

Harnessing the benefits of well-being policies and investments for health



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This document was produced as a companion product for the WHO European Regional High-level Forum on health in the well-being economy, held in Copenhagen on 1–2 March 2023. It illustrates how to capture the value of well-being policies and interventions, especially in tackling today's big policy challenges, such as trust, cohesion, sustainability of health and social systems, clean air and water, and health and social inequities.

The WHO European Well-being Economy Initiative is led by the WHO European Office for Investment for Health and Development of the WHO Regional Office for Europe, based in Venice, Italy.

1

What are co-benefits and co-costs?

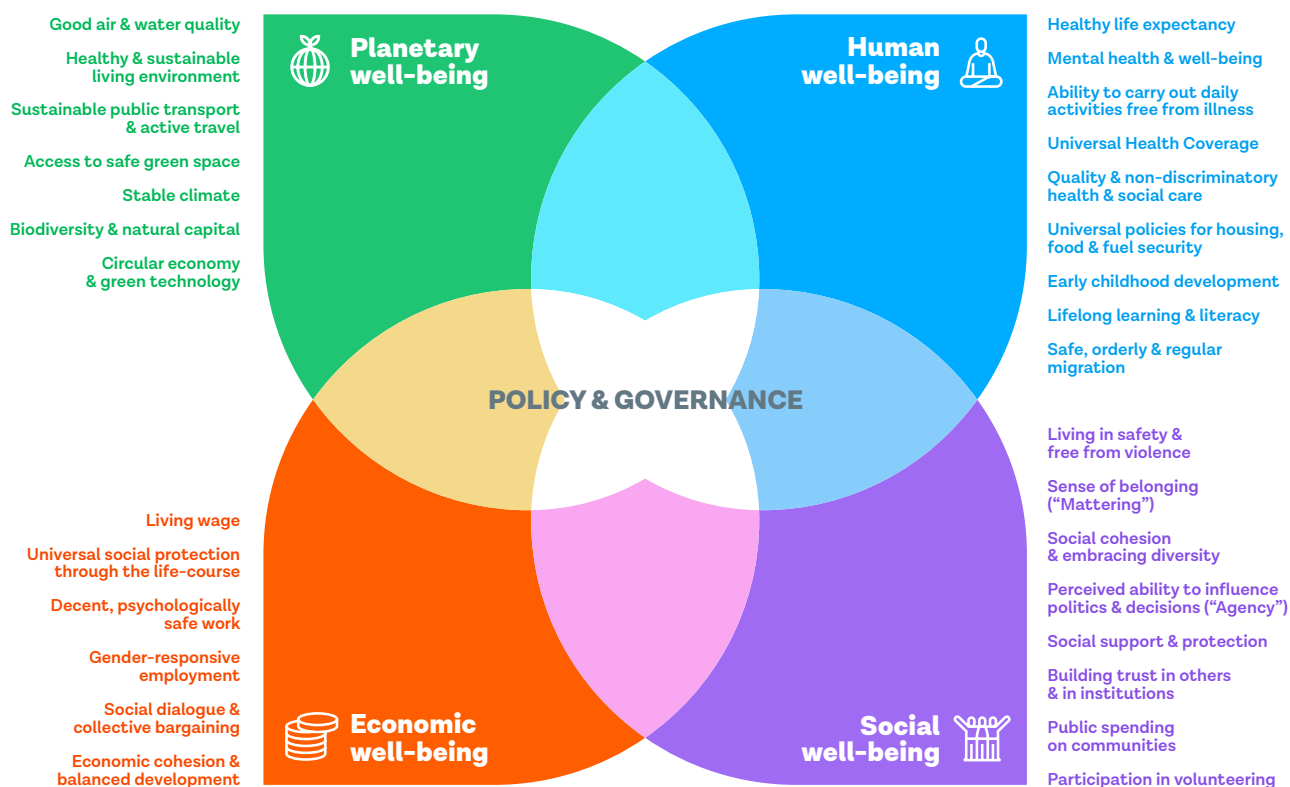
Interest is growing in reshaping the economy to secure more well-being for people and the planet, underpinned by the goals of equity, inclusion and sustainability. Well-being allows individuals and society to thrive and build resilience. Fig. 1 shows the four key areas of well-being – human, social, planetary (environmental) and economic – that are considered in governance and policy design, represented by the different petals (described as the well-being capitals).

The interrelatedness of the petals signals that governance and policy design have the potential to generate **co-benefits** between the areas. Co-benefits arise when investment and action in the field represented by one of the petals produces a spillover effect on (an)other petal(s).

This spillover effect can be purposefully designed or can take place as a side-effect. In other words, co-benefits are impacts observed simultaneously across a range of interests and objectives, which can be set by both the public and private sectors.

