

# Community-Strengthening Business Practices

as Highlighted in *Community Health and Economic Prosperity  
Engaging Businesses as Stewards and Stakeholders—A Report  
of the Surgeon General*



U.S. Department of Health and Human Services

**ABOUT THIS BRIEF** | The content of this brief is adapted from *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General*.



The complete Surgeon General's report describes the U.S. health disadvantage and the importance of strengthening communities and improving the health of residents. It also 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.

For more content—including supporting references and additional resources—view the complete report, business digest, fact sheets, and other supplementary materials at <https://www.hhs.gov/surgeongeneral/reports-and-publications/>

This brief 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.

# Community-Strengthening Business Practices

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Compared with people in other wealthy nations, Americans are less healthy, live shorter lives, and pay more for healthcare. Collectively, this is known as the U.S. health disadvantage, and it hurts people, communities, and businesses. The causes of the U.S. health disadvantage lie in the conditions of U.S. communities. In too many American communities, the seven vital conditions that shape health are unmet. These vital conditions are the basic needs for health and safety, meaningful work and wealth, humane housing, reliable transportation, a thriving natural world, life-long learning, and belonging and civic muscle.

When people and communities don't thrive, businesses can't thrive. That's because health and the economy are inextricably linked, and businesses and society depend on each other. To help solve the U.S. health disadvantage, businesses and communities must work together to ensure that all people have access to the vital conditions that shape health, wealth, and well-being and to ensure that businesses can thrive in healthy communities.

Business is a force for good in American society and around the world. Businesses produce wealth, create value, provide jobs, pay taxes, offer goods and services, and bring innovation to the marketplace. Members of society depend on business. But as members of society, we don't always recognize how much businesses depend on us. Businesses depend on a healthy and talented labor force. They depend on customers being able to afford their products and services. Businesses need other businesses to be successful—that is, businesses that can be their suppliers and customers. And businesses depend on infrastructure and systems, such as transportation, education, law, and even healthcare. Businesses depend on all these things to be successful. So, businesses and society have vested interests in keeping each other healthy and prosperous.

When businesses invest in communities and help to ensure that the vital conditions for health, wealth, and well-being are met for everyone, both businesses and communities can thrive. There are a lot of reasons why businesses should want to invest in communities. Such investments can return

- 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, and even
- Greater profitability.


Many businesses have already taken actions to strengthen communities. This brief compiles examples of business practices that work to improve community health, wealth, and well-being and increase economic prosperity. The business actions and community engagements in these examples may motivate other businesses to strengthen communities and help the U.S. economy work for everyone—because that’s good for business.

### List of Businesses

- American Express
- Bank of America\*
- Belden, Inc.\*
- Bon Secours Mercy Health
- Centene Corporation\*\*
- The Chickasaw Nation\*
- Cleveland Clinic
- CommonSpirit Health (legacy Dignity Health)
- Fairview Health Services
- First Step Staffing
- Fund for Quality
- Grads of Life\*
- Greater Kansas City Chamber of Commerce
- Greyston Bakery\*
- Hillenbrand, Inc.\*\*
- HomeStart
- Hyatt Hotels Corporation\*
- JPMorgan Chase
- King Arthur Flour
- Metropolitan State University
- Morgan Stanley
- Nehemiah Manufacturing Company
- New Orleans Business Alliance
- Oklahoma City County Health Department and the Greater Oklahoma City Chamber of Commerce
- Partnership for the Bay’s Future\*
- Patagonia®
- Prudential Financial
- Quicken Loans
- The Reinvestment Fund\*
- Rutgers University—Newark
- RWJBarnabas Health
- Shakopee Mdewakanton Sioux Community\*\*
- The Sherwood Foundation
- Sodexo
- Starbucks
- University Hospitals Rainbow Center for Women and Children
- University of Massachusetts Memorial Health Care
- UnitedHealthcare
- Virginia Commonwealth University
- The Wonderful Company

\* For a more detailed account of this business, see the respective “Exemplar” in the full report: *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General*.

