GREATER WASHINGTON PARTNERSHIP

FROM BALTIMORE TO RICHMOND.
ADVANCING INCLUSIVE GROWTH.

Regional Blueprint for Inclusive Growth

June 2022

Contents

PILLAR 04 | AFFORDABLE HOUSING

PILLAR 05 | INFRASTRUCTURE

PILLAR 06 | HEALTH EQUITY

Endnotes can be found here.

INTRODUCTORY LETTER

Inclusive Growth is the Defining Issue and Opportunity of Our Time

The Capital Region—which spans Baltimore to Richmond—has extraordinary diversity, tremendous assets, and immense potential. Our region encompasses world-class universities and research institutions, leading growth industries, and a rich diversity of people and cultures. As the third-largest regional economy in the U.S. and the seventh largest in the world, the Capital Region has the talent, jobs, transportation, and innovation ecosystem foundation to prosper.

At present, peer regions nationwide outperform the Capital Region when it comes to equity and inclusion across numerous areas, as outlined in the *Preface Report to the Regional Blueprint for Inclusive Growth*. Data shows that more inclusive economies create a better economic future for everyone, helping to harness local potential, build resiliency, and attract talent and investment. Inclusive and equitable development should be at the forefront of decision-making for every business, government, and community organization across the region; we believe our region's future success depends on it.

To develop this *Regional Blueprint for Inclusive Growth*, the Greater Washington Partnership engaged 200+ community, public, and private sector stakeholders to identify the most pressing challenges and impactful opportunities to advance inclusive growth in our region. The *Blueprint* identifies six inter-connected priority pillars foundational to inclusive growth and offers solutions and recommendations for closing equity gaps across each. These foundational pillars are *Education*, *Workforce*, *Access to Capital*, *Affordable Housing*, *Infrastructure*, and *Health Equity*. With a tremendous concentration of resources, we believe the Capital Region is both poised to close existing equity gaps and equipped to achieve outcomes that will serve as a model for the entire nation.

The *Blueprint* seeks to amplify existing efforts across the region, identify potential areas for cross-sector collaboration, and elevate opportunities to catalyze solutions at scale. Ultimately, the *Blueprint* serves as a roadmap to close the region's equity gaps within 10 years and make the Capital Region the most inclusive economy in the nation.

The Partnership recognizes that inclusive growth is a moral and economic imperative. To successfully address the region's economic disparities, collaborative efforts that leverage the breadth and depth of resources and experience across sectors are critical in addition to individual efforts implemented at the organizational level. Vice President of the United States Kamala Harris called our mission a model for collaboration and impact that should be replicated nationwide. By continuing to coordinate and collaborate together, we can make the Capital Region the best place to live, work, raise a family, and build a business for generations to come.

We believe that together, we can create a prosperous, equitable, and resilient economy that works for everyone, regardless of race, gender, or zip code.

Peter Scher
Vice Chairman, JPMorgan Chase & Co.
Board Chair, Greater Washington Partnership

Tony Pierce
Partner in Charge of Akin Gump Strauss Hauer and Feld LLP's Washington, D.C. Office
Chair, Inclusive Growth Board Committee
Greater Washington Partnership

Sheila C. Johnson

Sheila Johnson
Founder & CEO, Salamander Hotels & Resorts
Co-Chair, Inclusive Growth Strategy Council

Jason Wright

Jason Wright
President, Washington Commanders
Co-Chair, Inclusive Growth Strategy Council

Francesca Ioffreda
Vice President, Inclusive Growth & Talent Initiatives,
Greater Washington Partnership

Executive Summary

The Capital Region is poised to be the nation's leading economic engine of inclusive growth and shared prosperity. The region has the raw ingredients—rich diversity, cultural vibrancy, a robust business ecosystem, an educated population, and renowned higher education institutions—as well as committed business, civic, academic, and public sector leaders who are working to create a flourishing, inclusive region that we are all proud to call home. Despite these factors, the region's economic growth rate lags that of the national economy: from 2020 to 2021, national real GDP grew 5.5%,[1] outpacing the region's 3.3%[2] real GDP growth.[A] Additionally, racial disparities persist across areas such as education, employment, health, housing, access to capital, and access to transportation and digital infrastructure.

The Greater Washington Partnership believes that prioritizing inclusive economic growth will ensure all community members can prosper and thrive.

We define inclusive growth as economic growth that creates a prosperous, equitable, and resilient society for people of all backgrounds and incomes—particularly for those facing the greatest barriers—by broadly expanding economic opportunity and enhancing quality of life across the Capital Region

Inclusive growth is both a moral and economic imperative. Cities and regions that prioritize inclusivity achieve longer-term growth by being a magnet for talent, business, and investment. By focusing on inclusive growth, our region can identify and nurture new sources of talent, create a more sustainable and resilient economy, and mitigate the stifling impacts of inequity.

Analysis by McKinsey & Company estimates that in the Capital Region alone, closing the racial wealth gap has the potential to unlock an estimated $35B-50B in GDP by 2028[3]

Driving inclusive growth requires a collaborative strategy: government, community, and private sector stakeholders each have a unique role to play in advancing solutions that promote broad participation and inclusive economic opportunity. Dedicated leaders and organizations across our region have a long history of fostering inclusive growth; our aim is to leverage the strength of the business community to amplify these efforts and foster economic opportunity.

As part of this effort, the Partnership has worked with public, private, and social sector stakeholders to develop a *Regional Blueprint for Inclusive Growth*—an action-oriented roadmap to make the Capital Region the most inclusive and competitive economy in the nation. The *Blueprint* lays out inclusive growth challenges and opportunities, sets forth a 10-year strategy to leverage cross-sector collaboration to help close the equity gaps, and provides a data-driven approach underpinned by research and insights from private, public, and social sector leaders. Stakeholder insights and data on regional disparities helped inform this *Blueprint* for regional actors to advance shared prosperity through individual and collective action, including advocacy, resource-sharing, financial investments, and changes to organizational practices.

The *Blueprint* is designed by and for the region and integrates research, best practices, and insights from 200+ stakeholders through interviews, focus groups, and webinars. It will serve as a guidepost and call to action for leaders within and beyond the Partnership, including the Partnership's Board of Directors and Inclusive Growth Strategy Council, representing more than 45 of the region's largest employers. The report outlines a set of solutions that focus on areas where the private sector is best equipped to affect change, alongside public and nonprofit sector actors, and proposes recommendations that bring the strategy to life. The *Blueprint* is the first private sector-led agenda for achieving inclusive growth in the Capital Region.

A. Regional real GDP growth rate tabulated by averaging the rates for D.C., MD, and VA; the larger region is used as a proxy for the Capital Region.

The Partnership recognizes that driving inclusive growth requires a holistic approach across sectors and systems; we have identified six inter-connected priority pillars for our region to focus on in pursuit of this vision.

01
Education
Affordable, Accessible, High-Quality Education & Skill-Building

02
Workforce
Family-Sustaining and Inclusive Employment Opportunities

03
Access to Capital
Community Wealth Generation & Thriving Entrepreneurship Ecosystems

04
Affordable Housing
Affordable, Sustainable Housing in Thriving Communities

05
Infrastructure
High-Performing and Accessible Transportation & Digital Infrastructure

06
Health Equity
Accessible and Effective Health Care Ecosystems

The Partnership has already initiated work in several of these areas. For example, in alignment with Pillar 3—*Community Wealth Generation & Thriving Entrepreneurship Ecosystems*—the Partnership has been supporting Minority Business Enterprises (MBEs) in our region through increased access to capital and expanded procurement and contracting opportunities. In March 2022, the Partnership announced a historic $4.7B collective effort to support historically underserved communities and MBEs in the Capital Region over five years, including increased procurement spending, investment in local community development financial institutions, and broad racial equity efforts. U.S. Vice President Kamala Harris, who participated in the announcement, touted this collective action as a "model that can and should be replicated around our nation."

The Partnership will continue to support companies as they actualize commitments, while identifying additional opportunities to drive impact. We invite organizations to join the effort and help to advance inclusive growth solutions—projects, policies, and initiatives—that strengthen the Capital Region. The Partnership recognizes that there are many dedicated actors across the region leading inclusive growth efforts today; our aim is to help amplify and scale those efforts while encouraging new collaborations.

In collaboration with the Partnership's Board of Directors and Inclusive Growth Strategy Council, we look forward to building strong partnerships that will make our region the nation's leading economic engine of inclusive growth and shared prosperity.

We recognize there is not a singular standard definition of inclusive growth, and it can be defined differently based on varied views and perspectives of the drivers of, and challenges to, inclusive growth, as well as well as how best to design and implement solutions. This *Blueprint* expresses the Greater Washington Partnership's current understanding of inclusive growth in the Capital Region, informed by contributors from the public, private, and social sectors

The Inclusive Growth Strategy Council is a coalition of business leaders and organizations dedicated to thinking strategically about the long-term inclusive growth needs of the region and driving change today. For more detail, please see the Partnership's press release announcing the launch of the Inclusive Growth Strategy Council in April 2021.

The Current State of the Capital Region

The Capital Region is the third largest regional economy in the U.S. and possesses a diverse population, a flourishing private sector, and a burgeoning startup community. It is a global economy, home to a workforce of more than 5.3M[4] residents (3.5M of which hold a bachelor's degree or higher)[5] and hosts the headquarters of 48 *Fortune 1000* companies.[6] The Capital Region is the seat of the country's government and has unparalleled access to federal agencies, laboratories, and policy institutions. Further, it is also a world-class innovation hub, boasting research centers and critical business and trade infrastructure. Despite these factors, the region's economic growth rate lags behind that of the nation as a whole: from 2020 to 2021, national real GDP grew 5.5%,[1] outpacing the region's 3.3%[2] real GDP growth.[A] Additionally, racial disparities persist across areas such as education, employment, health, housing, access to capital, and access to transportation and digital infrastructure.

These racial gaps contribute to inequitable economic outcomes: the Urban Institute reports that white households in Washington, D.C. have a net worth 81 times that of Black households, underscoring the severity of the region's racial equity gap.[7] This gap exists across the broader region as well: the average median income gap between white and Black households in the Capital Region is $43,000, and the average gap between white and Hispanic households is $34,000.[3] Moreover, economic mobility remains constrained for Black and Hispanic residents in the region, as white children with parents in the bottom quartile of income are 2.5 times more likely to move into the top 20% of earners than their Black peers and 1.4 times more likely than their Hispanic peers.[3]

These figures highlight the generational impact of racial inequities and underscore the need to improve economic outcomes across the region.

ACKNOWLEDGING ALL HISTORICALLY UNDERSERVED COMMUNITIES

The Partnership recognizes there are many communities in our region who face barriers to economic inclusion, including, but not limited to, the Asian American and Pacific Islander (AAPI) community, the American Indian and Alaska Native community, the LGBTQ+ community, women, veterans, immigrants, refugees, and those with diverse abilities. This *Blueprint* explicitly calls out the Black and Hispanic/Latinx[B] communities in many instances, as the data across our six pillars most often indicates that in our region, these communities experience acute disparities in economic inclusion.

A. Regional real GDP growth rate tabulated by averaging the rates for D.C., MD, and VA; the larger region is used as a proxy for the Capital Region.
B. While recognizing the broad diversity of the Hispanic/Latinx community, the *Blueprint* will refer to this collective group as Hispanic throughout the document.

REGIONAL INEQUITY GAPS IN DETAIL[3]

EARLY CHILDHOOD EDUCATION
White students are roughly **1.5x more likely** to be enrolled in preschool than their Hispanic peers

POSTSECONDARY EDUCATION
There are up to **2.2x more** white STEM graduates in the Capital Region than Black or Hispanic graduates

ACCESS TO CAPITAL
Business owners are **8-12x more likely** to be white than Black or Hispanic

HOUSING
Black residents are **half as likely** to be homeowners compared to white residents

WORKFORCE
White residents are nearly **1.5x more** likely to be employed in a high-quality job than Black residents

TRANSPORTATION
Black residents are almost **3x more likely** to live in an area with low vehicle ownership and low transit access[8]

DIGITAL CONNECTIVITY
Black and Hispanic households are **over 2x more likely** to experience gaps in digital connectivity than white households

HEALTH
Black newborn life expectancy is **over one decade lower** than that of white newborns

The Greater Washington Partnership's Role in Fostering Inclusive Growth

Ensuring that the Capital Region is the most inclusive and competitive region in the nation requires a cross-sector approach. The Partnership leverages the interest and commitment of the region's largest employers in coordination with public and social sector stakeholders toprioritize inclusive growth.

The Partnership's work spans three focus areas: skills and talent, regional mobility and infrastructure, and inclusive growth. Through Collaborative of Leaders in Academia and Business (Capital CoLAB), the Partnership aims to prepare learners—from K-12 through postsecondary education and beyond—for the 21st century workforce by aligning educational outcomes with industry needs. As a convener of educators, academic institutions, and employers, CoLAB's mission is to expand the region's diverse tech ecosystem by building industry-aligned digital tech pathways for the region's learners. The program is on track to engage 45,000 students and adult learners in digital tech pathways by 2025, with at least 50% of them identifying as Black, Hispanic, or women.[9]

Through its Regional Mobility and Infrastructure initiative, the Partnership published the *Capital Region Blueprint for Regional Mobility*, the region's first employer-led agenda for creating a more accessible and equitable transportation system. In addition to laying out a 25-year Capital Region Rail Vision, the Partnership has worked directly with local partners in Baltimore and Richmond to expand and enhance transit accessibility, and notably helped advocate for increased Washington Metropolitan Area Transit Authority (WMATA) spending across jurisdictions. Furthermore, the Partnership is a founding member of the MetroNow Coalition—a leading voice for enhanced transit in the metro area.

The Partnership approaches all of its work with an inclusive growth lens and its partner organizations have made substantial commitments in pursuit of this ambition. In March 2022, Partnership organizations announced a historic $4.7B collective effort over five years to support the Capital Region's underserved communities and Minority Business Enterprises (MBEs). Of this amount, $2.6B was directed to procurement spending with diverse suppliers and MBEs, with a priority on Black and Hispanic-owned businesses. Another $1.5B was directed to wealth-building opportunities in historically underserved communities, such as direct corporate investments in affordable housing and in community organizations leading place-based equity initiatives. The remaining $619M was directed to financial investments in Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs), whose strategic financing helps create economic opportunity in underserved communities. The Partnership will use the *Blueprint* to continue building and scaling current efforts and initiatives.

"The mission of the Greater Washington Partnership…is a model that can and should be replicated around our nation."

Kamala D. Harris
Vice President of the United States

BLUEPRINT

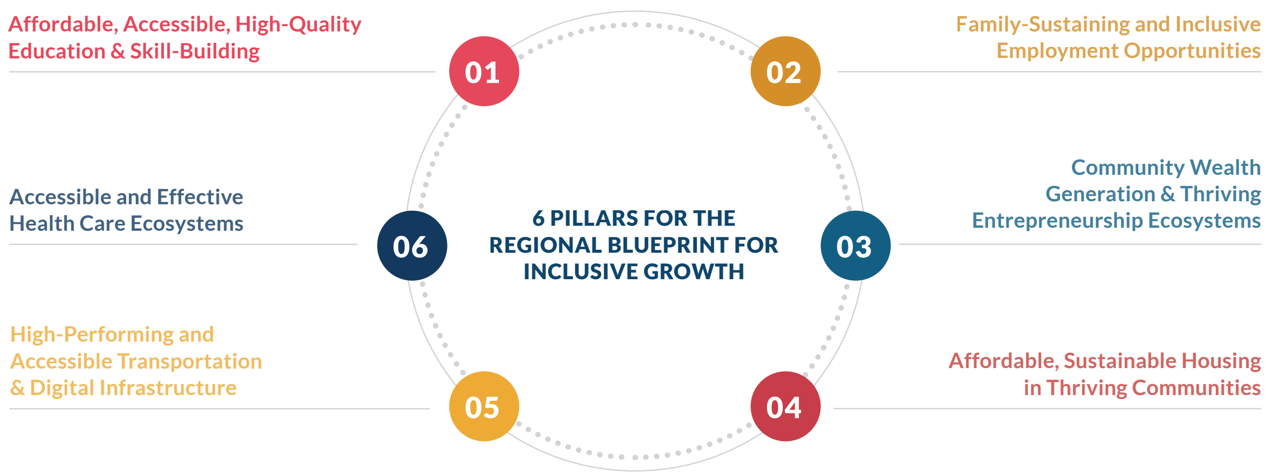
Vision & Structure

The *Blueprint* aims to unite and catalyze efforts to make the Capital Region the nation's leading economic engine of inclusive growth and shared prosperity—making it a more attractive place to live and thrive, and a greater magnet for talent and business investment.

This *Blueprint* is the result of input from over 200 stakeholders and is designed to amplify existing work in the region and identify further opportunities to drive inclusive growth through cross-sector partnerships. The *Blueprint* is not intended to be a mandated set of actions, but rather a guide for stakeholders across the region to use as they advance inclusive growth. The *Blueprint* aims to inspire ideas, partnerships, and action to drive impact toward making the Capital Region the nation's most inclusive economy in the next 10 years.

STRUCTURE OF THE BLUEPRINT

The *Blueprint* outlines six inter-connected priority pillars for our region to focus on to close equity gaps and achieve this vision. These issues cannot be solved in siloes—for example, an individual with stable housing, reliable transportation, and access to health resources will be better positioned to attain education and maintain stable employment.



Within each pillar, the *Blueprint* presents specific solutions and proposed recommendations to drive change.

PRIORITY PILLARS
Focus areas for impact

SOLUTIONS
Broad approaches to advance change within each pillar

RECOMMENDATIONS
Specific activities stakeholders across the region can take to advance a given solution

RECOMMENDATIONS

The Partnership has catalogued four types of recommendations that organizations can use to drive inclusive growth solutions.

ORGANIZATIONAL PRACTICE
Adapting or changing organizational approaches such as workforce practices or business procedures to support inclusivity

FINANCIAL INVESTMENT
Providing financial capital to help cover the cost of a program, service, or initiative

RESOURCE-SHARING
Exchanging or disseminating information, best practices, resources, or forming industry partnerships

PUBLIC POLICY
Promoting or amending public policy or regulations

Methodology

The *Blueprint* was developed through detailed analysis of each metro area within the Capital Region, ongoing secondary research, and in-depth stakeholder engagement. The initial phase of development focused on gathering insights from cross-sector leaders to identify priority pillars for inclusive growth and preliminary solutions. The second phase of development focused on refining and validating solutions and recommendations.

The *Blueprint* was developed with guidance from the Partnership's Board of Directors and Inclusive Growth Strategy Council, as well as expert interviews and focus groups with more than 200 stakeholders from the public, private, and nonprofit sectors.

For further detail on methodology, please see the Appendix.

PILLAR

01 Affordable, Accessible, High-Quality Education & Skill-Building

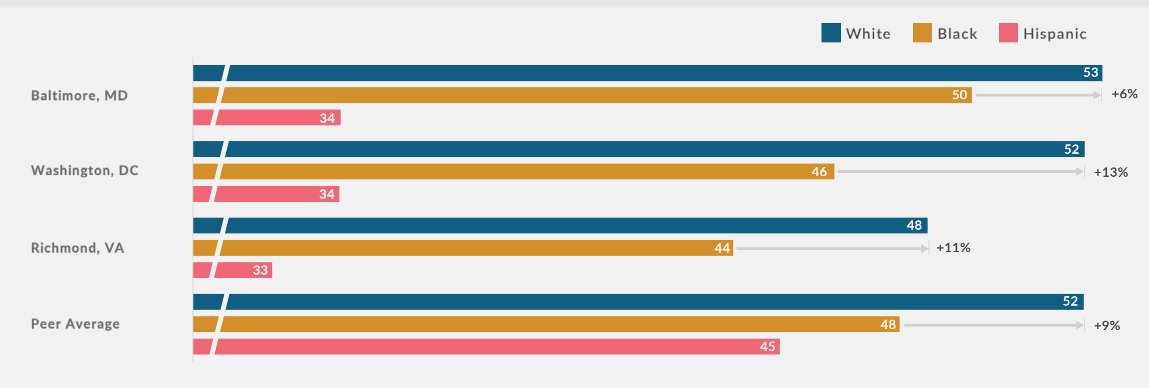
High-quality education (including credentialing[C]) is the foundation of a productive workforce and a resilient community. It is the primary path for attaining family-sustaining wages[D] that provide housing, health care, and wealth-building opportunities. While there is a need to shift away from reliance on degrees as proxies for candidate skills (see Workforce Pillar), there is a strong correlation between educational attainment and training opportunities and access to high-quality jobs.

Within each of the Capital Region's metro areas, there are significant racial disparities in educational access, quality, achievement, and retention. This divide creates an opportunity gap for underserved community members and limits the region's talent pool for knowledge-based, high-growth industries.

A high-quality education should provide students with a safe and healthy environment in which to learn; support their social, emotional, mental, physical, and cognitive development; and ensure they are challenged academically and prepared for success in further study, future employment and ultimately, participation in a global society[10]

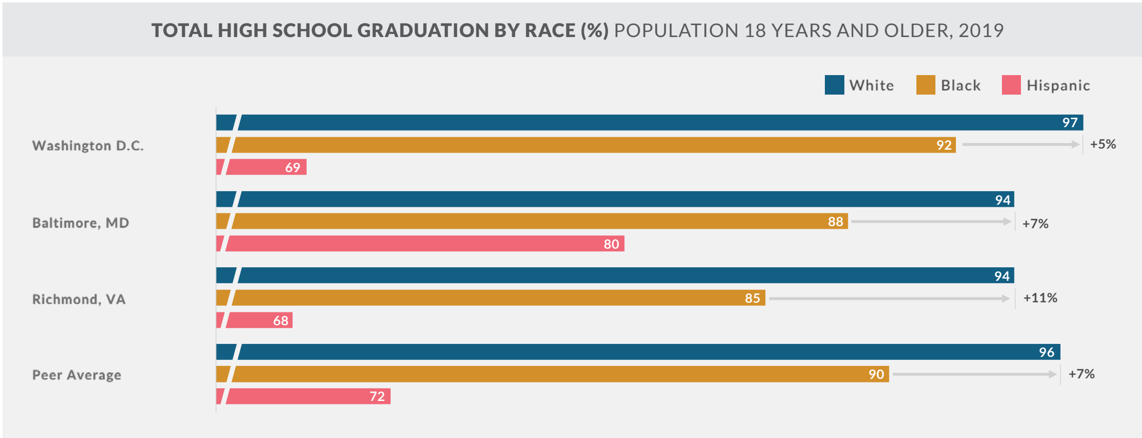
These inequalities permeate every level of students' educational journeys, with Black and Hispanic children often having lower early childhood education (ECE)[E] enrollment rates, K-12 reading and math proficiencies, high school graduation rates, bachelor's degree attainment, and matriculation into high-quality jobs like those in science, technology, engineering, and math (STEM) fields.

POPULATION UNDER AGE 5 ENROLLED IN PRESCHOOL BY RACE (%), 2019

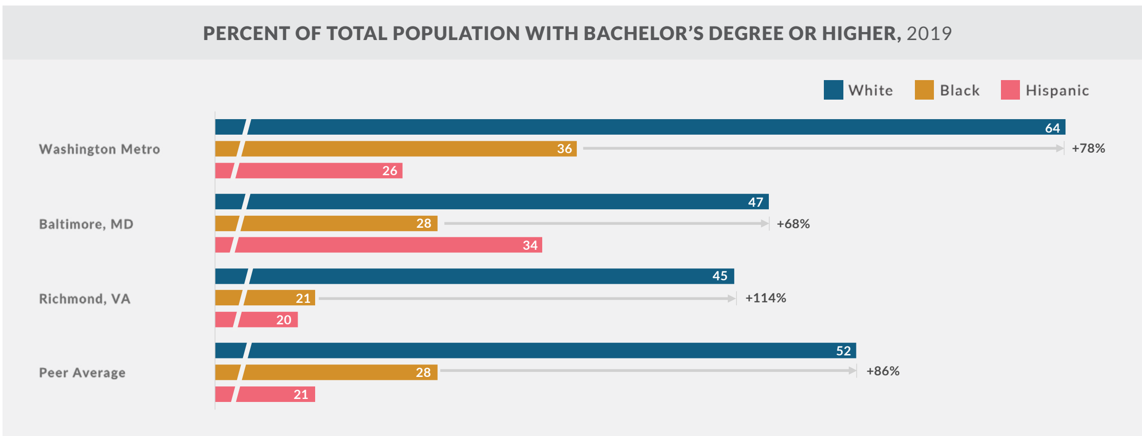


Source: US Census Bureau

C. In the context of the *Blueprint*, credentialing refers to skills validation outside of the traditional four-year degree (e.g., certificates and badges) that demonstrates fluency or expertise in a particular area by assessing an individual's knowledge, skill, or performance level.
D. Family-sustaining wages go beyond living wages and include additional income to support comfortably raising a family; they are highly variable by region.
E. Early Childhood Education (ECE) includes programs for children from birth to five years old.



Source: US Census Bureau



Source: US Census Bureau, IPEDS

4th and 8th grade Black students in Richmond are underperforming their white peers in reading and math proficiency score by -40% [1]

There are up to 2.2x more white STEM graduates in the Capital Regions than Black and Hispanic graduates [1]

The existing education system exacerbates inequities among underserved groups and hampers their ability to overcome intergenerational poverty.[11] Children not enrolled in ECE are less prepared for kindergarten, and when their teachers are under-resourced (more common in low-income, Black, and Hispanic communities), that gap can widen over time.[12] Students who are not proficient in reading by third or fourth grade are four times more likely to drop out of high school.[13] Young people without a high school diploma are less likely to be employed and earn a living wage, and more likely to live in poverty and suffer from poor health.[14]

The problem is not just significant for individual families, but for the regional economy more broadly. When the local workforce lacks the skills and experience needed for the region's high-growth industries, employers seek talent elsewhere.[15]

Through partnerships between educators and other employers, businesses can support access to high-quality education, expand industry-aligned coursework, and provide opportunities for early career exposure and work-based learning. Continuous engagement with educators, parents, and community members to understand their ongoing needs and ideas will strengthen business investments in education-to-workforce pathways and ultimately support better student outcomes and a stronger economy.

01

Education

Affordable, Accessible, High-Quality Education & Skill-Building

SOLUTION 1

Improve Access to Quality Education

EARLY CHILDHOOD EDUCATION (ECE)[1] ACCESS

Expand access to ECE in the region by collaborating with local providers and subsidizing tuition for children of employees

CONTINUING EDUCATION BENEFITS FOR EMPLOYEES

Support continuing education and upskilling opportunities for employees

SCHOLARSHIPS FOR UNDERSERVED STUDENTS

Support college scholarship funds for underserved students to minimize financial barriers to higher education

Capital CoLAB[2] Digital Tech Credential Scholarship: Program that provides students in Capital Region schools with the opportunity to gain the digital skills needed for entry-level tech and tech-adjacent jobs in the region

RESOURCE MATCHMAKING TO MEET STUDENT & EDUCATOR NEEDS

Collaborate to elevate educator and student needs and match them with long-term resources (volunteering, expertise, products, services, etc.)

SOLUTION 2

Enhance Access to In-Demand Skills

EMPLOYER DEMAND SIGNALING

Align on and promote recommended knowledge, skills, abilities, and credentials (KSACs) and partner with educators as they integrate them into curricula, work-based learning (WBL) opportunities, and career pathways

Capital CoLAB Employer Signaling System: Developed the KSACs needed for entry-level IT roles in the Capital Region

Capital CoLAB's Work-Based Learning Strategy can inform pathway development

TRAINING FOR IN-DEMAND JOBS

Identify clusters of in-demand job opportunities across regional employers and collaborate with nonprofits and education providers to develop and deliver job training programs for the roles

SOLUTION 3

Invest in Talent Development Through Work Based Learning (WBL) Opportunities

EARLY CAREER EXPOSURE

Develop and promote STEM career exploration opportunities for students, starting in elementary school

PAID WORK EXPERIENCE FOR HIGH SCHOOL AND COLLEGE STUDENTS

Partner with schools and work-based learning organizations to offer students paid, relevant work experience while they pursue their education

Capital CoLAB Career Exploration Events: Created video series for high school students to learn from professionals about digital tech pathways and college opportunities

Capital CoLAB TalentReady: Collaboration to create a seamless pathway from high school to in-demand IT careers

Capital CoLAB Career Fair: Annual event connecting Capital Region employers with CoLAB students

EMPLOYEE-STUDENT MENTORING

Incentivize coordinated volunteer efforts that support students' career exploration and skills and professional network development

DEFINITIONS:

1. Early Childhood Education (ECE) includes programs for children from birth to five years old

2. Capital CoLAB: Collaborative of Leaders in Academia and Business

ICON KEY:

Organizational Practice

Financial Investment

Resource-Sharing

Public Policy

SOLUTION 1

Improve Access to Quality Education

Lower barriers to equitable educational outcomes and provide necessary resources to students and schools

The private sector has an opportunity to support the development of a well-educated population, skilled future workforce, and empowered parents who can participate in the local economy, by investing in the education system from early childhood through post-secondary education. These investments would be important steps toward creating clear, high-quality education pathways for all students and breaking down systemic barriers that have historically prevented equitable student success across the Capital Region.

These investments can include:

- Expanding access to ECE in the region by collaborating with local providers and subsidizing tuition for children of employees
- Supporting continuing education and upskilling opportunities for employees
- Supporting college scholarship funds for underserved students to minimize financial barriers to higher education
- Collaborating to elevate educator and student needs and match them with long-term resources

Early Childhood Education (ECE)[F] Access

Expand access to ECE in the region by collaborating with local providers and subsidizing tuition for children of employees

The benefits of ECE—improved primary and secondary academic performance, accelerated cognitive and social development, and better health outcomes, to name a few—are well-documented, but remain out of reach for many Capital Region children.[16] The burden of paying for ECE falls primarily on families, and the true cost is higher than many families can afford. Nationwide, only 11% of families with young children have access to employer-provided childcare; the rate is even lower for low-income workers.[17] There are economic costs to this, both for individual families and the larger community. Forty-four percent of American families with children under the age of 18 reported facing financial challenges; that figure is higher for Black (63%) and Hispanic (59%) families.[18] At the same time, businesses in Maryland alone lose roughly $2.4B when parents are absent because of child care crises.[19] While many factors contribute to these challenges, subsidizing or providing ECE helps better prepare children for kindergarten and can strengthen the local economy as more parents are able to enter and stay in the workforce. Providing access to ECE can also be a differentiator for employers as they seek to attract and retain talent.

EXPECTED IMPACTS

Community: Investments in high-quality ECE can generate up to seven times the impact per dollar invested due to higher earnings and lower costs associated with health care, criminal justice, and education[20]

Students who attend high-quality ECE programs have reduced need for special education supports later in childhood, higher school achievement in early adolescence, and higher instances of wealth in early adulthood[16]

Private Sector: Employee performance is higher and absenteeism is lower among employees using on-site childcare[21]

Companies can claim a national tax credit of up to $150,000 per year on childcare expenses and referrals provided to employees[17]

EFFORTS IN PROGRESS

- ***Regional Bright Spot***: The Hospital Corporation of America, based in Richmond, VA, purchases slots for employees' children in an ECE center across the street from its major hospital
- ***National Bright Spot:*** Patagonia has offered on-site child care since 1983. In the last five years, the company has seen 100% of new mothers return to work (compared with the national average of 80%), more women in managerial positions, and a stronger workplace culture. Patagonia estimates they recoup 91% of the program costs and have a return on investment of 115-125% when accounting for intangible benefits such as more women in management, greater employee loyalty, and a stronger workplace culture of trust[22]

IMPLEMENTATION CONSIDERATIONS

- To support the local economy, employers should partner with existing local ECE providers and community leaders to determine the best approach for subsidizing employee childcare
- Where appropriate, companies should consider providing on-site childcare outside of traditional 9-5 working hours to account for longer work schedules and overnight shifts

F. Early Childhood Education (ECE) includes programming for children from birth to five years old.

Continuing Education Benefits for Employees

Support continuing education and upskilling opportunities for employees

Tuition support helps employees deepen their industry knowledge and skills, enables them to advance along career pathways, and makes employers more competitive to jobseekers. It can also narrow the degree gap between racial and ethnic groups. More than 74% of Black and 80% of Hispanic Americans over the age of 25 do not have a four-year degree (compared with 64% of white and 43% of Asian Americans over 25);[23] however, 87% and 81% of Black workers say completing a certificate or degree, respectively, will be important for their future success.[24]

By offering tuition assistance and loan forgiveness, employers can reduce financial barriers and enable their employees to obtain higher education, thus bringing valuable knowledge and skills back to their company while helping boost employees' lifetime earnings. Offering educational benefits also helps employers differentiate themselves at a time when talent attraction and retention are high priorities.

EXPECTED IMPACTS

Community: In a national Bright Horizons survey, 93% of respondents said employer-sponsored tuition assistance helped them develop the skills they needed to grow within their company; 85% said the program has made them a more effective employee, and 56% said they would not have pursued additional education without this support from their employer[25]

Private Sector: Sixty-five percent of U.S. workers believe employee education benefits promote racial and gender equality in the workplace[26]

Providing employee education benefits has been shown to increase retention rates by 5-12% among diverse employee groups[27]

On a nationwide Graduate! Network survey, employers reported that tuition assistance programs strongly impacted their ability to achieve organizational goals, including decreased turnover and increased customer satisfaction, employee engagement, and profit[28]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** Lockheed Martin operates Invest In Me, a program that provides recent college hires with $150 a month, up to a maximum of $9,000, to pay down student loans or save for other financial goals
- ***National Bright Spots:*** Aetna offers both a Student Loan Forgiveness Program and Tuition Assistance Program to part-and full-time employees

  Guild Education partners with employers to build strategic education and reskilling experiences for their employees by connecting them to a learning marketplace of the best universities and learning providers designed for working adults

IMPLEMENTATION CONSIDERATIONS

- To improve outcomes and retention in continuing education programs, employers can market relevant opportunities internally, provide flexible schedules to accommodate classes, and offer mentorship and learning cohort experiences to employees
- Providing tuition support upfront is critical for low-income workers who may not be able to afford a loan or may not have the credit history to qualify for one
- Employers can determine eligibility criteria for student loan forgiveness to ensure equitable distribution of resources

Scholarships for Underserved Students

Support college scholarship funds for underserved students to minimize financial barriers to higher education

Earning a college degree can open doors to family-sustaining wages and other benefits, but systemic barriers prevent many Americans from obtaining one. The six-year bachelor's degree graduation rate is 69.6% for white students and 51.5% for Black and Hispanic students.[29] Moreover, the economic burden for low-income, underserved students is vast and goes beyond tuition. Financial pressure—either lack of funds or the need to maintain an income while in college—is a primary reason that students do not begin or complete a degree.[30] And for those who do enter a degree program, the debt burden can be staggering. Black college graduates owe $7,400 more than their white peers upon graduation; by four years after graduation, Black graduates hold nearly $53,000 in student loan debt, roughly twice as much as their white peers.[31] Contributing to scholarship funds is one step that Capital Region businesses can take to boost residents' long-term earnings, minimize student debt, and diversify the future workforce.

