

# Citations/References

- 1 Gross Domestic Product, Fourth Quarter and Year 2021 (Advance Estimate), U.S. Bureau of Economic Analysis (BEA). (2022, January 27). U.S. Bureau of Economic Analysis, U.S. Department of Commerce. <https://www.bea.gov/news/2022/gross-domestic-product-fourth-quarter-and-year-2021-advance-estimate#:~:text=Measured%20from%20the%20fourth%20quarter,the%20fourth%20quarter%20of%202020.>
- 2 U.S. Bureau of Economic Analysis, U.S. Department of Commerce. (2022, March 31). Gross Domestic Product by State, 4th Quarter 2021 and Year 2021 (Preliminary) [Press release]. <https://www.bea.gov/sites/default/files/2022-03/qdpstate0322.pdf>
- 3 Greater Washington Partnership. (2021, April). Inclusive Growth in the Capital Region | Racial Disparities 2020–2021. [https://greaterwashingtonpartnership.com/wp-content/uploads/2021/04/GWP\\_Inclusive-Growth\\_Racial-Disparities\\_2021\\_vShare.pdf](https://greaterwashingtonpartnership.com/wp-content/uploads/2021/04/GWP_Inclusive-Growth_Racial-Disparities_2021_vShare.pdf)
- 4 Mid-Atlantic Information Office, U.S. Bureau of Labor Statistics. (2022, April). U.S. Bureau of Labor Statistics. <https://www.bls.gov/regions/mid-atlantic/home.htm>
- 5 U.S. Census Bureau. (2020). American Community Survey S1501 | EDUCATIONAL ATTAINMENT. <https://data.census.gov/cedsci/table?q=educational%20attainment&g=310XX00US12580,40060,47900&tid=ACSSST5Y2020.S1501>
- 6 Fortune. (2022, April 26). Fortune 500. <https://fortune.com/fortune500/2021/search/>
- 7 Urban Institute. (2016, November). The Color of Wealth in the Nation's Capital. Kilolo Kijakazi, Rachel Marie Brooks Atkins, Mark Paul, Anne Price, Darrick Hamilton, William A. Darity Jr. <https://www.urban.org/research/publication/color-wealth-nations-capital>
- 8 Capital Region Blueprint for Regional Mobility. (2018). Greater Washington Partnership. <https://greaterwashingtonpartnership.com/blueprint/>
- 9 Denham, H. (2022, March 10). Greater Washington Partnership says it's on track to launch 45,000 into tech careers. Washington Business Journal. <https://www.bizjournals.com/washington/news/2022/03/10/capital-colab-gwp-digital-tech.html>
- 10 ASCD and Education International. (2015, September 25). The 2030 Sustainable Development Goals and the Pursuit of Quality Education for All: A Statement of Support from Education International and ASCD. Page 3. <https://www.ei-ie.org/en/item/20113:a-focus-on-quality-education-crucial-to-achieving-2030-development-goals#:~:text=In%20a%20joint%20statement%20released,all%20and%20promote%20lifelong%20learning>
- 11 Privette-Black, M. (2022, March 2). Intergenerational poverty in the United States. <https://ballardbrief.byu.edu/our-briefs/intergenerational-poverty-in-the-us-83scy#:~:text=Intergenerational%20poverty%20is%20the%20cyclical,an%20infringement%20of%20human%20rights>
- 12 The Education Trust. (n.d.). Fact Sheet -Teacher Equity. <https://edtrust.org/wp-content/uploads/Ed%20Trust%20Facts%20on%20Teacher%20Equity.pdf>
- 13 The Annie E. Casey Foundation. (2012).(rep.). Double Jeopardy: How Third Grade Reading Skills and Poverty Influence High School Graduation. <https://www.aecf.org/resources/double-jeopardy>
- 14 Rumberger, R. W. (2013, May). Poverty and high school dropouts. American Psychological Association. <https://www.apa.org/pi/ies/resources/indicator/2013/05/poverty-dropouts>
- 15 CareerWise DC - About Us. CareerWise DC. (2021, June 7). <https://www.careerwisedc.org/about/team/>
- 16 Abrams, M. K. (2002). (rep.). Reasons and Strategies for Strengthening Childhood Development Services in the Healthcare System. The Commonwealth Fund. <https://www.commonwealthfund.org/publications/fund-reports/2002/oct/reasons-and-strategies-strengthening-childhood-development.>; Bakken, L., Brown, N., & Downing, B. (2017). Early childhood education: The long-term benefits. *Journal of Research in Childhood Education*, 31(2), 255–269. <https://doi.org/10.1080/02568543.2016.1273285>
- 17 Smith, L., McHenry, K., & Mullaly, H. (2021, June 28). What is the Employer-Provided Child Care Credit (45F) [web log]. What is the Employer-Provided Child Care Credit (45F). <https://bipartisanpolicy.org/blog/what-is-the-employer-provided-child-care-credit-45f/>
- 18 Kamenetz, A., &Khurana, M. (2021,October 19). 1 in 3 working families is struggling to find the child care they desperately need. Morning Edition. Broadcast, National Public Radio.
- 19 Abamu, J. (2019, April 9). Why Is Child Care So Expensive? Costs Leave Washington-Area Millennials Hesitant To Have Kids. Broadcast, Washington, D.C.; WAMU.
- 20 Meloy, B., Gardner, M., &Darling-Hammond, L. (2019). (rep.). Untangling the Evidence on Preschool Effectiveness: Insights for Policymakers. Learning Policy Institute. [https://edworkingpapers.org/sites/default/files/Untangling\\_Evidence\\_Preschool\\_Effectiveness\\_REPORT.pdf](https://edworkingpapers.org/sites/default/files/Untangling_Evidence_Preschool_Effectiveness_REPORT.pdf)
- 21 Trautner, T. (2021, March 17). Child care in the workplace. Michigan State University. [https://www.canr.msu.edu/news/child\\_care\\_in\\_the\\_workplace](https://www.canr.msu.edu/news/child_care_in_the_workplace)
- 22 The Business Case for On-Site Child Care. (2016, August 16). [https://prbythebook.com/wp-content/uploads/2016/08/Family-Business\\_Press-Pack.pdf](https://prbythebook.com/wp-content/uploads/2016/08/Family-Business_Press-Pack.pdf)
- 23 Duffin, E. (2021, March 11). U.S.: Educational attainment, by ethnicity 2018. Statista. <https://www.statista.com/statistics/184264/educational-attainment-by-ethnicity/>
- 24 Duchesne, C. (2021, October 12). Breaking barriers to higher education: How employers can (and should) help. Financial Advancement Through Learning | BrightHorizons®. <https://www.brighthorizons.com/employer-resources/benefits-at-work-blog/benefits-of-employer-provided-education>
- 25 New Study Shows the Lasting Impact of Tuition Assistance. (2018, January 8). Business Wire. <https://www.businesswire.com/news/home/20180108006550/en/New-Study-Shows-the-Lasting-Impact-of-Tuition-Assistance>
- 26 Bright Horizons Ed Assist Solutions®. (2020,October 14). Pandemic Drives Working Americans to Seek Further Education [web log].<https://www.brighthorizons.com/newsroom/2020-edassist-survey>
- 27 Krishnan, P. (2020, December 29). How to use education benefits to create a more inclusive workplace [web log].<https://www.benefitspro.com/2020/12/29/how-to-use-education-benefits-to-create-a-more-inclusive-workplace/?sreturn=20220424160053>
- 28 McDonough, T., & Oldham, C. (2020, October 19). Why Companies Should Pay for Employees to Further Their Education. Harvard Business Review. <https://hbr.org/sponsored/2020/10/why-companies-should-pay-for-employees-to-further-their-education>
- 29 Nichols, A. H., &Anthony Jr., M. (2021,January 5). Graduation rates don't tell the full story: Racial gaps in college success are larger than we think. The Education Trust. <https://edtrust.org/resource/graduation-rates-dont-tell-the-full-story-racial-gaps-in-college-success-are-larger-than-we-think/>

