



COMMUNITY HEALTH HEALTH ASSESSMENT
SAGINAW COUNTY

2026



ADVISORY COMMITTEE

**CMU Medical Education
Partners**

Covenant HealthCare

Great Lakes Bay Health Centers

HealthSource Saginaw

**Michigan Department of Health
and Human Services of Saginaw**

MyMichigan Health

**Saginaw County Community
Mental Health Authority**

**Saginaw Community
Foundation**

**Saginaw County Health
Department**

**Saginaw Intermediate School
District**

United Way of Saginaw

TABLE OF CONTENTS

INTRODUCTION

HOW DID WE DO?

**COMMUNITY SERVED &
DEMOGRAPHICS**

**COMMUNITY HEALTH
ASSESSMENT PROCESS**

**DATA COLLECTION &
ANALYSIS**

**BWELL STRATEGIC HEALTH
PRIORITIES**

**COMMUNITY HEALTH
IMPROVEMENT PLAN GOALS**

INTRODUCTION

The BWell Saginaw Advisory Committee is extremely grateful to the many community members and organizations who shared their views, knowledge, expertise, and skills with us as we continue our collaborative work to make Saginaw County a healthier place for all people. Those vital contributions have made possible the 2026 Community Health Assessment Report, which offers a meaningful understanding of the most significant community (health) needs across Saginaw County, Michigan.

Note: The 2026 Community Health Assessment Report is a core function of local public health in advancing and transforming public health practice by championing performance improvement, strong infrastructure, and innovation. It is further required for a public health department's national accreditation by the Public Health Accreditation Board (PHAB). This report also serves to satisfy certain requirements of tax reporting for Saginaw County's not-for-profit hospitals: MyMichigan Health and Covenant HealthCare. As part of the Patient Protection and Affordable Care Act of 2010, more commonly known as the Affordable Care Act (ACA), all not-for-profit hospitals are required to conduct a community health needs assessment and adopt an implementation strategy every three years. Requirements for 501(c)(3) hospitals under the Affordable Care Act are described in Code Section 501(r)(3) and include making the CHNA report (current and previous) widely available to the public.

In accordance with this requirement, reports of both the CHNA and the implementation strategy can be found at:

Covenant HealthCare

700 Cooper Ave.

Saginaw, MI 48602

<https://www.covenanthealthcare.com/ch/community-health-assessment>

MyMichigan Health

800 S. Washington Ave.

Saginaw, MI 48601

<https://www.mymichigan.org/about/community-benefits/>

RESULTS FROM 2023 HEALTH ASSESSMENT AND IMPROVEMENT PLAN



Goal:

By December 2026, reduce infant mortality rates in the City of Saginaw by 50%.

Results:

Total infant deaths decreased by 60% from 2023 to 2025.
Sleep related infant deaths decreased by 33% from 2024 to 2025.

How did we do it?

- Implicit bias training was developed by Saginaw Valley State University and deployed at Covenant HealthCare
- Great Lakes Bay Health Centers launched Doula services for patients
- Digital ad campaign launched to get women into primary care
- Safe Sleep Campaign – ABCs of Safe Sleep (Alone, on Back, in a Crib)
- Breastfeeding coalition re-established
- Region 5 Perinatal Quality Collaborative
- Training, BP checks post delivery, mini-grants, re-established Fetal Infant Mortality Review



Goal:

By December 2026, Saginaw County will redefine what a healthy body status is and improve measures by 20%.

Results:

- We were ranked #1 in Michigan as the most obese county in the state in 2020.
- Current data suggests we are **no longer #1** but we are still near the top.

What are we doing?

- Increasing access to healthy foods for all (Food Club)
- Offer free BP, glucose & cholesterol testing & body scans and education
- Encouraging patients to TALK to their doctor about weight and health risks (partner-wide campaign, Men's Health Initiative, Walk with a Doc)
- Citizens inspiring citizens (Healthier Me Podcast)
- Engaging children and families at school level (Step Up & BWell)
- Organizing events and programs to engage the whole community (race, Girltrek)

RESULTS FROM 2023 HEALTH ASSESSMENT AND IMPROVEMENT PLAN



Goal

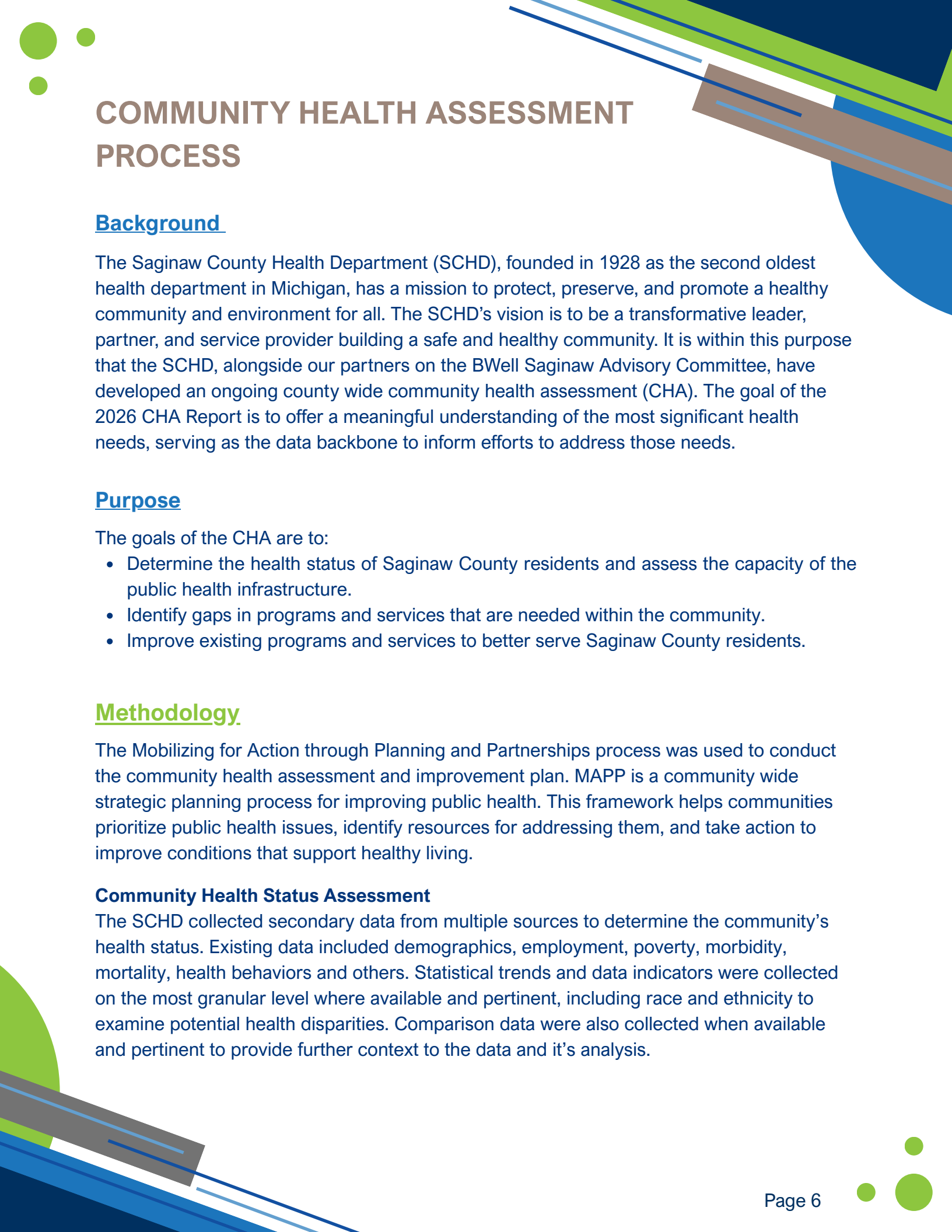
By December 2026, reduce fatal and non-fatal overdoses in Saginaw County by 50%.

Results

- Total overdose deaths decreased by 58% from 2023 to 2026.
- Opioid overdose deaths decreased by 35% from 2023 to 2026.

How did we do it?

- Fighting misconceptions about mental health (video campaign)
- Responding to youth mental health crisis (Mental Healthopedia, pediatric psychiatry fellowship, expanding and collaborating on school-based resources)
- Increasing access to care (real-time, online behavioral health provider directory)
- Funding effective programs (Opioid Action Team/Opioid Settlement \$)
- Reducing overdose fatalities (overdose fatality review team & increased access to Naloxone)
- Expanding crisis services and harm reduction



COMMUNITY HEALTH ASSESSMENT PROCESS

Background

The Saginaw County Health Department (SCHD), founded in 1928 as the second oldest health department in Michigan, has a mission to protect, preserve, and promote a healthy community and environment for all. The SCHD's vision is to be a transformative leader, partner, and service provider building a safe and healthy community. It is within this purpose that the SCHD, alongside our partners on the BWell Saginaw Advisory Committee, have developed an ongoing county wide community health assessment (CHA). The goal of the 2026 CHA Report is to offer a meaningful understanding of the most significant health needs, serving as the data backbone to inform efforts to address those needs.