EXPECTED IMPACTS

Community: Borough of Manhattan Community College students who received scholarships were three times more likely to graduate than their peers who did not receive inancial assistance; scholarships were also shown to improve retention rates by 15 percentage points over one-to-three-year periods[32]

Private Sector: By contributing to scholarship programs, companies can widen and diversify the future hiring pool

EFFORTS IN PROGRESS

- ***Partnership Bright Spot***: The Capital CoLAB Digital Tech Credential Scholarship supports up to 2,000 learners from backgrounds historically underrepresented in tech in pursuit of digital tech education by 2025; university partners award up to $2,500 per scholarship to fund students as they take courses aligned to the digital tech skillsets that Capital Region employers have identified as most critical for their entry-level jobs
- ***National Bright Spot:*** The Posse Foundation's robust cohort experience for scholarship recipients includes pre-college training, frequent meetings with mentors and foundation staff, and support securing competitive internships and leadership-track jobs, enabling 90% of participating students to graduate

IMPLEMENTATION CONSIDERATIONS

- To reduce time and capital expenditures required to start and manage scholarship funds, businesses may consider contributing to one of the many established scholarship programs. Scholarships should ideally be unrestricted and cover costs outside of tuition, including books, transportation, lodging and other living expenses, opportunity cost of lost wages, childcare, certifications, and emergency funds to support retention
- Businesses can deepen the impact of scholarship funding by combining it with a mentorship program for student recipients (see Employee-Student Mentoring recommendation)

Resource Matchmaking to Meet Student & Educator Needs

Collaborate to elevate educator and student needs and match them with long-term resources

Schools and out-of-school time organizations operate on lean budgets, and often lack funding for supplies or services such as operations strategy, asset management, financial planning, and volunteer support.[33] Ninety-four percent of public-school teachers in the US spend hundreds of dollars (or more) of their own money on basic school supplies for their classrooms; many cite this as one reason they leave the profession.[34]

Many education providers would benefit from operational, resource, and volunteer support that can be provided by the private sector, nonprofit community, and other organizations. For example, an intermediary that deeply understands educator and student needs can match a coalition of businesses with opportunities to provide support and manage the logistics of delivering requested resources and services to recipients. An effort like this could be augmented by an easy-to-navigate platform that highlights educator and student needs for businesses to meet.

EXPECTED IMPACTS

Community: Schools and education providers access critical services that would otherwise be prohibitively expensive, as well as key supplies that educators would otherwise pay for out of pocket or do without; these investments would likely bolster student outcomes and teacher retention[35]

Private Sector: Volunteering professional skills has been shown to increase employee engagement and retention, while also significantly enhancing the abilities workers need to be successful in their jobs[36]

EFFORTS IN PROGRESS

- *National Bright Spots:*

  City Connects utilizes cross-sector partnerships to match existing services to school and student needs

  US Digital Response connects technologist volunteers with government agencies and nonprofits to complete pro bono projects

IMPLEMENTATION CONSIDERATIONS

- It is important that organizations providing this support seek to understand the needs of schools, students, and community members before identifying potential solutions and offerings
- A central intermediary (e.g., nonprofit, potentially funded by participating businesses) could create and manage a matchmaking initiative (supported by a technology platform), as well as support the logistics of volunteers working with schools
- The matchmaking system should help ensure the equitable distribution of resources and volunteer hours across participating schools
- There is an opportunity for businesses to help schools close the digital divide, which includes providing devices, technology support services, and training for educators and caregivers (see additional information in Digital Infrastructure)
- Other examples of initiatives that could be supported by matchmaking are teacher externship programs, as well as capacity-building and business operations improvements for ECE providers

SOLUTION 2

Enhance Access to In-Demand Skills

Identify in-demand job opportunities and provide relevant student training and preparation

The pathway to a successful career can be difficult to navigate, especially for students who have been underserved throughout their education. The private sector has an important role to play inpublicizing the most critical skills needed for high-quality jobs and ensuring that educators have the training and technology to help learners be more prepared for the workforce.

Businesses can help students advance into high-quality jobs and careers by:

- Aligning on and promoting recommended knowledge, skills, abilities, and credentials (KSACs) and partnering with educators as they integrate them into curricula, work-based learning (WBL) opportunities, and career pathways
- Identifying clusters of in-demand job opportunities across regional employers and collaborating with nonprofits and education providers to develop and deliver job training programs for these roles

Employer Demand Signaling

Align on and promote recommended knowledge, skills, abilities, and credentials (KSACs) and partner with educators as they integrate them into curricula, work-based learning (WBL) opportunities, and career pathways

Understanding competencies and credentials needed for in-demand industries and occupations is critical both to learners who are making choices about their education and careers, and to educators who are continuously adapting academic programs. This is especially critical for rapidly evolving skillsets, such as cybersecurity, machine learning, and other digital tech fields. Left unaddressed, there is a risk that 60,000 tech and tech-adjacent positions will go unfilled annually in the Capital Region through 2025.[37] 78% of hiring managers nationwide report worker skills gaps,[38] which could have an impact of trillions of dollars on the U.S. economy by 2028.[39] Many factors impact these gaps, but a major disconnect is how employers communicate their hiring requirements for open positions.[40] On the candidate side, individuals often struggle to communicate their competencies in a way that directly reflects the language in job descriptions, resulting in unemployment or underemployment.

When employers proactively define and communicate the most critical KSACs for in-demand jobs in their organization, they can directly support educators working to align curricula and work-based learning opportunities to regional labor market needs. Employers may also consider showcasing sample career pathways to help develop, attract, and retain current and future talent.

EXPECTED IMPACTS

Community: Demand signaling will create more transparent and accessible career pathways, including enhanced opportunities for economic mobility for low-income and underserved youth[41]

Private Sector: As more students graduate with industry-aligned competencies, businesses have a broader talent pool from which to source, onboard, and retain a skilled and competitive workforce that can drive growth and innovation[40]

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** Capital CoLAB's Employer Signaling System combines labor market information with employer insights and educator feedback on an annual basis to develop and refresh the KSACs needed for entry-level IT roles in the Capital Region
- ***Regional Bright Spots:*** The Business-Higher Education Forum connects higher education institutions with business talent demand to anticipate needed skills and improve pathways between higher education and workforce

  Northern Virginia Community College (NOVA) is collaborating with Amazon Web Services' Educate Program to create a Cloud Computing specialization to address the high demand for these skills in the region

IMPLEMENTATION CONSIDERATIONS

- After clarifying the skillsets needed for in-demand jobs, employers should partner with an academic facilitator or intermediary organization to translate business needs into KSACs to support easier curriculum alignment
- Employers and educators should establish a regular cadence to discuss emerging skillsets and reassess KSACs to keep pace with industry trends

Training For In-Demand Jobs

Identify clusters of in-demand job opportunities across regional employers and collaborate with nonprofits and education providers to develop and deliver job training programs for these roles

During the COVID-19 pandemic, large numbers of Americans began leaving their jobs in a movement experts dubbed "the Great Resignation." In 2021, roughly four million Americans quit their jobs each month, leaving approximately 11 million jobs consistently open throughout the year.[42] Factors like automation and the general need for digital literacy exacerbate this trend, reinforcing the mismatch between open jobs and available qualified workers.[43]

Employer collaboratives can complete an analysis of open jobs in a particular region and assess the availability of training to equip regional students to fill those roles. They can also connect employers with community colleges and training providers to develop upskilling or re-skilling programs, and help develop selection criteria for job-seekers. The private sector can also support training development or upgrades to existing curricula, fund training programs for open jobs so they are free to participants, and commit to hiring graduates of the training programs.

EXPECTED IMPACTS

Community: Potential to elevate members of the community who may have previously worked in low-wage jobs to high-quality career pathways

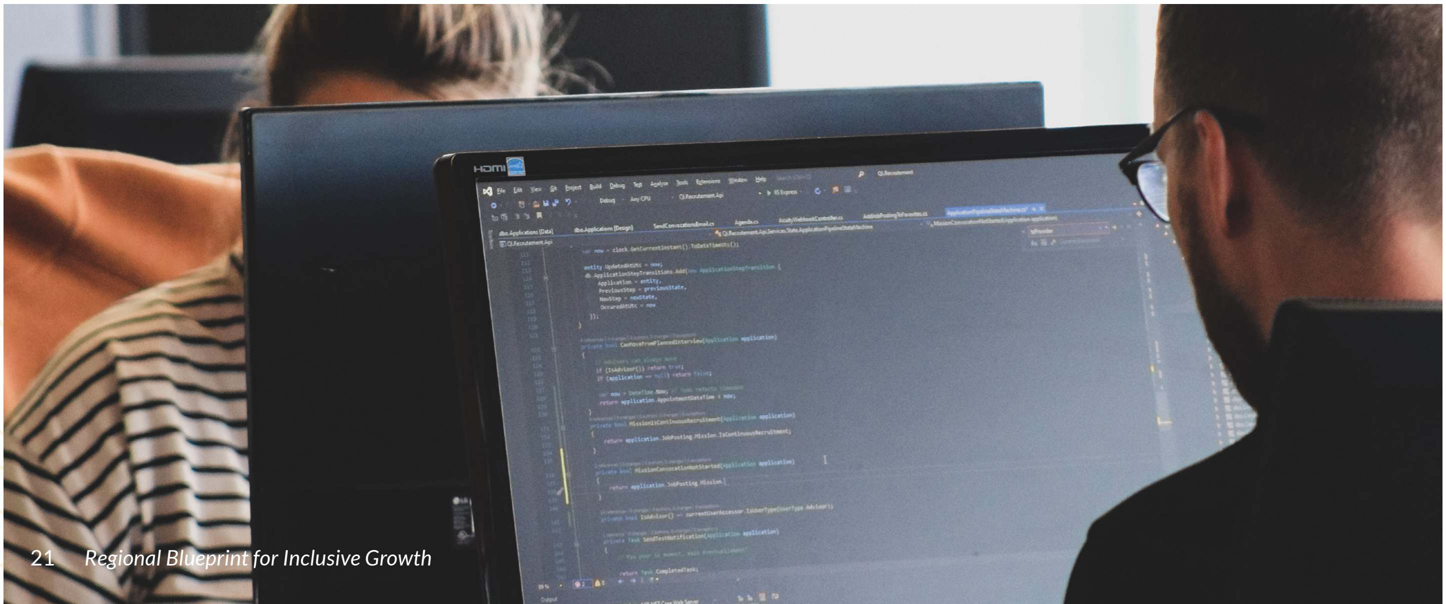
Private Sector: Employers would fill critical and high-volume open positions and have access to a more diverse workforce

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** VA Ready is a business-led partnership between regional employers and Virginia's community colleges that rapidly reskills Virginians for in-demand jobs by offering credentials in high-growth industries through 6- to 12-week programs
- ***National Bright Spot:*** Salesforce partnered with Deloitte to develop the Salesforce Pathfinder Program which seeks to equip the next generation of workers with the technical and business skills needed to succeed in jobs across the Salesforce ecosystem

IMPLEMENTATION CONSIDERATIONS

- Businesses may consider subsidizing education and training to grow the applicant pool for in-demand roles
- Employers should also consider transferrable skills and enthusiasm for the program when evaluating candidates from new talent sources, as those qualities often inform the likelihood of success in the roles

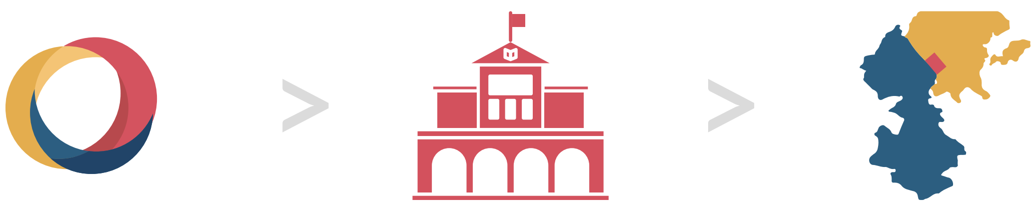


Case Study

Capital CoLAB's employer signaling system

CAPITAL CoLAB

Capital CoLAB is an action-oriented partnership of business and academic institutions that develops the talent pipeline for the jobs of today and tomorrow. Capital CoLAB serves as the go-to employer signaling system for high-demand, digital tech occupations and skills in the Capital Region. The Employer Signaling System (ESS) provides transparency into the entry-level knowledge, skills, abilities, and credentials (KSACs) that employers need most, which supports academic institutions as they adapt course pathways to better align with industry trends. The ESS includes information about career pathways, high-growth occupations, and in-demand KSACs.

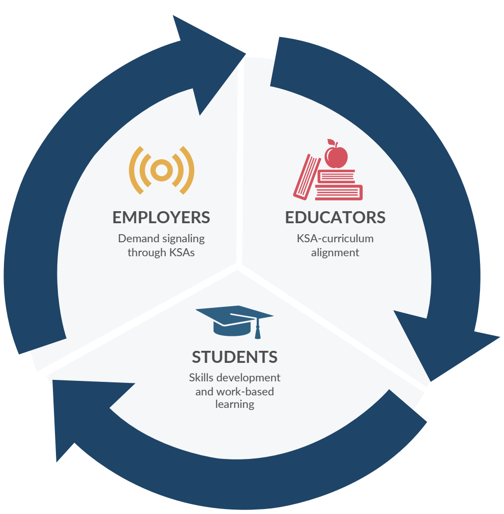


Employer Signaling System determines critical skillsets and articulates them for an educator audience

CoLAB education partners react, tailoring curriculum to align with workforce demand

As education bodies move in tandem to react to the ESS signal, non-CoLAB members - including government, nonprofit, and private actors - shift to follow suit

The ESS Feedback Loop enables a consistent dialogue between employers, educators, and students to ensure KSACs are signaled, integrated, mastered, and updated accordingly. The ESS in its current state is a starting point; CoLAB will use feedback from the ESS's early years to continue providing transparency into employer demand.



1. Labor Market Information

Pull data on high-demand digital tech occupations to guide annual Knowledge, Skills, and Abilities (KSAs) refresh.

2. Industry Advisor Working Groups

Employer working groups meet every Q1 to review and refresh in-demand KSAs.

3. Curriculum (Re)design

Education partners create or refine course material to align with KSAs.

4. Work-Based Learning

Employers offer apprenticeships, internships, or projects that meet business needs while simultaneously helping learners build professional experience.

5. Larger Education-to-Workforce Ecosystem

Learners acquire industry-aligned education, work experience, and professional networks and signal this back to employers.

Research studies indicate that roughly **half of American workers** find professional opportunities through their personal networks, and social capital and career sponsorship are **closely correlated with higher salaries, access to promotions, and career satisfaction.**[44]

SOLUTION 3

Invest in Talent Development Through Work-Based Learning (WBL) Opportunities

Strengthen workforce readiness and the local talent pool through high-quality professional exposure and development opportunities for learners

Many students do not know about the array of careers available in the Capital Region, or the professional connections and training needed to obtain a job in their desired field. This information is especially important to help students in underserved communities navigate academic and job pathways toward a family-sustaining career. Career awareness, exposure, engagement, and immersion—which CoLAB collectively refers to as work-based learning (WBL)— not only guide students toward high-quality jobs but also help employers access and invest in a more diverse workforce. CoLAB elaborates on this work-based learning continuum in its Work-Based Learning Strategy.

Employers can invest in their future workforce through WBL by:

- Developing and promoting STEM career exploration opportunities for students starting in elementary school
- Partnering with schools and work-based learning organizations to offer students paid, relevant work experience while they pursue their education
- Incentivizing employees to volunteer with organizations that support students' skills development, career exploration, and professional networking

Early Career Exposure

Develop and promote STEM career exploration opportunities for students starting in elementary school

Without early exposure to a wide range of careers, it can be difficult for students to grasp the range of professional opportunities available, particularly for STEM careers. Nationally, STEM jobs have an annual mean wage of $100,900, compared with $55,260 for non-STEM occupations.[45] Investing in early exposure to STEM opportunities can help move more students to pursue family-sustaining careers. For example, STEM career interest at the beginning of high school is a key predictor of interest at the time of graduation when students look for jobs.[46] Data also indicate that students with low science competence and awareness who do not express STEM-related aspirations by age 10 are unlikely to develop them by age 14.[47]

Early exposure to family-sustaining careers can spark students' excitement as they understand how their coursework will prepare them for their future career of choice.[48] Career awareness activities such as job fairs, mock interviews, and guest speakers are natural ways for employers to invest in talent development and provide students with insights into possible career paths.

EXPECTED IMPACTS

Community: Students who engage in career exploration activities are more likely to complete high school[48]

Students with high con idence in their ability to solve math problems and robust STEM career knowledge are more likely to choose a STEM career[46]

Private Sector: Businesses have the opportunity to shape the next generation of workers and proactively engage potential future employees

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** Capital CoLAB's Digital Tech College & Career Readiness Series highlights tech professionals and tips for high school students interested in pursuing STEM degrees after graduation
- ***Regional Bright Spot:*** CodeVA in Virginia partners with Amazon's CSReady Program to strategically prepare schools, staff, and students for school-wide implementation of Computer Science programming

IMPLEMENTATION CONSIDERATIONS

- Businesses should work in partnership with school districts or intermediary organizations to ensure events are accessible to all students
- The private sector should commit to long-term partnerships with education institutions, as sustained community engagements lead to better outcomes for students
- Businesses should proactively seek to engage Black, Hispanic, and female students in career exposure initiatives, as those populations are historically underrepresented in STEM fields[49]

Paid Work Experience for High School and College Students

Partner with schools and work-based learning organizations to offer students paid, relevant work experience while they pursue their education

Work experience is becoming increasingly important for high school students looking to boost their resumes before applying to college or seeking full-time employment.[50] It is also important for college students, only 41% of whom report feeling extremely or very prepared for their future careers.[51]

Internships and apprenticeships[G] can help students develop a professional network and prepare them for the workforce. However, the opportunity cost of unpaid internships remains a significant barrier for students who may not have the financial resources to work without a salary.[52] Businesses in the Capital Region can offer meaningful paid work experiences to high school and college students as part of their education investments and workforce strategies, thus building a talent pipeline of skilled future workers.

EXPECTED IMPACTS

Community: Young men who participated in the Urban Alliance High School Internship Program in Baltimore and Washington, D.C. were 23% more likely to graduate from high school and attend college than their peers; these students also demonstrated stronger hard and soft skills a year after the completion of the internship compared to the control group[53]

College students with work-based learning experience are more likely to be employed within the first year of graduation[54]

Private Sector: Work-based learning helps students build skills that are relevant for a variety of careers and provides early identification of and training for potential future employees[44]

Apprenticeship programs generally lead to returns of $1.47 per dollar invested for the employer, and $28 per dollar in benefits for the general public[55]

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** Capital CoLAB's TalentReady program brings together K-12 and higher education leaders from five communities—Baltimore City, MD; Fairfax County, VA; Montgomery County, MD; Prince George's County, MD; and the District of Columbia—to partner with each other and employers on designing pathways that connect high school curricula, postsecondary degrees, certifications, and real-world work experiences to in-demand IT careers
- ***Regional Bright Spots:*** CareerWise D.C. partners with local employers to offer a three-year applied-learning program for high school students in which they can earn debt-free college credit and nationally-recognized industry certifications via work experience in IT, financial services, and business operations fields

  Northrop Grumman offers apprenticeships for students in two-year technical and community colleges studying STEM and advanced manufacturing

IMPLEMENTATION CONSIDERATIONS

- Employers offering work-based learning opportunities should consider flexible scheduling so students can attend class and complete required assignments, while also obtaining mandatory credentials or required on-site hours so they are eligible for full-time employment upon graduation
- Employers should consider providing living wages for student-employees to ensure equity of access to work-based learning opportunities
- Best-in-class work-based learning experiences include clear assignments, mentorship, applied learning, a cohort experience, access to company leadership, and feedback from peers and supervisors

G. We make a distinction between jobs and internships and apprenticeships, the latter of which are typically pre-professional opportunities that offer individuals skilled training that is tied to their chosen career path.

Employee-Student Mentoring

Incentivize employees to volunteer with organizations that support students' skills development, career exploration, and professional networking

One in three young adults aged 18 to 21 transitions to adulthood without a mentor of any kind; this translates into 16 million young people nationwide, over half of which are estimated to be "at risk."[H 56] Mentors can give practical advice on hard and soft skill development and career pathways, provide access to a professional network, and act as a source of encouragement and accountability during key milestones like college applications and interview preparation. Well-structured and executed mentorship programs bring professional and personal benefits to mentors and mentees, but many students are not aware of or do not have access to these opportunities. Many private sector employees have benefitted from mentorship throughout their academic and professional journeys or have lived experiences that make them well-positioned to offer guidance to younger generations.

EXPECTED IMPACTS

Community: Young adults with a mentor are 55% less likely than their peers without mentors to skip a day of school, and 130% more likely to hold leadership positions in the workforce[57]

Private Sector: Corporate citizenship initiatives like mentoring have been shown to improve employee collaboration and creativity, and enhance organizational commitment, retention, and performance[58]

EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** BUILD provides entrepreneurship-focused mentoring that equips underserved high school students with the necessary skills and confidence to run a business

  Capital Partners for Education connects mentors with low-income high school and college students to support them through graduation

IMPLEMENTATION CONSIDERATIONS

- Mentors should participate in screening and training processes prior to joining a mentoring program and receive feedback on their mentoring style and impact to enhance their support of mentees
- Employers should incentivize mentors and acknowledge their commitment, including through stipends, recognition events, and internal and external communications
- Mentorship programs are most successful when they are well-structured (e.g., cohort model, expectations for meeting cadence and activities), have a long-term time commitment, and have specific goals (e.g., the mentee will graduate from high school or apply to college)

H. At-risk refers to an individual who is out of school or out of work and/or experiences any of the following: an incarcerated parent or guardian, regular absenteeism, poor academic performance, behavioral problems in school, delinquency, teenage pregnancy, and homelessness.

Case Study

Greater Washington Apprentice Network

THE GREATER WASHINGTON APPRENTICE NETWORK

Created by the Northern Virginia Chamber of Commerce, in partnership with Aon, Accenture, Amazon Web Services, Appteon, NTConcepts, Nestlé USA, and SHRM, the Greater Washington Apprentice Network (GWAN) strives to help employers in the Capital Region explore and develop an apprentice-based model of recruitment and training. This initiative builds on the model of the highly successful Chicago Apprentice Network.

Apprenticeships offer an opportunity for employees to "earn and learn," receiving needed on-the-job training while earning a living. While some skills are well-suited for development within an educational environment, others, including soft skills such as team building and leadership, can best be developed within the workplace.

GWAN brings together employers, academic institutions, and public and private sectors. Employers gain access to best practices from organizational peers, prospective apprentice candidates, support services, academic institutions, and training resources.

GWAN member Aon's Apprenticeship Program offers community college students on-the-job training, a salary, and full benefits while they work toward their associate degree with a concentration in business. Aon covers the cost of tuition and books and provides career development services, skills training, and mentoring support.

PILLAR

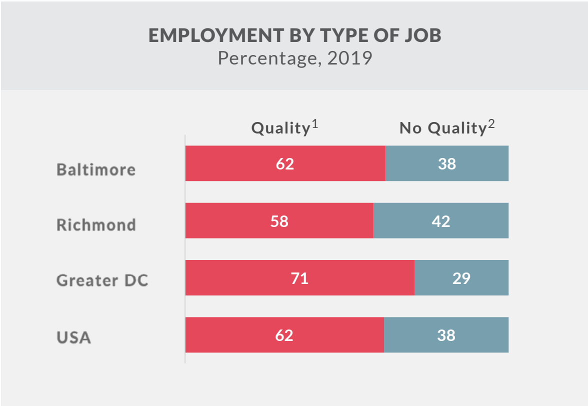
02 Family-Sustaining and Inclusive Employment Opportunities

Across the Capital Region, there are significant racial and economic disparities in career opportunities, with Black and Hispanic workers underrepresented in quality jobs.[I] This limits workers' ability to provide for their families, stifles their economic mobility, and may lead to talent retention issues, hindering the region's economic growth and restricting the diversity of talent within regional employers.

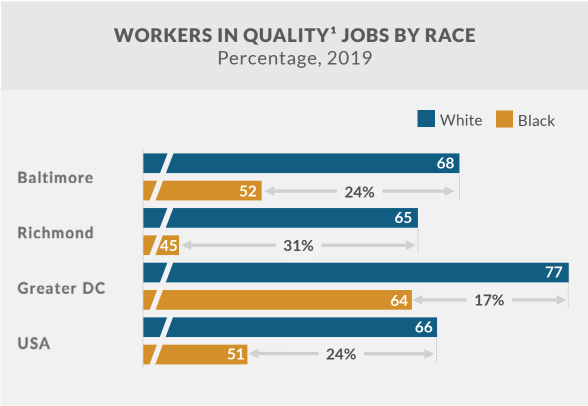
Across the Capital Region, unemployment rates for the Black population exceed the white population by **138-142%**; Hispanic unemployment rates exceed the white population by **34-103%**[3]

White residents are nearly **1.5 times** more likely to be employed in a high-quality job than Black residents[3]

Among all U.S.-based companies with 100 or more employees, **Black employees hold just 3% of executive or senior-level roles**[59]



Source: Emsi, Living Wage, MIT



Emsi and Living Wage MIT

[1] Occupations with the median hourly income equal or above the living wage of two adults (both working) with two children according to the MIT living wage benchmark.
[2] Occupations with the median hourly income below the living wage of two adults (both working) with two children according to the MIT living wage benchmark.

I. According to the MIT Living Wage Benchmark, a quality job is defined as occupations with a median hourly income equal to or above the living wage of two adults (both working) with two children. A living wage is defined as sufficient income to meet minimum standards given local costs of living.

Disparities in job quality lead to divergent income levels: the average annual median income gap between white and Black households in the Capital Region is $43,000, and the gap between white and Hispanic households is $34,000.[3] Differences in income compound economic disparities across the board, as individuals with lower incomes are less able to build wealth for themselves and their loved ones and afford necessities such as housing, health care, and transportation.

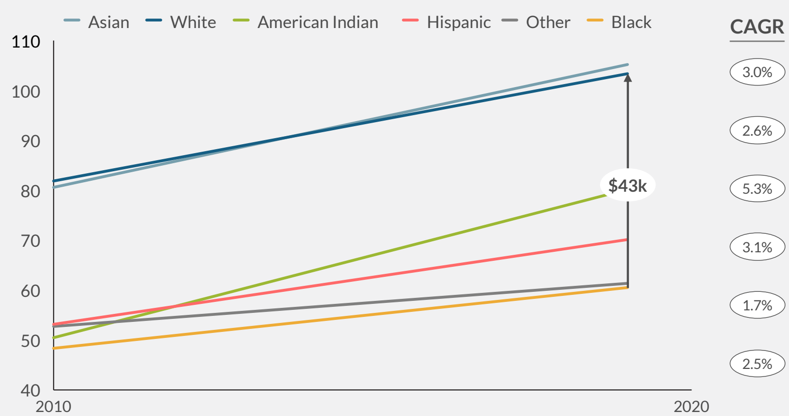
13% of Black and Hispanic residents live in poverty, compared to only **5%** of white residents[3]

COVID-19 has exacerbated employment inequities as it has accelerated the adoption of remote and hybrid work for high-quality jobs.[J] The Capital Region has the second-largest pool of remote-capable workers; however, remote and hybrid work opportunities are distributed inequitably across demographic and socioeconomic backgrounds (e.g., ethnicity, gender, educational achievement, income level).[60] Due to the strong correlation between remote work and educational achievement, in addition to the overrepresentation of Black and Hispanic workers in frontline jobs, only 41% of Black workers and 28% of Latinx workers are in remote-capable jobs, compared with 56% of white workers.[60]

Employers can help close regional racial and economic disparities in career opportunities by embracing inclusive hiring practices, promoting equitable retention and advancement, and investing in employee well-being. These commitments benefit workers and their families through increased income and economic stability, catalyze economic growth across the region, and provide tangible benefits to business, such as access to a wider and more diverse talent pool, improved employee retention and workplace culture, and enhanced profitability.

The following section details how employers can support inclusive growth within workforce and the potential impact of making such investments.

MEDIAN HOUSEHOLD INCOME BY RACE, CAPITAL REGION MSA AVERAGE, (2010-2019)



$43k

Gap in median household income between the white and Black population of the Capital Region (compared to average gap of $41k in peer metros). Additionally, the Black population is experiencing the lowest growth rate in median household income versus most other racial groups

1. **Note:** The Gini index, or Gini coefficient, is a measure of the distribution of income across a population. It is often used as a gauge of economic inequality, measuring income distribution among a population. The coefficient ranges from 0 (or 0%) to 1 (or 100%), with 0 representing perfect equality and 1 representing perfect inequality

Source: Moody's Analytics, Census American Community Survey

J. High-quality jobs pay a living wage and provide long-term career advancement opportunities.

1. **Note:** The Gini index, or Gini coefficient, is a measure of the distribution of income across a population. It is often used as a gauge of economic inequality, measuring income distribution among a population. The coefficient ranges from 0 (or 0%) to 1 (or 100%), with 0 representing perfect equality and 1 representing perfect inequality

Source: Moody's Analytics, Census American Community Survey

02

Workforce

Family-Sustaining and Inclusive Employment Opportunities

SOLUTION 1

Embrace Inclusive Hiring

SKILLS-BASED HIRING
Support skills-based hiring efforts by broadening HR[1] and talent practices

STANDARDIZED CREDENTIALING
Form industry coalitions that standardize portable and stackable credentials to generate demand for skills-based roles; include credentials in job postings and as part of hiring decisions

EXPANDED RECRUITING SOURCES
Expand recruiting sources beyond traditionally targeted universities via multiple pathways including community colleges, training providers, apprenticeships, and Minority Serving Institutions

LOCAL HIRING
Commit to inclusive hiring from local talent pools, including underserved populations, for both full-time and contracted work

SOLUTION 2

Promote Equitable Retention & Advancement

TALENT COMPOSITION
Aspire to a workforce that reflects the diversity of talent in the region and track DEI[2] metrics on representation, advancement, and pay equity

PERFORMANCE EVALUATION
Include DEI goals as a performance metric for manager- to executive-level employees

BEST PRACTICES ON EMPOWERING DIVERSE VOICES
Amplify diverse voices and collaborate to share best practices on empowering the voices of underrepresented employees to promote an inclusive culture

SOLUTION 3

Invest in Employee Well-Being

FAMILY-SUSTAINING WAGES
Work towards paying family-sustaining wages to employees that incorporate local costs of living

PAID LEAVE
Consider paid leave to support employee social and emotional well-being

BEST PRACTICES FOR FAMILY-FRIENDLY POLICIES
Share best practices for policies supporting employee well-being, like schedule predictability, hybrid work, mental health services, and childcare benefits

DEFINITIONS:
1. HR: Human Resources
2. DEI: Diversity, Equity, & Inclusion

ICON KEY:
Organizational Practice
Financial Investment
Resource-Sharing
Public Policy

SOLUTION 1

Embrace Inclusive Hiring

Hire and support underrepresented talent and expand access to high-quality jobs for underrepresented job seekers

To invest in talent pipelines and increase access to high-quality jobs for underrepresented job seekers, employers should adopt and advance inclusive hiring practices. Employers can partner with workforce development and education providers to support inclusive hiring. This collaboration will also help connect job seekers facing discrimination to family-sustaining careers and provide regional employers with a sustainable and diverse talent pool.

In addition to paying living wages, **fundamental components of high-quality jobs** include retirement savings, career pathways, paid leave, and health care

This can be accomplished by:

- Supporting skills-based hiring efforts by broadening HR and talent practices
- Forming industry coalitions that standardize portable and stackable[K] credentials to generate demand for skills-based roles; including credentials in job postings and as part of hiring decisions
- Expanding recruiting sources beyond traditionally targeted universities via multiple pathways, including community colleges, training providers, apprenticeships, and Minority Serving Institutions[L]
- Committing to inclusive hiring from local talent pools, including underrepresented populations, for both full-time and contracted work

K. **Stackable credentials** are defined as postsecondary awards that are "part of a sequence of credentials that can be accumulated over time to build up an individual's qualifications and help them move along a career pathway or up a career ladder to different and potentially higher-paying jobs" (US Department of Labor, 2010)
L. **MSIs:** Minority-Serving Institutions, such as **HBCUs** (Historically Black Colleges and Universities) and **HSIs** (Hispanic-Serving Institutions).

Skills-Based Hiring

Support skills-based hiring efforts by broadening HR and talent practices

Shifting to skills-based hiring is foundational to businesses embracing inclusive hiring efforts. This shift encompasses employers updating human resources (HR) and talent practices to reconsider degree requirements and leveraging candidate skills for hiring and promotion decisions. The need for this change is illustrated by the fact that only 27% of bachelor's degree holders work in jobs directly related to their college major.[61] There are also clear racial disparities in bachelor's degree attainment in the Capital Region, causing Black and Hispanic applicants to be screened out of many high-quality career opportunities.[3]

In addition to disparities in degree attainment, research shows education can be an insufficient proxy for understanding a candidate's skills,[62] leading to a skills mismatch, lower employee productivity, and talent shortages.[63]

There is momentum for shifting to skills-based hiring, but room for improvement remains: in 2018, 23% of HR leaders reported a formal effort was underway to de-emphasize degrees and prioritize skills, and 39% were actively exploring and considering shifting to skills-based hiring.[64]

EXPECTED IMPACTS

Community: Underrepresented job seekers have increased access to high-quality jobs and career pathways

Employees and job seekers have transparency into the skills needed to attain roles and advance in their careers

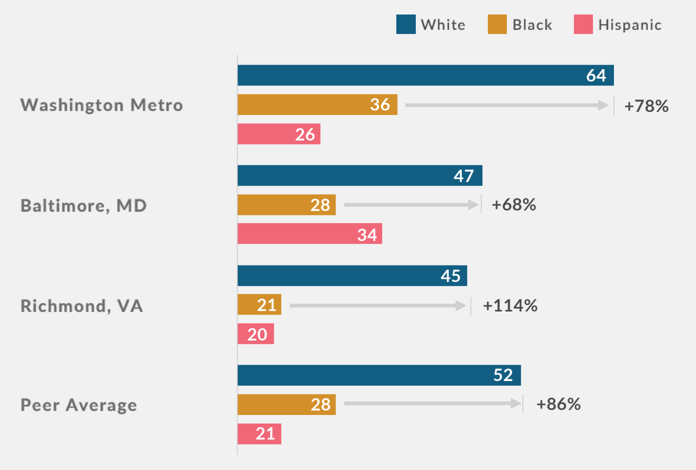
Private Sector: Employee retention rates increase, as employees without a traditional four-year degree stay at companies 34% longer than those with such a degree[65]

Employers accelerate hiring and save on recruiting, training, and onboarding costs,[66] and have access to a larger talent pool

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** Capital CoLAB's Talent Acquisition Leaders group provides a forum for HR leaders to share best practices for changes to talent practices, including skills-based hiring
- ***National Bright Spot:*** Skillful, a nonprofit initiative of the Markle Foundation in partnership with Microsoft, LinkedIn, and others, is working to achieve a skills-based labor market. Skillful provides data, tools, and resources to enable employers to adopt skills-based hiring and training practices

PERCENT OF TOTAL POPULATION WITH BACHELOR'S DEGREE OR HIGHER, %, 2019



Source: U.S. Census, IPEDS

IMPLEMENTATION CONSIDERATIONS

- Employers should view this change as an organizational transformation effort, rather than simply an HR adjustment, to enable a successful implementation
- The first step in this shift is for employers to revisit job descriptions to de-emphasize degree requirements where possible and focus on the skills needed for each role
- Skills-based hiring and advancement may look different across organizations as there is no single approach to implementation
- As Capital Region employers shift to skills-based hiring and advancement, they can share best practices with each other and develop industry norms to promote transferrable skills
- While employers should reconsider relying solely on formal education to screen candidates, there may be specialized roles that do require an advanced degree

Standardized Credentialing

Form industry coalitions that standardize portable and stackable credentials to generate demand for skills-based roles; include credentials in job postings and as part of hiring decisions

One of the most critical actions employers can take to access a more diverse talent pool is shifting to skills-based hiring and advancement, leveraging industry-recognized credentials when possible. Credentials empower workers to gain and communicate validated skills and employers to make skills-based decisions with confidence. Examples of credentials include licenses, industry certifications, and badges. Credentials are most valuable when they are standardized, interoperable, stackable, and transparent to allow for portability across companies and industries.

