REW©RK AMERICA

The Markle Economic Future Initiative

Inspiring a Hopeful Vision of America's Economic Future

In today's networked economy, we need to unleash opportunities for Americans to learn and train in innovative ways and seize the growth potential of world markets and shared data. How might we shape new models of learning and work? Markle Initiative members share their vision of a new and hopeful future for America.

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Today's Path to the American Dream

In recent years, technology and globalization have changed our way of life more than anyone could have imagined. While enriching us in many ways, these forces also have eliminated traditionally secure jobs and eroded economic security for millions. Now, we face an urgent national challenge: finding new strategies that help all Americans flourish in today's economy.

To tackle this pressing social need, the Initiative is advancing transformative strategies to use technology and globalization as tools to achieve the America we seek. Ideas must be paired with powerful actions to accelerate innovations that return opportunity to Americans. To meet this challenge, the members of the Markle Economic Future Initiative believe we must look to American inventiveness, to the untapped talents of people across the nation, and to the tremendous possibilities arising in a very different kind of economy, as the very tools that can allow us to build the next great American era.

"There is nothing more important than committing ourselves to finding ways to advance all Americans to successfully transition to the economy of the future."

Zoë Baird

CEO and President, MarkleCo-chair, Markle Economic Future Initiative

Rework America is grounded in a common view that in our networked world, more people are connected more powerfully than ever before. Thanks to limitless possibilities offered by online platforms, the digital economy can make it far easier for Americans and enterprises of all sizes to offer skills and services to anyone, anywhere here or abroad.

Through information sharing, online tools, and development of credit and finance, people can more easily expand or launch new businesses and hire more workers. Americans can learn and train in innovative ways that can better connect them to good-paying work and enable them to advance their careers.

Our vision starts with a premise. The hierarchical mass production economy is giving way to new kinds of networked economic organizations in both manufacturing and services. We are at a turning point in American history when far-sighted leaders should get people talking about how to shape the transition to the next stage, to put the speed, power, and character of a network, and of a networked economy, to work in ways that can best help all Americans participate. We need to marry

"The question should not be what should be the American Dream, but rather how do we get Americans to start dreaming again."

Gilman Louie

Partner, Alsop Louie Partners

innovation to caring purpose. We cannot accept a future where the possibilities of success are not shared by all.

Our premise leads us to a two-part strategy. First, emphasize new ways for Americans to grow businesses and create work to support broadly shared prosperity. Second, focus on new ways for Americans, throughout their lives, to develop the talents and skills they need to participate in this new economy.

To advance that strategy, the Initiative's mission is to be a catalyst and advocate for actions that help all Americans join in the economy of a connected world.

Initiative members are guided by the American past as well as its present. We've been through economic transitions before. New factories and industries displaced agricultural and craft workers in the late 19th and early 20th centuries before the U.S. emerged as the world's leading economy. The turmoil was terrifying; the strains were great. Americans worried. They argued. But they used their talents to design and build the greatest engine of mass prosperity the world had ever seen. We can do it again, but success is not inevitable. It will take a strong vision and leadership to restore the Dream, to bring back hope and promise for inclusive economic growth.



Potential of an Emerging Global Networked Economy

The emergence of the mass production model was one of the great developments of modern history. An economy based on mass production concentrated production in factories. It produced standardized products. It distributed the products with heavyweight networks of containerized ships, trains, and trucks. People and countries were cast in rigid roles, on the supply chain or the assembly line. The administrative capacity of firms to run all this, the new corporations, were similarly concentrated and immense.

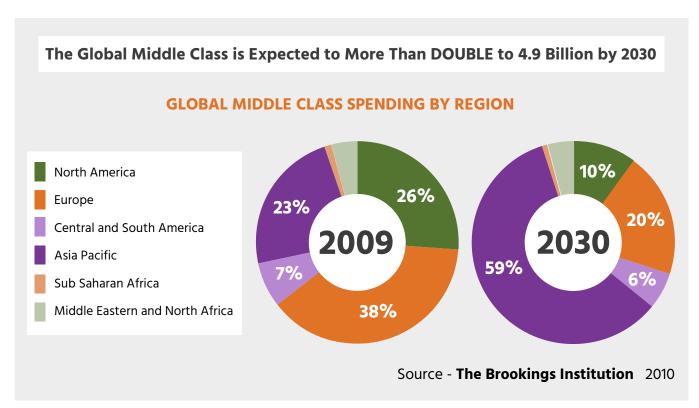
Networked economies may become a development of comparative magnitude in the 21st century. A networked economy using advanced technologies distributes production, even to homes and local shops. It produces more customized products, often locally sourced to appeal to local markets. It frequently distributes the products in a digital form, transmitted weightlessly around the world in seconds. In this world, people and countries should be able to reinvent their roles throughout their lives depending on their connectedness, ingenuity, and access to resources.