Purpose

The goals of the CHA are to:

- Determine the health status of Saginaw County residents and assess the capacity of the public health infrastructure.
- Identify gaps in programs and services that are needed within the community.
- Improve existing programs and services to better serve Saginaw County residents.

Methodology

The Mobilizing for Action through Planning and Partnerships process was used to conduct the community health assessment and improvement plan. MAPP is a community wide strategic planning process for improving public health. This framework helps communities prioritize public health issues, identify resources for addressing them, and take action to improve conditions that support healthy living.

Community Health Status Assessment

The SCHD collected secondary data from multiple sources to determine the community's health status. Existing data included demographics, employment, poverty, morbidity, mortality, health behaviors and others. Statistical trends and data indicators were collected on the most granular level where available and pertinent, including race and ethnicity to examine potential health disparities. Comparison data were also collected when available and pertinent to provide further context to the data and its analysis.

COMMUNITY HEALTH ASSESSMENT PROCESS

Methodology

Community Themes and Strengths Assessment

Conducting the Community Themes and Strengths Assessment (CTSA), answers the following questions: 1) What is important to the community? 2) How is quality of life perceived in the community? 3) What assets does the community have that can be used to improve community health?

Community Survey

A community survey was developed with the assistance of a community advisory committee. Questions on the survey collected information on demographics, income, education, physical health, mental health, substance use, COVID-19, social determinants of health, and the strengths of the community.

Community Conversations

Community Conversations are similar to focus groups but are more relaxed. They are conducted as though you are sitting around your kitchen table having a conversation. Participants were asked questions about what they thought were the strengths and areas of improvement in their neighborhoods/communities. They were also asked to share what their ideal neighborhood/community would look like.

Local Public Health Systems Assessment

Conducting the Local Public Health System Assessment (LPHSA), answers the following questions: 1) What are the activities, competencies, and capacities of the local public health system? 2) How are the 10 Essential Public Health Services being provided to the community? The SCHD gathered this information in two ways. First, through a survey completed by local community organizations. Second, through a workshop in which organizations came together to identify their strengths and weaknesses in how they provide the 10 essential services.

Forces of Change Assessment

Conducting the Forces of Change (FOC) Assessment answers the following questions: 1) What is occurring or might occur that affects the health of the community or the local public health system? 2) What specific threats or opportunities are generated by these occurrences? The FOC was completed through a facilitated discussion with identified key stakeholders in the community.

COMMUNITY SERVED AND DEMOGRAPHICS

Community Served

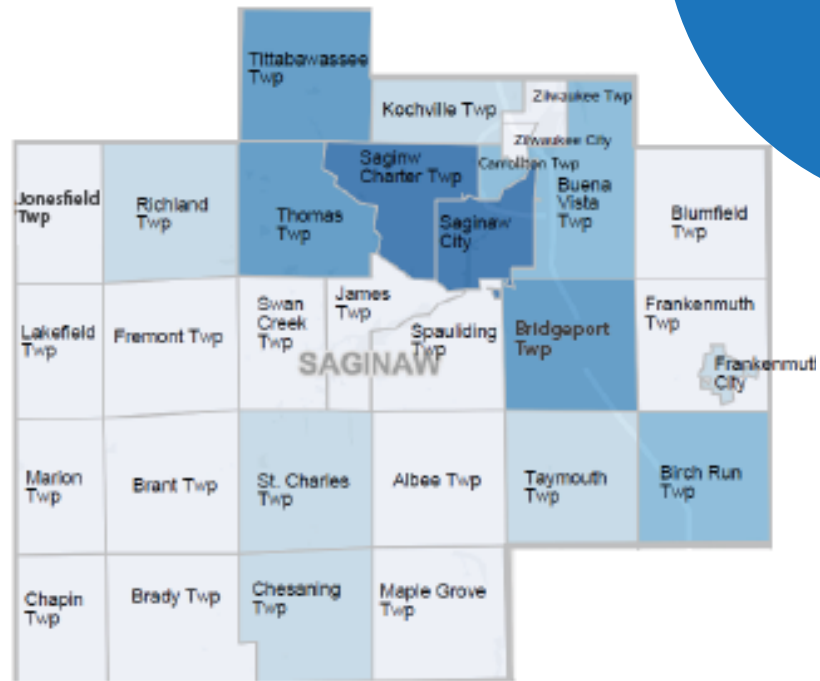
For the purpose of the 2023-2026 Community Health Assessment Report, the BWell Saginaw Partner Coalition defined its joint service area and population as Saginaw County, Michigan. Saginaw County includes three cities, five villages, and 27 townships.

Demographics

Saginaw County is located in the central portion of Michigan's Lower Peninsula, and resides within the Great Lakes Bay Region which is made up of Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw Counties.

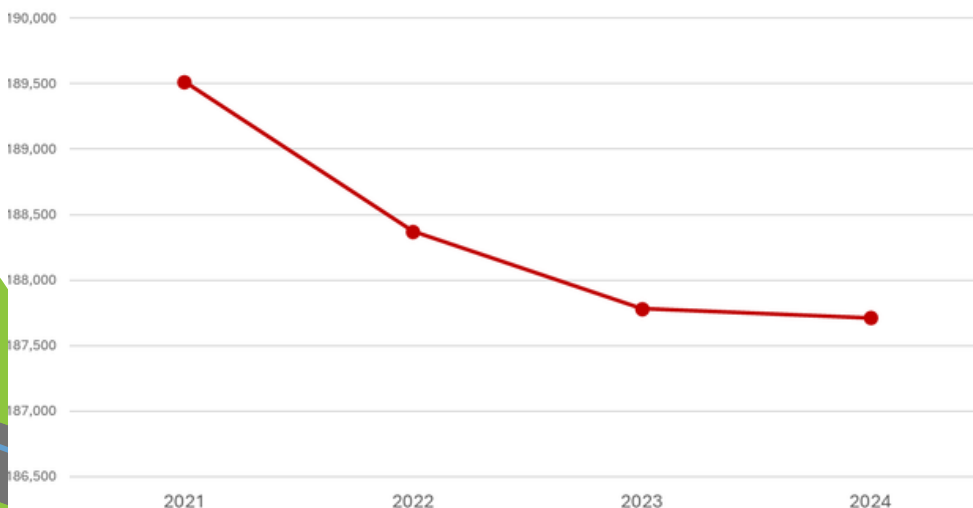
Saginaw County is 800.11 square miles; over 60% of the county's land is used for farming activity that leads to food processing. It comprises hundreds of square miles of excellent agricultural land, forests, waterways, and industrial areas.

Saginaw's economy has transformed from a focus on lumber and automotive to healthcare and education with two large hospital systems (Covenant HealthCare and MyMichigan Health) and one higher education institution (Saginaw Valley State University).



Graph 1 ⁶

Saginaw County Population Trend



Since the 2023 Community Health Assessment, Saginaw County has experienced a 1% decline in total population; a continuing downward trend.

Total County Population
187,782

Total City Population
43,879

Median age in Saginaw County
is 41.

Age is dispersed relatively evenly across all age ranges in Saginaw County, whereas in the City of Saginaw the age range tends to be higher among the younger population (0-39 year old), (**Graph 2**).

According to the American Community Survey, roughly 73% of Saginaw County residents identify as white, 18% identify as Black or African American and 9% identify as having Hispanic or Latino ancestry. (**Graph 3**).

In the City of Saginaw the opposite is seen. More people identify as Black or African American or as having Hispanic or Latino Ancestry (**Graph 3**).

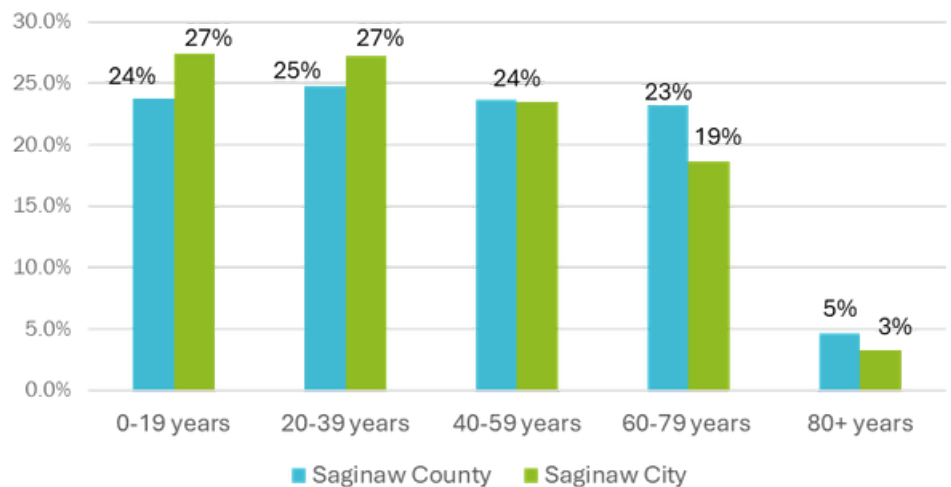
Gender identity is split evenly between men and women in both the County and City of Saginaw.