The need for this shift is evident on both sides of the interview table: 77% of employers agree that it is hard to know what skills candidates possess without a skill assessment, and more than 50% of professionals felt their skills were overlooked in hiring decisions.[67] The benefits of credentials are clear: roughly 85% of employers agree verifying candidate skills would save time and make the hiring process more equitable, and 58% agree this would help pinpoint quality candidates faster.[67]

EXPECTED IMPACTS

Community: Job seekers and employees leverage credentials as evidence of their skills to increase access to high-quality jobs and advancement opportunities

Job seekers save on education costs, as the cost of credentialing is lower than that of attaining a university degree[68]

Private Sector: Standardized credentials validate candidates who meet industry benchmarks for specific roles, streamlining talent management decisions[69]

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** The Capital CoLAB Digital Tech Credential is a unique, standardized credential for in-demand digital literacy skills. University partners embed employer-validated KSAs into course pathways (including Cybersecurity, Data Analytics, and Machine Learning) and award a digital badge upon completion of the curriculum
- ***Regional Bright Spot:*** Credential Engine strives to bring credential transparency through technology, creating the first-ever centralized Credential Registry to help stakeholders collect, search, and compare credentials in a standardized manner
- ***National Bright Spot:*** Velocity Network's mission is to reinvent how career records are shared by providing an open-source verifiable credential exchange platform

IMPLEMENTATION CONSIDERATIONS

- No single employer is expected to create credentials from scratch; companies can work together through groups such as industry associations
- Intermediaries can help scale this work; businesses can partner with nonprofits and third parties to verify and standardize industry-recognized credentials
- Employers should involve HR leaders to promote the necessary technology decisions needed to leverage credentials

Expanded Recruiting Sources

Expand recruiting sources beyond traditionally targeted universities via multiple pathways, including community colleges, training providers, apprenticeships, and Minority Serving Institutions

Embracing new talent sources beyond traditionally targeted universities can help employers fill critical roles while also supporting broader DEI commitments. Relying on traditional recruiting practices can be valuable in certain circumstances, but may unintentionally reinforce the idea of an artificially small talent pool and limit workforce diversity.[70] The talent pool of diverse skilled candidates is also underutilized—21% of computer science graduates in the U.S. are Black or Hispanic, but they make up only 10% of the U.S. tech workforce.[71]

HBCUs provide **24%** of Black STEM graduates, **40%** of Black engineers, and **50**% of Black lawyers[72]

Prioritizing new recruiting sources can help employers build greater connections with strong, diverse candidates to meet current and future talent needs; it also helps employers build stronger connections with job candidates from non-traditional academic and professional backgrounds.

EXPECTED IMPACTS

Community: Job seekers with non-traditional backgrounds (e.g., associate's degree or other credential) have increased access to high-quality jobs

Private Sector: Research shows companies that are more likely to hire employees without associate's degrees are better positioned to meet current and future talent needs [73]

Talent ecosystems and platforms can raise labor participation, make hiring processes more efficient, and increase job satisfaction[74]

EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** Stellarworx is a technology platform created by Opportunity@Work connecting employers with workers who are Skilled Through Alternative Routes (STARs) for entry-level technology roles. Employers are connected to candidates through skills-based matching, and skills are verified by trusted training providers

  EARN Maryland is a state-funded, industry-led Workforce grant program that forms partnerships between education and training providers and employers to train and hire talent for in-demand jobs

IMPLEMENTATION CONSIDERATIONS

- Third-party organizations can provide best practices in updating recruitment strategies
- Talent ecosystems can accelerate connections to top talent that employers have not previously engaged
- Employer commitments should span the full HR pathway from recruiting at new locations to making job offers and changing company culture to recognize credentials

Local Hiring

Commit to inclusive hiring from local talent pools, including underrepresented populations, for both full-time and contracted work

The Capital Region's economic growth does not benefit all community members, as private sector opportunities often attract new talent from outside the region; for example, in 2019, newcomers filled an estimated one in five new jobs in D.C.[75] Many Capital Region residents, including Black and Hispanic individuals without a college degree, are not selected for local job opportunities; despite historically low unemployment rates nationwide, the unemployment rate is higher than 6% across D.C., Baltimore, and Richmond and there are significant racial disparities in unemployment levels.[3]

While attracting talent from outside the region is one strategy to meet talent needs, it can bypass an opportunity to meaningfully engage with the local education and workforce ecosystem and can contribute to high recruitment and attrition costs. Relocation assistance packages can cost employers an average of $20,000 - $80,000 per employee,[76] and relocating talent comes with risk and potentially higher turnover costs as employee retention rates often drop after relocation.[77]

EXPECTED IMPACTS

Community: Historically underserved populations and low-income residents have greater access to high-quality jobs[78]

Local hiring requirements create concrete mechanisms to ensure the investment of public funds in economic development directs resources to low-income neighborhoods[78]

Private Sector: Hiring local talent helps employers save on recruitment and turnover costs, strengthen employee retention, and build trust in their communities [79, 80]

Investing in local talent pipelines also enables employers to develop long-term relationships with education and training providers and expand the region's skilled talent pool

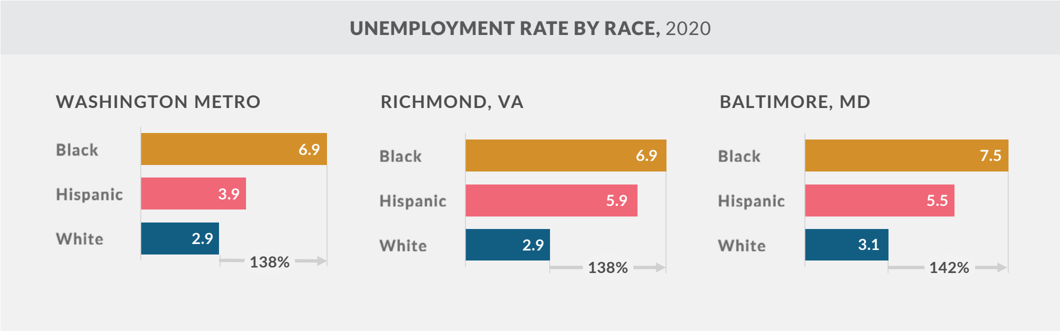
EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** BLocal is a public commitment by Baltimore-area businesses to leverage their collective influence to strengthen the city and create opportunities for Baltimoreans. This includes setting specific, measurable goals in local hiring, and reporting annually on progress

  Hire Local DC is a coalition of employers working to ensure DC residents obtain "good" jobs on a career pathway with family-sustaining wages and conditions for stability and growth. Hire Local DC helps employers hire DC residents and facilitates collaboration between employers, providers, and government to strengthen the local talent pipeline

IMPLEMENTATION CONSIDERATIONS

- Joint commitments from employers can help scale and accelerate local hiring efforts, as well as provide resources to help employers hire local talent
- Capital Region employers who want to hire local talent should consider joining existing regional coalitions



Source: Moody's Analytic

Case Study

OneTen

OneTen is a coalition of leading executives that have come together to close the opportunity gap for Black talent in America. OneTen's mission is to hire, promote, and advance one million Black individuals who do not have a four-year degree into family-sustaining careers over the next 10 years. The organization takes a skills-first approach, focusing on competencies to ignite potential for generations to come.

OneTen enhances existing and successful efforts by creating a network of talent and nonprofit providers and facilitating partnerships with employers who are committed to hiring, upskilling, and advancing Black talent. OneTen supports employers by:

Hiring Black Talent
Increase hiring and promotions of Black talent who have the skills and competencies to succeed on the job

Improving Employee Outcomes
Engage and retain Black talent within organizations, supporting their professional development and advancement

Activating Best Practices
Participate in a Community of Practice,[M] sharing learnings and approaches to DEI challenges alongside fellow leaders

Supporting a Comprehensive Ecosystem
Financial contributions fund endorsed education and training programs that prepare talent for in-demand jobs

Several Partnership organizations have committed to the OneTen mission, including Bank of America, Deloitte, JPMorgan Chase & Co., Northrop Grumman, and Wells Fargo.

M. Communities of Practice are voluntary groups who, sharing a common concern or passion, come together to explore these concerns and ideas and share and grow their practice (University of Southern Queensland).

SOLUTION 2

Promote Equitable Retention & Advancement

Invest in an equitable and inclusive workplace, retain underrepresented employees, and create advancement pathways

Employers can foster inclusive cultures and invest in talent retention opportunities that will expand access to career pathways for underrepresented workers and help employers retain a strong and diverse talent pool across organizational levels, enhancing their competitive advantage in the market.

This can be accomplished through investments in strategies including:

- Aspiring to a workforce that reflects the diversity of talent in the region and track DEI metrics on representation, advancement, and pay equity
- Including DEI goals as a performance metric for manager-to executive-level employees
- Amplifying diverse voices and collaborating to share best practices on empowering the voices of underrepresented employees to promote an inclusive culture

Talent Composition

Aspire to a workforce that reflects the diversity of talent in the region and track DEI metrics on representation, advancement, and pay equity

Despite strong support for workplace diversity, racial and ethnic disparities persist across industries and organizational levels. Black employees are overrepresented in frontline jobs (18%) and underrepresented at management levels, making up 7% of managers, and just 4-5% of senior managers, vice presidents, and senior vice presidents. [81] Black and Hispanic workers are also underrepresented in the Capital Region's tech talent pool. [37] Only 17% of the region's tech workers are Black or African American and only 5% are Hispanic or Latino, despite making up 25% and 9% of the total workforce, respectively.[37]

Employers can signal their DEI and talent composition commitments by sharing goals publicly. DEI reporting aligns to stakeholder expectations: 73% of Americans believe it is important for large companies to publicly share progress on diversity programs by reporting workforce demographic statistics[82] and investor pressure continues to increase for companies to publicly disclose demographic breakdowns of their workforce by race and gender.[83] Many employers already report DEI metrics: as of September 2021, 55% of the *Russell 1000*.[N] disclosed racial and ethnic data.[84]

EXPECTED IMPACTS

Community: Employees report greater job satisfaction and commitment when organizations have strong DEI cultures[85]

Private Sector: DEI reporting can help employers attract diverse talent[86] and develop a competitive advantage. In 2019, companies in the top quartile for ethnic and cultural diversity outperformed those in the fourth quartile by 36% in pro itability[87]

More diverse workforces provide a wider spectrum of ideas, backgrounds, and skills, and help employers authentically connect to clients and customers[88]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** Members of Baltimore Tracks, a coalition of Baltimore tech-related companies, commit to conducting an annual DEI Audit & Demographic survey to provide a quantitative analysis on demographic composition within their organizations
- ***National Bright Spots:*** McKinsey & Company's 10 Actions Toward Racial Equity include a commitment to double their Black leadership and hiring of Black colleagues

  Nasdaq's Board Diversity Rule requires companies listed on the exchange to publicly disclose board-level diversity statistics, and have at least two diverse directors

IMPLEMENTATION CONSIDERATIONS

- Employers should assess talent composition to confirm diversity is present throughout organizational levels, including senior executive and leadership positions
- In instances where regional data is not available, employers with a large national footprint can set their workforce diversity goals to reflect the diversity of the US population
- When initially designing DEI reporting, third-party organizations can help employers set baseline key performance indicators (KPIs) and provide resources and best practices to meet DEI goals

N. The Russell 1000 tracks the performance of the 1,000 largest public companies in the U.S.

Performance Evaluation

Include DEI goals as a performance metric for manager- to executive-level employees

True cultural change should have support from senior leaders within organizations; one way to accomplish this is to incentivize organizational leaders by tying performance evaluations to DEI goals. Additionally, including DEI metrics in performance evaluations may also meet increasing pressure from institutional investors, employees, and customers for companies to establish financial incentives for improving DEI.[89]

This approach may also strengthen an organization's credibility; companies who speak publicly on social issues without corresponding action risk damaging their reputation with workers and communities.[90] There is increasing momentum for this change, but more progress is needed: as of Spring 2021, 15-20% of S&P 500 companies included DEI metrics in their executive incentive plans. Of these companies, only 5-10% have an objective, quantifiable DEI metric.[91]

EXPECTED IMPACTS

Community: Increased transparency builds trust with employees and communities

Job seekers can make more informed decisions in their employment search

Private Sector: Employers align with best practices for DEI commitments: among the top 10% of the 2019 Diversity Best Practices Inclusion Index Companies, 100% hold managers and leaders accountable for DEI results, and 64% tie DEI results to executive compensation[92]

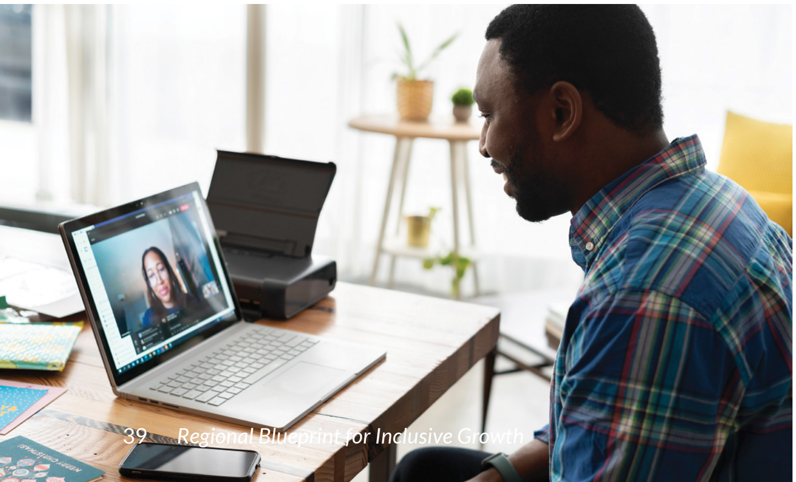
Companies with robust DEI programs have higher degrees of employee engagement, productivity, and innovation that contribute to increased revenue[93]

Incentives communicate to stakeholders that a business is taking DEI commitments seriously and ensuring they are a top strategic priority

EFFORTS IN PROGRESS

- ***National Bright Spots:*** Starbucks incorporates measurements focused on building inclusive and diverse teams into their executive compensation programs

  McDonald's incorporates quantitative DEI metrics into annual evaluations for its CEO and Executive Vice Presidents. These metrics include increasing the representation of women and underrepresented minorities in the U.S. at the Senior Director level and above and meeting or exceeding a specified McDonald's Inclusion Index score across all global employees



IMPLEMENTATION CONSIDERATIONS

- Incentives should not be limited to top executives—a significant portion of hands-on DEI work is accomplished by middle managers and historically underserved groups[94]
- DEI is broad, and specific goals and focus areas may vary across industries and organizations
- Businesses should implement governance structures to better tie incentives to intended results, and avoid undue focus on diversity over equity and inclusion issues
- In addition to annual incentives, businesses should consider implementing longer-term incentive programs to support multi-year efforts required for successful DEI strategies[95]

Best Practices on Empowering Diverse Voices

Amplify diverse voices and collaborate to share best practices on empowering the voices of underrepresented employees to promote an inclusive culture

Empowering diverse voices throughout an organization and across industries is critical to developing inclusive cultures and high-quality jobs. Diversity in voice goes beyond representation, as it elevates the voices of individual workers (including frontline workers) and leverages their ideas and experiences in transforming corporate culture. This unlocks innovation, drives market growth, and enhances financial performance.[96]

Employers can support employee-led coalitions or employee resource groups (ERGs) to help engage diverse voices, as well as join equity coalitions to amplify voices across organizations and sectors.

EXPECTED IMPACTS

Community: Employees feel valued and gain increased job satisfaction and greater influence in their work[97]

Private Sector: Employers experience reduced turnover rates, improved performance, and increased productivity[98]

Employees who feel their voice is heard are 4.6 times more likely to feel empowered to perform their best work[99]

EFFORTS IN PROGRESS

- ***National Bright Spots:*** Great Place to Work certifies employers as having an inclusive culture using a Trust Index, a research-backed employee experience survey
- Diversity Best Practices releases an annual Inclusion Index that analyzes organizations in three key areas: best practices in the recruitment, retention, and advancement of people from underrepresented groups; inclusive corporate culture; and demographic diversity

IMPLEMENTATION CONSIDERATIONS

- Leadership should demonstrate their commitment to and appreciation of employees' inputs, perspectives, and concerns, and ensure that building an inclusive corporate culture does not fall to employees of color alone
- As appropriate, employers should commit to taking action to respond to employee feedback and be transparent on timelines and action steps
- Employers can begin this process by asking individual employees what they want from their workplaces, and what a positive workplace looks like to them. In addition to leveraging ERGs, surveys, focus groups, and interviews can be good tools to empower diverse voices; best-in-class examples often utilize a diagnostic survey or session to set a baseline, and measure progress against that baseline over time
- Employers can share challenges and lessons learned in empowering diverse voices to amplify best practices and aggregate diverse voices across organizations

Case Study

Management Leadership for Tomorrow launched the MLT Black Equity at Work Certification

Management Leadership for Tomorrow (MLT) launched MLT Black Equity at Work Certification based on its 15+ years of experience designing and implementing DEI strategies for more than 120 leading companies.

Developed in partnership with the Boston Consulting Group, MLT's Black Equity at Work Certification establishes a clear and comprehensive Black equity standard for employers. The Certification provides the roadmap and the recognition necessary to enable and encourage employers across America to pursue Black equity with the same rigor and results orientation as their pursuit of earnings and other key priorities. The Certification:

- Establishes an achievable standard for what "good" looks like and helps employers benchmark
- Offers critical "how-to" support that meets employers where they are
- Gives senior executives confidence their organization can make measurable progress on the journey toward Black equity
- Strikes the balance between rigor and achievability, and enables employers to receive recognition for committing to action, with accountability

MLT Black Equity at Work-certified employers can expect boosts in employee retention and recruitment, improved ESG and credit rations, and potentially increased access to capital from diversity-focused fund managers.

Several Partnership organizations are committed employers in this certification program, including Amazon, Deloitte, and Ernst & Young (EY).

Foundational components of **high-quality jobs** include living wages, retirement savings, career pathways, paid leave, health care, etc.

SOLUTION 3

Invest in Employee Well-Being

Invest in policies and benefits (e.g., wages, paid leave, family-friendly policies) to enhance employee well-being and job quality

Capital Region employers should invest in employee well-being and the quality of all jobs to provide more equitable opportunities for workers and their families and boost regional economic development. These investments can help expand access to family-sustaining careers and help position the Capital Region as a leading inclusive economy.
By investing in these areas, employers can also increase employee retention, boost morale, and reduce absenteeism.

Employers can invest in well-being and job quality through three key areas:

- Working toward paying family-sustaining wages to employees that incorporate local costs of living
- Considering paid leave to support employee social and emotional well-being
- Sharing best practices for policies supporting employee well-being, like schedule predictability, hybrid work, mental health services, and childcare benefits

Family-Sustaining Wages

Work toward paying family-sustaining wages to employees that incorporate local costs of living

Thirteen million American workers, 79% of which are adults over the age of 20, earn minimum wage.[100] Among these workers, over half are women, and roughly 40% are African-American or Hispanic. Minimum-wage earnings put a worker supporting a family of four well below the poverty line, causing households to struggle to pay bills, secure housing, and support a family.[101] Paying family-sustaining wages is integral to job quality and can help offset other financial challenges that may impede worker success; with family-sustaining wages, employees are better able to afford costs such as childcare, health care, housing, and transportation needs.

Employers can use living wage information to inform compensation, including wages for part-time staff and contractors. This supports employees and furthers employer DEI commitments: 89% of Black Americans and 84% of Americans overall identified a commitment to pay all employees a living wage as the top-ranked action for promoting racial diversity, equity, and inclusion in the workplace.[102]

EXPECTED IMPACTS

Community: Employees can more adequately provide for themselves and their families[103]

Private Sector: Employers offset higher labor costs through improved worker morale, improved worker health, and lower turnover rates—all of which lead to higher productivity[104]

Higher wages increase purchasing power and consumer demand; increased consumer demand in turn fuels economic growth and bene its small businesses[103]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** Good Business Works is a coalition of Baltimore business leaders, workforce experts, and nonprofit organizations focused on expanding family-sustaining careers and strengthening businesses. This coalition allows employers to collaborate with other industry leaders and receive recognition for meeting foundational standards such as paying family-sustaining wages
- ***National Bright Spot:*** The Worker Financial Wellness Initiative is dedicated to making employees' financial security and health a C-Suite and investor priority. Companies joining this initiative pledge to assess their workforce's financial vulnerability and identify opportunities to improve their resilience over the long term

IMPLEMENTATION CONSIDERATIONS

- Family-sustaining wages vary by region, as they are impacted by the local cost of living and local/state regulations; employers should consider geographic location when making wage adjustments
- Resources such as the Good Jobs Institute and MIT's Living Wage Calculator can help employers identify family-sustaining wages for employees by region
- Progress toward paying employees family-sustaining wages can help advance goals across all Inclusive Growth pillars as workers and their families are empowered to access educational opportunities, housing, health care, and transportation, and generate wealth

Paid Leave

Consider paid leave to support employee social and emotional well-being

Access to paid family and medical leave is uneven: 92% of workers in the bottom wage quartile (earning less than $14 an hour on average) did not have access to paid family leave in 2020,[105] and 40% of U.S. workers have no paid sick leave.[106] Unpaid leave is not affordable for many workers, especially those living paycheck to paycheck.[106] There are also racial disparities in access to leave across the U.S.; even before the COVID-19 pandemic, roughly 11% of Black employees and 10% of Hispanic employees reported that they needed family or medical leave from work in the past year but could not take it (reasons include not being able to afford unpaid leave or lack of awareness on the availability of leave), compared to 6% of white workers.[107]

Providing paid family and medical leave shows employers' commitment to employees and promotes higher labor force participation, increased employee retention, and an improved bottom line.

EXPECTED IMPACTS

Community: Providing paid leave policies can help women stay in the workforce: when Accenture doubled its paid maternity leave from 8 to 16 weeks, the rate of new mothers leaving the workforce fell by roughly 40%[108]

Employees with access to paid leave are better able to care for themselves and their loved ones while maintaining economic stability

Private Sector: More than 80% of companies that offer paid family leave report a positive impact on employee morale, and more than 70% report increased employee productivity[109]

Workplaces with parental leave policies are 60% more likely to report above-average financial performance than companies without such policies; this increases to 93% for workplaces that include paternity leave policies[110]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** Local D.C. organizations signed a Coalition Letter in support of D.C.'s Paid Leave Act, which passed in 2020, providing residents paid family and medical leave
- ***National Bright Spots:*** In 2022, Google expanded its paid leave policies to 18 weeks for all new parents, 24 weeks for parents who give birth, and 8 weeks to care for a loved one

  Bank of America's leave policies include 26 weeks of parental leave (16 weeks of which are fully paid), as well as personal, medical, military, and bereavement leave

  More than 350 businesses and 160 executives have signed a Letter to Congress urging Congress to create a national paid family and medical leave program

IMPLEMENTATION CONSIDERATIONS

- While parents and caretakers are often affected the most by paid leave policies, for the greatest impact, this benefit can be made available to all employees and cover a variety of familial relationships (e.g., elderly parental care, adoption, non-spousal relationships)
- In addition to implementing internal policies, employers should champion a cultural shift in the perception and impact of taking leave on advancement and promotion opportunities; corporate culture is a key factor in whether employees feel confident taking leave, as many U.S. employees fear being treated badly, seen as replaceable, or losing out on future opportunities if they use all of their paid leave[111]

Best Practices for Family-Friendly Policies

Share best practices for policies supporting employee well-being, like schedule predictability, hybrid work, mental health services, and childcare benefits

During the COVID-19 pandemic, employees have experienced unprecedented shifts in work-life balance and work expectations: 89% of workers indicated their workplace well-being worsened and 56% said job demands had increased.[112] 17% of workers left their jobs in 2020, with the top two reasons being personal well-being or mental health (24%) and work-life balance (24%).[113] These trends highlight the ongoing need for employers to support employees in their lives outside of the workplace, including in their roles as parents and caretakers.

In the retail and food-service industries, two-thirds of employees receive their schedules **less than two weeks in advance**. Seventy percent of U.S. workers with high scheduling variability report **psychological distress**, compared with 40% of workers with more predictable schedules[114]

9 out of 10 employees want flexibility in where and when they work, with 54% likely to quit if not offered flexibility (with millennials twice as likely as baby boomers to quit due to inflexibility[115]

Sharing best practices on policies such as schedule predictability and flexibility, hybrid or remote work, childcare benefits, and well-being and mental health benefits enables employers to support employee well-being and work-life balance while attracting and retaining strong talent.

EXPECTED IMPACTS

Community: Employees experience improved work-life balance and job satisfaction, thus improving overall mental and physical health

Providing schedule predictability allows employees to plan around their work hours (e.g., arranging childcare) and more accurately budget as income is more predictable

Private Sector: Employee well-being programs are shown to lower absenteeism rates for 78% of employers, saving an average of $3.27 to $6 on resulting costs for every dollar spent[116]

Schedule predictability and lexibility provides access to a wider talent pool, increases employee productivity, and reduces turnover [117]

EFFORTS IN PROGRESS

- ***National Bright Spots:*** Wellbeing in the Workplace is a collaborative public and private sector effort, with more than 50 organizations signing a Pledge to Prioritize Mental Health and Emotional Wellbeing in the Workplace

  The Healthiest 100 honors the "best of the best" in corporate health and wellness across all organization sizes, industries, and regions

IMPLEMENTATION CONSIDERATIONS

- Sharing best practices on employee-friendly policies helps employers fill knowledge gaps, generate new ideas, and benefit from understanding others' challenges and lessons learned
- Third party evaluators can provide subject matter expertise, objectivity, recognition, and accountability to track organizational progress toward implementing employee-friendly policies
- Employers should listen to the needs of their employees in developing and sharing best practices: 54% of managers say leadership is out of touch with employee expectations[113]

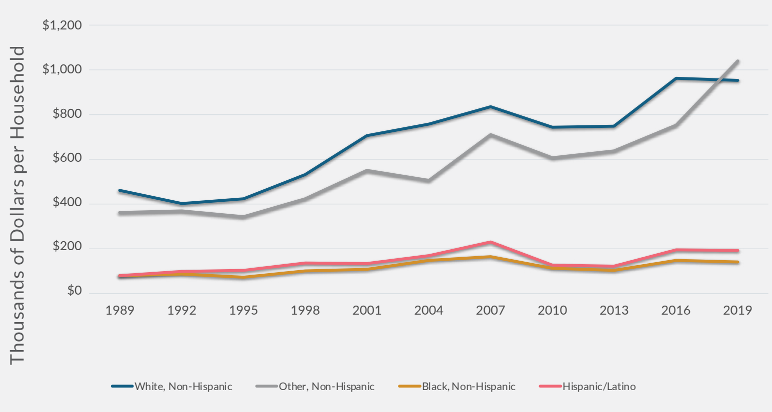
PILLAR

03 Community Wealth Generation & Thriving Entrepreneurship Ecosystems

Our 21st century financial system requires individuals to have a foundational understanding of how to navigate its formal mechanisms, from trusting and using banking services such as savings accounts, to managing personal credit. However, the system also relies on communities' ability to access capital for personal and commercial purposes. Knowledge of and access to savings and wealth generation vehicles are important for creating an ecosystem where community members and entrepreneurs of any background can attain financial stability, and ultimately create cycles of financial prosperity.

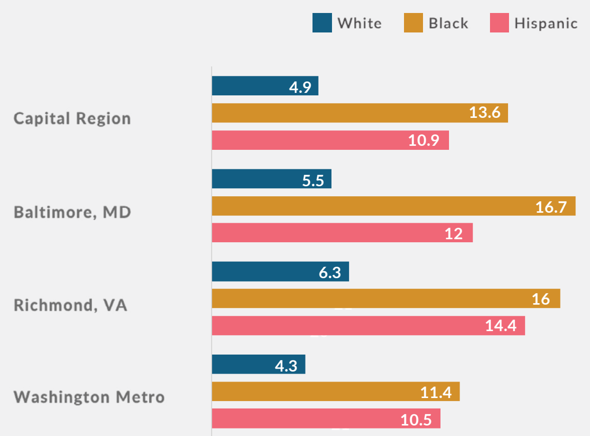
Today, Black, Hispanic, and low-income communities disproportionately lack access to capital, which is key for building generational wealth. Nationally, white families hold eight times and five times more wealth, respectively, than Black and Hispanic families.[118] Even among families with college degrees, white families hold 5.5 times and 3.5 times more wealth, respectively, than Black and Hispanic families.[126] When it comes to securing home mortgage financing, borrowers of color face the greatest obstacles to buying a home. Black and Hispanic borrowers are denied mortgages at rates of 27.1% and 21.9%, respectively, compared to 13.6% for white borrowers.[119] Furthermore, Black and Hispanic borrowers experience far higher denial rates across a wide range of loan types, including home purchase, home improvement, and refinancing.[128] This inequity in obtaining financing for personal purposes has serious negative long-term consequences for individuals and families and hinders the building of generational wealth.

AVERAGE HOUSEHOLD NET WORTH BY RACE/ETHNICITY



Source: Federal Reserve, Survey of Consumer Finances

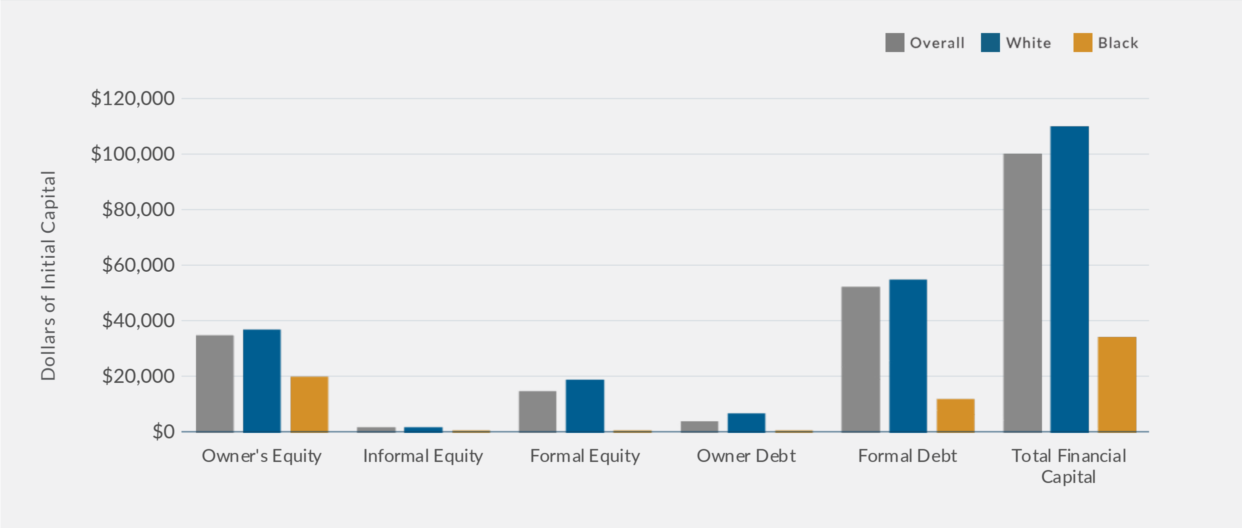
PERCENT BELOW POVERTY LEVEL BY RACE AND ETHNICITY



Source: ACS Census 1-yr, 2019

Inequities in borrowing extend beyond personal capital and into commercial financing. For business owners from historically underserved communities, unequal access to capital is pervasive, impacting small businesses seeking working capital and high-growth startups pitching for venture funding. According to the Federal Reserve, Black and Hispanic-owned businesses received their entire financing request in only 14% and 19% of cases, respectively, compared to 34% for white-owned businesses.[120] Furthermore, as of 2020, only 1% of venture capital-backed founders were Black and fewer than 2% were Hispanic.[121] These discrepancies were exacerbated by the economic turmoil of the COVID-19 pandemic, as businesses run by individuals of color were more negatively impacted by the economic downturn and continue to face greater financial instability than businesses run by white entrepreneurs.[122] The result of these financing inequities is a diminished ability for entrepreneurs of color to own and operate enterprises that can generate wealth for their families and communities.

SOURCES OF INITIAL CAPITAL FOR STARTUPS BY RACE, 2014



Source: National Bureau of Economic Research

Closing the equity gap requires education for all levels of understanding, from how credit and the banking system work, to making basic investment decisions, to launching companies as a means to long-term wealth generation. It is imperative that society supports underserved communities to better understand wealth-generating mechanisms, while also helping to make these mechanisms more equitable for everyone.

The following solutions explore ideas for fostering a more inclusive and productive environment for individuals, households, small business owners, and startup founders to equitably access financial education and capital. The goal of these recommendations is to help make the Capital Region a place where communities that have historically experienced challenges accessing economic opportunities, can achieve long-term financial prosperity.

SOLUTION 1

Advance Financial Education & Resiliency

FINANCIAL EDUCATION RESOURCES
Champion and establish financial education programs that provide guidance and/or counseling from childhood through adulthood

WEALTH CREATION RESOURCES
Promote and invest in wealth-building programs and products, including matched savings accounts

FINANCIAL RESILIENCY
Consider piloting and scaling employee financial stability programs for times of crisis

SOLUTION 2

Support Underrepresented Entrepreneurs & Minority Business Enterprises (MBEs)

SUPPLIER DIVERSITY
Make and fulfill commitments to increase supplier diversity and provide resources to help businesses access contract opportunities

GWP's Commitment to Shared Prosperity includes $2.6B of prioritized procurement spend with underrepresented communities and MBEs

GWP's Supplier Diversity Leadership Roundtable series convenes procurement leaders to share learnings, resources, and best practices

BORROWER ACCESSIBILITY
Identify alternative credit application requirements and/or increase the availability of no-cost and low-cost capital for MBEs

FUNDING & CAPACITY-BUILDING FOR COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFIS) & MINORITY DEPOSITORY INSTITUTIONS (MDIS)
Increase direct funding and internal capacity-building support for CDFIs and MDIs to facilitate more effective capital deployment in underserved communities

GWP's Commitment to Shared Prosperity includes $619M in financial investments to CDFIs and MDIs

FUNDING & CAPACITY-BUILDING FOR DIVERSE ENTREPRENEURS
Invest directly in diverse entrepreneurs and/or support business coaching and network-building initiatives

SOLUTION 3

Support Entrepreneurship Ecosystem Connectedness

ENTREPRENEURSHIP ECOSYSTEM MAPPING
Assess, aggregate, and promote landscape of public/private resources including funding, programs, physical spaces, and networks that exist across the region

HIGH-GROWTH INDUSTRY CLUSTERS
Support efforts that identify and catalyze existing and potential high-growth industry clusters

PUBLIC-PRIVATE FUNDING MODELS
Explore public/private co-investment strategies to de-risk and incentivize private investment in key industries

ICON KEY:

Organizational Practice | Financial Investment | Resource-Sharing | Public Policy

SOLUTION 1

Advance Financial Education & Resiliency

Increase personal financial foundations and well-being within underserved communities

To begin disrupting generational cycles of financial inequity, initial efforts should focus on equipping communities with foundational resources. These resources should relate to financial education, inclusion, and resiliency, with a long-term goal of wealth creation.