\*\* For a more detailed account from a representative from this business, see “Perspectives From Business Leaders” in the full report: *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders—A Report of the Surgeon General*.




**American Express.** To attract and retain the best workers, American Express strengthened a key component of its benefits package. The company implemented a policy that includes 6–8 weeks of maternity leave and 20 weeks of parental leave, adding up to about 6 months of paid leave for a new mother. American Express expects this benefit to improve its abilities to recruit and retain talented employees. Through this policy, American Express is investing in the next generation of employees.

**Bank of America.\*** Many Bank of America (BOA) financial centers conduct business in low- and moderate-income communities. BOA needs a talented labor force that is responsive to those communities and understands the challenges those customers face. BOA reviewed data on open positions and applications and realized it was often not recruiting from the communities where jobs were available. In addition, many of those positions did not require a college degree. Launched by BOA in 2018, the Pathways Program is committed to hiring 10,000 people from low- and moderate-income neighborhoods by 2023. As part of the program, the company reached out to community partners to connect with potential employees with a variety of educational backgrounds and experiences, and began to prepare its managers to be sensitive to the hurdles that employees face every day (e.g., childcare and transportation to work). To enhance the financial security of employees, BOA also increased its minimum wage to \$20 per hour. By thinking differently about where to recruit and how to support 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.

**Belden, Inc.\*** Belden Inc., the second largest employer in Wayne County, Indiana, is a global leader in specialty networking solutions. The company was facing a potential employee shortfall, because nearly one-third of the workers at a Belden plant were set to retire within 5 years, the labor pool for manufacturing was declining, and many job applicants were failing Belden’s drug screening. In response, Belden teamed with community partners to build the Pathways to Employment Program. The program offers rehabilitation and a job to applicants who fail the drug screening but agree to enter the program. These employees receive personalized and evidence-based rehabilitation treatment as they work in positions that do not pose safety risks. Drug tests are conducted almost weekly for the first 8–16 weeks in the program. Employees must remain drug-free to work in higher risk positions. Because of the program’s success, Belden began to offer the program at other Belden facilities, and it serves as a blueprint for other organizations who are interested in implementing a similar program. Having a job is a critical part of maintaining a drug-free lifestyle, and filling a job is critical to business success. Joining with partners, Belden helped with both, and is sharing its learnings with other companies, organizations, and communities.





**Bon Secours Mercy Health.** Bon Secours Mercy Health is investing up to 5% of its long-term reserve fund in community development financial institutions that serve low- and moderate-income communities. The health system has worked toward achieving this target by annually increasing its asset allocation by approximately \$3 million. Since instituting this policy in 2008, Bon Secours Mercy Health has shifted \$34 million, or about 3% of its \$1.1 billion long-term reserve fund, to support affordable housing, economic development, community facilities, and other projects that benefit the health and well-being of members in the communities it serves.

**Centene Corporation.\*\*** Centene Corporation, headquartered in St. Louis, Missouri, 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 from the social unrest. Centene partnered with Normandy High School to connect Ferguson area students with mentors and internships at the service center and connect learning with future opportunities.

**The Chickasaw Nation.\*** The Chickasaw Nation continues to make progress with 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, programs, and services and provide opportunities to the community. Recently, the Chickasaw Nation found that a lack of fast and reliable Internet service is a major obstacle to continued strengthening of the local economy, education, and healthcare. Specifically, 60% of the people who live in the Chickasaw Nation's 13-county service area in Oklahoma do not have access to broadband Internet service. Therefore, the leaders of the Chickasaw Nation are installing a 250-mile fiber optic cable that encircles the Chickasaw Nation's territorial boundaries. The Chickasaw Nation worked with financial institutions, solicited competitive bidding for contracts, and engaged its members and stakeholders. The State of Oklahoma assisted with rights of way and other technical aspects. The project will provide more than 180 locations with high-speed


Internet by the end of 2020. The Chickasaw Nation expects a return on investment within 7 years. In today's economy, a gap in broadband services can leave people behind. Leaders of the Chickasaw Nation are determined to close that gap.