Examples of this abound. Americans are out front using any new tool they can get their hands on. We are not bound by whether something has been done before. We are selling directly to customers on the other side of the world through eBay while sitting in our homes (often exporting globally at a far higher rate than traditional firms). We are learning basic math at the Khan Academy and earning credentials in postgraduate data science from Johns Hopkins University whether we are in Montana or Mississippi.

Americans are creating new ways to show companies their skills through real world-style tests like WorkKeys and then connect in new ways to job opportunities through tech-enabled skills/people/work matchmakers. We are discovering new ways to volunteer help to neighbors in need by alerting towns to potholes through See-Click-Fix or helping young people rejoin their communities, hammering boards and hanging drywall with mentors brought together by a program like YouthBuild.

Of course we are not alone in this; these businesses and tools are taking off all around the world. Nevertheless, the willingness to embrace change and to keep learning is alive in America. These developments and many others lead us to a hopeful vision for America's economic future.

Founded in 2007 and led by a former Marine infantry officer named Jay Rogers, Local Motors is an Arizona-based company





Potential of an Emerging Global Networked Economy

that brings together a global network of designers to create automobiles. They solve innovation challenges in vehicle design through an open sourced collaboration model. This draws on the talents and passions of more than 37,000 freelance contributors from 121 countries that use the Local Motors platform to pitch ideas and collectively co-design next-generation cars. To build them, Local Motors operates two micro-factories, each producing custom-built vehicles designed for that particular region, and one 'mobifactory' a mobile facility that moves the shop from place to place. The company says it plans to build out 100 micro-factories around the world over the next 10 years.

America is in the early phase of a profound transition in its economy and society, on the frontier of changes that will touch the rest of the world. Some experts question whether these changes are so significant. We think they are.

This transition can be distinctive and positive if it can spur the emergence of a different kind of American economy that support more participants than the one we have today, and where prosperity more is more broadly shared. This vision of America's economic future sees chances for Americans to start up and scale job-creating growth businesses in many sectors of the networked economy. This vision sees ways to help millions get the kind of learning they will need and find their place in this 21st century globalized workforce, in a system that can be personalized to fit the situations of most Americans and the real problems they encounter every day.

In the past, geographic mobility relocating to find work was a usual way to move up the economic ladder. America's geographic mobility has sharply declined to about half of what it was during the postwar decades between the 1940s and 1970s. A networked economy could be an antidote. Virtually mobile, Americans can now move to new work without leaving home.

We do not share the determinism of the doctrinaire techno-optimists and techno-pessimists. The age of mass production has been rich with surprising stories of national successes and failures, regardless of their starting points. This age will offer new surprises.

The more promising and visionary strategies for America are those that welcome the changes and try to apply them in ways that give Americans more freedom and more chances to participate in economic life and share its benefits. The broad coalition of Initiative members from all sectors of the economy believe in these strategies and hope to have many more carrying them forward. They are today's best path to the American Dream.



New Strategies for Growth Businesses

Imagine a town, in the countryside, that used to be a home to a polluting food processing plant but where more than half of the 3000 residents now make their living in online retailing, generating millions of dollars of revenues, most selling clothes made in nearby factories. One of the businessmen used to live in the state capital, but moved back home and has hired 15 new employees. The local government offers free wireless internet to residents, space to store their inventories, and has opened a free school to teach the art of online selling.

The story is true. The town is in China, in southern Guangdong province. There are reported to already be 20 more towns like it.

We live in a time when nearly every aspect of starting a business, identifying and connecting to markets, end to end design, production and service offering has changed. Suppose a person wants to find investment capital, source talent or resources, or locate manufacturing options and supply chains. Internet based platforms can provide effective IT, big data analytics, platforms that connect producers with markets and facilitate business-to-business transactions, plus access to key services in logistics, law, and accounting. The days of having to build these infrastructures from scratch are over.