By focusing on foundational knowledge, private, public, and social sector actors can empower historically underserved communities with the knowledge and understanding of how to navigate the financial system and thrive. Furthermore, cross-sector actors can fuel economic growth as more communities experience upward mobility and increase their demand for goods and services.

These efforts can be accomplished by:

- Championing and establishing financial education programs that provide guidance and/or counseling from childhood through adulthood
- Promoting and investing in wealth-building programs and products including matched savings accounts
- Considering the piloting and scaling of employee financial stability programs for times of crisis

Financial Education Resources

Champion and establish financial education programs that provide guidance and/or counseling from childhood through adulthood

Financial education programs provide access to critical information and can instill helpful habits around money management, particularly for those with limited prior exposure to financial systems. Due to systemic barriers that have historically shut them out of family-sustaining careers and financial education, Black and Hispanic Americans score 33% and 25% lower, respectively, on average, in financial literacy assessments than their white counterparts.[123] Financial education programs can prepare individuals to navigate roadblocks and decrease the likelihood that a person experiences economic distress–potentially helping minimize the more than 10 hours per week that nearly 30% of Black and Hispanic Americans spend thinking about and managing personal finance issues.

Employers should develop and expand upon the financial education resources they provide employees. According to the Consumer Financial Protection Bureau, employers stand to benefit from a return on investment (ROI) upwards of 300% from employer-sponsored financial education, counseling, and advising programs.[124] These benefits come in the form of increased employee productivity, engagement, and retention, and reduced employee health care costs and absenteeism.

EXPECTED IMPACTS

Community: Financial education engagement can lead to increases in credit scores, reductions in payment delinquency, and improved physical/mental health, which can reduce health care costs for employees/employers[125, 126]

Private Sector: Employers who offer financial counseling can avoid costs related to lost worker productivity and absenteeism; for a company with 10,000 employees, this equates to $3.3M in lost productivity per year with additional yearly losses of $166,000 in absenteeism[127]

Employers who offer financial wellness benefits cite higher satisfaction with their total benefits program (61%) than those who do not (44%)[128]

EFFORTS IN PROGRESS

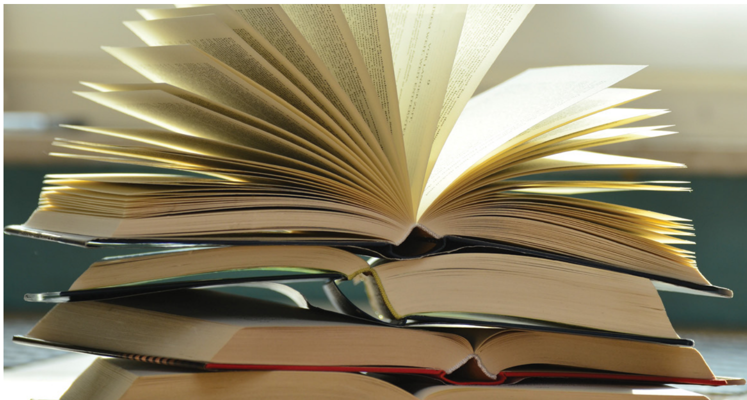
- ***Regional Bright Spots:*** CASH Campaign of Maryland is a nonprofit that empowers individuals with financial education, coaching, planning, tax preparation, and benefits screenings resources

  Tzedek DC is a nonprofit that supports the financial health and legal rights of low-income and historically underserved communities by providing education on debt collection processes, credit management, scam avoidance, and more
- ***National Bright Spots:*** EVERFI is a regionally-based education technology company that partners with companies and schools to teach financial education on topics spanning from personal finance to digital literacy

  Capital One's Money & Life Program provides free financial planning and well-being resources to participants; resources include 1-on-1 mentoring, financial assessments, and workshops

IMPLEMENTATION CONSIDERATIONS

- Organizations should consider tailoring financial education offerings to the communities they serve (e.g., gaming formats for younger employees, multi-lingual offerings, diverse ability accessibility)
- Financial education programs should extend beyond foundational financial education to include more complex financial topics, such as tax filing, insurance selection, reducing debt, higher education financial aid options, estate planning, and retirement saving
- Employers can collaborate with financial education and community organizations (e.g., legal aid experts, debt counselors, tax preparers) to provide appropriate resources to their employees
- Employers should consider conducting anonymous enterprise-wide financial well-being assessments to pinpoint employee financial education needs



Wealth Creation Resources

Promote and invest in wealth-building programs and products, including matched savings accounts

The ability to cultivate and maintain individual and household wealth is the cornerstone of creating the financial security needed to weather financial emergencies. Home ownership and stock equity gains are common pathways to wealth creation; however, systemic barriers have made these options less accessible for historically underserved communities. The gap between white and Black wealth across the Capital Region is striking: in Washington, D.C., the average white household has a net worth 81 times that of the average Black household.[7] In Baltimore, median household income for Black residents is 54% that of white residents, while one-third of households of color have zero net worth.[129] And in Richmond, white households earn more than 40% median household income while Black households earn 53% less.[130]

The private sector has a unique role to play in expanding employee and customer wealth generation. Employers can consider implementing programs such as employer-matched savings accounts, 401(k) retirement plans, and tuition reimbursement, which all support wealth creation. Further, by expanding initiatives such as community banking programs and digital banking services, the private sector can increase access to long-term wealth-building services, grow its customer base, and increase revenues.

EXPECTED IMPACTS

Community: Rethinking how individual credit scores are evaluated can open doors to wealth-generating financing for the 54% of Black and 41% of Hispanic individuals who report having no credit or poor-to-fair credit[131]

Digital banking services can expand access to equity-building and investment services and offer little-to-no fees

Private Sector: By bringing wealth generation services to historically underserved populations, the private sector can spur additional investment and revenue from households with newfound capital assets

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** Wellthi is a regionally-based financial technology company that operates a social banking app that enables groups and communities to save together
- ***National Bright Spots:*** JPMorgan Chase & Co. and Wells Fargo, among other banks, are partaking in Project REACh, an Office of the Comptroller of the Currency program aiming to expand borrowing opportunities for individuals lacking credit histories; by focusing on account balances, the program seeks to increase approval chances for credit cards, mortgages, and other products[132]
  MoCaFi is a mobile banking company that facilitates wealth creation in underserved communities of color by reporting rent payments to credit agencies to improve users' credit profiles; the company also offers digital wealth-building tools and provides no-fee services

IMPLEMENTATION CONSIDERATIONS

- Lending institutions can consider alternatives to traditional credit reviews for assessing credit worthiness, accounting for rent and utilities payment histories where possible
- It is important to consider disparities in digital access and education when designing digital financial services for underserved communities; actions should be taken to educate users on use cases, benefits, downsides, and security safeguards to help foster uptake of, and trust in, services
- Instead of building tools/platforms from scratch, private sector organizations can consider partnering with financial technology companies to augment existing offerings

Financial Resiliency

Consider the piloting and scaling of employee financial stability programs for times of crisis

Shifting employee expectations and global events such as the COVID-19 pandemic provide an opportunity for employers to rethink the role they play in supporting employee financial well-being and resiliency. 64% percent of Americans report living paycheck-to-paycheck, with 34% of these individuals struggling to pay their bills.[133] The Federal Reserve found that more than one quarter of adults in the U.S. are either unable to pay their monthly bills or are one $400 financial setback away from being unable to pay them in full.[134] One way to support employees is through Employee Assistance Funds (EAFs) which can provide emergency financial assistance in times of crisis.

While banks play an important role in providing products and information that foster financial stability, employers are quickly becoming a platform for employee financial wellness. Research shows that workers frequently rely on their employers to offer guidance and resources needed to help them make better personal financial decisions.[135] Such guidance and resource support can help prevent individuals from finding themselves in crisis situations to begin with. And while only 51% of employers believe they have a responsibility to help employees improve/maintain their financial wellness, 65% of Gen Z, 61% of Millennial, and 52% of Gen X workers believe their employers should shoulder that responsibility.[136]

EXPECTED IMPACTS

Community: Financially stable employees contribute earnings back into the local economy, are self-sufficient, and are better positioned to acquire long-term assets like real estate[137]

Supporting financial resiliency improves employee personal health and reduces anxiety, allowing for greater worker productivity and retention[126]

Private Sector: Fostering employee financial resiliency yields a positive return on worker productivity; employees without financial stress are one-fifth as likely to be distracted at work and half as likely to miss work because of financial issues[138]

EFFORTS IN PROGRESS

- ***National Bright Spots:*** Maximus operates an Employee Assistance Fund which provides short-term assistance with basic living expenses in response to financial hardship caused by disasters or other personal hardships. America's Charities manages the fund's administration including final determinations on the amount of relief granted
- Levi Strauss & Co. launched the Red Tab Foundation to provide a financial safety net for employees and retirees experiencing unexpected financial emergencies. In addition to emergency grants, the program offers resources related to credit counseling, debt management, taxes, and information on avoiding predatory services

IMPLEMENTATION CONSIDERATIONS

- Employers that launch EAFs can partner with nonprofits to increase the scope of aid provided and lower logistical burdens; employers can receive tax-deductible benefits from such funds
- Organizations can consider providing legal referrals, access to debt counselors, and education on predatory financial services, including payday loans and car title loans[O]
- Employers should seek employee input on new programs or products to ensure they are responsive to employees' greatest financial health needs as well as global/national economic conditions

O. The National Association of Consumer Advocates (NACA) defines payday loans as "short-term, high-interest loans, usually for small amounts" and car title loans as "small emergency loans lent for a short time with extremely high annual interest rates;" NACA classifies both as predatory lending that can deceive borrowers while trapping them in debt cycles.

SOLUTION 2

Support Underrepresented Entrepreneurs & Minority Business Enterprises (MBEs)

Expand financial and social investments in underrepresented entrepreneurs and businesses

For communities across the country, Main Street[P] businesses serve as a bedrock for economic opportunity, employment, and community resiliency and identity. In Washington, D.C. alone, businesses with fewer than 50 employees make up over 95% of all business establishments.[139] Furthermore, as a burgeoning innovation hub, the Capital Region is increasingly serving as a launchpad for founders to start, operate, and scale their high-growth businesses.

Throughout the COVID-19 pandemic, small businesses–particularly those run by people of color–were hit hardest by the economic downturn. 93% of Asian-owned, 86% of Black-owned, and 85% of Hispanic-owned firms reported sales declines in 2020, compared to 79% of white-owned firms.[122] By focusing on actions that support Minority Business Enterprises (MBEs)[Q] and diverse entrepreneurs[R] as they recover, open, and scale business operations, the private sector can ensure that historically underserved communities are empowered with the funding and resources needed to run successful businesses.

To ensure the viability of its diverse businesses and entrepreneurs, and to continue driving civic engagement and sustainable wealth creation opportunities, the region should focus on the following four key recommendations:

- Making and fulfilling commitments to increase supplier diversity and provide resources to help businesses access contract opportunities
- Identifying alternative credit application requirements and/or increasing the availability of no-cost and low-cost capital for MBEs
- Increasing direct funding and internal capacity-building support for CDFIs and MDIs to facilitate more effective capital deployment in underserved communities
- Investing directly in diverse entrepreneurs and/or supporting business coaching and network building initiatives

P. Main Street business is a term used here to describe a locally based independent small business that is often family-run and operated.
Q. The National Minority Development Supplier Diversity Council (NMSDC) defines MBEs as businesses whose ownership/stock is at least 51% owned by individuals who identify as "Asian-Indian, Asian-Pacific, Black, Hispanic and Native American;" in this Blueprint, the definition of "MBE" also includes a non-exhaustive list of additional identifiers, including those who identify as women, LGBTQ+, veterans, immigrants, or as having diverse-abilities; the Blueprint also refers to "MBEs" as "diverse businesses".
R. Similar to the NMSDC definition of MBEs, diverse entrepreneurs are individuals who identify as "Asian-Indian, Asian-Pacific, Black, Hispanic and Native American;" in this Blueprint, the definition of "diverse entrepreneur" also includes a non-exhaustive list of additional identifiers, including those who identify as women, LGBTQ+, veterans, immigrants, or as having diverse-abilities; the Blueprint also refers to "diverse entrepreneurs" as "diverse business owners" and "diverse founders".

Supplier Diversity

Make and fulfill commitments to increase supplier diversity and provide resources to help businesses access contract opportunities

From consulting and professional services to materials procurement, organizations contract suppliers up and down the supply chain. However, recent figures estimate that while 85% of *Fortune 100* companies have supplier diversity programs, only 10% of their expenditures go toward diverse suppliers.[S, 140]

In addition to diversifying the supply chain and increasing localization of product sourcing, which helps mitigate supply chain risk, supplier diversity networks foster increased market competition which increases product/service quality and decreases sourcing costs.[141] Increased competition for diverse suppliers provides business owners who have been historically barred from market entry access to new customer networks and lines of business, leading to increased wealth generation opportunities. These expanded opportunities for client success stories are crucial for future customer acquisition and for securing additional investment.

EXPECTED IMPACTS

Community: Increased supplier diversity commitments create a more robust supply chain that circulates dollars back into the local economy

For diverse business owners, more supplier contracts, technical skill-building, and coaching/mentorship can enable business growth and create inroads for expanded family/community wealth

Private Sector: Companies with long-term supplier diversity programs generate 133% greater return on investment than companies who source from their traditional suppliers[142]

Companies with supplier diversity programs spend 20% less on overall procurement costs–every $1M spent on diverse supplier procurement generates $3.6M in revenue[142]

EFFORTS IN PROGRESS

- ***Partnership Bright Spot***: As part of the Partnership's March 2022 $4.7B Commitment to Shared Prosperity alongside Vice President Kamala Harris, Secretary of Commerce Gina Raimondo, and SBA[T] Administrator Isabella Guzman, Partnership organizations committed $2.6B to prioritized procurement spend with Capital Region underrepresented communities and MBEs. Additionally, the Partnership hosts a quarterly Supplier Diversity Leadership Roundtable series that convenes procurement leaders to share learnings, playbooks, and best practices
- ***Regional Bright Spot:*** Exelon Diverse Business Empowerment (EDBE) is Exelon's flagship program supporting supplier diversity. In 2020, the program invested $2.7B in total diversity-certified supplier expenditures–a 13% increase from 2019–which drove $3.4B in incremental supplier revenues and $990M in incremental tax revenues while supporting over 19,000 jobs[143]
- ***National Bright Spot:*** AstraZeneca launched a *Lead in Sustainability Accelerator* for Black women-owned businesses with the Women's Business Enterprise National Council (WBENC)[144]

IMPLEMENTATION CONSIDERATIONS

- Organizations should assess and consider revising internal procurement protocols/requirements to streamline or remove practices that create barriers for MBEs (e.g., "preferred" supplier designations, insurance provisions, procurement contract bundling)
- Employers can institute supplier diversity metrics in performance evaluations of business unit leaders and budget owners to incentivize prioritization of diverse supplier contracts
- Organizations can partner with supplier diversity groups and certification agencies (e.g., co-sponsoring accelerator and mentorship programs) to expand and deepen MBE supplier relationships
- Businesses should consider investing in mentorship/coaching efforts; programs should support diverse suppliers with their unique pain points (e.g., certification, Request for Proposal processes)
- Private sector organizations can collaborate with MBE enterprise partners in go-to-market alliances to complement one another's services; such alliances can support MBEs in quickly scaling operations

S. Similar to the NMSDC definition of MBEs, diverse suppliers are MBEs whose ownership/stock is at least 51% owned by individuals who identify as "Asian-Indian, Asian-Pacific, Black, Hispanic and Native American;" in this Blueprint, the definition of "diverse supplier" also includes a non-exhaustive list of additional identifiers, including those who identify as women, LGBTQ+, veterans, immigrants, or as having diverse-abilities.
T. Small Business Administration (SBA).

Borrower Accessibility

Identify alternative credit application requirements and/or increase the availability of no-cost and low-cost capital for MBEs

For many entrepreneurs, expanding business operations typically requires borrowing from financial institutions. However, small business entrepreneurs of color are approved for loans at lower rates than their white counterparts. Even when financing is provided, entrepreneurs of color tend to receive smaller loans than requested and face higher interest rates.[145] These discrepancies can often be attributed to lending practices that prioritize credit scores and available credit limits instead of payment histories.[146] Complicating the matter is the fact that many small businesses do not separate personal and business credit expenses: nearly half of small business owners use personal credit cards for business and nearly half do not know they have a business credit score.[147] Consequentially, personal credit profiles often leak into business credit assessments. Further, viable MBEs that may seek smaller amounts of capital are frequently overlooked by lenders who prioritize businesses seeking larger loans due to lower transaction costs.[146] This practice can put otherwise qualified MBEs in a position where they cannot secure capital to operate or expand their businesses.

According to the Federal Reserve, Black and Hispanic-owned businesses **received their entire inancing request** in only **14% and 19%** of cases, respect vely, compared to 34% for white-owned businesses[120]

In addition to increasing availability of direct no-and low-cost capital for diverse entrepreneurs, various actors across the private sector can address these disparities by considering alternative data in credit worthiness assessments. Alternative data can include rent, utility, and telecom payment histories, as well as personal cash flows. Some organizations have already begun engaging non-traditional credit checks to make no-cost and low-cost capital more accessible for the 45 million Americans lacking a credit score and for the 31% of Black, 28% of AAPI, and 26% of Latinx business owners who lacked business banking pre-pandemic.[148, 149]

EXPECTED IMPACTS

Community: Consumers experienced an average credit score increase of nearly 60 points when rent payments were included in their credit file; 9% of these consumers went from unscorable to scorable and 12% of consumers shifted to a higher score tier[150]

Private Sector: Including cash flow data in small business owner credit profiles can provide more complete credit data, reduce transaction costs, and quicken the processing of small business lending[151]

Expanding lending to a broader group of potential borrowers seeking capital can be an opportunity to extend financial services/products into unbanked and underbanked communities

EFFORTS IN PROGRESS

- ***National Bright Spots:*** LendingClub, the country's largest online credit marketplace, partnered with Opportunity Fund, a leading CDFI lender, and Funding Circle, a leading small business loan platform, to increase small business owner access to affordable credit options[152]
  The Capital Access Lab, launched by the Kauffman Foundation and ImpactAssets, is a pilot initiative that provides risk capital to new investment models that do not resemble traditional venture capital or lending in underserved communities

IMPLEMENTATION CONSIDERATIONS

- Alternatives to traditional lending models can include revenue-based inancing,[U] equipment inancing,[V] and peer-to-peer lending[W]
- Private sector organizations can consider joining partnerships with credit reporting agencies to share information on consumer payment histories to inform credit reports[153]
- Private sector organizations should be mindful of alternative data usage transparency, data privacy risks, and underwriting models that correlate data with protected characteristics (e.g., race, gender)[148]

U. Revenue-based financing is a lending agreement whereby lenders receive a percentage of the borrower's ongoing gross revenues in exchange for money lent.
V. Equipment financing is a small business loan designed for purchasing operations-essential machinery/equipment.
W. Peer-to-peer lending involves a pool of investors' money being matched to a business loan; investors earn a return via interest payable however overall risk/return are diffused since more than one lender is involved.

Case Study

JPMorgan Chase & Co.

JPMorgan Chase

JPMorgan Chase & Co. Commits $350M to Grow Black, Latin, and Women-owned Small Businesses

In February 2021, JPMorgan Chase & Co. (JPMC) committed $350M to grow underserved small businesses as part of its $30B commitment to expand economic opportunity in underserved communities by harnessing its business, policy, data, and philanthropic expertise.

JPMC's commitment seeks to reduce capital access barriers and economically empower underserved communities of color through:

Low-Cost Loans and Equity Investments

More than 40% of the commitment will be low-cost loans and equity investments, including a $42.5M investment to expand the Entrepreneurs of Color Fund, in conjunction with the Local Initiatives Support Corporation (LISC) and a network of CDFIs

Policy Solutions

Releasing data-driven policy solutions through JPMC's PolicyCenter to improve SBA programs, including Community Advantage and Small Business Investment Company (SBIC) programs

Philanthropy

Building capacity for diverse-led nonprofits, including the signature Ascend program, to provide underserved entrepreneurs with business education, consulting services, and partnerships with regional and statewide corporate partners

Funding & Capacity-Building for Community Development Financial Institutions (CDFIs) & Minority Depository Institutions (MDIs)

Increase direct funding and internal capacity-building support for CDFIs and MDIs to facilitate more effective capital deployment in underserved communities

CDFIs and MDIs often have deep understandings of the communities they operate in; these financial institutions have a mission and mandate to provide capital and technical assistance to populations that have been historically underserved. As a result, CDFIs and MDIs provide impactful lending programs for communities to access affordable financial capital.[154]

According to the Federal Reserve, more than 75% of CDFIs indicate they are unable to provide all the services they would like to offer on a sustained basis; the largest reported barriers to providing these services are staffing (68%) and capital (58%).[155] Organizations should consider establishing or strengthening relationships with CDFIs and MDIs to support them financially and through capacity-building technical support, including professional mentorships, technology assistance, or staff secondments. In doing so, the private sector can better equip these institutions to connect underserved communities to financial capital.

EXPECTED IMPACTS

Community: Providing capital in historically underserved communities creates pathways for starting businesses, investing in home ownership, and creating generational wealth

Building CDFI/MDI capacity allows for more effective capital deployment in historically underserved areas and supports increases in financial education, business training/mentorship, and strengthened relationships between community lenders and borrowers

Private Sector: Every $1 investment in CDFIs catalyzes $8 more in private sector investment, according to the U.S. Treasury Department[156]

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** As part of the Partnership's March 2022 $4.7B Commitment to Shared Prosperity, alongside Vice President Kamala Harris, Secretary of Commerce Gina Raimondo, and SBA Administrator Isabella Guzman, Partnership organizations directed $619M to CDFIs and MDIs
- ***National Bright Spots:*** Kaiser Permanente made a joint $60M investment with LISC–each contributing $30M–along with an additional $40M contribution in grants to support low-cost financing for underserved entrepreneurs in the wake of the COVID-19 economic crisis[157]
  The Opportunity Finance Network (OFN) is a national network of 350 CDFIs that amplifies the voice and impact of CDFIs nationwide, while also serving as a fund-of-funds manager/intermediary with roughly $1B of assets under management

IMPLEMENTATION CONSIDERATIONS

- Businesses can finance CDFIs/MDIs through co-investments, charitable grants to build equity capital, equity equivalents (EQ2s) that function as long-term debt instruments, and stock-issued equity capital[158]
- Capacity-building support can be technical or non-technical in nature, and includes providing financial training, developing loan-processing systems, refining underwriting standards, providing administrative services, and assisting with fundraising[158]
- Organizations that plan to support CDFIs must work closely with them to ensure reporting and other administrative requirements are not causing undue burden
- Where possible, funding for CDFIs/MDIs should explore innovative lending strategies and partnership models to ensure communities most in need of capital and micro entrepreneurs are receiving it

Funding & Capacity-Building for Diverse Entrepreneurs

Invest directly in diverse entrepreneurs and/or support business coaching and network building initiatives

Diverse entrepreneurs–from micro entrepreneurs to Main Street business owners to startup founders–have historically faced greater barriers in accessing business support programs that offer mentorship, resources, and networking opportunities. Without longer-term capacity-building and access to professional networks, diverse entrepreneurs are excluded from learning opportunities such as coaching from experienced entrepreneurs, introductions to funders, and other types of long-term support. Cross-sector organizations can take action to support the entire spectrum of capital and resource needs of diverse businesses of all sizes and types.

Social capital is of paramount importance to growing a small business–more than 83% of entrepreneurs cannot access traditional loans or venture capital.[159] In 2021, Black and Hispanic founders received only 3.5% of total U.S. venture funding – up from an average of 2.5% over the previous five years.[160] Further, Black entrepreneurs start their businesses, on average, with $35,000 of capital, compared to $107,000 for white entrepreneurs, meaning Black founders take on more debt and have less to invest in their business.[161] While diverse founders often find it difficult to access entrepreneurship resources and networks, lack of diversity is pervasive on the investment side as well–only 7% of venture capital leaders are Black or Hispanic.[162] The private sector can continue promoting capacity-building, technical expertise, and network expansion initiatives to support diverse business owners/founders while also leading efforts to diversify the investment landscape itself.

EXPECTED IMPACTS

Community: Main Street businesses reinvest nearly 50% of revenue into the local economy and community, compared to 14% from large chains[163]

Nationally, 19.7 million additional jobs would be created and $5.9T in additional revenue would be generated if the number of Black businesses matched the population size, if employees per firm matched that of non-Black businesses, and if the revenue of those firms matched revenue of non-Black businesses[164]

Four million new jobs and $981B in revenue would be generated if the average revenue of all firms owned by women of color matched that of businesses owned by white women[165]

Business coaching can support business survival; 70% of mentored businesses survive longer than five years compared to 35% for non-mentored businesses[166]

Private Sector: Early-stage investments in Black and Hispanic founders can increase annual growth of diverse startups by 20% and create 170,000 tech job openings nationwide[167]

67% of businesses experience increases in productivity due to mentorship, and 55% of businesses feel that mentoring positively affects profit[168]

EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** The JWC Foundation is a Richmond-based entrepreneurship hub of 160+ members that connects Black business owners to networks and resources that support business growth, including industry-specific events, a mentorship network, collaboration space, and financing opportunities
  The Clark Construction Strategic Partnership Program (SPP) focuses on increasing the ability for small, Black/Hispanic/AAPI, women, and veteran-owned businesses to position themselves for large-scale construction contracts across eight markets, including Washington, D.C. and Baltimore. At the time of publication, the company has awarded $1.2B in contracts to the program's 1,200+ alumni[169]
  Halcyon is a local nonprofit that supports impact-driven startups with non-dilutive funding, residence, coaching, and consulting resources. To date, Halcyon has supported over 300 companies that have collectively raised $350M+ and created over 3,000 jobs. 40% of its companies are DMV-based, 59% of its founders are female, and 69% have a founder of color

IMPLEMENTATION CONSIDERATIONS

- Businesses can partner with ecosystem drivers (e.g., nonprofits, entrepreneurship organizations, industry coalitions) to better support entrepreneurs / micro entrepreneurs and promote expansion of spaces where they collaborate, ideate, and network including: incubators, accelerators, and makerspaces (e.g., wet labs, test kitchens, 3D printing workshops)
- Capacity-building efforts and investments can include coaching, trainings, workshops, scaling programs, and advocacy tools (e.g., resources to transition from tenant to landlord)
- Organizations can consider sponsoring diverse entrepreneurs and micro entrepreneurs seeking to pursue executive education programs to build their professional credentials, skillsets, and networks
- Organizations seeking to support diverse entrepreneurs and businesses must recognize the large variance of needs that exist for companies of different sizes and at different levels of maturity

Case Study

UpSurge Baltimore

UPSURGE BALTIMORE

[UpSurge Baltimore](https://) is a nonprofit accelerator focused on making Baltimore the country's first Equitech[X] city and a place where founders from all backgrounds, sectors, and stages can successfully launch an enterprise. It is also an investment engine that partners with organizations to make Baltimore a global platform for attracting knowledge-economy companies, quality jobs, and pathways to prosperity.

UpSurge Baltimore executes its mission by:

- ***Anchoring in a singular Equitech ecosystem vision:*** UpSurge aligns voices from across Baltimore's entrepreneurship ecosystem on a common vision
- ***Focusing on Baltimore founders and companies:*** UpSurge supports locally based founders in overcoming their obstacles and fostering a local network of partners, peers, mentors, and customers
- ***Attracting companies, capital, and talent:*** UpSurge engages in direct outreach to companies and investors; supporting joint accelerators to attract high-potential startups to Baltimore

The organization works with an ecosystem of cross-sector partners, including Partnership organizations such as Johns Hopkins University and T. Rowe Price.

X. Equitech is a framework that prioritizes leadership by underrepresented founders, diversity in team structures, and entrepreneurial solutions that aim to address systemic societal challenges.

SOLUTION 3

Support Entrepreneurship Ecosystem Connectedness

Enhance coordination and allocation of regional resources

Successful entrepreneurship ecosystems seamlessly connect intellectual, creative, and financial capital and infrastructure to enable entrepreneurs to test, launch, and scale their companies. For high-growth entrepreneurs who are not embedded in traditional networks, understanding and navigating the complex web of ecosystem resources and networks can be challenging; this is especially true for diverse business owners.

Highlighting existing resources and better connecting business owners and founders to these resources will enable the Capital Region to continue growing, attracting, and retaining high-growth businesses which will further attract investment, jobs, taxpayers, and wealth creation opportunities.

To continue creating a more inclusive ecosystem where all high-growth entrepreneurs can build, launch, and scale successful companies, leaders across the region should focus on the following key areas:

- Assessing, aggregating, and promoting the landscape of public/private resources including funding, programs, physical spaces, and networks that exist across the region
- Supporting efforts that identify and catalyze existing and potential high-growth industry clusters
- Exploring public/private co-investment strategies to de-risk and incentivize private investment in key industries

Entrepreneurship Ecosystem Mapping

Assess, aggregate, and promote landscape of public/private resources including funding, programs, physical spaces, and networks that exist across the region

At present, local entrepreneurs face challenges understanding the region's existing landscape of funding, resources, and networks. While Washington, D.C.'s startup ecosystem ranks number eleven globally and scores highest on "Market Reach" and "Talent," its lowest performing indicators are "Connectedness" and "Knowledge."[Y, 170] Without a singular source to find and promote existing resources available to the region's 1,300+ startups, the region will face challenges attracting and retaining founders and funders–especially among underrepresented groups.

By mapping the region's startup ecosystem resources – such as angel, venture, or grant funding, accelerators and incubators, founder and developer networks, and other entrepreneurship tools – the business community can elevate the Capital Region's status as a leading entrepreneurship hub. In doing so, businesses can ensure that regionally-based startups can reach their full growth potential and that the region can attract future investment and new entrepreneurs. While multiple resource and network mapping efforts are currently in-flight at the sub-regional level, actors across the region should take steps to connect and align these efforts to minimize duplication at the super regional level.

EXPECTED IMPACTS

Community: Mapping and better connecting startup resources can foster an ecosystem that attracts investment and startup relocations which increase regional innovation, expand the talent pool, create jobs, and increase wealth generation

Private Sector: Understanding the entrepreneurial ecosystem can support the analysis of potential investments in diverse businesses, including an assessment of diverse suppliers

Mapping and better connecting the entrepreneurship ecosystem can facilitate investment/venture dealmaking, company fundraising, and successful startup exits

EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** The Maryland Entrepreneur Hub provides 2,000+ resources for entrepreneurs to identify funding, networks, maker spaces, and more across the state

  D.C. Startup Week is a community of 10,000+ of the region's entrepreneurs. Throughout the year, the organization facilitates learning and information-sharing events, culminating in a yearly convention
- ***National Bright Spots:*** StartupSac is a nonprofit dedicated to accelerating Sacramento's innovation ecosystem; it has mapped out the region's entrepreneurship ecosystem to better connect its resources and talent. Partnership member Ernst & Young (EY) is a sponsor of the organization

  Entrepreneur Quarterly (EQ) maintains a comprehensive Startup Ecosystem Map to diagram resources, spaces, funding sources, and networks across Greater St. Louis

IMPLEMENTATION CONSIDERATIONS

- Opportunity exists to build on and consolidate existing resources and localized mapping efforts for entrepreneurs at the super regional level
- An effective ecosystem map will highlight the diversity of available capital and network resources that exist across the region to help connect diverse founders to the appropriate tools

Y. "Market Reach" assesses scaleups/unicorns in the ecosystem, size of local markets, and how policy fosters IP commercialization; "Talent" assesses access, quality, and cost of attracting/retaining talent; "Connectedness" assesses quantity of accelerators, incubators, research grants, R&D anchors, and tech meetups in the ecosystem; "Knowledge" assesses the amount of Life Sciences research and patents produced in the ecosystem.

High-Growth Industry Clusters

Support efforts that identify and catalyze existing and potential high-growth industry clusters

Clusters are concentrations of interrelated organizations of a particular industry in a geographic area.[171] They are influenced by local assets and the presence of complementary institutions and infrastructure that help optimize productivity and operational efficiency, facilitate commercialization, and stimulate innovation. In the Capital Region, industry clusters related to biotechnology, cybersecurity, and education technology have helped diversify the region's economy. These existing clusters, along with emerging clusters such as pharmaceuticals and clean energy, employ a sizable population, attract investment, and foster an innovation-oriented ecosystem.

Private sector players can help nurture the region's most promising industries for growth by collaborating with cross-sector partners, including academic institutions and think tanks, who have a deep understanding of the regional economic landscape. Through collaboration, the region can foster a more diversified and competitive economy capable of weathering future economic downturns.

EXPECTED IMPACTS

Community: Identifying regional high-growth industries can guide cluster development, increase regional investment, and connect diverse talent to high-wage careers

Diversifying regional industries enhances economic resiliency – mitigating the severity and duration of economic shocks – by spreading out the region's economic dependence for growth and stability across multiple industries[172]

Private Sector: Regional industry diversification increases long-term economic productivity and stability for businesses of all sizes by allowing them to complement one another's growth and innovate together[172]

EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** More than 70% of United States active pharmaceutical ingredients (API) manufacturing facilities are located overseas, which creates a large risk to the medical supply chain.[173] The Alliance for Building Better Medicine, led by Activation Capital, is building a globally competitive manufacturing accelerator and ecosystem in the Richmond-Petersburg metro area. The Alliance is leading the county's efforts of reshoring manufacturing of APIs while catalyzing inclusive economic growth and connecting diverse pharmaceutical talent throughout the region
- The James Webb Space Telescope project is the most sophisticated telescope launched into space on record; its success highlights the robustness of the region's aeronautical/space industry cluster. Primarily managed by NASA's Goddard Space Flight Center (GSFC), project partners include Partnership organizations such as Northrop Grumman, Johns Hopkins University, and the University of Maryland. Other regionally-based partners include Lockheed Martin, the Space Telescope Science Institute (STScI), and other cross-sector players from across the globe

IMPLEMENTATION CONSIDERATIONS

- By prioritizing cluster-based economic development strategies in high-growth industries, private, public, and social sector organizations can share and exchange resources, including physical infrastructure, best practices for talent attraction and retention, and funder networks[174]
- Organizations can use mapping analysis of high-growth industries as a starting point for cultivating and directing investment to diverse founders

Public-Private Funding Models

Explore public/private co-investment strategies to de-risk and incentivize private investment in key industries

Strategically blending public and private funding can catalyze additional investment and spur new economic opportunities. By leveraging public capital, blended finance models can mitigate the perceived risk associated with private investment in emerging industries and among historically underserved entrepreneurs.[175] Emerging industries often have an unproven track record and longer return horizons, while underserved entrepreneurs may have limited social networks that hinder their ability to source funding, particularly in the early stages.

Private sector leaders can more proactively engage with public and social sector actors to identify co-investment opportunities to unlock catalytic capital. Public-private financing models can increase the aggregate number of bankable projects, expand funding availability for underrepresented markets, involve new investors and skillsets in market-ready projects, and free up public capital deployment for other development projects.