COMMUNITY SERVED AND DEMOGRAPHICS

Demographics

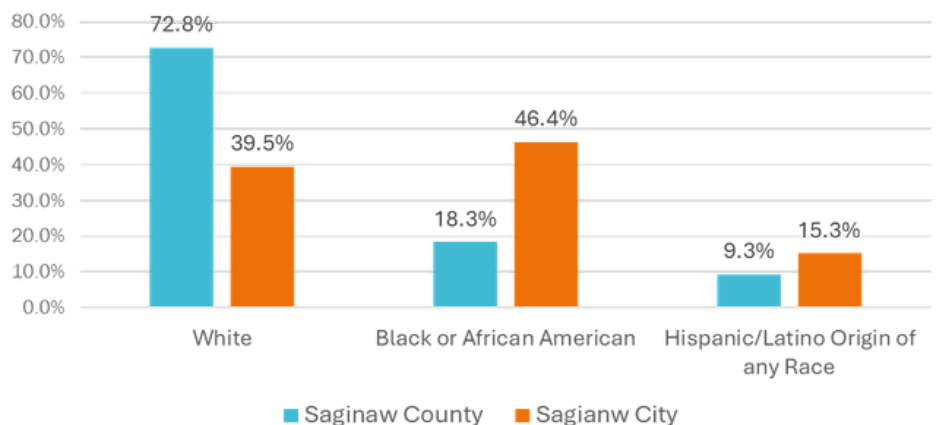
Graph 2¹¹

Saginaw County Population by Age - 2023



Graph 3¹¹

Demographics of Saginaw County and City by
Race/Ethnicity - 2023



18% of residents have a disability ⁽¹¹⁾

- **11%** are people under the age of 18, with cognitive difficulties being the most reported disability.
- **52%** are people 75 years old or older, with ambulatory (walking/climbing) being the most reported disability.

4.3% of Saginaw County residents speak a language other than ¹¹English; **2.5%** speak Spanish and **1.7%** speak other languages.

6.7% of adults are veterans. Almost half (48.9%) are over the age of 65. ⁽¹¹⁾

COMMUNITY SERVED AND DEMOGRAPHICS

Community Served Economic Stability

Income ⁽¹¹⁾

Median household income:
Saginaw County - **\$61,455**
City of Saginaw - **\$38,579**

Poverty ⁽¹¹⁾

16.9% of all people in Saginaw County
live below the poverty level.

Unemployment ⁽¹¹⁾

7% - Saginaw County's rate of unemployment

- **Highest** among American Indian/Alaska Native (**19%**) and the Black/African American (**17%**) populations

Females experience a slightly lower rate of unemployment than men **BUT** experience a higher rate of poverty when unemployed by 12% and by 3% when employed.

Saginaw County ALICE Population - 2024 ⁽¹²⁾

Asset Limited, Income Constrained, Employed

ALICE households have incomes above the federal poverty level but struggle to afford basic household necessities.

42% of Saginaw County families lived in an ALICE household

What the community experiences

Low wages, job instability, and the need to hold multiple jobs to cover basic expenses were common themes

- Community Conversation

Housing Stability ⁽¹¹⁾

According to the United Way of Saginaw County's Point in Time Count, on 1/22/25 a total of 365 people in Saginaw were experiencing homelessness. 5% of those people were living on the street, in their car or a place not meant for habitation. The other 95% were in emergency shelters throughout the county.

COMMUNITY SERVED AND DEMOGRAPHICS

Community Served Housing Stability

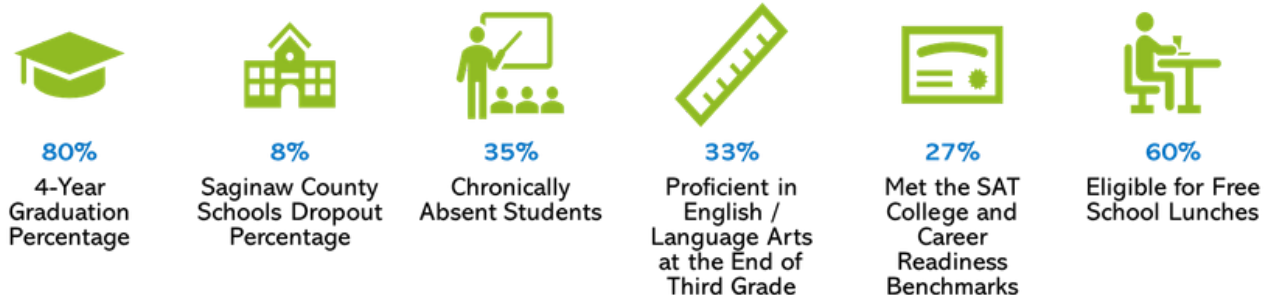
What the community experiences

Affordable and safe housing emerged as one of the most consistent themes across community discussions. Residents described: limited affordable housing options, abandoned homes, overcrowded shelters, and unsafe neighborhood conditions.

Participants also expressed concern about the availability of quality housing for individuals using housing vouchers and those living on fixed or limited incomes. Residents noted that rental costs often exceed what many households can reasonably afford. Limited emergency shelter capacity and visible homelessness were also mentioned in conversations.

- *Community Conversation*

Education ⁽⁵⁾



(11)

Health Insurance

94% of Saginaw County residents have health insurance and 6% are uninsured.

Uninsured:

- 26-34 year olds are the highest uninsured age group.
- Slightly higher rate among males than females.
- Highest among income range \$25,000-\$49,000.
- 12% have less than high school education.

DATA COLLECTION & ANALYSIS

Community Health Survey

Who Took the Survey ⁽²⁾

Age

Majority 50-59 (24%)
Followed by 30-39 (20%)
Then 40-49 (18%)

Race/Ethnicity

Majority White (54%)

Gender Identity

Majority female (79%)
Majority heterosexual/straight (82%)

Disability

19% of respondents are caring for a person with a disability.
24% of respondents have a physical disability.
21% of respondents have an intellectual disability.

Of those reporting they are caring for a person with any disability, more than half are caring for a person 18 years old or older, 26% were caring for someone younger than 18 years old, and 9% reported caring for both someone under 18 and also 18 or older.

Just over a quarter of respondents stated it was easy to get around when asked about the ability to get around their neighborhood. Half of respondents reported places such as buildings and bathrooms are hard to use and over a quarter indicated that it is not easy to get help or care for their disability when needed.

Marital Status

Majority married (44%)
Followed by never married (18%)

Top 3 Zip Codes Responding

48602, 48601, 48603

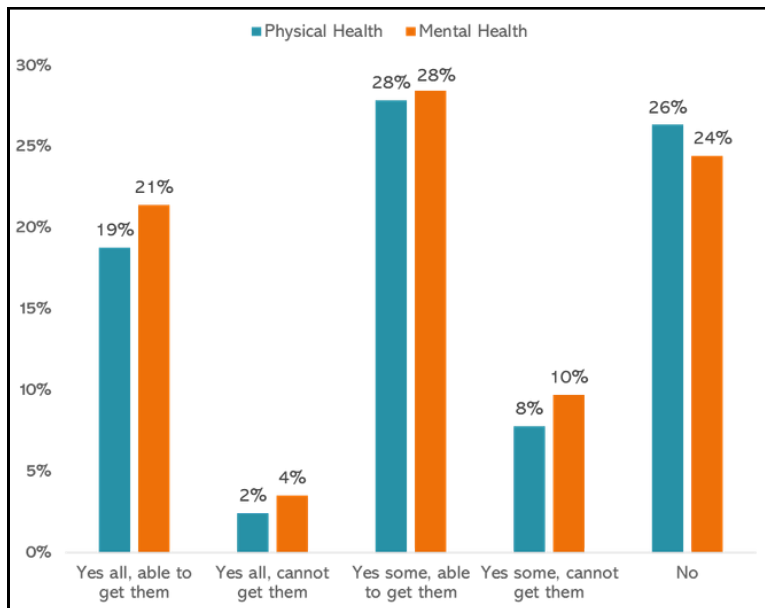


DATA COLLECTION & ANALYSIS

Community Health Survey

Knowledge of and Ability to Get Services ⁽²⁾

Graph 4



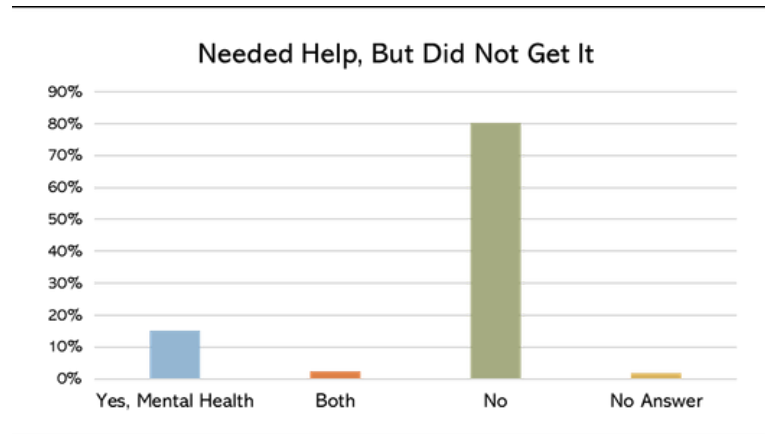
Graph 4 represents responses to the following questions and if they were able to get the services:

- Do you know about the services available to you in Saginaw for your physical health? If yes, are you able to get them when you need them?
- Do you know about the services available to you in Saginaw for your mental health? If yes are you able to get them when you need them?