## Citations

- 30 Sanchez, O., & Kolodner, M. (2021, October 10). Why white students are 250% more likely to graduate than Black students at public universities. The Hechinger Report. <https://hechingerreport.org/%E2%80%8B%E2%80%8Bwhy-white-students-are-250-more-likely-to-graduate-than-black-students-at-public-universities/>
- 31 Scott-Clayton, J., & Li, J. (2016). (rep.). Black-white disparity in student loan debt more than triples after graduation. Brookings. <https://www.brookings.edu/research/black-white-disparity-in-student-loan-debt-more-than-triples-after-graduation/>
- 32 Borough of Manhattan Community College Office of Institutional Effectiveness and Analytics. (2017). (rep.). The Role of Scholarships in Student Retention and Success. <https://www.bmcc.cuny.edu/wp-content/uploads/ported/research/upload/RoleScholarshipsStudentRetentionSuccess2017.pdf>
- 33 Skills-based volunteering: A solution for the social sector. Capacity Commons. (2020, July 15). <https://www.capacitycommons.org/guidebook/learn/about-skills-based-volunteerism/>
- 34 Institute of Education Sciences National Center for Education Statistics. (2021). (rep.). Public School Teacher Spending on Classroom Supplies. <https://nces.ed.gov/pubs2018/2018097rev.pdf>
- 35 School supply donations have a positive impact on student's ability to learn. (2017, June 25). WSOC-TV. <https://www.wsoc.tv/community/school-supply-donations-have-a-positive-impact-on-students-ability-to-learn/571267245/>
- 36 Letts, C., & Holly, D. (2017). The Promise of Skills-Based Volunteering. Stanford Social Innovation Review. [https://ssir.org/articles/entry/the\\_promise\\_of\\_skills\\_based\\_volunteering](https://ssir.org/articles/entry/the_promise_of_skills_based_volunteering)
- 37 The Greater Washington Partnership CapitalCoLAB. (2020). (rep.). The Capital Region Faces a Huge Tech Talent Shortage. <https://greaterwashingtonpartnership.com/publications/the-capital-region-faces-a-huge-tech-talent-shortage/>
- 38 U.S. Chamber of Commerce Foundation Talent Pipeline Management initiative. (2022, March 24). U.S. Chamber of Commerce Foundation. <https://www.uschamberfoundation.org/talent-pipeline-management>
- 39 Deloitte. (2018). (rep.). 2018 skills gap in manufacturing study. <https://www2.deloitte.com/us/en/pages/manufacturing/articles/future-of-manufacturing-skills-gap-study.html>
- 40 U.S. Chamber of Commerce Foundation. (2017). (rep.). Clearer Signals: Building an Employer-Led Job Registry for Talent Pipeline Management. <https://www.uschamberfoundation.org/sites/default/files/Clearer%20Signals.pdf>
- 41 U.S. Chamber of Commerce Foundation. (2014). (rep.). Managing the Talent Pipeline: A New Approach to Closing the Skills Gap. <https://www.uschamberfoundation.org/sites/default/files/Managing%20the%20Talent%20Pipeline.pdf>
- 42 SHRM. (2022, March 9). Interactive chart: How historic has the great resignation been? Society for Human Resource Management. <https://www.shrm.org/resourcesandtools/hr-topics/talent-acquisition/pages/interactive-quits-level-by-year.aspx>
- 43 Van Eard, R. & Guo, J. (2020, January 17). Jobs will be very different in 10 years. Here's how to prepare. World Economic Forum. <https://www.weforum.org/agenda/2020/01/future-of-work/>
- 44 Ross, M., Kazis, R., Bateman, N., & Stateler, L. (2020). (rep.). Work-Based Learning Can Advance Equity and Opportunity for America's Young People. Metropolitan Policy Program at Brookings. <https://www.brookings.edu/research/work-based-learning-can-advance-equity-and-opportunity-for-americas-young-people/>
- 45 U.S. Department of Labor Bureau of Labor Statistics. (2021, March 31). Occupational Employment and Wages—May 2021. <https://www.bls.gov/news.release/pdf/ocwage.pdf>
- 46 Blotnick, K. A., Franz-Odenaal, T., French, F., & Joy, P. (2018). A study of the correlation between STEM career knowledge, mathematics self-efficacy, career interests, and career activities on the likelihood of pursuing a STEM career among middle school students. International Journal of STEM Education, 5(1). <https://doi.org/10.1186/s40594-018-0118-3>
- 47 Archer, L., Osborne, J., DeWitt, J., Dillon, J., Wong, B., & Willis, B. (2013). (rep.). Young people's science and career aspirations, age 10–14. ARCHER King's College London. <https://www.raeng.org.uk/RAE/media/Grant-applications-and-guidelines/ASPIRES-final-report-December-2013.pdf>
- 48 Why career exploration matters. America's Promise. (n.d.). <https://www.americaspromise.org/why-career-exploration-matters>
- 49 Fry, R., Kennedy, B., & Funk, C. (2021). (rep.). STEM Jobs See Uneven Progress in Increasing Gender, Racial and Ethnic Diversity. Pew Research Center. [https://www.pewresearch.org/science/2021/04/01/stem-jobs-see-uneven-progress-in-increasing-gender-racial-and-ethnic-diversity/?utm\\_source=adaptiveemailer&utm\\_medium=email&utm\\_campaign=21-04-01%20diversity%20in%20stem%20gen.%20distribution&org=982&lvl=100&ite=8263&lea=1781753&ctr=0&par=1&trk=](https://www.pewresearch.org/science/2021/04/01/stem-jobs-see-uneven-progress-in-increasing-gender-racial-and-ethnic-diversity/?utm_source=adaptiveemailer&utm_medium=email&utm_campaign=21-04-01%20diversity%20in%20stem%20gen.%20distribution&org=982&lvl=100&ite=8263&lea=1781753&ctr=0&par=1&trk=)
- 50 SHRM Online Staff. (2014, March 7). Employers, students benefit from high school internships. SHRM. <https://www.shrm.org/resourcesandtools/hr-topics/organizational-and-employee-development/pages/high-school-internships.aspx>
- 51 McGraw-Hill with MMR Research Associates. (2018). (rep.). 2018 Future Workforce Survey. <https://s3.amazonaws.com/e-commerce-prod.mheducation.com/unitas/corporate/promotions/2018-future-workforce-survey-analysis.pdf>
- 52 Alamedin, M. (2020, November 30). Unpaid Internships: Worse than Working for Free [web log]. <https://greenlining.org/blog-category/2020/unpaid-internships/>
- 53 Theodos, B., Pergamit, M., Hanson, D., Edelstein, S., Daniels, R., & Srin, T. (2017). (rep.). Pathways after High School: Evaluation of the Urban Alliance High School Internship Program. Urban Institute. <https://www.urban.org/research/publication/pathways-after-high-school-evaluation-urban-alliance-high-school-internship-program>
- 54 Saltikoff, N. (2017). (rep.). The Positive Implications of Internships on Early Career Outcomes. National Association of Colleges and Employers. <https://www.naceweb.org/job-market/internships/the-positive-implications-of-internships-on-early-career-outcomes/>
- 55 Return on investment (ROI). National Apprenticeship. (n.d.). <https://nationalapprenticeship.org/roi>
- 56 Bruce, M., & Bridgeland, J. (2014). (rep.). The Mentoring Effect: Young People's Perspectives on the Outcomes and Availability of Mentoring. Civic Enterprises in association with Hart Research Associates for MENTOR. [https://www.mentoring.org/wp-content/uploads/2019/11/The\\_Mentoring\\_Effect\\_Full\\_Report.pdf](https://www.mentoring.org/wp-content/uploads/2019/11/The_Mentoring_Effect_Full_Report.pdf)
- 57 Mentoring Impact. MENTOR. (2022, February 9). <https://www.mentoring.org/mentoring-impact/>
- 58 Vande Griek, O. (2017, August 24). 6 Ways Corporate Social Responsibility Benefits Your Employees [web log]. <https://socapglobal.com/2017/08/6-ways-corporate-social-responsibility-benefits-employees/>
- 59 Deloitte. (2021, February). The Equity Imperative. <https://www2.deloitte.com/us/en/pages/about-deloitte/articles/the-equity-imperative.html>
- 60 Ernst & Young LLP. (2021). Remote Work in the Capital Region. [https://greaterwashingtonpartnership.com/wp-content/uploads/2021/02/Remotework-in-the-Capital-Region-Report\\_Final.pdf](https://greaterwashingtonpartnership.com/wp-content/uploads/2021/02/Remotework-in-the-Capital-Region-Report_Final.pdf)
- 61 Abel, J. R., & Deitz, R. (2014, December). Agglomeration and Job Matching among College Graduates. Federal Reserve Bank of New York Staff Reports, no. 587. [https://www.newyorkfed.org/medialibrary/media/research/staff\\_reports/sr587.pdf](https://www.newyorkfed.org/medialibrary/media/research/staff_reports/sr587.pdf)
- 62 Schrage, M. (2010, July 29). Higher Education is Overrated; Skills Aren't. Harvard Business Review. <https://hbr.org/2010/07/higher-education-is-highly-ove.html>
- 63 Puckett, J., Hoteit, L., Perapechka, S., Loshkareva, E., & Bikkulova, G. (2020, January 15). Fixing the global skills mismatch. BCG Global. <https://www.bcg.com/publications/2020/fixing-global-skills-mismatch>
- 64 Gallagher, S. R. (2018, December). Educational credentials come of age - A Survey on the Use and Value of Educational Credentials in Hiring. [https://cps.northeastern.edu/wp-content/uploads/2021/03/Educational\\_Credentials\\_Come\\_of\\_Age\\_2018.pdf](https://cps.northeastern.edu/wp-content/uploads/2021/03/Educational_Credentials_Come_of_Age_2018.pdf)
- 65 Santhosh, G. M., & Lewis, G. (2021, February 22). Why Skills-Based Hiring Starts with Your Job Descriptions. LinkedIn Talent Blog. <https://www.linkedin.com/business/talent/blog/talent-strategy/why-skills-based-hiring-starts-with-job-descriptions>
- 66 Zavyboroda, M. (2021, September 7). Skills-based hiring: why traditional hiring methods don't work anymore. HRForecast. <https://hrforecast.com/the-rise-of-skills-based-hiring-or-why-your-old-hiring-approach-doesnt-work-anymore/>

## Citations

- 67 LinkedIn Corporate Communications. (2019, September 16). New LinkedIn Research Explores the Shift Toward Skills-Based Hiring. LinkedIn Pressroom. <https://news.linkedin.com/2019/january/new-linkedin-research-xxplores-the-shift-toward-skills-based-hir>
- 68 Marcus, J. (2020, June 2). Urgency of getting people back to work gives new momentum to "microcredentials". The Hechinger Report. <https://hechingerreport.org/more-students-start-earning-stackable-credentials-on-their-way-to-degrees/>
- 69 NIMS. (n.d.). Credentialing Benefits. <https://www.nims-skills.org/credentialing-benefits>
- 70 Goger, A., Sinclair, C., & Dick, A. (2022, March 1). An apprenticeship FAQ: What employers need to know about talent development. Brookings. <https://www.brookings.edu/research/an-apprenticeship-faq-what-employers-need-to-know-about-talent-development/>
- 71 Scott, A., Kapur Klein, F., McAlear, F., Marton, A., & Koshy, S. (2018). (rep.). The Leaky Tech Pipeline: a Comprehensive Framework for Understanding and Addressing the Lack of Diversity Across the Tech Ecosystem. Kapor Center for Social Impact. [https://leakytechpipeline.com/wp-content/themes/kapor/pdf/KC18001\\_report\\_v6.pdf](https://leakytechpipeline.com/wp-content/themes/kapor/pdf/KC18001_report_v6.pdf).
- 72 Bevins, F., Fox, K., Pinder, D., Sarakatsannis, J., & Stewart, S. (2021, July 30). How HBCUs can Accelerate Black Economic Mobility. McKinsey & Company. <https://www.mckinsey.com/industries/education/our-insights/how-hbcus-can-accelerate-black-economic-mobility>
- 73 Ellspermann, S., & Kavanaugh, J. (2021, April 26). Your Next Great Hire is Graduating From a Community College. EdSurge. <https://www.edsurge.com/news/2021-04-26-your-next-great-hire-is-graduating-from-a-community-college>
- 74 Manyika, J. (2017, May 24). Technology, Jobs, and the Future of Work. McKinsey & Company. <https://www.mckinsey.com/featured-insights/employment-and-growth/technology-jobs-and-the-future-of-work>
- 75 Calma, E., & Sayin Taylor, Y. (2021, April 29). The Case for Creating a Local Talent Pipeline in the District of Columbia. D.C. Policy Center. <https://www.dcpolicycenter.org/publications/case-for-local-talent-pipeline/>
- 76 Martins, A. (2020, October 1). The Costs of Employee Relocation. Business News Daily. <https://www.businessnewsdaily.com/15842-costs-of-employee-relocation.html>
- 77 Managing Employee Relocation. SHRM. (2020, April 2). <https://www.shrm.org/resourcesandtools/tools-and-samples/toolkits/pages/managingemployeerelocation.aspx>
- 78 Mulligan-Hansel, K. (2008, July). Making development work for local residents: Local Hire Programs and Implementation Strategies that Serve Low-Income Communities. The Partnership for Working Families. <https://www.forworkingfamilies.org/resources/publications/making-development-work-local-residents-local-hire-programs-and>
- 79 The Democracy Collaborative. (n.d.). (rep.). Locally Targeted and Inclusive Hiring Practices Promote Equity. <https://community-wealth.org/sites/clone.community-wealth.org/files/Locally%20Targeted%20Hiring.pdf>.
- 80 Eyster, L., Durham, C., Van Noy, M., & Damron, N. (2016). (rep.). Understanding Local Workforce Systems. Urban Institute. <https://www.urban.org/research/publication/understanding-local-workforce-systems>.
- 81 McKinsey & Company. (2021, February 21). Race in the Workplace: The Black Experience in the US Private Sector. McKinsey & Company. <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/race-in-the-workplace-the-black-experience-in-the-us-private-sector>
- 82 Tonti, J., & Mizell, J. (2021, April 1). 95% of Black Americans Agree That It's Important for Companies to Promote Racial Equity. 80% Believe They Can Do More. JUST Capital. <https://justcapital.com/news/95-of-black-americans-agree-that-its-important-for-companies-to-promote-racial-equity-80-believe-they-can-do-more/>
- 83 Green, J., Chiglinsky, K., & Sam, C. (2022, March 21). America's Top Employers Are Winning at Race Data Transparency - Except Musk and Buffett. Bloomberg.com. <https://www.bloomberg.com/graphics/diversity-equality-in-american-business/>
- 84 Marchand Orme, A. (2022, February 9). Big Companies are Already Collecting Important Data on Workforce Diversity. More of Them Need to Make it Public. Fortune. <https://fortune.com/2022/02/09/diversity-inclusion-dei-intersectional-data-eeo-1-reports/>
- 85 Why it's time for a Diversity, Equity & Inclusion Report. Ideas On Purpose. (2022, February 23). <https://www.ideasonpurpose.com/on/why-diversity-equity-inclusion-report/#:~:text=Employees%20report%20greater%20job%20satisfaction,%2C%20candidates%20employees%20and%20leadership>
- 86 Chilazi, S., & Bohnet, I. (2020, December 3). How to Best Use Data to Meet Your DE&I Goals. Harvard Business Review. <https://hbr.org/2020/12/how-to-best-use-data-to-meet-your-dei-goals>
- 87 Dixon-Fyle, S., Dolan, K., Hunt, V., & Prince, S. (2020, May 19). Diversity Wins: How Inclusion Matters. McKinsey & Company. <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/diversity-wins-how-inclusion-matters>
- 88 Al-Masri, S. (2018, March 27). Why it's in Your Best Interest to Have Your Workforce Reflect the Community It Serves. Entrepreneur. <https://www.entrepreneur.com/article/311030>
- 89 Glazer, E., & Francis, T. (2021, June 2). CEO Pay Increasingly Tied to Diversity Goals. The Wall Street Journal. <https://www.wsj.com/articles/ceos-pledged-to-increase-diversity-now-boards-are-holding-them-to-it-11622626380>.
- 90 Dowell, E., & Jackson, M. (2020, July 27). "Woke-Washing" Your Company Won't Cut It. Harvard Business Review. <https://hbr.org/2020/07/woke-washing-your-company-wont-cut-it>
- 91 Passin, G. (n.d.). Using Compensation to Drive Action on Diversity, Equity and Inclusion. Mercer. <https://www.mercer.us/our-thinking/career/using-compensation-to-drive-action-on-diversity-equity-and-inclusion.html>
- 92 Diversity Best Practices Index 2019. Working Mother. (n.d.). [https://www.workingmother.com/sites/workingmother.com/files/attachments/201907/financial\\_dbp\\_inclusion\\_index\\_snapshot\\_2019\\_.pdf](https://www.workingmother.com/sites/workingmother.com/files/attachments/201907/financial_dbp_inclusion_index_snapshot_2019_.pdf)
- 93 Ly, S. (n.d.). The True Value of Bringing Diversity, Equity, and Inclusion into Your Workplace. 15Five. <https://www.15five.com/blog/diversity-equity-and-inclusion/>
- 94 Hasan, E., & Adeleye, I. (2021, March 25). Should Employers Tie Executive Compensation to DE&I Goals? SHRM. <https://www.shrm.org/hr-today/news/hr-magazine/summer2021/pages/should-employers-tie-executive-compensation-to-diversity-goals.aspx>
- 95 Carlos, I. (2021, July 29). DEI is Now a Factor in Executive Pay. But There's One Big Disconnect. The Business Journals. <https://www.bizjournals.com/bizjournals/news/2021/07/29/dei-is-not-in-long-term-incentive-programs.html>
- 96 Levine, S. R. (2020, January 15). Diversity Confirmed to Boost Innovation and Financial Results. Forbes. <https://www.forbes.com/sites/forbesinsights/2020/01/15/diversity-confirmed-to-boost-innovation-and-financial-results/?sh=45381d9ec4a6>
- 97 Maxwell, G. (2021, August 27). Employee Voice: Factsheet. CIPD. <https://www.cipd.co.uk/knowledge/fundamentals/relations/communication/voice-factsheet#ref>
- 98 Gassam Asare, J. (2018, October 22). How to Start an Employee Resource Group at Your Organization. Forbes. <https://www.forbes.com/sites/janicegassam/2018/10/22/how-to-start-an-employee-resource-group-at-your-organization/?sh=4cd488561756>
- 99 Beheshti, N. (2019, January 16). 10 Timely Statistics About the Connection Between Employee Engagement and Wellness. Forbes. <https://www.forbes.com/sites/nazbeheshti/2019/01/16/10-timely-statistics-about-the-connection-between-employee-engagement-and-wellness/?sh=3de2271722a0>
- 100 Policy & Tools: Living Wage. The Partnership For Working Families. (n.d.). <https://www.forworkingfamilies.org/resources/policy-tools-living-wage>
- 101 Bloomenthal, A. (2022, March 18). Can a Family Survive on the US Minimum Wage? Investopedia. <https://www.investopedia.com/articles/personal-finance/022615/can-family-survive-us-minimum-wage.asp>