**Cleveland Clinic.** Located in Cleveland, Ohio, Cleveland Clinic is increasing its procurement and construction purchasing from minority- and women-owned businesses and facilitating a mentor-protégé program to build the capacity of those businesses. Cleveland Clinic supports the Evergreen Cooperative, a network of start-up, worker-owned businesses in the community. Through this support, the Cooperative expanded the capacity of its laundry services business, creating 100 local jobs and building community wealth by allowing employees to share business ownership in the hospital's supply chain.

**CommonSpirit Health (legacy Dignity Health).** CommonSpirit Health has an organizational policy to allocate up to 5% of its investment portfolio for low-interest loans to nonprofit organizations that support community health and well-being. In 2016, CommonSpirit Health provided a \$3.1-million loan to support the construction of a transit-oriented complex in central Los Angeles. The complex includes 50 permanent and 450 transitional housing units for more than 500 people experiencing homelessness.

**Fairview Health Services.** The workforce development team at Fairview Health Services in Minnesota develops hiring pipelines and career pathways for employees, students, and community residents. Fairview Health Services has funded apprenticeships, on-the-job training, and tuition support for 4-year degrees and other credentials for 220 nurses and healthcare workers, including recruitment of women and members of minority groups. The company annually sponsors 200 paid internships and career pathways. As a result of this developmental work, 43 residents have been hired through the Cedar Riverside Opportunity Center, 75 students have been hired through the Central Corridor College Fellows program, and 99% of participants in the work-learn program have been retained for work.

**First Step Staffing.** In 2018, First Step Staffing (FSS) expanded operations from its Atlanta, Georgia, home to Philadelphia, Pennsylvania, replicating a successful model of purchasing a for-profit staffing agency and converting it into a workforce social enterprise—that is, an organization that helps people overcome barriers to employment and find and succeed in jobs. In its first year in Philadelphia, FSS retained 100% of the prior for-profit agency's corporate clients and added 14 new clients. FSS also makes the case that working with people transitioning out of homelessness benefits the entire community and local economy. FSS (a) helps people achieve the first step toward economic self-sufficiency and earning power sufficient to maintain stable housing; (b) pays wages to workers whose purchasing power will in turn support local businesses; and



(c) potentially reduces the need for costly government services, creates employees who may become tax payers, and supports making the community a more attractive place for new business and investments.

**Fund for Quality.** Fund for Quality (FFQ) was launched in Philadelphia, Pennsylvania, as an effort to expand quality childcare options in areas that are undersupplied. FFQ is a partnership between The Reinvestment Fund and Public Health Management Corporation (PHMC) and is supported by the William Penn Foundation and the Vanguard Strong Start for Kids Program™. FFQ works to ensure all children—no matter what neighborhood they live in or where their family works—have access to the best possible starts in life through high-quality early childhood education. FFQ invests in projects that increase the availability of high-quality childcare in the areas of Philadelphia that need it most. FFQ offers business planning support and facilities-related funding to renovate existing centers or expand to new facilities. Vanguard, an investment advisor based in Malvern, Pennsylvania, is increasing its childcare support by working with The Reinvestment Fund and PHMC to create financial tools and resources that improve the financial stability of and guide business decision making for early childhood education providers. Known as the Early Childhood Education Fiscal Hub, the program allows providers to compare themselves with their high-performing, high-quality peers and to use those benchmarks for planning and budgeting decisions around their own operations. Because of this robust collaboration, more children in Philadelphia get the safe, healthy, and engaging care they need and deserve during the most critical stages of their lives.