FIG. 1

Well-being capitals with examples in each domain



Source: WHO analysis, building on OECD well-being framework (1).

In contrast, **co-costs** occur when underinvestment and inaction hamper the attainment of the interrelated well-being outcomes.

Some examples are described here.

The cost of adverse childhood experiences (ACEs) has been estimated at US\$ 581 billion per year in Europe and a 10% reduction in ACE prevalence is estimated to save US\$ 49 billion (2). Preventing and mitigating the prevalence of ACEs helps to reduce the negative impact on multiple well-being outcomes (co-costs), while simultaneously reducing the overall financial burden. The cost of inaction – or buying back lost health and well-being – is inefficient, ineffective and unethical. In addition, it does not make efficient use of scarce financial resources.

For every €100 000 invested in health systems, four new jobs are created on average, and in most countries the average employment multiplier is higher for health compared to other sectors (3). These jobs are created in the health sector but also in sectors other than health. Hence, investments into the health system not only improve human well-being (health outcomes) but also generate co-benefits for economic well-being (employment).

2

Why do we need to envision co-benefits for human, social, planetary and economic well-being and how can they be operationalized?

The complex policy challenges that most societies are facing today cannot be solved by single sectors alone. Well-being policies recognize the aim to maximize the co-benefits of policies and services, increasing the impact across well-being outcomes. The challenge is that co-benefits are often neither identified nor quantified by policy-makers and industry leaders, especially when operating in silos. This contributes to their undervaluation in investment analysis and budgetary decisions, which, in turn, generates market failures, such as the under-provisioning of public health goods. These are goods and services that enable people to live in dignity, to thrive and to contribute to society.

The understanding and creation of a common approach to framing how co-benefits operate in a well-being economy is important. This common framing needs to be applied to interconnected challenges, including youth mental health and exclusion, violence prevention, ageing populations, childhood poverty and gender equity. Integrated solutions are needed in all of these policy areas in order to enable people to thrive, achieve their potential and be healthy.

There are three important entry points to action that can be adopted when transitioning to a well-being economy approach: focusing on investment strategy, monitoring cross-sectoral outcomes, and assuring action by engaging policy-makers. Below, examples are provided for each.

1. Leveraging investments across government sectors and between government and the private sector

The development of well-being budget priorities in New Zealand has improved cross-sectoral collaboration within government and shifted the focus to long-term challenges (4). Well-being indicators, paired with advice from sector experts and government science advisers allows well-being priorities such as mental health and child well-being to be determined (5). A percentage of the overall budget is allocated to the identified priority areas to be addressed across government departments. The Public Finance (Wellbeing) Amendment Bill requires governments to report annually on budgetary well-being objectives, and the Treasury to report on the state of well-being (6). These mechanisms combined allow well-being to be embedded into the core of investment and policy-making, ensuring its sustainability over time.

New approaches are also being used to shape private investment according to Environmental, Social and Governance (ESG) criteria, with investors representing over US\$ 5 trillion in assets having committed to putting health as a key focus.

2. Creating adequate structures to measure and monitor cross-sectoral outcomes

Well-being indicator frameworks are created at both international and national levels. Examples at the international level are the Organisation for Economic Co-operation and Development (OECD)'s well-being framework (1) and the United Nations Human Development Index (7). Countries including Iceland, Scotland and Wales have designed national measurement frameworks covering the various well-being capitals. Such holistic frameworks all capture elements of the well-being capitals (as shown in Fig. 1). This allows the impact of cross-sectoral well-being economy policies to be measured and monitored, and analysis of these cross-sectoral outcomes can produce estimates of co-benefits of policies and investments. These approaches allow the evidence base on which well-being economy policies are designed to be expanded.

3. Engaging policy-makers and incentivizing action across government sectors and between government and the private sector

Wales has created a Foundational Economy Challenge Fund of £4.5 million to invest in experimental projects that assist the Welsh Government in identifying and testing how to best support medium-sized business partners in working together towards a foundational economy (8). The fund has a special category for care and health services. Health-related test projects include: (i) supplying the private sector, local authorities and health board employers with health and care workers; and (ii) a pilot programme to provide micro-care enterprises delivering direct care services.



What is human well-being?



Universal health coverage



Lifelong learning & literacy



Ability to carry out daily activities free from illness



Universal policies for housing, food and fuel security

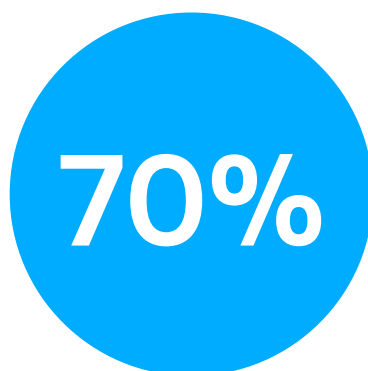
Why is human well-being important?

