

**White Paper: Improving Brand Image Based on Lemonade's Giveback CSR Program**

Cam McCormick  
J607  
Professor Sheehan  
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### **Executive Summary**

Organizations can enhance a positive brand image by embracing Corporate Social Responsibility (CSR) practices that have a direct benefit to the community members. Since non-profit organizations are among the companies that play a significant role in helping alleviate common societal problems such as disease, illiteracy and poverty, for-profit companies could partner with them as part of the CSR plan to ensure that they constantly access the resources they need to fulfil their missions. Lemonade Insurance is among the companies that are known to be successful in the implementation of the CSR strategy as it entails directly benefiting the non-profit organizations that are directly chosen by the policy holders. Among the areas of improvement in the policy development plans that would help to improve brand image of companies while maintaining their contribution to improving society is reducing the amount of competition that is met by the non-profit organizations. Similarly, companies like Lemonade should be encouraged to embrace direct education to the community members as it is one of the most beneficial plans that could help to reduce the lack of education among community members regarding sensitive topics such as the value of insurance.

### **Introduction**

Corporate Social Responsibility (CSR) is among the most adopted norms by businesses in the recent past, owing to its grave necessity and perceived benefits. Companies with good CSR policies use their resources and position to achieve positive social change and to be of benefit to the social goals of the global and local communities they serve. Millennial and people in Gen Z have more expectations on companies as they appreciate business practices which are more sensitive about the social and physical environment they create for the users both directly and indirectly. Failure for organizations to show their sensitivity to clean water, waste reduction, human rights, or other relevant socially responsible programs means that they are likely to lose a large section of their clientele as a result of a significant reduction of their perceived value (Agudelo, Jóhannsdóttir, & Davídsdóttir, 2019). To avoid the associated loss in revenue, large, medium-sized, and small companies have ventured into ensuring that they have a department that ensures the presence of a solid CSR that boosts the contribution of the company to societal wellness and also promotes brand growth.

There are multiple areas of CSR that are not addressed, yet could play a pivotal role in the advancement of businesses' contribution to solving social problems in communities. When designing CSR plans, most companies only identify common issues such as global warming, poverty, inequality, and unsustainable labor laws so that they introduce plans to reduce carbon footprints, charitable giving, gender-based assistance, and improved labor policies respectively. In actual sense, these issues are simply a few of the key drivers of societal problems. Organizations should also consider in their CSR plans, to address unaddressed issues such as ignorance about common issues that affect humanity, fashion trends that could improve the mental state of consumers, and others such as fun activities. Lemonade is one of the exceptional companies whose CSR focuses on promoting insurance benefits to non-profits that people who purchase plans care about (Lee, 2020). This way, the company increases the number of insured individuals and businesses while benefiting non-profit organizations from the unclaimed amounts. Whereas the use of CSR programs has become a common societal norm with almost every company having a CSR policy, the adoption of unique CSR practices such as insurance and philanthropic ventures by Lemonade

helps to redefine the concept of socially responsible actions that could be effective in improving organizations' brand images.

### **Problem Statement**

#### **The Uncertainty Challenge of Non-profit Organizations**

Non-profit organizations face a high level of uncertainty because they have unsure ways of funding yet they are expected to deliver a broad set of expectations. These companies operate with an aim for generating collective social or public benefit. Unlike the for-profit enterprises, non-profit firms do not have their aim as generating profits, but the stakeholders are committed to the strict fulfilment of its purpose. The US has at least 1.5million registered non-profit organizations with the key categories being human services organizations, religious organizations, and education organizations (National Center for Charitable Statistics, NCCS, 2021). The central theme of the non-profit organizations is to make society better by improving the knowledge base of people while eradicating common problems such as poverty and diseases. The mechanisms of raising money for these organizations, however, poses a significant challenge to their existence. Specifically, since they are not profit-bound, their activities depend on government provision, donations, and fundraisers. Most non-profits in the US depend on government assistance to run their operations, and they often run short of funds when there is no scheme of grants that match their purpose. In the case where budgets shrink, the non-profits get less than what they need, and this means that they are not able to accomplish much of their goals. This problem creates a large room for uncertainty about whether or not they are able to fund their immediate and permanent financial obligations.