**Grads of Life.\*** Before the coronavirus outbreak in 2020, an estimated 3 million young people, 16–24 years of age, were not working and not in school. Defined as “opportunity youth,” these people are motivated and ready to work but often lack access to professional networks and higher education, and may be overlooked by traditional hiring methods. Grads of Life works with companies—and the managers of those companies—to hire young people without postsecondary credentials. This requires changing how employers think about these young adults without 4-year degrees, and changing 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. Managers need preparation and support in understanding how to retain and advance people who may not have been in the work environment or do not have educational credentials. Grads of Life developed the Opportunity Navigator (OPT-N) tool to provide hiring and retention blueprints to help employers diagnose barriers to hiring and implement sustainable solutions for hiring opportunity youth. The OPT-N tool emphasizes inclusion, the use of data in hiring, and providing livable wages and career development opportunities. 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.



**Greater Kansas City Chamber of Commerce.** The Greater Kansas City Chamber of Commerce coordinated activities across numerous local businesses in the Kansas City, Missouri, metropolitan area in support of “Tobacco 21,” an initiative to raise the minimum age for purchase of tobacco products from 18 to 21 years of age. Because of the coordinated approach, 22 metro-area jurisdictions enacted the policy at the same time, which facilitated effective enforcement and promises to contribute to reductions in tobacco use over time. Business engagement was based on the recognition that tobacco use among employees and families is a leading driver of healthcare costs and contributes to lower productivity on the job.

**Greyston Bakery.\*** Factors unrelated to the ability to succeed on the job, preconceived notions, and poorly conceived hiring rules leave too many people without the opportunity to gain employment. With Greyston Bakery’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 that ultimately leads to a job and union membership. With open hiring and support for employees, Greyston’s turnover rate is better than the industry average. Greyston’s Center for Open Hiring provides training and tools to businesses with an interest in adopting the practice of open hiring. If given an opportunity and training, large segments of the unemployed population can succeed in the workplace. Companies can start by open-hiring one person for an entry-level position.

**Hillenbrand, Inc.\*\*** Hillenbrand, Inc., is a diversified industrial company headquartered in Batesville, Indiana. Maintaining headquarters in a rural community is not easy. While Hillenbrand continues to grow, the population of Batesville and surrounding communities is dwindling, which poses challenges for maintaining a stable workforce and cultivating a future workforce.

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

- The Hillenbrand Community Leadership Series annually engages business and civic leaders in strategic discussions and studies about 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.

**HomeStart.** HomeStart is a nonprofit organization working to end homelessness in the Greater Boston, Massachusetts, area by helping individuals obtain housing and settle into the community. Evictions for nonpayment are a primary driver of homelessness and are associated with a cascade of long-term consequences. Once evicted, a family’s credit is ruined, they lose their possessions, they plunge into debt, their employment becomes unstable, and family cohesion often dissolves.

Working with the Boston Housing Authority (BHA), HomeStart developed a program and a per-intervention reimbursement rate to help families facing eviction. The program helps families identify the causes of an eviction notice, repay debt, and develop a plan to cover the family’s rent. After 12 months, 97% of the families maintained housing on their own. BHA’s cost to evict was \$10,000, and HomeStart’s cost to prevent the eviction was \$2,000. BHA now pays HomeStart to prevent families from being evicted, saving more than \$1,000,000 in 2017.

Beacon Communities is a privately owned real estate firm that develops, invests in, owns, and manages multifamily housing properties—including affordable-, market rate-, and mixed income-housing—in the Northeast and Mid-Atlantic regions of the United States. Beacon Communities’ renters are primarily people and families with lower incomes. Beacon Communities partnered with HomeStart to reduce evictions, which have been dropping ever since. HomeStart’s assistance helps (a) families avoid the long-term consequences of eviction, (b) housing owners avoid costly evictions, and (c) employers retain stable employees.