Individual	Collective
People's health and their subjective well-being are closely linked; both are drivers of economic prosperity, social mobility and cohesion.	Affordable, accessible, high-quality and integrated health and social care is a key enabler of human capital across the life-course.
Early detection or prevention in health supports individuals' participation in economic, cultural and social life.	Reducing poverty also helps to address health-related economic exclusion.
	Education and health services are drivers of improved population health and economic performance.

Is human well-being secured for all?

Case study: Caring neighbourhoods initiative (Belgium & WHO Healthy Cities Network)

Caring neighbourhoods is an initiative in the Flanders region in Belgium, which aims to develop the conditions for all people to live comfortably in their homes and neighbourhoods, encompassing aspects such as safety, social connectedness and informal care, alongside formal, integrated health services. 133 projects had been started by 2022 (11).



People on low incomes are 70% more likely to have unmet need for health care (9)

- **600 000 excess deaths** in the WHO European Region were attributable to low levels of investment in **health systems and human development (9)**.
- Following the COVID-19 pandemic, **14 additional people per 1000** have **unmet need for health care (9)**.
- **Barriers to connecting with high-quality, integrated services** make it more likely that people give up when seeking assistance, particularly those who are lacking resources and/or experiencing vulnerability (10).



What is social well-being?



Social cohesion & embracing diversity



Trust in others & in institutions



Perceived ability to influence politics & decisions



Living in safety & free from violence

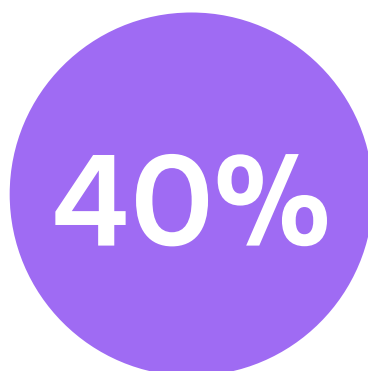
Why is social well-being important?

Individual	Collective
Social well-being empowers individuals and increases a sense of hope.	Trust, participation, and social cohesion are foundations for building fair, peaceful and resilient societies.
It improves physical and mental health and well-being.	Adopting democratic practices can improve civic participation and promote well-being (13,14).
Social and political participation are correlated with factors such as education and civic duty, and also with stronger social networks (12), which in turn can alleviate social isolation and loneliness.	Political participation improves the sustainability of public policies, with higher levels of participation and democracy being associated with more equity in terms of life expectancy (15).

Is social well-being secured for all?

Case study: Participatory budgeting

Participatory budgeting **empowers people** to use their voice and influence **how government funds are allocated, thereby contributing to inclusive and accountable governance**. Participatory budgeting takes place in municipalities, such as Porto Alegre (Brazil), Paris (France), Barcelona (Spain), and also at the national level in some instances, such as in Portugal. In Brazil, participatory budgeting has led to **increased expenditure on basic sanitation and health services and to a reduction in child mortality** (20).



Since the onset of the pandemic, trust in government is 40% lower in those out of work than before (9)

- **Empowering women** has a positive **impact on human capital and economic growth and development** (16).
- **ACEs** are strongly correlated with health and education outcomes (17,18).
- In the long term, **democratization** leads to increases in **gross domestic product (GDP) per capita of approximately 20% (19)**.



What is planetary well-being?



Good air & water quality



Sustainable public transport & active travel



Access to safe green space



Biodiversity & natural capital

Why is planetary well-being important?

Individual	Collective
Access to affordable public transport enables empowerment and autonomy in daily activities, which can positively impact health, employment, and education outcomes (21).	Ensuring the resilience of natural, ecological systems can have positive impacts on a range of industries, including (but not limited to) agriculture, forestry, energy, infrastructure and tourism.
Green space allows for increased participation in social and health-promoting activities.	Implementing a circular economy approach and green technology can create new jobs and employment opportunities.
Minimizing the negative impacts of climate change and making environmental improvements is likely to increase health equity (22,23).	Addressing climate change and biodiversity loss helps to protect the well-being of current and future generations.

Is planetary well-being secured for all?

Case study: Transforming rivers into parks

After problems with floods, Valencia, Spain has transformed a river separating two parts of the city into a park. This new public space has facilitated new types of interactions, increasing **social inclusion** by creating opportunities for diverse groups from both sides of the river to meet. The park is also used for **relaxation and exercise, which improve physical and mental well-being**. Valencia recently won the European Commission’s European Green Capital Award 2024 for its increase in green infrastructure and promotion of biodiversity (28,29).



of inequities in well-being arise from poor living conditions, such as housing, food and fuel deprivation, lack of green space, and poor air quality (24)

- **24%** of all estimated **global deaths** are environmentally related (25).
- **Thousands** of Europeans **die prematurely** each year due to polluted environments, especially in urban areas (26).
- **Cycling and walking** help to **reduce physical inactivity and air pollution, save lives, and mitigate climate change** (27).



