This report identifies, for illustrative purposes, the names of businesses and organizations and highlights business practices and performance. Such identification does not (a) suggest that every aspect of the business, organization, practice, or performance is exemplary or (b) constitute endorsement by the U.S. Department of Health and Human Services. Further, any views expressed by such businesses or organizations do not necessarily represent the views or positions of the U.S. Department of Health and Human Services.
## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword From the Surgeon General</td>
<td>v</td>
</tr>
<tr>
<td>Executive Summary</td>
<td>ix</td>
</tr>
<tr>
<td>Welcome to Community Health and Economic Prosperity</td>
<td>xi</td>
</tr>
<tr>
<td>The U.S. Health Disadvantage and Why It Matters to Business</td>
<td>1</td>
</tr>
<tr>
<td>The Business Opportunity in 21st Century America</td>
<td>13</td>
</tr>
<tr>
<td>Steps to Address the U.S. Health Disadvantage and Monitor</td>
<td>21</td>
</tr>
<tr>
<td>the Business Impact</td>
<td></td>
</tr>
<tr>
<td>A Way Forward for Community Health and Economic Prosperity</td>
<td>33</td>
</tr>
<tr>
<td>Report Recommendations</td>
<td>39</td>
</tr>
<tr>
<td>APPENDIX A. Exemplars</td>
<td>45</td>
</tr>
<tr>
<td>APPENDIX B. Perspectives From Business Leaders</td>
<td>55</td>
</tr>
<tr>
<td>APPENDIX C. References</td>
<td>61</td>
</tr>
</tbody>
</table>
Foreword From the Surgeon General

This foreword is reprinted from *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General.*

This report (*Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General*) was largely written in fall 2019, when the economy was booming and unemployment was at an all-time low. Long before then, the United States was struggling with what many call the U.S. health disadvantage—that is, on average, the health of Americans is worse than the health of people in other wealthy countries, even as we spend more on healthcare than any other country. Within the United States, there are also clear differences in health status and access to healthcare across geographic settings and racial and ethnic groups. The original intent and message of our report was to communicate that health and the economy are inextricably linked, meaning we cannot have healthy communities without a prosperous economy, and we cannot have a prosperous economy without healthy communities. Strengthening the health of communities, in turn, requires eliminating the causes of the gaps in health status and gaps in access to care within and across our communities. We focused the report on the role of businesses in contributing to both community health and economic prosperity. We set out to make the case for greater business engagement with and investment in communities—especially those most vulnerable—not just because it is a good thing to do for the sake of others, but also because it is in the self-interest of businesses to do so.

Then the world changed. A novel coronavirus emerged in China and spread rapidly around the world. By early spring 2020, many Americans were staying home, and many nonessential businesses had closed their doors. Infection and death rates climbed, and the economic news turned grim. And yet, the message of our report endures and resonates even more profoundly: Health and the economy are inextricably linked. We cannot have one without the other. This interdependence—between health and the economy, and among all of us who make up society—has been neglected for too long. We now are seeing in very tangible and historic ways that our nation cannot maintain one without the other and cannot maintain either without including all of us.

Two trends characterize health in the United States. First, overall health in the wealthiest country on the planet is far from optimal and in many instances is getting worse, especially among the working-age population. Second, spending on medical care continues to go up. We pay more for healthcare than any other country in the world, but our health outcomes are not commensurate. Indeed, on some measures—like obesity, diabetes, infant mortality, and even life expectancy—outcomes are far worse in the United States than they are in many other nations.
The impetus for this report came from the observation that, even as they create suffering and hardship for individuals and families, the overall health of the U.S. population and the increasing cost of healthcare in the United States are also particularly burdensome to businesses. The success of businesses depends on a healthy and productive workforce, and businesses pay about 20% of the nation’s medical care costs by virtue of providing health insurance to employees and their dependents. Yet all this spending on healthcare by individuals, families, employers, and the government is not resulting in better health or longer life.

I am interested in what businesses can be doing to alter this reality— not just for the sake of improving health and controlling healthcare costs, but for the sake of improving their own long-term economic viability. How can businesses improve the health of their communities—including the health of current and future employees—while trying to control one of their largest business expenses, their growing and unsustainable healthcare costs?

Exploring the role of business in health and society is not a typical topic for a Surgeon General’s report or a customary line of inquiry for public health. However, it brings into view a set of practical solutions that businesses can employ to help address the U.S. health disadvantage. This report explores

- The U.S. health disadvantage and the burden it places on our businesses and our economy (in addition to our people and families);
- How communities can become (or improve as) places that nurture health, wealth, and well-being and offer children and families opportunities to thrive; and
- The meaning and role of businesses in the United States, and how businesses can create value for both themselves and their communities by helping to address the conditions that drive poor health and create the conditions that help people thrive.

This report describes the activities of community changemakers who can partner with businesses to engage stakeholders, create shared value, and steward systems that improve community health and increase economic prosperity. Finally, this report offers a vision for the future where businesses that wish to create value, enhance profit, and thrive over the long term, choose to invest in the health, wealth, and well-being of their stakeholders—employees, customers, suppliers, communities, investors, and shareholders—without whom those very businesses could not exist.

Health and the economy are inextricably linked. We cannot have one without the other. This interdependence—between health and the economy, and among all of us who make up society—has been neglected for too long. We now are seeing in very tangible and historic ways that our nation cannot maintain one without the other and cannot maintain either without including all of us.
Businesses cannot prosper for long when society struggles. Certainly, the coronavirus pandemic of 2020 has made that clear. Businesses have had to adapt; most will recover, but some will not succeed. All should be concerned with strengthening our nation’s health and resiliency, so that any future economic downturn resulting from a health threat is less severe.

Some businesses have figured out ways to maintain, and even increase, profits while also addressing community needs and contributing to social progress. To succeed over the long term, businesses and those who invest in them have both a responsibility and a competitive interest to make money in ways that contribute to the health, wealth, and well-being of all. This report seeks to point the way for more businesses to do so, and to shine a light on specific strategies that are already showing results.

By integrating these approaches into business operations, many businesses have succeeded at what is the essence of capitalism—generating a profit while delivering the greatest societal gains—thus creating value for company and community. I believe doubling down on this purpose will improve community health and increase economic prosperity for all, help to right the U.S. health disadvantage, and help to control the costs of medical care.

I challenge business leaders and policymakers across the country to work toward ensuring business returns are commensurate with societal gains. That is what we should all envision as capitalism at its best.

Jerome M. Adams, M.D., M.P.H.
Vice Admiral, U.S. Public Health Service
Surgeon General of the United States
Executive Summary

The health of Americans is not as good as it could be and is worse than the health of populations of other wealthy nations. America’s lower health status, referred to as the U.S. health disadvantage, inflicts costs on individuals, families, businesses, and society.

The report describes the U.S. health disadvantage and the importance of strengthening communities and improving the health of residents. The report offers recommendations for how businesses can address the U.S. health disadvantage by engaging with and investing in communities, while creating value, lowering business costs, and improving the health of employees and other stakeholders. Given the power of business in American society, efforts to improve community health and recover and extend economic prosperity will be insufficient without actions by business leaders.

The report’s recommendations focus on four areas of action:

1. **Learn More About Your Stakeholders.** Valuing the needs and interests of all stakeholders, and avoiding prioritizing one stakeholder at the expense of another, helps ensure success.

2. **Foster a Culture of Stewardship.** Stewardship refers to a company managing its impact on society. This requires addressing problems at a systems level—through policy, investment, and education, for example.

3. **Develop Strategic Cross-Sector Partnerships.** Most efforts to improve community health, wealth, and well-being involve partnerships that bring a range of expertise and additional resources. Effective partners for business include community development organizations, philanthropic foundations, local government agencies, and other businesses.

4. **Measure Performance Using Meaningful Indicators of Community Health and Well-Being.** Many companies have key performance indicators to evaluate performance in major areas of business operations. Consider whether your company’s performance metrics can be improved by including community health indicators.

These recommendations offer opportunities for businesses, working together with others, to more purposefully embrace their roles as stakeholders in a society that works for everyone. With growing awareness of interdependence, greater engagement of all stakeholders, and an alignment of business earnings and societal gains, such partnerships and investments can ripen into healthier people and communities, a more equitable and just society, and a sustainably prosperous economy upon which everyone depends.

To view the more detailed Executive Summary, see *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General.*
Welcome to Community Health and Economic Prosperity

by Carolyn Cawley, President, U.S. Chamber of Commerce Foundation

At the U.S. Chamber of Commerce Foundation, we know that a healthy, productive workforce fuels vibrant communities. Businesses have long played an important role in promoting community health by investing in their employees and customers and by creating another essential building block to health: jobs. Healthy communities are essential to a strong economy that creates more opportunities for more people.

Our work with businesses in every corner of the nation confirms we are stronger when we work together—across government, nonprofits, academia, and the private sector. We saw this firsthand when our “Sharing Solutions” initiative took us on a national tour of communities hit hard by the opioid epidemic to host conversations about how employers can be a leading part of the solution. It is also why we have worked with groups like the National Academies of Science, Engineering, and Medicine to better understand businesses’ growing relationship to community health and share the significant return on those investments.

We welcome every opportunity to use our role as conveners of the business community to create solutions—both on the ground and through educational efforts like this Surgeon General’s report.

This report shines a light on the relationship between community health and economic prosperity. It encourages business leaders to continue to prioritize health and well-being as a key tenet of their community engagement. At the same time, it highlights the importance of an environment where businesses and community stakeholders can work together to deliver improved health outcomes.

It also underscores how employers are uniquely positioned to effect lasting change in their community’s health. Over decades, businesses have demonstrated their drive and commitment to fostering a culture of health in America. From using their reach to engage a broader group of citizens, to developing new and innovative strategies to empower healthy employees and customers, this report shows why continuing this momentum is more important than ever.

Whether addressing decades-old challenges or emerging crises, businesses are a vehicle for building healthy, sustainable, and strong communities that maximize everyone’s potential. The U.S. Chamber of Commerce Foundation is pleased to introduce readers to this Surgeon General’s Report on community health and economic prosperity, and we encourage businesses and other private sector leaders to celebrate the important contributions they have made, and find inspiration for the work that is to come.
# The U.S. Health Disadvantage and Why It Matters to Business

## Key Takeaways

- Americans are less healthy than residents of other wealthy nations. This is the *U.S. health disadvantage*.
  - Higher rates of health-related issues—from diabetes to alcohol-related car crashes—affect companies’ healthcare costs and the productivity of their employees.
  - On average, people born in the United States have lower life expectancies than people born in other wealthy countries.
  - U.S. workers are less healthy—and have less access to and pay more for healthcare—than workers in other wealthy countries.

- The U.S. health disadvantage
  - Increases costs for businesses, lowers productivity and competitiveness, and compromises business success and growth; and
  - Has its roots in poor conditions in neighborhoods and communities where the vital conditions that shape health are unmet for some residents.

Many Americans believe they enjoy better health than people in other high-income countries and have access to the best healthcare system in the world. Neither assumption is true:

- On average, people in the United States have poorer health—shorter lives and more illness—and experience greater *health inequity* (avoidable differences across groups)—than people in other wealthy countries. And this health gap keeps getting bigger. In fact, American life expectancy has declined for 3 straight years, while life expectancy continues to rise in other wealthy nations.

- Many Americans cannot fully access the U.S. healthcare system—in 2019, 28.9 million non-elderly Americans lacked health insurance.