## Citations

- 102** Glasmeier, A. K., & Omen, A. (2021, September 6). \$15 an Hour Isn't Enough: US Workers Need a Living Wage. Living Wage Calculator. <https://livingwage.mit.edu/articles/85-15-an-hour-isn-t-enough-u-s-workers-need-a-living-wage>
- Living Wage Network. (n.d.). <https://www.livingwageworks.org/#:~:text=paying%20a%20living%20wage%20creates%20an%20economy%20that%20works%20for%20everyone.&amp;text=paying%20a%20living%20wage%20leads,creation%20and%20helps%20small%20business>
- 103**
- 104** Escobari, M. (2021, October 27). 6 Job Quality Metrics Every Company Should Know. Brookings. <https://www.brookings.edu/research/6-job-quality-metrics-every-company-should-know/>
- 105** Boesch, D. (2021, February 5). Quick Facts on Paid Family and Medical Leave. Center for American Progress. <https://www.americanprogress.org/article/quick-facts-paid-family-medical-leave/>
- 106** Veenstra, C. M., Regenbogen, S. E., Hawley, S. T., Abrahamse, P., Banerjee, M., & Morris, A. M. (2015). Association of Paid Sick Leave with Job Retention and Financial Burden Among Working Patients With Colorectal Cancer. *JAMA*, 314(24), 2688–2690. <https://doi.org/10.1001/jama.2015.12383>
- 107** Romig, K., & Bryant, K. (2021, April 27). A National Paid Leave Program Would Help Workers, Families. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/economy/a-national-paid-leave-program-would-help-workers-families#:~:text=families%20economic%20security,-Paid%20medical%20and%20caregiving%20leave%20lets%20workers%20care%20for%20themselves,can%20boost%20labor%20force%20participation>
- 108** Vanderkam, L. (2016, September 29). Why Offering Paid Maternity Leave is Good for Business. Fast Company. <https://www.fastcompany.com/3064070/why-offering-paid-maternity-leave-is-good-for-business>
- 109** Stroman, T., Woods, W., Fitzgerald, G., Unnikrishnan, S., & Bird, L. (2017, February 7). Why Paid Family Leave is Good Business. BCG. <https://www.bcg.com/en-us/publications/2017/human-resources-people-organization-why-paid-family-leave-is-good-business>
- 110** Gray, H. (2002). (rep.). Family-Friendly Working: What a Performance! An Analysis of the Relationship Between the Availability of Family-Friendly Policies and Establishment Performance. Centre for Economic Performance. [http://eprints.lse.ac.uk/20082/1/Family-Friendly\\_Working\\_What\\_a\\_Performance%21\\_An\\_Analysis\\_of\\_the\\_Relationship\\_Between\\_the\\_Availability\\_of\\_Family-Friendly\\_Policies\\_and\\_Establishment\\_Performance.pdf](http://eprints.lse.ac.uk/20082/1/Family-Friendly_Working_What_a_Performance%21_An_Analysis_of_the_Relationship_Between_the_Availability_of_Family-Friendly_Policies_and_Establishment_Performance.pdf)
- 111** York, J. (2021, December 13). Why It's So Hard for Us Workers to Ask for Time Off. BBC. <https://www.bbc.com/worklife/article/20211209-why-its-so-hard-for-some-workers-to-ask-for-time-off>
- 112** Campbell, M., & Gavett, G. (2021, February 10). What COVID-19 Has Done to Our Well-Being, in 12 Charts. Harvard Business Review. <https://hbr.org/2021/02/what-covid-19-has-done-to-our-well-being-in-12-charts>
- 113** Microsoft Work Trend Index 2022. (2022, March 16). Great Expectations: Making Hybrid Work Work. Microsoft. <https://www.microsoft.com/en-us/worklab/work-trend-index/great-expectations-making-hybrid-work-work>
- 114** Schneider, D., & Harknett, K. (2019). Consequences of Routine Work-Schedule Instability for Worker Health and Well-Being. *American Sociological Review*, 84(1), 82–114. <https://doi.org/10.1177/0003122418823184>
- 115** EY. (2021). (rep.). Work Reimagined | Employee Survey 2021 - Executive Summary. [https://assets.ey.com/content/dam/ey-sites/ey-com/en\\_gl/topics/workforce/ey-2021-work-reimagined-employee-survey-executive-summary.pdf?download](https://assets.ey.com/content/dam/ey-sites/ey-com/en_gl/topics/workforce/ey-2021-work-reimagined-employee-survey-executive-summary.pdf?download)
- 116** Why is Employee Well-Being Important at Work? CEGID. (2021, May 25). <https://www.cegid.com/en/blog/why-is-employee-well-being-important-at-work/>
- 117** Boushey, H., & Ansel, B. (2016, September 6). Working by the Hour: The Economic Consequences of Unpredictable Scheduling Practices. Washington Center for Equitable Growth. <https://equitablegrowth.org/working-by-the-hour-the-economic-consequences-of-unpredictable-scheduling-practices/>
- 118** Moore, K. B., & Pence, K. M. (2021, June 21). Improving the Measurement of Racial and Ethnic Disparities in the Survey of Consumer Finances. Board of Governors of the Federal Reserve System. <https://www.federalreserve.gov/econres/notes/feds-notes/improving-the-measurement-of-racial-and-ethnic-disparities-in-the-survey-of-consumer-finances-20210621.htm>
- 119** Choi, J. H., & Mattingly, P. J. (2022, January 13). What Different Denial Rates Can Tell Us About Racial Disparities in the Mortgage Market. Urban Institute. <https://www.urban.org/urban-wire/what-different-denial-rates-can-tell-us-about-racial-disparities-mortgage-market>
- 120** Federal Reserve Banks of Atlanta, Boston, Chicago, Cleveland, Dallas, Kansas City, Minneapolis, New York, Philadelphia, Richmond, St. Louis, San Francisco. (2022). Small Business Credit Survey | 2022 Report on Employer Firms. FED Small Business. <https://www.fedsmallbusiness.org/medialibrary/FedSmallBusiness/files/2021/2022-sbcs-employer-firms-report>
- 121** Lang, I. H., & van Lee, R. (2020, August 27). Institutional Investors Must Help Close the Race and Gender Gaps in Venture Capital. Harvard Business Review. <https://hbr.org/2020/08/institutional-investors-must-help-close-the-race-and-gender-gaps-in-venture-capital>
- 122** Federal Reserve Banks of Atlanta, Boston, Chicago, Cleveland, Dallas, Kansas City, Minneapolis, New York, Philadelphia, Richmond, St. Louis, San Francisco. (2021). Small Business Credit Survey | 2021 Report on Firms Owned by People of Color. FED Small Business. <https://www.fedsmallbusiness.org/medialibrary/FedSmallBusiness/files/2021/sbcs-report-on-firms-owned-by-people-of-color>
- 123** TIAA Institute, Global Financial Literacy Excellence Center (GFLEC). (2021, April). Financial well-being and literacy in the midst of a pandemic: The 2021 TIAA Institute-GFLEC Personal Finance Index. TIAA Institute. [https://www.tiaainstitute.org/sites/default/files/presentations/2021-04/TIAA%20Institute\\_GFLEC\\_Personal%20Finance%20Index\\_TI\\_Yakoboski\\_April%202021.pdf](https://www.tiaainstitute.org/sites/default/files/presentations/2021-04/TIAA%20Institute_GFLEC_Personal%20Finance%20Index_TI_Yakoboski_April%202021.pdf)
- 124** Consumer Financial Protection Bureau (CFPB). (2014, August). Financial wellness at work: A review of promising practices and policies. [https://files.consumerfinance.gov/f/201408\\_cfpb\\_report\\_financial-wellness-at-work.pdf](https://files.consumerfinance.gov/f/201408_cfpb_report_financial-wellness-at-work.pdf)
- 125** Brown, A. M., Collins, J. M., Schmeiser, M. D., & Urban, C. (2014). State Mandated Financial Education and the Credit Behavior of Young Adults. *SSRN Electronic Journal*. [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2495884](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2495884)
- 126** PWC. (2017, September). Special Report: Financial stress and the bottom line. <https://www.pwc.com/us/en/private-company-services/publications/assets/pwc-financial-stress-and-bottom-line.pdf>
- 127** Sammer, J. (2017, December 6). How Improving Financial Health Boosts Productivity. SHRM. <https://www.shrm.org/ResourcesAndTools/hr-topics/benefits/pages/financial-health-boosts-productivity.aspx>
- 128** Miller, S. C. (2018, June 11). Financial Wellness Perks Expand to Address Employee Needs. SHRM. <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/financial-wellness-perks-expand.aspx>
- 129** Prosperity Now. (2017, January). Racial Wealth Divide in Baltimore. [https://prosperitynow.org/files/resources/Racial\\_Wealth\\_Divide\\_in\\_Baltimore\\_RWD1.pdf](https://prosperitynow.org/files/resources/Racial_Wealth_Divide_in_Baltimore_RWD1.pdf)
- 130** Interdisciplinary Center for Innovative Theory and Empirics (INCITE) at Columbia University, & Dow, W. (2018). Explore | Richmond, Virginia. Facing Whiteness. <https://www.facingwhiteness.incite.columbia.edu/richmond-explore-2>
- 131** Credit Sesame. (2021, January 26). Black and Hispanic Americans on the U.S. financial system: "The odds were always against me," new Credit Sesame survey finds. CISION PR Newswire. <https://www.prnewswire.com/news-releases/black-and-hispanic-americans-on-the-us-financial-system-the-odds-were-always-against-me-new-credit-sesame-survey-finds-301215072.html>
- 132** Rudegeair, P., & Andriotis, A. (2021, May 13). JPMorgan, Others Plan to Issue Credit Cards to People With No Credit Scores. Wall Street Journal. [https://www.wsj.com/articles/jpmorgan-others-plan-to-issue-credit-cards-to-people-with-no-credit-scores-11620898206?mod=latest\\_headlines](https://www.wsj.com/articles/jpmorgan-others-plan-to-issue-credit-cards-to-people-with-no-credit-scores-11620898206?mod=latest_headlines)
- 133** LendingClub & PYMNTS. (2022, March 3). 48 Percent of Americans with Annual Incomes over \$100,000 Live Paycheck to Paycheck, 9 percentage points higher than first reported in June 2021 [Press release]. <https://ir.lendingclub.com/news/news-details/2022/48-Percent-of-Americans-with-Annual-Incomes-over-100000-Live-Paycheck-to-Paycheck-9-percentage-points-higher-than-first-reported-in-June-2021/default.aspx>
- 134** Board of Governors of the Federal Reserve System. (2021, May). Economic Well-Being of U.S. Households in 2020. <https://www.federalreserve.gov/publications/files/2020-report-economic-well-being-us-households-202105.pdf>