EXPECTED IMPACTS

Community: Public-private funding can expand the capital available for nascent industries and historically underserved entrepreneurs that might otherwise be denied due to perceived risk[175]

Positive economic impacts and wealth creation can be driven by increased employment and investment from newly funded ventures

Improved resource allocation from public dollars being spread to a greater number of initiatives[175]

Private Sector: Minimized lending risk and expanded pool of industries/entrepreneurs seeking funding[175]

EFFORTS IN PROGRESS

- ***National Bright Spots:*** Empire State Development's New York Ventures program has dedicated $100M of direct investment in diverse entrepreneurs alongside private investors in Seed and Series A rounds. The public fund focuses on high-growth companies working in emergent fields, such as life sciences, climate technology, agriculture technology, and Artificial Intelligence

  The California Rebuilding Fund is a blended financing structure that launched from the California Small Enterprise Taskforce, a consortium of legal, financial, and nonprofit professionals that came together to support small businesses during the COVID-19 pandemic. The fund is composed of cross-sector actors who harness public, private, philanthropic, and foundation monies for direct investment–via a network of CDFIs–into historically underserved businesses

  Smart Columbus is a region-wide smart city initiative co-led by the City of Columbus and the Columbus Partnership, a nonprofit civic alliance composed of the region's 75 largest private sector employers. Collectively, private sector partners committed to investing $90M in an Acceleration Fund if Smart Columbus was selected as the winner of the 2016 U.S. Department of Transportation Smart City Challenge. The Acceleration Fund was a key reason Smart Columbus won the Challenge and the organization is currently working towards its goal of galvanizing $1B in smart city investments throughout the Columbus region, focusing on mobility initiatives that enhance the connectivity, sustainability, safety, and economic prospects of the region

IMPLEMENTATION CONSIDERATIONS

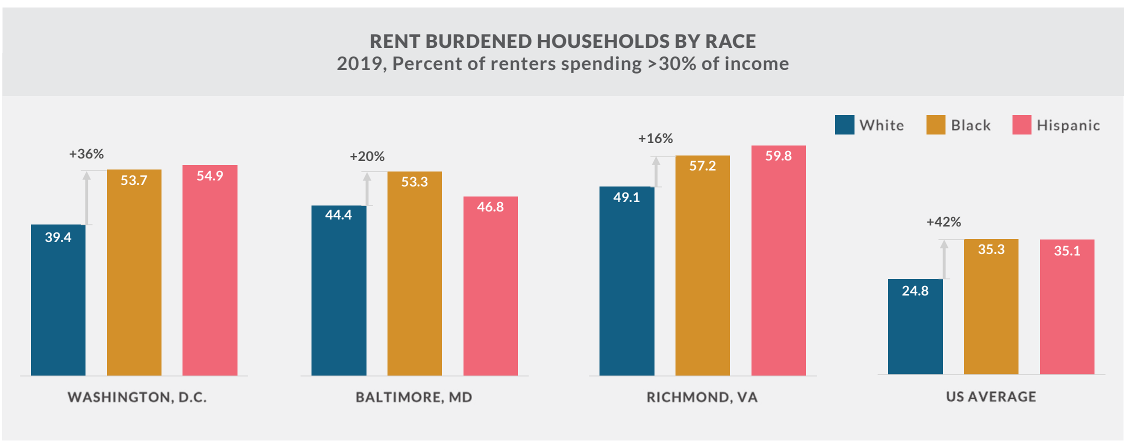
- Funders should consider additional investment opportunities to bolster and build capacity for supporting ecosystem actors (e.g., CDFIs/MDIs, nonprofits, industry groups)
- Cross-sector actors should adapt financing terms (e.g., length, interest rates, funding vehicle) and approaches to the local context to best meet the funding needs of emerging industries and historically underserved entrepreneurs

PILLAR

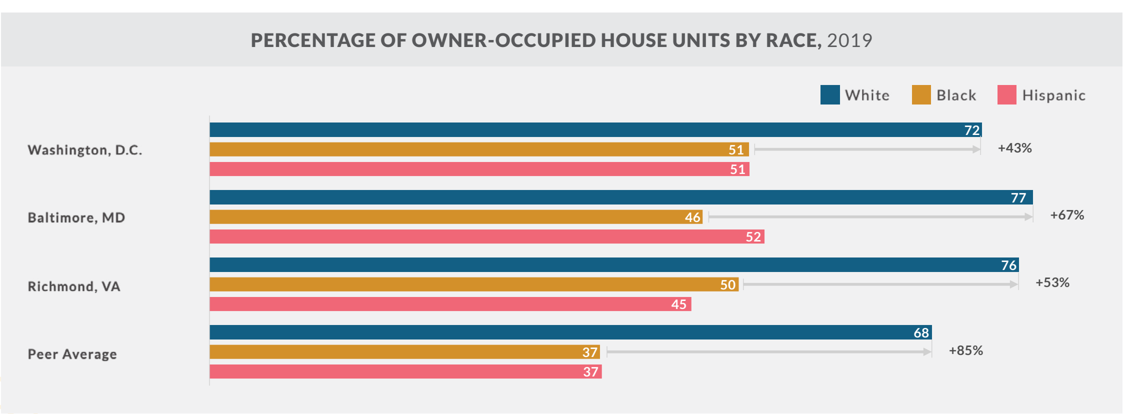
04 Affordable, Sustainable Housing in Thriving Communities

The Capital Region has experienced tremendous economic growth over the past decade. However, this growth in housing demand has outpaced supply and wages, creating an affordability crisis.[176] The lack of affordable and attainable housing threatens regional economic competitiveness and vitality as fewer residents are able to maintain healthy, stable housing in the region.

Rising housing cost burdens have hit Black residents especially hard—as of 2017, there was a 17.9% Black-white gap in the percent of households that are rent burdened in the Capital Region—a figure that has likely only been exacerbated by the pandemic and rising rent prices.[177] In 2021, rent prices rose 11% nationwide—in some parts of the Capital Region, rents rose nearly 22%.[178] The numbers are not any better when it comes to homeownership: the gap in Black-white homeownership in the Capital Region is 25.2%, and is most severe in Baltimore at 30.9%.[177] For those that do own homes, Black and Hispanic-owned median home values are typically lower than white-owned home values. One study found that owner-occupied homes in majority Black neighborhoods are undervalued by $48,000 on average per home, amounting to cumulative losses of $165B for Black homeowners across the country.[179] These disparities exacerbate the racial equity gap and prevent our region from reaching its full economic potential.



Source: US Census Bureau



Source: US Census Bureau

There are severe economic impacts from the affordable housing crisis: nationwide, research shows that the affordable housing crisis costs the U.S. economy nearly $2 trillion per year in lost wages and productivity.[180] Severe housing cost burdens do not only affect residents—they affect businesses and the community, too. Many renters and owners are finding themselves repeatedly displaced, and many are no longer able to afford to choose where they live. Housing prices are growing in each major city within the Capital Region—Richmond has experienced the highest 5-year change in median home price at 50.4%, followed by Baltimore at 34%, and Washington, D.C. at 22.8%. All three cities' median income growth has lagged behind home prices in this timeframe.[181] Without sufficient wage growth and an adequate of supply of housing, new talent is less likely to come to the region, and the existing workforce is less likely to stay. One study found that the second most-commonly cited reason for leaving the District (behind job change) is for "new or better housing," and the third most-commonly cited is for "other housing reason."[182]

Defining Affordable Housing: The U.S. Department of Housing and Urban Development defines affordable housing as housing in which the occupant is paying no more than 30% of their income for housing costs. **Anyone paying more than 30% of their income on housing is considered housing-cost burdened**[183]

The public, private, and nonprofit sectors must work together to address the housing crisis across the region. Large-scale financial investment and public policy change is required to meet our region's housing needs and promote an inclusive economy where all community members can thrive.

04 Affordable Housing

Affordable, Sustainable Housing in Thriving Communities

SOLUTION 1

Expand Housing Affordability

POOLED INVESTMENT
Support and/or invest in a regional public-private fund to finance affordable housing development

PRO-GROWTH ZONING ADVOCACY
Advocate for zoning policies that generate more housing throughout the region, including policies that provide flexibility on where and what type of housing can be built (e.g., Multi-family, accessory dwelling, units, commercial space conversions, etc.) to increase housing stock

EQUITABLE LOAN PROCESSES
Support the design and implementation of equitable mortgage application practices/processes such as credit score alternatives

SOLUTION 2

Support Housing Stability

EMPLOYER-ASSISTED HOUSING
Partner with the public sector to offer down payment assistance, rent subsidies, and other housing benefits to employees

TENANT'S RIGHTS & EVICTION PREVENTION
Support public sector efforts to expand tenants' rights education programs and funding for nonprofit eviction prevention programs such as emergency assistance grants

HOMEOWNERSHIP EDUCATION
Partner with public and nonprofit programs to make homebuying and homeownership education available to employees to help potential homebuyers navigate the process, access quality loan products, and explore alternative models of homeownership

HOUSING QUALITY
Support efforts to improve the quality of affordable housing, including the safety and sustainability of housing units, as well as the availability and accessibility of surrounding neighborhood resources such as parks, recreation centers, and other community services

SOLUTION 3

Decrease Homelessness

PERMANENT SUPPORTIVE HOUSING
Support public and nonprofit efforts that provide immediate permanent housing and wrapround services (mental health support, job placement and training, etc.) for individuals and families experiencing homelessness

INTERIM HOUSING
Support interim housing solutions to provide immediate shelter and stability to unhoused individuals and families

ICON KEY:

Organizational Practice | Financial Investment | Resource-Sharing | Public Policy

SOLUTION 1

Expand Housing Affordability

Expand and preserve affordable housing options throughout the region

In Washington D.C., the annual household income needed to afford the average one-bedroom apartment under the HUD threshold is $87,893, and the annual income needed for a two-bedroom apartment is $120,457. This puts housing out of reach for the tens of thousands of households making less than D.C.'s annual median income of $92,266.[184]

As housing becomes increasingly unattainable, businesses face difficulty attracting and retaining talent, which has implications for community investment, economic growth, and the region's vitality and competitiveness. Many essential workers (i.e., teachers, health care workers, etc.) are finding it increasingly difficult to afford housing near their place of work.

Affordable and sustainable housing promotes long-term viability and success for the region, and the business community has an important role to play in partnership with the public and nonprofit sectors in the following three areas:

- Investing in a regional public-private pooled fund to finance affordable housing development
- Advocating for zoning policies that generate more housing throughout the region, including policies that provide flexibility on where and what type of housing can be built to increase housing stock
- Supporting the design and implementation of equitable mortgage application practices such as credit score alternatives

Pooled Investment

Invest in a regional public-private pooled fund to finance affordable housing development

As of March 2021, each major metro area in the Capital Region had a deficit of affordable and available units for households at or below 50% of area median income (AMI).[185] This deficit has severe social and economic impacts for individuals, families, and the broader community and makes it more difficult for employers to attract and retain workers. According to one recent survey, nearly 1 in 4 District residents would consider moving out of D.C., with the majority seeking to move out of the region entirely. The most cited reason is housing affordability.[186]

As of March 2021, each metro area had a deficit of affordable and available units for households at or below 50% of area median income (AMI), respectively[185]

D.C. Deficit
147,023 units

Baltimore Deficit
55,591 units

Richmond Deficit
26,348 units

The business community can pool resources to create and sustain a region-wide investment fund to provide low-cost loans and financing for affordable housing developments. While some companies in the region have started affordable housing funds, a broader, region-wide approach that addresses affordable housing construction, preservation and rehabilitation is needed to scale impact.

EXPECTED IMPACTS

Community: An increased supply and availability of affordable housing units will help residents stay in the Capital Region, secure stable employment, and generate wealth, while also facilitating social connections and strengthening communities

Private Sector: Talented workers are attracted to the region and existing workers are more likely to stay, allowing the region to build and sustain a strong workforce

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** The Amazon Housing Equity Fund is a $2B commitment to create and preserve affordable housing through low-rate loans, grants, and partnerships with local governments and nonprofit agencies
- ***National Bright Spot:*** The Dane Workforce Housing Fund in Madison, WI aims to create affordable workforce housing units in Dane County. Fourteen regional employers and community organizations invested $11.85M into the fund, which offers a modest return on investment for affordable housing development

IMPLEMENTATION CONSIDERATIONS

- Housing investment funds should focus on both building new affordable housing units and preserving existing affordable housing stock
- Businesses should consider partnering with the public sector and trusted community organizations to develop and support affordable housing
- New affordable housing should be developed in high-demand areas that are facing rapidly rising housing costs to offset displacement of existing community members

Case Study

Washington Housing Initiative Impact Pool

Launched in 2018 by JBG SMITH and the Federal City Council, the Washington Housing Initiative (WHI) is a transformational, market-driven approach to preserve and create affordable workforce housing throughout the DC metro region. Through its two primary vehicles–the Washington Housing Conservancy and the Impact Pool–WHI seeks to ensure that essential workers like teachers, nurses, first responders, and their families have access to high-quality housing in amenity-rich neighborhoods near great schools, public transportation, and job opportunities.

The Washington Housing Conservancy (WHC) is an independent 501(c)3 whose mission is to preserve affordable housing, avoid displacement, and promote economic mobility, particularly for moderate-to low-income residents of color.

The Impact Pool is a private investment vehicle that provides the financing that enables the preservation of affordable multifamily housing in the DC metro region for local workers who are the lifeblood of their communities. The Impact Pool adheres to the following key principles:

- Focus on High-Impact Locations
- Commit to Long-Term Affordability
- Invest at Scale with Speed, Certainty, & Flexibility
- Sustain and Strengthen Inclusive Communities
- Build a Replicable Model that can be used by Other Communities

In 2020, the Impact Pool completed its first round of fundraising, with almost $115 million in investor commitments secured, primarily from financial institutions, foundations, and local businesses. To date, the Impact Pool has deployed over $66 million and preserved 1,750 units. Several regional corporations invest in the Impact Pool, including Partnership organizations: Bank of America, JPMorgan Chase & Co and Wells Fargo. The Impact Pool is managed by JBG SMITH Impact Manager, a subsidiary of JBG SMITH Properties.

Pro-Growth Zoning Advocacy

Advocate for zoning policies that generate more housing throughout the region, including policies that provide flexibility on where and what type of housing can be built (e.g., multi-family, accessory-dwelling units, commercial space conversions, etc.) to increase housing stock

Since its invention in the early 20th century, zoning has often been used as a tool to prevent neighborhood change. Existing zoning policies that favor single-family housing can hinder affordable housing development at scale, contributing to the lack of supply amid surging demand. In the District of Columbia, 59% of land zoned for residential use is single-family.[188] This prevents dense multi-family development, which is needed to increase the number of units in the District. Implementing flexible zoning policies that allow more units to be built can expand the housing supply, promote environmental sustainability, and ultimately drive down costs—especially in areas that are close to transit and jobs and are in high-demand. Without an adequate supply of housing, the region's affordability crisis will only get worse—threatening the economic sustainability and vitality of the region by driving away workers and businesses.

Businesses have an opportunity to support and advocate for policies that help increase the supply of housing, and, in turn, attract and retain workers.

EXPECTED IMPACTS

Community: More flexibility on where and how housing can be developed will expand housing supply, especially in fast-growing, high-cost areas. Areas with restrictive zoning experience little new housing development, whereas areas with more flexible zoning laws attract more developers, and thus more housing construction[189]

Private Sector: Increased development and availability of housing in high-demand areas and near transit allows businesses to better attract and retain workers and reduces transportation costs

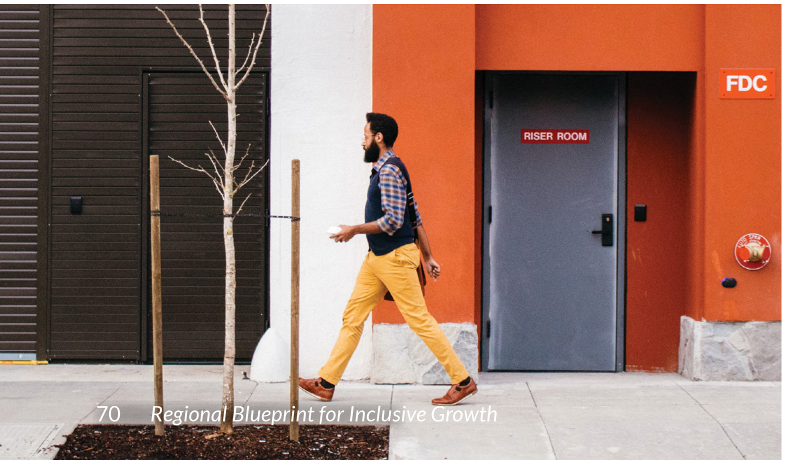
Increased housing development near job centers and transit can reduce transportation costs for workers, lowering absenteeism

EFFORTS IN PROGRESS

- ***Regional Bright Spots:***
  In 2016, Fairfax County approved changes to zoning requirements that allowed for higher buildings near Metro stations

  In 2021, Montgomery County passed the More Housing at Metrorail Stations Act, which incentivizes new housing construction near rail stations by providing a payment in lieu of taxes (PILOT) for a period of 15 years for new high-rise developments that include at least 50 percent rental housing

  In 2019, the Arlington County Board adopted new standards that permit the establishment of detached accessory dwelling units, providing increased flexibility for homeowners to convert existing accessory buildings into housing



IMPLEMENTATION CONSIDERATIONS

- There are numerous state, county, and city-level jurisdictions across the Capital Region, and coordinated, streamlined zoning policies are needed. For example, housing density should not only be increased in lower-cost areas, but also added in higher-cost areas where the demand for housing is especially high
- Zoning changes can pave the way for increased housing development but must be paired with significant financial investment for construction
- Increased housing density is especially needed near transit and job centers to reduce commute times and reliance on single-occupancy vehicles, both of which have clear environmental impacts
- While zoning is a public process, businesses can leverage their influence to signal their support for more inclusive zoning policies that expand housing access by framing it as a business imperative that affects their ability to attract and retain workers
- Advocacy to expand housing supply should be paired with short-term efforts to improve affordability of existing units

Equitable Loan Processes

Support the design and implementation of equitable mortgage application practices such as credit score alternatives

Credit scores are one of the leading factors in mortgage application decisions, creating a barrier for those with limited or no credit history. Nearly 45 million Americans do not have a credit score, cutting them off from accessing many banking products, including mortgages.[190] Racial disparities in credit scores perpetuate the racial homeownership gap—Black mortgage applicants are denied 84% more often than white applicants, an increase of 10 percentage points since 2019. Credit history is the most commonly cited reason that Black applicants are denied a mortgage.[191]

As of 2019, there was a 25.2% gap in Black-white homeownership in the Capital Region, increasing to 30.9% in Baltimore.[177] Using alternative qualifying data, such as rent or utility payment history, cash flows, and other data not traditionally used in a credit report could help increase access to mortgages, especially for low-income individuals and those with no credit history. Borrower accessibility is further explored in Pillar 3 in the context of business loans. While the current use of alternative data in mortgage lending is limited, a recent series of federal regulatory changes could pave the way for greater adoption, and early data shows promising results on the accuracy of using alternative factors to predict the risk of default or delinquency.

EXPECTED IMPACTS

Community: Workers and families are more likely to stay in the region if they can more easily purchase a home

Increasing mortgage approval rates for Black and Hispanic residents creates an opportunity to build wealth through homeownership, which helps close the racial equity gap[192]

Private Sector: Employee productivity improves with access to stable housing, adding an additional financial benefit for employers

Financial institutions may be able to provide loans to more consumers while still accurately evaluating risk and could expand their potential client pool for a variety of banking products

There are clear financial and health benefits to homeownership – for example, homeowners are 3.1% more likely to have good health than renters due to stronger housing security and stability[193]

EFFORTS IN PROGRESS

- ***National Bright Spots:*** In September 2021, Fannie Mae updated its automated underwriting system to consider a borrower's 12-month positive rent payment history to help more first-time homeowners qualify for a mortgage

  Several national financial institutions, including Capital One, Synchrony Financial, and JPMorgan Chase & Co., moving away from FICO credit scores for consumer-lending decisions and using alternative data, such as bank statements and other financial indicators

IMPLEMENTATION CONSIDERATIONS

- While financial institutions have a key role to play in changing loan approval processes, non-financial businesses can provide resources, such as financial counselors, to inform employees about potential loan products
- Financial institutions and policy makers should partner with community groups to consider which alternative data options would best suit the communities in need
- Use of alternative data could increase access to mortgages but could also lead to unfair lending risks if data is not used responsibly. For example, educational attainment is statistically lower for Black and Hispanic populations so using education as an alternative metric for mortgage lending could exacerbate existing racial biases
- Lenders must ensure that consumers know when and how their data is accessed to avoid consumer privacy risks

SOLUTION 2

Support Housing Stability

Support housing stability, safety, and security by preventing displacement and supporting homeownership

Poor housing quality and frequent moves can have negative impacts on mental and physical health, employment stability, and educational attainment.[194] Workers who experience a forced move, such as eviction or foreclosure, are 11-22% more likely to lose their job.[195] It is essential that affordable housing is not only available and attainable, but that it provides a safe and healthy environment as well. This means that homes are free of hazards such as mold, pests, structural issues, and more, and located in safe, well-resourced communities. Providing residents with access to housing opportunities is the first step to alleviating the housing crisis; ensuring individuals and families can safely remain in their homes is critical to long-term success.

Investing in and supporting housing stability is an investment in the retention of the region's workforce.

Businesses have a vested interest in the housing stability of their employees—and that of the broader region, and can play a critical role in supporting both renters and homeowners to maintain stable housing through four key areas:

- Partnering with the public sector to offer down payment assistance, rent subsidies, and other housing benefits to employees
- Supporting public sector efforts to expand tenants' rights education programs and funding for nonprofit eviction prevention programs such as emergency assistance grants
- Partnering with public and nonprofit programs to make homebuying and homeownership education available to employees to help potential homebuyers navigate the process, access quality loan products, and explore alternative models of homeownership
- Supporting efforts to improve the quality of affordable housing, including the safety and sustainability of housing units as well as the availability and accessibility of surrounding neighborhood resources

Employer-Assisted Housing

Partner with the public sector to offer down payment assistance, rent subsidies, and other housing benefits to employees

Rising housing prices across the region could displace many residents, ultimately threatening the stability of the region's workforce. While there are many federal programs that aim to reduce housing cost burdens, it is estimated that only 24% of eligible households receive federal housing assistance due to insufficient funding, leaving a huge gap for those in need.[196]

Many employers already offer financial benefits for education, health, and retirement, and a growing number are beginning to provide benefits for housing through public sector partnerships. This may include down payment assistance, such as a match-savings program similar to employer 401(k) matching, or a voucher to use on rental housing. Employers are encouraged to explore public sector partnerships to provide access to housing benefits for their employees, especially since housing displacement can cause severe mental stress and lead to decreased productivity for affected workers.[195]

EXPECTED IMPACTS

Community: Employer-assisted housing programs can promote economic development and neighborhood revitalization by encouraging residents to stay, creating a stable employment and tax base[197]

Private Sector: Housing benefits for employees are likely to attract and retain talented workers[198]

Stable housing has been shown to increase mental health, which increases productivity, decreases the likelihood of termination, and reduces training and turnover costs for employers[194]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** INOVA Health Systems partnered with Fairfax County's Magnet Housing program to provide affordable rental housing for nurses and other allied health professionals
- ***National Bright Spot:*** Live Midtown, an initiative of Midtown Detroit, Inc. partnered with three major institutions to subsidize rents and mortgage for employees in hopes of attracting and retaining residents to downtown Detroit

IMPLEMENTATION CONSIDERATIONS

- Companies can consider providing financial benefits for housing to all employees, and not only full-time, high-earning workers
- Employer-assisted housing programs should be available to both renters and homebuyers to maximize reach and effectiveness
- Employer-built and managed housing poses a variety of risks for businesses and workers, including privacy concerns. Employers can instead consider offering financial support for employees to maintain their rent and/or purchase a home, preserving housing choice

Case Study

Live Near Your Work Baltimore

Live Near Your Work is a partnership between the City of Baltimore and over 100 local employers that provides funds to employees to use toward a down payment or closing costs for homes in designated Baltimore neighborhoods.

Depending on the employer, incentives range from $2,000 to $18,500 and are funded partially by employers and partially by the city government. The goal of the program is to help employees secure stable housing near their work and live in Baltimore long-term.

Some employers also provide homebuying courses and 1:1 pre-purchase counseling to further assist with the process. Several Greater Washington Partnership partner organizations participate in the program, including The Annie E. Casey Foundation, Exelon, Harbor Bank of Maryland, Johns Hopkins University, and Under Armour.

Tenant's Rights & Eviction Prevention

Support public sector efforts to expand tenants' rights education programs and funding for nonprofit eviction prevention programs such as emergency assistance grants

Evictions are the biggest threat to housing stability for renters, as they can force residents into homelessness and make it more difficult to find future housing. Evictions are a severe challenge across the Capital Region: over 32,000 evictions were filed in D.C. between 2014 and 2018. In Baltimore, evictions of Black renters are three times higher than the number of white renters. And according to data from the Eviction Lab, Richmond has the second highest eviction rate in the country.[199]

Once faced with an eviction, individuals are likely to be denied rental housing for years to come, perpetuating a cycle of instability and threatening their health, safety, and well-being. Furthermore, families with children are the most likely to be evicted compared to other types of renters, which hurts academic outcomes and can have long-term impacts on educational attainment and employment outcomes.[200] While the federal government and many local jurisdictions implemented an eviction moratorium during the pandemic, it has since been lifted, putting thousands of renters in a precarious position.

Renters facing eviction often have little access to legal representation and resources, exacerbating the harmful impacts of displacement. In eviction lawsuits nationwide, nearly 90% of landlords have legal representation, while only 10% of tenants do.[201] Employers can support their employees by offering access or connection to subsidized and/or on-site legal education programs and attorney consultations to help employees understand their rights as tenants. By ensuring workers know their housing rights and providing resources to support them through various housing issues like eviction, employers can become part of the support system for residents. Employers can also aim to provide family-sustaining wages, as outlined in Pillar 2, to further support employees' housing stability.

EXPECTED IMPACTS

Community: Emergency funds for families facing an unexpected hardship (e.g., medical emergency, family death, job loss, etc.) can often prevent eviction. In Milwaukee, evictions across the city fell by 15% when residents were given direct access to funds from the American Recovery and Reinvestment Act of 2009[202]

Private Sector: Employees can better understand their rights and access legal assistance and resources. In one Philadelphia study, only 5% of tenants with legal representation were forcibly displaced from their homes, compared with 78% of unrepresented tenants[203]

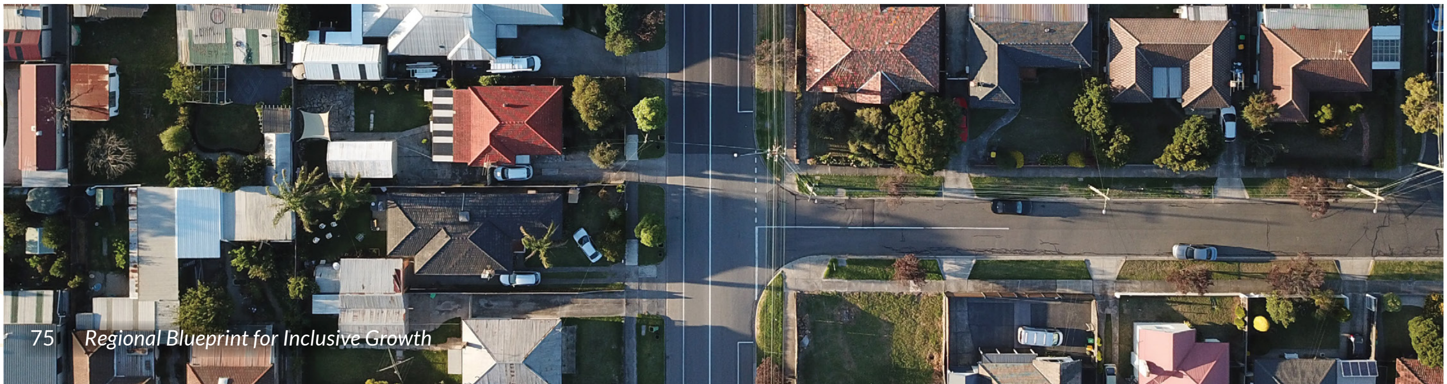
Eviction prevention measures will help workers retain their housing, leading to higher productivity at work and a lower chance of job loss[195]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** In 2020, Virginia allocated $3.3M to implement the Virginia Eviction Reduction Pilot. The program provides financial assistance to individuals for a variety of expenses – utilities, transportation, day care, rent and late fees, and more – to prevent eviction for renters at-risk
- ***National Bright Spot:*** The Columbus Foundation's Gifts of Kindness program provides one-time grants to individuals who experience an unexpected financial setback. 82% of administered grants are used for housing assistance

IMPLEMENTATION CONSIDERATIONS

- There are many organizations across the region that provide pro bono legal support and resources, and there is an opportunity for employers to partner with these organizations to connect employees in need
- Tenant education is important but is limited by existing laws, which generally favor landlords—the public sector has a role to play in strengthening protections
- There are a variety of organizations that provide eviction prevention programs and other support; employers can support and promote existing and proven programs rather than developing new efforts



Homeownership Education

Partner with public and nonprofit programs to make homebuying and homeownership education available to employees to help potential homebuyers navigate the process, access quality loan products, and explore alternative models of homeownership

Homeownership often supports housing stability and has numerous financial and health benefits, yet many individuals struggle to navigate the homebuying process or face difficulties saving enough for a home. In one survey, 68% of renters cited saving for a down payment as an obstacle to home ownership, and 39% of renters believe that more than 20% is needed for a down payment – more than what is actually required.[204] Improving access to educational programs on purchasing and maintaining a home can help close the racial homeownership gap and promote housing stability. Studies show that renters are five times more likely to move than homeowners, which can have negative effects on an individual's health and financial stability, and hinder employers' ability to retain workers.[205]

The private sector can partner with the public and nonprofit sectors to provide education and counseling programs to employees who are currently homeowners as well as those interested in buying a home. Supporting homeownership education programs is a great low-cost first step for employers to invest in employee housing. Some employers have started to bring in finance professionals, real estate brokerage representatives, and other speakers to lead workshops on financial wellness, the steps to buying a home, mortgage refinancing, and other relevant topics. The value add for employers is clear: if employees buy a house, they are more likely to stay in the area, and thus more likely to stay at the company.[206]

EXPECTED IMPACTS

Community: When individuals are more informed about the homeownership journey, they have an opportunity to more adequately prepare for and maintain homeownership[207]

Private Sector: Employees who buy a home are likely to stay in the area

Employees who receive support for buying and maintaining a home are more likely to feel connected to the company

EFFORTS IN PROGRESS

- ***Regional Bright Spot***: The Howard University Employee Credit Union offers a variety of mortgage resources – including a 24-hour hotline, educational programs for first-time homebuyers, and support with refinancing, closing costs, and loan programs
- ***National Bright Spot:*** Aflac partnered with the local Columbus, GA chapter of NeighborWorks to provide an Employer Assisted Housing Program that includes home buying education workshops, as well as down payment and closing cost assistance

IMPLEMENTATION CONSIDERATIONS

- Education programs should be provided to both current and aspiring homeowners. For aspiring homeowners, topics could include down payments, mortgage application process, HOA expectations, and more. For current homeowners, topics could focus on refinancing, unexpected maintenance, available tax incentives, etc.
- Employers should consider partnering with organizations and individuals who work with populations that reflect their employee base
- Homebuying education offered by employers can also help employees navigate housing benefits, and is a relatively low-level investment in terms of cost and time for employers

Housing Quality

Support efforts to improve the quality of affordable housing, including the safety and sustainability of housing units as well as the availability and accessibility of surrounding neighborhood resources

To support long-term housing stability, it is essential that housing units are both affordable and safe. Poor-quality housing is associated with a variety of negative health outcomes, including injury, chronic disease, and poor mental health[208] which can decrease worker productivity and increase health care costs for employers.[209]

The link between poverty and substandard housing is well-documented, and Black and Hispanic populations are disproportionately more likely to live in poverty. Housing hazards, such as fires, are more likely to occur and cause injury in low-income neighborhoods.[210] Housing quality issues pose a threat across the Capital Region. As of 2020, there were over 38,000 unresolved housing code violations reported in Washington, D.C.[211] In Richmond, over 3,300 dedicated affordable housing units are over 50 years old and require significant investments to maintain safety,[212] and in Baltimore, there are over 16,000 vacant properties, which contributes to numerous community health and safety issues.[213] Many low-income homeowners cannot afford to make necessary repairs, and many renters watch their maintenance requests go unaddressed, which can lead to preventable health and safety issues.

Businesses can help to address housing quality by supporting targeted investments and advocating for policies that protect tenants facing housing issues. Unsafe and unhealthy housing can cause stress for employees[214] and increase the chances of housing displacement, which threatens the productivity and retention of workers.[215]

EXPECTED IMPACTS

Community: Targeted investments can provide low-income households with more access to financing for necessary improvements to their homes to increase housing safety

When tenants have stronger protections in housing quality issues, landlords will likely be further incentivized to make needed repairs

Private Sector: Better-quality housing can improve the health of the workforce, which increases worker productivity and decreases health costs for employers[195]

EFFORTS IN PROGRESS

- ***Regional Bright Spots***: Project:HOMES in Richmond provides home repairs to low-income individuals to improve housing safety and sustainability and help people stay in their homes

  The Baltimore City Department of Housing and Community Development provides forgivable or deferred loans to finance home improvements and repairs

  Fight Blight Baltimore aims to address the issue of blight by creating a mobile application that identifies, reports, and analyzes blight data to support development of blighted properties

IMPLEMENTATION CONSIDERATIONS

- Many home improvement programs are federally funded, leaving significant gaps at the state and local level. A regional investment pool can be transformative by supporting the improvement of the region's housing stock
- Grants and low-cost loans can be provided to individual homeowners, as well as nonprofits and rental housing providers, as many individual homeowners do not have sufficient funds to make necessary improvements
- Code enforcement can have unintended consequences of displacing people, so stricter enforcement efforts should be paired with financial assistance for displaced renters

SOLUTION 3

Decrease Homelessness

Reduce the number of homeless individuals and families in the Capital Region

The homelessness crisis in the Capital Region poses a major threat to community health, safety, and wellbeing and carries significant costs.[216] While homelessness has been a challenge for our region for many years, the crisis has worsened in the face of rising home prices and the pandemic's impact on the economy, particularly job stability.[217] There are severe racial disparities in the homeless population: across the U.S., Black individuals make up 13% of the population, but 40% of the homeless population, which further exacerbates racial gaps in health and wealth.[218]

According to a report by the Partnership to End Homelessness, the Greater Washington Community Foundation, and the D.C. Interagency Council on Homelessness, there is a critical need for flexible risk capital for investment, broad-based advocacy, and cross-sector coordination to address homelessness.

This challenge cannot be addressed by the public and social sectors alone – businesses also have a role to play in alleviating this crisis and can support in the following ways:

- Supporting public and nonprofit efforts that provide immediate permanent housing and wrapround services (mental health support, job placement and training, etc.) for individuals and families experiencing homelessness
- Supporting interim housing solutions to provide immediate shelter and stability to unhoused individuals and families

Permanent Supportive Housing

Support public and nonprofit efforts that provide immediate permanent housing and wraparound services (mental health support, job placement and training, etc. for individuals and families experiencing homelessness

Experiencing homelessness can have a severe impact on mental and physical health. The U.S. Department of Housing and Urban Development (HUD) estimates that at least 45% of the homeless population have a mental illness, and at least 25% are severely mentally ill.[219] Widespread homelessness can impact the availability of health care resources, as emergency department utilization is three times more likely for homeless patients than the U.S. norm.[220] Furthermore, patients experiencing homelessness are likely to stay in the hospital for an average of 4.1 days longer, with an additional cost of $2,414 per day.[221] According to the most recent Point-in-Time count[z], there are over 8,300 homeless individuals in the D.C. metro area, the highest number in any Capital Region jurisdiction.[222]

One of the most impactful strategies to alleviate the region's homelessness crisis is to expand the supply of affordable housing to help prevent homelessness in the first place. However, it is important to acknowledge that for individuals who are currently unhoused, the path to stable housing can be difficult and requires longer-term support. Dedicated, permanent housing with wraparound social services support on-site can help people move toward independent housing stability. Businesses can support existing homeless-focused public and nonprofit services by providing funding to bridge existing gaps, or investing in job training and placement services for individuals experiencing homelessness.