Constant pressure to non-profits to show results is among the key issues that adds to the uncertainty to the businesses. While most of the societal members expect non-profits not to ignore the bottom line goal of delivering various goals to the community, they do not provide them with a similar quantity of resources to run the organization like a for-profit business. Parties which express support to non-profit organizations often expect them to meet some social impacts which may not be possible with the resources they presently have (Domiter & Marciszewska, 2018). As a result, the non-profit may struggle to align its operations in reference to the business demands and this creates a new set of challenges. One of these is the fact that the uncertainty in funding may lead to problems in compensation and reduced employee motivation. Other for profit companies attract more talented and consistent employees and the non-profits are only left to witness unfair competition. People who were initially attracted to the non-profit organizations because of the purpose they serve become disinterested when the work environment becomes less conducive for them. Lastly because of these challenges, it becomes hard to depend on non-profits to deliver some objectives entirely, and the government and other responsible bodies have to set for-profit organizations to provide such services (Fowler & Malunga, 2020). For example, in a community where non-profit organizations were expected to educate people about some aspect of societal life but could not do that because of the limited resources and staff constraints, the government could deploy some education bodies to pursue the mission of educating these target communities. Consequently, the issue of unfair competition sets in and the non-profits' ability to survive becomes even less.

#### **People Never Value Insurance**

The problem of underinsurance is a primary challenge that affects most Americans and its root of existence is that there are many people who do not value the need for

insurance. As of 2021, there are over 5million US citizens who are not insured and are not concerned about the risks of being uninsured. For these individuals, they believe that their low level of income is an incentive for them not to set aside some funds for them to attend to their unexpected financial obligations under the insurance policies. One of the primary advantages of health insurance is that it helps people to constantly engage in medical care, which helps in the early diagnosis and treatment of conditions that could be life-threatening such as cardiac arrest. In a study conducted by Stecker et al. (2017), having medical insurance decreases the occurrence of cardiac arrest among populations by a whopping 17%. For most of the victims of the conditions, they are never able to identify the root causes early enough since they do not constantly visit the medical centers and rely on over-the-counter (OTC) drugs to attend to their immediate medical obligations. Most of the uninsured people believe that they should focus more on their work goals and be financially stable so that they can meet any catastrophe that may come their way without having to depend on a third party such as an insurance organization. In actual sense, however, they often end up becoming victims of adverse economic situations as a result of the unexpected issues or occurrences that happen to them.

Uninsured people do not understand that there are many benefits they can acquire from insurance plans besides compensation following loss. One of these benefits is the cashless claim benefits, where insurance companies give the policyholder the opportunity to not make any expenses from their pocket as the company settles all the losses with the service providers. In the case of property insurance that has the cashless claim benefits, the occurrence of a loss only requires one to present sufficient evidence to the insurance company and they do all the restorations themselves (Kong et al., 2021). Another benefit that is associated with insurance is that policyholders are entitled to several tax benefits as outlined in section 80D of the Income Tax Act. Unfortunately for most of the uninsured people, they are not aware of such benefits and are not quick to acquire relevant insurance plans (Agudelo, Jóhannsdóttir, & Davídsdóttir, 2019). Lastly, most uninsured individuals do not know that a single event could render them helpless in terms of health, finances, and property ownership in a way that it could be hard for them to get back on their feet. Most of them do not learn from the existing businesses and persons which completely failed after encountering losses that could not be met by insurance providers because of the lack of fulfilment of the relevant insurance thresholds. As a result, the fact that uninsured people are not aware of the hidden benefits of possessing insurance plans is a significant hindrance to societal growth.

### **Education is not always on the List of the CSR Programs**

The fact that most of the current CSR programs of companies are focused on the elevation of the perceived impact of the company to society means that most of the silent plans of CSR are often side-lined. Organizations are often quick to accept a CSR program that is easily recognized by the media as it has relatively greater potential of elevating the organization's public profile. As a result, companies do not focus on lesser CSR plans such as education of populations (Kong et al., 2021). That is, unlike donations and other corporate social responsibility plans by brands which can always appear on the front line of the newspapers due to the perceived numerous implications, education plan results can only be quantified after several years of execution by the company. For example, if the company ABC chooses to educate a section of society about the value of healthy habits, the community would appreciate the service but would not view it to be as helpful as the plan by a different company to provide them with donations to help retain a healthy lifestyle. The value

imparted by the company ABC, however, may be more long-lasting compared to that of the second company, but still, the community members believe that ABC has not helped them as much as the second company. For this reason, companies choose not to focus their CSR plans on things such as education which may not be powerful in elevating their brand image in the face of current and future potential customers.