The majority of respondents indicated they know about some of the services available to them for both physical and mental health and are able to get them. This is followed closely by respondents indicating they do not know about the services available to them.

Needing Services and Ability to Get Them ⁽²⁾

Graph 5



Graph 5 represents responses from the following question:

- Was there a time in the past year when you needed mental health and/or drug use treatment but didn't get it?
- If yes for either mental health, substance use, or both was selected respondents were asked what the reasons were for not getting help.

Top 3 Reasons for not Getting Help

- Could not pay for it
- Didn't think they needed help
- Too busy

DATA COLLECTION & ANALYSIS

Community Health Survey

Social Determinants of Health⁽²⁾

Food

35% of survey respondents reported worrying food might run out before they were able to buy more, yet 27% of respondents reported ever getting emergency food from a church, food pantry, or food bank.

Transportation

The majority of respondents used their own vehicle to get around the community.

Housing

The majority of respondents (82%) live in their own home or apartment.

Neighborhood Safety

Survey respondents are most concerned with speeding and reckless driving in their neighborhoods, followed by violent crime, bad or no street lighting, and stray cats/unleashed dogs.

What Could Make Your Neighborhood Safer?

- More police presence/visibility in the neighborhood.
- Better Lighting at night.
- Removing dead trees and crumbling buildings/homes.
- Better sidewalks that are not cracked.
- Maintaining yards and homes.



Community Concerns and Strengths⁽²⁾

Top Reported Health Concerns

- Mental Health (Depression/Anxiety) - 68%
- Alcohol/Drug Addiction - 65%
- Overweight/Obesity - 40%

Top Reported Environmental Concerns

Housing/Homelessness - 54%
Neighborhood safety/violence - 47%
Availability of healthcare - 26%
Limited access to healthy foods - 26%

Top Reported Community Strengths

1. Community Organizations that Care - 42%
2. Natural resources (lakes, parks, etc.) - 33%
3. Opportunities to be physically active - 31%



DATA COLLECTION & ANALYSIS

Community Health Survey

Stress Level ⁽²⁾

46% of respondents reported experiencing a moderate stress level.

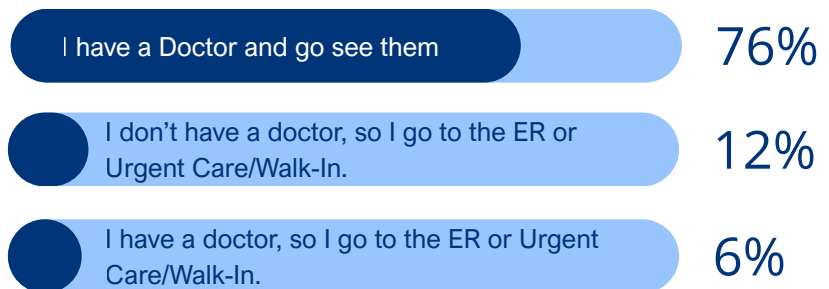
Feeling Sad, Worried, or Upset ⁽²⁾

44% of respondents reported feeling sad, worried, or upset stopped them from doing things you usually do.

Social Determinants of Health ⁽²⁾



Where Do You Go When You Are Sick?



What stopped you from getting the healthcare you needed?

- Lack of Insurance or unable to afford the copay.
- Can't afford prescription medication.
- Unable to get time off work.

What is Making Life Hard for You?

It's hard to find a place to live that we can afford

We don't have enough food

Someone in my family lost their job

We don't have a computer or fast internet

It is hard for me to pay for childcare

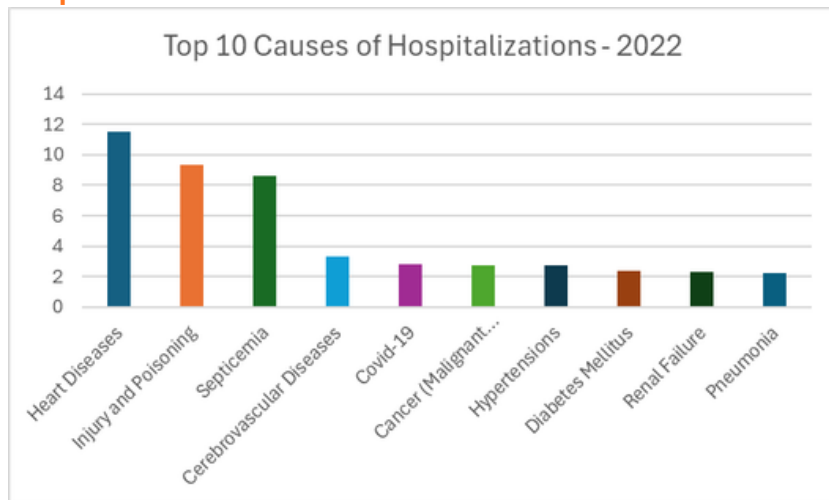


DATA COLLECTION & ANALYSIS

Health Status Assessment

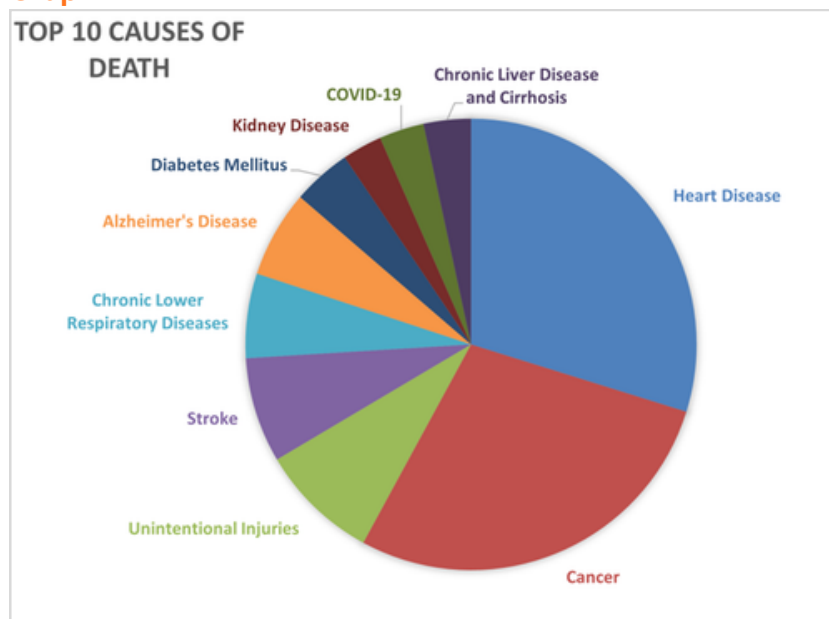
Hospitalizations and Deaths ⁽⁶⁾

Graph 6



Graph 6 illustrates the top 10 causes for hospitalizations. Diseases of the heart continues to remain the number 1 cause for people to be admitted to the hospital. Diabetes and pneumonia are also among the top 10.

Graph 7



Graph 7 illustrates the top 10 causes of death in Saginaw County.

Note: Heart disease and diabetes, preventable hospitalizations, are also found in the top 10 causes of death

Prior to 2020, intentional self harm (suicide) had been in the top 10 causes of death. Since 2020 and the COVID-19 pandemic, COVID-19 pushed suicide out of the top ten causes of death. Even though COVID-19 has remained in the top 10 from 2020-2023, the rate of deaths has steadily and significantly decreased. If current trends continue, COVID-19 will inevitably fall out of the top 10 and suicide will again show up. Particularly as deaths by suicide have been steadily increasing (67% from 2021-2023). The majority of deaths by suicide are among middle aged white men.

DATA COLLECTION & ANALYSIS

Health Status Assessment

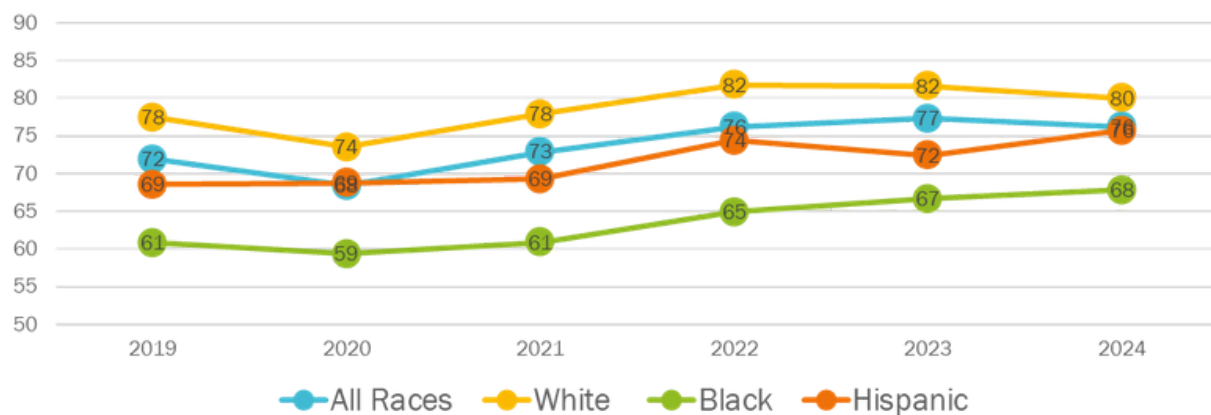
Maternal Infant Health



The Office of Women's Health states, "Babies of mothers who do not get prenatal care are three times more likely to have a low birth weight and five times more likely to die than those born to mothers who do get care. Early prenatal care is critical for ensuring a healthy pregnancy and baby. It allows doctors to confirm the pregnancy, identify potential risks early, and monitor fetal development during crucial growth periods."