This is referred to as the “U.S. health disadvantage”—the health gap between the United States and other wealthy nations. This disadvantage exists even though the United States spends more on healthcare than *any other country*, and this spending gap has widened over time (Figure 1).
Figure 1 Health expenditure\(^a\) per capita, 2018 (or nearest year) by country and the OECD average

<table>
<thead>
<tr>
<th>Country</th>
<th>Per Capita (U.S. dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mexico</td>
<td>1,138</td>
</tr>
<tr>
<td>Turkey</td>
<td>1,227</td>
</tr>
<tr>
<td>Latvia</td>
<td>1,749</td>
</tr>
<tr>
<td>Hungary</td>
<td>2,047</td>
</tr>
<tr>
<td>Poland</td>
<td>2,056</td>
</tr>
<tr>
<td>Chile</td>
<td>2,182</td>
</tr>
<tr>
<td>Estonia</td>
<td>2,231</td>
</tr>
<tr>
<td>Greece</td>
<td>2,238</td>
</tr>
<tr>
<td>Slovak Republic</td>
<td>2,290</td>
</tr>
<tr>
<td>Lithuania</td>
<td>2,416</td>
</tr>
<tr>
<td>Israel</td>
<td>2,780</td>
</tr>
<tr>
<td>Slovenia</td>
<td>2,859</td>
</tr>
<tr>
<td>Portugal</td>
<td>2,861</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>3,038</td>
</tr>
<tr>
<td>South Korea</td>
<td>3,192</td>
</tr>
<tr>
<td>Spain</td>
<td>3,323</td>
</tr>
<tr>
<td>Italy</td>
<td>3,428</td>
</tr>
<tr>
<td>New Zealand</td>
<td>3,923</td>
</tr>
<tr>
<td>OECD (average)</td>
<td>3,994</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>4,070</td>
</tr>
<tr>
<td>Finland</td>
<td>4,228</td>
</tr>
<tr>
<td>Iceland</td>
<td>4,349</td>
</tr>
<tr>
<td>Japan</td>
<td>4,766</td>
</tr>
<tr>
<td>Ireland</td>
<td>4,915</td>
</tr>
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<td>Belgium</td>
<td>4,944</td>
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<td>France</td>
<td>4,965</td>
</tr>
<tr>
<td>Canada</td>
<td>4,974</td>
</tr>
<tr>
<td>Australia</td>
<td>5,005</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>5,070</td>
</tr>
<tr>
<td>Netherlands</td>
<td>5,288</td>
</tr>
<tr>
<td>Denmark</td>
<td>5,299</td>
</tr>
<tr>
<td>Austria</td>
<td>5,395</td>
</tr>
<tr>
<td>Sweden</td>
<td>5,447</td>
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<tr>
<td>Germany</td>
<td>5,986</td>
</tr>
<tr>
<td>Norway</td>
<td>6,187</td>
</tr>
<tr>
<td>Switzerland</td>
<td>7,317</td>
</tr>
<tr>
<td>United States</td>
<td>10,586</td>
</tr>
</tbody>
</table>

\(^a\) Total health spending is based on the final consumption of healthcare goods and services (i.e., current health expenditure), including personal healthcare (curative care, rehabilitative care, long-term care, ancillary services, and medical goods) and collective services (prevention and public health services, as well as health administration) but excluding spending on investments. Healthcare is financed through a mix of financing arrangements, including government spending and compulsory health insurance, as well as voluntary health insurance and private funds from, for example, households’ out-of-pocket payments, nongovernmental organizations, and private corporations.

\(^b\) “Purchasing power parity is a conversion rate that shows the ratio of the prices in national currencies of the same basket of goods and services in different countries.”
Three Facts About the U.S. Health Disadvantage

1. Americans are less healthy than people in other wealthy countries and do not live as long.

6 of 10 Americans have at least one chronic condition

4 of 10 Americans have two or more chronic conditions

Working-age Americans with two or more chronic conditions

<table>
<thead>
<tr>
<th>Years of age</th>
<th>18–44</th>
<th>45–64</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>18%</td>
<td>50%</td>
</tr>
</tbody>
</table>

AmERICANS suffer and die at higher rates from a broad range of diseases and injuries including:

<table>
<thead>
<tr>
<th>Diseases</th>
<th>Death or injuries</th>
<th>Reproductive health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart, lung, and kidney disease</td>
<td>Car crashes involving alcohol</td>
<td>Poor birth outcomes (e.g., infant mortality)</td>
</tr>
<tr>
<td>Obesity</td>
<td>Shootings</td>
<td></td>
</tr>
<tr>
<td>Diabetes</td>
<td>Drug overdoses</td>
<td></td>
</tr>
<tr>
<td>HIV/AIDS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. The U.S. health disadvantage has been growing for three decades. Working-age adults have suffered.

U.S. life expectancy was among the highest in the world for much of the 20th century.

The U.S. health disadvantage emerged in the 1980s, and by 2015, U.S. life expectancy ranked last among industrialized nations.

The decline in U.S. life expectancy from 2014 to 2017 stems from an increase in deaths among working-age adults (25–64 years of age).

Compared with workers in other wealthy countries, U.S. workers are less healthy and often have higher rates of mortality.
3. The U.S. health disadvantage affects nearly all Americans, regardless of age, race, or social class. No group of Americans, except the very oldest, is untouched by this health gap.

While death rates among non-Hispanic White Americans are lower (better) than rates among minority and low-income Americans, they are higher (worse) than death rates among non-Hispanic Whites in other wealthy nations.

High-income Americans, people with health insurance, college graduates, and those with healthy behaviors fare worse than their counterparts in other wealthy countries. These Americans also have higher infant mortality, more chronic diseases, and shorter lives.

For every age group below 55, the death rate among White males and females in the U.S. ranks 16th or 17th out of 17 peer countries.

The prevalence of poor health has clear implications for U.S. healthcare costs, labor productivity, and labor availability.

Although women’s increased participation in the labor force over time has made up for some of the decline in men’s participation, it has declined from 2000 to 2020.

Men’s participation in the labor force has plummeted from 1950 to 2020.

---

1 An estimated 62.5% of men and women combined participated in the labor force in 2020. Actual monthly labor force participation reached a low of 60.2% in April 2020, due to the impact of the coronavirus pandemic, before rebounding slightly to 61.5% in June 2020.
Our Current Healthcare Spending Is Unsustainable

Despite worse outcomes, the United States pays more. In 2018, **U.S. healthcare expenditures were 2.5 times higher** ($10,586 per person) than the average for Organisation for Economic Co-operation and Development (OECD) member countries ($3,806 per person). The high level of **U.S. healthcare spending puts unsustainable fiscal pressure** on employers and employees (and on public programs like Medicare and Medicaid, and on everyday consumers). Countries that do not spend as much on healthcare as the United States have healthier populations and higher life expectancies; spending even more on healthcare will not solve the U.S. health disadvantage.

Business Leaders Can Lead the Fight to Turn the U.S. Health Disadvantage Into a Health Advantage

Business leaders can play an even more meaningful role in the lives of their employees—and the lives of all Americans—by investing in the health, wealth, and well-being of people and communities across the country. **Health is about more than just healthcare.** The conditions that shape health are outside the clinic—where people live, learn, work, and age. In fact, healthcare accounts for only 10–20% of health. Employees’ health, their productivity, and the costs of their healthcare are shaped by the conditions in which they live—their homes and neighborhoods.

Americans’ health is vital for individuals, families, communities, businesses, and the economy, and even for national security. Employers depend on a healthy workforce to maximize productivity and minimize healthcare costs. **In a global marketplace, an unhealthy workforce puts U.S. businesses at a competitive disadvantage.** It also threatens the hopes and prospects of future generations. The U.S. health disadvantage also affects the consumer market; demand for products and services suffers when families are struggling with illnesses, disability, health-related expenses, and insufficient income. These consequences are increasingly drawing the attention of business leaders, economists, and public officials. Today’s business leaders are concerned about the larger economic impacts of **a workforce that is suffering from high rates of disease and disability, generating high healthcare costs, and dying prematurely.**
Five Factors Play a Role in the U.S. Health Disadvantage

The question of why Americans have poorer health and live shorter lives than people in other wealthy nations can be explained by five differences between the United States and other wealthy countries:

1. **Public policies and spending**: Public policies and spending set the context for the other four factors. American public policies are broadly shaped by (a) the country’s decentralized government (and strong state government roles), and (b) Americans’ unique concerns about issues like the size of government, levels of taxation, and the role of social welfare programs and investments in education, housing, and other social needs. These attitudes can shape lower spending on social services, which contributes to the U.S. health disadvantage. People in countries that prioritize spending on social services over spending on healthcare have higher life expectancy. The same is true in the United States: people in states that dedicate a larger proportion of their budgets to social services have higher life expectancy.

2. **Social and economic factors**: Income and education are among the most important social and economic factors related to health. Compared with other wealthy nations, the United States has higher levels of income inequality, poverty, child poverty, single-parent households, and incarceration. The United States has also lost its leadership position in education; it now ranks 24th in science and reading and 38th in math, behind such countries as Vietnam, Estonia, and Slovenia. In a modern American economy that depends on a skilled and knowledgeable workforce, quality education may be the most important driver of health and economic opportunity.

3. **Social and physical environments**: U.S. cities, suburbs, and rural and tribal areas are designed for automobiles rather than pedestrians and cyclists, and Americans are exposed to more violence and residential segregation than their peers in other wealthy nations. Poor-quality housing, overcrowding, and homelessness are serious problems across the U.S. that compromise health and safety. People can only make choices from the options that are available to them; they cannot eat well if healthy foods are not available, or walk to the store or park if the neighborhood is not safe. The physical, or built, environment includes parks, housing, and transportation resources. The social environment includes the people and institutions with which people interact (e.g., schools, employers, banks, and libraries), and these can either promote or damage health. Health-promoting conditions include social support, safety, and social connection. Health-damaging conditions include social isolation, discrimination, segregation, and trauma.
4. **Individual behaviors:** Compared with their peers in other wealthy countries, Americans have lower rates of smoking\(^2\) and problem drinking, but they consume more calories per person, are less likely to wear a seatbelt, have more car crashes involving alcohol, are more likely to be the victims of gun violence, and are more likely to use and misuse drugs. Some studies attribute 40% of U.S. deaths to unhealthy behaviors, which, in turn, are influenced by the physical and social environments.

5. **Healthcare:** Unlike other wealthy nations, the United States does not offer universal access to healthcare. The U.S. healthcare system struggles with deficiencies in quality, fragmentation, and poor coordination of care; it ranks poorly when compared with healthcare systems in other wealthy nations that cost far less. Finally, health insurance in the United States is often tied to employment. When employment is disrupted, such as that caused by the coronavirus pandemic, many workers lose their health insurance coverage, often at a time of high need.

Recently, research attention has focused on another component of the explanation. Racism and bias is increasingly identified as an important contributing cause of poor health outcomes for such population groups as people of color in the United States. Racism and bias affects well-being through several intertwined pathways. For example, residential housing segregation, unequal treatment within the criminal justice system, and lack of access to credit and capital have the effect of concentrating poverty, limiting access to quality education, and limiting employment and economic opportunities. Each of these contributes to poorer health outcomes. Racism and bias in the diagnosis and treatment of disease also contributes to poorer health outcomes.

Many American companies are discovering that there are economic benefits in the choice to address the vital conditions required for health (Box 1). Poor education, unstable housing, and food insecurity affect the health status of workers and their productivity on the job. In a knowledge-based economy, businesses already understand the value of an educated and skilled workforce, but the larger health benefits of education may not be fully appreciated—nor is the price tag for gaps in education. Workers with less education or income are more likely to have chronic illnesses and complications, higher healthcare costs and more absenteeism and presenteeism. Even the ability to conduct manual labor, such as lifting packages or climbing stairs, varies by level of education. Lower income adds to psychological distress, an important consideration in an era of increasing deaths from drug use, problem alcohol use, and suicide. The opioid epidemic, a phenomenon with far less impact on businesses in other countries\(^3\), costs U.S. employers billions of dollars per year in healthcare costs and lost productivity.

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\(^2\) Higher rates of smoking decades ago may also be contributing to currently high U.S. death rates from tobacco-related illnesses.

\(^3\) An increase in opioid prescribing has been observed in other countries (e.g., Australia, Canada, Denmark, Finland, Germany, Sweden, United Kingdom), but no country has experienced an increase in drug overdose deaths comparable to the United States.
Our ability to survive and thrive—as individuals, institutions, and industries—depends on having a consistent set of vital conditions, such as clean air, fair pay, humane housing, early education, routine healthcare, and other necessities. Everyone—including the public, private, and nonprofit sectors, and individuals, families, and communities—has a role to play in assuring the vital conditions, equitably, for all Americans.

The Seven Vital Conditions

<table>
<thead>
<tr>
<th>Thriving Natural World</th>
<th>Basic Needs for Health &amp; Safety</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reliable Transportation</td>
<td>Belonging &amp; Civic Muscle</td>
</tr>
<tr>
<td>Humane Housing</td>
<td>Lifelong Learning</td>
</tr>
<tr>
<td>Meaningful Work &amp; Wealth</td>
<td></td>
</tr>
</tbody>
</table>

The U.S. Health Disadvantage Matters to Businesses and the Economy

The U.S. health disadvantage has major implications for employers, who pay the price as rates of chronic diseases, such as obesity and diabetes, grow in the workforce (and among dependents). This poor health generates costs for employers through

- Greater healthcare expenses,
- Absences for illness and medical appointments (for themselves and dependent family members), and
- Presenteeism (i.e., working while sick).

