



Business Actions for a Healthy Society

**Healthy Business
Coalition**



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Background

The Healthy Business Coalition (HBC) is a collaborative initiative working to reimagine how business can invest in health along the value chain.

- HBC’s Business Actions for a Healthy Society are the result of an extended ideation process together with a multi-sector and cross-industry coalition of companies to identify actions and collaborative solutions that companies could take to improve health and well-being in the U.S.
- The set of eight Actions detailed on the following pages offers guidance to businesses that seek to “move the needle” on health and health equity in the U.S. and positively impact the social determinants of health for their workforces, customers, and communities. The Actions place special emphasis on addressing the needs of groups that are suffering disproportionately due to the forces of systemic racism and economic inequality.
- Combined with the HBC’s [Healthy Business Toolkit](#)—which helps companies to initiate and evaluate healthy business initiatives—the Actions direct companies towards areas of opportunity across four scopes of action, to achieve a high impact. Going forward, HBC will build out the Actions with detailed roadmaps designed to challenge systemic barriers and surface solutions that will strengthen business’ commitment to ensure the changing world of work supports good health for everyone.

Our Inspiration

In developing the Business Actions, HBC and its participants reviewed existing frameworks and initiatives for business to actively contribute to healthy societies. The resulting Actions build on the foundation of two initiatives, offering companies concrete ways to contribute:

- The Culture of Health for Business (COH4B): Principle 2

“Business success depends on healthy workforces, suppliers, communities, and other stakeholders within the ecology of the supply chain; a healthy society is a shared value.”

- Healthy People 2020: Social Determinants of Health

Healthy People is a national effort that sets goals and objectives to improve the health and well-being of people in the United States. Healthy People 2020 highlights the importance of addressing the social determinants of health by including “Create social and physical environments that promote good health for all” as one of the four overarching goals for the decade.

Take Action

The eight Business Actions for a Healthy Society offer guidance for business on how to “move the needle” on community health in the U.S. and positively impact the social determinants of health



HBC's Business Actions for a Healthy Society

Ensure Access to Health Care



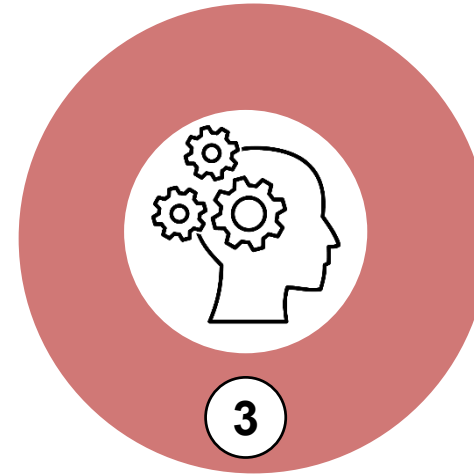
Provide access to affordable, quality, comprehensive direct health and family care to direct and indirect workers and their families, and communicate clear expectations to suppliers

Build Workforce Economic Security



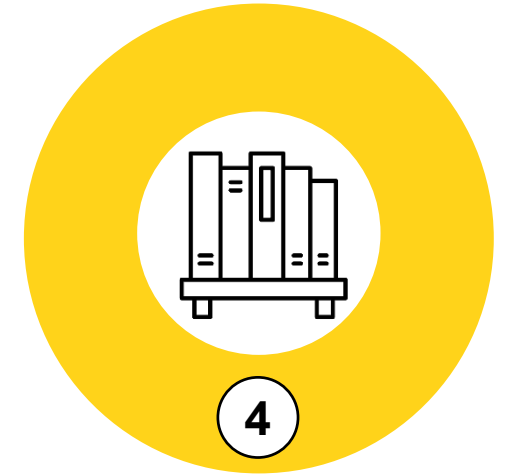
Create good jobs—including offering paid leave, living wages, financial health, and benefits that meet the basic needs of direct and indirect workers and their families—that reduce poverty and build wealth

Promote Mental Well-Being & Resilience



Cultivate a work environment that supports and provides resources for positive mental health—psychological, emotional, and social—for all workers so that mental health achieves parity with physical health

Invest in Life-Long Learning



Empower all workers to pursue life-long learning and skill development to seek purpose in their work, enabling them to find fulfillment and upward mobility while keeping pace with technological changes