## Citations

- 135** Politi, D. (2020, June 1). Providing Financial Services to Employees Is a Win-Win. *Harvard Business Review*. <https://hbr.org/2020/06/providing-financial-services-to-employees-is-a-win-win>
- 136** TIAA. (2022, January). TIAA 2022 Financial Wellness Survey. [https://www.tiaa.org/public/pdf/2022\\_financial\\_wellness\\_survey\\_final\\_results.pdf](https://www.tiaa.org/public/pdf/2022_financial_wellness_survey_final_results.pdf)
- 137** U.S. Department of Health & Human Services, Administration for Children & Families. (2021). Financial Empowerment for the Workplace: Practical Options for Helping Employees Take Control of Their Financial Lives. [https://www.acf.hhs.gov/sites/default/files/documents/ocs/CED\\_Financial\\_Empowerment\\_Resource\\_2021.pdf](https://www.acf.hhs.gov/sites/default/files/documents/ocs/CED_Financial_Empowerment_Resource_2021.pdf)
- 138** Purcell, J. (2020, December 29). How To Help Employees Meet Financial Emergencies. *Forbes*. <https://www.forbes.com/sites/jimpurcell/2021/12/29/how-to-help-employees-meet-financial-emergencies/?sh=78ac7d769585>
- 139** Kathalia, S. B. (2020, May 5). How many small businesses are in D.C.? D.C. Policy Center. [https://www.dcpolicycenter.org/publications/small-business-data-2020/#:~:text=Fewer%20than%2050%20employees%3A%20Further,\(32.7%20percent\)%20of%20workers.](https://www.dcpolicycenter.org/publications/small-business-data-2020/#:~:text=Fewer%20than%2050%20employees%3A%20Further,(32.7%20percent)%20of%20workers.)
- 140** Swette, K., & Boyo, T. (2021). Tracking The Supplier Diversity Dollar. *Oliver Wyman*. <https://www.oliverwyman.com/our-expertise/insights/2021/apr/tracking-the-supplier-diversity-dollar.html#:~:text=Many%20organizations%20appear%20to%20be,program%20report%20supplier%20diversity%20spend.>
- 141** Bateman, A., Barrington, A., & Date, K. (2020, August 17). Why You Need a Supplier-Diversity Program. *Harvard Business Review*. <https://hbr.org/2020/08/why-you-need-a-supplier-diversity-program>
- 142** Solomon-Orlick, H. (2019, April 15). The dividends of supplier diversity. *VXI*. <https://vxi.com/dividends-of-supplier-diversity/#:~:text=Better%20ROI%3A%20From%20a%20financial,they%20have%20traditionally%20relied%20upon.>
- 143** Exelon. (2020). 2020 EDBE Annual Report. <https://www.exeloncorp.com/company/Documents/2020%20Exelon%20EDBE%20Report.pdf>
- 144** AstraZeneca. (2021). Sustainability Report 2021. [https://www.astrazeneca.com/content/dam/az/Sustainability/2022/pdf/Sustainability\\_Report\\_2021\\_1.pdf](https://www.astrazeneca.com/content/dam/az/Sustainability/2022/pdf/Sustainability_Report_2021_1.pdf)
- 145** Goldschein, E. (2021, January 8). Racial Funding Gap Shows Black Business Owners Are Shut Out From Accessing Capital. *NerdWallet*. <https://www.nerdwallet.com/article/small-business/racial-funding-gap>
- 146** Towns, W. (2020, July 20). Black-Owned Businesses Often Struggle to Access Capital. Here's How Financial Institutions Can Change That. *Kellogg Insight | Kellogg School of Management at Northwestern University*. <https://insight.kellogg.northwestern.edu/article/black-owned-businesses-access-capital-financial-institutions-change>
- 147** Carbajo, M. (2017, March 9). 10 Stats That Explain Why Business Credit is Important for Small Business. *U.S. Small Business Administration*. <https://www.sba.gov/blog/10-stats-explain-why-business-credit-important-small-business>
- 148** United States Government Accountability Office (GAO). (2021, November). MORTGAGE LENDING Use of Alternative Data Is Limited but Has Potential Benefits. <https://www.gao.gov/assets/gao-22-104380.pdf>
- 149** Small Business Majority. (2021, February 17). Small Businesses Struggling to Access Capital, Harming their Financial Recovery. <https://smallbusinessmajority.org/our-research/access-capital/small-businesses-struggling-access-capital-harming-their-financial-recovery>
- 150** TransUnion. (2021, July 15). Alternative Data Such as Rent Payment Reporting Bridges the Gap for Unscorable Consumers and Increases Financial Inclusion Opportunities [Press release]. <https://newsroom.transunion.com/alternative-data-such-as-rent-payment-reporting-bridges-the-gap-for-unscorable-consumers-and-increases-financial-inclusion-opportunities/>
- 151** FinRegLab. (2019, September 6). Cash-Flow Data is Increasing Access to Credit in Small Business Loan Markets [Press release]. <https://finreglab.org/cash-flow-data-is-increasing-access-to-credit-in-small-business-loan-markets/>
- 152** LendingClub Corporation. (2019, April 23). LendingClub Partners with Opportunity Fund and Funding Circle, Increasing Financial Inclusion and Small Businesses' Access to Credit. *CISION PR Newswire*. <https://www.prnewswire.com/news-releases/lendingclub-partners-with-opportunity-fund-and-funding-circle-increasing-financial-inclusion-and-small-businesses-access-to-credit-300835943.html>
- 153** Cochran, K. F. T. (2021, August 19). The Next Frontier: Expanding Credit Inclusion with New Data and Analytical Techniques. *Federal Reserve Bank of San Francisco*. <https://www.frbsf.org/community-development/publications/community-development-investment-review/2021/august/the-next-frontier-expanding-credit-inclusion-with-new-data-and-analytical-techniques/>
- 154** Opportunity Finance Network. (2022). What is a CDFI? <https://www.ofn.org/what-is-a-cdfi/>
- 155** Federal Reserve Community Development Staff, Carpenter, S., Nikolov, A., Norris, S., & Shott, A. (2021, August 12). 2021 CDFI Survey Key Findings. *Fed Communities*. <https://fedcommunities.org/data/2021-cdfi-survey-key-findings/>
- 156** U.S. Department of the Treasury. (2021, June 15). U.S. Treasury Awards \$1.25 Billion to CDFIs to Support Economic Relief in Underserved Communities Affected by COVID-19 [Press release]. <https://home.treasury.gov/news/press-releases/jy0228#:~:text=We%20know%20that%20for%20every,%2C%2E%80%9D%20said%20Secretary%20Janet%20Yellen.>
- 157** Kaiser Permanente. (2020, June 25). Actions to Fight Racism and Promote Equity [Press release]. <https://about.kaiserpermanente.org/our-story/news/announcements/kaiser-permanente-takes-new-actions-to-fight-racism-and-promote->
- 158** Office of the Comptroller of the Currency. (2019, September). Bank Partnerships With Community Development Financial Institutions and Benefits of CDFI Certification. <https://www.occ.gov/publications-and-resources/publications/community-affairs/community-developments-fact-sheets/pub-fact-sheet-bank-partnerships-with-cdfis.pdf>
- 159** Hwang, V. (2019, May 23). Breaking down barriers to capital access. *Ewing Marion Kauffman Foundation*. <https://www.kauffman.org/currents/breaking-down-barriers-to-capital-access/>
- 160** Lee, J. L. (2021, December 21). Tech startup funding to Blacks, Latinos ticks up in Miami after investor influx. *Reuters*. <https://www.reuters.com/markets/us/tech-startup-funding-blacks-latinos-ticks-up-miami-after-investor-influx-2021-12-21/#:~:text=Data%20from%20Crunchbase%20compiled%20for,in%20the%20previous%20five%20years.>
- 161** Fairlie, R., Robb, A., & Robinson, D. (2017, February). Black and White: Access to Capital among Minority-Owned Startups. *Stanford Institute for Economic Policy Research (SIEPR)*. <https://siepr.stanford.edu/publications/working-paper/black-and-white-access-capital-among-minority-owned-startups>
- 162** Venture Forward, National Venture Capital Association (NVCA), & Deloitte. (2021). Diversity in Venture Capital – NVCA-Deloitte Human Capital Survey Dashboard. *Deloitte*. <https://www2.deloitte.com/us/en/pages/audit/articles/diversity-venture-capital-human-capital-survey-dashboard.html>
- 163** Smart Growth America. (2017, November). Made in PLACE Small-scale manufacturing and neighborhood revitalization. <https://smartgrowthamerica.org/wp-content/uploads/2017/11/made-in-place-small-scale-manufacturing-neighborhood-revitalization.pdf>
- 164** Perry, A. M., & Romer, C. (2020, December 31). To expand the economy, invest in Black businesses. *Brookings*. <https://www.brookings.edu/essay/to-expand-the-economy-invest-in-black-businesses/>
- 165** American Express. (2019). The 2019 State of Women-owned Businesses Report. [https://s1.q4cdn.com/692158879/files/doc\\_library/file/2019-state-of-women-owned-businesses-report.pdf](https://s1.q4cdn.com/692158879/files/doc_library/file/2019-state-of-women-owned-businesses-report.pdf)
- 166** Zimmerman, A. (2018, October 1). Where to Turn When You Need a Mentor, and Why That Person Can Be Key to Your Success. *Entrepreneur*. <https://www.entrepreneur.com/article/320865>

