



**BUILDING BETTER**

**TOGETHER<sup>SM</sup>**

**BBB<sup>®</sup> Mission & Impact**

**A Report by the BBB Institute for Marketplace Trust in collaboration  
with the International Association of Better Business Bureaus**

# INTRODUCTION

## *Our Purpose*

For more than 100 years, the Better Business Bureau® (BBB) has been building trust in the marketplace with the purpose of enabling consumers, businesses, and ultimately our communities to thrive. We believe an honest, fair, and equitable marketplace for all benefits, and requires the support of, both businesses and consumers. In this report, we will outline the many ways BBB works to foster marketplace trust, which enables people to connect with businesses, brands, and charities they can trust in their communities.

As a nonprofit organization with community-based offices across North America, BBB sees trust as a function of two primary factors - integrity and performance. Integrity includes respect, ethics, intent, and working toward a diverse, inclusive, and equitable marketplace. Performance speaks to a business's track record of delivering results in accordance with BBB standards and/ or addressing customer concerns in a timely, satisfactory manner.



# THE VALUE OF A

# TRUSTWORTHY MARKETPLACE

Trust is critical for positive, productive marketplace relationships. Unfortunately, trust continues to be low for all sectors including government, commercial, nonprofit, and news media.<sup>1</sup> Our own research indicates that while 82% of consumers in the United States report that trust sets the foundation for the purchase of goods and services. Yet, only 28% of respondents feel businesses are more trustworthy today than they were in the past, with fewer than half reporting they trust companies in general.<sup>2</sup>

BBB works to combat scams and dishonest business practices because they undermine trust in the marketplace, distort the level playing field, and siphon money from legitimate transactions that benefit both businesses and consumers, thus impeding economic growth.

A person who has been scammed not only has less money to spend in the market but also may shy away from engaging with new businesses in the future. In addition, a business whose trustworthy brand has been impersonated by scammers may find its customers have a reduced trust in its brand.

There are many trustworthy businesses serving our communities and contributing to society in meaningful ways. The amount of public good an organization does is often correlated with consumer loyalty, employee satisfaction, and the company's overall image.<sup>3</sup> And consumers value trust, rating the importance of trusting a company when doing business with them at 8.6 out of 10.<sup>4</sup>

**Consumers value trust, rating the importance of trusting a company when doing business with them at 8.6 out of 10.**

<sup>1</sup> [Edelman Trust Barometer](#) (2021).

<sup>2</sup> [BBB Trust Sentiment Index](#) (2017).

<sup>3</sup> Waters, R.D. and Ott, H.K. (2014). Corporate Social Responsibility and the Nonprofit Sector: Assessing the Thoughts and Practices Across Three Nonprofit Subsectors. *Public Relations Journal*, 8(3).

<sup>4</sup> [BBB 5 Gestures of Trust<sup>SM</sup>](#) (2018).





# BBB AND BUSINESS: PART OF THE FABRIC OF OUR COMMUNITIES

## BBB services build trust

BBB programs are designed to build trust, celebrate marketplace role models, and call out substandard behavior and bad actors. They include:

- BBB Accreditation
- Torch Awards for Ethics<sup>SM</sup>
- BBB Scam Tracker<sup>SM</sup>
- BBB AdTruth<sup>SM</sup>

BBB also engages in a variety of regional, national, and international consumer and business education programs aimed at building consumer knowledge and fostering business growth and prosperity.

BBB understands the unique challenges facing our communities. BBB employees work, live, and interact with businesses in the local marketplace, which allows them to build trust with other local organizations and collaborate with government agencies, corporate partners, and other like-minded groups.

When asked about the value of using BBB, consumers most frequently mentioned the role BBB Business Profiles and BBB Accreditation serve in helping them obtain objective information and evaluate credibility. In addition, 65% of consumers agree BBB helps keep businesses honest, 60% believe BBB helps people find trustworthy/ethical businesses, and 60% think BBB helps people make better/safer purchase decisions.<sup>5</sup>

When consumers are able to meet the needs of their families through safe marketplace transactions, businesses are able to grow, and there are more jobs and more investment in the local community.