Graph 8 ⁽⁶⁾

Percent Mothers Initiating 1st Trimester Prenatal Care by Race/Ethnicity

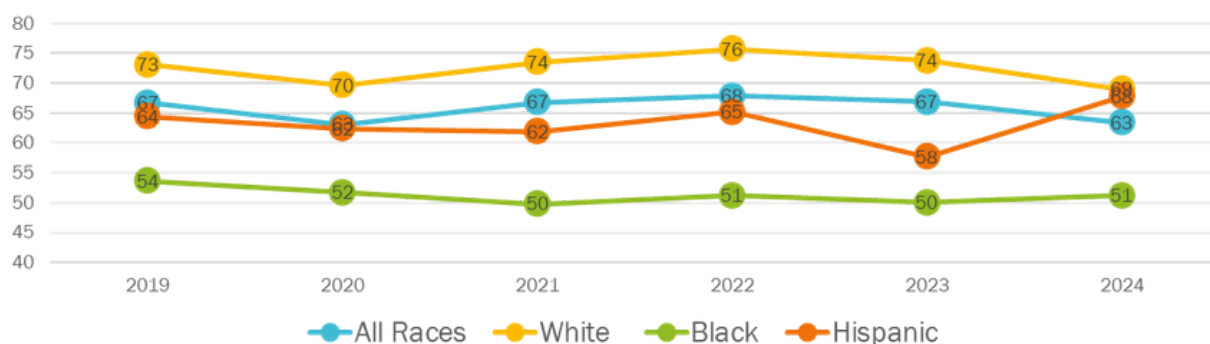


68% of Black Moms get 1st trimester prenatal care.

51% of Black Moms get adequate prenatal care.

Graph 8 ⁽⁹⁾

Percent Mothers with Adequate Prenatal Care by Race/Ethnicity



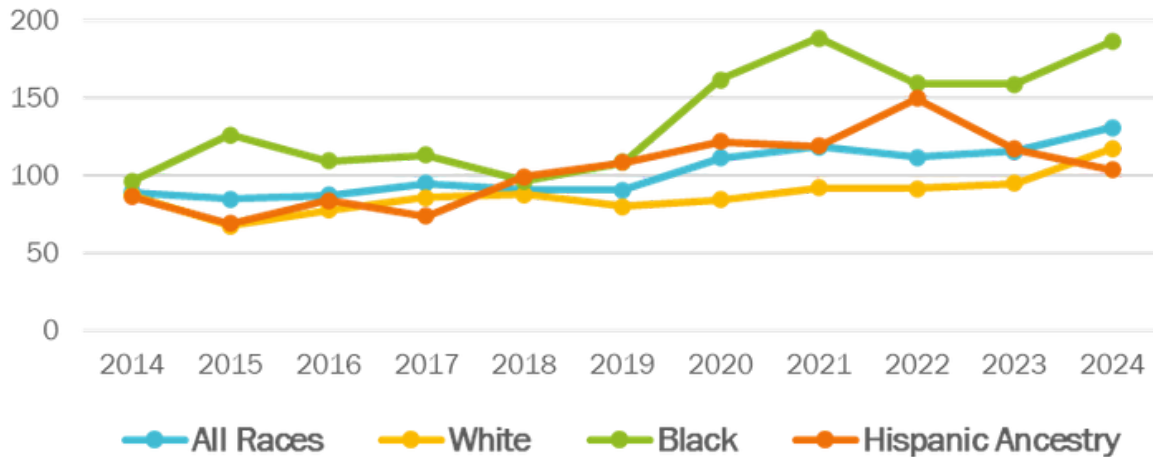
DATA COLLECTION & ANALYSIS

Health Status Assessment

Maternal Infant Health⁽⁶⁾

Graph 10

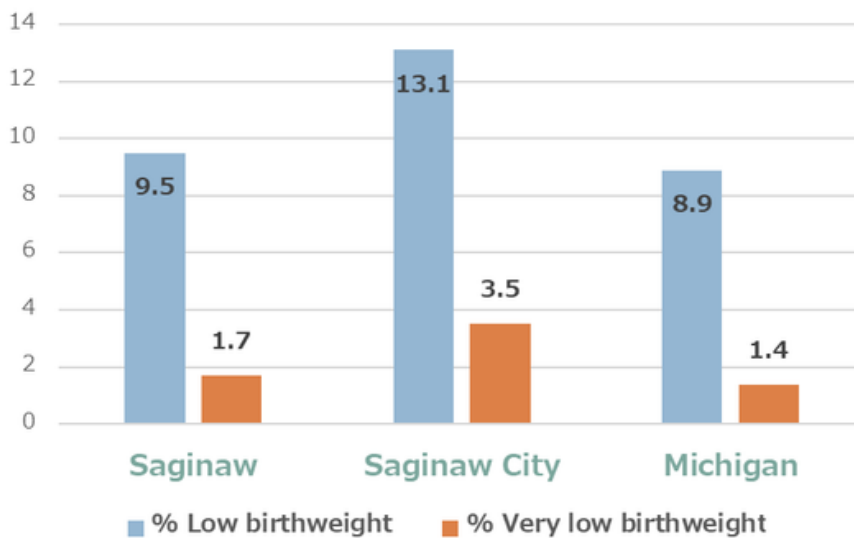
Preterm Live Birth Rate by Race/Ethnicity, Saginaw County, 1999-2024



Preterm birth refers to babies born before 37 weeks of pregnancy, while low birth weight means an infant weighs less than 5 pounds, 8 ounces (2,500 grams) at birth.

Graph 11

% Babies Born with a Low Birth Weight



The City of Saginaw experiences significantly more babies born with low birth weights than both Saginaw County and the State of Michigan.



DATA COLLECTION & ANALYSIS

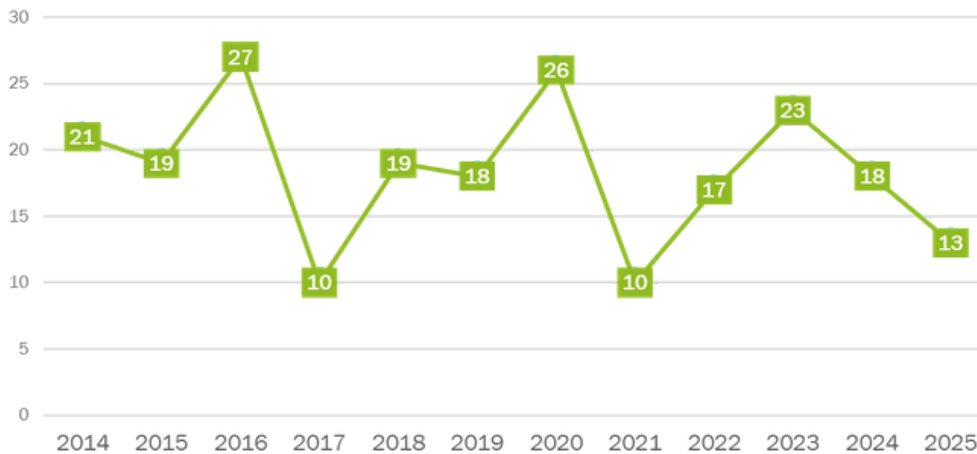
Health Status Assessment

Maternal Infant Death⁽⁶⁾



Graph 12

Infant Deaths - Saginaw County



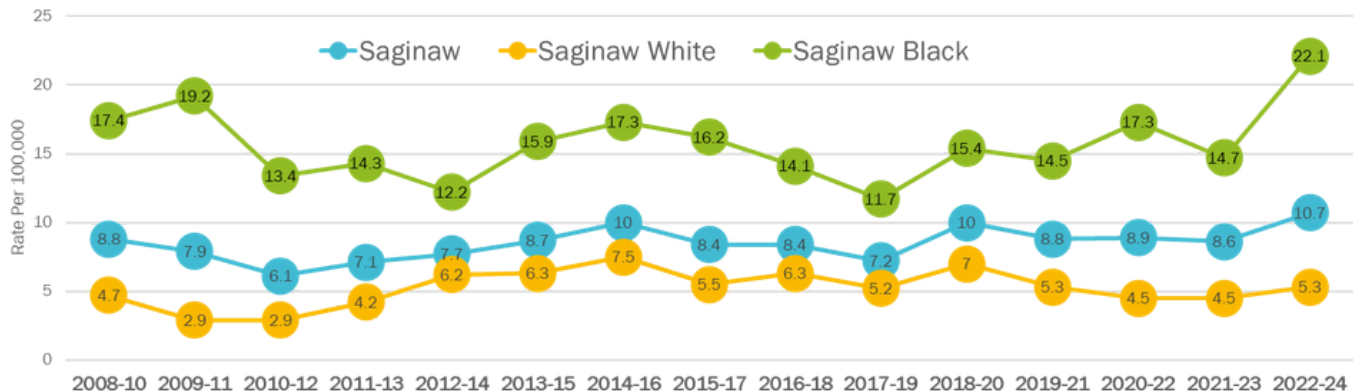
Total Infant Deaths from
2023 to 2025
Decreased by 43%

Sleep Related Deaths
from 2024 to 2025
Decreased by 17%

Infant mortality refers to the number of deaths of an infant younger than one year of age. A three-year moving average cleans up fluctuations in short term data to more accurately reflect long-term trends. The three-year moving average is what we look at when trying to predict future trends in infant mortality.