Take diabetes as an example: The average full-time worker with diabetes misses 5.5 workdays per year; diabetes-related absences cost U.S. employers $20 billion annually in lost productivity. The indirect costs to employers may approach $90 billion per year (Table 1).
Table 1 Indirect costs to U.S. employers due to diabetes

<table>
<thead>
<tr>
<th>Problem</th>
<th>Productivity losses</th>
<th>Costs ($ billion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced productivity days among persons not in labor force</td>
<td>14 million days</td>
<td>2.3</td>
</tr>
<tr>
<td>Work days absent</td>
<td>14 million days</td>
<td>3.3</td>
</tr>
<tr>
<td>Mortality</td>
<td>277,000 deaths</td>
<td>19.9</td>
</tr>
<tr>
<td>Reduced performance at work</td>
<td>114 million days</td>
<td>26.9</td>
</tr>
<tr>
<td>Reduced labor force participation due to disability</td>
<td>182 million days</td>
<td>37.5</td>
</tr>
<tr>
<td>Total</td>
<td>—</td>
<td>89.9</td>
</tr>
</tbody>
</table>

Investing in communities can improve the health and productivity of current and future employees, help control healthcare costs and the indirect costs of poor health (such as worker absences), improve retention and help in recruiting, and provide a host of other benefits, including a positive image and greater brand recognition.

The same conditions that shape health in communities are also the features that enable employers to attract and retain talented workers. Such conditions include good schools, resources for sports and physical activities (parks, playgrounds), modern, efficient infrastructure (affordable, high-quality housing, transportation), and a healthy social environment (e.g., a lack of segregation and violence) (Figure 2).
Figure 2 Conditions in neighborhoods that shape opportunity

Opportunity neighborhoods

Quality schools
Access to early childcare and education
Number of parks and green spaces
Quality housing and public transportation
Access to healthy foods
Availability of jobs and healthy, on-the-job workers
Opportunities for economic growth
Healthy living conditions
Feelings of civic pride and responsibility
Access to local suppliers
The bottom line is clear: Businesses have an economic interest in improving vital conditions in employees’ neighborhoods and in working with community partners to create a safe, healthy environment (Table 2).

Table 2 Businesses can benefit from strengthening vital conditions for all

<table>
<thead>
<tr>
<th>Business priorities</th>
<th>Benefits from expanding vital conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Just behavior and sustained long-term</td>
<td>▪ Greater ability to generate long-term value; less short-termism</td>
</tr>
<tr>
<td>value</td>
<td>▪ Greater ability to meet public expectations and accountabilities (i.e., practices related to workers, customers, products, environment, jobs, communities, company leadership, and shareholders)</td>
</tr>
<tr>
<td>Profitability</td>
<td>▪ Higher demand for healthier products and services</td>
</tr>
<tr>
<td></td>
<td>▪ Greater productivity from a healthier workforce and customers</td>
</tr>
<tr>
<td></td>
<td>▪ Lower absenteeism, presenteeism</td>
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<tr>
<td></td>
<td>▪ Less stress and addiction</td>
</tr>
<tr>
<td></td>
<td>▪ Greater funding for research, development, and innovation</td>
</tr>
<tr>
<td></td>
<td>▪ Lower direct and indirect expenses (e.g., due to less demand for acute care for illness and injury, addiction treatment, criminal justice, environmental cleanup, homeless support)</td>
</tr>
<tr>
<td>Safety</td>
<td>▪ Safer products and services</td>
</tr>
<tr>
<td></td>
<td>▪ Fewer workplace injuries, disabilities, and worker compensation claims</td>
</tr>
<tr>
<td></td>
<td>▪ Fewer lawsuits and liability expenses</td>
</tr>
<tr>
<td>Human capital</td>
<td>▪ More talented, literate, and resilient workers (current and future)</td>
</tr>
<tr>
<td></td>
<td>▪ Competitive advantages from workplace equity, diversity, and inclusion</td>
</tr>
<tr>
<td></td>
<td>▪ Greater employee ownership and equity stake in business success</td>
</tr>
<tr>
<td></td>
<td>▪ Higher morale, job satisfaction, retention, and promotion</td>
</tr>
<tr>
<td></td>
<td>▪ Better match between jobs and skills, and greater flexibility to changing circumstances</td>
</tr>
<tr>
<td></td>
<td>▪ More stable succession planning, leadership transitions</td>
</tr>
<tr>
<td></td>
<td>▪ Lower costs for recruitment, retraining</td>
</tr>
<tr>
<td></td>
<td>▪ Greater retirement security</td>
</tr>
<tr>
<td>Sustainability</td>
<td>▪ Less waste</td>
</tr>
<tr>
<td></td>
<td>▪ Less costly, more reliable sources of renewable energy and other resources</td>
</tr>
<tr>
<td></td>
<td>▪ More efficient movement of goods and services</td>
</tr>
<tr>
<td></td>
<td>▪ Safer, more dependable transportation infrastructure</td>
</tr>
<tr>
<td></td>
<td>▪ Closer proximity between jobs, housing, food, transportation, and recreation</td>
</tr>
<tr>
<td></td>
<td>▪ Fewer violations of environmental protections</td>
</tr>
<tr>
<td>Reputation</td>
<td>▪ Stronger sense of community and connection as good corporate citizens</td>
</tr>
<tr>
<td></td>
<td>▪ Stronger network of supply chain partners</td>
</tr>
<tr>
<td></td>
<td>▪ Greater transparency, trust, and confidence in corporate governance</td>
</tr>
<tr>
<td></td>
<td>▪ Fewer scandals, less risk to intangible assets</td>
</tr>
<tr>
<td></td>
<td>▪ Greater potential to negotiate and resolve policy disputes</td>
</tr>
<tr>
<td></td>
<td>▪ Greater potential for public–private partnerships</td>
</tr>
</tbody>
</table>
Toward a Healthier Future

As the coronavirus pandemic of 2020 has made abundantly clear in the United States, business as usual is no longer an option. The solution to the U.S. health disadvantage—a disadvantage highlighted by the spread and lethality of the virus and exacerbated by unprecedented job losses (and the loss of employer-provided health insurance)—lies in equitably improving health, wealth, and well-being for all people and places across the United States. Even as the virus presented challenges to health and the economy, some saw an opportunity to strengthen both together. This report is about that opportunity. If the U.S. health disadvantage of today is not fixed, by strengthening communities and expanding opportunities, the future population—and workforce—will be burdened with even greater sickness, lower productivity, higher costs, and shorter lives, and will be even less resilient to future threats like COVID-19. To improve the nation’s health, wealth, and well-being, Americans must transform the disadvantaged communities in which too many live, learn, work, and raise families into communities of high opportunity for individuals and businesses.

The bottom line is clear: Businesses have an economic interest in improving living conditions in employees' neighborhoods and in working with community partners to create a safe, healthy environment.
The Business Opportunity in 21st Century America

KEY TAKEAWAYS

- Business is a force for good in American society and around the world. Business and society are mutually dependent and best thrive together.

- The growth in transparency, the increase in interdependence and mutuality, and the public’s attention to values pose potential threats and opportunities to a business’s reputation, brand, and long-term success.

- Businesses are looking harder at these threats and opportunities and increasingly choosing to align business values, policies, investments, and actions with the expectations of consumers and the public.

- Engaging all stakeholders is one way to create alignment. When businesses create value for the groups that make the business “a going concern”—the groups that are part of the cooperative scheme that allows a firm to come into being and to be successful over time—opportunities to thrive increase.

Business is reinventing itself and redefining its societal role amid the changing context of American society. The operations of today’s firms, industries, and entire economies differ notably from those of the past. Three emerging dynamics are largely responsible for changes in the way companies operate their businesses:
- **Transparency.** People have unprecedented and instant access to information from around the globe. Online rating systems, consumer-produced videos, and anonymous blog posts make it difficult for firms to shield activities from consumers, employees, competitors, and the public. Even actions in remote parts of the world (e.g., use of child labor, corrupt practices, or environmental damage) have become easy to uncover. The rise of transparency has forced companies to be ready to face scrutiny—both at home and worldwide—for their practices and to feel the pressure of accountability.

- **Interdependence.** The recognition of interdependence and mutuality between business and society is increasing—both the recognition that the success of a business depends on the success of all its stakeholders and the understanding that when the rewards of an enterprise are distributed among its participants, the enterprise is more compelling to those participants. This creates positive reciprocity that makes it more likely that the firm will be successful over time. Interdependence and mutuality emphasize the relationships between business and society, and encourage those relationships to be deeper and richer for the benefit of both society and business.

- **Values.** Consumers (and employees) are attentive to the values of a business. Although ethics have always been integral to the operation of markets, people are becoming more concerned with how a company’s values align with their own values. According to a Nielsen survey, 66% of respondents are willing to pay more for products and services from companies committed to positive social and environmental action. A Cone/Porter Novelli study found that 88% of consumers would buy from (and 66% would switch purchases to) a purpose-driven company. About $1 of every $5 invested in equity markets undergoes some kind of values vetting, and interest in this kind of vetting is growing rapidly.
Businesses have always been concerned about reputation and protective of their brands. Transparency, interdependence and mutuality, and values each pose potential threats and opportunities. Businesses are looking harder at these threats and opportunities, and increasingly choosing to align their policies and actions with the expectations of consumers and the public. Stakeholder engagement provides a framework for understanding and implementing business strategies to effectively improve this alignment.

Firms are increasingly recognizing their stakeholders’ interests as (mostly) aligned with business interests, emphasizing a purpose beyond profits (while still caring about financial returns) and investing in stakeholder relationships (e.g., with suppliers, employees, customers, and the local community) with an eye toward strengthening business returns. A few firms that have implemented specific management strategies and practices aligned with this approach include Costco, Eastman Chemical, Google, Salesforce, Starbucks, Unilever, Vanguard, and others. Box 2 describes Sodexo’s stakeholder approach to business.

**BOX 2 | SODEXO’S STAKEHOLDER APPROACH**

Since its founding in 1966, Sodexo has sought to create value for its multiple stakeholders, including customers, clients, employees, suppliers, communities, and shareholders. From its food services operations that serve private corporations, hospitals, healthcare facilities, schools, colleges and universities, senior living communities, sports and leisure venues, and government agencies to its facilities management, benefit and rewards, and home care operations, Sodexo strives to create value for all of its stakeholders and integrate actions that support health and wellbeing into the core of its business operations.

With its Better Tomorrow 2025 initiative, Sodexo considers environmental, social, and economic impacts as it establishes and implements its business goals, ensuring that Sodexo’s growth benefits:

- Employees who work hard every day,
- Clients and suppliers who seek relationships based on shared value,
- Shareholders who want sustained long-term growth, and
- Tens of millions of people served by Sodexo everyday—that is, people who hold the business accountable for having a positive impact on the community.
Sodexo uses data to determine where to focus its efforts and to measure results. Sodexo has had public, measurable, and audited corporate responsibility goals since 2009. Here are two examples of how Sodexo strives to offer healthy and nourishing lifestyle choices to every one of its consumers every day:

- In collaboration with the Partnership for a Healthier America, Sodexo implements Mindful by Sodexo, a healthy dining program, in 95% of its food service accounts, expanding healthier food choices in at least 25% of its hospitals, offering 17 million more free breakfast meals in primary and secondary schools, and increasing the selection of healthier, more nutritious options in its vending and K–12 lunch programs.

- Sodexo offers healthier children’s meals at 40% of its food service accounts with American cultural destinations, such as aquariums, museums, ballparks, and other recreational facilities.

Sodexo also aims to source responsibly and provide management solutions that reduce its carbon emissions. The company focuses on four environmental actions: preventing food waste, promoting plant-based meal options, sourcing responsibly through local and short supply chains; and helping clients to reduce their emissions through better energy and waste management, for example:

- Nearly all Sodexo site managers, chefs, and kitchen staff implement initiatives to cut food waste. Sodexo’s WasteWatch powered by Leanpath Program tracks food waste, monitors performance, and takes actions to drive reductions. The program captures data on daily food waste and measures pre- and post-consumer waste. In 2019, Sodexo avoided 584 tons of food waste at its sites, the equivalent of 3,689 metric tons of CO2.

- Sodexo is committed to increasing food purchased in its clients’ communities from local producers and small businesses, contractually requiring its produce vendor partners to source local and seasonal foods whenever possible. Sodexo purchases more than 4 million gallons of locally sourced milk each year. In 2019, Sodexo spent $1 billion with small- and medium-sized enterprises in the United States.

For Sodexo, growing responsibly is about pursuing and tracking what it can do better, safer, healthier, and more sustainably for people and planet. It’s about how Sodexo can improve as a corporate citizen, meeting the needs of and creating value for all its stakeholders.
Engaging with stakeholders is aligned with the purpose and meaning of business. Businesses can be thought of as

- Creating sustained, long-term value for all stakeholders;
- Fulfilling a larger purpose as a means of making money;
- Recognizing the interdependencies between themselves and stakeholders; and
- Seeking ways to contribute positively to communities and stakeholders.