**Hyatt Hotels Corporation.\*** Hyatt Hotels Corporation recognized that leaving young people (18–24 years of age) out of the workforce and the economy contributes to widening skills, income, and wealth gaps. Hyatt saw unemployment among young adults as an opportunity to spur future growth at Hyatt and to support the communities in which the company is located. Hyatt worked with Grads of Life to develop “RiseHY,” a program designed to hire 10,000 young adults by 2025. The program includes a network of community organizations that focus on training and supporting youth for job readiness, a support structure that helps prepare applicants for a potential role with Hyatt; on wraparound services to support young new hires; and on support services to help managers understand how to help young adults succeed in the workplace.

**JPMorgan Chase.** JPMorgan Chase aligns its philanthropic and business goals to deliver community value and business opportunity. Its \$500-million investment in Detroit, Michigan, and in other distressed cities is half philanthropy and half low-cost lending. The goal of the investment is


to enhance inclusive growth (i.e., equitable growth across all races/ethnicities and income levels) for businesses and the community. The philanthropy focuses on building jobs, skills, and financial health for workers; expanding small businesses; and revitalizing neighborhoods. JPMorgan Chase also develops programs that serve new markets in need of banking services. For example, the new Entrepreneurs of Color Fund provides low-cost loans to minority-owned businesses and start-ups.

**King Arthur Flour.** King Arthur Flour was founded in 1790, before Employee Stock Ownership Plans (or ESOPs) and B Corporations existed. King Arthur Flour has always been committed to stewardship, community, and its employees. As the fifth-generation owners considered how to sustain the company's quality, mission, and values over time, selling the company to employees was an obvious solution. Employee ownership confers value to society, ensures the company remains invested in its community, and broadens and deepens local prosperity by sharing wealth with those who help to create it.

**Metropolitan State University.** Metropolitan State University in Minnesota is a member of the Central Corridor Anchor Partnership, a group of education and medical institutions aggregating demand to support local suppliers in low-wealth neighborhoods along Metro Transit's Green Line between Minneapolis and Saint Paul. The university implemented a pilot program to connect farmers in the Hmong American Farmers Association (HAFA) with the university's catering vendors. HAFA is a cooperative in Minnesota that promotes locally produced foods. HAFA also partners with Fairview Health East, a local healthcare anchor, on Community Supported Agriculture programs to increase access to healthy and affordable produce for patients at several of its clinics.

**Morgan Stanley.** Morgan Stanley, an investment bank and financial services company, partnered with the Local Initiatives Support Corporation, a national community development financial institution, and the Kresge Foundation to create the \$200-million Healthy Futures Fund (HFF). The fund supports financing of community health centers and affordable housing in underserved areas. For example, So Others Might Eat, 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.

**Nehemiah Manufacturing Company.** The Nehemiah Manufacturing Company in Cincinnati, Ohio, is a for-profit company that owns several brands and manufactures products for other companies. From its founding in 2009, Nehemiah planned to contribute to the community and thrive as a business. 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. One of the greatest barriers to employment is a history of incarceration. Therefore, Nehemiah decided to focus on recruiting and hiring “second chance” workers—that is, people who have a prison record or a history of drug or alcohol misuse. The partners identified specific process and intermediate measures that would help Nehemiah accomplish its hiring goals. Nehemiah achieved its goals by integrating social workers into the hiring process, creating a weeklong training to help new hires get ready for work, and establishing biweekly check-ins with newly hired workers to build relationships and trust and to make sure workers have the support they need to be successful. 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.

**New Orleans Business Alliance.** New Orleans Business Alliance (NOLABA) oversees the city’s strategic plan for economic growth. Industry councils and working groups implement many of NOLABA’s recommendations, including engaging private sector businesses with anchor institutions. NOLABA strives to bring together diverse stakeholders from across the city with the goal of creating jobs and wealth and strengthening the city’s economic future. Such businesses as LCMC Health, JPMorgan Chase, Entergy Corporation, Harrah’s New Orleans Hotel & Casino, and Shell Oil Company and such foundations as Surdna Foundation and W.K. Kellogg Foundation have invested in the city’s economic future, as laid out in the strategic plan.