**Consumers most frequently mentioned the role BBB Business Profiles and BBB Accreditation serve in helping them obtain objective information and evaluate credibility.**

<sup>5</sup> Survey of 2,826 representative sample of U.S. and Canadian populations conducted from Dec 28, 2020 to Jan 8, 2021.



**DELIVERING**

**ON THE**

**BBB MISSION**

BBB's story is one of partnerships at the international, national, and local levels. Thanks to the support of engaged consumers, the BBB Accredited Business community, the media, law enforcement, government agencies, and other like-minded organizations, BBB helped prevent, directly or indirectly, marketplace losses estimated at \$3.51 billion in 2020.<sup>6</sup>

There are currently about 400,000 businesses that have joined the Better Business Bureau by committing to BBB Accreditation Standards.<sup>7</sup> These standards incorporate not only lawful business practices, but also BBB better business principles such as honesty, transparency, truth in advertising, honoring promises, being responsive, and safeguarding privacy. For a business to qualify for BBB Accreditation, it must continually meet these standards and be responsive to BBB with a promise to answer and resolve any customer disputes fairly. The fee assessed to maintain its BBB Accreditation serves as both a commitment to ethical standards and an investment in BBB's mission of building trust in the marketplace. This financial support allows BBB to offer services for free to consumers.

**BBB helped prevent, directly or indirectly, marketplace losses estimated at \$3.51 billion in 2020.**

<sup>6</sup> All figures are in USD.

<sup>7</sup> Learn more about [BBB Accreditation Standards](#).



## 2020 IMPACT

BBB seeks to measure its performance in building and advancing a better, more trustworthy marketplace for all. We use feedback collected from our stakeholders—including partners, businesses, and consumers—to help us track our progress and our impact. These statistics reflect our impact by year-end 2020.<sup>8</sup>

### RETURN

### ON MISSION

for every  
**\$1 invested**  
in BBB

**\$4.08**

DIRECT RETURN  
ON MISSION

**\$12.98**

ESTIMATED MEDIA  
OUTREACH IMPACT  
(INDIRECT)

**\$17.06**

TOTAL ESTIMATED  
RETURN ON MISSION

#### ENHANCING MARKETPLACE TRANSPARENCY

**6.2 Million+**

BBB Business Profiles

**697,000+**

Published  
Consumer Reviews

#### CREATING A COMMUNITY OF TRUSTWORTHY BUSINESSES

**400,000+**

BBB Accredited Businesses  
Committed to Upholding the  
BBB Standards for Trust

#### REPORTING MISLEADING OR CONFUSING ADVERTISING PRACTICES

**2,400+**

Reports from Consumers  
to BBB AdTruth<sup>sm</sup>

#### IMPROVING THE MARKETPLACE

**1.2 Million+**

Disputes Filed

**965,000+**

Disputes Settled

#### WARNING PEOPLE OF FRAUD

**1.3 Million+**

Unique Users of BBB Scam Tracker<sup>sm</sup>

**46,500** Scam Reports

**3** BBB Scam Tracker  
Research Reports<sup>9</sup>

**4** Scam Studies<sup>10</sup>

**50** Scam Alerts  
Viewed by

**738,000+**  
Individuals

#### EMPOWERING CONSUMERS WITH KNOWLEDGE

**140 Million+**

Visitors to BBB.org

**285 Million+**

Reached through  
Media Relations

2020 ESTIMATED SOCIAL  
ECONOMIC IMPACT RESULTING  
FROM BBB PROGRAMS  
AND OUTREACH:

**\$3,514,287,600**

<sup>8</sup> All stats are 2020 metrics that do not include previous years' impact, apart from the total number of BBB Business Profiles. Impact valuations are estimates; see following pages for calculations and methodology.