Firms take these actions because they help the business succeed, consumers expect them to, and it is the right thing to do. Stakeholder firms see the connection between community health, wealth, and well-being and their own prosperity over time. They also seek ways to improve community health, especially where it is most clearly linked to their stakeholders and the prosperity of the firm.

Businesses seeking to invest in or engage with communities need not do so on their own. Instead, they should join the efforts of other organizations that are already working to improve community health and increase economic prosperity. Partnering with other organizations is easier, more efficient, and more effective than working alone. These organizations (Box 3) are proven partners on efforts to help improve the vital conditions that shape health, wealth, and well-being. Cross-sector partnerships and collaborations involving business, government, and nonprofits can accelerate improvements in community health and economic prosperity.
**BOX 3 | COMMUNITY CHANGEMAKERS**

**Affordable housing developers.** Although many CDCs (see definition below) develop affordable housing as part of their suite of local activities, there are also larger regional and national organizations dedicated solely to developing affordable housing.

**Anchor institutions.** These institutions are economic engines that power sustainability and long-term well-being in their communities. Businesses can partner with—or become—anchor institutions to strengthen and expand an inclusive local economy. Hospitals and universities are prime examples of anchor institutions that leverage their own assets to create economic opportunities for individuals, businesses, and communities.

**Community development corporations (CDCs).** These nonprofit organizations, typically based in low-income communities, work to improve the future of the neighborhood for the benefit of the people who live there, through activities such as real estate development, economic development, and community organizing. Approximately 4,600 CDCs exist in the United States.

**Community development financial institutions (CDFIs).** These mission-driven financial institutions provide access to affordable capital and financial services for low-income communities. CDFIs leverage federal resources, awarded through the U.S. Department of the Treasury’s Community Development Financial Institutions Fund, to attract private sector investment, which they use to provide financing for projects like affordable housing development, small business creation, and community facilities. The CDFI industry manages more than $150 billion among more than 1,100 certified CDFIs nationwide.

**Community members.** Community members engage in community development in a variety of ways, including as board members of involved organizations, as members of advisory committees, and through community meetings. Many CDCs
have risen from individual community members coming together. The field increasingly recognizes that to create lasting change, it must partner in more intentional and meaningful ways with community members.

**Foundations and philanthropies.** These organizations harness the power of wealth to tackle entrenched health and social problems. Business and philanthropic partnerships can spread prosperity and opportunity in struggling communities through programs, grants, and capital investments.

**Nonprofit service providers.** Besides revitalizing low-income neighborhoods through real estate development, the community development field also works to develop human capital. Nonprofit service providers play a critical role by building relationships with and offering direct services to low-income clients, from young children to older adults. These services (1) address immediate needs, such as through a food bank or homeless shelter, and (2) focus on longer term economic stability and wealth creation through activities that target educational readiness, workforce skills, and financial capability, for example.

**Public health agencies.** Public health agencies provide critical services and infrastructure to improve the health of people in communities. Partnerships between public health departments and local businesses address issues like healthy behaviors, worker safety, food and nutrition, neighborhood livability, and criminal justice reform. Public health departments can serve as chief health strategists in their communities.

**Social enterprises.** These are companies with socially driven missions that have aligned their profits with improving health, wealth, and well-being. These businesses meet a need in the community, such as preventing evictions or providing jobs, and meet the business imperative of being profitable.
KEY TAKEAWAYS

- Businesses use data for their operations but often overlook the use of data to understand the impact of their business on the health, wealth, and well-being of employees, customers, and communities.
- A data-driven approach to community engagement and investment
  - Can help businesses identify strategies that (a) create a healthier workforce and more prosperous communities and (b) monitor their progress in achieving specific outcomes; and
  - Offers businesses and employers a pathway to make broader improvements and measure their contributions and returns in the context of the larger ecosystem of communities and society.

For businesses that are ready to invest in communities, this report recommends a data-driven approach to improving community health and rebuilding economic prosperity in the United States—an approach that is good for business and good for the whole of society.

The Role of Businesses in Well-Being

Opportunities for businesses to join in creating thriving communities can be divided into three areas: people, places, and those most in need.

**People.** Investing in the well-being of employees has long been the purview of business. From providing safe working conditions, health insurance coverage, and paid sick leave to offering family-sustaining compensation, paid maternity leave, and profit sharing, companies recognize the value of investing in employees. Businesses can continue to ensure these conditions are met for all employees.

**Places.** Investing in *places* is less common for companies, and occurs most often in the communities where companies are headquartered (see “Perspectives From Business Leaders” in Appendix B of this report and in *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General*). Companies may establish partnerships to create pathways to
employment, build physical infrastructure (including green spaces and grocery stores),
and invest in STEM education. Companies can continue to make these kinds of
improvements and expand opportunities in the communities they serve.

Need. The most advanced businesses invest in people and places with an eye toward
improving the lives of those who are not thriving and creating conditions for all people
to prosper by adding tailored supports for those who are least likely to thrive. Such
investments have the potential to improve the health, wealth, and well-being of the
families of employees, as well as future employees and consumers. Some companies
are tackling health, wealth, and well-being more broadly—in the context of people in
the wider community they may not directly touch, and in the vital conditions required
for all people to thrive in the places in which businesses operate or serve.

Businesses acting in these areas are already using data to identify needs and identify the best
interventions to improve employee (people) and community (place) health and well-being, and to
monitor their progress in doing so. Common uses of data by businesses include (a) understanding
the health and well-being of the people an employer is associated with (e.g., using health risk
assessments for employees and their families, and mapping data to understand the communities
in which they do business); (b) selecting populations to work with or health conditions to address
to improve employee health (e.g., mental health); (c) establishing measures to assess short-term
improvement initiatives; and (d) measuring key system, workplace policy, and culture changes
(e.g., HERO Scorecard and the WELCOA Checklist).

Several organizations help businesses analyze data in a place-based way (e.g., Geographic
Information System [GIS] mapping and HERO Culture of Health). Businesses are using these
data to

- Map the value chain and understand total value or total return on investment of a set
  of initiatives (e.g., Shared Value Initiative and Sustainability and Health Initiative for
  NetPositive Enterprise);
- Develop a balanced portfolio of strategies to improve employee, community, and system
  well-being (e.g., Pathways to Population Health);
- Measure impact over the short-, medium-, and long-term using process outcomes related
  to specific initiatives (e.g., 100 Million Healthier Lives); and
- Understand the overall impact on population health and well-being across people and
  places (e.g., Well-Being In the Nation measures).
These emerging strategies expand the playbook for action to align with a broader array of core business practices and extend beyond employee benefits, which have been the historical provenance of wellness programs. One such strategy, the Shared Value Initiative, focuses on three actions:

- **“Reconceiving products and markets”:** Meeting societal needs through products and addressing unserved or underserved customers
- **Redefining productivity in the value chain:** Changing practices in the value chain to drive productivity through more efficient use of resources, employees, and business partners
- **Enabling development of geographically clustered supply-chain resources:** Improving the available skills and supplier base and supporting institutions in communities where a company operates to boost productivity, innovation, and growth.”

Pathways to Population Health (P2PH), adapted by Well Being In the Nation for Business brings these three types of action together in a connected, strategic approach to improving the well-being of people and place, with a focus on those most in need. This framework supports employers in improving the health and well-being of people they directly reach (customers and employees) by improving their mental, physical, social, and spiritual well-being and the well-being of places the business relates to (in terms of location, operations, and customer base) through focused action addressing the vital conditions. P2PH focuses on ensuring resources are mobilized for those who aren’t thriving, both as a priority for businesses and an opportunity to unlock human, community, and economic potential. The Well Being In the Nation (WIN) for Business framework was released in 2019. Its associated measures were developed with support from the National Committee on Vital and Health Statistics and input from more than 100 organizations, businesses, and communities, is organized around nine core measures related to people and place, focused on those who are not thriving. These P2PH and WIN frameworks offer businesses new opportunities and strategies to enhance their impact using levers already available to them. (Appendix B in the full report, *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General*, provides more information about these frameworks.)

Box 4 provides an example of using data to identify supply and demand for early child education, by neighborhood, to seize business opportunities and meet consumer demand.
**BOX 4 | USING DATA TO EXPAND HIGH-QUALITY EARLY CHILDHOOD EDUCATION**

Fund for Quality (FFQ) was launched in Philadelphia as an effort to expand quality childcare options in areas that are undersupplied. FFQ is a partnership between Reinvestment Fund and Public Health Management Corporation (PHMC), with support from the William Penn Foundation and the Vanguard Strong Start for Kids Program™. FFQ works to ensure that every child—no matter what neighborhood they live in or where their family works—has access to the best possible start in life through a high-quality early childhood education.

FFQ’s strategy is to invest in projects that increase the availability of high-quality childcare in the Philadelphia neighborhoods where data show it is most needed. FFQ offers business planning support and facilities-related funding for the renovation of existing centers or expansion to new facilities. The high-impact investments are based on a neighborhood-level analysis developed by Reinvestment Fund. The analysis identifies the gaps between the supply and demand, neighborhood by neighborhood. FFQ then targets investments that provide more children a high-quality early childhood education. FFQ’s strategy is driven by accurate information about unmet need in the community. Reinvestment Fund is also replicating this model in Atlanta.

With additional support from the Vanguard Strong Start for Kids Program and Public Citizens for Children and Youth, Reinvestment Fund is expanding its analysis to provide more granularity on infant and toddler care—the time when important brain development takes place. Vanguard, an investment advisor based in Malvern, PA, is increasing its childcare support by working with Reinvestment Fund and PHMC to create financial tools and resources for early childhood education providers to improve their financial stability and guide business decision making. Known as the Early Childhood Education Fiscal Hub, the program allows providers to compare themselves to their high-performing, high-quality peers and to use those benchmarks for their own operations planning and budgeting decisions. Thanks to this robust collaboration, more children in Philadelphia will get the safe, healthy, and engaging care they need and deserve during the most critical stage of their lives.
Five Steps to Identify Measures That Matter

This is an implementation strategy for businesses seeking to create a plan to measure the impact of its actions focused on improving community health, wealth, and well-being.

1. **Develop a process** together with employees, customers, community partners, and people in places that are not thriving. The process of looking at data, hearing the stories of people in the workforce or communities who are not thriving, and developing plans together with them is a powerful way to improve well-being and engage with the lives of employees and communities. Change efforts that include this engagement are far more likely to achieve sustainable impact.

2. **Choose a balanced set of process and outcome measures** that change over the short, medium, and long term. Short-term process measures and intermediate outcome measures are essential for driving improvement cycles, and are easy to align with business operations. Longer term measures are essential for knowing whether there is progress over time by focusing on long-term change, not just quick wins. Box 5 presents criteria for selecting relevant measures.

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"What a society chooses to measure will in turn influence the things that it seeks. If a society takes great effort to measure productivity, people in the society are likely to focus more on it and sometimes even to the detriment of other values. If a society regularly assesses well-being, people will give it their attention and learn more about its causes."

—Centre for Bhutan & GNH Studies

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**BOX 5 | CRITERIA FOR SELECTING A MEASURE**

**Overall (basic information for all nominated metrics):**

- Domain
- Subdomain
- Proposed metric
- Source of metric
- Link to website for more information
- Level of data available (national, state, county, subcounty, ZIP code, community, etc.)
BOX 5 | CONTINUED

Important
- Potential to drive improvement in health
- Potential to drive improvement in social drivers of well-being
- Potential to drive improvement in equity
- Aligned with major national/global strategy
- Potential to develop new knowledge about what creates well-being

Objective and effective
- Strong evidence that this improves health, well-being, and equity
- Valid
- Reliable
- Benchmarking available

Feasible
- Data already collected, analyzed, and reported
- Cost of additional collection/availability of resources to support collection
- Burden of collection and reporting
- Groups ready to adopt

Usable and useful
- Timeframe data changes within (rating: 3 if less than quarterly, 2 if less than yearly, 1 if yearly, 0 if more than yearly)
- Timeliness of data availability (rating: 3 if less than quarterly, 2 if less than yearly, 1 if yearly, 0 if more than yearly)
- Usefulness to communities
- Usefulness to researchers/national stakeholders
- Meaningfulness to people with lived experience
- Currently used by/could be used by? (Name initiatives/organizations actively using)
- Level of data availability
3. **Choose outcome measures that matter** to a wide range of stakeholders and apply these across initiatives (this step is also known as a materiality assessment). The WIN measures offer a great place to start (see Box 6 for an example) because they emphasize both collaboration across sectors and the relationship between economic prosperity and health and well-being throughout the framework.