## Citations

- 167** Forbes, S. (2022, February 11). TechRise Will Help Give Black And Latinx Tech Entrepreneurs The Chance They Deserve. Forbes. <https://www.forbes.com/sites/steveforbes/2022/02/11/techrise-will-help-give-black-and-latinx-tech-entrepreneurs-the-chance-they-deserve/?sh=50be40a74aee>
- 168** Cronin, N. (2020, February 3). Mentoring Statistics: The Research You Need To Know | Guider. <https://www.guider-ai.com/blog/mentoring-statistics-the-research-you-need-to-know>
- 169** Clark Construction. (2021, December 8). Clark Construction Celebrates 15 Years of Impactful Small Business Development Program, Unveils \$2.5 Billion Subcontracting Pledge and New Educational Programming for Small Businesses [Press release]. <https://www.clarkconstruction.com/news/clark-construction-celebrates-15-years-impactful-small-business-development-program-unveils-25>
- 170** Startup Genome. (2021). Top Global Ecosystems - Best startup cities - Startups Rankings. <https://startupgenome.com/article/rankings-2021-top-30-plus-runners-up>
- 171** Harvard Business School, Institute for Strategy & Competitiveness. (n.d.). What Are Clusters? Harvard Business School. <https://www.isc.hbs.edu/competitiveness-economic-development/frameworks-and-key-concepts/Pages/clusters.aspx>
- 172** Guglielmo, M. (2021, September 27). The power of economic diversification in our communities. Smart Growth America. <https://smarthousingamerica.org/the-power-of-economic-diversification-in-our-communities/>
- 173** The White House, U.S. Department of Commerce, U.S. Department of Energy, U.S. Department of Defense, & U.S. Department of Health & Human Services. (2021, June). Building Resilient Supply Chains, Revitalizing American Manufacturing, and Fostering Broad-based Growth | 100-Day Reviews under Executive Order 14017. The White House. <https://www.whitehouse.gov/wp-content/uploads/2021/06/100-day-supply-chain-review-report.pdf>
- 174** Donahue, R., Parilla, J., & McDearman, B. (2018, July). Rethinking Cluster Initiatives. Metropolitan Policy Program at Brookings. [https://www.brookings.edu/wp-content/uploads/2018/07/201807\\_Brookings-Metro\\_Rethinking-Clusters-Initiatives\\_Final-report-final.pdf](https://www.brookings.edu/wp-content/uploads/2018/07/201807_Brookings-Metro_Rethinking-Clusters-Initiatives_Final-report-final.pdf)
- 175** World Economic Forum & OECD. (2015, September). Blended Finance Vol. 1: A Primer for Development Finance and Philanthropic Funders. World Economic Forum. [https://www3.weforum.org/docs/WEF\\_Blended\\_Finance\\_A\\_Primer\\_Development\\_Finance\\_Philanthropic\\_Funders.pdf](https://www3.weforum.org/docs/WEF_Blended_Finance_A_Primer_Development_Finance_Philanthropic_Funders.pdf)
- 176** Simons, S.A. (2019, September 19). What Does 'Affordable' Even Mean in the Washington Area? WAMU. <https://wamu.org/story/19/09/19/the-d-c-region-definitely-feels-unaffordable-but-affordable-might-not-mean-what-you-think/>
- 177** Greater Washington Partnership. (n.d.). Inclusive Growth Dashboard: Economy. Greater Washington Partnership. <https://igdashboard.greaterwashingtonpartnership.com/economy/asset-ownership/>
- 178** Lybik, J. (2021, December 21). The Places Where Apartment Rents Are Rising the Most – and Who's Paying Them – May Surprise You. CoStar Group. <https://www.costar.com/article/54837354/the-places-where-apartment-rents-are-rising-the-most-%E2%80%94-and-whos-paying-them-%E2%80%94-may-surprise-you>
- 179** Perry, A., Rothwell, J. & Harshbarger, D. (2018, November 27). The Devaluation of Assets in Black Neighborhoods. Metropolitan Policy Program at Brookings. <https://www.brookings.edu/research/devaluation-of-assets-in-black-neighborhoods/>
- 180** National Low Income Housing Coalition (2022). Why do affordable homes matter? National Low Income Housing Coalition. <https://nlihc.org/explore-issues/why-we-care#:~:text=Research%20shows%20that%20the%20shortage,earnings%2C%20causing%20slower%20GDP%20growth>
- 181** Jones, J. (2022, April 26). U.S. Cities with the Highest Home Price-to-Income Ratios in 2021. Construction Coverage. <https://constructioncoverage.com/research/cities-with-highest-home-price-to-income-ratios-2021>
- 182** McConnell, B. (2022, March 15). Demographic Shifts in the District of Columbia following the COVID-19 Pandemic. D.C. Policy Center <https://www.dcpolicycenter.org/publications/demographic-shifts-dc-following-covid-pandemic/>
- 183** U.S. Department of Housing and Urban Development. (n.d.). Glossary of Terms. HUD.GOV. [https://archives.huduser.gov/portal/glossary/glossary\\_a.html](https://archives.huduser.gov/portal/glossary/glossary_a.html)
- 184** Ahmad, N. (2021, September 8). Income Needed to Pay Rent in the Largest U.S. Cities – 2021 Edition. Smart Asset. <https://smartasset.com/data-studies/income-needed-to-pay-rent-largest-us-cities-2021>
- 185** Aurand, A., Emmanuel, D., Threet, D., Rafi, I., & Yentel, D. (2021). The Gap: A Shortage of Affordable Homes. National Low Income Housing Coalition <https://nlihc.org/gap#:~:text=The%20U.S.%20has%20a%20shortage,extremely%20low%2Di%20income%20renter%20households.>
- 186** Swenson, K., Guskin, E., & Clement, C. (2022). Feb. 2-14, 2022 Washington Post District of Columbia poll. [https://www.washingtonpost.com/context/feb-2-14-2022-washington-post-district-of-columbia-poll/6be6cd97-ec88-4538-a258-14c7fcc33a5/?id=lk\\_inline\\_manual\\_2&itid=lk\\_inline\\_manual\\_2](https://www.washingtonpost.com/context/feb-2-14-2022-washington-post-district-of-columbia-poll/6be6cd97-ec88-4538-a258-14c7fcc33a5/?id=lk_inline_manual_2&itid=lk_inline_manual_2)
- 187** JBG SMITH (2020). Washington Housing Initiative Impact Pool. JBG SMITH. [https://6db70caa-5808-4010-9ddc-8c37194e188d.filesusr.com/ugd/36926a\\_79579f61e5ec455f8167d773f612bd2d.pdf](https://6db70caa-5808-4010-9ddc-8c37194e188d.filesusr.com/ugd/36926a_79579f61e5ec455f8167d773f612bd2d.pdf)
- 188** District of Columbia Office of Planning (2020, April). Single-Family Zoning in the District of Columbia. District of Columbia Office of Planning. [https://plandc.dc.gov/sites/default/files/dc/sites/Comprehensiveplan/007\\_Single%20Family%20Housing%20Report.pdf](https://plandc.dc.gov/sites/default/files/dc/sites/Comprehensiveplan/007_Single%20Family%20Housing%20Report.pdf)
- 189** Schuetz, J. (2019, October 8). Restrictive Zoning is impeding DC's goal to build more housing. Metropolitan Policy Program at Brookings. <https://www.brookings.edu/blog/the-avenue/2019/10/08/restrictive-zoning-is-impeding-dcs-goal-to-build-more-housing/>
- 190** U.S. Government Accountability Office (2021, November 16). Mortgage Lending: Use of Alternative Data is Limited but has Potential Benefits. U.S. Government Accountability Office. <https://www.gao.gov/products/gao-22-104380>
- 191** Zillow (2022, January 13). Black Mortgage applicants are denied 84% more often than whites. Zillow. <http://zillow.mediaroom.com/2022-01-13-Black-mortgage-applicants-are-denied-84-more-often-than-whites>
- 192** McCargo, A. & Choi, J.H. (2020, December). Closing the Gaps: Building Black Wealth through Homeownership. Urban Institute. [https://www.urban.org/sites/default/files/publication/103267/closing-the-gaps-building-black-wealth-through-homeownership\\_1.pdf](https://www.urban.org/sites/default/files/publication/103267/closing-the-gaps-building-black-wealth-through-homeownership_1.pdf)
- 193** Finnegan, R. (2014, August). Racial and Ethnic Stratification in the Relationship Between Homeownership and Self-Rated Health. National Library of Medicine. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4301401>
- 194** Shroyer, A. & Gaitan, V. (2019, September 11). Four Reasons Why Employers Should Care about Housing. Urban Institute. <https://housingmatters.urban.org/articles/four-reasons-why-employers-should-care-about-housing>
- 195** Desmond, M. & Gershenson, C. (2016, January 11). Housing and Employment Insecurity among the Working Poor. Harvard University. <https://scholar.harvard.edu/files/mdesmond/files/desmondgershenson.sp2016.pdf?m=1452638824>
- 196** Poethig, E.C. (2014, May 28). One in 4: America's housing assistance lottery. Urban Institute. <https://www.urban.org/one-four-americas-housing-lottery>
- 197** Harlem, J. (2018, March 16). Why Employers are Turning to Employer-Assisted Housing Programs. Fels Institute of Government, University of Pennsylvania. <https://www.fels.upenn.edu/recap/posts/1570#:~:text=Employee%2Dassisted%20housing%20programs%20can,employees%2C%20customers%20and%20local%20community.>
- 198** Gantz, S. (2015, December 4). Live Near Your Work program brings workers home to city. Baltimore Business Journal <https://www.bizjournals.com/baltimore/print-edition/2015/12/04/live-near-your-work-program-brings-workers-home-to.html>
- 199** Eviction Lab (n.d.). Top Evicting Large Cities in the United States. Eviction Lab. <https://evictionlab.org/rankings/#/evictions?r=United%20States&a=0&d=evictionRate&lang=en>
- 200** Howell, K. (n.d.). Eviction and Educational Instability in Richmond, Virginia. RVA Eviction Lab <https://cura.vcu.edu/media/cura/pdfs/cura-documents/EvictionandEducationalInstabilityinRichmond.pdf>