<sup>9</sup> BBB Scam Tracker Research Reports.

<sup>10</sup> BBB Scam Studies.





**BBB BUSINESS**

**PROFILES ENHANCE**

**MARKETPLACE**

**TRANSPARENCY**

More than 140 million unique visitors viewed BBB Business Profiles on BBB.org in 2020. Included on most BBB Business Profiles is a letter grade.<sup>11</sup> While other organizations base their ratings solely on consumer reviews, BBB uses a unique algorithm to evaluate businesses, and posts alerts when a company is facing major governmental action, or has lost its license to operate, or has been subject to a BBB investigation. This at-a-glance assessment of trustworthiness helps instill consumer confidence. We know that the BBB letter grade impacts a buyer's decision to engage (or not) with a business; in a recent survey, 87% said they are more likely to do business with a company that has a higher letter grade (A/A+), and 67% are less likely to do business with a company with a low letter grade (D or F).



**One-third**  
**of consumers**

who visited BBB.org came to look for a specific Business Profile.

**70%**

said the information at BBB.org helped them decide whether or not to engage with the business.

**84%**

of those individuals believe the information helped them save money by avoiding a potential bad business or negative experience.<sup>12</sup>

<sup>11</sup> In some cases, BBB will not rate a business (indicated by an NR, or "No Rating").

<sup>12</sup> Web-intercept survey with 4,822 random visitors to BBB Business Profiles at BBB.org from December 16, 2020 to January 4, 2021.

To estimate the impact of helping consumers avoid these potentially unsatisfactory marketplace transactions, we considered only the impact of visitors viewing D or F-rated businesses.<sup>13</sup> In 2020, there were 17,753,639 unique visitors to these low-rated business profiles. Thirty-two percent said they checked the BBB Business Profile as part of their purchasing decision-process. More than half decided not to patronize the business because of the information they found on BBB.org. Additionally, 84.8%

believed the information helped them save money and avoid a disappointing outcome. BBB estimates consumers avoided losing \$710 million<sup>14</sup> to unreliable businesses or substandard marketplace practices.

<sup>13</sup> Additionally, consumers associated a positive impact on businesses with high ratings; however, we did not include this in our calculations to provide a conservative estimate of our impact.

<sup>14</sup> Based on the median 2020 complaint value of \$283.

*Consumers saved an estimated **\$710 million** by avoiding unreliable businesses or substandard marketplace practices.*

**17,753,639**

UNIQUE VISITORS TO D- AND F-RATED  
BBB BUSINESS PROFILES

**31.7%**

CHECKED BBB BUSINESS PROFILE FIRST

**52.6%**

OF THOSE WHO CHECKED FIRST  
DECIDED NOT TO ENGAGE

**84.8%**

OF THOSE WHO DID NOT ENGAGE SAID BBB  
BUSINESS PROFILE INFO HELPED SAVE THEM \$

**\$283**

MEDIAN \$ DISPUTED

**\$710,419,181**

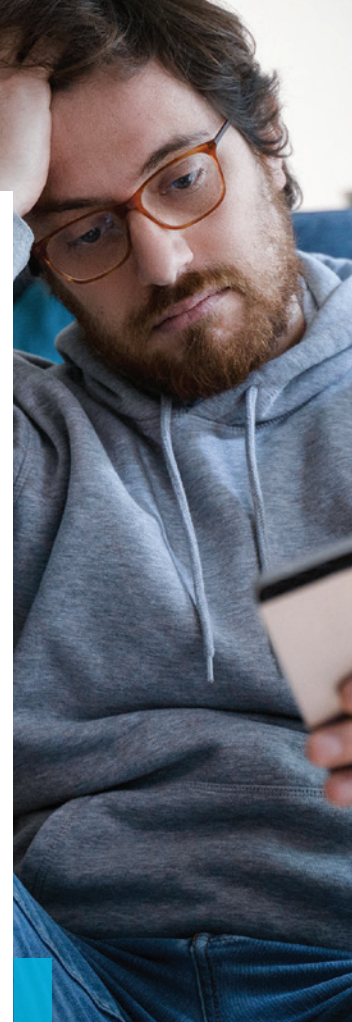
ESTIMATED DIRECT IMPACT





Here's what one consumer shared about the value of BBB Business Profiles:

*"I was researching a company/site I had never heard of before. I could not find any customer reviews of their products on their own site, so I went to the web to see what others had experienced in dealing with them. It was really encouraging to see the BBB site show up in my search results! I felt confident reading through the BBB's explanations of why they placed this company on an alert. This was really helpful info and explained why I could not find any other reviews on their own site. So sad that some companies continue to try and cheat people at every turn. I'm really thankful for the work of the people at the BBB and their unwavering support of the consumer! Thanks SO very much for all your hard work! Such a huge help!"*



### **BBB ADTRUTH<sup>SM</sup> COLLECTS REPORTS OF MISLEADING OR CONFUSING ADVERTISING PRACTICES**

One of the BBB Standards for Trust is to "Advertise Honestly." Through our BBB AdTruth<sup>SM</sup> program, we educate consumers about potential advertising abuses and empower them to report advertisements that could cause financial or personal harm. These potentially confusing or misleading ads signal business practices that could create distrust in the marketplace if left unchecked. BBBs collect these consumer reports and take action to encourage businesses to be better and provide them with guidance on how to advertise in accordance with the BBB Code of Advertising, in order to build trust with their customers. Fed in part by consumer submissions to BBB AdTruth, BBB reviewed 7,236 questionable ads in 2020.



A young man with dark hair and a beard, wearing a purple polo shirt, is smiling and talking on a black mobile phone. He is looking slightly to the left of the camera. The background is a bright, indoor setting with a window and a green cushioned chair.

**BBB DISPUTE**

**RESOLUTION**

**IMPROVES**

**MARKETPLACE**

**SATISFACTION**

Part of BBB's mission as a nonprofit organization is to improve marketplace satisfaction by providing free dispute resolution services. BBB encourages consumers to resolve a dispute directly with a business, but if they have been unsuccessful in their attempts, consumers can file a BBB complaint. BBB acts as a neutral third party to encourage dialogue between the consumer and business until the matter is closed, ideally resulting in a resolution.

In 2020, over 1.4 million complaints were filed with BBB, with 965,000 resolved following BBB's intervention. The median amount disputed for these complaints was \$283. Ninety-five percent of consumers who felt they were helped found BBB dispute resolution services so valuable that they would use it again, and 75.5% of those who said BBB helped resolve their complaints also reported that the resolution helped them save or recover their money.<sup>15</sup> Extrapolating these survey results for all complaints, we estimate that consumers saved more than \$108 million in goods and services in 2020 by filing business complaints with BBB.

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<sup>15</sup> Survey research conducted in December 2020 with 5,567 individuals who opened complaints with BBB in 2020.

Consumers saved  
**more than  
\$108 million**  
in goods and  
services in 2020  
by filing business  
complaints  
with BBB.

**1,440,810**

NUMBER OF COMPLAINTS RECEIVED

**35.3%**

OF COMPLAINTS RECEIVED WERE  
RESOLVED WITH INTERVENTION

**75.5%**

OF THOSE RESOLUTIONS HELPED SAVE \$

**\$283**

MEDIAN \$ SAVED

**\$108,671,286**

ESTIMATED DIRECT IMPACT

Here's what one consumer shared with us about the  
value of BBB's free dispute resolution services:

*"I had purchased a product that did not include the main component that was advertised. The company was trying to make me jump through hoops to have their mistake corrected; however, as soon as I filed a BBB complaint, they helped resolve it immediately."*