**BOX 6 | A MEASURE OF WELL-BEING OF PEOPLE**

One scale, Cantril’s Ladder, asks people to rate their well-being by marking an “X” on a simple drawing of a ladder, where the bottom rung is their worst possible life and the top rung is their best possible life, today and 5 years from now. This measure has been tested for use by businesses via the Gallup-Sharecare Well-Being Index; has reliable, publicly available benchmark data by place in more than 150 countries and many counties in the United States; correlates to business outcomes that matter, such as workforce productivity; and also correlates with major population health outcomes, such as morbidity, mortality, and cost.

4. **Identify process and intermediate outcome measures** aligned with a balanced portfolio of initiatives and measures related to improving the well-being of people and places, especially for those most in need. The environmental scan (Appendix B in the Surgeon General’s Report, *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders*) identifies ways businesses are working to improve each of these three areas. Process and intermediate outcome measures should be tied to the specific strategies and initiatives.

- For example, suppose AnyBusiness, Inc., has, after conversations with employees and the community, identified access to safe and affordable housing as an urgent need in the community. AnyBusiness might consider a range of strategies to address the need, along with associated process and intermediate outcome measures.

  - Investing directly in affordable housing developments or providing rental subsidies to employees.
    - *Example process measure*: Number of employees living in affordable housing or using a company subsidy.
    - *Example outcome measure*: Percent of employee households paying 30% or more of their income on housing.

  - Offering wages to employees that are commensurate with the cost of safe, quality housing in the area and encouraging other businesses to do the same.
    - *Example process measure*: Number of businesses offering commensurate wages.
    - *Example outcome measure*: Percent of employees earning commensurate wages or higher (compared with baseline).
• Investing in outdoor lighting and neighborhood peer safety groups in areas of the community (if residents have identified this as a potential solution).
  ► *Example process measure:* Number of outdoor lights installed.
  ► *Example outcome measure:* Percent of residents who feel safe walking in their neighborhoods after sunset.

• Supporting afterschool leadership and job training programs for youth or other initiatives that help to build hope, community resilience, and belonging, such as the development and funding of neighborhood councils.
  ► *Example process measures:* Number of youth engaged in afterschool programming, number of neighborhood councils funded, or number of community-generated solutions implemented.
  ► *Example outcome measures:* Percent of community members responding “yes” to, “People around here are willing to help their neighbors,” and scores on a youth well-being scale.

• Joining community revitalization efforts that preserve mixed-income and affordable housing.
  ► *Example process measures:* Number of affordable housing units created or preserved.
  ► *Example outcome measures:* Educational outcomes (e.g., high school graduation).

• Hiring people from the community.
  ► *Example process measure:* Number of jobs and internships filled by people who live in particular neighborhoods.
  ► *Example outcome measure:* Total income created in the community.

• Total return on investment, which calculates the overall impact on health, wealth, and well-being of interventions for both people and communities, offers another strategy for businesses to assess their progress over the course of their investment. Methods for valuing the well-being created by different initiatives and for modeling return over time are available. Using these methods to estimate total return on investment can help companies to select affordable strategies. Consideration should be given to investments that can leverage the contributions of others—to help drive collaboration and increase impact.

5. **Prepare a measurement and learning system:**

• Identify a measurement and improvement team, and together with community partners, develop a strategy map, including a theory of change and a theory of implementation based on data about the well-being of people and communities. Baseline data on measures can be found in a wide array of places. Look to prior employee surveys and culture surveys for employees’ baselines. Most core measures and leading indicators in WIN are available online (http://www.winmeasures.org). The Wellbeing In the Nation (WIN) Measurement Framework presents a wide range of measures related to the well-being of people and places for each of the vital conditions.
Set aims for major outcome and process measures and gather baseline data.

Decide what measures will be collected or obtained, and for each one, with what frequency, who will do the collection/gathering, and how often the data will be analyzed together with key stakeholders.

Develop and implement a set of initiatives (small or large) to improve these goals.

Bring together key stakeholders within the business and community to engage in collaborative sensemaking at least twice a year—to look at the data, understand the stories behind the data, reflect, and generate insight. Be sure to include employees and community residents most affected by inequities.

Plan a path forward and reassess regularly. Leading organizations will set improvement goals within each quarter toward the longer term aim and reassess at least quarterly.

Box 7 details the five steps applied to one company’s journey to live out its mission and to benefit a segment of population in need.

**BOX 7 | FIVE STEPS APPLIED TO THE JOURNEY OF NEHEMIAH MANUFACTURING CO.**

The Nehemiah Manufacturing Company in Cincinnati, Ohio, was founded in 2009 with the mission to “build brands, create jobs, and change lives” ([https://www.nehemiahmfg.com/](https://www.nehemiahmfg.com/)). The for-profit company owns several brands of its own and also manufactures products for other companies (Patras, 2020). Nehemiah planned at the outset that it would contribute to the community and thrive as a business. The company focuses on hiring “hard to hire” people. Nehemiah’s journey is marked by each of the five steps to identify measures that matter.

**STEP 1**

**Develop a Process Together:** Nehemiah partnered with the city of Cincinnati, community leaders, and social service organizations to select a neighborhood with people who most needed jobs and hope. They chose the West End and Over-the-Rhine areas of Cincinnati, which experienced unemployment and few entry-level jobs.

**STEP 2**

**Choose a Balanced Set of Measures:** The partners identified initial outcome measures that focused on manufacturing outputs, creating jobs, and hiring and retaining people from minority and low-income neighborhoods in West End and Over-the-Rhine.

**STEP 3**

**Choose Outcome Measures That Matter:** As Nehemiah collaborated with local partners, it began to understand that chronic unemployment stemmed from structural and systemic inequities in people’s lives. One of the greatest barriers to employment was a history of incarceration. Nehemiah decided to focus on hiring people who had a prison record or a history of drug or alcohol misuse. Nehemiah refined its goals to recruiting, hiring, and retaining “second chance” workers and ensuring they comprised the majority of the company’s workforce.
Identify Process and Intermediate Outcome Measures: Nehemiah’s first challenge was to identify a hiring supply chain. Nehemiah partnered with several nonprofit organizations—CityLink, St. Vincent DePaul, Jobs Plus, Beacon of Hope, and City Gospel Mission—to identify and develop potential workers with a special focus on creating supportive pathways for people to succeed. Nehemiah and its partners integrated social workers into the hiring process; created a weeklong training to help new hires get ready for work; and established biweekly check-ins with newly hired workers to build relationships and trust and to make sure the workers had the support they needed to be successful. Breaking down the steps and identifying specific process and intermediate measures showed the partnership exactly how they would accomplish the hiring goal. Nehemiah’s process measures include the number of nonprofits supported and the number of people placed in supportive housing or treatment for substance misuse.

Prepare a Measurement and Learning System: Nehemiah and its partners learned much about change in the community:

- Drug addiction is difficult to beat. With guidance from workers, the partners created a policy and allocated funds to support treatment and provide other types of support for workers who disclosed a relapse into drug or alcohol misuse.
- Bad credit and poor financial decisions cause substantial stress. The partners established programs to help workers resolve financial issues.
- Housing is not affordable. The partners worked with developers to build affordable housing for workers near their places of work.
- Unresolved legal issues prevent people from attending work fully. The partners collaborated with legal service firms to offer legal support to workers who needed it.

As a result of these learnings and actions, Nehemiah has given people jobs and the support they need to succeed and has created a stable workforce with an enviable 90% retention rate. All but 10 of 179 jobs have been filled by second chance workers. By providing these jobs and the associated support, Nehemiah helps to restore dignity, hope, and well-being to people in the community who need a second chance. Nehemiah describes its workforce as one of the hardest working and most loyal in the country.

Nehemiah has combined the well-being of its business with the well-being of the community and has partnered with investors who understand that Nehemiah’s mission is more than making money with a great bottom line. In addition, Nehemiah pursues its mission to impart an even stronger topline of impact on society. This combination of governance, community partnership, and continuous learning leads to a healthy business that is on the leading edge of creating well-being in the world.
Businesses are essential to the lifeblood of communities. The steps, measures, and frameworks presented above can help companies improve the well-being of the people they reach and the places they serve. Businesses that engage in this kind of stewardship, using data to identify the people and places to engage, the best interventions to deploy, and the sharpest measures to assess impact, have the opportunity to be key leaders and influencers, improving the health of employees, families, and communities and influencing broader societal conditions. Data-driven approaches offer businesses and employers a pathway to make broader improvements and measure their contributions to that improvement, while understanding their current engagement in the context of the larger ecosystem of communities and society.
A Way Forward for Community Health and Economic Prosperity

KEY TAKEAWAYS

- Businesses and employers are stakeholders in their communities, and communities are stakeholders in businesses.
- To enhance community health and economic prosperity over the long term, businesses may choose to
  - Produce goods and services and operate in ways that expand the vital conditions that all people and communities require;
  - Create shared value for companies and communities by combining social purpose with business opportunities; and
  - Engage all stakeholders to achieve the best long-term value for those upon whom business success depends (i.e., stakeholders).
- Businesses of all types and sizes can execute one or more of seven concrete business strategies in the short term to engage with and invest in communities. Businesses may select the engagement and investment options that best suit the needs of their stakeholders and their business.
- Given the powerful role of business in the United States, even sweeping efforts to strengthen and sustain community health and economic prosperity will not be sufficient without associated actions by business.

Businesses play an important role in addressing societal challenges, and “a thriving company requires thriving communities.” Filling the role of steward and engaging stakeholders provides businesses several benefits.

- Healthier workers and lower healthcare costs
- More productive on-the-job employees
- Greater ability to recruit and retain talent
- Greater brand recognition and more loyal customers
- Greater profitability
- **Healthier workers and lower healthcare costs**: For example, annual healthcare costs to employers for employees with diabetes are more than $4,000 higher than for employees without diabetes.

- **More productive on-the-job employees**: For example, workers who live in healthier communities are more likely to be punctual and have fewer unplanned absences.

- **Greater ability to recruit and retain talent**: For example, exemplars of four businesses (Belden, Inc., Greyston Bakery, Bank of America, and Hyatt Hotels), presented in Appendix A of this report, point to specific community-strengthening strategies that substantially reduce recruitment costs and increase retention rates.

- **Greater brand recognition and more loyal customers**: For example, as mentioned previously, in a Nielsen survey, 66% of respondents said they are willing to pay more for products and services from companies committed to positive social and environmental action. According to a Cone/Porter Novelli study, 88% of consumers would buy from, and 66% would switch purchases to, a purpose-driven company.

- **Greater profitability**: For example, according to one analysis, publicly traded companies with a stated purpose, generous compensation, and quality customer service that invest in their communities and minimize their adverse impact on the environment outperform other companies by a factor of 10.

Of course, it is not just the company that benefits from this stewardship; it has the potential to advance the United States toward its founding ideals as a land of equality and opportunity. Those who choose to nurture healthy and inclusive systems tend to think about purpose, power, and resources in distinctive ways:

- **Purpose** is larger than oneself or one’s own organization;

- **Power** is built and distributed with others, not consolidated;

- **Resources** are invested, not withheld, to create long-term value and to alleviate urgent needs.

Any person or organization including businesses, can be a steward if they are willing to work with others to create conditions that expand health, wealth, and well-being. In a country as vast and diverse as the United States, stewards work with a rich array of cultures, regions, attitudes, circumstances, and spheres of influence. The defining characteristics are working across differences and collaborating with others to build thriving communities and vibrant economies.

Investing in communities, as a business practice, began to take hold in the 1970s and 1980s, with a new focus on corporate social responsibility. Companies started to become more attentive to metrics and rating systems focused on the environmental, social, and governance (ESG) aspects of corporate performance. These ESG metrics have now become more widely reported.
and examined by investors, consumers, and employees. A broad coalition of the world’s largest companies, asset holders, and asset managers (together controlling more than $30 trillion) has publicly declared that all companies must show how they contribute to larger social goals or risk losing financial support. Business leaders are repositioning their firms to compete on the basis of how well they generate sustained value for all stakeholders, not just a small group of shareholders. These business leaders could join together to become some of the strongest system stewards, advancing societal good, creating shared value, and meeting the needs of stakeholders, while continuing to achieve business success.

Some companies are embracing the concept of creating shared value—value gained by the company while serving a community need or solving a community problem. Creative and innovative business leaders are seeing business opportunities in achieving social goals, and are solving social problems as a means of making money. Whether investing in local entrepreneurs to strengthen and increase efficiencies in local supply chains (thus creating local jobs and strengthening the local economy); establishing pathways to employment for the homeless, the formerly incarcerated, or those without a high school diploma (thus filling critical entry-level positions less expensively and with less turnover); or developing a product that meets a community need and earns a profit, companies are discovering that shared value is a win for both the business and the community.