## Citations

- 201** Desmond, M. (2015, March). Unaffordable America: Poverty, housing, and eviction. Institute for research on Poverty, University of Wisconsin-Madison. <https://www.irp.wisc.edu/publications/fastfocus/pdfs/FF22-2015.pdf>
- 202** Desmond, M. (2014, March). Poor Black Women are Evicted at Alarming Rates, Setting off a Chain of Hardship. MacArthur Foundation. [https://www.macfound.org/media/files/hhm\\_research\\_brief\\_-\\_poor\\_black\\_women\\_are\\_evicted\\_at\\_alarming\\_rates.pdf](https://www.macfound.org/media/files/hhm_research_brief_-_poor_black_women_are_evicted_at_alarming_rates.pdf)
- 203** Schultheis, H. & Rooney, C. (2019, October 2). A Right to Counsel is a Right to a Fighting Chance. Center for American Progress. <https://www.americanprogress.org/article/right-counsel-right-fighting-chance/>
- 204** Goodman, L. McCargo, A., Golding, E. Bai, B., & Strohach, S. (2018, September). Barriers to Accessing Homeownership. Housing Finance Policy Center [https://www.urban.org/sites/default/files/publication/99028/barriers\\_to\\_accessing\\_homeownership\\_2018\\_4.pdf](https://www.urban.org/sites/default/files/publication/99028/barriers_to_accessing_homeownership_2018_4.pdf)
- 205** Yun, L. & Evangelou, N. (2016, December). Social Benefits of Homeownership and Stable Housing. National Association of REALTORS. <https://cdn.nar.realtor/sites/default/files/documents/Homeownership-Stable-Housing2016.pdf>
- 206** National Association of REALTORS. (n.d.) Types of EAH Benefits and Plan Implementation. [https://www.nar.realtor/home\\_from\\_work.nsf/files/PG%20Module%203.pdf?FILE/PG%20Module%203.pdf](https://www.nar.realtor/home_from_work.nsf/files/PG%20Module%203.pdf?FILE/PG%20Module%203.pdf)
- 207** U.S. Department of Housing and Urban Development (2016). The Evidence on Homeownership Education and Counseling. Office of Policy Development and Research. <https://www.huduser.gov/portal/periodicals/em/spring16/highlight2.html>
- 208** U.S. Department of Health and Human Services. (2020). Quality of Housing. Office of Disease Prevention and Health Promotion <https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-health/interventions-resources/quality-of-housing>
- 209** Henderson, C.G. (1987). The influence of housing satisfaction on job satisfaction, job performance and overall quality of life. Iowa State University. <https://dr.lib.iastate.edu/server/api/core/bitstreams/b30044c6-5c36-4392-8225-3539047b76bc/content>
- 210** Fahy, R., & Maheshwari, R. (2021, July). Poverty and the Risk of Fire. National Fire Protection Association. <https://www.nfpa.org/~/media/Files/News%20and%20Research/Fire%20statistics%20and%20reports/US%20Fire%20Problem/ospoverty.pdf>
- 211** Perry-Brown, N. (2020, November 18). DC Released Housing Violation Look-up Tool. Urban Turf. <https://dc.urbanturf.com/articles/blog/dcra-releases-housing-violation-look-up-tool/17549>
- 212** Partnership for Housing Affordability. (n.d.) Richmond Regional Housing Framework. Partnership for Housing Affordability. <https://pharva.com/framework/solutions/>
- 213** Fight Blight Baltimore. (2016-2021). Blight by the Numbers. Fight Blight Baltimore. <https://www.fightblightbaltimore.com/blight-by-the-numbers>
- 214** Kim, S. Jeong, W. Na Jang, B., Park, E., & Jang, S. (2021, January 7). Associations between substandard housing and depression: insights from the Korea welfare panel study. BMC Psychiatry. <https://bmcp psychiatry.biomedcentral.com/articles/10.1186/s12888-020-03011-2>
- 215** Desmond, M. Kimbro, R.T. (2015, February 24). Eviction's Fallout: Housing, Hardship, and Health. Harvard University. [https://scholar.harvard.edu/files/mdesmond/files/desmondkimbro.evictions.fallout.sf2015\\_2.pdf](https://scholar.harvard.edu/files/mdesmond/files/desmondkimbro.evictions.fallout.sf2015_2.pdf)
- 216** Partnership to End Homelessness, Greater Washington Community Foundation, and DC Interagency Council on Homelessness. (n.d.). Together, We Can End Homelessness. Partnership to End Homelessness. <https://static1.squarespace.com/static/58f791ec37c58188d411874a/t/5f060137a8183d6945a8a95b/1594229049325/pteh-case-statement.pdf>
- 217** Glynn, C. (2018, December 11). Homelessness Rises Faster Where Rent Exceeds a Third of Income. Zillow. <https://www.zillow.com/research/homelessness-rent-affordability-22247/>
- 218** National Alliance to End Homelessness (2020, June 1). Racial Inequalities in Homelessness, by the Numbers. National Alliance to End Homelessness. <https://endhomelessness.org/resource/racial-inequalities-homelessness-numbers/>
- 219** Brain and Behavior Research Foundation (2018, November 19). Homelessness and Mental Illness: A Challenge to Our Society. Brain and Behavior. <https://www.bbrfoundation.org/blog/homelessness-and-mental-illness-challenge-our-society#:~:text=According%20to%20a%202015%20assessment,percent%20had%20any%20mental%20illness.>
- 220** Franco, A., Meldrum, J. & Ngaruiya, C. (2021, May 5). Identifying homeless population needs in the Emergency Department using community-based participatory research. National Library of Medicine. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8097852/>
- 221** Salit, S.A., Kuhn, E.M, Hartz, A.J., et al. (1998, June 11). Hospitalization Costs Associated with Homelessness in New York City. The New England Journal of Medicine. <https://www.nejm.org/doi/full/10.1056/nejm199806113382406>
- 222** Chapman, H. (2022, May 4) Homelessness in Metropolitan Washington. Metropolitan Washington Council of Governments. <https://www.mwcog.org/documents/2021/05/06/homelessness-in-metropolitan-washington-results-and-analysis-from-the-annual-point-in-time-pit-count-of-persons-experiencing-homelessness-featured-publications-homelessness/>
- 223** National Alliance to End Homelessness (2016, April 20). Housing First. National Alliance to End Homelessness. <https://endhomelessness.org/resource/housing-first/>
- 224** Baltimore Mayor's Office of Homeless Services (2020). 2020 Point-in-Time Count. Mayor's Office of Homeless Services. <https://homeless.baltimorecity.gov/hmis/read-2020-point-time-count>
- 225** The Community Partnership for the Prevention of Homelessness (2021). Homelessness in DC. The Community Partnership for the Prevention of Homelessness. <https://community-partnership.org/homelessness-in-dc/>
- 226** CaringWorks (2022). Community Impact: Homelessness Affects all of Us. CaringWorks. <https://www.caringworksinc.org/our-impact/community-impact/#:~:text=It%20has%20a%20ripple%20effect,as%20well%20as%20the%20future.>
- 227** Capital Region Blueprint for Regional Mobility. (2018). Greater Washington Partnership. <https://greaterwashingtonpartnership.com/blueprint/>
- 228** Harris, R. M. B. and G. J. (n.d.). Robert M. Blue and Greta J. Harris column: Transit is critical to our region's inclusive economic growth. Richmond Times-Dispatch. [https://richmond.com/opinion/columnists/robert-m-blue-and-greta-j-harris-column-transit-is-critical-to-our-regions-inclusive/article\\_12982168-c439-5fea-8381-0cbee331b957.html](https://richmond.com/opinion/columnists/robert-m-blue-and-greta-j-harris-column-transit-is-critical-to-our-regions-inclusive/article_12982168-c439-5fea-8381-0cbee331b957.html)
- 229** MetroNow Coalition. (2022). Bus Transformation Project Progress Report. It's Time for Better Transit. <https://metronow.com/bus-solutions/2021-btp-progress-report/>
- 230** WGI. (2021). Parking Structure Cost Outlook for 2021. <https://hubspotusercontent20.net/hubfs/9476621/2021%20Parking%20Structure%20Cost%20Outlook.pdf>
- 231** Remote work in the Capital Region. (2021b, June 29). Greater Washington Partnership. <https://greaterwashingtonpartnership.com/publications/remote-work-in-the-capital-region/>
- 232** Low-Income Access to Employer-Based Transit Benefits: Evidence from 10 Large Metropolitan Regions. (2019). Journal of Transportation Demand Management. <https://digitalcommons.usf.edu/cgi/viewcontent.cgi?article=1006&context=tdmjjournal>
- 233** GRTC Transit System. (2021). Transit Fare Considerations Costs/Benefits of Fare Collections. [http://ridegrtc.com/media/annual\\_reports/11\\_-\\_Fare\\_System\\_and\\_Fare\\_Revenues.pdf](http://ridegrtc.com/media/annual_reports/11_-_Fare_System_and_Fare_Revenues.pdf)
- 234** Roberto, R. P. A. E. (2016, July 29). Commuting to Opportunity: The Working Poor and Commuting in the United States. Brookings. <https://www.brookings.edu/research/commuting-to-opportunity-the-working-poor-and-commuting-in-the-united-states/>
- 235** TPB study informed Alexandria's fare-free bus policy. (2021). MWCOC. <https://www.mwcog.org/newsroom/2021/10/26/tpb-study-informed-alexandrias-fare-free-bus-policy/>