## **Background and Situation Analysis**

### **The Role of CSR in Promoting Sustainable Business**

CSR is among the biggest ways in which the members of the public often hold companies responsible for the specific actions they carry out. That is, society today expects that companies should use a significant part of their resources and power towards improving the wellbeing of the community. In the case of a manufacturing company whose by-products of the production process are harmful gases and chemicals, they are expected to not only ensure that they release the waste to the environment in a controlled way, but should also be ambassadors of safe environment and practices in society (Kong et al., 2021). Companies should also promote sustainable businesses that directly or indirectly give back to the communities in which they exist. As a result, the companies also benefit from the elevated public image among other channels associated with the CSR operations. The following are some of the common roles of CSR in encouraging the development of sustainable business.

#### ***Creating Consumer Appeal***

Consumers are usually attracted to patronizing businesses that assist them or support them in promoting different courses that they value. According to Herrera and de las Heras-Rosas, (2020), customers are willing to pay a relatively higher price for the goods that are produced by companies that are socially responsible. Company executives and leaders can also benefit from the consumer appeal if they are able to efficiently identify charities that are important to their customers. A good example is when a sportswear company discovers that much of its target audience is passionate about preserving wildlife and therefore it launches plans to initiate a project about forestry and wildlife preservation. Such a project is perceived as important by the customers and they tend to remain more true to the brand as they are positive that by doing so, they help to solve a significant global issue. Whenever the behavior of a client is linked to the charitable efforts of a company, it is likely that the consumer appeal would increase significantly. Companies such as Yoobi and Warby Parker are fully aware about consumer appeal and they have seasons in which they introduce a donation for every consumer purchase made (Kong et al., 2021). As a result, customers not only develop brand loyalty but are more likely to spend money when purchasing products associated with the brand.

#### ***Increased Talent Attraction by the Company***

Companies' CSR practices often contribute to increased attraction of talented professionals into the business. During the era of industrialization, most of the tasks previously performed by human beings were taken up by machines, rendering the employee community emotionless and one without feelings for the job. However, there are still many employees who are motivated by the contributions of companies towards the wellness of society. If a company shows that it is committed to various activities that improve the world, it attracts a skillset of talented professionals who can help it to even further accomplish its goals (Herrera and de las Heras-Rosas, 2020). These include skilled managers, accountants,

and other employees such as HR managers. Specifically, it is evident that unlike in the past when companies were the only ones that used to search for employees with impressive portfolios, employees are now actively involved in scrutinizing companies about whether their portfolios are inclusive of the core values that would make working for them a worthwhile venture.

### ***Improved Employee Retention***

CSR practices of companies play a crucial role in enhancing employee satisfaction and retention rates. In most of the instances when companies are developing CSR practices in their organizations, they have to involve the employees by asking them to select some of the best courses of action that would help the company add positive value to the community (Stecker et al., 2017). This engagement of the employees creates the impression that they are part of the company's decision to the charities, and therefore it improves the association with the company's good CSR practices. Besides, most of the CSR practices are executed by the employees, who also take pride in being at the forefront in the fight against common society problems (Adnan, Hay, & van Staden, 2018). It serves as a form of team-wide service outings that allow them to take a break from their busy offices and to also acquire a wide range of skill-sets during the CSR opportunities. In addition, these service days are opportunities for the employees to bond among themselves and with outsiders so that they become more networked and exposed to opportunities for growth. Thus, these CSR practices are a sure way in which companies encounter improved employee retention.

### ***Positive Reputation among the Press and Public***

A significant advantage of CSR practices performed by companies is that they are ways in which the companies encounter positive press and reputation building among members of the press and the general public. During such activities, companies ensure they have active social media coverage and they are recognized by people all over the world based on their positive implications on the world through the CSR practices. Similarly, the companies which do not engage in positive community contributions are branded negatively in social media and they can significantly lose their reputation. An example is one which is known to have poor work ethics due to the violation of various rights of the employees (Adnan, Hay, & van Staden, 2018). Naturally, their portrayal in the media will be based on all the negative aspects since the employees, who are the ambassadors of the company to the public, are always quick to highlight all the negative elements they have. Taking up CSR practices would help to protect the press representation of the company in the eyes of the general public.