**Oklahoma City County Health Department and the Greater Oklahoma City Chamber of Commerce.** The business community in the greater Oklahoma City, Oklahoma, area expressed concern about overcrowding at the Oklahoma County Jail. Business leaders were concerned about the image of having the highest incarceration rate in the nation, and the health department was concerned about getting residents with mental health or substance use disorders into treatment. The Oklahoma City County Health Department and the Greater Oklahoma City Chamber of Commerce (Chamber) contributed resources and expertise to find a solution.

Just why were so many people in jail in the first place? Business, health, and community leaders saw the problems at the jail as a community-wide issue and a symptom of and contributor to community concerns around workforce, education, safety, quality of life, civil rights, and justice. These leaders made connections between (a) pathways to jail, jail overcrowding, and disparities in treatment at the jail and (b) community health, wealth, and well-being and the potential to thrive. The Chamber convened a Criminal Justice Reform Task Force that brought to light new insights into the problem and opened the community’s eyes to solutions. Judges began assessing offenders’ abilities to pay before imposing bail and fines. Law enforcement was offered alternatives to arresting


low-level offenders. State laws were changed to allow law enforcement and justice professionals to work with mental health professionals. Within 14 months, the jail's population had declined by one-third. Working together, businesses and health and community partners addressed a real and perceived blight to the city's image and the future it wanted to create, in a way that builds value for people and place and increases opportunity for community health, wealth, and well-being.

**Partnership for the Bay's Future.\*** The cost of housing in the San Francisco Bay Area has risen substantially. A family making \$62,000 a year (two earners making \$15 an hour) can afford to live in only 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. 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 started a \$300-million investment fund and a plan to invest those funds in affordable homes in the Bay Area. The fund offers small- and mid-sized community development corporations lines of longer term credit typically available only to large developers. 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.

**Patagonia.** Patagonia, a maker of outdoor gear, provides on-site child development centers (and subsidizes tuition for parents who are employees) at its headquarters in Ventura, California, and distribution center in Reno, Nevada. With quality early childcare, children can experience positive social and health impacts that last into adulthood, and parents can work and earn wages knowing their children are in good care. Patagonia calculates that, although expensive, this investment is almost fully recouped through federal tax benefits and higher employee retention and engagement. At Patagonia, caring for its employees promotes better health in the long run—a win for the company, employees, and families.

**Prudential Financial.** Prudential Financial is deeply rooted in the community, having conducted business for more than 140 years in Newark, New Jersey. Prudential Financial is one of several partnering organizations in, for example, two initiatives: Hire.Buy.Live.Newark and Newark 2020. Both initiatives are part of an economic development vision designed to connect city residents to job opportunities. Prudential Financial is a founding member of the Newark Anchor Collaborative,





which launched in 2018 to grow economic opportunities and well-being for the City of Newark. Other founding institutions include Audible.com, RWJBarnabas Health, New Jersey Institute of Technology, New Jersey Performing Arts Center, Rutgers University–Newark, and Rutgers Biomedical and Health Sciences. By working with diverse and committed partners to purchase, hire, and invest at the local level, more resources can be leveraged to benefit the local community. Through such collaborations, Prudential Financial more than doubled its purchasing from local businesses, built a new headquarters in Newark, kept 5,400 jobs in the city, and invested in pathways to employment for young people in the community.

**Quicken Loans.** Quicken Loans, a large U.S. mortgage lender, took an all-in stance in its headquarters in Detroit, Michigan, and found new life. In 2011, the company moved its entire Michigan workforce, including some 17,000 employees of Quicken and related companies, to downtown Detroit. Quicken’s philanthropic arm conducts initiatives in Detroit’s neighborhoods to prevent foreclosures and rehabilitate blighted homes, seed new businesses, and prepare workers to take part in the growth of specific industries.

