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CAN PLACE-BASED INVESTMENTS PROPEL GREAT STRIDES TOWARD THRIVING TOGETHER?

SCENARIOS FROM A WELL-BEING PORTFOLIO IN FRANKLIN PARK, PA

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HIGHLIGHTS

1. **A portfolio of place-based investments could turn America's ongoing slide in well-being into a great stride.** Comparative investment scenarios show that a well-balanced and well-resourced portfolio of community-based priorities could raise the share of people thriving by double digits in a decade, with more beyond that. Such double-digit gains could unfold even in communities facing greater challenges, such as the Franklin Park neighborhood of Allentown, PA.
2. **Investing in under-valued drivers unlocks trapped potential.** Greater investments in often under-valued priorities — belonging and civic muscle, fairness in system design, and the vital conditions for thriving — could ignite three virtuous feedback loops, thereby expanding the pie of available assets and fueling self-sustaining progress for many years to come.
3. **Everyone could rise together.** Simulated trajectories show meaningful moves toward multiracial well-being — with suffering declining and thriving increasing equitably for Black, Hispanic, White, and Asian residents.
4. **Early commitment averts a painful tradeoff.** Reducing reliance on urgent services risks a short-term rise in suffering. But a temporary influx of additional funding and in-kind assets — reflecting serious commitments to thriving together — lets community stewards adjust their portfolio without inadvertently harming those who are most vulnerable.

SUGGESTED CITATION

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CAN SOUND INVESTMENTS TURN AN ONGOING SLIDE INTO A GREAT STRIDE?

Well-being in the United States is far below its full potential and falling fast, according to nearly two decades of tracking data from Gallup [1]. To what extent could a sound portfolio of place-based investments stem the ongoing slide and propel great strides toward thriving together? There is little doubt that the fraction of people thriving in a community (measured by Gallup's two-question Life Evaluation Index, summarized in the Appendix) can be increased through sound investments. But by how much, how fast, and with what combination of investments? Moreover, what would it take for progress to be equitable across racial and ethnic groups – especially in places that are contending with much greater challenges than an average US community? This report addresses those questions by comparing simulated investment scenarios using an updated version of the Rippel Foundation's *Thriving Together Model*.

OVERVIEW OF THE THRIVING TOGETHER MODEL

The Rippel Foundation has developed a suite of tools for stewards seeking to understand the practical dynamics of well-being in the US [2]. These include the vital conditions framework, which defines specific, community-level conditions that everyone needs to thrive, along with a wider Well-Being Portfolio that also includes Urgent Services anyone may need temporarily to alleviate suffering [3, 4]. All parts of the well-being portfolio are also represented in a system dynamics simulation model grounded in data from Gallup and more than a dozen other sources. That model allows planners to play out the likely consequences of alternative investment scenarios on well-being over 25 years [2, 5, 6] (see Appendix). Stewards can use the **Thriving Together Model** to explore what it may take to improve thriving and reduce suffering over time as they pursue the promise of multiracial well-being across the US.

Figure 1 is an overview of the Thriving Together Model. Individual-level states of thriving, suffering, and life expectancy (all broken out by race/ethnicity) are influenced by the extent of four community-level well-being drivers: Vital Conditions, Belonging and Civic Muscle, Fairness in System Design, and Urgent Services Adequacy. Each driver is represented in the model based on a multivariate index ranging from 0-100% (see Appendix and [5]). Values in 2021 for all four drivers were calculated using 24 metrics available for the US overall as well as for smaller geographies (e.g., state, county, census tract, ZIP code) [7].

The drivers are themselves influenced by a portfolio of investment priorities reflecting net allocation choices by all stewards of a given geographical community. Scenarios may be limited to existing community assets, or planners may specify additional assets that flow into a community's well-being portfolio for a defined period of time (e.g., 2026-2035). The potential to expand assets beyond their usual level reflects recent research about how discretionary energy within a system follows people's attention and intentions, an idea captured in Figure 1 as "Commitment to a Great Stride Goal Fuels Investment" [8].