Those who see the technologies as a contest of machines vs humans see too little. Machines and humans can actually complement each other in novel ways—racing with machines, not against them. For example, new combinations of human labor and machine capabilities can actually lead a renaissance: of artisanal culture, tailored products, and personalized service. Once a luxury available only to the wealthy, this level of service can become the new norm. And it definitely could be labor-intensive, with millions employed at a different level of customer service.

We live in a time when nearly every aspect of starting a business has changed.

Imagine, for instance, that physical retailing could be reborn as a combination of retail and production, so that a person could walk into a hardware store that both stocks standard products and also makes some of them to the customer's specs. Or imagine that a bookstore could display a selection of printed books, but also print and bind with an original cover—on demand—almost any book published in the last hundred years. Or imagine that a clothing store not only displays styles and colors, but can take the individual customer's precise measurements that day and actually produce a made-to-measure garment on site. And imagine that each local operation, if it runs into a problem, could get move-by-move advice from a coach who might be watching from thousands of miles away.

All of these examples—the hardware store, the bookstore, the clothing store—are drawn from real businesses building these capabilities. One such hardware store is in a hard luck neighborhood in the north end of Manhattan, Washington Heights. It is run with some fellow veterans and neighborhood folks by an ex-soldier named Jerry Castanos who calls his store 3D Heights,



Two architectural firms, one in St. Louis and another in Baltimore, have been planning a \$10 billion city project in India (Lavasa). The project is essentially building a city from scratch, using advanced architectural, engineering, and environmentally-conscious practices perfected in the United States. Two more U.S. firms are developing and executing one of the most expensive developments ever undertaken, a \$40 billion project to build a city from scratch on reclaimed waterfront land in South Korea.

At the other end of the commercial spectrum, consider retailers selling on eBay. A study looking at U.S.-based businesses with sales on eBay of more than \$10,000 found that 97% of them are exporting to foreign markets. They have practically zero fixed costs to do it. In contrast, only 4% of all small or medium-sized U.S. firms now export to foreign markets.

Add to the picture: trends in global urbanization and growing numbers of middle class consumers around the world. That global middle class, already billions strong, is expected to spend about \$7 trillion this year. They will drive a huge demand for services from engineering to education to health care. There were a billion Internet users in 2006; now there are 2.5 billion and growing. Mobile phone penetration brings the Internet to places with modest infrastructure. Last year mobile users downloaded apps an estimated 70 billion times.

As physical distance becomes still less important, no remaining barrier is larger than that of language. This barrier too is under assault. Microsoft has promised to build voice translation into Skype by the end of 2014. While the translation is not yet in real time and accuracy is still a challenge, this is a capability that will be available soon to over 300 million users.

No country is better positioned for these possibilities than the United States. Services are the largest part of the American economy. America's workers and consumers—men and women, young and old, native-born and immigrants alike—have enormous know how that can be of benefit to customers all over the world. Our exports of these services substantially lag our engagement in global trade in manufactured goods, yet we are sell far more services abroad than we buy from other countries and the demand is great. This has tremendous potential to scale and provide work to many more. The networked system can more and more be conceived on a global scale.

Sustainability experts in Portland can help rebuild Fukushima. A teacher in Richmond can offer a class to students in New Delhi. A cancer specialist in Boston can observe a mole on the wrist of a patient in Singapore. A skilled machinist or steelworker in an advanced manufacturing facility can rapidly reprogram her Computer Numerically Controlled machine tool to produce customized parts for factories around the globe or across the street.

To facilitate the global flows, much of which is not being captured in the usual statistical measures of foreign trade, a wave of new platforms and digital service exchange networks are emerging. Some of these platforms such as oDesk, Elance, and Guru are enabling the growing numbers of temporary workers and freelancers to connect with clients and colleagues.

Smart phones can be conduits for service provision, web-based payment systems can ease international financial transactions, and online platforms are springing to be intermediaries, helping match supply and demand across borders. Examples are already emerging like the blur Group, a platform founded in the UK for global business services that is already supporting projects worth hundreds of millions of dollars, or Google Helpouts, which connects users with expert advisers on subjects from art to personal health.