**The Reinvestment Fund.\*** 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 analysis estimates that 17.6 million people live in communities without easy access to healthy and nutritious food options. Dayton, Ohio, is in the bottom quartile of cities in the nation regarding rates of food hardship for households with children. A market analysis of Dayton identified the Salem Avenue corridor as “understored,” with less grocery store 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. Starting in 2015, members of the Dayton community worked to improve local access to food. They started with a community needs assessment, which ultimately led to plans to open a worker- and member-owned grocery store. The Gem City Market will focus on affordable products and include a teaching kitchen, meeting and programming space, a mini-clinic, and a cafe. The Reinvestment Fund and others are providing financing for the project. 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 in the business. Residents with low incomes can become consumer-owners at discounted rates. The project has brought together local nonprofit organizations, the city government, and the community.

**Rutgers University–Newark.** Rutgers University–Newark’s (RU–N’s) anchor mission is one of the highest priorities of its strategic plan, which launched in 2014. The plan calls for RU–N to invest in kindergarten through high school, associate, bachelor, and graduate degree educational


pipelines and pathways; strong, healthy, and safe neighborhoods; arts and cultural districts and initiatives; regional economic development; and science and the urban environment. RU–N has partnered with the City of Newark and other local anchor institutions, such as RWJBarnabas Health, on Hire.Buy.Live.Newark, an initiative to reduce poverty and unemployment and strengthen the city’s economy.

**RWJBarnabas Health.** RWJBarnabas Health, a network of independent healthcare providers in New Jersey, is a founding member of the Newark Anchor Collaborative. The collaborative seeks to grow economic opportunities and well-being in the City of Newark. For example, the Newark 2020 initiative aims to hire 2,020 additional Newark residents by 2020. By January 2020, RWJBarnabas Health had hired 466 residents of Newark, exceeding its goal of 350 hires.

**Shakopee Mdewakanton Sioux Community.\*\*** Shakopee Mdewakanton Sioux Community (SMSC) is a federally recognized, sovereign Dakota tribal government located outside 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 its community, neighboring communities, and the wider region. Thus, SMSC invests time and earnings back into its region and partners, 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. Its 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 its community and region and in Indian country as a whole to drive and sustain business success.



**The Sherwood Foundation.** Highlander neighborhood is a former public housing site situated on 34 acres just north of downtown Omaha, Nebraska. It is bordered by a federally qualified health center and the Urban League of Nebraska, both of which are critical partners in a collaboration to strengthen the neighborhood. Seventy Five North is a nonprofit organization established by The Sherwood Foundation, an Omaha-based private foundation, to collaborate with the local public housing authority and other partners for the purpose of redeveloping neighborhoods. For example, Omaha's corporate community contributed time, expertise, and financial resources to redevelop the Highlander neighborhood. An award-winning community accelerator forms the heart of the revitalized Highlander neighborhood. Community accelerators are convening places for people and organizations to find project support, build networks, and develop collaborations. The accelerator hosts several amenities for residents and surrounding neighborhoods. The local private college and the community college hold courses, from basic literacy to computer science, at the accelerator. A technology center gives students and residents access to wi-fi and shared working space. Several businesses have opened in the revitalized neighborhood. Local philanthropic partners have committed more than \$35 million to the Highlander and associated redevelopment efforts, adding their funding to government funding to help produce the best possible outcomes. Foundation support also includes program grants to a variety of local nonprofit organizations that focus on food security, education, child welfare, financial well-being, arts, health, and mental health.

**Sodexo.** Sodexo seeks to create value for its stakeholders, including customers, clients, employees, suppliers, communities, and shareholders. Across its food services operations, facilities management, and home care operations, Sodexo integrates actions that support health and well-being into the core of its business operations.

In collaboration with the Partnership for a Healthier America, Sodexo implements 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; increasing the selection of healthier and more nutritious options in its vending and K–12 lunch programs; and offering healthier children's meals at 40% of its food service accounts with American cultural destinations, such as aquariums, museums, and ballparks.