EXPECTED IMPACTS

Community: Participants of Housing-First programs[AA] are more likely to maintain stable housing and employment than those who do not receive housing- irst interventions[223]

Investing and supporting housing stability for young people improves school performance and decreases the chance that they will experience homelessness later in life, strengthening long-term employment outcomes[216]

Private Sector: The use of shelters as long-term housing is expensive and puts a strain on public and community resources. Providing individuals experiencing homelessness with housing can save taxpayers nearly $20,000 per person.[223] This could ultimately make the region more attractive to businesses and workers

EFFORTS IN PROGRESS

- ***Regional Bright Spot***: Pathways to Housing D.C.'s Housing First Program combines housing with a client-centered approach that includes supportive treatment services in mental and physical health, substance abuse, education, and employment
- ***National Bright Spot:*** The City of Seattle saved $3.2M in one year after implementing Housing First policies

IMPLEMENTATION CONSIDERATIONS

- Housing should be paired with wraparound social services, which are shown to increase the likelihood that recipients maintain permanent housing,[223] and those services should be easily accessible and inclusive for individuals experiencing homelessness. Many individuals may not seek out resources due to stigma and/or lack of awareness of services available
- HUD identifies Housing First as the most effective approach to ending chronic homelessness; it is a long-term solution and may be complemented by short-term solutions like transitional housing, which only provides housing for a short amount of time, but acts as a helpful stopgap

Z. Point-in-Time count is an unduplicated count on a single night of the people in a community who are experiencing homelessness. It includes both sheltered and unsheltered populations.
AA. According to the National Alliance to End Homelessness, Housing First refers to a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness and, is guided by the belief that people need basic necessities like a place to live before attending to other issues, such as employment, substance abuse treatment, etc.

Interim Housing

Support interim housing solutions to provide immediate shelter and stability to unhoused individuals and families

People across the region lose their housing every day due to eviction, unsafe conditions, domestic violence, and other issues. On any given night, in Baltimore 2,193 people stay in emergency shelters, transitional housing, or on the streets,[224] while in Washington D.C., 681 individuals experiencing homelessness are unsheltered.[225] There are thousands of people across the region who do not have reliable shelter, which negatively impacts public health and community safety, inflicting high social and economic costs across the region.[226] Providing emergency shelter for these situations is critical while actively pursuing the long-term goal of providing access to permanent housing.

EXPECTED IMPACTS

Community: Emergency shelter can provide immediate safety and security after losing housing from eviction, domestic violence, or other emergencies, and can help to eliminate some of the health and safety risks of living unsheltered

Private Sector: Providing shelter to individuals experiencing homelessness can help to improve community health, safety, and overall well-being, which can improve quality of life for all residents and make the region more attractive and competitive[226]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** The Homeless Connection Line in Richmond assists households within 3 days of losing housing to help access emergency resources and connect to homeless assistance

IMPLEMENTATION CONSIDERATIONS

- While emergency shelter is not a long-term solution, it addresses the immediate needs of the community and is an important first step to alleviating the homelessness crisis
- Many individuals experiencing homeless turn down emergency shelter due to safety risks, stringent rules and regulations, crowded conditions, and other issues. Providing inclusive and comfortable options can reduce crowding and account for different needs, such as substance abuse treatment

PILLAR

05 High-Performing and Accessible Transportation & Digital Infrastructure

Transportation and digital infrastructure enable our region to connect through work, school, and play. Widespread accessibility to high-performing infrastructure is an economic imperative and is critical to achieving inclusive growth.

Unfortunately, access to such infrastructure is not equal across the Capital Region. Black, Hispanic, and low-income households in the Capital Region are more likely to have longer commute times and worse access to high-performing transit options, while also being less likely to have access to a car or broadband internet.

Black residents in the Capital Region are almost **3x as likely as white residents to live in areas with poor transit accessibility to jobs and low vehicle ownership.** Households in poverty are almost 2.5x more likely to live in areas with poor transit access to jobs[227]

Inequitable access to transportation infrastructure can affect commute times, especially for those who work outside of traditional 9-to-5 weekday schedules. Even within the same city, a trip across town on public transportation can cost a rider several hours depending on the time of day.[228] These inequities in access shape what work and educational opportunities are available to residents and disproportionately impact Black, Hispanic, and low-income communities. Longer commute times reduce the jobs, housing, and services that can be accessed for residents, and impact employers' ability to recruit and retain a productive workforce.

In 2018, the Partnership published the Capital Region's Blueprint for Regional Mobility which lays out a plan to connect the super-region, improve the consumer experience, ensure equitable access, and integrate innovation in our regional transportation system. The transportation solutions in this pillar sharpen our focus to ensure we prioritize solutions that can create a more prosperous, equitable, and resilient region for people of all backgrounds and incomes, and particularly for those facing the greatest barriers

Connectivity does not encompass transportation alone – it also includes digital infrastructure. Reliable household-level internet connection is a necessary utility to generate income, buy products and services, engage in education, and obtain real-time information. In crisis situations like the COVID-19 pandemic or climate disasters, reliable digital connectivity is imperative for sustaining livelihoods and participating in society.

Yet, despite its critical relevance, reliable and affordable broadband is not currently available to all. Many in rural areas or communities of color lack this digital infrastructure, which in turn reduces education opportunities for students and work prospects for job seekers, and excludes communities from information channels, voting opportunities, and health care services.

Digital access and proximity to accessible transportation are two sides of the same coin: participation in the modern economy typically requires both, and those with better access tend to have better outcomes. Investing in the expansion of digital and transportation infrastructure for excluded populations will enable more individuals to access and maintain income-generating opportunities, connect to digital learning opportunities, provide for their families, and participate in the economy.

The following section outlines solutions and proposed recommendations to reduce inequities across transportation and digital access, thereby creating a more inclusive and productive economy.

05 Infrastructure

High-Performing and Accessible Transportation & Digital Infrastructure

SOLUTION 1

Enhance Access to High-Quality Public Transit

FREQUENT, ALL-DAY TRANSIT

Call for the expansion of frequent, all-day transit service, especially for transit-dependent communities

Rethinking The Bus: Issue brief outlining five essential steps to transform buses and mobility in the Capital Region

Richmond's Transportation Revolution: Case study analyzing Richmond's 2018 bus network redesign and new Bus Rapid Transit line, the Pulse

Connecting the Richmond Region: Report examining impacts of the East-West Bus Rapid Transit line and opportunities for a new North-South line

TRANSIT BENEFITS AND EQUITABLE TRANSIT FARES

Provide discounted or free transit passes to all employees, especially lower-wage employees, and support equitable fare strategies for transit operations

Unlocking The Promise Of Integrated Mobility: Issue brief outlining the benefits of a seamless platform for mobility services

INCLUSIVE TRANSIT ORIENTED DEVELOPMENT

Incent inclusive TOD[1] at transit stations, including local hiring provisions for construction

Building the Transit-Oriented Region: Report examining the potential for inclusive transit-oriented development in Prince George's and Anne Arundel Counties

SOLUTION 2

Remove Barriers to Mobility

TRANSIT-ACCESSIBLE WORKSITES & SUBSIDIZED MULTIMODAL[2] ACCESS

Prioritize transit-accessible worksite locations and, for locations outside of transit networks, look to remove barriers through shared mobility services

SEAMLESS MULTIMODAL TRANSPORTATION OPTIONS

Advocate for targeted roadway investments, the removal of physical barriers to opportunity, robust multimodal options, and sustainable transportation infrastructure

Capital Region Rail Vision: Reports, technical products, and vision for a seamless regional rail network that connects the Capital Region

Tackling the Capital Region's Roadway Congestion: Issue brief outlining a strategy for performance-driven tolling and mobility improvements

SOLUTION 3

Increase Digital Connectivity

AFFORDABLE BROADBAND & DIGITAL DEVICES

Collaborate with policymakers, internet providers, and technology companies to provide affordable home internet options and digital devices to overlooked communities

ACCESSIBLE BROADBAND

Advocate for the widespread expansion of reliable and high-quality broadband services, especially for communities of color, rural populations, and LMI[3] communities

DIGITAL SKILLS PROFICIENCY

Support and fund organizations that provide digital skills trainings for historically overlooked communities

DEFINITIONS:

1. TOD: Transit Oriented Development
2. Multimodal refers to transit, trails, and roads
3. LMI: Low-to-Moderate Income

ICON KEY:

Organizational Practice
Financial Investment
Resource-Sharing
Public Policy



SOLUTION 1

Enhance Access to High-Quality Public Transit

Invest in high-performing and affordable public transportation to reduce the time and cost to access opportunity

Despite traffic, residents across the Capital Region who drive a private vehicle have faster and easier access, on average, to jobs and recreational activities. However, Black, Hispanic, and low-income households are less likely to have access to a private vehicle.[227] Improving the reliability, affordability, and destinations accessible by public transit are key strategies and tools to help close race- and income-based inequities in physical access to opportunity, while also improving quality of life.

High-quality public transit will increase regional economic performance, expand access to diverse labor pools for businesses, drive transit-oriented development, and reduce congestion and air pollution. The region already has a strong backbone of transit service, from an expansive Metrorail and Metrobus system in Washington, Greater Baltimore's subway, light rail, and bus network, and the growing local bus and Bus Rapid Transit system in the Richmond area, not to mention the 30+ other providers of transit, commuter, and intercity rail services that connect the region.

However, even with that strong backbone, the existing transit networks do not meet the needs of our growing region or provide enough of the high-quality, reliable service that can narrow gaps in transportation inequities.

Recommendations to enhance the region's public transit systems and provide better transportation for all include:

- Calling for the expansion of frequent, all-day transit service, especially for transit-dependent communities
- Providing discounted or free transit passes to all employees, especially lower-wage employees, and supporting equitable fare strategies for transit operations
- Incentivizing inclusive transit-oriented development (TOD) at transit stations, including local hiring provisions for construction

Frequent, All-Day Transit

Call for the expansion of frequent, all-day transit service, especially for transit-dependent communities

Transit agencies have historically provided high-quality, frequent transit service during traditional peak weekday commute hours, while midday, late-night, or weekend transit service is typically less frequent or nonexistent. This results in many employees not choosing transit because service is not available or reliable when they need it. On the other hand, many riders do not have a choice and rely on transit to move about the region. Reliable and frequent transit is an essential service and can benefit everyone, from front-line employees working an early morning shift, to a working parent who must return home midday to care for a child, to a technician working the Saturday overnight shift.[229]

EXPECTED IMPACTS

Community: Transit-dependent riders, who are more likely to be low income, will have improved access to jobs and services regardless of the time of day or day of week. This will reduce inequities in transportation access between transit riders and drivers of private vehicles, creating a more equitable transportation system and encouraging more residents to choose transit

Private Sector: Businesses will increase the share of employees who commute by transit, expand access to a broader and diverse labor pool, and reduce parking costs. Constructing a new parking structure was estimated to cost $25,700 per space in 2021[230]

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** In 2022, the Partnership and the Greater Baltimore Committee will launch Greater Baltimore's Transit Future campaign to call for a regional strategy to improve transit, including more frequent service for Greater Baltimore. The Partnership is also a founding member of the MetroNow Coalition in the D.C. metro area, a leading voice for enhanced transit, and has studied impacts of a new bus rapid transit line in the Richmond metro alongside local partners
- ***Regional Bright Spots:*** MDOT MTA, GRTC, DASH, and WMATA have begun to shift service models toward more frequent, all-day transit service that better serves the needs of transit-dependent riders[BB]

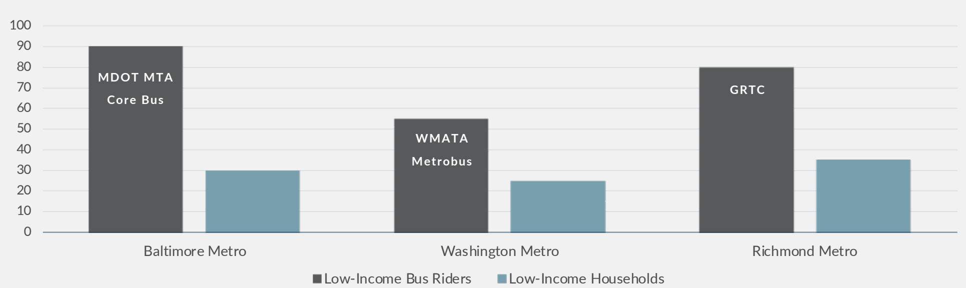
  Dominion Energy is partnering with Fairfax County and several partners to test a driverless "first and last-mile" public transportation option to evaluate its effectiveness, safety, and ability to connect the community to the wider transit network

IMPLEMENTATION CONSIDERATIONS

- Travel patterns and behavior shifted during the COVID pandemic. Post-pandemic, the levels of remote, hybrid, and flexible work hours in the Capital Region will likely remain elevated, reducing demand in the traditional morning and peak hours[231]
- Spreading service more evenly throughout the day can save money by reducing AM-PM split shifts for operators; however, more frequent late-night and weekend options will demand higher overall operating costs
- Targeted bus priority treatments, including dedicated bus lanes, can reduce travel times and increase reliability for bus riders, especially on routes traveling through congested corridors that serve transit-dependent communities

LOW-INCOME RIDERS STAND TO BENEFIT THE MOST FROM FREQUENT, ALL-DAY TRANSIT

Percent of low-income bus riders compared to low-income households



Low-Income Ridership Sources: WMATA Bus Customer Survey 2018 (Household Income <$50k); GRTC 2019 Passenger Survey (Household Income <$50k); MDOT MTA Origin-Destination Ride Studies 2015-2018 (income <50k);

Household Income Source: American Community Survey 2019 (Household Income <$50k)

BB. For examples of transit agencies adopting more frequent, all-day service, see Maryland Transit Administration's (MTA) CityLink in Baltimore, Greater Richmond Transit Company's (GRTC) bus redesign in Richmond, Driving Alexandria Safely Home's (DASH) bus redesign in Alexandria, and Washington Metropolitan Area Transit Authority's (WMATA) Frequent Service Bus Network in Washington.

Transit Benefits and Equitable Transit Fares

Provide discounted or free transit passes to all employees, especially lower-wage employees, and support equitable fare strategies for transit operations

Low-income residents around the Capital Region are more likely to rely on transit to access work, school, and services, yet they are less likely to have access to work-based transportation benefits.[232] This means that many low-income residents must pay full price for each transit trip, which can cut significantly into their take-home pay. Many companies provide tax-free or discounted transit passes for their employees, which have minimal impact on take-home pay but help to reduce congestion, parking costs, and retain talent. However, while lower-wage and part-time employees may benefit the most from discounted or free transit passes, they are least likely to receive the benefit.

Pre-pandemic, **most transit fares** in Richmond were **paid by low-income households**, with 79% of riders from households earning less than $50k per year[233]

Employers can help reduce roadway congestion, improve transportation equity, and expand and retain their labor pool by broadening the number and type of employees with access to discounted transit passes (especially lower wage and part-time employees), supporting subcontractors in offering transit benefits, and encouraging the public sector to adopt equitable transit fare strategies, such as fare capping, income-targeted fare discounts, or zero-fares for select communities.

EXPECTED IMPACTS

Community: Low-income residents' transportation cost-burden will be lowered, freeing more of their income for other uses, while also increasing transit ridership, reducing roadway congestion, and expanding access to jobs and opportunities. For each dollar that a low-income household must spend on transit, that household has one less dollar to spend on food, health care, education, or recreation, which can hinder their quality of life[234]

Free or Zero Fares for transit rides eliminate fare collection costs for transit agencies and grow ridership, which increases an agency's share of federal formula funding.[235] For example, Alexandria's DASH bus ridership grew 26% in the first month after a zero-fare policy and redesigned bus network were implemented[236]

Private Sector: Reduced transportation costs will expand the size, reach, and diversity of the labor pool and help employers attract and retain talent[237]

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** The Partnership is supporting public and private partners in the Richmond metro to develop a long-term equitable fare strategy to maintain zero-fare operations for the Greater Richmond Transit Company (GRTC)
- ***Regional Bright Spots:*** Capital Region transit agencies experimented with zero-fare transit operations during the pandemic, supported by Federal COVID-relief money, and several have maintained zero-fare transit operations because the experiments showed that removing fare collection speeds the boarding process, eliminates fare-collection costs, and improves the lives of riders, especially low-income riders[238]
  Alexandria's new DASH Bus Network launched in 2021 included a zero-fare policy and a redesigned bus network which expanded all-day, frequent transit service. Bus ridership grew 26% in the first month of the zero-fare policy and new network
  The City of Richmond's Employee Trip Reduction Program provides GRTC transit swipe cards or vanpool vouchers to full time City of Richmond employees for their commute to/from work

IMPLEMENTATION CONSIDERATIONS

- Transit and mobility providers can work together to design a single pass and fare distribution system that allows employers to buy or subsidize one universal pass to be distributed as an easy-to-administer benefit, no matter where the employee lives in the Capital Region[239]
- As transit agencies adopt new technologies to collect fares, such as mobile tickets, unbanked and underbanked individuals, and those without access to smartphones, may be left behind if they are not considered in the design and implementation of equitable fare strategies[240]
- Equitable fare strategies could include time-bound approaches (e.g., zero-fare weekends), rider-specific products (e.g., fare-capping or means-tested fare discounts), or geographic discounts (e.g., zero-fares along specific transit routes or stations) based on the agency's ridership profile
- Equitable transit fares can reduce revenue, thereby reducing an agency's ability to provide high-quality transit service unless transit agencies can secure reliable alternative revenue from the public sector, private philanthropy, advertising, or other sources

Inclusive Transit-Oriented Development

Incent inclusive transit-oriented development (TOD) at transit stations, including local hiring provisions for construction

For the average resident in the Capital Region, only 2% of jobs are accessible by transit compared to 28% by car.[227] Transit Oriented Development (TOD) is a planning and development framework to encourage vibrant, walkable, and dense communities near transit stations to maximize the benefits and return on investment of transit infrastructure. Supporting inclusive TOD can expand jobs, housing options, and commercial space near the region's hundreds of transit stations, ensuring a more efficient use of the region's resources, and creating more equitable access to opportunity, especially for transit-dependent residents. Business leaders can support inclusive TOD by advocating for the development of projects and policies that support more inclusive communities around the region's transit stations, from hyperlocal discussions about specific development projects to macro regional planning efforts.

EXPECTED IMPACTS

Community: By unlocking inclusive development potential at only seven transit stations studied in Anne Arundel and Prince George's counties, the region could generate more than 25,000 new jobs and $75M in new county tax revenues[241]

Private Sector: Inclusive TOD will expand access to jobs for minority and low-income workers, who are more likely to be transit-dependent and may struggle to access opportunities not located near transit. Across WMATA ridership, 58% are minority residents and 25% are low-income[242]

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** With support from EY, the Partnership has worked with a wide range of public and civic stakeholders to analyze TOD opportunities in Anne Arundel and Prince George's counties in Maryland, as well as inclusive TOD opportunities around the expansion of the Richmond metro area's regional bus rapid transit network
- ***Regional Bright Spots:*** Maryland's Prince George's and Montgomery counties have been leading inclusive TOD efforts with the launch of the Blue Line Economic Development Platform to encourage TOD along WMATA's Blue Line in Prince George's County, the More Housing at Metrorail Stations Act in Montgomery County, and the Purple Line Corridor Coalition advancing inclusive and equitable TOD along the currently under-construction Purple Line corridor

  The Baltimore Metropolitan Council is launching a competitive grant program to advance equitable TOD plans and projects with $300,000 in grant funding available through FY2023

IMPLEMENTATION CONSIDERATIONS

- Construction and land near transit stations is often more expensive, which limits affordability. Funding and policy tools, such as affordable housing trust funds and density bonuses, can encourage more inclusive, affordable development near transit
- Jurisdictions and the private sector should also consider ways to support existing businesses, renters, and homeowners with technical and financial support to remain in the community as property values rise
- Local hiring provisions and community benefits agreements for TOD projects can maximize the return on investment by requiring local, family-supporting jobs for disadvantaged populations, and ensuring community-defined amenities are included in the development projects

SOLUTION 2

Remove Barriers to Mobility

Expand multimodal transportation options to ensure more options for residents to access jobs, homes, and amenities

For most of the 20th century, the Capital Region has prioritized roadway construction more than multimodal transportation infrastructure such as sidewalks, trails, bike lanes, bus lanes, and rail projects. Many new communities were planned exclusively around roadway infrastructure and lack other options for safe transportation. To make matters worse, last century's roadway infrastructure was often built at the expense of Black and low-income communities, many of which were demolished or physically cut off from nearby opportunities.

Expanding options for multimodal transportation improves the overall transportation system's performance. More transportation options create more choices for residents and employees to move around the region, creating healthier, more dynamic, and resilient communities.

To remove barriers to mobility and improve access to the region's rich economic, cultural, and social opportunities, recommendations include:

- Prioritizing transit-accessible worksite locations and, for locations outside of transit networks, remove barriers through shared mobility services
- Advocating for targeted roadway investments, the removal of physical barriers to opportunity, robust multimodal options, and sustainable transportation infrastructure

Transit-Accessible Worksites and Subsidized Multimodal Access

Prioritize transit-accessible worksite locations, and, for locations outside of transit networks, remove barriers through shared mobility services

For the average resident across the Capital Region, more jobs are accessible within 45 minutes by foot or bike than by transit, which creates challenges for accessibility during inclement weather and for those individuals with diverse abilities who cannot bike or walk to work.[227] By choosing to locate new worksites near transit (e.g., when expanding or relocating), businesses can increase mobility options for their employees, expand access to the region's diverse workforce, and help build a more inclusive region.

Locating worksites near transit expands access to the 1-in-10 workers who take transit to work across the region, 25% of whom lack access to a car.[227] Since the pandemic, almost all new office construction in 2021 in the Washington area is in WMATA Metro-accessible locations.[243] Where transit-accessible worksites are not possible, businesses can subsidize multimodal access to and from their worksites, including "first and last mile" solutions such as bike- and scooter-share, as well as longer trip solutions, such as vanpool and car share services.

EXPECTED IMPACTS

Community: More transit-accessible worksites and subsidized multimodal access to and from work will reduce congestion and expand access to jobs for all residents

Private Sector: Company-provided vanpool programs can increase employee satisfaction and reduce absenteeism by providing an alternative, reliable form of commuting[244]

EFFORTS IN PROGRESS

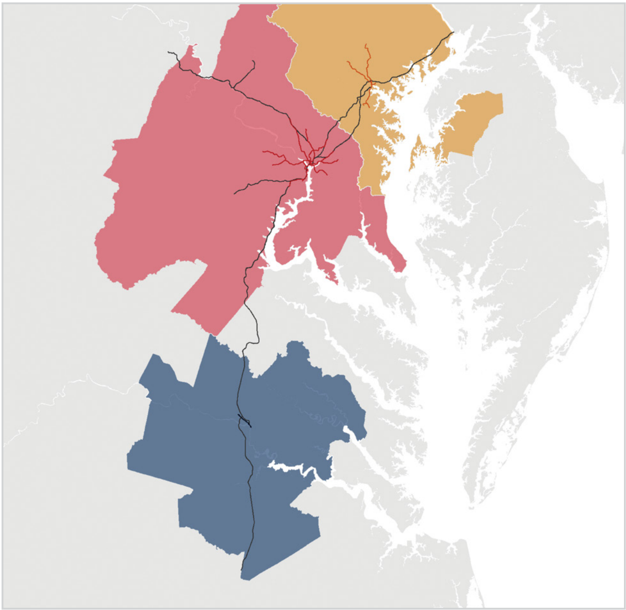
- ***Regional Bright Spots:*** Major employers across the region have relocated or expanded to transit-accessible worksites to better attract talent including, Amazon, British Telecom, Capital One, Choice Hotels, CoStar, Google, ICF, Kaiser Permanente, Marriott, McCormick's, Nestle, Pandora, Rolls-Royce North America, and the University of Maryland Medical Center

  Prince William's OmniRide and Fredericksburg's GWRideConnect encourage multimodal access through ridesharing, vanpooling services, and guaranteed ride home programs

  Capital Bikeshare in the Washington area and RVA Bike Share in Richmond offer free or discounted memberships for low-income residents

IMPLEMENTATION CONSIDERATIONS

- Where possible, businesses should seek transit-accessible worksites. Where transit-accessible worksites are not feasible, businesses should explore ways to subsidize alternatives to private-car transportation and coordinate with nearby employers to provide alternative 'first and last mile' solutions such as bike- and scooter-share, subsidies for e-bikes, and secure bike parking, as well as longer trip solutions, such as vanpool and car share services



CAPITAL REGION TRANSIT

This map highlights the region's major fixed-route transit services that have dedicated infrastructure such as railways or busways.

- MDOT MTA Subway & Lightrail
- WMATA Metrorail
- GRTC Bus Rapid Transit
- Regional & Commuter Rail

**The region's hundreds of local bus routes are not shown*

Seamless Multimodal Transportation Options

Advocate for targeted roadway investments, the removal of physical barriers to opportunity, robust multimodal options, and sustainable transportation infrastructure

Black, Hispanic, and low-income communities in the Capital Region bear a disproportionate share of the transportation system's negative externalities, including pollution, noise, traffic violence, and congestion.[245] Like much of the country, many of the region's highways cut through historically Black communities and many Black, Hispanic, and low-income communities continue to be isolated from nearby opportunities as a result. In fact, Black and low-income neighborhoods can be 5 to 20 degrees Fahrenheit hotter in summer than wealthier, whiter parts of the same city Due to an overabundance of roadways and parking surfaces that absorb heat, Black and low-income neighborhoods can be 5 to 20 degrees Fahrenheit hotter in summer than wealthier, whiter parts of the same city.[246] Nonetheless, most residents across the Capital Region continue to rely on driving a private vehicle to move about the region, making roadway congestion and the lack of safe and reliable multimodal alternatives major barriers to opportunities and maintaining employment.[237]

In 2018, the Partnership developed six performance-driven tolling principles that aim to remove roadway bottlenecks and use toll revenues to increase access and mobility for all residents, including those who cannot afford the tolls.[247] Widespread adoption of these principles could help close gaps in transportation outcomes. Historically disinvested communities should be prioritized when deploying sustainable mobility infrastructure, including sidewalks, trails, bike lanes, ADA-accessible transit stops, and electric vehicle charging stations. Local communities should be included and empowered by the planning, design, and construction process.

EXPECTED IMPACTS

Community: The adoption of the Partnership's performance-driven tolling principles will generate revenue for the entire transportation system to expand sustainable mobility infrastructure. Trails and other active transportation infrastructure can increase safety, spending with local businesses, and health outcomes for commuters.[248] Sustainable mobility infrastructure will also improve air quality which can reduce rates of asthma, COPD, lung cancer, heart disease and low birthrate in impacted communities[249]

Private Sector: Reduced congestion will help businesses attract and retain a talented workforce by improving health outcomes and quality of life

EFFORTS IN PROGRESS

- ***Partnership Bright Spot***: The Partnership partnered with EY and the Rails-to-Trails Conservancy to study the potential impacts of completing the Baltimore Greenway Trails Network, a 25-mile network of trails that will connect many of Baltimore's job centers and educational and cultural institutions with a diverse cross-section of more than 75 neighborhoods
- ***Regional Bright Spots:*** The Capital Region's three primary cities are rethinking equitable transportation infrastructure. The City of Richmond's Path to Equity Policy Guide lays the framework for resolving problematic inequities in the City's transportation network. The District of Columbia embedded equity as a key goal of its move D.C. long-range transportation plan. Baltimore City adopted a Complete Streets framework to elevate the priority of pedestrians, bicyclists, and transit users in planning and roadway design

  Planning departments across the Capital Region are exploring ways to rectify barriers in the built environment and reconnect communities such as capping I-95 in Richmond to reconnect Jackson Ward and removing the 'Highway to Nowhere' in Baltimore City

  The Transportation Planning Board at MWCOG adopted Transit Access Focus Areas (TAFAs) to prioritize areas with the greatest need for improvements to walk and bike access to transit

IMPLEMENTATION CONSIDERATIONS

- In alignment with the Partnership's equitable tolling principles, "Public agencies should conduct robust and broad public engagement to develop goals, performance metrics and public benefit assessments for each tolling project, whether delivered by the public agency or by a public-private partnership"[247]
- Entire generations have grown up without access to safe spaces to walk or bike in their communities. Planners, engineers, and local leaders must acknowledge and grapple with the history of trauma and disinvestment associated with our transportation infrastructure throughout the course of a project, from initial community engagement through design and construction
- Many residents have also experienced personal harassment, violence, or discriminatory over-policing while moving—driving, walking, or biking—so community safety must be incorporated into the design, maintenance, and operations of the infrastructure

Case Study

Baltimore Greenway Trails Network

The Partnership partnered with EY and the Rails-to-Trails Conservancy to study the potential impacts of completing the Baltimore Greenway Trails Network, a 25-mile network of trails that will connect many of Baltimore's job centers and educational and cultural institutions with a diverse cross-section of more than 75 neighborhoods. EY brought their research and technical expertise to the table to examine the social and economic benefits, including the return on investment, for the City of Baltimore. The report found that, "when compared with the project's estimated cost of $28M, the estimated benefits of completing the Greenway far exceed the investment." Among the benefits, completion of the Baltimore Greenway Trails Network could generate up to:

$113 million
per year in direct, indirect, and induced local retail activity near the trail

$48 million
in total economic impacts of trail construction, with $17 million in labor income

$314 million
in aggregate residential property values and new tax revenues of $7.1 million

Replace 8.5 million
vehicle miles traveled with more walking, biking, and transit use

$2.4 million
in annual public health savings resulting from more residents walking and biking

3,900 tons
of carbon emissions avoided

Source: Side A Photography; Courtesy of Rails-to-Trails Conservancy

Equitable Digital Access for All: Connecting the Underserved, Unserved, & Disconnected

UNDERSERVED

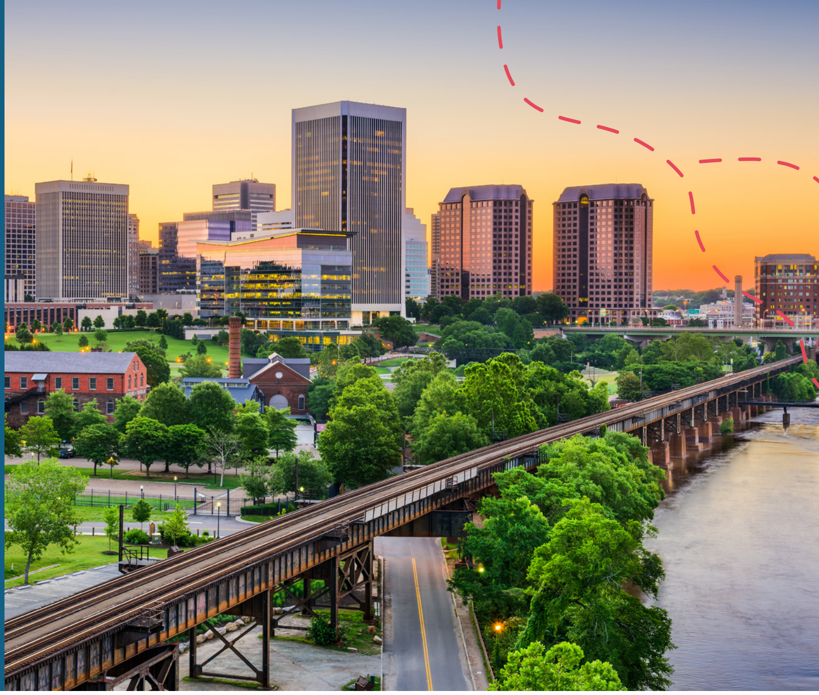
Communities that have broadband that does not meet the performance threshold of 100 mbps download and 20 mbps upload speeds, as defined by the 2021 Broadband Infrastructure Finance and Innovation Act[250]

UNSERVED

Communities that do not have access to broadband service (less than the FCC's defined base minimum of 25 mbps download, 3 mbps upload)[251]

DISCONNECTED

Communities that have no internet (broadband or otherwise)



SOLUTION 3

Increase Digital Connectivity

Invest in affordable, high-quality, and accessible broadband infrastructure for overlooked communities

Digital connectivity is the backbone of much of our economy and society and can be a transformational tool for rectifying inequities across communities. However, in the Capital Region, there are stark disparities in broadband internet access and affordability. In the three Washington D.C. wards (wards 5,7 & 8) that are predominantly Black, over 35% of households do not have access to broadband.[252] In Maryland, a 2019 survey found that close to 40% of households without broadband are Black households.[253]

Cost is one of the most prohibitive factors for obtaining broadband in the District; nearly 30% of D.C. households with earnings below $50,000 per year lack broadband in 2019.[252] In Virginia, as of May 2022, about 70% of residents do not have access to an affordable internet plan of $60/month or less.[254]

As communities and businesses become increasingly reliant on the internet for everyday interactions, such as consumer banking, retail, education, health care, and social connection, investments in equitable digital infrastructure are critical for ensuring that no one gets left behind.

Long-term, sustainable digital connectivity for all can be accomplished by:

- Collaborating with policymakers, internet providers, and technology companies to provide affordable home internet options and digital devices to overlooked communities
- Advocating for the widespread expansion of reliable and high-quality broadband services, especially for communities of color, rural populations, and low and moderate-income communities
- Supporting and funding organizations that provide digital skills training for historically overlooked communities

Affordable Broadband and Digital Devices

Collaborate with policymakers, internet providers, and technology companies to provide affordable home internet options and digital devices to overlooked communities

Nationwide, Black and Hispanic adults are less likely to own a computer or have access to high-speed broadband at home compared to white adults.[255] A 2019 report found that among Black adults nationwide, 58% have a computer and 66% have home broadband access, and among Hispanic adults 57% own a computer and 61% have broadband; both of these fell below the percentages among white adults, at 82% and 79% respectively.[256] As of 2021 (shown on the right), these racial disparities still persist. This has ramifications for equitable access to opportunity when families rely on internet and devices to partake in society, including remote learning, applying to jobs, accessing telehealth, and staying connected to real-time information.

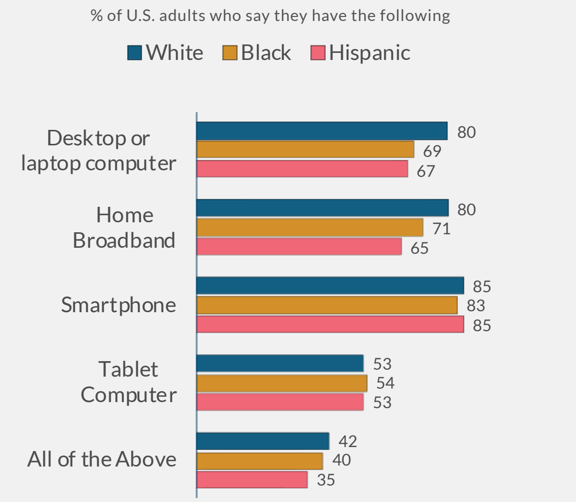
In addition, low-income households experience greater financial hardship when it comes to paying for broadband. In D.C., a 4-year snapshot from 2014-2018 revealed that 51% of households earning less than $20,000 per year had no internet compared to 6% of those making more than $75,000.[257]

Nearly half of lower-income households in the U.S. (43%) don't have broadband and rely more on a smartphone than a computer, which is not ideal for completing more complex work tasks and school assignments, and smartphones often come with data plan restrictions, which further limit access.[258, 259]

When digital connectivity is cost-prohibitive, access to education and equitable career pathways are hindered, which reduces opportunities for individuals and families and compromises the diverse and competitive talent available to businesses.