The Initiative can accelerate platforms—virtual clearinghouses—that may help open or create these new kinds of markets. It can spotlight the key policy and legal issues that countries are already encountering as they evolve their economies in these novel ways.

If the "commanding heights" of the 19th and 20th centuries were the control of transportation and mineral resources, then the 21st century equivalents could be access to data and the networks. The value of weather, GPS, or census data is taken for granted: millions of Americans use The Weather Channel and Google Maps. A company like BrightScope has acquired a large following by carefully examining public, but usually opaque data about the investment performance of many retirement plans. Or, in New York City, disclosure of data about detailed energy and water consumption of commercial buildings has allowed operators to benchmark their efficiency and see ways to improve. The federal government has startled health care providers and consumers as it discloses Medicare reimbursement aggregates.

Government data should be open, as much as possible, as an essential public service while preserving privacy and traditional civil liberties. The Initiative can help develop guidelines and best practices that harvest some of this value.

While the possible value of "open data" is beginning to be widely understood, the Initiative is just as interested in developing ideas for "sharing data" among communities of interest. Companies like salesforce and GE have discovered that by sharing the data they are gathering in their work with a supplier or customer back with them, they can help the clients operate more effectively and appreciate the value of their business relationships.

Open business data should become the expectation, some open to customers and some more broadly to the public. This does not mean that proprietary analytics should be shared; business value needs to be preserved for business growth, but the Initiative can help develop a new paradigm. Looking at seven domains, McKinsey estimates that the economic value that could be unlocked via access to open data probably exceeds \$3 trillion.



Businesses need capital to grow to meaningful scale and create more work. In recent years the organization of traditional finance has actually become more industrial. A few central banks rely, as their financial intermediaries, upon a handful of major banks in an increasingly centralized credit system, sifting global investment opportunities. These banks, in turn, rely more and more on business models that yield profits from currency trades, arbitrage, securitized consumer credit, short-term portfolio investments, and bonds. Meanwhile the flow of credit available to business innovation generally has been diverted by flows into securitized consumer credit vehicles (like mortgage-backed securities) and discouraged by the incentive structures in the top management of many American companies.

CANCapital (formerly the Capital Access Network) has already provided SMEs with access to about \$4 billion in funding and access to capital they would not have received from traditional banks. It pioneered a technique called "daily remittance," the ability to make payments every single day. Data analysis is essential to the company's success. Having funded more than 55,000 different businesses across hundreds of industries, the company used its data to better manage risk and create a new market.

GE Capital is shedding its former emphasis on consumer finance and is concentrating on business credit, but with some new features: it gives the firms taking out these loans access to hundreds of GE specialists through a program called Access GE, which is built on a platform put together for them by salesforce. This combination of private finance with significant technical advice lowers credit risk, helps the debtors grow, and helps GE.

We need to better understand the possibilities and obstacles to dramatic change in the financial system and the way companies can access credit in the future.

The Initiative will try to understand the potential for business owners of the future to rely on new forms of private financial, banking, and payment systems including peer-to-peer finance models like Lending Club and Prosper, payment tools like Square, or financial inclusion initiatives like those now being led by American Express. Crowdfunding may also emerge as a potent source of seed capital for projects from biomedical research to housing. We are interested in ideas that could extend securitization to business loans, not just consumer credit. We need a 21st century financial system to grow work-creating business activity, suited to the capital requirements of a networked economy.

Stripping away the hype, we need to better understand the possibilities and obstacles to dramatic change in the financial system and the way companies can access credit in the future. Can the U.S. recreate the kind of decentralized, risk-taking financial system its past innovators used to such great effect?



New Strategies for Learning and Skill Development

Beginning this year, inspired by their work with this Markle Initiative, the leaders of Starbucks and Arizona State University have created a groundbreaking prototype illustrating another way to bridge America's education divide.



The plan will provide access to a college education at ASU for thousands of Starbucks employees anywhere in the United States, accessing the program through ASU's top-ranked online degree programs, with employees free to choose among some forty different majors. The condition of education and continuous learning in a society defines that society's capacity to change and provide fresh opportunities for its people. This example spotlights new ways Americans can rebuild their human capital.



If nothing can do more to change the potential for a society than its state of learning that applies to each individual in that society. Fortunately, we are in a robust period of advancement in learning and the tools to share knowledge and teach to people's personal needs. This is essential, since change will continue apace and the needs of the workplace will be ever shifting. So learning will be essential for a lifetime.

