Latinos constitute the majority of the population in the five Assembly districts (AD 39, AD 45, AD 46, AD 48, and AD 52)... with the highest rates of uninsurance among nonelderly adults.

1 The numbers presented here are the midpoint of the "95% range" (more commonly called a "confidence interval"). The "95% range" provides a more reliable estimate of the uninsured rate for persons in the population group, and the range for each Assembly district can be found at www.healthpolicy.ucla.edu/uninsured-legislative.html.

The numbers of uninsured by age in each Assembly district for 2002 are based on Department of Finance population projections of 2000 Census data.

\*Source: 2001 California Health Interview Survey, 2000-2002 Current Population Surveys, and the 2000 Census.



		UNINSURED CHILDREN (AGES 0-17)		TIME DURING THE PREVIOUS 1 UNINSURED ADULTS (AGES 18-64)		UNINSURED NONELDERLY (AGES 0-64)	
	PERCENT <sup>1</sup>	<b>NUMBER</b> <sup>2</sup>	<b>PERCENT</b> <sup>1</sup>	NUMBER <sup>2</sup>	PERCENT <sup>1</sup>	NUMBER <sup>2</sup>	
UNITED STATES	12	-	18	-	16	-	
CALIFORNIA	14	-	24	-	21	-	
SENATE DISTRICT 1	11	25,000	17	89,000	15	115,000	
SENATE DISTRICT 2	13	27,000	20	104,000	18	132,000	
SENATE DISTRICT 3	13	19,000	19	111,000	18	130,000	
SENATE DISTRICT 4	13	29,000	22	111,000	19	141,000	
SENATE DISTRICT 5	11	30,000	19	100,000	17	132,000	
SENATE DISTRICT 6	14	35,000	19	101,000	17	136,000	
SENATE DISTRICT 7	7	17,000	11	61,000	10	78,000	
SENATE DISTRICT 8	10	17,000	16	91,000	15	108,000	
SENATE DISTRICT 9	11	23,000	16	90,000	15	114,000	
SENATE DISTRICT 10	10	21,000	15	81,000	13	103,000	
SENATE DISTRICT 11	9	18,000	14	75,000	12	94,000	
SENATE DISTRICT 12	17	50,000	28	142,000	24	193,000	
SENATE DISTRICT 13	13	28,000	18	104,000	17	131,000	
SENATE DISTRICT 14	11	28,000	21	108,000	18	137,000	
ENATE DISTRICT 15	15	33,000	21	109,000	20	142,000	
ENATE DISTRICT 16	20	62,000	35	160,000	29	225,000	
SENATE DISTRICT 17	15	41,000	21	109,000	19	151,000	
ENATE DISTRICT 18	15	39,000	25	126,000	22	165,000	
ENATE DISTRICT 19	14	31,000	20	104,000	18	135,000	
ENATE DISTRICT 20	23	62,000	35	188,000	31	250,000	
SENATE DISTRICT 21	16	32,000	23	132,000	22	164,000	
SENATE DISTRICT 22	29	78,000	48	248,000	41	327,000	
ENATE DISTRICT 23	16	29,000	22	124,000	21	153,000	
SENATE DISTRICT 24	18	50,000	28	147,000	25	196,000	
SENATE DISTRICT 25	21	60,000	31	157,000	27	217,000	
ENATE DISTRICT 26	24	53,000	35	197,000	32	250,000	
SENATE DISTRICT 27	20	54,000	29	153,000	26	206,000	
SENATE DISTRICT 28	18	36,000	24	139,000	22	176,000	
SENATE DISTRICT 29	13	32,000	18	100,000	17	132,000	
SENATE DISTRICT 30	20	57,000	32	162,000	28	220,000	
ENATE DISTRICT 31	18	47,000	23	125,000	21	172,000	
ENATE DISTRICT 32	21	66,000	28	141,000	25	207,000	
ENATE DISTRICT 33	15	33,000	20	109,000	18	143,000	
ENATE DISTRICT 34	24	68,000	32	168,000	29	236,000	
ENATE DISTRICT 35	15	29,000	20	115,000	19	144,000	
ENATE DISTRICT 36	14	34,000	19	102,000	17	136,000	
ENATE DISTRICT 37	19	51,000	25	125,000	23	176,000	
ENATE DISTRICT 38	16	39,000	22	114,000	20	153,000	
ENATE DISTRICT 39	17	32,000	23	128,000	21	160,000	
SENATE DISTRICT 40	23	63,000	30	145,000	28	210,000	

2

Exhibit 4: Senate District Summary Table of Uninsured Rates by Age Group\*

More effective and intensive outreach efforts must be implemented to ensure that all children and adults who are eligible for public programs get enrolled into them.

1 The numbers presented here are the midpoint of the "95% range" (more commonly called a "confidence interval"). The "95% range" provides a more reliable estimate of the uninsured rate for persons in the population group, and the range for each Senate district can be found at *www.healthpolicy.ucla.edu/uninsured-legislative.html.* 

The numbers of uninsured by age in each Senate district for 2002 are based on Department of Finance population projections of 2000 Census data.

#### **Data Source and Methods**

This policy brief is based on findings from the 2001 California Health Interview Survey (CHIS 2001), 2000-2002 Current Population Surveys (CPS), 2000 Census, 2002 Department of Finance population projections, and the California State Senate Office of Demographics' file of legislative districts. The estimates of uninsurance were created using a small-areamethodology of the multiple data sources listed here. A detailed description of the methodology used in this study can be found at www.healthpolicy.ucla.edu/ uninsured-legislative.html.

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