What is economic well-being?



Living wage



Gender-responsive employment



Universal social protection through the life-course



Decent, psychologically safe work

Why is economic well-being important?

Individual	Collective
Economic well-being in turn improves physical and mental health and well-being.	Healthy workplaces improve workforce well-being, increase performance and reduce staff turnover.
Gender equity boosts economic growth and stability (30).	Higher levels of inequality can damage trust and increase the risk of conflict, including problems such as crime and violence.
Women (in particular those aged 65+ years) are at increased risk of poverty and poor health (31).	Increases in inequality can affect public trust in institutions, including in central banks (32), with negative impacts for economic recovery and resilience.

Is economic well-being secured for all?

Case study: The Preston model (community wealth building)

Community wealth building is a public sector approach that uses procurement and employment levers to improve residents' economic circumstances. In Preston, United Kingdom, this was found to be associated with an **11% improvement in mental health** and **11% increase in median wages**, compared with expected trends (34).

40–70%

In 2022, food prices increased by 40–70% in southern Europe, central Europe, the Caucasus, and central Asia (9)

- In Europe, **one in five children** still lives in poverty, limiting their opportunities and social mobility later in life (33).
- People living on **low incomes** are twice as likely to have a **limiting illness** compared to those living on high incomes (9).
- **Youth unemployment** has not returned to pre-pandemic levels, with the potential for long-term health effects (9).

3

Which governance structures allow the creation of well-being economies?

 Shifting investment and spending	 Prioritizing well-being with business and social economy sectors
<ul style="list-style-type: none"> • New Zealand's Public Finance (Wellbeing) Amendment Bill requires the Government to report annually on budgetary well-being objectives and the Treasury to report on the state of well-being (6). • Gender budgeting is implemented in Austria (35), and equality budgeting in Ireland (36). • Debt2Health is a scheme whereby debts are cancelled in return for investment in health (37). • Connecting the concept of assessing companies' ESG impact with ongoing efforts examining how health is measured (38). 	<ul style="list-style-type: none"> • Wales Foundational Economy Challenge Fund is making £4.5 million available to support experimental projects delivering basic services and products (8). • The Biscay model proposes favourable tax treatment for companies addressing the SDGs (39). • The Doughnut Economics Action Lab has published a guide to help with redesigning businesses to promote equity and improve the environment (40).
 Prioritizing well-being across government policies	 Models for co-creating and co-producing
<ul style="list-style-type: none"> • Cross-sector plans should be developed to address key priorities, such as increases in the cost of living. • It is essential to support international, cross-sector collaboration between health, economy and finance, working together towards a well-being economy. • Well-being indicator frameworks are useful in assessing multiple domains, including the SDGs (41), the OECD better life index (42), and the Human Development Index (7). • In Finland, a cross-sector model of governance is being developed to steer the economy of well-being (43). It is an example of a local-to-global approach, including local government action as well as international leadership through the country's Presidency of the European Union (EU). 	<ul style="list-style-type: none"> • Scotland is engaging the population in decisions about public spending with plans for at least 1% of local government budgets to be subject to participatory budgeting (44). • In Kyrgyzstan, Village Health Committees were set up. Local residents select priorities and elect representatives to the committee, which then play a key role in delivering health-related activities (45). • The cottage hospital model from southern Lapland, Sweden, builds on cross-sectoral collaboration between key stakeholders and the community to provide primary health care in remote, rural and sparsely populated areas (46).

4

Taking forward the concept of co-benefits for well-being

Producing and protecting well-being for all is increasingly important for both the public and the private sectors, especially amidst rising costs of living, environmental damage and social fractures.

Creating a shared vision of co-benefits requires joint efforts between policy areas and among the health, economy, finance, and development sectors.

To deliver public health goods and improve well-being outcomes it is important to engage a broad range of stakeholders, from those in charge of budgetary decisions and governance to those implementing and monitoring specific well-being policies. Cross-sector plans should be developed to address key priorities, such as increases in the cost of living. It is essential to support international cross-sector collaboration between health, economy and finance, working together towards a well-being economy.

Well-being policies have the potential to reinforce well-being outcomes across well-being domains (that is, the capitals: human, social, planetary and economic) in cost-effective way. Generating co-benefits and mitigating co-costs is central to creating fully fledged well-being economies. It is necessary to actively envision co-benefits, account for them in budgetary decision-making and incorporate them into governance structures, all the while monitoring well-being outcomes. This will allow for adequate provisioning of public health goods – goods and services that enable people to live in dignity, thrive and contribute to society. This will require standardized tools – that speak to all sectors – to support decision-making.

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