## Citations

- 236** DASH ridership increases 26% in September with New DASH Network and Free Fares | DASH. (2021, October 20). Alexandria Transit Company. <https://www.dashbus.com/September21Ridership>
- 237** DeMaria, K. (2018, June). Getting to Work on Time. Philadelphia Federal Reserve Bank. <https://www.philadelphiafed.org/community-development/workforce-and-economic-development/getting-to-work-on-time>
- 238** Unlocking The Promise Of Integrated Mobility In The Capital Region. (2020, May 28). Greater Washington Partnership. <https://greaterwashingtonpartnership.com/publications/unlocking-the-promise-of-integrated-mobility-in-the-capital-region/>
- 239** Fare Capping: Balancing Revenue and Equity Impact. (2022). Transportation Research Board. <https://www.trb.org/Main/Blurbs/182679.aspx>
- 240** Montgomery County DOT. (2021). Ride On Zero & Reduced Fare Study. <https://www.montgomerycountymd.gov/DOT-Transit/Resources/Files/Ride%20On%20Zero%20and%20Reduced%20Fare%20Study%20Report%20Final.pdf>
- 241** Building the Transit-Oriented Region: An Implementation Strategy for Anne Arundel and Prince George's Counties. (2021, February). Greater Washington Partnership. <https://greaterwashingtonpartnership.com/publications/building-the-transit-oriented-region/>
- 242** WMATA. (2020). 2020 Title VI Program Update. <https://www.wmata.com/about/board/meetings/board-pdfs/upload/20200910-EXEC-3B-Title-VI-Update-2020.pdf>
- 243** WMATA. (2022). 10-Year Strategic Plan for Joint Development. <https://wmata.com/business/real-estate/upload/WMATA-10-Year-Strategic-Plan-for-Joint-Development.pdf>
- 244** Maryland Department of Transportation. (2019). Commuter Choice Maryland Vanpool Toolkit For Employers and Commuters. <https://mdot.maryland.gov/OPCP/MDOT%20Vanpool%20Toolkit.pdf>
- 245** New Report Finds Stark Transit Inequity in Baltimore City | Johns Hopkins. (2021, October 7). Johns Hopkins Bloomberg School of Public Health. <https://publichealth.jhu.edu/2021/new-report-finds-stark-transit-inequity-in-baltimore-city>
- 246** Plumer, B., Popovich, N., & Palmer, B. (2022, March 9). How Decades of Racist Housing Policy Left Neighborhoods Sweltering. The New York Times. <https://www.nytimes.com/interactive/2020/08/24/climate/racism-redlining-cities-global-warming.html>
- 247** Tackling The Capital Region's Roadway Congestion: Performance-driven Tolling. (2020, May 28). Greater Washington Partnership. <https://greaterwashingtonpartnership.com/publications/tackling-the-capital-regions-roadway-congestion-performance-driven-tolling/>
- 248** Economic and social benefits of completing the Baltimore Greenway Trails Network. (2021b, January 28). Greater Washington Partnership. <https://greaterwashingtonpartnership.com/publications/economic-and-social-benefits-of-completing-the-baltimore-greenway-trails-network/>
- 249** Transit Equity & Environmental Health in Baltimore. (2021). Bloomberg American Health Initiative. <https://americanhealth.jhu.edu/news/transit-equity-environmental-health-baltimore>
- 250** Text - S.741 - 117th Congress (2021–2022): Broadband Infrastructure Finance and Innovation Act of 2021. SEC. 2. DEFINITIONS. (12) (B). (2021). Congress.Gov | Library of Congress. <https://www.congress.gov/bills/117th-congress/senate-bill/741/text>
- 251** Cooper, T. (2021, November 2). The FCC definition of Broadband: Analysis and History. BroadbandNow. <https://broadbandnow.com/report/fcc-broadband-definition/#~:text=The%20official%20FCC%20broadband%20definition%20is%20a%20minimum%20of%2025,Mbps%20download%2C%201%20Mbps%20upload>
- 252** Montgomery-Patt, J. (2022, January 18). Local and federal efforts aim to address the digital divide in the Washington region. Greater Greater Washington. <https://ggwash.org/view/83538/local-and-federal-efforts-aim-to-address-the-digital-divide-in-the-washington-region>
- 253** The Abell Foundation. Disconnected in Maryland. (2022, April 5). The Abell Foundation. <https://abell.org/publication/disconnected-in-maryland/>
- 254** BroadbandNow. (2022, April 22). Internet Access in Virginia: Stats & Figures. <https://broadbandnow.com/Virginia>
- 255** Atske, S., & Perrin, A. (2022, February 16). Home broadband adoption, computer ownership vary by race, ethnicity in the U.S. Pew Research Center. <https://www.pewresearch.org/fact-tank/2021/07/16/home-broadband-adoption-computer-ownership-vary-by-race-ethnicity-in-the-u-s/>
- 256** Stats and Guidance. (2021, June 10). Digital Equity Act. <https://www.digitalequityact.org/stats-and-guidance/>
- 257** Schick, W. (2021, November 4). DC faces challenges in trying to overcome digital divide, expand internet access. TheDCLine.Org. <https://thedcline.org/2021/11/04/dc-faces-challenges-in-trying-to-overcome-digital-divide-expand-internet-access/>
- 258** Vogels, E. A. (2021, September 10). Digital divide persists even as Americans with lower incomes make gains in tech adoption. Pew Research Center. <https://www.pewresearch.org/fact-tank/2021/06/22/digital-divide-persists-even-as-americans-with-lower-incomes-make-gains-in-tech-adoption/>
- 259** Anderson, M., & Horrigan, J. B. (2020, August 26). Smartphones help those without broadband get online, but don't necessarily bridge the digital divide. Pew Research Center. <https://www.pewresearch.org/fact-tank/2016/10/03/smartphones-help-those-without-broadband-get-online-but-dont-necessarily-bridge-the-digital-divide/>
- 260** Team, W. B. J. T. B., Busby, J., & Tanberk, J. (2022, May 6). FCC Underestimates Americans Unserved by Broadband Internet by 50% - BroadbandNow.com. BroadbandNow. <https://broadbandnow.com/research/fcc-underestimates-unserved-by-50-percent>
- 261** Holpuch, A. (2020, July 1). US's digital divide "is going to kill people" as Covid-19 exposes inequalities. The Guardian. <https://www.theguardian.com/world/2020/apr/13/coronavirus-covid-19-exposes-cracks-us-digital-divide>
- 262** Robinson, V. (2021, October 25). Addressing racial and digital inequity. Microsoft On the Issues. <https://blogs.microsoft.com/on-the-issues/2021/06/02/racial-digital-inequity-airband-broadband-access/>
- 263** NC State University. (2020, August 14). Digital Redlining. Institute for Emerging Issues. <https://iei.ncsu.edu/2020/08/14/digital-redlining/?msclkid=4937e331bad211ec82aed8154d6f2e2>
- 264** Denham, H. (2021, December 17). A Deep Disconnect: The region's digital divide cuts off communities of color when help is most needed. Washington Business Journal. <https://www.bizjournals.com/washington/news/2021/12/17/dc-digital-divide.html>
- 265** Giambrone, A. (2019, August 5). High-speed internet access is unevenly distributed across DC, data show. Curbed DC. <https://dc.curbed.com/2019/8/5/20752251/dc-internet-access-anacostia-river-urban-institute>
- 266** Baltimore's Digital Divide: Gaps in Internet Connectivity and the Impact on Low-income City Residents. (2022, April 5). The Abell Foundation. <https://abell.org/publication/baltimore-digital-divide-gaps-in-internet-connectivity-and-the-impact-on-low-income-city-residents/>
- 267** Unlocking the Digital Potential of Rural Virginia: Fact Sheet. (2019, March). Amazon and U.S. Chamber of Commerce Technology Engagement Center. [https://americaninnovators.com/wp-content/uploads/2019/03/rural\\_report\\_factsheet\\_VA.pdf](https://americaninnovators.com/wp-content/uploads/2019/03/rural_report_factsheet_VA.pdf)
- 268** Ting Internet targets over 100K passings in Colorado in its largest build yet. (2022, April 7). Fierce Telecom. <https://www.fiercetelecom.com/broadband/ting-internet-targets-over-100k-passings-colorado-its-largest-build-yet>
- 269** New Education Department Report Examines Racial Differences in Digital Literacy. (2018, June 2). The Journal of Blacks in Higher Education. <https://www.jbhe.com/2018/06/new-education-department-report-examines-racial-differences-in-digital-literacy/>
- 270** How to Close the Digital Divide in the U.S. (2021, July 20). Harvard Business Review. [https://hbr.org/2021/07/how-to-close-the-digital-divide-in-the-u-s?utm\\_medium=email](https://hbr.org/2021/07/how-to-close-the-digital-divide-in-the-u-s?utm_medium=email)



## Citations

- 271** Gebreyes, K., Perez, J. Rabinowitz, D., & Baca, E. (2021, April 12). Activating Health Equity. Deloitte. <https://www2.deloitte.com/us/en/insights/industry/health-care/developing-an-agenda-of-equity-in-health.html>
- 272** KFF. (2021, September 21). Health insurance coverage of the total population (CPS). KFF. <https://www.kff.org/other/state-indicator/health-insurance-coverage-of-the-total-population-cps>
- 273** KFF. (2021, November 10). 2021 Employer Health Benefits Survey - Section 3: Employee Coverage, Eligibility, and Participation. KFF. <https://www.kff.org/report-section/ehbs-2021-section-3-employee-coverage-eligibility-and-participation/>
- 274** DeSario, D. (2020, November 13). Race, to the Bottom. Temp Worker Justice. <https://www.tempworkerjustice.org/post/race-to-the-bottom>
- 275** Taber, J. M., Leyva, B., & Persoskie, A. (2014). Why Do People Avoid Medical Care? A Qualitative Study Using National Data. *Journal of General Internal Medicine*, 30(3), 290–297. <https://doi.org/10.1007/s11606-014-3089-1>
- 276** Mercer Marsh Benefits. (2021). (rep.). Health on Demand - Delivering the Benefits Employees Want Now. Mercer Marsh Benefits. <https://www.mercer.com/content/dam/mercer/attachments/private/gl-2021-mmb-health-on-demand-global-report.pdf>.
- 277** Bailey, V. (2021, October 11). 51% of Employees Satisfied with Employer-Sponsored Health Benefits. Health Payer Intelligence. <https://healthpayerintelligence.com/news/51-of-employees-satisfied-with-employer-sponsored-health-benefits>
- 278** Increasing Access to Health Insurance Benefits Everyone - Economic Impacts. National Immigration Law Center. (2017, August 28). = <https://www.niic.org/issues/health-care/economic-impacts-of-increasing-access/>
- 279** Dizioli, Allan and Pinheiro, Roberto, Health Insurance as a Productive Factor (March 15, 2016). *Labour Economics*, Forthcoming, Available at SSRN: <https://ssrn.com/abstract=2096415> or <http://dx.doi.org/10.2139/ssrn.2096415>
- 280** Majority of Americans Satisfied with Their Employer's Health Plan, New Survey Shows. America's Health Insurance Plans. (2018, February 6). <https://www.ahip.org/news/press-releases/majority-of-americans-satisfied-with-their-employers-health-plan-new-survey-shows>
- 281** Wang, K., Cullen, T., & Nunez-Smith, M. (2021, May 19). Centering Equity in the Design and Use of Health Information Systems: Partnering with Communities on Race, Ethnicity, and Language Data: *Health Affairs*. <https://www.healthaffairs.org/doi/10.1137/forefront.20210514.126700/full/>
- 282** Why Collect Race, Ethnicity and Primary Language. IFDHE: AHA Institute for Diversity and Health Equity. (n.d.). <https://ifdhe.aha.org/hretdisparities/why-collect-race-ethnicity-language#:~:text=Health%20care%20organizations%20should%20collect,to%20improve%20quality%20of%20care.>
- 263** Grassi Advisors and Accountants. (2021). (rep.). Nonprofit Leadership Survey Report. [https://grassicpas.com/wp-content/uploads/2021/10/GrassiNonprofitSurveyReport2021\\_Spread.pdf](https://grassicpas.com/wp-content/uploads/2021/10/GrassiNonprofitSurveyReport2021_Spread.pdf)
- 284** Smith, N. (2020, February 12). From the Middle Class to the Working Poor, Millions in U.S. Count on Free Clinics. Direct Relief. <https://www.directrelief.org/2020/02/from-the-middle-class-to-the-working-poor-millions-in-u-s-count-on-free-clinics/>
- 285** Forbes Human Resources Council. (2017, June 8). How Community Involvement Programs Can Grow Your Business. *Forbes*. <https://www.forbes.com/sites/forbeshumanresourcescouncil/2017/06/08/how-community-involvement-programs-can-grow-your-business/?sh=2d7dd763421d>
- 286** Maternal, Infant, and Child Health. Office of Disease Prevention and Health Promotion. (n.d.). <https://www.healthypeople.gov/2020/topics-objectives/topic/maternal-infant-and-child-health>
- 287** Artiga, S., Pham, O., Orgera, K., & Ranji, U. (2020, November 10). Racial disparities in maternal and infant health: An overview - issue brief. Kaiser Family Foundation. <https://www.kff.org/report-section/racial-disparities-in-maternal-and-infant-health-an-overview-issue-brief/>
- 288** Johnston, J. (2020). (rep.). Maternal Health Outcomes in DC: Why are Black Women Dying from Pregnancy-Related Complications in Wards 7 & 8? . <https://www.american.edu/spa/metro-policy/upload/maternal-mortality-in-dc-poster-spr-2020.pdf>
- 289** America's Health Rankings analysis of CDC WONDER, Multiple Cause of Death Files, United Health Foundation, [AmericasHealthRankings.org](https://AmericasHealthRankings.org), Accessed 2022.
- 290** National Institutes of Health, Office of Research on Women's Health. (2019). (rep.). *Maternal Morbidity and Mortality*. [https://orwh.od.nih.gov/sites/orwh/files/docs/ORWH\\_MMM\\_Booklet\\_508C.pdf](https://orwh.od.nih.gov/sites/orwh/files/docs/ORWH_MMM_Booklet_508C.pdf)
- 291** March of Dimes Maternity Care Deserts Dashboard. Deloitte. (n.d.). <https://www2.deloitte.com/us/en/pages/life-sciences-and-health-care/articles/march-of-dimes-maternity-care-deserts-dashboard.html>
- 292** Conduent Health Communities Institute. (n.d.). Babies with Low Birth Weight. *DC Health Matters*. <https://www.dchealthmatters.org/indicators/index/view?indicatorId=172&localId=130951>
- 293** New Study Uncovers the Heavy Financial Toll of Untreated Maternal Mental Health Conditions. *Mathematica*. (2019, April 29). [https://www.mathematica.org/news/new-study-uncovers-the-heavy-financial-toll-of-untreated-maternal-mental-health-conditions?HP\\_ITN](https://www.mathematica.org/news/new-study-uncovers-the-heavy-financial-toll-of-untreated-maternal-mental-health-conditions?HP_ITN)
- 294** Cawthorne, A., & Arons, J. (2010, January 5). There's No Place Like Home. *Center for American Progress*. <https://www.americanprogress.org/article/theres-no-place-like-home-2/#:~:text=The%20Nurse%2DFamily%20Partnership%20is,until%20the%20child's%20second%20birthday.>
- 295** Kozhimannil, K. B., Vogelsang, C. A., Hardeman, R. R., & Prasad, S. (2017). Disrupting the pathways of Social Determinants of Health: Doula support during pregnancy and childbirth. *The Journal of the American Board of Family Medicine*, 29(3), 308–317. <https://doi.org/10.3122/jabfm.2016.03.150300>
- 296** Gruber, K. J., Cupito, S. H., & Dobson, C. F. (2013). Impact of doulas on Healthy Birth Outcomes. *The Journal of Perinatal Education*, 22(1), 49–58. <https://doi.org/10.1891/1058-1243.22.1.49>
- 297** Ertekin Pinar, S., Tel, H., & Daglar, G. (2018). Effects of Home Visits and Planned Education on Mothers' Postpartum Depression and Quality of Life. *Journal of Clinical and Experimental Investigations*, 9(3), 1–7. <https://doi.org/10.5799/jcei.458759>
- 298** Kozhimannil, K. B., Hardeman, R. R., Alarid-Escudero, F., Vogelsang, C. A., Blauer-Peterson, C., & Howell, E. A. (2016). Modeling the Cost-Effectiveness of Doula Care Associated with Reductions in Preterm Birth and Cesarean Delivery. *Birth*, 43(1), 20–27. <https://doi.org/10.1111/birt.12218>
- 299** Prenatal Care. Office on Women's Health. (n.d.). <https://www.womenshealth.gov/a-z-topics/prenatal-care>
- 300** Maternal Health in the United States. Maternal Health Task Force. (2020, July 10). <https://www.mhtf.org/topics/maternal-health-in-the-united-states/#:~:text=One%20potential%20driver%20of%20maternal,women%20who%20receive%20prenatal%20care>
- 301** Childbirth Connection. (2014). (rep.). Listening to Mothers: The Experiences of Expecting and New Mothers in the Workplace. <https://www.nationalpartnership.org/our-work/resources/economic-justice/pregnancy-discrimination/listening-to-mothers-experiences-of-expecting-and-new-mothers.pdf>
- 302** Carlson, K. (2019, March 18). Uncovering the Unpredictable Costs of Maternity Care. Kaiser Permanente | Business. <https://business.kaiserpermanente.org/insights/maternity/care-plans>
- 303** Motherly's 2020 State of Motherhood Survey Results. *Motherly*. (2020, May 6). <https://www.mother.ly/state-of-motherhood-1/state-of-motherhood-survey/>
- 304** Zero to Three. (2016). (rep.). Tuning In National Parent Survey. <https://www.zerotothree.org/resources/1425-national-parent-survey-report#downloads>.
- 305** American College of Obstetricians and Gynecologists. (2018). Group Prenatal Care. *ACOG*. <https://www.acog.org/clinical/clinical-guidance/committee-opinion/articles/2018/03/group-prenatal-care>