Figure 1. Overview of the Thriving Together Simulation Model

When calibrated with available data, the model closely represents historical trends from 2021-2026 and projects future scenarios through 2046. Under a status quo or "ongoing slide" scenario, well-being erodes gradually through 2046; that is, thriving and life expectancy decline and suffering rises. To avoid that troubling trajectory, we explored alternative scenarios in two types of communities: an average US community; and a community with comparatively greater challenges [5]. In both cases, findings suggest that equitable improvements in all three of the model's measures of well-being are possible within the next 10 years, with even greater gains over 20 years.

Such improvements are possible when investment priorities rely less on urgent services and more on the other three well-being drivers, along with temporary additional assets that propel stronger and swifter results. Even relatively moderate shifts toward greater investment in Belonging and Civic Muscle, Fairness, and Vital Conditions can ignite three virtuous feedback loops that work together to reverse the current downward slide and drive improvements over time, slowly in the first few years but then more quickly. As shown in Figure 2, these virtuous feedback loops expand the pie of Assets to Invest (even after the temporary additional assets come to an end) while also moving everyone in the community toward greater well-being across racial and ethnic groups.

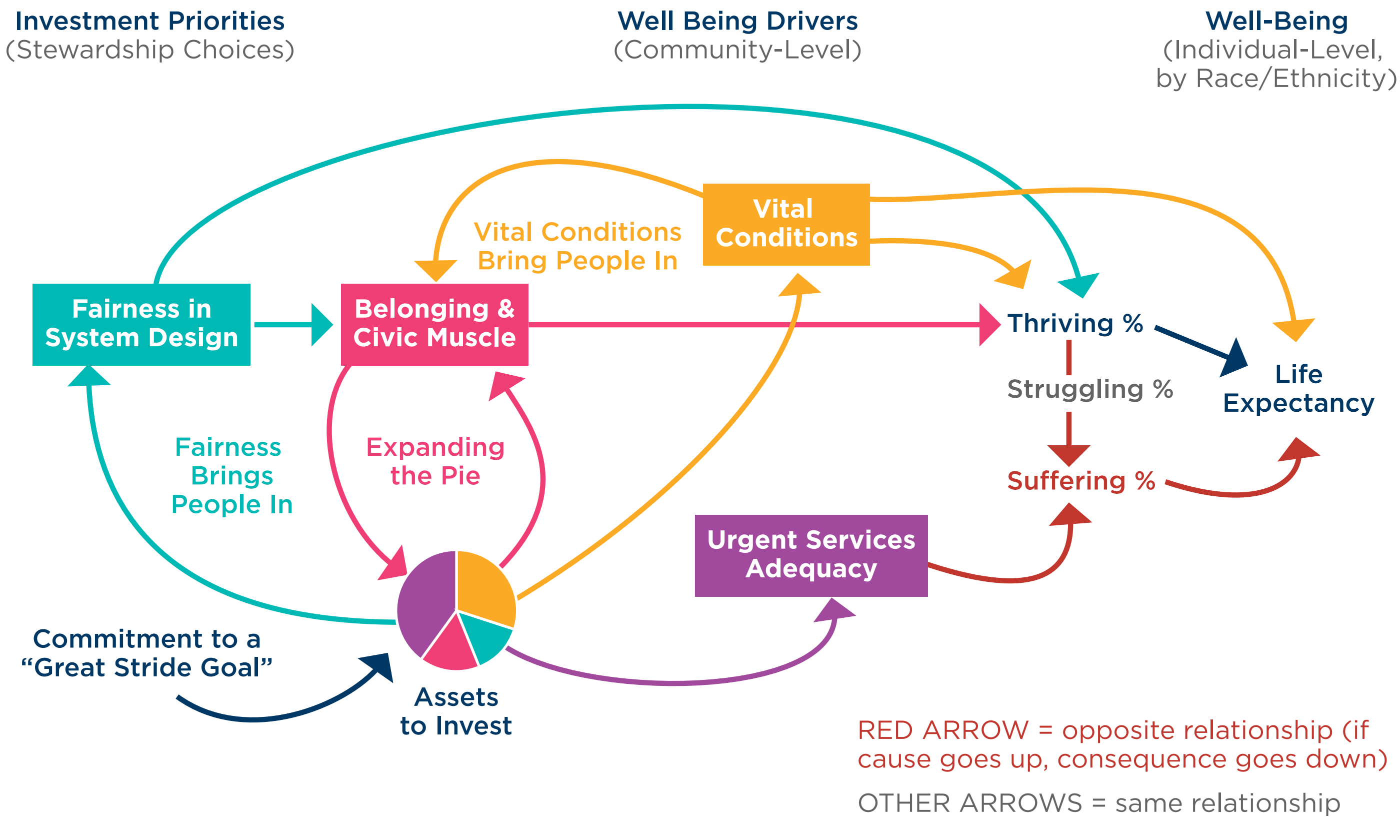

Figure 2. Dynamics of Thriving Together

RESULTS FROM INVESTMENT SCENARIOS

In the case of an average US community, we have compared an "ongoing slide" scenario with an alternative "great stride" scenario using investment allocations from a previously published study [5]. We included a 50% boost in discretionary assets for 10 years (2026 through 2035), reflecting a serious commitment to enhance thriving further and faster. Under the ongoing slide scenario, thriving declines from 49% (2026) to 47% (2036) and 45% (2046), and suffering increases from 4.0% to 4.9% to 5.7%. But under the great stride scenario, thriving increases from 49% to 66% and 79%, and suffering decreases from 4.0% to 3.5% to 0.6% – and this progress is equitable across racial and ethnic groups.

Thus, the great stride scenario produces an overall net increase of 19 percentage points in thriving in the first 10 years after implementation, and another 15 percentage points in the second 10 years. Such rapid improvement would be remarkable, but we believe it is also plausible considering that comparable changes in thriving were in fact observed among the best-improving counties during 2013-2017 [9].

WHAT IS POSSIBLE IN A COMMUNITY WITH GREATER CHALLENGES?