HBC's Business Actions for a Healthy Society

Provide a Healthy Workplace



Maintain a safe, inclusive, and productive working environment for all workers in response to the modern world of work that covers both the prevention of harm and the promotion of health

Innovate for Wellness



Design and invest in accessible and affordable products, services, and programs that support healthy customers and societies

Support Community Health



Promote good health for all in a community by addressing social determinants to health that improve the social and environmental conditions of places where people live, learn, work, and play

Advocate for Health for All



Engage in policy advocacy and stakeholder dialogue to promote inclusion of under-represented populations in all aspects of a healthy society and elimination of health disparities, ultimately contributing towards a healthier enabling environment for business growth

An aerial, high-angle photograph of a large, open public space, likely a plaza or square, paved with light-colored rectangular tiles. Numerous people are walking in various directions across the space. The individuals are dressed in casual to business-casual attire, including coats, jackets, and trousers. Some are carrying bags, briefcases, or cameras. The overall scene conveys a sense of movement and public activity.

Implementing the Actions

Applying solutions to address systemic barriers on health and health equity

Healthy business programs span four scopes of action to drive health equity across the entire value chain

Workforce & Operations

1

Ensure Access to Health Care

2

Build Workforce Economic Security

3

Promote Mental Well-Being & Resilience

4

Invest in Life-Long Learning

5

Provide a Healthy Workplace

Products & Services

6

Innovate for Wellness

7

Support Community Health

8

Advocate for Health for All

Community Engagement

Policy & Advocacy

Actions 1 – 5: Workforce & Operations

Workforce & Operations

Workforce & Operations addresses the health impacts for a company's direct and indirect employees, as well as workers in its supply chain.

The Opportunity: Companies can reduce healthcare costs, attract top talent, increase employee health and well-being, and build resilience of their supply chain through investments in healthy employees, contractors, and supply chain workers.

Key Internal Partners:

- Human Resources
- Procurement
- Operations/Facilities



Action 1: Ensure Access to Health Care

Provide access to affordable, quality, comprehensive direct health and family care to direct and indirect workers and their families, and communicate clear expectations to suppliers

Impact to Business and Health

- A healthy workforce is a more productive workforce. Employees with health insurance are out sick from work fewer days; America's businesses could gain an estimated 293 million working days by improving employee health¹
- Businesses that offer health insurance as part of their employee benefits package are able to attract more qualified applicants than those who don't²
- Health insurance for employees is linked with reduced levels of stress, more long-term decision-making, and increased cognitive ability, as well as increased physical health—all of which are crucial components of higher organizational performance³

Scale of the Issue

- The average American household spent almost \$5,000 per person on health insurance in 2018, roughly twice as much on health care as they did in 1980⁴
- U.S. residents in the country's lowest income decile spend 35% of their pre-tax incomes on health care, compared with 3.5% of U.S. residents in the country's highest income decile⁵
- The number of U.S. adults with employer-sponsored health plans who are deemed underinsured tripled between 2003 and 2018⁶



Action 2: Build Workforce Economic Security

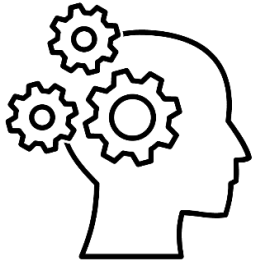
Create good jobs—including offering paid leave, living wages, financial health, and benefits that meet the basic needs of direct and indirect workers and their families—that reduce poverty and build wealth

Impact to Business and Health

- Financial insecurity, characterized by a lack of basic necessities and access to a safety net, causes cognitive distress, which measurably affects employee physical and mental health, including leading to decreased productivity and performance, and increased injury rates⁷
- A study of employers in LA found lower rates of labor turnover, absenteeism, and overtime rates and higher rates of training among 75 living wage contractors when compared to 210 similar non-living wage firms⁸
- More than 80% of employers involved in the London Living Wage Program (LLW) believed that the LLW had enhanced the quality of the work of their staff. Almost 75% of employees also reported increases in work quality⁹

Scale of the Issue

- A detailed study of tax returns in the US showed relative intergenerational mobility to be stagnant since the 1970s and absolute income mobility on a downward path since the 1940s¹⁰
- The net worth of working-class and poor households has declined in real terms by 20% due to an escalating accumulation of debt, with 25% of Americans lacking any savings for retirement¹¹
- White workers already earn around 1.5 times more than their Black peers with the same educational background; an average Black American family has only 10% of the wealth of a typical White family¹²