Although engaging stakeholders is not new, it has sometimes been managed as a risk mitigation exercise. More recently, companies have started recognizing that successful businesses engage with all of the stakeholders required for the business to exist, and ensure value for each stakeholder (e.g., Box 8). These companies integrate stakeholder engagement into business operations and company strategies, ensuring that relevant stakeholders provide input and feedback across all aspects of the delivery of goods and services. Although the goal may be to build a stronger, more successful, and more resilient business, the outcome is progress toward a more equitable society.

Stewarding systems, creating shared value, and engaging stakeholders contribute to a more collaborative, [Box 8 | JUST CAPITAL]

To build a more just marketplace that better reflects the priorities of the American people, JUST Capital

- **Asks** people how they want companies to behave,
- **Rates and ranks** firms to show how well they meet expectations, and
- **Offers investments** in the most just companies.

Just companies not only make more money (about 6% higher return on equity), they also pay workers better, have safer workplaces, create more U.S. jobs, give more to charity, produce less waste, and yield other benefits.
networked, and strategic business enterprise and more inclusive, resilient, and sustainable communities, where the interdependence between business and society is embraced and strengthened to mutual advantage.

Unlocking America’s Full Potential

Individuals and families are frequently faced with personal choices about health, wealth, and well-being. These decisions are constrained by the options available in the surrounding community. Those options, in turn, are shaped by the combined activities and influences of government, business enterprise, and the community. This is why efforts to expand health, wealth, and well-being require collaboration and require that all stakeholders do their part.

Given the central role of business in the United States, even sweeping efforts to reframe narratives, redirect resources, and implement new public policies and practices will not be enough to create social change without associated changes in business practices. The kind of large-scale socioeconomic change needed to address the U.S. health disadvantage requires the support and collaboration of business.

The Future in Three Possibilities

America’s future holds both promise and uncertainty. Figure 3 shows three different paths that could play out over time, each with different near- and long-term consequences. Table 3 summarizes the main features of each.

![Figure 3 Three options for expanding health, wealth, and well-being](image)
Table 3 Features of the three options for expanding health, wealth, and well-being

<table>
<thead>
<tr>
<th>Features</th>
<th>Option 1: Fragmentation</th>
<th>Option 2: System stewardship</th>
<th>Option 3: Interdependence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Focus</td>
<td>Separate problems (diseases, body parts, issues, industries)</td>
<td>Connect clusters (community health and prosperity)</td>
<td>Underlying ambitions (equitable health, wealth, and well-being)</td>
</tr>
<tr>
<td>Objective</td>
<td>Short-term gain</td>
<td>Long-term value</td>
<td>Directed futures</td>
</tr>
<tr>
<td>Forum</td>
<td>Marketplace</td>
<td>Networks</td>
<td>Commonwealth</td>
</tr>
<tr>
<td>Investments</td>
<td>Uncoordinated, underfunded programs</td>
<td>Sound strategy and integrative activities</td>
<td>Next system design(^*)</td>
</tr>
<tr>
<td>Exchanges</td>
<td>Transactional</td>
<td>Transformative</td>
<td>Adaptive</td>
</tr>
<tr>
<td>Politics</td>
<td>Divisive</td>
<td>Inclusive</td>
<td>Productive</td>
</tr>
<tr>
<td>Equity</td>
<td>Haves and have-nots</td>
<td>Belonging and civic muscle</td>
<td>Fair and just inclusion</td>
</tr>
</tbody>
</table>

\(^*\) For more information about next system design, see The Next System Project.

The first option continues the status quo—a fragmented approach in which issues are addressed narrowly, one at a time, as they arise. The third option sees the same issues as interconnected pieces of a larger system; it embraces a visionary future that will take decades to emerge. The middle option is a transition stage, moving away from the fragmented model toward a more equitable, productive future. This middle option, well within our reach, focuses on improving the health of our communities and increasing our economic prosperity—and doing so equitably and inclusively.

The coronavirus pandemic of 2020 has all but ruled out continuing with the first option, if we want to recover and thrive. It is obvious now that health and the economy are interdependent; both must thrive for either to be strong. Moving beyond the status quo will require us to step up as engaged stewards, to expand health, wealth, and well-being together. It will take stronger partnerships and greater collaboration across the public, private, and nonprofit sectors to expand the vital conditions, especially among people and places that have been left out. This work, unfolding over generations, will bring us closer to the third option, in which a zero-sum mentality gives way to productive working relationships that allows everyone to participate in a thriving commonwealth.

“We earn our profits from society and they should go back into society.”

—Shubhro Sen

The examples in this report describe actions businesses have taken to move beyond the status quo of the first option—examples of businesses and organizations working together, using concrete policies, tools, and know-how to address the conditions that hold people and communities back. Although these efforts are inspiring and the tools are effective, the current scale is too modest to transform our world. We must broadly adopt new models of
business enterprise, designed for the 21st century—models that include stakeholder engagement, creation of shared value, and system stewardship—to tackle the causes of the U.S. health disadvantage and the challenges they pose to the health, wealth and well-being of all.

Conclusions

To unlock health, wealth, and well-being on a wide scale, governments cannot dictate the way; doctors cannot prescribe a quick fix; and businesses cannot stand on the sidelines or engage only in philanthropy. Everyone—individuals, institutions, and industries—must work together in new ways if we want to thrive. Fortunately, leaders across the country are stepping up as engaged stewards and forming new partnerships with stakeholders and changemakers, because they want to accomplish results that cannot be accomplished alone. This trend is relatively young, and many partnerships are far from mature. With a growing awareness of interdependence, greater engagement of all stakeholders, and stronger alignment of business earnings and societal gains, such partnerships and investments can ripen into the healthy communities and prosperous economy, upon which all people depend.
Report Recommendations

The Surgeon General recommends the following actions to strengthen community health and economic prosperity, develop a competitive business advantage, and build resilience for both community and business. These approaches can help solve the U.S. health disadvantage and help companies account for the interdependence between business and society, and between community health and economic prosperity, when making business decisions. These strategies can help address the U.S. health disadvantage and help to ensure that the vital conditions are met for all Americans.

The Surgeon General notes that this is not an exhaustive list of all possible positive actions that businesses can take to strengthen community health and economic prosperity. Instead, this set of actions comprises a solid starting point based on real-world examples. Businesses will continue to innovate and collaborate together across sectors to discover, develop, and test ways to strengthen capitalism in the United States to the benefit of business and society, and community health and economic prosperity.

1. Learn More About Your Stakeholders

Stakeholders are all those who participate in a business and are essential to its success—including everyone from employees to suppliers to investors. Valuing the needs and interests of all stakeholders, and avoiding prioritizing one stakeholder at the expense of another, helps ensure success.

- **Fully understand the cost of poor health and other community challenges and the impact of these challenges on your company.** Addressing challenging conditions in communities can improve opportunities for businesses, employees, customers, suppliers and other stakeholders and help create a thriving environment. Understanding the broader community you live in and developing business models that work to enhance that world help make explicit the connections among good business practices, profitability, and responsibility to community and society.

  *Example*—Businesses can help meet stakeholders’ needs through investments in quality affordable housing and education, by providing meaningful work and wealth, and by restoring or sustaining a thriving natural world. Box 4.5 in *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General* describes the negative impact of high housing costs on businesses’ ability to recruit, hire and retain employees. This creates an opportunity for business investment in affordable housing.
Join the dialogue on community health, wealth, and well-being. As this report goes to press, community dialogue abounds on bending the COVID-19 curve and addressing the impact of racism on health, wealth, and well-being. Even before the events of 2020, communities, businesses, and leaders were engaged in conversations about how to create a more equitable, just, and prosperous society—including addressing health, wealth, and well-being gaps across communities. A critical component of effective dialogue is viewing problems, policy options, and solutions from the perspective of the well-being of others.

Example—Hillenbrand, Inc., established such a dialogue in their community of Batesville, Indiana. The Hillenbrand Community Leadership Series annually assembles 20 people from the company and community to engage in strategic discussions with business and civic leaders. The group is often used as a “think tank” for the community, studying and solving large issues facing the community, including diversity and inclusion, workforce skills, and the development of a vibrant downtown to build Batesville and Southeastern Indiana into attractive places to live and work.

Meaningly engage all stakeholders on ways to optimize value. Many companies recognize the value that each stakeholder brings to the business enterprise. Meaningfully engaging each stakeholder—employees, customers, suppliers, communities, investors, and shareholders—brings innovative ideas to the fore, increases productivity and commitment to the enterprise, improves business practices, and creates more sustainable operations.

Example—Sodexo creates value for its stakeholders by integrating actions that support health and wellbeing into the core of its business operations. By creating value for all of its stakeholders, Sodexo can grow in a way that is better, safer, healthier, and more sustainable for people and the planet.

Identify the interdependencies between your company and your stakeholders and between your business and society, and work toward ways of operating that benefit these stakeholders and society. Businesses depend on their stakeholders in order to exist and earn a profit. Businesses depend on society for essential infrastructure, such as a skilled workforce; a fair, transparent, and well-functioning legal system; education and training of the labor pool; community services like libraries and parks; and transportation and delivery infrastructure. Society and stakeholders likewise depend on businesses—for jobs, goods and services, and tax revenue and to bring innovations to the market. Paying attention to these interdependencies and delivering value to multiple stakeholders can help a business succeed.

Example—BSR identified several trends and their implications for business’s engagement with stakeholders, including the growing expectation that business (a) has a role in driving an inclusive economy and reducing inequality; (b) should prioritize investment in ecosystems and deep local engagement; and (c) should develop collaborative solutions to systemic challenges.
2. Foster a Culture of Stewardship

Stewardship refers to a company managing its impact on society. System stewardship is the role of enterprises and organizations in solving problems that government alone cannot solve. The U.S. health disadvantage is such a problem, with roots in community conditions, inequality, and opportunity gaps. Stewards of systems will address these causes at a systems level: policy, taxation, investment, education, environment, healthcare, and more.

- **Embrace the positive role of business to strengthen communities.** Businesses are perhaps the most powerful institutions on earth. Wielding that power for good has been a successful strategy for business.

  *Example*—Businesses have invested in programs to create local jobs (e.g., Starbucks) and in efforts to strengthen educational outcomes (e.g., Visa) and expand access to early childcare and education (e.g., Patagonia), all of which strengthen communities, especially when targeted to communities that are not thriving.

- **Support for local, state, and federal policies that meaningfully increase economic opportunities and equitably improve the health of communities, employees, and families.** Government policies (including spending) have the potential to strengthen communities, reduce inequality, and expand opportunity. Businesses have a powerful voice that can shape policy, including spending and implementing policies that have equitable impacts, with the most beneficial impacts on those most in need.

  *Example*—Health policies like smokefree air and community water fluoridation; tax policies that strengthen opportunity for all and reduce income and wealth gaps; and regulatory policies that optimize outcomes for the greatest number of stakeholders are some of the many ways in which businesses can advocate for outcomes that meet the needs of all stakeholders.

- **Use hiring and procurement tools to strengthen communities and explore opportunities to unleash untapped potential at the local level.** Most businesses have relationships with other businesses, as suppliers and customers. Emphasizing local businesses in these relationships can help strengthen struggling communities and expand opportunities. By focusing on the needs of local communities and underserved populations and by investing in small businesses and entrepreneurs that may have difficulty accessing capital, businesses can solve hiring and supply-chain problems while strengthening communities. Disadvantaged communities and people with low incomes represent untapped potential to improve equitable access to the conditions that shape health, wealth, and well-being.
Example—Appendix A of this report highlights several businesses (e.g., Bank of America, Belden Inc., Greyston Bakery, and Hyatt Hotels) that specifically hire individuals who may be passed over by other employers due to such barriers as lack of education, previous incarceration, and substance misuse. As these companies have discovered, such employees often prove to be highly effective, productive, dedicated, and loyal; and having jobs and incomes increase their potential as consumers.

- **Invest business profits in strengthening communities.** Increasingly, both for-profit and nonprofit businesses are recognizing the potential to improve community conditions, especially affordable housing, while also receiving a financial return. Businesses can invest in other businesses, entrepreneurs, community development, and more while prioritizing investments that meet a community need and support commercial success.

  Example—UnitedHealthcare, a large for-profit health insurance company, provided a low-interest loan to a nonprofit partner to acquire nearly 500 units of rental housing. Up to 100 units are set aside for UnitedHealthcare clients at reduced rents and will include vital supportive services. In addition to loan repayment with interest, UnitedHealthcare already sees improvements in client health and associated cost reductions.