### ***Easier to Accomplish the Ultimate Goal***

The core benefit of the CSR practices to companies is that they help in the action of fulfilling the ultimate goal of the company. While it is true companies may want to add a lot of positive value to the immediate environment in which they exist, they have a core aim of making profits, and that is the only way through which they would be able to accomplish other goals. According to Kong et al. (2021), managers can improve the financial health of their companies by improving customer appeal, reputation, and other activities that are linked with the CSR procedures. Companies which engage in vast CSR practices are also more likely to have a better growth trajectory compared to those that are not committed to improving their brand image by increasing their input on community wellness.

## **The Profile of Lemonade Insurance**

### ***Overview***

Lemonade insurance is one of the companies with the most effective CSR practices in the service industry. Established in April 2015 by Daniel Shreiber, Ty Sagalow, and Shai Winer, the US-based company has expanded over the years to include other countries such as Germany, Netherlands and France and to increase its annual revenue to over \$94 million as at 2020 (Chakravaram, Jangirala, & Ratnakaram, 2020). Among the services offered in the company are Homeowners insurance, term life insurance, renters' insurance, and liability policies. It is known for its use of the latest technology to process claims, that is artificial intelligence (AI) and chatbots, which customers value as it is among the biggest elements of convenience that customers could encounter (Chakravaram, Jangirala, & Ratnakaram, 2020).

### ***Lemonade CSR***

Among the most plausible explanations of the vast growth of the company is its successful and engaging CSR policy. Being the only insurance company in the world that is a Certified B Corporation, it is evident that it uses its services to generate social good for the community. The most common CSR plans that Lemonade has is the Lemonade Giveback policy that entails the direct support of non-profit companies by the shareholders or the people insured by the company (Lee, 2020). Under this program, the policy holders are asked to choose some of the nonprofits they care about during the time of purchasing the policies. Every year, the company then tallies the unclaimed cash from the premiums and donates it to the chosen nonprofits (Lee, 2020). This strategy is notable as it entails a massive sacrifice of the profits, and there are very few other companies that would be open to enter such an arrangement that seems not fair for business. Lemonade, however, has never regretted the plan because for the past six years they have been in operation, the revenue has always grown positively. Additionally, the company is involved in other direct charities that also serve as a way to improve the relationship to the public as well as the societal wellbeing. In the year 2020, the company gave money to charities amounting to \$1.1million to different charities with the most notable ones being The Trevor Project, ACLU, and March For Our Lives (Lee, 2020). These plans indicate that the company is committed to serving the wellness of the members of the community who usually support their growth.

The strategic CSR plans of Lemonade have motivated other companies to acquire socially good initiatives and to integrate such initiatives into their business frameworks. Organizations are now increasing their commitment to ensuring that they have positive societal contributions so as to achieve effects similar to those experienced by Lemonade (Lee, 2020). This prioritization of social impact ensures that the companies can efficiently create and maintain talented employees and loyal customers.

### **Improving the Situation for Non-Profit Organizations**

There is a need to have additional companies like Lemonade that commit their CSR policies to help Non-profit organizations alleviate the common challenges they experience. While it is evident that non-profit organizations are facing the threat of extinction due to the challenges they encounter, there are many positive contributions they have in society and the need to constantly support them. Non-profit organizations help to reduce the mortality rates in impoverished communities by providing them with the tools of basic survival such as food and medical cover. Some of them also play a pivotal role in creating awareness among community members and creating an enabling environment for present and future



change-makers (Adnan, Hay, & van Staden, 2018). Unfortunately, very few people recognize the same and the companies are at great risk due to the multiple problems they have to handle every day. Their situation can, however, be improved by encouraging more companies to support them in the CSR plans as well as advocacy initiatives.

### **Establishing Community Education as Part of CSR Practices**

Companies need to expand their CSR viewpoints by participating in bridging the knowledge gap present in society. As in the case of unawareness about the benefits of obtaining insurance, there is a need for education about some of the life-saving practices and principles. At present, there is a vast knowledge gap as more and more people are more engaged in social media and internet activities that renders them unable to spare time for the practices that would otherwise help them acquire positive knowledge. Organizations which fathom the extent of this challenge are more likely to be open to encourage their followers to take up the knowledge platforms they offer more seriously.