New forms of education are springing up, with unconventional kinds of schools and courses and with companies getting more involved. The Khan Academy is providing free education through an online platform. Companies like Knewton are pioneering elaborate designs that use technology to adapt the course as the student is taking it to the way students are answering questions. These experiments are being tried out at scale. Knewton has tried out its developmental math course on thousands of students at Arizona State University. It halved the number of students quitting the course and improved pass rates from 64 to 75%. Many of the students even finished the course early, ready to move immediately to more advanced work.

Massive Open Online Course providers are only starting to evaluate the terabytes of data they are gathering on learning practices and outcomes. The potential use of gamification and simulation in creditworthy education and training is starting to be understood.

Universal degrees like a high school or college diploma may only be a baseline, or for many not even a priority at all. Granular, subject specific degrees or credentials may be far more useful and flexible. This should proceed in a manner accessible and meaningful to all.

Credentials should be attainable to demonstrate skills people have acquired on their own, outside traditional institutions.

We need to reimagine the interactions of employers, teacher/counselors, and students/job-seekers. Rather than pure online instruction, many of the most interesting innovations blend technology with caring educators whose jobs are designed in new ways. There are also radical new possibilities for people of all ages to teach themselves. People with specific skills and talents can reach and teach others.

The U.S. military is renowned for its training system, organized mainly as a series of schools teaching specific skills—like servicing a helicopter or parachute jumping—culminating in demonstrated, recognized milestones of achievement. Microsoft franchises private providers to train people in advanced skillsets it needs, like a course as an SQL server administrator. Such insights into training have not made their way into the education system as a whole.

Either as stepping stones to the 'big' degrees and as middle-skill credentials in their own right, the nation's education and training system should be oriented more toward providing alternative pathways to career success, providing micro-diplomas targeting specific, demonstrable achievement, and in so doing lifting self-esteem.

As credentials too could become more flexible, knowledge or skills can be tested in new ways. We should move beyond the limits of a handful of famous tests. Businesses are constantly using scores of tests, games, and even simulations to evaluate the mix of talents that they need, and how an individual can demonstrate them. WorkKeys, developed by ACT, is a flexible testing structure designed to assess "real-world" skills that employers believe are critical to job success. ACT's National Career Readiness Certificate (NCRC) is an alternative credential that demonstrates achievement and a level of workplace employability. More than 30 states are currently issuing the Certificate in statewide or regional programs. In the Pittsburgh area Carnegie Mellon University, a branch of the AFL-CIO, the local workforce investment board, and Tech Shop are jointly developing a "Making It in America" apprenticeship program, pulling together training and job opportunities along with the first nationally recognized credential in the emerging "Maker" movement.

Especially important, though, is the way more flexible credentialing can open doors to students, like the 36 million who did not finish college, who nonetheless have skills that they can demonstrate in unconventional ways. One such college dropout, deterred by high costs, is a young woman named Sarah Rohrsen. She used a WorkKeys test to switch jobs from irregular work at a fast food restaurant to a solid 40-hour a week job at Hoffer Plastics, an advanced manufacturing firm in Elgin, Illinois. For many more like Sarah, technology does not have to push people out; it can give them a way in.



The Employment Triangle: Matching Work, Applicants, and Training

A firm based in New York, Viridis, founded by a veteran named Felix Ortiz, tries to marry it all together: better profiles of what the company really wants; different kinds of tests to determine what skills applicants have or are missing; links to local colleges to help fill the training gaps. These three streams of interacting information are what we call the "employment triangle."

There are many firms and platforms currently offering matching services, but they are operating in isolation from one another. Their data, employee profiles, outcomes, and best practices are not aggregated or shared. Thus their ingenuity cannot yet reach enough Americans. The labor market information they gather cannot be integrated to form regional or national pictures.

The whole present system for seeking work, finding the right employees, and getting the right education is ripe for overhaul. The old "human resources" system is not yet much beyond wantads, diplomas to prove literacy or numeracy, and education factories. As Jeff Weiner, the CEO of LinkedIn, has argued, the "information gap" in finding work is at least as big an obstacle as the "skills gap." An important part of the Initiative's work will be to help discover and foster prototypes that can create vastly more powerful and interactive labor market pictures and tools.