3. Develop Strategic Cross-Sector Partnerships

Businesses that wish to engage with and invest in communities need not go it alone or figure out what to do from scratch. Indeed, most efforts to improve community health, wealth, and well-being involve partnerships that bring a range of expertise and additional resources. Effective partners for business include community development organizations, philanthropic foundations, government agencies (including public health), and other businesses (including social enterprises).

- **Collaborate with local, regional, and national partners from across sectors to implement effective solutions.** It is no coincidence that each of the exemplars presented in Appendix A of this report addressed a community problem while seeking a solution to a business problem—and did so in collaboration with local, regional, or national partners. That is because complex societal challenges—like opioid misuse, disengaged young people, and even lack of access to broadband Internet in rural areas—demand resources, know-how, and creativity that multiple organizations working together provide.

  Example—See the condensed versions of Exemplars presented in Appendix A of this report. Longer versions of these Exemplars appear after each chapter in *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General.*
Partner with community development corporations (CDCs) and community development financial institutions (CDFIs). CDCs and CDFIs have long been in the business of community building and providing financial and other services and supports to those most in need—both communities and people. Collaborating with these partners accelerates the work of increasing opportunity and brings specialized skills, financial expertise and resources, and deep community knowledge and trust.

Example—Morgan Stanley, an investment bank and financial services company, partnered with Local Initiatives Support Corporation (LISC), a national CDFI, and the Kresge Foundation to create the $200-million Healthy Futures Fund (HFF), which supports financing of community health centers and affordable housing in underserved areas. So Others Might Eat (SOME), a nonprofit community development corporation, used funds from HFF to develop the Conway Center in Washington, DC, which provides homeless families with affordable housing, a health center, and job training—all adjacent to a transit station.

4. Measure Performance Using Meaningful Indicators of Community Health and Well-Being

Many companies have key performance indicators to evaluate performance in major areas of business operations. Consider whether your company’s performance metrics can be improved by including community health indicators.

Ensure that philanthropic giving strengthens community health and economic prosperity. Businesses can help to ensure that their charitable contributions benefit the community by focusing their investment portfolios and holding themselves accountable for outcomes.

Example—To spur job creation in struggling communities after the Great Recession, Starbucks collaborated with the Opportunity Finance Network on an initiative called, “Create Jobs for the USA.” By carefully measuring and reporting loans made and jobs created or retained, Starbucks was able to assess the impact of its investment on communities.

Redefine productivity in the value chain to include the economic costs from societal problems. Societal problems create economic costs in a company’s value chain. Addressing problems in the value chain—for example, by using resources more efficiently or implementing stronger employee health and safety protections—can optimize productivity and benefit both business and society.
Example—Hyatt Hotels and Bank of America each recognized the costly societal issue of young people being disconnected from education and employment (Appendix A). To successfully transition to employment, these individuals required additional training and support. By refocusing HR resources and supports and partnering with a nonprofit organization, both businesses were able to recruit and retain this untapped young talent. Monitoring inputs, outputs, and outcomes over time demonstrated the return on investment to the companies and the potential societal impact.

- **Align wages, salaries, and benefits with the needs of a healthy, equitable, and prosperous society.** A job can be one of the most fulfilling aspects of life, bringing meaning and purpose to employees and their families. But jobs can also be dangerous, demoralize workers, and keep workers and families in poverty. Improving wages, salaries, benefits, and working conditions can turn an arduous and repetitive job into an opportunity and a livelihood.

  Example—The Wonderful Company, an agricultural company, recognized the value to people, community, and company of providing a $15 minimum wage to its farm workers. The more robust wage structure helps workers and their families meet basic needs for housing, healthy food, transportation, and quality childcare.

- **Create shared value for companies and communities by combining social purpose with business opportunities.** Shared value happens when profitable business strategies produce real societal benefits. Business can uncover these opportunities by choosing to help solve a particular social problem and doing so in a way that creates or augments a business opportunity.

  Example—First Step Staffing is a social enterprise providing employment services for people transitioning from homelessness, including veterans and formerly incarcerated individuals. It serves business clients in need of reliable staff, is itself a successful business, and welcomes investments from other businesses as it grows. A more diffuse example is Intel’s investment in education, especially building the computer and technology skills of students and teachers across the country and around the globe, which further develops the market for Intel products.

As a powerful force for good, businesses have multiple opportunities to increase the health, wealth, and well-being of people and places, especially those that are not thriving; to expand business opportunity; and to increase business and societal value. These recommendations offer opportunities for businesses, working together with others, to more purposefully embrace their roles as stakeholders in a society that works for everyone. With growing awareness of interdependence, greater engagement of all stakeholders, and an alignment of business earnings and societal gains, such partnerships and investments can ripen into healthier people and communities, a more equitable and just society, and a sustainably prosperous economy upon which everyone depends.
BANK OF AMERICA: The Path to Participation*

**Community Challenge**

Companies need employees who understand their customers, but competition for talent is steep. How can companies recruit and retain employees who can effectively serve their customers?

**Scenario**

Bank of America (BOA) is a financial institution that serves a variety of customers. Many BOA financial centers conduct business in low- and moderate-income communities. As demographics change in U.S. communities, BOA needs a labor force that is responsive to those communities—it needs talented employees who understand the challenges customers face.

Reviewing data on open positions and applications, BOA realized the company was often not recruiting from the communities where jobs were available and that many of those positions did not require a college degree. BOA launched its Pathways Program in 2018, committing to hiring 10,000 people from low- and moderate-income neighborhoods by 2023. “We began reaching out to community partners to provide better perspective on the opportunities BOA offered and the skills we are seeking,” a BOA representative said. “We wanted people to realize that Bank of America has job opportunities for people with all different educational backgrounds.” One key aspect of the program is working with nonprofits that provide professional skills training to local residents.

Through the program, BOA has learned a lot about workers from low- to middle-income backgrounds, and is better preparing managers to be sensitive to the hurdles employees face every day (e.g., childcare and transportation to work). A 2020 increase in BOA’s minimum wage to $20 per hour has also resulted in more financial security for the company’s employees.

**Action Taken**

By thinking differently about where to recruit talent, BOA discovered a strong, capable group of potential employees. BOA now provides livable wages and financial literacy to employees who in turn can model better money habits to their families, friends, and neighbors.

* A more detailed version of this Exemplar is presented in the full report: Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders.
Belden, the second largest employer in Wayne County, Indiana, is a global leader in specialty networking solutions. Nearly a third of the 500+ workers at a Belden plant were set to retire within 5 years. At the same time, the labor pool for manufacturing was declining, and many applicants were failing Belden’s drug screening—where would the new hires come from?

Belden teamed with community partners to build the Pathways to Employment Program, which provides 18 months of support to new hires. The program offers rehabilitation and a job to applicants who fail the drug screening but agree to enter the program. First, a healthcare provider assesses new employees and places them into one of two groups—low risk or high risk for substance use disorder. Then employees receive personalized, evidence-based rehabilitation treatment, during which they work in positions that do not pose a safety risk. Drug tests are conducted almost weekly for the first 8–16 weeks. Employees must remain drug-free to work in higher risk positions. Employees who fail a drug test are released and provided with community resources. However, if employees are forthright about a relapse before failing a test, they get a second chance. After the program’s initial success, Belden developed a blueprint for other organizations, and began offering the program at other Belden facilities.

Belden needed to hire people to meet business demands. All groups—business, government, and the healthcare system—worked together to address the need. Having a job is a critical part of maintaining a drug-free lifestyle; filling a job is critical to business success. Belden helped with both, and is sharing its learnings with other companies, organizations, and communities.

* A more detailed version of this Exemplar is presented in the full report: *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders.*
**GRADS OF LIFE: Helping Businesses Build a Talent Pipeline**

**Community Challenge**
Before the coronavirus outbreak in 2020, an estimated 3 million young people were not working and not in school. These “opportunity youth” are motivated and ready to work, but often lack access to professional networks and higher education, and may be overlooked by traditional hiring methods.

**Scenario**
Grads of Life works with companies—and the managers of those companies—to hire young people without postsecondary credentials. A representative describes the work as having two components: “One is changing how employers think about opportunity youth and young adults without 4-year degrees … and the other is changing their business practices to reflect that.”

Small and large businesses are interested in opportunity youth as employees, but frontline managers often fall short when working with this group. “You can have a great initiative and successfully roll it out,” said the representative, “but if the person interfacing with the talent is not prepared and supported in understanding how to retain and advance people who may not have been in that work environment, things tend to go awry.”

**Action Taken**
Recognizing patterns where the employment journey falls apart for opportunity youth, Grads of Life developed the Opportunity Navigator (OPT-N) tool to provide hiring and retention blueprints for employers—it helps employers diagnose barriers to hiring and implement sustainable solutions for hiring these young people. The OPT-N tool is based on principles that emphasize a commitment to inclusion, the use of data in hiring, and providing livable wages and career development opportunities.

**Key Takeaway**
“Opportunity youth” are a capable and motivated pool of talent that is often overlooked. Companies can leverage this group’s talent by implementing hiring strategies that create diverse and inclusive talent pipelines. By investing time and resources to hire, develop, and retain talent from the communities they serve, companies can increase their community engagement and enhance their bottom line.

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*A more detailed version of this Exemplar is presented in the full report: *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders.*
GREYSTON BAKERY: Baking With Purpose*

**Community Challenge**

Communities are healthier when people have jobs and steady income. Healthy communities enjoy less violence and substance misuse, more family stability, and better education for their children. Tax bases increase, civic participation grows, and the people who were given a chance to work at a quality job give back to the community and to others. But all too often, preconceived notions and poorly conceived hiring rules leave too many people without that initial opportunity to gain employment.

**Scenario**

Job prospects were thin for people in New York’s Bronx and Yonkers neighborhoods who had limited education and experience, or past incarceration or substance misuse. In the early days, the founder of the rapidly growing Greyston Bakery literally pulled people off the street to help him bake cakes. The bakery has gone on to become a major supplier of the baked goods in Ben & Jerry’s ice cream. With Greyston’s “Open Hiring” model, applicants who fill out a one-page questionnaire (and are willing to work 12-hour shifts and lift 50-pound bags of flour, and are eligible to work in the United States) can, after an average of 6 months on a waiting list, begin an apprenticeship ultimately leading to a job and union membership. With open hiring and support for employees, Greyston’s turn-over rate is better than the industry average.

**Action Taken**

The bakery spent years refining its hiring model. In 2018, Greyston launched the Center for Open Hiring to train and provide tools to the many businesses that had expressed an interest in adopting the bakery’s hiring process.

**Key Takeaway**

If given an opportunity and training, large segments of the unemployed population will succeed in the workplace—but many are excluded because of factors unrelated to their ability to succeed on the job. Companies can start by Open Hiring one person for an entry-level position.

*A more detailed version of this Exemplar is presented in the full report: Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders.*
Community Challenge

Hyatt Hotels Corporation (Hyatt) recognized that young people being left out of the workforce and the economy contributes to widening skills, income, and wealth gaps. Hyatt saw that addressing the issue of unemployment among young adults would provide a diverse employment pipeline to spur future growth at Hyatt and would support the communities in which Hyatt is located.

Scenario

Hyatt worked with Grads of Life to design the “RiseHY” program. Launched in 2018, the program seeks to hire 10,000 young adults by 2025. RiseHY focuses on four key areas:

- **Use a majority of the Hyatt Hotels Foundation’s philanthropic giving to fund RiseHY.** Concentrating these resources provides Hyatt a higher return on investment.

- **Develop a network of community organizations focused on training and supporting youth for job readiness.** This support structure helps prepare applicants for a potential role with Hyatt.

- **Use technology to help with hiring.** Hyatt uses a “gamified” tool to match the skills of young workers with specific roles. Hyatt also uses a virtual reality simulation to help applicants decide which job to apply for.

- **Work with community organizations to identify wraparound services.** External wraparound services support young new hires, and help managers understand how to help them succeed.

Action Taken

Without a job, the self-worth of out-of-school teenagers and young adults plummets. A lack of confidence quickly translates to being less employable. In the end, unemployed young adults hurt all communities. But opportunity abounds as businesses like Hyatt (a) become more aware of young adults as a potential talent pipeline, and (b) foster roles in their organizations for these workers.

Key Takeaway

Even before the coronavirus pandemic devastated the global economy in 2020, many young adults (age 18 to 24) who were not in school were jobless. Being jobless at such a young age can set the stage for long-term unemployment or underemployment; young adults can become economically marginalized for the rest of their lives.