## BBB SCAM TRACKER

## WARNS OF FRAUD

Approximately 1.4 million unique visitors used BBB Scam Tracker in 2020, up 17% from 2019.<sup>16</sup> A 2020 survey of BBB Scam Tracker users found that 60.5% visited BBB Scam Tracker to examine, verify, or inquire if a situation they were experiencing was a scam and 22.2% believed the information at BBB Scam Tracker helped them avoid being scammed.<sup>17</sup> The median reported monetary loss to scams in 2020 was \$115.<sup>18</sup> Extrapolating these survey results to all visitors, we estimate that BBB Scam Tracker helped prevent consumers and businesses from losing \$21 million to fraudsters in 2020.<sup>19</sup>

<sup>16</sup> Source: Adobe Analytics.

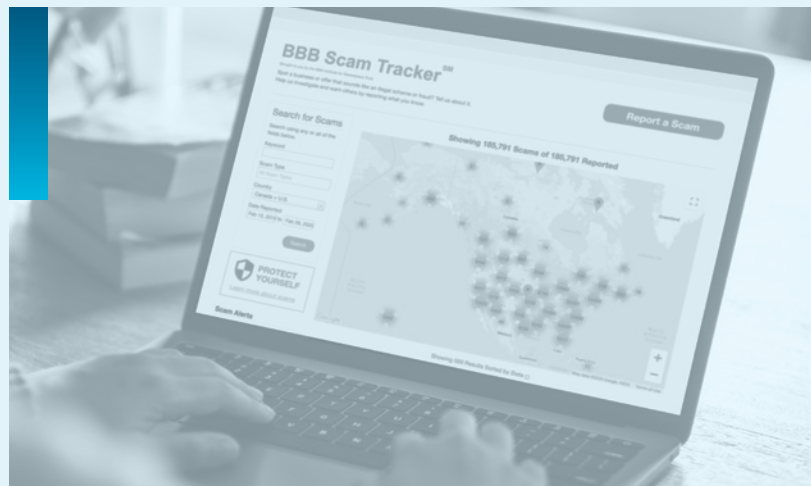
<sup>17</sup> Web-intercept survey with 1,272 unique respondents that visited BBB Scam Tracker from November 30 to December 16, 2020.

<sup>18</sup> Median dollar loss of scams with any reported financial loss to BBB Scam Tracker in 2020.

<sup>19</sup> Our helpful staff are also a valuable asset in the fight against scams. According to a survey of 5,019 people who reported scams to BBB in 2020, 17% of the respondents who were able to avoid losing money to scams said they reached out to BBB for advice; 29% of those who lost money said it would have helped them avoid losing money in scams if they had contacted BBB about the offer.

### BBB SCAM TRACKER<sup>SM</sup>

BBB Scam Tracker is an online tool that enables consumers and businesses to report scams that are subsequently published on [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker) to prevent others from falling prey to similar cons. The easy-to-use tool collects and presents scam data in a searchable online “heat map,” showing users the number and types of scams and hoaxes reported in their communities.





*BBB Scam Tracker*  
**helped prevent**  
*consumers and businesses from losing an estimated*  
**\$21 million**  
*to fraudsters in 2020.*

**1,383,427**

UNIQUE VISITORS TO BBB SCAM TRACKER

**60.5%**

CHECKED BBB SCAM TRACKER FIRST

**22.2%**

OF THOSE WHO CHECKED FIRST SAID  
BBB SCAM TRACKER HELPED THEM AVOID LOSING \$

**\$115**

MEDIAN \$ SAVED

**\$21,367,929**

ESTIMATED DIRECT IMPACT



Here's what one consumer shared about  
the value of BBB Scam Tracker:

*"I am 77 years old. Another tenant in our senior affordable housing has targeted me for ID theft, fraud, and harassment. BBB has helped me protect my bank account from fraud after my iPhone was illegally ported. Knowledge is truly power. THANK YOU!"*

**MEDIA OUTREACH**

**EMPOWERS**

**CONSUMERS**

**WITH KNOWLEDGE**



Consumer education is critical to empowering people to safely and effectively navigate the marketplace.<sup>20</sup> BBB is a reliable source of information and advice to a variety of media outlets and channels. This outreach empowers consumers with the data and information they need to make informed decisions, choose businesses they can trust, and avoid bad marketplace practices or experiences. In 2020, over 285 million people in the United States and Canada received BBB's fraud-prevention messaging through more than 5,700 print, broadcast, and digital outlets.<sup>21</sup> Knowing about scams and scammer tactics can be a person's best defense in successfully reducing the impact of scams.