A second analysis explored how well-being portfolios could play out in a community with greater challenges, such as the Franklin Park neighborhood of Allentown, Pennsylvania. This neighborhood of about 10,000 people is filled with creative stewards looking for better ways to thrive together. At present, however, they experience significantly lower well-being than the rest of Allentown and the US overall, including fewer people thriving, more suffering, lower life expectancy, and lower levels of all four well-being drivers.

To unlock their trapped potential, community stewards have developed a portfolio featuring 16 initiatives that are under way and becoming increasingly influential across Franklin Park (Table 1). For each initiative, the team estimated its relative strength (on a scale from 0-100, where 100 represents the maximum potential reach and intensity), along with asset allocations across the four drivers. For each initiative, planners indicated its direct or indirect influences across each Vital Condition; then how the total effort divided across Vital Conditions, Belonging and Civic Muscle, and Fairness. That 16-initiative portfolio (with its shift in asset allocations and a 10-year boost in available investment assets) constitutes an alternative great stride scenario for Franklin Park.

Table 1: Initiatives in a Well-Being Portfolio for Franklin Park, PA

Featured Initiative	Primary Vital Condition
Blue Zones	Basic Needs for Health and Safety
Kellyn Mobile Market & In-School Education	Basic Needs for Health and Safety
Civic Leadership Academy	Belonging and Civic Muscle
Integrative Community Therapy	Belonging and Civic Muscle
Love Your Block	Belonging and Civic Muscle
Neighborhood Meetings & Engagement	Belonging and Civic Muscle
Access to Counsel	Humane Housing
Eviction Prevention & Mediation	Humane Housing
Ripple Community Inc.	Humane Housing
Community Services for Children	Lifelong Learning
Community Schools	Lifelong Learning
Families First in Franklin Park	Lifelong Learning
Allentown Works	Meaningful Work and Wealth
Community Bike Works	Reliable Transportation
Park Redesign	Thriving Natural World
Shade Trees	Thriving Natural World

How much of a difference could this whole portfolio have on multiracial well-being in Franklin Park? Figure 3 shows the likely results on the percent of people thriving overall, as well as by racial/ethnic group. Panels A and B reveal two dramatically different paths: an ongoing slide scenario (red line) versus a great stride scenario (blue line). Under the ongoing slide, thriving (Panel A) declines from 40% (2026) to 38% (2036) and 36% (2046), and suffering (Panel B) increases from 7.3% to 8.2% to 8.9%. But under the great stride scenario, thriving increases from 40% to 54% and 69%, and suffering decreases from 7.3% to 6.1% and 1.1%. Thus, the great stride scenario produces a net increase of 16 percentage points in thriving in the first 10 years, and another 17 percentage points in the second 10 years.