* A more detailed version of this Exemplar is presented in the full report: *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders.*
**PARTNERSHIP FOR THE BAY’S FUTURE: A High-Impact Model for Investment**

**Community Challenge**

Driven by a prolonged tech boom, the San Francisco Bay Area’s housing costs have risen substantially. A family making $62,000 a year (two earners making $15 an hour) can only afford to live in 5% of Bay Area neighborhoods. This situation strains lower- and middle-income families; major employers, which require a broad labor pool; and local communities, which are unable to provide quality affordable housing for teachers, first responders, and others.

**Action Taken**

Partnership for the Bay’s Future is a novel collaborative that addresses the urgent need for housing. The partnership includes Facebook, Genentech, JPMorgan Chase, and other high-profile companies and foundations. With a combination of equity and loans, the partners have started a new investment fund of more than $300 million. The goal is to invest those funds across the Bay Area to build affordable homes, help workers with housing costs, and help provide homes to those experiencing homelessness. The fund offers small- and mid-sized community development corporations lines of longer term credit typically available only to large developers. The Partnership also includes a regional policy component, in which interested businesses bring their power to advocate and to convene stakeholders in the public, private, and nonprofit sectors across municipal boundaries.

**Key Takeaway**

The Partnership for the Bay’s Future illustrates the promise of these investment partnerships. Investment partners need not become developers or housing finance experts. Instead, community development financial institutions provide the infrastructure and know-how to manage the complex funds and ensure projects reflect the priorities of residents and community leaders. Wherever the availability of quality affordable housing is limited, such partnerships can be a first, critical step toward enhancing community health and economic prosperity—yielding dividends in the form of stronger and more resilient businesses and communities.

* A more detailed version of this Exemplar is presented in the full report: Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders.
THE CHICKASAW NATION: Investing in Community*

**Community Challenge**

The Chickasaw Nation has made extraordinary progress in lifting its people out of poverty and improving opportunities in distressed communities. Leaders of the Chickasaw Nation have created a network of businesses that support the tribal government and provide opportunities to the community.

**Scenario**

The Chickasaw Nation built a portfolio of businesses to generate revenues that support tribal programs and services. With a revenue stream in place, the Chickasaw Nation expanded its business and social program portfolios. The growing size and sophistication of this network, and the resulting business needs, highlighted a new issue—a lack of fast, reliable Internet service. To continue to strengthen economic development, education, and healthcare throughout the Chickasaw Nation would require reliable broadband Internet connectivity.

**Action Taken**

More than 60% of people who live in the Chickasaw Nation’s 13-county service area in Oklahoma did not have access to broadband Internet service. Chickasaw Nation leaders decided to install a 250-mile fiber optic cable encircling the Chickasaw Nation’s territorial boundaries. The Chickasaw Nation worked with financial institutions, solicited competitive bidding for contracts, and engaged its members and stakeholders in conversations about the project. The State of Oklahoma assisted with gaining rights of way and other technical aspects. The project is expected to (a) provide more than 180 locations with high-speed Internet by the end of 2020, and (b) obtain a return on investment within 7 years.

**Key Takeaway**

In today’s economy, a gap in broadband services can leave people behind. Leaders of the Chickasaw Nation are determined to close that gap. As one leader noted, “This is just as much a story of equity as it is a story of connectivity. You can’t begin to level the playing field if you don’t have access to the same information.”

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*A more detailed version of this Exemplar is presented in the full report: Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders.*
**THE REINVESTMENT FUND: A CDFI Uses Data to Expand Food Retail in Ohio**

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<td>Despite gains over the past decade, limited access to healthy food continues to affect residents of urban and rural communities across the United States. The Reinvestment Fund’s Limited Supermarket Access (LSA) analysis estimates that 17.6 million people live in communities without easy access to healthy, nutritious food options.</td>
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<td>Dayton, Ohio, is in the bottom quartile of cities in the nation regarding rates of food hardship for households with children. Within Dayton, a market analysis has identified the Salem Avenue corridor as “understored,” with less grocery square footage than the Ohio and national averages. As a result, residents buy groceries in pharmacies, convenience stores, and dollar stores, or travel to suburban areas to shop for groceries.</td>
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<td>Starting in 2015, members of the Dayton community have worked to improve local access to food. They started with a community needs assessment, which has ultimately led to plans to open a worker- and member-owned grocery store. The Gem City Market will focus on affordable products, and will also include a teaching kitchen, meeting and programming space, a mini-clinic, and a cafe. Residents with low incomes can become consumer-owners at discounted rates. Gem City Market will also be owned by its employees, which will improve outcomes for the store by educating employees in business finance and operations and giving them an equity stake. The project has brought together local nonprofits, the city government, and the community. The Reinvestment Fund and others are providing financing.</td>
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<td>Aside from data, community support and action are critical to driving investment and developing viable solutions. Although business engagement can be critical to success, sometimes the solution is to create a new business.</td>
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* A more detailed version of this Exemplar is presented in the full report: *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders.*
Centene Corporation Perspective

In 1984, Betty Brinn, a mother of four who grew up in the foster care system, started Family Hospital Physician Associates (FHPA) with the mission of making quality healthcare accessible to those in need. Within 8 years, FHPA had grown to a $40 million company with 40,000 members. Now named the Centene Corporation and headquartered in St. Louis, Missouri, the company provides healthcare coverage to nearly 1 in 15 individuals across the nation while staying true to its founding mission.

In August 2014, the world focused on the St. Louis suburb of Ferguson as protesters and police violently clashed following the shooting death of 18-year old Michael Brown, Jr., by a Ferguson police officer. The city’s businesses and residents were besieged by fires, vandalism, and riots. The future of this small community hung in the balance. Ferguson’s problems were not unique to Missouri and could have taken place in any community in the United States.

Centene was among the first of many corporations in St. Louis to see the importance of supporting the community of Ferguson. Plans moved quickly for a new Centene Service Center in Ferguson; fewer than 18 months elapsed between the site announcement and the grand opening. The new facility opened in April 2016 and provides many amenities for employees and the community, including a community education center, internship programs, and an early childhood development center. The center brought 250 new jobs to Ferguson. Reaching young people in the area became part of Centene’s strategy to help Ferguson move forward. Centene partnered with Normandy High School to connect Ferguson area students with mentors and internships at the service center and connect learning and future opportunity.

To learn more about Centene Corporation’s investments in communities, see the business perspective by Michael F. Neidorff, Chairman, President, and Chief Executive Officer of Centene Corporation, in Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General.
Hillenbrand Corporation Perspective

Hillenbrand, Inc., is a diversified industrial company headquartered in Batesville, Indiana. It employs more than 12,000 people and has been an anchor institution in Batesville since 1906. Despite operations in more than 40 countries, Hillenbrand remains headquartered in the heart of Batesville and is committed to being a true community partner.

Maintaining headquarters in a rural community is not easy. While Hillenbrand continues to grow, the population of Batesville and surrounding communities is dwindling, posing challenges to the abilities of Hillenbrand and other businesses to maintain a stable workforce and cultivate a future workforce.

In collaboration with a host of community partners, Hillenbrand invested time, resources, and ingenuity to enhance the vibrancy of Batesville for its residents and businesses, with the expectation of stemming the population loss and even attracting new residents. For example,

- The Hillenbrand Community Leadership Series annually engages business and civic leaders in strategic discussions, studying and solving large issues facing the community—from diversity and inclusion and workforce skills to the development of a vibrant downtown—to make Batesville and Southeastern Indiana attractive places to live and work.

- Hillenbrand worked with the Batesville Area Arts Council to create a 3-year strategic partnership with the Indianapolis Symphony Orchestra. The collaboration seeks to promote art through orchestral performances and through engagements among musicians from Batesville schools, the arts community, and community leaders.

- Hillenbrand donates money, time, and volunteers to “Manufacturing Camp,” an education collaboration among schools and nonprofit partners. The camp helps to support quality education and develop interest in next-generation manufacturing careers.

To learn more about Hillebrand’s investments in communities, see the business perspective by Joe Raver, President and Chief Executive Officer of Hillenbrand, in Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General.
Shakopee Mdewakanton Sioux Community Perspective

Shakopee Mdewakanton Sioux Community (SMSC) is a federally recognized, sovereign Dakota tribal government located just southwest of Minneapolis–St. Paul, Minnesota. Like other governments, SMSC funds essential services and infrastructure, such as roads, water and sewer systems, parks, and emergency services. But unlike most governments, SMSC funds these efforts with earnings generated from business enterprises.

The growth and success of SMSC’s enterprises is closely tied to the success and prosperity of their community, neighboring communities, and the wider region. Thus, SMSC invests time and earnings back into their region and partners, their employees and community, and Indian Country overall.

- SMSC partners with neighboring governments and organizations to benefit the region by addressing shared priorities, such as public safety, natural resources, and the environment. For example, SMSC partnered with the City of Prior Lake, Minnesota, to build a water treatment plant. By sharing the facility, the two communities reduce redundancies and achieve significant savings.

- The success of SMSC’s enterprises depends on employees. In addition to competitive compensation, employees receive medical and dental insurance, a health flex spending account, a 401(k) retirement plan, tuition reimbursement, and access to a fitness center. The average tenure for SMSC employees is 8 years, twice the national average.

- As a Native American tribe, SMSC places particular importance on collaborating with and supporting other tribes and Native American communities. Their investments, including a $500 million loan program, aim to strengthen individual tribal communities and all of Indian Country.

SMSC’s enterprises are driven by community values. SMSC recognizes the power of investing in their community, their region, and in Indian country as a whole to drive and sustain business success.

To learn more about SMSC’s investments in community, see the business perspective by SMSC Chairman Keith Anderson, Vice-Chairman Cole Miller, and Secretary/Treasurer Rebecca Crooks-Stratton in Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General.
The U.S. Health Disadvantage and Why It Matters to Business


p. 3: **Americans suffer and die at higher rates from a broad range of diseases and injuries, and are more likely to become pregnant as adolescents, experience poor birth outcomes (e.g., infant mortality), and have obesity.** Avendano, M., & Kawachi, I. (2014). Why do Americans have shorter life expectancy and worse


p. 5: OECD countries spend less on healthcare than the United States but have healthier populations and greater life expectancies; and the paradox. Papanicolas, I., Woskie, L. R., & Jha, A. K. (2018). Health care spending in the United States and other high-income countries. JAMA, 319(10), 1024–1039.


p. 8: **Box 1.** Belonging and Civic Muscle forms the core of the other elements because it is both a vital condition unto itself and a practical capacity expressed through every other kind of work. Graphic of the seven vital conditions is adapted with permission from WE in the World, on behalf of the WIN Network, Rippel Foundation, and Well Being Trust. Well Being In the Nation Network. (n.d.). *Vital conditions.* Retrieved from [https://winnetwork.org/vital-conditions](https://winnetwork.org/vital-conditions)


The Business Opportunity in 21st Century America


APPENDIX C. References

Steps to Address the U.S. Health Disadvantage and Monitor the Business Impact


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p. 36: Different paths that could play out over time, each with different near- and long-term consequences. Milstein, B. (2017, September 27). Three horizons for health system reform. Presentation at the Annual Meeting of the ReThink Health Ventures Project, Oakland, CA.


Report Recommendations


Exemplars

p. 47: Bank of America: The Path to Participation. Information and quotes were obtained by Gerry Yemen, University of Virginia Darden School of Business, during interviews conducted specifically for this report November 14, 2019.

p. 48: Belden, Inc.: Pathways to Employment. Information was obtained by Gerry Yemen, University of Virginia Darden School of Business, during interviews conducted specifically for this report November 18, 2019.
p. 49: Grads of Life: Helping Businesses Build a Talent Pipeline. Information and quotes were obtained by Gerry Yemen, University of Virginia Darden School of Business, during interviews conducted specifically for this report on December 9, 2019.

p. 50: Greyston Bakery: Baking With Purpose. Information was obtained by Gerry Yemen, University of Virginia Darden School of Business, during interviews conducted specifically for this report on November 25, 2019.

p. 51: Hyatt Hotels Corporation: An Opportunity Partnership. Information was obtained by Gerry Yemen, University of Virginia Darden School of Business, during interviews conducted specifically for this report on November 25, 2019.


p. 53: The Chickasaw Nation: Investing in Community. Information and quotes were obtained by Gerry Yemen, University of Virginia Darden School of Business, during interviews conducted specifically for this report on November 29, 2019.

p. 54: The Reinvestment Fund: A CDFI Uses Data to Expand Food Retail in Ohio. Information was obtained from K. Vijayan and J. Fassbender via personal email communication, February 5, 2020.