Leveraging private sector resources in partnership with the public sector can mitigate costly subscriptions and devices for households, particularly lower-income households, and provide families with equal opportunity to thrive.

BLACK AND HISPANIC ADULTS IN U.S. ARE LESS LIKELY THAN WHITE ADULTS TO HAVE A TRADITIONAL COMPUTER, HOME BROADBAND



Note: Respondents who did not give an answer are not shown. White and Black adults include those who report being only one race and are not Hispanic. Hispanics are of any race.
Source: Survey of U.S. adults conducted Jan. 25-Feb. 8, 2021.
PEW RESEARCH CENTER

EXPECTED IMPACTS

Community: With the 2021 Bipartisan Infrastructure Law focusing attention on both broadband affordability and access, companies have the opportunity to leverage available funding and partner with stakeholders to subsidize internet costs, which will increase the number of households with internet subscriptions

Private Sector: By subsidizing or partnering with entities who provide affordable broadband for under resourced communities, more households have the opportunity to acquire the skills and education needed to meet employer hiring and workforce demands

EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** Capital One partnered with Comcast and AHC Inc. to launch the Capital One Digital Access (CODA) program, which provides free, reliable-speed internet to households residing in affordable housing communities

  In 2020, Mayor Bowser announced a $3.3M initiative, Internet for All, to provide free internet to low-income students and families in the District through partnerships with Comcast and RCN
- ***National Bright Spot:*** Rural LISC, funded by entities like AT&T, Microsoft Philanthropies, and Truist Foundation, provide refurbished digital devices and equipment and discounted service subscriptions to underserved rural communities

IMPLEMENTATION CONSIDERATIONS

- Companies should consider partnering with affordable housing developers to provide free or subsidized internet in public housing units
- With the influx of federal funding, there is an opportunity to partner with eligible nonprofits and state/local agencies to subsidize internet costs, especially in lower-density, rural markets where service providers increase prices to compensate for lower customer volume
- Businesses should partner with nonprofits and refurbishing organizations (e.g., PCs for People) to provide low-cost or free digital devices to students

Accessible Broadband

Advocate for the widespread expansion of reliable and high-quality broadband services, especially for communities of color, rural populations, and low and moderate-income communities

As communities become increasingly reliant on digital infrastructure for work, school, personal finances, and health care, the need for accessible, quality, and dependable internet connectivity grows. In 2020, a report estimated that 42 million people in the U.S. did not have internet, and 62% of U.S. counties lacked dependable high-performing broadband service; in other words, communities did not have the minimum FCC-defined download speed (25 mbps).[260, 261] The pandemic further underscored the severity of this challenge when households switched to remote learning and telework, and quarantine requirements prevented individuals from obtaining COVID-19 and routine health care in person. These challenges are often more acute in historically-excluded communities.

Inaccurate or underreported data on digital access is a recurring issue and often misrepresents the gravity of the digital divide in the country and region. Microsoft reported its own data alongside the Federal Communications Commission (FCC) to illustrate that while the number of unserved individuals seemed minimal nationwide, the number of people using minimum reliable broadband was severely lacking across most of the country.[262] In 2020, Microsoft reported that approximately 120.4 million people did not use internet at broadband speeds nationwide despite the FCC stating that only 14.5 million people lacked access to broadband.

General broadband expansion is also not enough. Specific attention is needed for overlooked communities that have been adversely impacted by historical redlining policies and other discriminatory practices. Since internet service providers invest in areas they expect to be profitable, low-income communities, often comprised of Black and Latinx households, are frequently overlooked or are provided low-quality broadband – known as "digital redlining."[263]

In D.C., the wards with the highest density of Black and Latino residents have lower internet access than wards where predominantly white residents live.[264] Moreover, 37% of households in Northeast D.C. (comprised of predominantly Black residents) have broadband compared to up to 90% of Northwest D.C. households (predominantly white households).[265] In Baltimore, 40% of households in 2018 did not have access to wireline broadband.[266]

The business community can play a valuable role by investing in equitable service delivery for historically disinvested communities and advocating for more accurate data collection and reporting to spur larger local and federal investments in broadband infrastructure.

EXPECTED IMPACTS

Community: Addressing disparate broadband access to remediate equity gaps will allow more households to access economic opportunity and civic engagement opportunities, and decrease individual customer costs as more households subscribe to the internet and providers can charge less

According to an Amazon and U.S. Chamber of Commerce study, increased access to digital tools for rural small businesses in Virginia can generate additional returns of at least $2.24B in annual sales, $1.29B in annual value added, 9,415 jobs, and $452.4M in annual wages[267]

Private Sector: More equitable distribution of quality broadband service will strengthen the consumer base, talent pipeline, and generate greater returns for providers as more households enroll in their services

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** Dominion Energy is partnering with Internet Service Providers (ISPs) to install "middle-mile" fiber networks to reach unserved counties in Virginia
- ***National Bright Spot:*** Ting Internet is partnering with a Colorado utilities company to undertake a large-scale broadband infrastructure project aimed at expanding "last-mile" broadband services to households in Colorado, with the ultimate goal of servicing 400,000 addresses in the state[268]

IMPLEMENTATION CONSIDERATIONS

- When supporting widespread broadband expansion, consideration should be given to long-term sustainability of priority infrastructure investments, given the continuous evolution of technology
- Businesses should partner with service providers and government offices to subsidize infrastructure costs and support efforts that utilize existing and innovative infrastructure to close coverage gaps by extending internet to excluded communities (e.g., Project Waves)
- Companies can support broadband accessibility through investments to expand free public internet access (e.g., reliable Wi-Fi hotspots and internet in libraries, community centers, laundromats)
- Companies should encourage their employees to raise complaints to the newly developed FCC Task Force to Prevent Digital Discrimination if experiencing or observing digital discrimination in their communities

Digital Skills Proficiency

Support and fund organizations that provide digital skills training for historically overlooked communities

While digital connectivity is critical for inclusion, infrastructure and devices are futile unless individuals understand how to obtain, engage, and leverage these services and technologies. The digital skills gap is particularly pronounced among communities of color. The U.S. Department of Education found that digital illiteracy among Black adults was two times that of white adults in the U.S.[269]

Less than 20% of Black and only 16% of Hispanic workers in the United States hold remote-optional jobs compared to 33% of white employees, according to a 2018 survey by the U.S. Bureau of Labor Statistics; since then, the pandemic has only widened this gap.[270] This means that more Black and Hispanic employees are worse-positioned than their white counterparts to use and rely on digital devices and services, and are at greater risk of under performing at jobs that require remote or hybrid work. Closing the digital skills gap is imperative to helping ensure Black and Hispanic families and communities are not left behind. The private sector has the capacity and resources to help deliver these trainings to the most excluded communities.

Coupled with investments and partnerships to advance digital skills training, the anticipated rollout of funding will enable agencies, providers, and households to benefit from reliable broadband service. Unfortunately, many households and agencies are either unaware or unequipped to apply to these opportunities and, in some cases, do not know about the programs at all. Businesses can partner with nonprofits to conduct informational sessions to employees or community members to raise awareness and equip applicants with the skills to navigate their options.

EXPECTED IMPACTS

Community: Increased investments in digital skills development and available resources will enable more households to obtain and effectively use affordable, quality internet, which will allow them to engage in the digital economy, partake in online education, and obtain access to real-time information

Private Sector: When more households have access to reliable internet and know how to use it, there is a more robust and qualified workforce available to meet in-demand digital skills and tech careers

EFFORTS IN PROGRESS

- ***Partnership Bright Spot:*** The Capital CoLAB facilitates collaboration between higher education institutions and employers to develop digital career pathways that are responsive to in-demand digital tech and tech-adjacent[CC] jobs
- ***National Bright Spots:*** EveryoneOn is partnering with Microsoft to provide foundational digital skills training and online resources, including how to locate and enroll in low-cost broadband, and tools to navigate career, health and wellness, and finances online. Trainees are also provided 3 months of free internet

  Comcast's Project UP program, backed by a $1B commitment to reach tens of millions of people, aims to increase digital connectivity and strengthen individuals' digital skills to ready the next generation of entrepreneurs and workers

  Digital Navigators is a service model designed to deliver digital technical support and trainings to communities, as well as devices and public access computer labs. The model is intended to address multiple facets of digital inclusion—access, affordability, reliable connectivity, and capacity-building

IMPLEMENTATION CONSIDERATIONS

- Digital skills training should be conducted in partnership with digital equity-focused nonprofits and should include training on data security to protect users of media, apps, and email from phishing scams and identity/credit card theft
- Trainings should be offered in multiple languages and delivered with accessibility features for those with diverse abilities
- Digital proficiency programs should be paired with affordable or subsidized internet subscriptions so individuals are able to apply what they have learned after completing the training
- Organizations should support programs like Digital Navigators that provide communities skills training and application support for eligible funding opportunities

CC. Tech-adjacent occupations use technology extensively versus tech occupations develop technology.

Case Study

Microsoft Airband Initiative

Microsoft is partnering with telecommunications providers and device manufacturers to increase digital access, affordability, and digital skills through co-investments and subject matter expertise. Launched in 2017, Microsoft has been prioritizing digital infrastructure investments and skills training to close the digital equity gap nationwide and globally. Their support to-date has included: investments in affordable, off-grid energy providers; use of low-cost wireless technologies to improve digital inclusion; and financing the construction of a wireless internet network. Microsoft also works alongside the public sector to match capital investments with government financial and regulatory support.

This initiative included a data-mapping effort to showcase the digital disparities nationwide that are underreported by the FCC, and Microsoft has advocated for friendlier policies towards small internet service providers to broaden their reach through unutilized TV infrastructure.

As of 2020, Microsoft successfully stood up more than 90 projects across the globe under this initiative, which includes partnerships with 12 internet service providers across 24 U.S. states.

By July 2022, Microsoft aims to connect:

3 million
People in the US

40 million
People globally

PILLAR

06 Health Equity

Underrepresented communities across the Capital Region experience systemic barriers to living healthy lives, including racism and discrimination in care, delivery, and deep inequities in social determinants of health.[DD] Structural flaws in the health care system limit access to sufficient health coverage, affordable and equitable health care, quality food and nutrition education, and community resources.

As a result, our region faces enormous and longstanding disparities in health-related outcomes between underserved populations and white populations, including variations in life expectancy, birth rates, morbidity, and more. There are substantial societal costs of these disparities: in 2021, a Kaiser Family Foundation report calculated that health disparities cost the U.S. $93B in excess medical costs and $42B in lost productivity per year.[3]

Black and Hispanic communities are disproportionately affected by **systemic health care inequities** and experience poorer health outcomes than white populations as a result[3]

Hispanic residents are **14-43% more likely** to not have health insurance coverage than white residents

Life expectancy for Black newborns is more than **a decade lower** than white newborns in the region

Black infant mortality rates are **85-200% higher** than those of white residents; D.C. has the highest rate with **13.9** deaths per **1,000** live births among Black residents

Food insecurity is a significantly larger challenge for communities of color - Black residents are **93-187% more likely** to be receiving SNAP assistance than white residents

DD. According to the U.S. Department of Health and Human Services, social determinants of health are the conditions in the environments where people are born, live, and work that affect a wide range of health outcomes. These conditions fall into five domains: economic stability, education access and quality, health care access and quality, neighborhood and built environment, and social and community context.

What is Health Equity? The Partnership defines health equity as the fair and just opportunity for everyone in our region to fulfill their human potential in all aspects of health and well-being. Health equity means that every community member can achieve an overall state of well-being encompassing clinical, mental, social, emotional, physical, and spiritual health.[271]

Health equity has become a central focus across the U.S. due to COVID-19's disproportionate impact on Black and Hispanic communities, coupled with a national social justice reckoning that highlighted institutional racism, among other challenges. Health equity impacts business outcomes including workforce participation and productivity, consumer expectations, health care costs, and more.

Health equity cannot be addressed without an integrated focus on the economic, social, and environmental conditions beyond health care—the social determinants of health —as well as the structures, cultures, and technologies that influence care and well-being. Advancing health equity and reducing racial disparities in health-related outcomes requires coordinated action across all priority pillars, which reflect social determinants of health. The following section details how employers can support inclusive growth within health equity and the potential impact of making such investments.

06 Health Equity

Accessible and Effective Health Care Ecosystems

SOLUTION 1

Increase Affordability and Access to Equitable Care

INTEGRATED EMPLOYER HEALTH
Expand quality, accessibility, and availability of subsidized health care, mental/behavioral health, and well-being[1] benefits to employees

DATA COLLECTION IMPROVEMENTS
Include standardized race metrics in data collection and analysis to increase understanding of equity-related health and well-being metrics

RESOURCE MATCHMAKING TO SUPPORT COMMUNITY CARE PROVIDER NEEDS
Collaborate to match business expertise, assets, and services to non-clinical needs (e.g., operations, marketing, technology, etc.) of community-based health care and well-being providers

SOLUTION 2

Improve Maternal & Infant Health and Well-Being

MATERNAL HEALTH BENEFITS
Expand employer-provided health benefits, like home visits and doula coverage, that enhance the maternal health journey and improve outcomes

SCREENING INCENTIVES
Implement partnerships and internal policies that encourage employees to attend regular pre/postnatal check-ins, lactation consults, and mental health screenings

COHORT SUPPORT
Partner with community health providers and/or internal HR departments to create employee groups that provide education and support for employees/families during the pregnancy and early childhood journey

SOLUTION 3

Bolster Food & Nutrition Security

ACCESS TO HEALTHY FOODS
Partner with food assistance programs and providers to expand access to healthy food and amplify food assistance programs

PUBLIC FOOD BENEFITS
Advocate for increased funding and expanded eligibility for public food benefits

SOLUTION 4

Enhance Community Resiliency

COMMUNITY ASSOCIATIONS
Support community-led associations in under-represented neighborhoods that empower community members to identify, design, and implement solutions for key health needs

REPURPOSE UNUTILIZED SPACE FOR HEALTH CARE
Utilize available corporate or retail spaces to offer accessible and convenient health care and/or well-being services to employees and/or community members

REGION-WIDE COORDINATED CARE PLATFORM
Scale existing coordinated care network(s) that aggregates care, wrap-around services, and public benefits across the region to help employees and other community members better understand/access these resources

DEFINITIONS:

1. Health and Well-being refer to medical and mental health services, and non-medical drivers of health, including, but not limited to, access to healthy food, safe housing, reliable transportation, etc.

ICON KEY:

Organizational Practice

Financial Investment

Resource-Sharing

Public Policy

SOLUTION 1

Increase Affordability and Access to Equitable Care

Expand access, awareness, and engagement with quality, affordable, and equitable health and well-being services

Access to equitable and affordable health insurance and wrap-around well-being services is critical to achieving health equity in the region. Access is constrained by several factors, including affordability of employer-sponsored health benefits, eligibility requirements for employer coverage, and restrictive plan policies or networks. It is important that access to services is equitable across geographies and includes providers who focus on providing high-quality care to diverse populations. To improve access for underrepresented communities and bridge physical and socioemotional barriers to care (e.g., lack of trust in the health care system resulting from historical mistreatment), employers should invest in strengthening connectivity to the region's health care and well-being resources and increasing transparency into disparities in health outcomes to inform targeted interventions.

Employers can help enhance access to affordable health and well-being services, and support a healthier, more productive working population, by taking action across the following recommendations:

- Expanding quality, accessibility, and availability of subsidized health care, mental/behavioral health, and wellbeing benefits to employees
- Including standardized race metrics in data collection and analysis to increase understanding of equity-related health and well-being metrics
- Collaborating to match business expertise, assets, and services to non-clinical needs (e.g., operations, marketing, technology, etc.) of community-based, health care and well-being providers

Integrated Employer Health

Expand quality, accessibility, and availability of subsidized health care, mental/behavioral health, and well-being benefits to employees

Employer health coverage is foundational to affordability and accessibility of health and well-being services. Roughly 58% of employees across D.C. are covered by employer-sponsored health plans.[272] However, approximately 20% of employees at companies offering employer-sponsored health care are ineligible, often because they are part-time or temporary workers[273]—roles more commonly filled by Black and Hispanic workers.[274] Employers are positioned to increase care accessibility for these individuals, either through direct eligibility in employer-sponsored plans or through annual subsidies to support securing coverage in the marketplace.

The need extends beyond just employer health coverage eligibility: the COVID-19 pandemic has underscored the need for reliable and accessible physical and mental health and well-being coverage. Over 50% of people report delaying care due to time constraints or transportation barriers[275] and nearly half of employees say that mental health support is difficult to find or access;[276] currently, only 32% of employees report that mental health services are covered by their insurance.[277] Improvements in employee health and well-being benefits—and resulting health outcomes—can impact the bottom line by creating long-term cost savings, improved productivity, and increased employee satisfaction and retention.

EXPECTED IMPACTS

Community: Expanded coverage and accessibility of health and well-being services can improve overall community health by incentivizing people to get the care they need without concern for prohibitive costs

Increased coverage reduces the burden of health care spending and provides families with improved financial security and additional disposable income to spend on goods and services within the local economy[278]

Private Sector: Employees with health insurance take approximately 75% fewer sick days than uninsured workers[279]

Improved health coverage can increase employee retention—56% of employees said health coverage is a key factor in deciding to stay with their employer[280]

EFFORTS IN PROGRESS

- ***National Bright Spots:*** Morgan Health, a JPMorgan Chase & Co. business, is focused on improving the quality, efficiency, and equity of employer-sponsored healthcare through investments, partnership, benefits improvements, and thought leadership

  Deloitte's Integrated Mental Health Services provides employees with on-demand, concierge mental health care and counseling

IMPLEMENTATION CONSIDERATIONS

- In addition to broadening health plan eligibility, employers can consider full or cost-shared subsidies to support access to additional health and well-being activities
- Partnerships with digital care providers can alleviate logistical burdens and offer a platform for on-demand coverage for clinical, mental health, and well-being needs
- Employers should make sure that health plan offerings have equitable accessibility and affordability across employee types and geographies and educate employees on updates to offerings to encourage use of services

Case Study

CityBlock

CityBlock is a community-based health program that leverages technology to deliver personalized, high-touch care to low-income residents with multiple health concerns. The organization offers physical, mental, and social services and provides integrated care benefits in the following ways:

Flexible Care Options

CityBlock members can access care virtually, via home visits, or at community care sites

Mental Health Care

Psychiatrists and therapists work with members to help manage common mental health issues, as well as the stress associated with chronic medical conditions

Community Support

Recognizing that health extends beyond the clinic, CityBlock pairs members with Community Health Partners that help them navigate the care ecosystem from food and transportation to stable housing and reliable means of income

CityBlock works closely with insurers to provide care to targeted populations. Employers should consider working with their insurers to include CityBlock-like services within their plan offerings as they strive for integrated health benefits

Data Collection Improvements

Include standardized race metrics in data collection and analysis to increase understanding of equity-related health and well-being metrics

Collecting and analyzing accurate race and ethnicity data is crucial to both understanding disparities in health outcomes and developing targeted interventions to promote equity. However, flaws in data collection and lack of transparency in reporting may foster or perpetuate mistrust. Historic efforts to standardize race, ethnicity, and language (REaL) data have not been comprehensive. Further, when collected, REaL data has not been used to drive equity, but rather has often harmed historically underserved populations through biased AI and race-based algorithms; these algorithms routinely deprive Black patients of necessary treatment, such as adjusting risk scores for race, leading to lower risk scores than white counterparts and delayed access to some types of care.[281]

While sharing REaL data is optional for employees, businesses can foster trust with employees by encouraging self-reporting, being transparent with how data will be used, and normalizing data collection. Increased data sharing within the business community can help strengthen health equity; this may include working with insurers to pair REaL and health outcome data to predict and respond to health deficiencies or population health risks or creating a repository to inform an organization's health equity strategy. When adopted broadly, improved data infrastructure and data management practices can drive the cross-sector agenda for health equity and support KPI measurement of existing interventions.

EXPECTED IMPACTS

Community: Normalization of REaL data collection will encourage voluntary reporting at points of care, enhancing overall community data collection

Data sharing with health organizations will help identify disparities in care, enabling organizations to create targeted plans to reduce inequities in care [282]

Private Sector: Enhanced understanding of health and well-being outcomes and benefits enrollment allows employers to understand the degree to which services are reaching employees and can provide insights that enable employers to choose health plans and benefit offerings that better meet employees' needs

EFFORTS IN PROGRESS

- ***National Bright Spots:*** California Health Care Foundation's Free The Data Initiative is undertaking a pilot program to give community members access to aggregate-level local health data to raise awareness of key health issues

  The Healthy Business Coalition is a collaborative initiative among Businesses for Social Responsibility (BSR), the Robert Wood Johnson Foundation, and a group of leading companies that are dedicated to realizing the promise of the private sector's ability to improve population health

IMPLEMENTATION CONSIDERATIONS

- To affect change at scale and optimize the impact of data sharing, businesses should utilize standardized terminology for REaL data collection (e.g., Department of Health and Human Services data standards)
- Businesses should be transparent about data sharing, including how and why employee data will be used; organizations should also be mindful of potential privacy laws or restrictions pertaining to how data can be shared
- Businesses can leverage REaL data to understand disparities in enrollment and/or participation in health plan offerings and well-being benefits within their organization

Resource Matchmaking to Support Community Care Provider Needs

Collaborate to match business expertise, assets, and services to non-clinical needs (e.g., operations, marketing, technology, etc.) of community-based, health care and well-being providers

The business community can offer pro-bono professional services to community-based health clinics and well-being service providers to address key operating needs, such as data analytics, technology, marketing, troubleshooting, legal support, and more. Providing these services will enable community health workers and nonprofits to focus on service delivery rather than back-end operational functions. As of September 2021, 53% of nonprofits are experiencing increased demand for services, but one-third have had to cut programming, and 47% have seen a decrease in funding.[283] Within the nonprofit realm, community care providers are particularly important, as they provide care to uninsured and underinsured community members.[284]

To maximize effectiveness, organizations that understand the local health care, nonprofit, and business landscape can collaborate to best connect needs from community clinics and nonprofits with businesses that have the appropriate assets to support them (e.g., employee or technical expertise, funding, etc.). To maximize efficiency, organizations could consider developing or leveraging an existing technical platform to supplement matchmaking.

EXPECTED IMPACTS

Community: With back-end operational support, community health and well-being providers can focus limited funding on programming to meet increasing demand, allowing community members to retain quality sources of care and well-being services

Private Sector: Matchmaking makes it easier for businesses to identify where they can best support community organizations, saving organizations time and resources that can then be focused on providing direct support to the community

Increased community involvement can increase brand value—roughly 82% of consumers consider corporate social responsibility when determining where to purchase goods and services[285]

EFFORTS IN PROGRESS

- ***National Bright Spot:*** Catchafire utilizes a data-driven platform to partner with corporations, foundations, and grant makers to match nonprofits with professionals or organizations who can help meet their needs

IMPLEMENTATION CONSIDERATIONS

- In addition to other areas of expertise, the business community can support measurement and reporting so that nonprofits can more accurately demonstrate their impact and, as a result, access additional funding opportunities to maintain and expand their services
- Nonprofit board membership can be a part of matchmaking, specifically for employees who can provide expertise to guide organizations. One in three nonprofits say their board does not understand financial reporting, highlighting a need for more business leader representation[285]
- Implementing a technology platform to support matchmaking will likely require a single organization to take ownership of the process and platform, while working closely with additional organizations as collaborators

D.C. has the **highest infant mortality** rates in the Capital Region, with 13.9 deaths per 1,000 live births among **Black residents**[3]

SOLUTION 2

Improve Maternal and Infant Health and Well-Being

Decrease maternal and infant mortality rate, strengthen maternal well-being, and bolster early childhood development for residents

Significant racial disparities in health outcomes for infants and pregnant women highlight a need for change in how we support and offer care in our communities. Maternal and infant health and well-being determines the health of future generations and can shape future health care challenges.[286] Racial disparities in maternal and infant health outcomes stem from a variety of causes, namely increased barriers to care for people of color, chronic stress from structural racism, and disparities in care resulting from underlying provider bias.[287] In our region, Black infant mortality rates are 85-200% higher than those of white infants and life expectancy for Black newborns is more than a decade lower than that of white newborns.[288] Employers can enhance employee health and well-being benefits to provide more support for pregnancy, postpartum, and infant care, helping to improve maternal and infant health outcomes.

Employers can accomplish this by investing in three areas:

- Expanding employer-provided health benefits, like home visits and doula coverage, that enhance the maternal health journey and improve outcomes
- Implementing partnerships and internal policies that encourage employees to attend regular pre/postnatal check-ins, lactation consults, and mental health screenings
- Partnering with community health providers and/or internal HR departments to create employee groups that provide education and support for employees/families during the pregnancy and early childhood journey

Maternal Health Benefits

Expand employer-provided health benefits, like home visits and doula coverage, that enhance the maternal health journey and improve outcomes

Washington D.C.'s maternal mortality rate is twice the national average[289] and, across the U.S., mortality among Black mothers is twice as high as it is for other populations.[290] In the U.S., for each pregnancy-related death there are 70 "near misses" resulting in severe maternal morbidity; these "near misses" are even more common among residents of low-income zip codes.[291] Furthermore, infants in our region also suffer disproportional outcomes: Richmond, Baltimore, and D.C. have higher annual rates of low birth-weight newborns (11.9%, 11.0%, and 10.0% respectively) than the national average of 8.2%.[289] This is higher in predominantly Black neighborhoods—in D.C.'s Ward 8 the rate increases to over 14.4%.[292]

Several interventions that can be offered via employer benefits or subsidies have shown to improve maternal and infant outcomes, namely home visiting programs,[EE] the use of doulas,[FF] and expanded postpartum services.[GG] Within postpartum care, screening and providing support for perinatal mood and anxiety disorders (PMADs) are particularly important for supporting maternal recovery, maternal transitions back into the workplace, and reducing the overall cost of perinatal care. PMADs cost an average of $32,000 per mother affected without treatment.[293] By providing coverage for additional maternal health services, employers empower caregivers to access holistic care, enhance their preparation for parenthood, and support maternal mental health prior to and during their return to work.

EXPECTED IMPACTS

Community: Home visits support pregnant individuals and new parents to promote infant and child health, foster educational development and school readiness, and increase mothers' participation in the workforce[294]

Doula services mitigate the effects of social determinants on birth outcomes by increasing health literacy, reducing perceived barriers to care, providing social support,[295] and reducing the likelihood of low birthweight infants and C-sections[296]

Private Sector: Home visit programs decrease the risk of postpartum depression, leading to improved maternal mental health when mothers return to the workplace[297]

Home visits[298] and doulas[299] are associated with reductions in medical costs, which yields cost savings to employers that are self-insured (i.e., employers who pay the cost of claims directly to their insurer)

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** In Washington, D.C., Mamatoto Village's Mother's Rising Home Visitation Program offers home visiting, including for those with private insurance
- ***National Bright Spot:*** Microsoft instituted a $1,000 subsidy for doula services for eligible employees and their dependents and added a doula benefit in select health plans

IMPLEMENTATION CONSIDERATIONS

- Benefits can be distributed through direct inclusion in health plans or via a subsidy to allow employees to select the provider that best fits their needs
- Once coverage is established, employers should actively communicate new maternal programming coverage to encourage employees to use the benefit
- Accessibility of programs may differ across regions; however, as demand for services increases because of expanded coverage, additional programming and/or new service providers may be needed

EE. Home visiting programs deliver structured education and screenings to high-risk pregnant individuals and parents of young children to improve maternal and infant outcomes.
FF. Doulas are trained, non-clinical personnel who provide education to new parents, give support throughout the labor and postpartum journey, and advocate for the mother during labor and delivery.
GG. Expanded postpartum services can include lactation consults, expanded mental health screenings, pelvic floor physical therapy, and other health care services that assist in maternal recovery.

Screening Incentives

Implement partnerships and internal policies that encourage employees to attend regular pre/postnatal check-ins, lactation consults, and mental health screenings

Babies of mothers who do not get prenatal care are five times more likely to die and three times more likely to have a low birthweight,[300] and mothers without prenatal care are five times more likely to die during pregnancy than those who receive prenatal care.[301] Health screenings play a vital role in the early identification and treatment of issues associated with adverse maternal and infant health outcomes. The underutilization of health screenings and services can negatively impact progress toward improving maternal and infant health outcomes (e.g., infant and maternal mortality, low birthweight, preterm birth).

Despite the benefits of screenings, 26% of women report needing additional time off for prenatal visits, but do not ask their employer due to fear of repercussions.[301] Health services for mothers and infants account for one-fifth of large employers' medical spend, with higher costs for mothers who do not have early prenatal care (on average $1,000 higher hospital costs).[302] The business community is positioned to address the key barriers that prevent their employees from accessing these services and to tailor policies and incentives to mitigate logistical barriers, enhance workplace culture, and remove stigma.

EXPECTED IMPACTS

Community: Increased participation in screenings can reduce infant mortality and low birth weight among infants in the Capital Region, and lead to improved maternal outcomes among mothers

Private Sector: Employees are more likely to vocalize their needs, seek care, and attend pre- and post-natal screenings. This also builds a workplace culture of trust and support

Employers save on health care costs through reduced employee medical spend[302]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** The Healthy Mom, Healthy Baby program is a collaboration between the Capital Area Food Bank and Mary's Center in Maryland. The program is funded by UnitedHealthcare and provides healthy food deliveries, virtual nutrition education, and virtual prenatal health screenings to high-risk pregnant individuals
- ***National Bright Spot:*** Anthem's Future Mom's Program is offered to expectant members as part of select Anthem health plans. The program provides support during pregnancy and after delivery, offers members free video visits, lactation consultants, counselors, and/or registered dietitians

IMPLEMENTATION CONSIDERATIONS

- After workplace policies are established, employers should socialize policies and aim to shift workplace culture to better enable and empower women to fully utilize new benefits
- Policies should consider that not all women will be comfortable disclosing their pregnancy in the early stages, and therefore should not require disclosure to HR
- Employers can also contemplate adding coverage for employees to utilize the services of innovative maternal health startups, such as Maven Clinic, that offer virtual perinatal services to ease logistical barriers to care

Cohort Support

Partner with community health providers and/or internal HR departments to create employee groups that provide education and support for employees/families during the pregnancy and early childhood journey

Roughly 90% of mothers do not feel supported by society[303] and approximately 70% of parents believe "being a good parent" is their biggest challenge.[304] Cohort support is a proven model for navigating pregnancy and early childhood. Group perinatal care has been shown to improve patient education and provide opportunities for social support while promoting risk screenings and physical assessments necessary for individual prenatal care.[305]

66% of mothers and 89% of fathers work outside the home.[306] Both mothers and fathers (50% and 39% respectively) say being a working parent makes it harder to advance in their careers.[307] Employers can establish partnerships or develop internal employee resource groups to offer cohort support to pregnant employees and new caregivers, creating a supportive and inclusive environment that improves both health outcomes and employee satisfaction.

EXPECTED IMPACTS

Community: Cohort support models have demonstrated decreased levels of postpartum depression[308] and community members participating in cohort programs are likely to experience increased con idence in parenting skills[309]

Increased community engagement during the irst year postpartum protects against delayed child development[310]

Private Sector: Participation in parental groups is expected to increase mental well-being and feelings of social support for employees navigating parenthood[311]

Peer support may also help employees navigate the impact of parenthood on their careers

EFFORTS IN PROGRESS

- ***National Bright Spots:*** McKinsey's Local Moms Leads program designates senior leaders in local offices to counsel new and expecting moms on navigating the workplace and organize group discussions on childcare topics

  Under Armour's Parents for Professional Growth provides information, networking opportunities, and support for working parents, as well as opportunities to advocate for new policies and resources to support the career progression of parents

IMPLEMENTATION CONSIDERATIONS

- Larger employers can consider implementing cohort support through employee resource groups. Smaller employers can consider teaming with other local employers to form cohort groups
- While cohort support is powerful, employers should also consider partnering with local health care and wellness organizations to provide additional support and education to new parents, as well as tangible resources (e.g., newborn care, breastfeeding supplies) to parents participating in these programs
- Employers can encourage participation in cohort groups by providing break time to attend meetings and fostering a culture that supports involvement

SOLUTION 3

Bolster Food & Nutrition Security

Improve access to quality food, food resources, and public food benefits

Access to quality food and nutrition education are foundational to advancing health equity. Yet, many within our region suffer from systemic disinvestment in the food ecosystem that disproportionately impacts residents of traditionally underserved communities. In addition to lacking proximity and affordability of healthy food, communities of color experiencing poverty face barriers to accessing public food benefits, encounter stigma and discrimination in stores, and may lack the resources to obtain nutritious foods.

These investments will expand access for food-insecure community members and improve employee health outcomes and lower medical costs for employers. Food security can also improve economic mobility as food-secure individuals are more likely to hold a steady job or pursue education and professional training.

Employers can advance food security by investing in two key areas:

- Partnering with food assistance programs and providers to expand access to healthy food and amplify food assistance programs
- Advocating for increased funding and expanded eligibility for public food benefits

Access to Healthy Foods

Partner with food assistance programs and providers to expand access to healthy food and amplify food assistance programs

In the Capital Region, between 60% and 80% of residents do not live within a half mile of a grocery store, compared with 50% of the U.S. population.[3] Lack of access to healthy food in under-resourced communities is often a result of systemic prioritization of food supply investments to wealthy communities, creating structural barriers to food and nutrition security. In Baltimore City, 1 in 4 people are food-insecure.[312]

Individuals living in food deserts have a higher risk of obesity and chronic disease due to lack of consistent access to nutritious food.[313] Food insecurity also affects employers: loss of productivity from inconsistent nutrition results in an estimated $5.48B annual loss to the U.S. economy[314] and food-insecure[HH] employees see an estimated additional $1,863 in medical costs annually.[315]

While there are existing resources available for food-insecure families, some of the main challenges are centered on accessibility—for both families trying to navigate resources and hunger-relief organizations attempting to secure food. Businesses can directly invest in local food ecosystems by partnering with existing food assistance programs to expand capacity and scale impact (e.g., through funding, providing free space, professional services, etc.). Furthermore, employers can support food access by lending expertise to help develop or refine food systems technology—including software and registration systems. These solutions can reduce barriers to accessing food or registering for food benefits.