## Citations

- 306** Pelta, R. (2022, February 17). The state of mothers and the workforce: FlexJobs. FlexJobs Job Search Tips and Blog. <https://www.flexjobs.com/blog/post/the-state-of-mothers-and-the-workforce/>
- 307** Horowitz, J. M. (2020, August 7). Despite challenges at home and work, most working moms and Dads say being employed is what's best for them. Pew Research Center. <https://www.pewresearch.org/fact-tank/2019/09/12/despite-challenges-at-home-and-work-most-working-moms-and-dads-say-being-employed-is-whats-best-for-them/>
- 308** Dennis, C.-L. (2010). Postpartum depression peer support: Maternal perceptions from a randomized controlled trial. *International Journal of Nursing Studies*, 47(5), 560–568. <https://doi.org/10.1016/j.ijnurstu.2009.10.015>
- 309** Glavin, K., Tveiten, S., Økland, T., & Hjälmlhult, E. (2017). Maternity groups in the postpartum period at well child clinics - mothers' experiences. *Journal of Clinical Nursing*, 26(19-20), 3079–3087. <https://doi.org/10.1111/jocn.13654>
- 310** McDonald, S., Kehler, H., Bayrampour, H., Fraser-Lee, N., & Tough, S. (2016). Risk and protective factors in early child development: Results from the all our babies (AOB) pregnancy cohort. *Research in Developmental Disabilities*, 58, 20–30. <https://doi.org/10.1016/j.ridd.2016.08.010>
- 311** Strange, C., Bremner, A., Fisher, C., Howat, P., & Wood, L. (2015). Mothers' Group Participation: Associations with social capital, social support and mental well-being. *Journal of Advanced Nursing*, 72(1), 85–98. <https://doi.org/10.1111/jan.12809>
- 312** St. Vincent de Paul of Baltimore. (2021, April 26). Everyone Should Have Access to Healthy Food. St. Vincent de Paul of Baltimore. <https://www.vincentsaintbaltimore.org/what-we-do/hunger/#:~:text=One%20in%20eight%20people%20in,left%20school%20the%20day%20before.>
- 313** The Institute for Functional Medicine. (2022, March 16). Food insecurity and chronic disease. The Institute for Functional Medicine. <https://www.ifm.org/news-insights/food-insecurity-chronic-disease/>
- 314** Cook, J., & Poblacion, A. P. (2016). \$160 billion: The Health Costs of Hunger in America. *Hunger Report 2020. Better Nutrition, Better Tomorrow. Bread for the World Institute.* <http://hungerreport.org/costofhunger/>
- 315** USDA. (2020, August). SNAP participation rates by state, all eligible people. Food and Nutrition Service U.S. Department of Agriculture. <https://www.fns.usda.gov/usamap#>
- 316** Project BREAD. (2021). (rep.). Barriers to SNAP. <https://www.projectbread.org/uploads/attachments/ckrupoiyh0lbgsl9havs9lxj2-boston-snap-survey-research-brief-2021.pdf>
- 317** Carlson, S., & Keith-Jennings, B. (2018, January 17). SNAP is linked with improved nutritional outcomes and lower health care costs. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/food-assistance/snap-is-linked-with-improved-nutritional-outcomes-and-lower-health-care>
- 318** Keith-Jennings, B., Llobrera, J., & Dean, S. (2019). Links of the Supplemental Nutrition Assistance Program with food insecurity, poverty, and health: Evidence and potential. *American Journal of Public Health*, 109(12), 1636–1640. <https://doi.org/10.2105/ajph.2019.305325>
- 319** Executive Office of The President of the United States. (2015). (rep.). Long-term Benefits of the Supplemental Nutritional Benefit Program. [https://obamawhitehouse.archives.gov/sites/obamawhitehouse.archives.gov/files/documents/SNAP\\_report\\_final\\_nonembargo.pdf](https://obamawhitehouse.archives.gov/sites/obamawhitehouse.archives.gov/files/documents/SNAP_report_final_nonembargo.pdf)
- 320** Urban Institute. (2021, November 18). Does snap cover the cost of a meal in your county? Urban Institute. <https://www.urban.org/features/does-snap-cover-cost-meal-your-county>
- 321** Food and Nutrition Service U.S. Department of Agriculture. (2021, March 25). SNAP Students. Food and Nutrition Service U.S. Department of Agriculture. <https://www.fns.usda.gov/snap/students>
- 322** More Equitable Recovery. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/food-assistance/permanently-end-the-snap-cut-off-to-support-a-more-equitable-recovery>
- 323** The Center for Law and Social Policy. (2022, April 20). No More Double Punishments: Lifting the Ban on SNAP and TANF for People with Prior Felony Drug Convictions. CLASP. <https://www.clasp.org/publications/report/brief/no-more-double-punishments/>
- 324** Goldrick-Rab, S., Richardson, J., Schneider, J., Hernandez, A., & Cady, C. (2018). (publication). Still Hungry and Homeless in College. Wisconsin Hope Lab. <https://hope4college.com/wp-content/uploads/2018/09/Wisconsin-HOPE-Lab-Still-Hungry-and-Homeless.pdf>
- 325** Wang, E. A., Zhu, G. A., Evans, L., Carroll-Scott, A., Desai, R., & Fiellin, L. E. (2013). A pilot study examining food insecurity and HIV risk behaviors among individuals recently released from prison. *AIDS Education and Prevention*, 25(2), 112–123. <https://doi.org/10.1521/aeap.2013.25.2.112>
- 326** Cooper, D. (2018, June 15). One in nine U.S. workers are paid wages that can leave them in poverty, even when Working Full Time. Economic Policy Institute. <https://www.epi.org/publication/one-in-nine-u-s-workers-are-paid-wages-that-can-leave-them-in-poverty-even-when-working-full-time/>
- 327** Carlson, S., Llobrera, J., & Keith-Jennings, B. (2021, July 15). More adequate SNAP benefits would help millions of participants better afford food. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/food-assistance/more-adequate-snap-benefits-would-help-millions-of-participants-better>
- 328** Hall, L. (2021, January 15). A closer look at who benefits from snap: State-by-state fact sheets. Center on Budget and Policy Priorities. [https://www.cbpp.org/research/food-assistance/a-closer-look-at-who-benefits-from-snap-state-by-state-fact-sheets#District\\_of\\_Columbia](https://www.cbpp.org/research/food-assistance/a-closer-look-at-who-benefits-from-snap-state-by-state-fact-sheets#District_of_Columbia)
- 329** United States White House. (2021, January 21). Executive order on advancing racial equity and support for underserved communities through the Federal Government. The White House. <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/01/20/executive-order-advancing-racial-equity-and-support-for-underserved-communities-through-the-federal-government/>
- 330** Farrell, L., Langness, M., & Falkenburger, E. (2021, February 19). Community Voice is expertise. Urban Institute. <https://www.urban.org/urban-wire/community-voice-expertise>
- 331** Stewart, M. K., Boateng, B., Joosten, Y., Burshell, D., Broughton, H., Calhoun, K., Huff Davis, A., Hale, R., Spencer, N., Piechowski, P., & James, L. (2019). Community advisory boards: Experiences and common practices of clinical and Translational Science Award programs. *Journal of Clinical and Translational Science*, 3(5), 218–226. <https://doi.org/10.1017/cts.2019.389>
- 332** Freyer, F. J. (2015, October 5). It Costs you \$43 Every Time You Wait for the Doctor. *Boston Globe.* <https://www.bostonglobe.com/metro/2015/10/05/study-puts-dollar-value-time-spent-waiting-for-doctor/1f7KB4aU9mkY5qK8CqDYUO/story.html>
- 333** Shi, L. (2012). The impact of primary care: A focused review. *Scientifica*, 2012, 1–22. <https://doi.org/10.6064/2012/432892>
- 334** U.S. Centers for Medicare & Medicaid Services. (n.d.). Health coverage protects you from high medical costs. *HealthCare.gov.* <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>
- 335** O'Keefe, L., & Anderson, F. (2017). Benefits of On-Site Clinics. *OJIN: The Online Journal of Issues in Nursing*, 22(2). <https://doi.org/10.3912/ojin.vol22no02ppt51>
- 336** Manatt, & Phelps & Phillips, LLP. (2019, February 1). Medicaid's Role in Addressing Social Determinants of Health. Robert Wood Johnson Foundation. <https://www.rwjf.org/en/library/research/2019/02/medicaid-s-role-in-addressing-social-determinants-of-health.html>
- 337** The Commonwealth Fund. (2019). (rep.). Review of Evidence for Health-Related Social Needs Interventions. <https://www.commonwealthfund.org/sites/default/files/2019-07/COMBINED-ROI-EVIDENCE-REVIEW-7-1-19.pdf>
- 338** Armstrong Brown, J., Berzin, O., Clayton, M., Cluff, L., Derzon, J., Evans, L., Farrell, K., Frazee, T., Haber, S., Hessler, D., Husick, C., Liu, E., Parish, W., Payne, J., Renaud, J., Rojas Smith, L., Stockdale, H., & Vincent, A. (2020). (rep.). Accountable Health Communities (AHC) Model Evaluation - First Evaluation Report. RTI International. <https://innovation.cms.gov/data-and-reports/2020/ahc-first-eval-rpt.>