This analysis also plays out likely trajectories for each of four racial/ethnic groups. Panels C and D show that the great stride scenario benefits everyone in Franklin Park, with Black, Hispanic, and White converging over time as their thriving grows (Panel C) and all 4 subgroups converging as their suffering declines (Panel D).

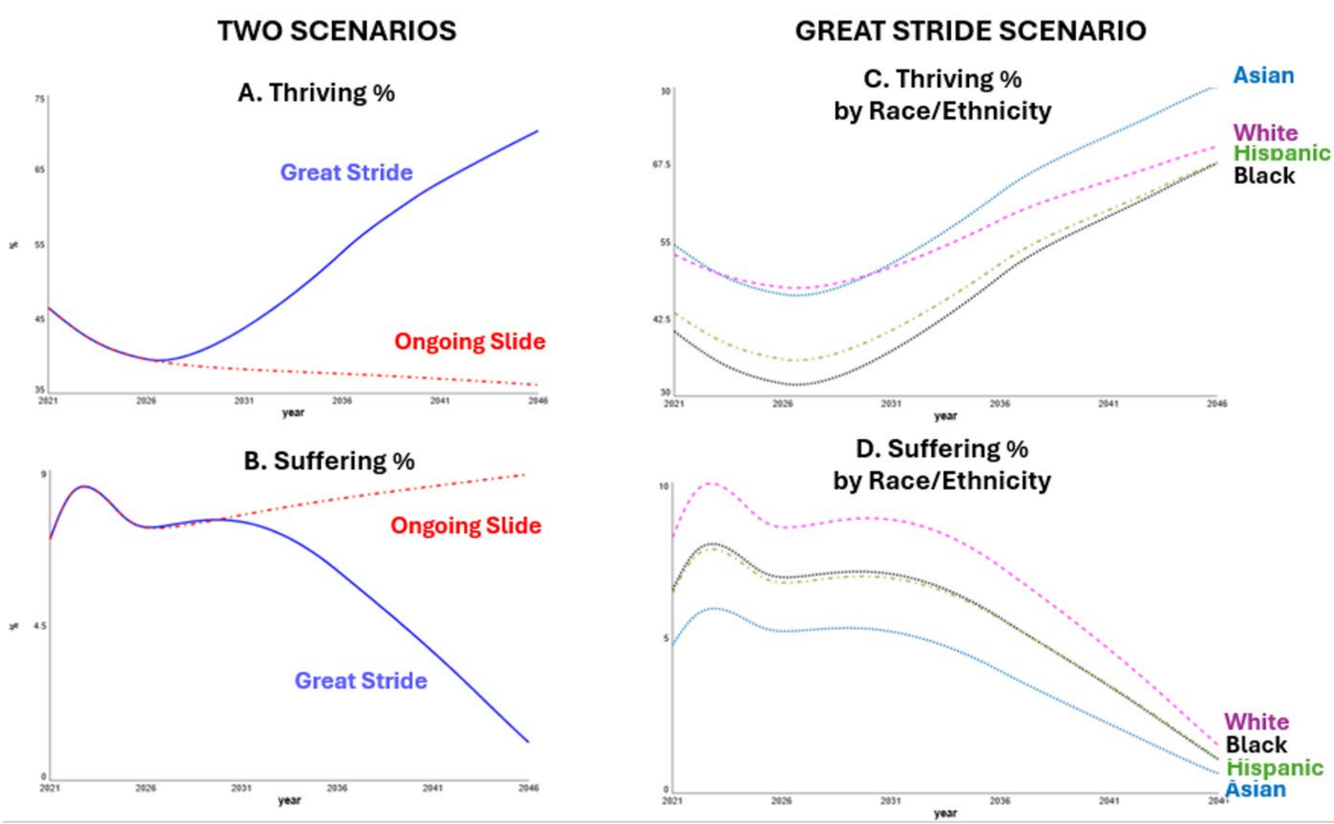

Figure 3. Thriving and Suffering fractions 2021-2046, simulated for Franklin Park, PA.