Supplemental Nutrition Assistance Program (SNAP) Enrollment: In Virginia, only 72% of eligible SNAP recipients are enrolled in the program (compared with the national average of 82%).[331] SNAP-eligible individuals commonly report a lack of computer access and difficulty navigating the application as barriers to enrollment[316]

EXPECTED IMPACTS

Community: Families across the region will have increased food security and reduced chronic disease risk associated with diet[317]

Private Sector: As food security increases, employee productivity improves[318]

Employers save on health care costs through reduced employee medical spend, as employee health improves with adequate access to nutritious foods[319]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** D.C. Central Kitchen's Healthy Corners Programs partners with corner stores in low-income communities to offer fresh, affordable produce
- ***National Bright Spots:*** DoorDash's Project DASH allows community organizations to leverage existing DoorDash logistics to increase access to meals, groceries, household items, and school supplies. In Baltimore, United Way of Central Maryland leveraged this infrastructure to deliver meal kits to at-risk seniors
- Kaiser's Permanente's Food for Life previously utilized texting campaigns to alert members of their plans that they are eligible for food benefits and to assist them in enrollment

IMPLEMENTATION CONSIDERATIONS

- Investments should target programs that serve known food deserts in the Capital Region, specifically in Black and Hispanic communities
- Businesses can consider scaling emerging and innovative technology that connects food suppliers with excess food to community members
- Employers can consider leveraging their process optimization skills or technological expertise by partnering with public benefit programs to improve existing enrollment processes (e.g., SNAP, Special Supplemental Nutrition Program for Women, Infants, and Children)

HH. Food insecurity occurs when access to sufficient nutritious, affordable food is disrupted due to financial or logistical barriers (i.e., living within a food desert), resulting in a disrupted of eating patterns and nutrient intake.

Public Food Benefits

Advocate for increased funding and expanded eligibility for public food benefits

Public food benefits are critical interventions that are proven to help lift people out of poverty.[320] Research shows that food benefits are highly effective at reducing food insecurity and, for low-income children receiving benefits, food benefits improve long-term health, academic performance, educational attainment, and economic self-sufficiency.[319]

> Food insecurity is a significantly larger challenge or underrepresented communities—Black residents are 93-187% more likely to be eligible for and receive SNAP assistance than white residents[3]

Even with the October 2021 increase to SNAP benefits, there is still a gap between the provided per meal allocation and the cost of a moderately-priced meal in the Capital Region—ranging from 11% in Richmond and Baltimore to 26% in D.C.[320] Furthermore, key population groups are ineligible to receive benefits or can only receive benefits[II] for a limited period of time, including most students,[321] unemployed adults without minor children,[322] and in Maryland, individuals with former drug convictions.[323] Yet, these populations demonstrate high levels of need—roughly 1 in 3 university students[324] and 91% of recently released felons[325] are food insecure.

Research suggests that nationally 1 in 9 full-time workers may live in poverty.[326] Increased funding and expanded eligibility can scale the impact of public food benefits, further alleviating food insecurity and closing the benefits gap for historically ineligible individuals. Businesses can engage in coordinated advocacy to support expanded eligibility and financing of food benefits to improve food security—and thereby productivity and health outcomes—for their employees and community.

EXPECTED IMPACTS

Community: Expansion of public food benefits will reduce food insecurity among community members and provide additional dollars to spend on food within the local economy[327]

Food benefits lead to a reduction in the number of community members experiencing poverty. In D.C., it's estimated that SNAP keeps 21,000 people, including 10,000 children, out of poverty annually[328]

Increased benefits may allow for more nutritious diets and address benefit gaps, such as accounting for food allergies which disproportionately affect Black and Hispanic children[329]

Private Sector: SNAP benefits have demonstrated direct ties to increased economic activity—every $1 invested in SNAP generates approximately ~$1.70 in economic return[319]

EFFORTS IN PROGRESS

- ***Regional Bright Spot:*** D.C. Hunger Solutions and Maryland Hunger Solutions set annual policy agendas that aim to reduce food insecurity in the region
- ***National Bright Spot:*** During the COVID-19 pandemic, Anthem reached out to Medicaid beneficiaries to help newly-eligible and at-risk members enroll in SNAP and WIC

IMPLEMENTATION CONSIDERATIONS

- In parallel with advocacy, businesses can consider internal programs to address employees' basic nutrition needs, such as subsidized food (e.g., free or reduced cost meals and/or snacks on-site), inclusion of food as medicine in health plans, and subsidized farmers markets at offices
- Employers should work toward paying family-sustaining wages (as mentioned in Pillar 2) to help keep families out of poverty and reduce their need to rely on supplemental public benefits to feed their families

II. Some of these populations are temporarily eligible to receive benefits due to COVID relief provisions in the 2021 Consolidated Appropriations Act.

SOLUTION 4

Enhance Community Resiliency

Partner with existing community initiatives to address health and well-being needs and improve access to services

Disparities in COVID-19 morbidity, prevalence of preventable chronic disease, public health benefit participation rates, and life expectancy at birth highlight the systemic disinvestment in the health of historically underserved communities. The business community can play an important role in supporting historically underserved communities in the region, enabling community members to shape a health ecosystem that best serves them. Furthermore, through improved connectivity between community resources, the private sector can support a more proactive health system that identifies needs, connects community members to resources, and measures progress at scale. These efforts will also allow employers to continue to build the value of their brand at a local level and support improved health and productivity among employees residing in these communities.

Employers can enhance community resiliency by investing in three key areas:

- Supporting community-led associations in historically underserved neighborhoods that empower community members to identify, design, and implement solutions for key health needs
- Utilizing available corporate or retail spaces to offer accessible and convenient health care and/or well-being services to employees and/or community members
- Scaling existing coordinated care network(s) that aggregates care, wrap-around services, and public benefits across the region to help employees and other community members better understand/access these resources

Community Associations

Support community-led associations in historically underserved neighborhoods that empower community members to identify, design, and implement solutions for key health needs

The importance of engaging community members has been documented throughout this report; for change to be effective and sustainable, the impacted community must be at the center of the process. The Biden administration recently took action to recognize the importance of community voice at the federal level, requiring federal agencies to consult with members of communities historically unrepresented or underserved in federal programming.[330]

Community associations bring together representative community members to work towards a common goal. That goal may look different depending on how the association or board is formed; for instance, a corporation may convene a community advisory group to understand community needs for a specific project, whereas some communities may form their own associations to proactively address problems in their neighborhoods. However, when community advisory groups are convened by corporations, community members often do not trust the convening institutions due to historical disinvestment or they may not have the resources to become actively involved. The business community has an opportunity to rebuild trust and enhance health equity efforts across communities by making financial investments to support community-led associations, with a focus on incorporating perspectives from communities whose voices have not been represented historically, such as communities of color.

EXPECTED IMPACTS

Community: Community advisory boards amplify the voices and needs of traditionally underserved communities, allowing them to access valuable funding and resources that can improve their health[331]

Community-engaged research and advisory councils can help organizations uncover root causes of issues to design targeted interventions[330]

Private Sector: Community advisory boards can help businesses build trust in communities and better direct grant dollars or organizational resources to areas with the potential for impact[331]

EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** Georgetown University's Office of Minority Health & Health Disparities Research convenes a community advisory council with members representing all Wards of the District, with a particular focus on low-income areas East of the River. Georgetown utilizes the community advisory council in collaboration with community based partnerships to address cancer disparities through research, education, and service

  In Washington, D.C., the Southwest Neighborhood Assembly (SWNA) aims to improve the quality of life for its more than 12,000 residents. SWNA has a variety of programming efforts including working to amplify community voice and task forces that focus on education, health and welfare, recreation, employment, and transportation

IMPLEMENTATION CONSIDERATIONS

- Community associations are most impactful when they demographically mirror the communities they represent; this avoids disproportionately overemphasizing the needs of subsets of a population
- Corporations convening community groups to solicit input to programming or services should aim to compensate participating members; this allows members of communities to participate without undertaking an additional financial burden

Repurpose Unutilized Space for Health Care

Utilize available corporate or retail spaces to offer accessible and convenient health care and/or well-being services to employees and/or community members

Residents of the Capital Region are less likely to live within five miles of a hospital than their national peers.[3] To enhance access to health care and wraparound services, communities need flexible care models with physical locations that are accessible and trustworthy. These locations can be alternatives to traditional hospital and provider locations, which are not always easily accessible to all employees and community members due to location, proximity to public transportation, and/or operating hours, among other factors.

Businesses can leverage their physical footprint and available spaces to expand access to care in underserved communities through on-site health care and well-being services (e.g., vaccinations, basic primary care services, fitness activities), or the provisioning of space outside of operating hours to provide such services via partnerships with care delivery organizations.

Employers **lose productivity time** when employees must travel to seek medical care during working hours; an average patient visit results in roughly **2 hours of lost working time**[332]

EXPECTED IMPACTS

Community: Individuals experience increased accessibility of care and reduced barriers to care

Access to primary care has been shown to improve health outcomes and decrease hospitalizations.[333] The average cost of a 3-day hospital visit in the U.S. is roughly $30,000[334]

Private Sector: By offering accessible health care, employers can expect to see improved health, lowered health care expenditures, and increased productivity among employees[335]

EFFORTS IN PROGRESS

- ***Regional Bright Spots:*** United Way of the National Capital Area is working with partners across the region to increase accessibility of COVID-19 testing and vaccinations by utilizing churches, apartment complexes, malls, and more, as alternative sites of care

  MobileMed in Montgomery County, MD offers care through multiple mobile van locations. They collaborate with faith-based and cultural organizations for extensive outreach and engagement and provide comprehensive primary care, proactive management of chronic diseases, integrated behavioral health, and preventive screening

IMPLEMENTATION CONSIDERATIONS

- Employers who have or are developing on-site employee wellness centers can consider opening these spaces to the greater community and/or leveraging them to provide access to after-hours services, when possible, for greatest impact
- Employers can consider partnering with local nonprofits or provider groups to provide services in these wellness spaces (e.g., clinical, mental health, or other well-being services) rather than hiring their own providers
- Opening employee wellness centers or providing unused space for community clinics is unlikely to result in financial profit, but businesses can consider a broader return on investment through medical cost savings, increased proximity to customers, and brand reputation
- Employers pursuing this should work closely with their internal legal and security departments to mitigate any potential risks when designating space for these services

Region-Wide Coordinated Care Platform

Scale existing coordinated care network(s that aggregates care, wrap-around services, and public benefits across the region to help employees and other community members better understand/access these resources

Social determinants of health (e.g., health-related behaviors, socioeconomic factors, and environmental factors) can account for 80% of individual health outcomes.[336] Identifying and navigating services can be a persistent challenge for community members, especially those who lack access to a primary care provider, such as low-income and front-line workers. While there is an abundance of resources available, lack of awareness and complexity of enrollment present barriers to utilization. Amplifying and extending existing care coordination solutions to create a region-wide network can better connect individuals to local services and resources and improve their autonomy in managing their own health.

The business community can support this effort by pooling investment funds and/or contributing employee expertise to scale up the development of a single unified, robust technology platform to support both community members and community health providers with care navigation. The platform will enhance health and community-based organizations' understanding of available offerings by inventorying resources, ease navigation barriers by allowing organizations to make referrals between service providers, and facilitate better understanding of community members' support networks by tracking patient outcomes across service providers. When employees are able to access these services, their overall health and well-being improves, leading to productivity gains at the employer level.

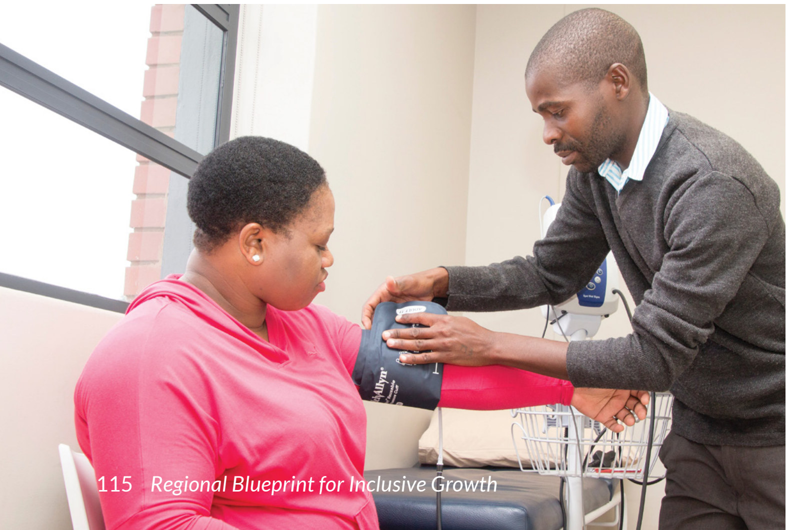
EXPECTED IMPACTS

Community: Community members experience reduced emergency department visits and hospital admissions.[337] Increased awareness and referrals result in improved access to community resources (e.g., low-cost health care, housing financing and improvement providers, employment agencies, transportation assistance agencies, etc.)

Private Sector: Improved accessibility of community resources leads to a reduction in employees' social needs (e.g., stable housing, consistent food supply), facilitating better overall health and allowing employees to focus more on work

EFFORTS IN PROGRESS

- ***National Bright Spot:*** NCCARE360 is the first statewide coordinated care network to electronically connect those with identified needs to community resources and allow for a feedback loop on the outcome of that connection. Funding is provided by a public-private partnership between NC Department of Health and Human Services and the Foundation for Health Leadership and Innovation



IMPLEMENTATION CONSIDERATIONS

- Where possible, businesses should look to enhance existing community referral platforms, as opposed to supporting development of net-new tools
- Successful coordinated care platforms often utilize a group of implementation partners—separate entities that join together to support aspects of the platform such as technical upkeep and maintenance, real-time service navigation, and community-based organization inventorying. Businesses can support the convening of implementation partners by providing funding and expertise
- Buy-in from community services organizations and health care entities is crucial to platform adoption and success
- The platform should allow for communication between community services organizations and clinical providers to close the loop on referrals and enhance understanding of needs; both stakeholder groups have indicated this as a key feature for success in past studies[338]

Case Study

Unite Us

Unite Us is an outcome-focused technology company that builds coordinated care networks connecting health and social service providers with national operations. Unite Us' software improves coordination, tracks outcomes, and helps standardize data sharing between payers, providers, government services and social services.

Unite Us' infrastructure provides both a person-centered care coordination platform and a hands-on community engagement process, working hand-in-hand with communities to ensure services are delivered to the people who need them most.

Partners in the network are connected through Unite Us' shared technology platform, which enables them to access a variety of functionality in a centralized ecosystem, including:

- Sending and receiving electronic referrals
- Addressing people's social needs
- Tracking every patient's total health journey
- Reporting on all tangible outcomes across a full range of services

The platform has a coordinated care network across the Capital Region, built in partnership with Kaiser Permanente and EveryMind, and just received $10M in CARES Act funding in Virginia to become the preferred coordinated care referral system in the state. Through Unite Us DMV, which includes the Mid-Atlantic Community Network funded by Kaiser Permanente, partners are able to send and receive secure, electronic referrals across the Capital Region and surrounding states, ensuring communities and individuals can seamlessly access much-needed resources and services across state lines.

Implementation

VISION FOR IMPLEMENTATION

The *Blueprint* lays out a vision for a collaborative strategy where government, community, and private sector stakeholders each have a unique and important role to play in advancing solutions that promote broad participation and inclusive economic opportunity. Effective strategies, particularly those that span sectors and the region, require a thoughtful and flexible approach to implementation.

ROLE OF THE PARTNERSHIP

The *Blueprint* provides a 10-year, data-driven strategy for promoting inclusive growth in the Capital Region. The Partnership will take a leadership role in pillars, solutions, and proposed recommendations where we are already actively leading efforts. This includes skills and talent, support for diverse businesses, and regional mobility and infrastructure. We will continue to scale efforts such as our CoLAB Digital Tech Credential, the $4.7B Shared Prosperity commitment to support underrepresented communities and Minority Business Enterprises (MBEs), and promote integrated rail connections through the Capital Region Rail Vision. The Partnership will pursue focused efforts in additional areas based on regional needs and organizational priorities in the coming years.

WAYS TO GET INVOLVED

As a convener, the Partnership will help to foster relationships that connect the region and drive implementation against *Blueprint* recommendations. The Partnership has held initial conversations with leaders and organizations across the region to identify implementation partners and will continue to foster discussion and facilitate connections through convenings, workshops, and events.

As implementation opportunities emerge, and as engagement with the *Blueprint* increases, the Partnership will explore additional modes of collaboration, such as informal committees or working groups, as appropriate. The Partnership acknowledges that implementation will look different based on the set of actors, the specific pillar, and unique characteristics of each city within the region. If you are interested in getting involved, please reach out to info@greaterwashingtonpartnership.com.

TRACKING PROGRESS

This *Blueprint* provides a guiding framework for how the business community, in concert with the public and social sectors, can design and institute policies and practices and drive investments that narrow equity gaps. As these recommendations and solutions are implemented, it will be critical to track and measure progress.

The following section provides examples of data that can be collected to assess progress towards solutions across the six pillars of the *Blueprint*. These examples are pulled from government and private sector databases that primarily rely on county or state-level survey data to measure social and economic outcomes.

These examples are not intended to be exhaustive but rather offer suggestions for how the region, individual organizations, as well as coalitions of organizations, can understand baseline disparities and measure improvements in the region. Each actor, or coalition of actors, pursuing these solutions should also develop their own key performance indicators (KPIs) to measure progress and success.

01 | Affordable, Accessible, High-Quality Education & Skill Building

SOLUTION 1
Improve Access to Quality Education

METRIC

Percentage of non-white individuals enrolled full-time in undergraduate or postgraduate education programs by state/locality *(Integrated Postsecondary Education Data System)*

SOLUTION 2
Enhance Access to In-Demand Skills

METRIC

Percentage of participants in education or training programs who attain recognized postsecondary credential or equivalent during or within 1 year after program exit by state and by race *(U.S. Department of Labor, Workforce Innovation and Opportunity Act)*

SOLUTION 3
Invest in Talent Development Through Work-Based Learning (WBL) Opportunities

METRIC

Number of students who complete on-the-job training, an apprenticeship program, or another qualifying activity to gain measurable skills with an employer or training provider by state and by race *(U.S. Department of Labor, Workforce Innovation and Opportunity Act)*

02 | Family-Sustaining and Inclusive Employment Opportunities

SOLUTION 1
Embrace Inclusive Hiring

METRIC

Number of total hires per year by race/ethnicity and by county *(U.S. Census Bureau QWI Explorer)*

SOLUTION 2
Promote Equitable Retention & Advancement

METRICS *(within an organization)*

Percentage of diverse talent out of total senior leader representation/total board representation *(Gartner's Inclusion Index)*

More on diversity scorecard and dashboard examples can be found here

SOLUTION 3
Invest in Employee Well-Being

METRICS *(within an organization)*

Number of employees who report feeling included, rewarded, and listened to by their employers and managers *(Gartner's Inclusion Index)*

Childcare costs for a household with two children as a percent of median household income by race and by county *(County Health Rankings)*

03 | Community Wealth Generation & Thriving Entrepreneurship Ecosystems

SOLUTION 1
Advance Financial Education & Resiliency

METRICS

Percentage of individuals with a savings and/or checking account at a formal financial institution by race and by county

Percentage of individuals with emergency savings to cover at least three months of basic living expenses by race and by county

SOLUTION 2
Support Underrepresented Entrepreneurs & Minority Business Enterprises (MBEs)

METRICS

Share of regional total procurement spend allocated towards diverse suppliers by race and by county

Total seed and series funding raised by diverse-led startups by race and by county

Closure rate of businesses for diverse vs. non-diverse businesses by race and by county

SOLUTION 3
Support Entrepreneurship Ecosystem Connectedness

METRICS

Number of corporate headquarters relocations by county

Percentage of startups with diverse leadership teams by county (>50% of leadership is diverse)

Total/Cumulative beneficiaries served through public-private funding models

04 | Affordable, Sustainable Housing in Thriving Communities

SOLUTION 1
Expand Housing Affordability

METRIC

Percentage of renter and owner-occupied housing units where monthly costs are lower than 30 percent of income *(Mastercard Inclusive Growth Scorecard)*

SOLUTION 2
Support Housing Stability

METRIC

Homeownership rates by race/ethnicity of household and by county *(U.S. Census Bureau)*

SOLUTION 3
Decrease Homelessness (U.S. Census Bureau)

METRICS

Annual point in time count of unsheltered homeless individuals by race/ethnicity and by county

Annual point in time count of sheltered homeless individuals by race/ethnicity and by county

05 | High-Performing and Accessible Transportation & Digital Infrastructure

SOLUTION 1
Enhance Access to High-Quality Public Transit

METRICS

Ridership on the region's transit agencies *(Federal Transit Administration's National Transit Database)*

Percentage of workers who commute via public transportation *(U.S. Census Bureau)*

SOLUTION 2
Remove Barriers to Mobility

METRICS

Number of public electric vehicle charging station locations by county *(U.S. Department of Energy Alternative Fuels Data Center)*

Number of jobs within a 30-minute transit commute on average for households by county *(AllTransit Rankings by Center for Neighborhood Technology)*

SOLUTION 3
Increase Digital Connectivity (U.S. Census Bureau)

METRICS

Percentage of households with a computer by race/ethnicity and by county

Percentage of households with a broadband Internet subscription by race/ethnicity and by county

06 | Accessible and Effective Health Care Ecosystems

SOLUTION 1
Increase Affordability and Access to Equitable Care

METRIC

Percentage of adults reporting fair or poor health by county and by race *(County Health Rankings)*

SOLUTION 2
Improve Maternal & Infant Health and Well-being

METRIC

Number of maternal/infant deaths by county and by race

SOLUTION 3
Bolster Food & Nutrition Security

METRIC

Percentage of population who are low-income and do not live close to a grocery store by race and by county *(County Health Rankings)*

SOLUTION 4
Enhance Community Resiliency

METRICS

Percentage of population under age 65 without health insurance *(County Health Rankings)*

Average number of physically unhealthy (illness or injury) and/or mentally unhealthy (stress, depression, etc.) days in a month reported by individuals, by county and by race *(County Health Rankings)*

The Greater Washington Partnership's Inclusive Growth Dashboard is a tool to measure collective progress across the region using publicly available indicators across the six pillars. The Dashboard will rely on county or region-level data, similar to what is provided above, to track the region's progress toward inclusive economic growth

Closing

The Regional Blueprint for Inclusive Growth reflects the Greater Washington Partnership's current understanding of inclusive growth drivers, the Capital Region's long-standing challenges, and the solutions and recommendations proposed to guide inclusive growth efforts.

This understanding was formed through engagement with a wide variety of stakeholders, including those listed here, and does not necessarily reflect the views of any individual contributor, nor the official policy or position of any single organization.

GREATER WASHINGTON PARTNERSHIP BOARD MEMBERS

Executive Committee of the Board

Peter Scher
JPMorgan Chase & Co.

Ted Leonsis
Monumental Sports & Entertainment

Tony Pierce
Akin Gump Strauss Hauer and Feld LLP

Russ Ramsey
Co-Founder, Greater Washington Partnership

Kathy Warden
Northrop Grumman Corporation

Mark Weinberger
Independent Director

Board of Directors

Rosie Allen-Herring
United Way of the National Capital Area

Tom Barkin*
Federal Reserve Bank of Richmond

Robert M. Blue
Dominion Energy

Jay Carney
Amazon

Bruce Caswell
Maximus

Ron Daniels
Johns Hopkins University

John J. DeGioia
Georgetown University

Carmine Di Sibio
Ernst & Young LLP

Richard Fairbank
Capital One

Dr. Wayne A. I. Frederick
Howard University

Nora Gardner
McKinsey & Company

Lisa Hamilton
The Annie E. Casey Foundation

Greta J. Harris
Better Housing Coalition

Donald "Blue" Jenkins
Washington Gas

Dr. J. Stephen Jones
Inova Health System

Nazzic Keene
SAIC

Matt Kelly
JBG SMITH

Robert Moser
Clark Construction Group

Phebe Novakovic
General Dynamics

Patty Obermaier
Microsoft

Kevin Plank
Under Armour

Ken Samet
MedStar Health

Bill Stromberg
T. Rowe Price

Joseph Ucuzoglu
Deloitte US

Grant Verstandig
Red Cell Partners

**honorary board member*

Inclusive Growth Strategy Council Members

Sheila Johnson
Salamander Hotels & Resorts
Co-Chair, Inclusive Growth Strategy Council

Jason Wright
Washington Commanders
Co-Chair, Inclusive Growth Strategy Council

Justin Dean
Boston Consulting Group
Vice-Chair, Inclusive Growth Strategy Council

Ellis Carr
Capital Impact Partners & CDC Small Business Finance, Inclusive Growth Community Advisor

ACKNOWLEDGEMENTS

We would like to thank the Greater Washington Partnership's Board of Directors and Inclusive Growth Strategy Council, including Strategy Council Co-Chairs Sheila Johnson and Jason Wright (Salamander Hotels & Resorts and Washington Commanders, respectively), and Vice Chair, Justin Dean (Boston Consulting Group), for their time, support, and dedication to this important work.

We would also like to acknowledge Kwasi Mitchell, Kurt Dassel, Amanda Olsen, Ellie Ryan, Hannah Lauber, Megan Woody, Mike Caragher, Pablo Golac, Jonathan Robinson, Sophia Kecskes, Grace Azenabor, and the team at Deloitte Consulting LLP for their guidance, research, and analytical and creative support that helped shape the six priority pillars, solutions, and recommendations.

Additionally, we would like to thank Nora Gardner, Scott Rutherford, Fiyin Oladiran, Margaret Ewen, John-Paul Julien, and the team at McKinsey & Company for their development of the Capital Region Racial Disparities Diagnostic, which served as the foundation for understanding and framing the challenges in our region and provided vital data to inform the *Blueprint*.

In preparing this report, the Greater Washington Partnership sought the expertise of more than 200 stakeholders, including public officials, chambers of commerce, city councils, nonprofit leaders, academic and research institutions, and private sector organizations. We wholeheartedly thank these individuals and entities for their thoughtful contributions to this work and for helping to shape the inclusive growth roadmap for the Capital Region.

Additional Acknowledgements

The following organizations are actively engaged in advancing regional inclusive growth and participated in interviews and/or focus groups to guide the *Blueprint's* development. This acknowledgment does not represent an endorsement of the *Blueprint* by listed organizations.

21st Century School Fund
Abell Foundation
AECOM
Alexandria Housing Development Corporation
All Raise
American University
Annie E. Casey Foundation
Apple Tree Institute
Arlington Department of Community Planning, Housing, & Development
Arlington Department of Technology Services
Baltimore City Health Department
Baltimore City Mayor's Office of Employment Development
Baltimore Development Corporation
Baltimore Digital Equity Coalition
Baltimore Metropolitan Council
Baltimore's Promise
Baltimore Workforce Development Board
Beacon House
Black Venture Capital Consortium
Brookings Metro
BUILD
Business for Impact, McDonough School of Business
Business-Higher Education Forum
Byte Back Baltimore
C3 Visionary Strategies
Camden Partners
Capital Area Asset Builders
Capital Area Food Bank
Capital Impact Partners & CDC Small Business Finance
Capital Partners of Education
CASA
CASH Campaign of Maryland
ChamberRVA
City of Alexandria Office of Housing
City of Baltimore
City of Richmond
City Works D.C.
Coalition for Nonprofit Housing & Economic Development
CodeVA
The Commonwealth Institute
Communities in Schools
Community Foundation for Richmond
Community of Hope
Credential Engine
D.C. Department of Small and Local Business Development
D.C. Greens
D.C. Hunger Solutions
D.C. Public Schools
Digital Harbor Foundation
District of Columbia College Access Program
DRPT
EducareD.C.
EveryoneOn
EW Strategies LLC
Fredericksburg Area Metropolitan Planning Organization
Federal City Council
Federal Reserve Bank of Richmond
Federation of Virginia Food Banks
Foursquare ITP
Friendship Place
Global Business Coalition for Education
Grads2Careers
Greater Baltimore Committee
Greater D.C. Diaper Bank
Greater Washington Community Foundation
GWBOT, MetroNow
Halcyon
Hardiman Advisors
HBCUvc
Henrico Education Foundation
Homeward
Horton's Kids
HUED
Innovation Works Baltimore
Jarrett Walker & Associates
The JWC Foundation
La Cocina VA
Latino Business Action Network (LBAN)
Latino Economic Development Center
Lighthouse Labs
Maggie Walker Community Land Trust
Mamatoto Village
Management Leadership for Tomorrow
Manna Homes
Martha's Table
Maryland Center for Computing Education
Maryland Citizens' Health Initiative
Maryland Department of Human Services
Maryland Hunger Solutions
Maryland State Family Child Care Association
Mary's Center
Mayor's Officer of Community Affairs
Maryland Department of Transportation - Maryland Transit Administration
Metropolitan Washington Council of Governments
National Security Agency
No Kid Hungry Maryland
Northern Virginia Community College
Northern Virginia Chamber of Commerce
Northern Virginia Transportation Commission
OneTen
Opportunity @ Work
Partnership for Housing Affordability
PGCOC, MetroNow
Physicians for Reproductive Health
Plan RVA
Prince George's Community College
RareBreed Ventures
ReEstablish Richmond
Renew Venture Capital
Richmond Public Schools
Safeway
Shepherd's Clinic
SHIFT
Startup Virginia
Storefront Richmond
Tidemore Public Affairs
Trident
Trinity Washington University
Tzedek D.C.
United Planning Organization
United Way Richmond
Universities at Shady Grove
University of Maryland Ventures & Dingman Center for Entrepreneurship
University of the District of Columbia
University System of Maryland & USM Maryland Momentum Fund
UpSurge Baltimore
Urban Institute
Virginia Department of Education
Virginia Department of Housing & Community Development - Office of Broadband
VA Ready Initiative
VA STEM Education Commission
Virginia Commonwealth University, RVA Eviction Lab
Virginia Department of Housing and Community Development
Virginia Hispanic Chamber of Commerce
Virginia Local Initiatives Support Corporation (LISC)
Virginia Transit Association
Washington Housing Conservancy
Washington Lawyers Committee
Whitman-Walker Health
WSP USA
Young Women's Christian Association (YWCA) Richmond

APPENDIX

Blueprint Methodology

PHASES OF BLUEPRINT DEVELOPMENT

01 Insight Gathering & Ideation	02 Refinement & Validation	03 Implementation Planning
Researched inclusive growth drivers and challenges across the Capital Region Established six priority pillars for the *Blueprint* Developed initial solutions and recommendations	Deepened understanding of the region's challenges and existing efforts under each pillar through research and stakeholder conversations Refined solutions and recommendations Released Preface Report to the *Regional Blueprint for Inclusive Growth*	Continue to explore potential partners and leaders for various solutions and recommendations Develop quantifiable metrics to track *Blueprint* progress as appropriate Identify potential metrics to track *Blueprint* progress as appropriate Engage business leaders to gain buy-in on recommendations

CURRENT STATE ASSESSMENT

To deepen our understanding of the greatest current inclusive growth challenges in the Capital Region and the factors that led to economic disparity, a McKinsey & Company 2021 diagnostic was commissioned by the Partnership.

This diagnostic assessed the performance of the Capital Region across economic indicators and inclusive growth drivers in four categories: economy, human capital, financial and resourcing systems, and institutions and community. The diagnostic highlighted gaps and strengths at the metropolitan statistical area (MSA) level. This diagnostic informed the Inclusive Growth Dashboard, an interactive tool to measure the region's progress against levers for inclusive growth.

In addition to the Racial Disparities Diagnostic, the Partnership, with support from Deloitte Consulting LLP, collected current state data through research efforts and stakeholder engagement to gain further insight into each metro area and the Capital Region as a whole.

These assessments highlighted critical challenges and formed the foundation for the six priority pillars for Inclusive Growth.

RESEARCH

To refine the priority pillars for inclusive growth and their solutions, the Partnership conducted extensive primary and secondary research through multiple channels:

Academic Literature

Studies on the scope of inclusive growth issues, best practice reviews, and case studies to inform the priority pillars for inclusive growth, understand inclusive growth drivers, and identify potential solutions

Landscape Scan of the Capital Region

Existing inclusive growth goals and initiatives across each Capital Region MSA to highlight impactful work in progress and inform solutions and recommendations

Stakeholder Insights

Expert interviews and focus group sessions to provide additional insight into existing programs, organizational efforts, and other recommendations for consideration

STAKEHOLDER ENGAGEMENT

Cross-sector engagement was critical to the *Blueprint* development process. The Partnership solicited input and feedback from 200+ stakeholders across the public, private, and social sectors throughout the process, including corporations, small businesses, public agencies, elected officials, foundations, social services providers, and others. The Partnership convened stakeholders in the following ways:

Greater Washington Partnership Board of Directors

Served as advisors to and validators of the *Blueprint*

Inclusive Growth Strategy Council

Represented diverse business and community voices to guide the *Blueprint's* development

Interviews

Public, private, and social sector representatives provided issue-specific insights to help develop and validate hypotheses, and provide input on solutions and recommendations

Focus Groups

Brought together regional stakeholders who provided issue-specific insights to help develop and validate hypotheses and provide input on solutions

GREATER WASHINGTON PARTNERSHIP

FROM BALTIMORE TO RICHMOND.
ADVANCING INCLUSIVE GROWTH.

About the Greater Washington Partnership

The Greater Washington Partnership is a first-of-its-kind civic alliance of CEOs in the Capital Region, drawing from the leading public, private, and nonprofit organizations committed to making the region from Baltimore to Richmond one of the world's best places to live, work and build a business. Working in collaboration with leaders across our communities, the Partnership connects and leverages the region's extraordinary assets to catalyze inclusive, actionable solutions that strengthen the Capital Region as a leading global center for commerce, innovation, and shared prosperity.

www.greaterwashingtonpartnership.com

@GW_Partnership

@gw_partnership

Greater Washington Partnership

Greater Washington Partnership

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#:%7E: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/qgdpstate0322.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

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=ACSST5Y2020.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, March2). 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/ses/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

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

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

23 Duffin, E. (2021, March11). U.S.: Educational attainment, by ethnicity 2018. Statista. https://www.statista.com/statistics/184264/educational-attainment-by-enthnicity/

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/?slreturn=20220424160053

28 McDonough, T., & Oldham, C. (2020, October19). 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/

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 triplesafter 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/iresearch/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.wsoctv.com/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

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 Blotnicky, K. A., Franz-Odendaal, 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=adaptivemailer&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/ecommerce-prod.mheducation.com/unitas/corporate/promotions/2018-future-workforce-survey-analysis.pdf

52 Alameldin, 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., & Srini, 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

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

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

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

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 Zavyiboroda, 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/

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., Kapor 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.

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%2C%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/2019/07/final_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#gref

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

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

103 Living Wage Network. (n.d.). https://www.livingwagenetwork.org/#:~:text=Paying%20a%20living%20wage%20creates%20an%20economy%20that%20works%20for%20everyone.&text=Paying%20a%20living%20wage%20leads,creation%20and%20helps%20small%20business

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.

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.

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

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

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

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_RWDI.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

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

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

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

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 Kathpalia, 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/#:%7E: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#:%7E: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/#:%7E: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

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#:%7E:text=We%20know%20that%20for%20every,%2C%E2%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/#:%7E: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-neighorhood-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

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

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. 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 Guglielmone, M. (2021, September 27). The power of economic diversification in our communities. Smart Growth America. https://smartgrowthamerica.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_Full-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

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

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%2Dincome%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-a258-14c72fcc33a5/?itid=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

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

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

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

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

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., & Strochak, 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

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

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.fightblightbmore.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://bmcpsychiatry.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

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

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://f.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=tdmjournal

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

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). MWCOG. https://www.mwcog.org/newsroom/2021/10/26/tpb-study-informed-alexandrias-fare-free-bus-policy/

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/bill/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. 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=4937e331bad211ec82aedd8154d6f2e2

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/baltimores-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

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

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.nilc.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/do/10.1377/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-ehtnicity-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

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, 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

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&localeId=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

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

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., & Hjälmhult, 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.vincentbaltimore.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/ckrupoiyh0lbsgl9havs9lxj2-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

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

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/lf7KB4aU9mkY5qK8CqDYUO/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., Fraze, 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.