Action 3: Promote Mental Well-Being and Resilience

Cultivate a work environment that supports and provides resources for positive mental health—psychological, emotional, and social—for all workers so that mental health achieves parity with physical health

Impact to Business and Health

- People seeking inpatient care for behavioral health issues are 5.2 times more likely to be relegated to an out-of-network provider than for medical care. Mental health treatment accounts for 2.4% of total health care spending¹³
- Investments in prevention are recouped by improvements in productivity over the long run for employers that offer and provide coverage for mental health services¹⁴
- Depression is the leading cause of disability and premature death. It can result in about five missed workdays and 11.5 days of reduced productivity every three months, costing the U.S. 200 million lost workdays annually, resulting in \$17-44 billion in lost productivity overall¹⁵

Scale of the Issue

- One in five adults (47.6 million Americans) experience mental illness, and conditions such as anxiety and depression are the second-most common reasons for workplace disability claims¹⁶
- The surge in economic insecurity and unemployment due to the COVID-19 pandemic has exacerbated the stress and anxiety many workers face¹⁷
- Mental health is expected to worsen due to increasing demands placed on workers, the precariousness of working in the gig economy, the loneliness of remote work, and anxiety about job loss due to automation¹⁸



Action 4: Invest in Life-Long Learning

Empower all workers to pursue life-long learning and skill development to seek purpose in their work, enabling them to find fulfillment and upward mobility while keeping pace with technological changes

Impact to Business and Health

- Over the arc of a much longer career, workers will need continuous training and education – to burnish skills needed in their careers, to keep pace with technology change, and to acquire the new skills needed for emerging job opportunities¹⁹
- There is increasing evidence that learning and a sense of purpose promote brain health longevity and performance. Having a larger goal in the workplace helps to combat the stress that comes with change, and it can also improve emotional recovery when things go wrong²⁰

Scale of the Issue

- In 2017, the McKinsey Global Institute estimated that as many as 375 million workers—or 14% of the global workforce—would have to switch occupations or acquire new skills by 2030 because of automation and artificial intelligence²¹
- Black American workers are disproportionately concentrated in the kinds of roles that are most likely to be affected by automation. The half-life of a learned skill in our current economy is now a mere five years²²
- Almost two-thirds of people in the labor force don't have a college degree²³



Action 5: Provide a Healthy Workplace

Maintain a safe, inclusive, and productive working environment for all workers in response to the modern world of work that covers both the prevention of harm and promotion of health

Impact to Business and Health

- Over 4 million workers nationally suffer from work-related diseases and about two-thirds of those are away from work for four working days or longer as a result²⁷
- The physical environment as an aspect of the workplace environment has direct impact on the human senses. Poor indoor air quality can reduce the performance of office work by 6–9%²⁸
- Companies that build great workplaces also improve human physical and mental health and lifespan. Workplace ergonomics protects the health of workers by reducing injury risk and removing inefficiencies. Unhealthy work environments cost society \$130 billion and 125,000 deaths each year²⁹

Scale of the Issue

- After work-related cancers, circulatory diseases, and certain communicable diseases, accidental occupational injuries are the fourth main cause of work-related fatalities²⁴
- Workers in the informal economy are much more likely than formal workers to be exposed to poor working environments, low safety and health standards, and environmental hazards, and to suffer poor health or injury as a result²⁵
- Racial or ethnic minorities have disproportionately higher rates of fatal occupational injuries and death due to occupational disease than Whites²⁶



HBC Scope
of Action:
Products &
Services

Action 6: Products & Services

Products & Services

Products & Services addresses the health impacts and behaviors resulting from the customer and consumer use of a company's products and services.

The Opportunity: By investing in healthy products and services, companies can enhance their brand, unlock innovation opportunities, and be more relevant to consumers.