Graph 13

Three-Year Moving Average Infant Death Rate, Saginaw County by Race, 2008-2024



DATA COLLECTION & ANALYSIS

Health Status Assessment

Mental Health (4, 6, 7)

Youth⁽⁷⁾

38%

% of students who have been bullied on school property in the past 12 months.

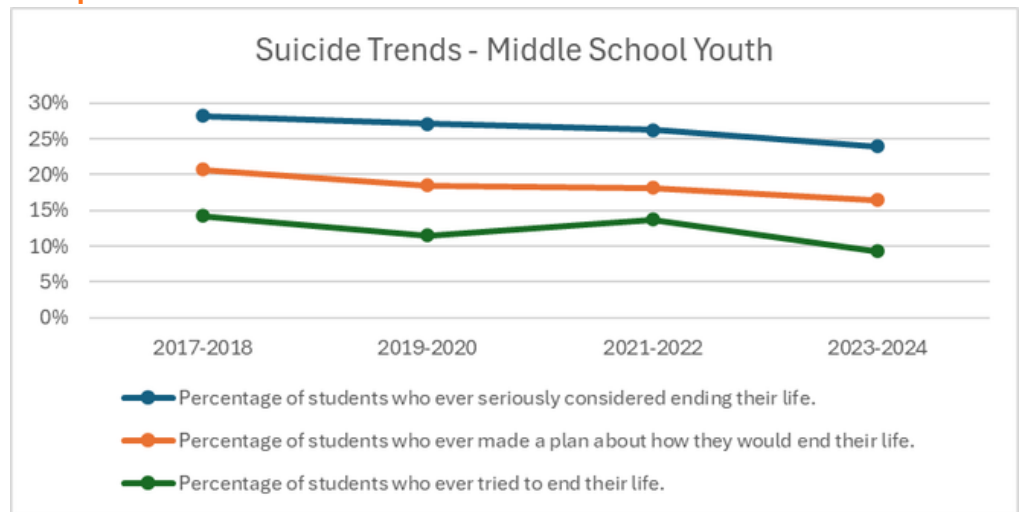
23%

% of students who have been electronically bullied in the past 12 months.

The number of students reporting being bullied at school **increased by 11%** from 2022-2024.

The number of students reporting they seriously considered ending their life, made a plan to end their life, and ever tried to end their life has **steadily decreased** over the last 8 years.

Graph 14



Adult

22% - Ever told they had Depression.⁽⁴⁾

17% - Reported their mental health was not good on 14 or more days in the past 12 months.⁽⁴⁾

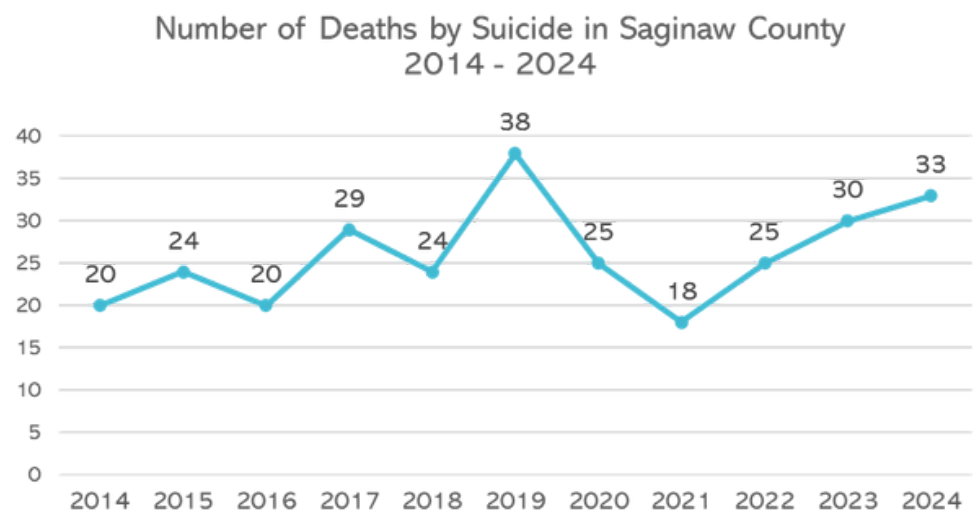
9% - Reported poor physical or mental health kept them from doing their usual activities.⁽⁴⁾

From 2021, deaths by suicide increased by **almost half (45%)**.⁽⁶⁾

More than **4 out of 5** deaths by suicide were among white individuals.⁽⁶⁾

3 out of 4 deaths by suicide were among males.⁽⁶⁾

Graph 15⁽⁶⁾



DATA COLLECTION & ANALYSIS

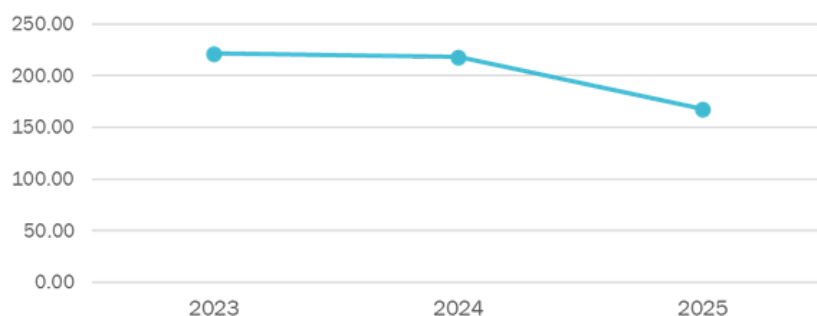
Health Status Assessment Substance Use

Non-Fatal Overdoses ⁽¹⁾

Biospatial data indicates overdoses occur more frequently among **white, men between 30-49 years old**.

Graph 16

Rate of Non-Fatal Overdoses - Saginaw County



**END STIGMA.
END SILENCE.
END OVERDOSE.**

Harm Reduction ⁽⁸⁾

Harm reduction is an evidence-based approach to reducing the negative personal and public health impacts of substance use.

Harm Reduction provides access to services and life-saving tools like clean syringes, naloxone, fentanyl test strips, and medical treatment.

Naloxone Portal Kit Orders

Select Geographic Category

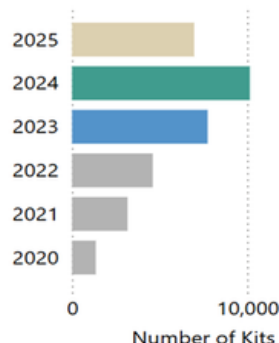
County

Select Sub-Category

Saginaw

Select Agency

All



Statewide Estimated Overdoses Reversed – Total 5,035

Quarter 1	Quarter 2	Quarter 3	Quarter 4
1,246	1,339	1,429	1,021

Overdoses reversed refers to the number of opioid overdoses that were reversed with Naloxone kits distributed by Michigan Department of Health and Human Services-Funded Safe Syringe Programs (SSP).