<sup>20</sup> *Exposed to Scams: What Separates Victims from Non-Victims?* (2019). [BBB.org/ExposedtoScams](https://www.bbb.org/exposed-to-scams).

<sup>21</sup> Per Cision (2020), every adult has been exposed to such information from BBB at least once in 2020. Estimates for the adult population in the U.S. and Canada were obtained from <https://worldpopulationreview.com/>.

**Effective  
Media  
Outreach**

**=**

**Fewer  
Reported  
Victims**

**+**

**More BBB  
Scam Tracker  
Reports**

Based on an analysis of media mentions of scams in over 200 markets and data from BBB Scam Tracker,

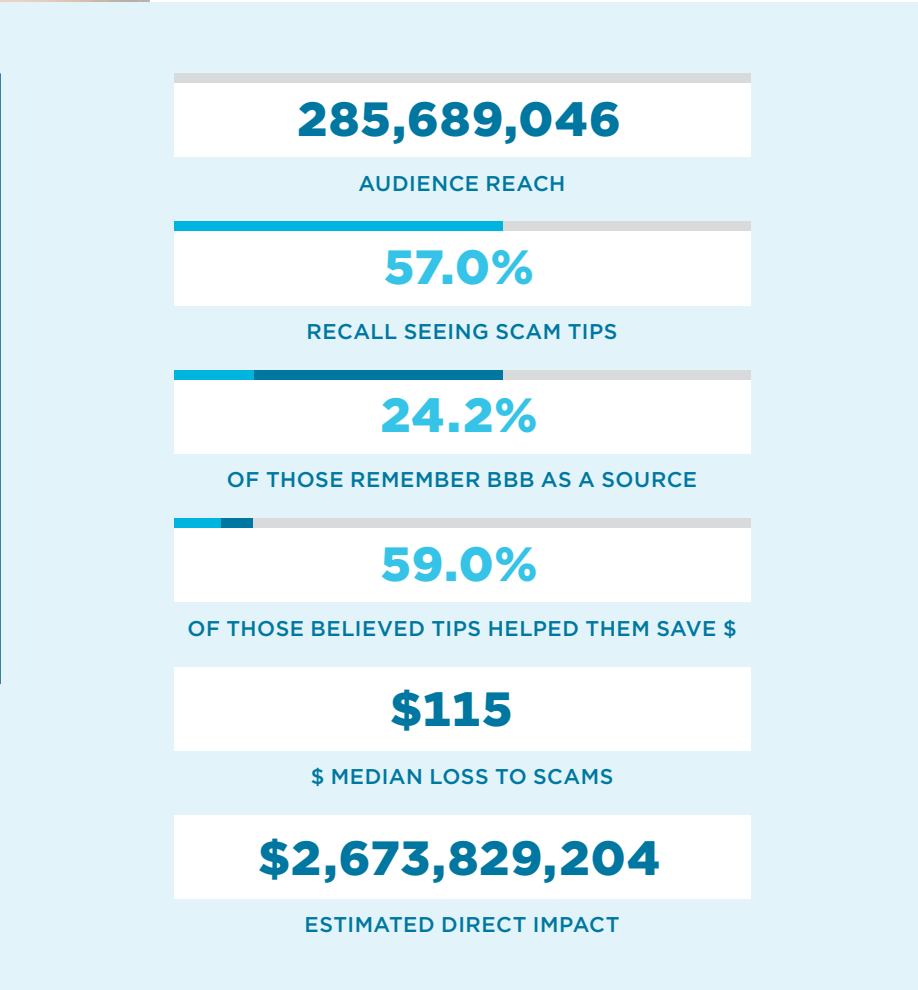
**the percentage of people that report falling for scams is lower in areas where media mentions per capita are higher.**

Greater awareness of scams through media stories helps reduce the damage of scams. It also leads to higher reporting of scams to BBB Scam Tracker to raise visibility and prevent others from falling victim.