Key Internal Partners:

- Marketing & Communications
- Innovation & Product Development
- Strategy



Action 6: Innovate for Wellness

Design and invest in accessible and affordable products, services, and programs that support healthy customers and societies

Impact to Business and Health

- Consumers are increasingly looking for ways to stay healthy. The market for health and wellness products and services is estimated at \$267 billion in the U.S.³⁰
- 81% of global consumers considered the ability of a product to help them stay healthy as an important factor in their purchasing decisions, yet only 42% believe that companies are currently meeting this need³¹
- Demand for healthier products and services has driven major growth opportunities for businesses across many sectors, including for example the rise of wellness tourism, wearable fitness technology, organic materials and ingredients, and rise in nutritionally balanced meal delivery services and low-calorie beverage options³²

Scale of the Issue

- A majority of U.S. adults (81.6%) and adolescents (81.8%) do not get the recommended amount of physical activity³³
- 71% of Americans age 20 and over are overweight or obese³⁴
- Across age and gender, Americans' average daily fruit and vegetable consumption does not meet intake recommendations³⁵
- Research finds that higher prevalence of obesity among low-income and minority populations is related in part to their limited access to healthy foods³⁶

Action 7: Community Engagement

Community Engagement

Community Engagement addresses the health impacts in communities of interest as defined by each company. This can include the communities where employees live, work, and play but could also encompass focus populations and communities more broadly defined.

The Opportunity: Pursuing Healthy Business programs is evidence that a company is committed to delivering on community partnership and social purpose—but also allows companies to address the gap between workforce healthy behaviors and the community health factors that impact their employees.

Key Internal Partners:

- Human Resources
- Procurement
- Operations/Facilities
- Corporate philanthropy



Action 7: Support Community Health

Promote good health for all in a community by addressing social determinants to health that improve the social and environmental conditions of places where people live, learn, work, and play

Impact to Business and Health

- Healthy communities are better places for both employees and consumers to live and work. Businesses pay both direct and indirect costs when the communities they operate in are unhealthy, including higher health plan premiums, workers' compensation, disability insurance, costs associated with absenteeism, employee retention and turn-over, and low morale, and lower reliability of business suppliers and partners
- Businesses can contribute through direction action, philanthropy, employee volunteerism, and advocacy to community efforts to, e.g. provide safe and affordable housing, access to education, public safety, availability of healthy foods, local emergency/health services, and efforts to increase civic participation³⁷

Scale of the Issue

- In the U.S., the neighborhood or county where we live can predict our life expectancy as well as how we will die, even after adjusting for socioeconomic and demographic factors³⁸
- Social and environmental conditions and personal behaviors account for 80-90% of modifiable health outcomes³⁹
- All three of the leading causes of death in the U.S. are chronic diseases tied to unhealthy behaviors such as smoking and poor diet (cancer, heart disease, and chronic respiratory disease), demonstrating the importance of non-medical determinants to health⁴⁰

Action 8: Policy & Advocacy

Policy & Advocacy

Policy & Advocacy means those corporate efforts that serve to create a society that gives all individuals an equal opportunity to live the healthiest lives possible, whatever their ethnic, geographic, racial, socioeconomic, or physical circumstances.

The Opportunity: Fostering a Culture of Health requires collaboration among civil society, government, and the private sector towards achieving health equity. The private sector can play a vital role by influencing the debate to advance health equity and universal coverage.

Key Internal Partners:

- Executive Leadership
- Government & Policy Affairs
- Marketing & Communications



Action 8: Advocate for a Healthy Society

Promote good health for all in a community by addressing social determinants to health that improve the social and environmental conditions of places where people live, learn, work, and play

Impact to Business and Health

- Healthy People 2020 has found persistent disparities in U.S. population health outcomes and behavioral risk factors by socioeconomic status, education levels, race, and other personal characteristics⁴¹
- Disparities in health across racial and ethnic groups result in about \$35 billion in excess healthcare expenditures, \$10 billion in illness-related lost productivity, and nearly \$200 billion in premature deaths annually⁴²

Scale of the Issue

- Of the nation's 47 million uninsured, half are of minority backgrounds, although they represent only one-third of the U.S. population. Lack of insurance contributes to disparities in both access to health care and quality of care⁴³
- An estimated 20 million Americans have turned to crowdfunding campaigns through websites like GoFundMe to pay for medical expenses for themselves or someone in their households⁴⁴

To learn more about the Business Actions,
along with resources and case studies,
visit our website:



Current Corporate Contributors*



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*Companies that have attended the annual convening or webinars in the past year.

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Conclusion

If your company is interested in learning more and participating in thought and action leadership on the Business Actions for a Healthy Society, please contact the Healthy Business Coalition at:

healthybusiness@bsr.org

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