Enabling All Americans to Join the Work of the Future

The realities of poverty in America are preventing large numbers of Americans from taking fuller advantage of rising opportunities in a more connected world. Even if they have access to smart phones or quality networks, they may not have the foundational skills or advice on how best to use them. An important challenge for the Initiative will be to explore ways that caring communities can build exciting and well-designed pathways out of isolated and hopeless poverty, better enabling individuals to find solutions in education, employment, service, and leadership.

Innovative structures could have more flexibility to adapt to unstable life circumstances. They could find better ways for individuals to acquire and demonstrate their skills even if they do not have a traditional degree. They can do a better job of connecting individuals in need with individuals who want to help.

Imagine a major American city in which an enterprising labor union has partnered with more than 50 companies and organizations in the health care sector to deliver high quality job training to existing employees and basic "Poor people have unbelievable networks and are connected to one another, but their connection to the mainstream is broken. If you really want to use technology to empower people, you have to deal with access to the Internet at all levels."

Antonia Hernández

President and CEOCalifornia Community Foundation

skills instruction to residents of disadvantaged neighborhoods. The long-standing partnership has created its own dedicated educational institution that has served tens of thousands of participants. It runs on a shoestring budget, combining regular contributions from a collective bargaining agreement with government grants and foundation funds. It is an agile learning organization, constantly innovating in the services it provides and the populations it reaches. The partnership has helped to make the city one of the nation's most successful centers for health care delivery.

Such a partnership already exists. It is the AFSCME District 1199C Training & Upgrading Fund, a mainstay of the Philadelphia economy for thirty years. It is a model program that has achieved nationwide acclaim.

In May of 2014, a 57-year-old truck driver in Clackamas, Oregon was struck by cardiac arrest. He didn't have time to call 911, but a passing security guard did, starting a life-saving chain of events involving a free app called PulsePoint. The app was developed in 2009 by a team of emergency services professionals who wanted to empower qualified bystanders to take action during medical crises. The security guard's 911 call automatically sent a message to PulsePoint, and a text message alert went out from the app saying that someone needed CPR. In this instance, an off-duty firefighter happened to be at a nearby fitness center when he got the app alert on his iPhone, telling him where someone was in need of CPR. Innovative tools like these could also be designed to reach young people wherever they are, so that people in the community can help them develop the connections and skills to participate in the work of the future.

Another new ingredient may be the rise of "social businesses." Most Americans have heard of Goodwill Enterprises. It is a not-for-profit business that seems old-fashioned but it generates more than \$5 billion in annual revenue across its 165 operating units, which it channels back into work for more than 260,000 and training that touched many more. The Initiative can examine whether the new economy should do more to facilitate nonprofits that earn revenue and make a 'profit,' that is then reinvested back into serving their communities. Businesses that provide direct social action for the benefit of a community have tremendous potential to engage young people.



There is no greater challenge in the nation than empowering Americans to flourish in a global networked economy and revitalizing the American Dream.

Where do we begin? We believe that Americans can grab hold of the forces of change, learn new skills, and generate new opportunities for work. We are convinced we must start by embracing new ideas and new technologies and making them open, transparent and accessible. Initiative Members will continue to introduce, test, and demonstrate new approaches and programs to help all Americans succeed in a global networked world.

The Markle Economic Future Initiative will be both catalyst and advocate for actions. In doing this, we will illustrate and drive the new strategies for growth businesses and for learning and skill development. We believe that is is time to Rework America.

CALL TO COMMITMENT

We call on America's leaders to embrace a different, exciting and hopeful vision of America's economic future, a vision to seize the opportunities offered by a networked world economy.

WE ASK:

Political leaders to take a stand to help all Americans get on today's path to the American Dream, and come together in this non-partisan quest.

Business leaders to commit to actions we have identified which will share the benefits of the new economy with all Americans while expanding their own markets.

Innovative individuals to challenge the status quo, bravely helping to show the way.

Foundations and non-profits to showcase their programs that address these goals so that greater resources and partnerships can be developed with promising initiatives that should be scaled up.

Together as a collective, we will restore America's dream that hard work, talent, and creativity can lead to success.

Zoë Baird

CEO and President, Markle
Co-chair, Markle Economic Future Initiative

Howard Schultz

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