We estimate that consumers **saved over \$2.6 billion** thanks to scam prevention tips distributed by BBB and our partners that were shared via news and online media sources.



One consumer shared how BBB's research and Scam Alerts made a difference:

*"I was selling a car and someone reached out - I assumed an interested buyer. Their second reply to me encouraged me to get a current vehicle history report at AutoAdviceBlog.com, saying it was much cheaper than other sites. They said it would help me sell the car faster. Their push felt fishy, so I typed the website into my browser (I didn't click it) and came up with nothing. I then did a Google search for reputable vehicle history report vendors and didn't see it there. Finally I found this [BBB article](#), which confirmed my suspicion that [it was] a scam."*

**DELIVERING**

**ON OUR MISSION**



## Estimated Impact from BBB programs

**\$710 Million+**

Saved by Consumers Who Avoided  
D- and F-rated Businesses

**\$108 Million+**

Recovered by Consumers Who  
Resolved a Complaint Through BBB

**\$21 Million+**

Saved by Consumers Who Avoided Fraud  
by Visiting BBB Scam Tracker

## Estimated Impact from BBB media outreach

**\$2.6 Billion+**

Saved by Consumers Who Avoided a Scam  
from BBB Tips in a News Story

**\$3.51 Billion**

Total Estimated Direct and Indirect Impact

**RETURN**

**ON MISSION**



Our community of BBB Accredited Businesses across North America supports BBB's mission to foster a trustworthy marketplace by pledging to uphold the BBB Standards for Trust. Their contributions enable BBB to provide free programs and services easily accessible on BBB.org and through local offices across the U.S. and Canada. Every \$1 that BBB Accredited Businesses invest in BBB generates an estimated \$4.08 in direct benefit to the public as our return on mission.

BBB's media outreach also benefits the public, as it brings increased visibility of marketplace issues and provides additional credibility to the BBB brand, which helps us achieve our mission of marketplace trust. Our work with the media helps bring an estimated additional \$12.98 of value per \$1 of investment.

**Every \$1**

*that Accredited Businesses invest in BBB*

**generates an estimated \$4.08**

*in direct benefit to the public as our return on mission.*

**Estimated Direct Return on Mission per \$1 of Accredited Business Investment**

**\$3.45**

BBB Business Profiles

**\$0.53**

BBB Dispute Resolution Service

**\$0.10**

BBB Scam Tracker

**\$4.08**

**Total BBB Direct Return on Mission**

**Estimated Direct and Indirect Return on Mission per \$1 of Accredited Business Investment**

**\$12.98**

BBB Media Outreach

**\$17.06**

**Total Estimated BBB Direct and Indirect Return on Mission**



# ELEVATING TRUST IN THE MARKETPLACE THROUGH PURPOSE-DRIVEN BUSINESSES

Since its inception over a century ago, BBB has been recognizing businesses that demonstrate integrity and performance. Today, more businesses are integrating higher purpose into their business models. By adding purpose to their bottom lines, these organizations are reshaping economies and reinvigorating communities. By choosing a higher purpose, businesses can further build trust and make an even greater impact by supporting social and/or environmental programs in their communities. We are excited to add to our higher purpose and to encourage this movement in the marketplace. Both businesses and consumers have been driving this marketplace trend;

89% of consumers are likely to switch brands to one associated with a good cause, given similar price and quality,<sup>22</sup> and 77% feel that companies must make decisions that are best for the broader community, especially during the COVID-19 pandemic.<sup>23</sup>

To that end, BBB is launching the BBB4Good<sup>SM</sup> program in select markets in 2021, which will expand our efforts even further to enhance marketplace transparency.