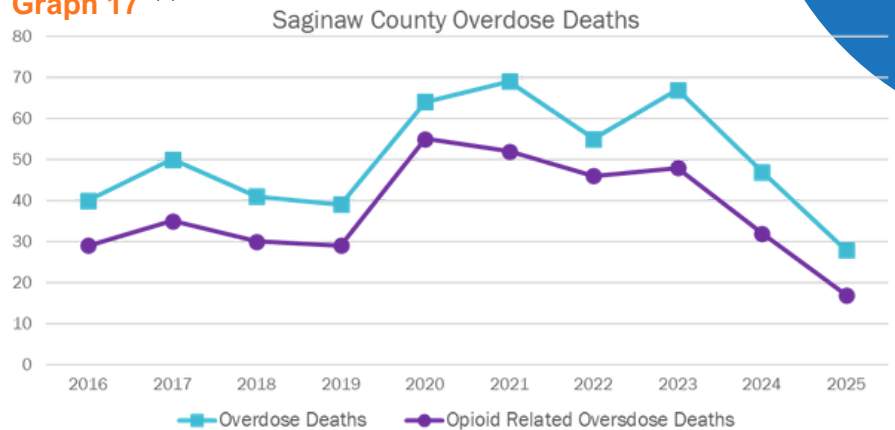
DATA COLLECTION & ANALYSIS

Health Status Assessment Substance Use

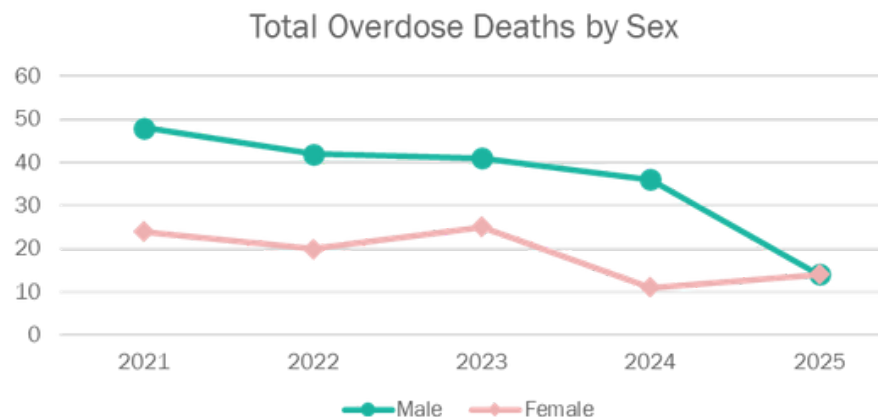
Overdose Deaths^(8, 10)

Graph 17 shows the steady decline of total overdose and opioid involved overdose deaths in Saginaw County. According to the Medical Examiners Office, there was a 58% reduction in deaths from all substances and a 53% reduction in opioid involved deaths from 2024-2025.

Graph 17 ⁽⁸⁾

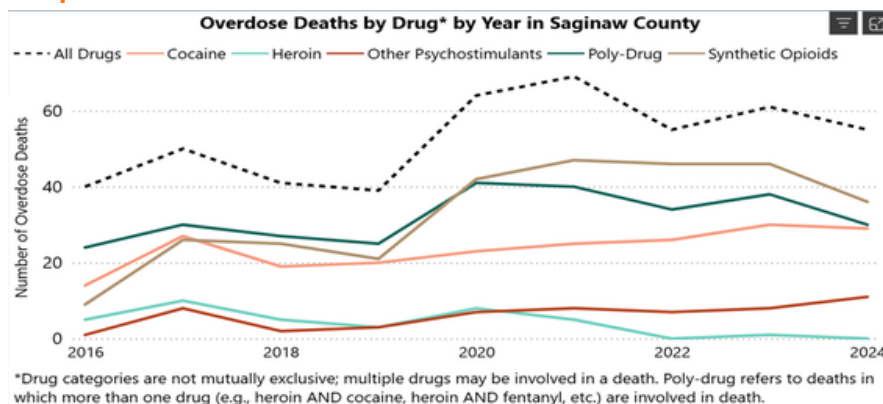


Graph 18 ⁽¹⁰⁾



Even though Saginaw is experiencing a reduction in overdoses over all, in 2025 there was an **increase of 21% in females** overdosing, matching that of men.

Graph 20 ⁽⁸⁾



The most commonly found drugs in overdose deaths are synthetic opioids. Synthetic opioids are drugs that are illegally made in a laboratory, such as fentanyl or methadone.

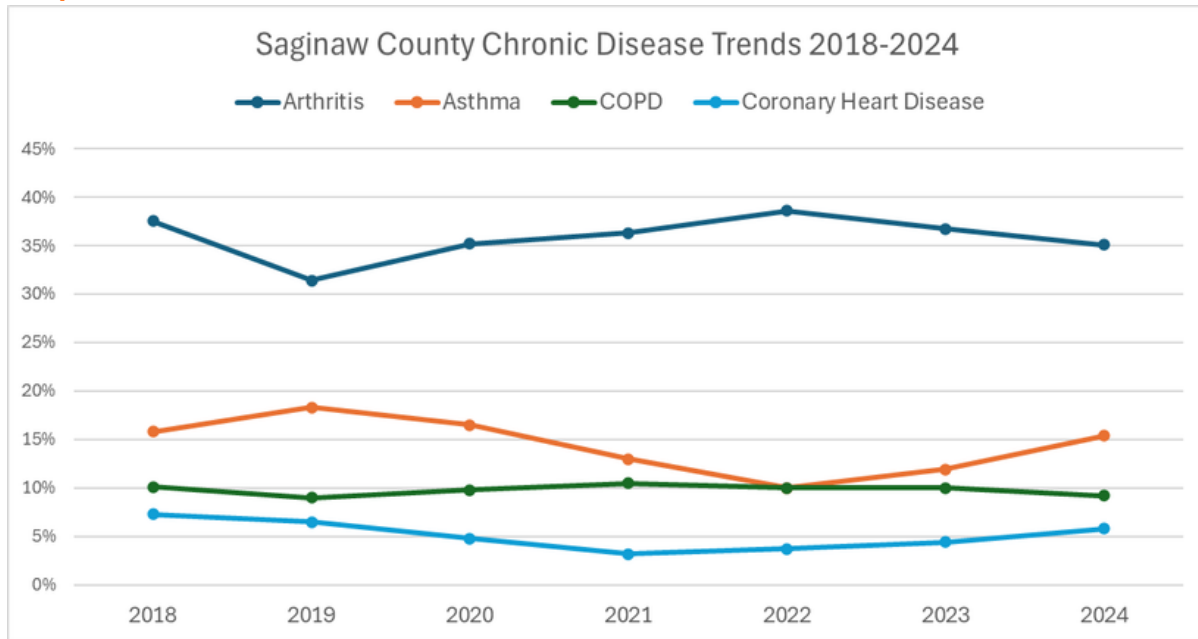
DATA COLLECTION & ANALYSIS

Health Status Assessment

Obesity and Chronic Disease

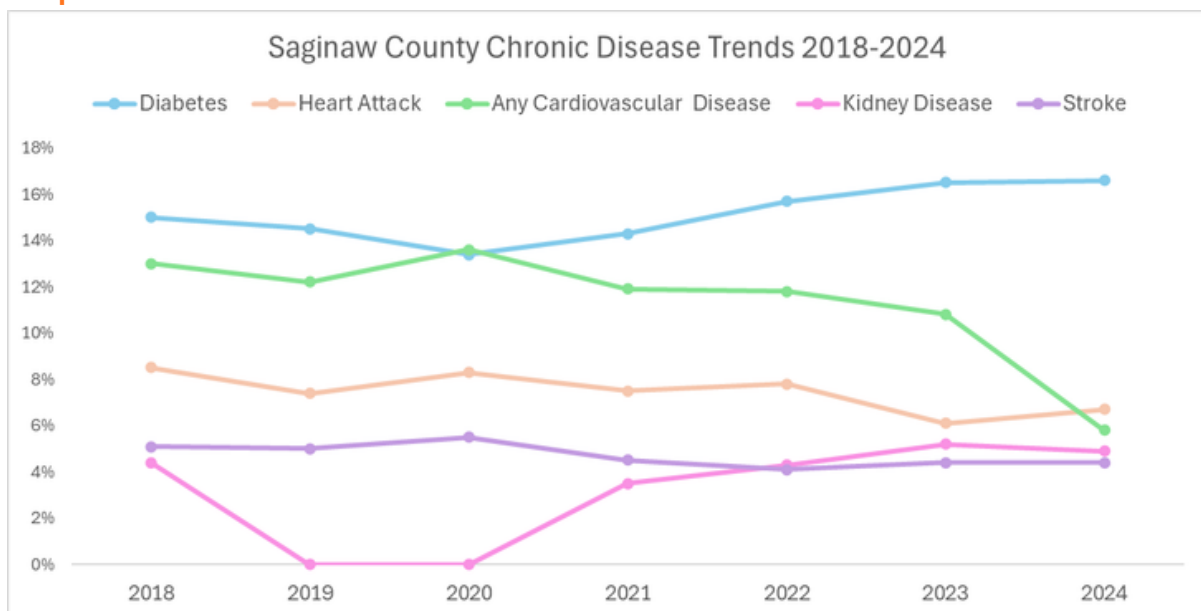
Chronic Diseases ⁽⁴⁾

Graph 19



Since 2022, Saginaw County experienced a slight increase of people ever being told they have asthma. Diabetes and kidney disease have been on a steady increase since 2020.