Sodexo aims to source responsibly and reduce its carbon emissions. The company focuses on 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. Nearly all Sodexo site managers, chefs, and kitchen staff implement initiatives to cut food waste by tracking food waste, monitoring performance, and taking actions to drive reductions. In 2019, Sodexo avoided 584 tons of food waste at its sites, the equivalent


of 3,689 metric tons of carbon dioxide. Sodexo purchases more than 4 million gallons of locally sourced milk each year, and spent \$1 billion on small- and medium-sized enterprises in the United States in 2019. For Sodexo, growing responsibly is about pursuing and tracking what it can do better, safer, healthier, and more sustainably for people and the planet; improving as a corporate citizen; and meeting the needs of and creating value for all its stakeholders.

**Starbucks.** Starbucks’s “Create Jobs for the USA” initiative was a collaboration with Opportunity Finance Network that sought to spur job creation in struggling communities following the Great Recession. Careful measuring and reporting of loans made and jobs created or retained allowed Starbucks to assess the impact of its investment.

**University Hospitals Rainbow Center for Women and Children.** University Hospitals Rainbow Center for Women and Children in Cleveland, Ohio, is a 40,000-square-foot, three-story facility designed with the help of a community advisory board to better meet the needs of the community. The board comprised about 60 community members, including neighborhood residents and individuals working in areas connected to community health and well-being, such as public health, education, and employment. Because of the community advisory board, a significant design element was added that provides residents with a one-stop center for their essential needs—co-locating multiple services, including health services; legal services; the Women, Infants, and Children (WIC) Program office; and a pharmacy.

**University of Massachusetts Memorial Health Care.** In 2017, executives at University of Massachusetts Memorial Health Care (UMMHC) noted the significant toll that poor social and economic conditions take on community health outcomes. UMMHC embraced the anchor institution framework to tackle poverty and unemployment, poor housing, lack of access to care, food insecurity, safety and violence, and other community challenges. After thoroughly assessing the impact of adopting and implementing the anchor mission framework, UMMHC’s board of directors voted to proceed with several anchor mission strategies: allocating 1% of its investment portfolio to targeted community investments with an expected return; providing targeted technical training for entry-level positions for current and prospective employees; intentionally recruiting trainees from targeted neighborhoods; and building an effective system for local purchasing. With these strategies for anchor institutions in place, UMMHC implements best practices for sustained community impact.

**UnitedHealthcare.** UnitedHealthcare provided a \$22-million, low-interest loan to Chicanos Por La Causa, a nonprofit organization, to acquire nearly 500 units of rental housing in the Maryvale neighborhood of Phoenix, Arizona. Up to 100 units are set aside at reduced rents for clients of United Healthcare and will include vital supportive services. In addition to loan



repayment with interest, UnitedHealthcare already sees improvements in the health of its clients. The company notes reductions in emergency department visits, inpatient admission rates, and overall costs for patients who receive supportive housing.

**Virginia Commonwealth University.** Virginia Commonwealth University (VCU) is committed to diversifying its procurement supply chain as part of the Commonwealth of Virginia’s Small, Women- and Minority-owned Businesses (SWaM) Procurement Initiative. VCU solicits diverse businesses to participate in its procurement and encourages contractors to look for opportunities to engage SWaM firms as subcontractors. To track and assess progress on the SWaM goals, VCU maintains a public dashboard that documents outreach and participation.

**The Wonderful Company.** The Wonderful Company, an agricultural company based in California, sought an effective intervention to improve the lives and health of its employees and their families. Its solution was a minimum wage of \$15 per hour. The company implemented this wage increase for all employees earning less than \$15 per hour and created tiered increases for those making more than \$15 per hour. By instituting a wage structure that helps workers and their families to meet basic needs for housing, healthy food, transportation, quality childcare, and recreation, The Wonderful Company anticipates healthier workers, lower turnover, and stronger communities.







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