If Franklin Park's well-being portfolio were fully enacted in line with residents' ambitions, this analysis suggests it could stem the downward slide in well-being and potentially drive a double-digit increase in thriving in the first decade, with further increase beyond that. As in the average US community scenario, this potential revitalization starts with an influx of newly focused assets and becomes self-sustaining due to the three virtuous loops in Figure 2.

These simulated scenarios reflect transparent and modifiable assumptions about the effectiveness of initiatives across the four drivers as well as the amount and duration of assets. Fewer assets, or less effective investments would generate smaller and slower improvements over time.

DISCUSSION

The investment scenarios presented here reveal conditions under which it is plausible to make a great stride toward thriving together within 10 years and beyond, both in an average US community and in places with greater challenges. Crucially, all racial/ethnic groups could improve, with significant increases among those who have the most to gain.

Prior testing has also shown that the model's general results are robust across parametric uncertainties [5]. We have consistently found that a strategic pivot of investments toward vital conditions, belonging and civic muscle, and fairness (while reducing some urgent service investment) can ignite virtuous feedback loops that expand the pie of assets while also moving everyone in a community toward greater well-being across racial/ethnic groups.

We have seen these positive feedback dynamics in prior versions of the model, but they have come at the cost of a troubling (though relatively small and short-term) increase in suffering [5, 6]. However, as seen in the two scenarios described here, one can address this tradeoff with additional early investment (typically from funding and in-kind assets beyond the usual local budget), which makes it possible to pivot the portfolio somewhat away from over-reliance on urgent services without experiencing a bulge in suffering.

Stewards equipped with the current Thriving Together Model can now explore scenarios based on their own well-being portfolios, in virtually any community across the US. They can use this flexible tool to play out the likely effects of whole portfolios over time, including what they may expect to achieve with a strong commitment to make great strides within a decade. For instance, the well-being portfolio in Franklin Park represents a suite of existing resident-led initiatives that have come together with concerted investments of funding and significant in-kind assets. Local stewards view it as a feasible starting point that could expand further over time. Results from that illustrative scenario and others reported above reveal a historic opportunity to reverse the ongoing post-COVID slide in well-being and move entire communities closer to the ideal of all people and places thriving together—no exceptions.

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APPENDIX

HOW IS THE GALLUP LIFE EVALUATION INDEX CALCULATED?

Gallup's Life Evaluation Index consists of two questions that distinguish three groups within any population. It uses the Cantril Self-Anchoring Scale with the following two items:

Please imagine a ladder with steps numbered from zero at the bottom to 10 at the top. The top of the ladder represents the best possible life for you and the bottom of the ladder represents the worst possible life for you.

1. *On which step of the ladder would you say you personally feel you stand at this time?*
2. *On which step do you think you will stand about five years from now?*

The first question represents someone's current life satisfaction, while the second represents their anticipated life satisfaction.

Scores for the two items are then sorted into one of three groups: Thriving, Struggling, or Suffering. Thriving respondents reported positive views of their present life (7+) and have optimistic views for the next five years (8+). Suffering respondents reported poor ratings in their current life (4 or lower) and negative views of the next five years (4 or lower). All other respondents are categorized as Struggling, which can include people who rate their current lives well but their future lives less so, and vice versa.