Graph 20



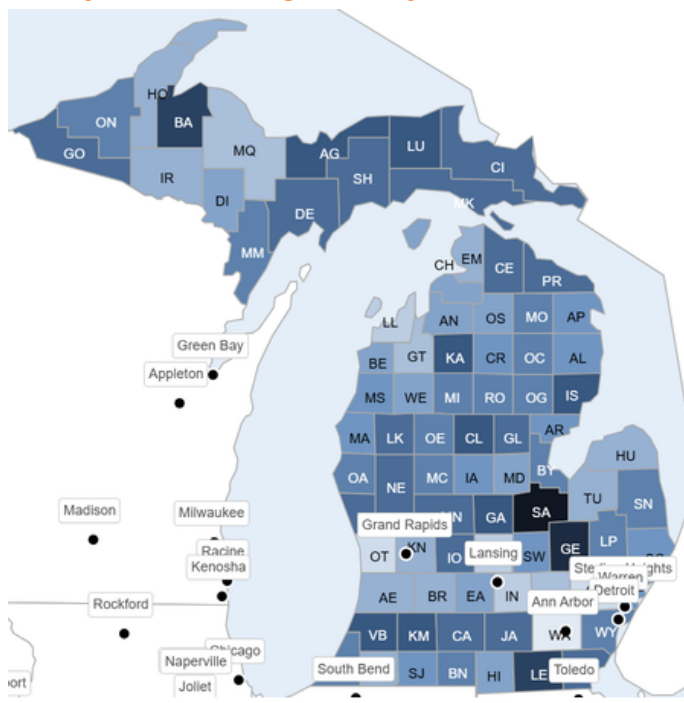
DATA COLLECTION & ANALYSIS

Health Status Assessment

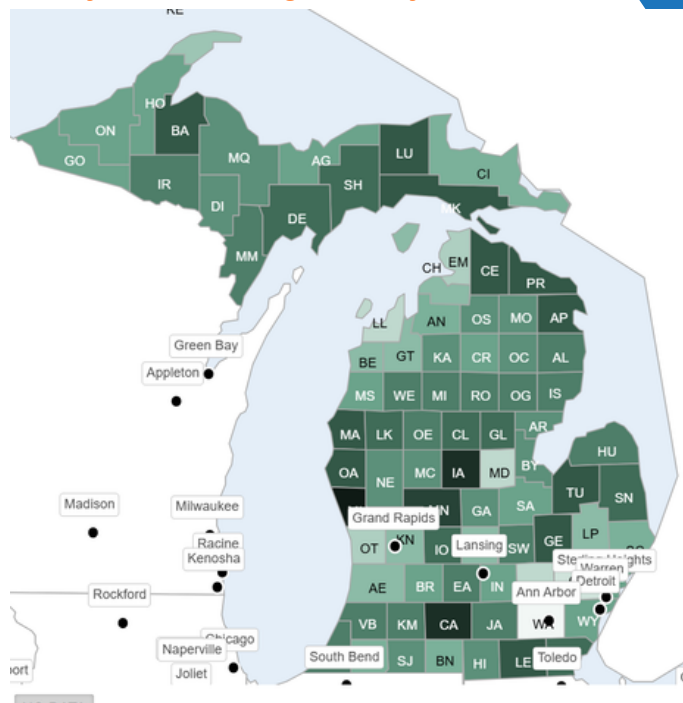
Obesity and Chronic Disease

Obesity (3, 4)

County Health Rankings, Obesity 2023⁽³⁾



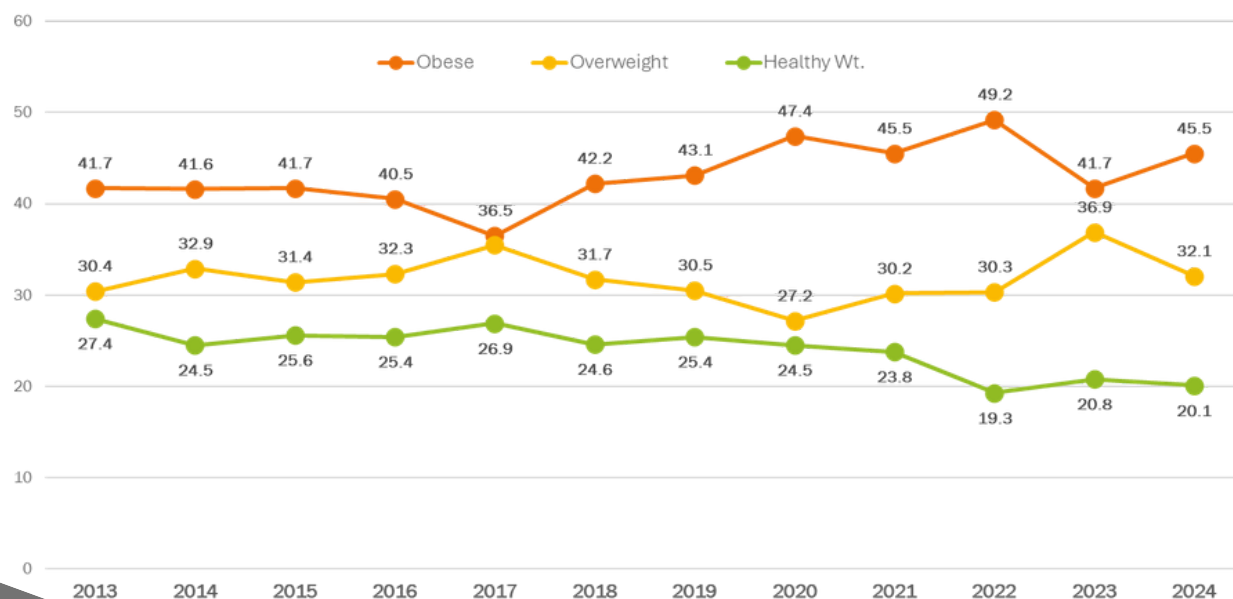
County Health Rankings, Obesity 2025⁽³⁾



In 2025, Saginaw County moved out of the worst county for obesity.

Graph 21⁽⁴⁾

Percent Body Status, Saginaw County 2013-2024

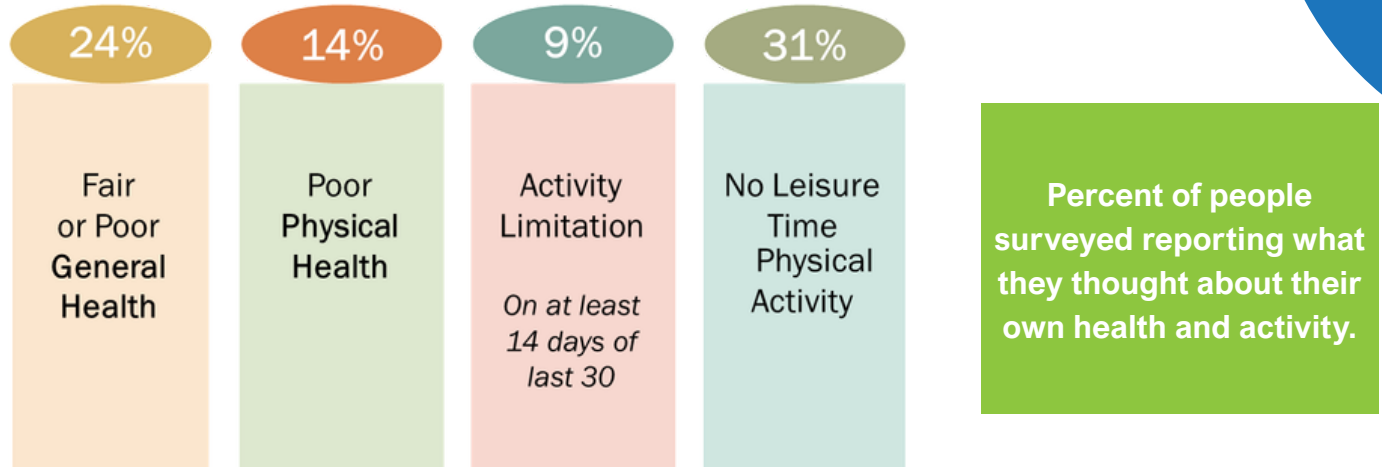


DATA COLLECTION & ANALYSIS

Health Status Assessment

Obesity and Chronic Disease

Obesity⁽⁴⁾



What the community experiences

“Sidewalks are cracked, uneven or there are not sidewalks”

“Can’t let kids go to parks on their own – not safe”

“Park equipment is broken or rusty”

– 2025 Community Conversations

BWELL SAGINAW STRATEGIC PRIORITIES

The Health Priorities for Saginaw remain the same as in the 2023 CHA Report:

- Maternal Infant Health
- Mental Health & Substance Use
- Obesity & Chronic Disease





REFERENCES

1. [Biospacial, 2025](#)
2. [Community Health Assessment Survey, 2026](#)
3. [County Health Rankings, 2023, 2025](#)
4. [Michigan Behavioral Risk Factor Surveillance Survey, 2024](#)
5. [Michigan Department of Education](#)
6. [Michigan Department of Health and Human Services](#)
 - a. [Community Health Information](#)
 - b. [Population Trends](#)
 - c. [Vital Statistics](#)
7. [Michigan Profile for Healthy Youth, 2023-2024](#)
8. [Michigan Overdose Data to Action, 2024](#)
9. [Office on Women's Health, Retrieved 2026](#)
10. [Saginaw County Medical Examiners Office, 2025](#)
11. [United States Census Bureau, American Community Survey, 2024](#)
12. [United for ALICE: United Way of Saginaw County, 2025](#)