### **Recommendations**

#### **Lemonade Should Advance their CSR to Bridge the Insurance Knowledge Gap**

Lemonade could serve as an ambassador of yet another crucial aspect of improving CSR value of companies by embracing insurance education in their CSR education. Being an insurance company and having been successful in the Lemonade Giveback program which most companies are trying to copy so as to improve their overall brand image, the company can also become a great influencer in developing the CSR practice of improving knowledge addition (Adnan, Hay, & van Staden, 2018). There are some companies whose CSR programs are dedicated to consumer and community education but the fact that there are still many ignorant individuals in the community about the current issues means that there is still much that is not yet done. Some of these companies also do not value the education plans and it becomes hard for them to impart on their employees and customers such initiatives. The enthusiasm and success history of Lemonade is also likely to result in the company's success in the initiation of the education CSR plans.

A possible strategy in which Lemonade could employ in bridging the insurance knowledge gap is sponsoring competitions about insurance knowledge among its policyholders. Naturally, human beings are entitled to withdraw from any initiative that makes them tired or strained such as the initiative of acquiring new knowledge. But, it is important for the company to introduce a reward strategy in which it would be giving special gifts or allowances to anyone who demonstrates vast insurance knowledge after taking a short course on the insurance value. Since the plan could not reach most of the uninsured individuals and people with uninsured properties/businesses, and who are the target of such education plans, it would be important to develop other competitions at the community level that would also be geared to increasing the attitudes of individuals towards gaining insurance knowledge (Agudelo, Jóhannsdóttir, & Davídsdóttir, 2019). Lemonade could also choose more consumer-friendly means of education that would help engage more people in the education plans (Lee, 2020). For example, when targeting a group of youngsters who are about to graduate from college and start working, it is sensible for the company to develop exciting education forums such as forums in which they also invite popular artists such as pop stars. This way, they would not only achieve their goal of education, but would also improve their brand image significantly and become popular among such populations.

### **Government Policy to Reduce Competition against Non-Profit Organizations**

It is important to protect non-profit organizations from unfair competition that would make them appear as if they are not sufficiently implementing the resources that are allocated to them by companies through CSR policies. In most of the cases where Not-for-profit organizations are branded as non-performers or unable to execute the plans that are required of them by the public, it is because of the presence of other profit-making entities that are more committed to delivering the same services or goods to the communities. The only sure way through which these organizations can be protected is by launching government policies that limit any form of unfair competition that would reduce their capacity to deliver their objectives.

### **Advocacy of Education as Part of the CSR Practices of Companies**

It is important that company managers and leaders are made aware that there is a need for the companies to be more committed to increase knowledge in society. While it may be evident for all the companies that there is a significant knowledge gap in communities regarding issues of national and community importance, most of them feel that education practices should not be part of the CSR practices as they would not only appear as the odd-ones in the implementation of CSR, but it would not be recognized sufficiently by customers. For this reason, the company regulators need to educate the organizations at different levels that there is no limit to the implications that the CSR practices they employ should have (Agudelo, Jóhannsdóttir, & Davídsdóttir, 2019). That is, they should not be worried that the effects of the program they launch may take many years to be noted by the target groups but should focus on the impact it would have when the time is right. For example, an insurance company which offers to educate community members about the value of having insurance should expect less urgent results unlike one which has a CSR plan of giving free gifts to the consumers. In such a case scenario, the advocacy personnel should also help the companies develop a way in which the companies ascertain that their effects would be felt by community members.

### **Conclusion**

For companies to improve their brand image through developing positive CSR practices, they need to appreciate the need for inclusion of some of the recent CSR needs such as protecting non-profits from unfair competition and fostering the education of communities. CSR plays a significant role in establishing sustainable business as it promotes customer appeal, talent attraction, employee retention, positive press reputation, among other benefits. Community members are faced with multiple education-associated problems that could be alleviated by encouraging organizations to be more committed to education plans. This is especially a challenge because most companies' CSR focuses on the practices that are more visible by the community and would stand a better chance of gaining societal sympathy. Non-profit organizations are also at the brink of extinction because of decreased funding and significant competition that they face from other organizations that offer similar goods and services. For this reason, there is a need for solid government protection through policy implementation and the creation of an enabling environment for them. Lemonade is among the most successful companies in terms of CSR implementation with its signature CSR program being the Lemonade Giveback program. The company could use its success strategy to introduce a new phase of improving brand image through helping consumers and other community members to reduce ignorance. A good example could be through helping them avoid some of the common challenges associated with noninsurance. As a result,

re-defining CSR through emphasis on the most important practices could help to achieve the goals of the communities as well as create an opportunity for companies to efficiently boost their brand image.

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