<sup>22</sup> Source: [2017 Cone Communications CSR Study](#).

<sup>23</sup> Source: [Porter-Novelli COVID-19 Tracker, Insights for a Time of Crisis](#).

## The Purpose of BBB4Good<sup>SM</sup>

1. Empower consumers to find and engage with legitimate purpose-driven businesses in their communities.
2. Enable purpose-driven businesses to validate their commitment to the BBB4Good Standards to enable them to stand apart from those who may be “greenwashing” or “purposewashing.”

# DOING GOOD IS A COLLABORATIVE EFFORT

A trustworthy marketplace requires collaboration and support from all. Thankfully, we do not do this work alone. BBB is grateful to the hundreds of thousands of consumers and business owners throughout North America who engage with us each year. We are grateful to the support of our many partners, including nonprofits, law enforcement, and government agencies. We are especially grateful to our community of BBB Accredited Businesses that embody trust in their communities each and every day. To anyone working with or alongside us in the effort to foster a more trustworthy marketplace for all, we thank you and appreciate your efforts.



## CONSUMERS

**Support trustworthy businesses** and organizations that uphold strong ethical values in your community.

**Leave honest, constructive reviews on BBB.org**, especially for the businesses that helped you or your loved ones.

**Report scams** from fraudsters impersonating legitimate businesses to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker).

**Share BBB's tips** with friends and loved ones to empower them to make informed marketplace decisions.

## BUSINESSES

**Join us** in making a more trustworthy marketplace by committing to the [BBB Standards for Trust](https://www.bbb.org/standards) by applying for accreditation.

**Partner with your local BBB** to support outreach initiatives in your community.

**Share BBB tips and resources** with fellow business owners and employees.

## PARTNERS

**Promote a trustworthy marketplace** by encouraging collaboration and dialogue between consumers and businesses.

**Share BBB's research and insights** in your community.

**Consider providing financial support** to and/or collaborating on a new program or research with BBB Institute for Marketplace Trust, BBB's educational foundation.

**ACKNOWLEDGEMENTS** This report was a joint project of the BBB Institute for Marketplace Trust (BBB Institute) and the International Association of Better Business Bureaus (IABBB).

Contributors include Dr. Rubens Pessanha, MBA, PMP, GPHR, SPHR, SHRM-SCP, IABBB senior director of research; Matt Scandale, IABBB research senior data analyst; Dr. Sean Xiangwen Lai, IABBB research specialist; Melissa Trumpower, BBB Institute executive director; and Melissa Bittner, BBB Institute curriculum development and training manager.

**METHODOLOGY/LIMITATIONS** Measuring impact is not a simple task. This report represents our initial estimation of BBB's social and economic impact in 2020 and places a value on BBB's return on mission. It followed a multi-method approach, and our methodology and estimates are grounded in secondary research, data analysis of crowdsourced data from BBB Scam Tracker, external data sources such as Cision and Adobe Analytics, web-intercept surveys, and survey research with a representative sample of the U.S. and Canadian populations.

We plan to continuously improve our methods and measures moving forward. We know this impact measurement is far from comprehensive as it does not include many other services BBB does for the good of the communities it serves, including educational outreach, advertising review, investigation work, consultative support to help businesses be better, BBB phone support, collaboration with government agencies, and more.

The main limitation is related to the self-reported nature of the data and the fact that there may be other factors not explored in this study beyond only the information obtained from BBB that helped people in their decision-making. We also recognize that our impact is a collaborative effort with the partners who work to help advance marketplace trust and are actively engaged in helping us do good for the communities we serve. We welcome further opportunities to measure our impact in partnership with others in the future.

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