IMPROVEMENTS TO THRIVING TOGETHER MODEL

The current version of the Thriving Together Model (v3) improves upon a previously published version [5] in three significant ways:

1. **HISTORICAL TRENDS:** Instead of starting with a simplified equilibrium over 25 years, the model now represents historical trends from 2021-2025 and projected scenarios through 2046. External investment-modifying functions, reflecting post-COVID turbulence across the four well-being drivers, allow the model to reproduce Gallup's historical trends in Thriving and Suffering from 2021 to 2025. They also produce a new Status Quo baseline scenario with well-being eroding gradually through 2046.
2. **MULTIPLE GEOGRAPHIES:** The initial values of the well-being drivers (in 2021) are now estimated based on metrics available not only for the US overall but also for smaller geographies (e.g., state, county, census tract, ZIP code). Figure A1 presents the new list of metrics, including their data sources. The Vital Conditions Index now represents the weighted average of 17 metrics across six domains; Belonging and Civic Muscle averages five metrics; and Fairness averages two metrics—all available for smaller geographies [7].

VITAL CONDITIONS	THRIVING NATURAL WORLD	1a. Parks within half mile 1b. PM 2.5 mcg/m3 -> “Safe air quality”
	BASIC NEEDS FOR HEALTH & SAFETY	2a. Exercise opportunity 2b. Food insecurity -> “Food adequacy” 2c. Uninsured population -> “Health insurance” 2d. Violent crime per 100k -> “Safe from violent crime” 2e. Primary care past yr adults 2f. Obese adults -> “Non-obesity” 2g. Current smoker adults -> “Non-smoking“
	HUMANE HOUSING	3a. Very high cost (50%+ income) -> “Affordable housing” 3b. Overcrowded (people>rooms) -> “Non-overcrowded housing”
	MEANINGFUL WORK + WEALTH	4a. Poverty (FPLx1) -> “Non-poverty” 4b. ALICE households -> “Non-ALICE”
	LIFELONG LEARNING	5a. High school diploma age 25+ 5b. Bachelor’s degree age 25+
	RELIABLE TRANSPORTATION	6a. Drive alone to work -> “Not driving alone to work” 6b. Active commuting
BELONGING AND CIVIC MUSCLE	BELONGING & CIVIC MUSCLE	7a. Cultural-arts orgs per 10k 7b. Social associations per 10k 7c. Census engagement of households 7d. Broadband households 7e. Voting in presidential election
FAIRNESS IN SYSTEM DESIGN	FAIRNESS IN SYSTEM DESIGN	8a. Income inequality 80/20 percentile ratio -> “Income fairness” 8b. School segregation index -> “School integration”

Figure A1: Updated metrics to quantify Well-Being Drivers

3. **COMMITMENT EXPANDS ASSETS:** It is now possible to specify temporary additional investment assets, that is, assets in addition to (and likely provided by funding and in-kind sources other than) the usual ongoing investments specified in the model. These additional assets are meant to support more rapid improvement of the community, an idea captured in Figure 1 and 2 above as "Commitment to a Great Stride Goal Fuels Investment". As modeled, additional assets boost investment in the thriving-related drivers (Vital Conditions, Belonging and Civic Muscle, and Fairness) and are specified to start on the first day of 2026 at some magnitude expressed relative to the usual assets available in 2026. An end time is also specified, e.g., the last day of 2035.

REPRESENTING A COMMUNITY WITH GREATER CHALLENGES

Gathering comprehensive data for a small geographic community (like Franklin Park, PA) is often impractical. However, an alternative approach is possible in such cases. In addition to calibrating the Thriving Together Model with nationwide averages, the Rippel Foundation created a separate configuration to represent a wide class of communities that are less advantaged, meaning they are well below the national average on most measures of well-being circa 2021. That alternative setup can be used to roughly approximate places like Franklin Park, which are likely to be worse than the national average on thriving, suffering, life expectancy, need for federal SNAP assistance, and other relevant measures.

Table A1 compares US averages with the alternative values used to represent initial conditions in Franklin Park around 2021.

Table A1: Assumed initial values (2021) for Franklin Park compared with US-average

Assumed initial value (2021)	US-average	Franklin Park, PA
Thriving overall	58%	46.5%
Suffering overall	3.5%	7.0%
Life expectancy overall (years)	79.1	75.7
Vital conditions	59%	49%
Belonging & civic muscle	61%	51%
Fairness	54%	44%
Adequacy of urgent services capacity	66%	47%