

COVID-19 Community Response Advisory Council
Community Conversation
Tuesday, June 30, 2020
8:30 to 11:00 am

Judy McBride, Director of Grants and Partnership Investments, Hartford Foundation for Public Giving

- Invites Jay Williams and Paula Gilberto to kick off the meeting

Jay Williams, President, Hartford Foundation for Public Giving

- *Commends Judy, Elysa and their entire team who have been outstanding in leading the work of this council from the perspective of the Hartford Foundation and co-leading with all the partners who have continued to contribute to all the work that is being done*
- Thank you to our guests, both friends of the Foundation: Steve Grossman, and his team at Initiative for a Competitive Inner City (ICIC) and Dr. Maysa Akbar, psychologist, friend and colleague who serves on board of Community Foundation for Greater New Haven
- Leadership from United Way, volunteers, giving circles, all important stakeholders and partners and we are pleased to have you for this important conversation
- COVID-19 has continued to have an impact on our communities, our organizations that serve the region, but particularly our most vulnerable residents
- Paula and I have been convening and leading the council since shortly after the outbreak began
- The council is diverse, that has multiple stakeholders from the nonprofit community, the business community, and faith-based community
- It was always important that we were collaborating closely with individuals who had frontline knowledge; insight into what was happening on the ground early on as well as foresight to help shape and inform our decision making with respect to funding and other tools we bring
- We intend to seek guidance as this pandemic continues to evolve, we need our knowledge to also evolve and at minimum keep up with those events and to the extent we can get ahead of the curve, that is helpful
- Real-time informing of our thinking and real-time impact on the resources we try to bring to bear; a new level of nimbleness to our organization which would not be possible without all of you
- Hopefully establishes a pattern for how we will continue to be proactive and nimble, even once this particular crisis is in the rearview mirror, which we don't know when that will be, but it can't come soon enough

- We have always believed that we are better through collaboration, and conversations like this will help us develop strategies to effectively respond to help stabilize our nonprofits and to coordinate the efforts that are all underway
- Our collective thinking that will help inform the multiple COVID responses that are underway, particularly those aligned with our strategic plan, which was established before this crisis, addressing health, health disparities, housing, workforce, economic development and other challenges that have been made more acute by this pandemic
- It has laid bare the inequities and disparities particularly around race, place and income that we a year and a half ago centered our strategic focus on and unfortunately, we have seen that be validated by the data that has led us to this place and the data that has continually come out that has underscored that this is not an equalizer,
 - while we are all impacted and affected, we are not all impacted and affected in equal ways - far from it
- There has been a disproportionate, adverse impact on communities of color and to that end, it brings into sharp focus what we collectively as an organization and stakeholders and residents of this community and region should be seeking to do
- We all understand and know the history of this country, the recent events of unrest, civil unrest and frustration are not new
 - they have been happening in this country for hundreds of years and have been centered on for those same hundreds of years
 - the racism, the injustices, the disparities that are so deeply a part of the fabric of this country, they go back to the founding of this country
 - it's not to say this is not a wonderful country and as the founders said that *we are continually seeking a more perfect union but we have a long way to go*
- The public's consciousness is focused on particularly the structural, and institutional racism that has plagued this country and it is indeed a pandemic
 - I wanted to ensure that I wasn't using terms casually, so I looked up the word "pandemic" and the racism in our country meets the definition of a pandemic, even though we haven't always necessarily referred to it that way
 - The COVID pandemic which has become part of a lexicon on top of the racial pandemic means that we are in a state in this country that we have not faced in any of our lifetimes
 - There have been crises we have all faced personally, as communities and as a country, but to have the dual pandemics

impacting us in the way that they are, or rather have one impacting the other, puts us in a very challenging position

- I am pleased to be a part of an organization that is focusing our efforts on this and rooted in the challenges that are before us
- It is encouraging that many of the demonstrations we see are among diverse populations of all ages, resolve to make a change
- *I went to a demonstration in Glastonbury and had to hold back tears for the thousands and thousands of people that were there, the signs, the messages, and to see my mother, who is 72 and our son and my wife*
 - *Our son is 9 and to see his response as he held up the signs - to think that she lived through the civil rights era and now she is marching alongside her 9-year-old grandson, unfortunately for the same issues*
- *It was inspiring and humbling to know I am a part of a group of individuals represented here on this call and in many other segments of the community who are working against that*
- Lots of setbacks, but progress remains our goal and we continue to be inspired, and in my remarks, by quoting Dr. King so many profound individuals who have spoken to this many years ago
- **Dr. King said, “A piece of freedom is no longer enough for human beings, unlike bread, a slice of liberty does not finish hunger”**
- I think we have seen that in so many ways people are done patiently waiting, they are tired of coming back to this
- As Ben Franklin said, “justice won’t be served until those who are unaffected are as outraged as those that are”
- **None of us are unaffected, just affected in different ways**
- Thank you all, I am pleased to be a part of this partnership with Paula Gilberto and Mayor Bronin

Paula Gilberto, President, United Way of Central and Northeastern CT

- Jay said it extremely well, so I want to affirm Jay, your leadership, that leadership of the Hartford Foundation and your team and the direction you’ve taken and our opportunity to partner on this
- I also want to acknowledge our United Way team, Liz Buczynski also joining us today Stefanie Boles, United Way of Central and Northeastern CT’s Chief Operating Officer and we also have leadership volunteers here as well
- Additional humanizing of this, recently Joyce Willis passed away and she was as instrumental at the Hartford Foundation in her volunteer leadership as she was

with respect to the Amistad Center for Arts and Culture as she was with respect to United Way, most recently as an active member of our advocacy committee

- Joyce was an extraordinary being whose life ended way too soon and I want to acknowledge and honor the contributions that she's made to both of our organizations and our capital city

Luke Bronin, Mayor of Hartford

- Thank you to both Jay and Paula and their teams for leading this effort and you collectively have provided an enormous amount of support to organizations that are doing great work at a critical time
 - Can't thank you enough and engaging this group in that process
- We are at a moment when I think there is greater recognition and a greater commitment than we have seen in my lifetime to acknowledging the profound disparities that exist and their roots and systems and policies that have to change and the fact that communities of color, communities like Hartford, have suffered enormously from those disparities for a long time
- At the same time, we are confronting a pandemic that deepens those disparities and makes it even harder at this moment to lift our communities when they are being battered extra hard by the health impact of the coronavirus, by the economic devastation of coronavirus and the shutdown
- I think we are at this moment when for two reasons, one positive and one negative, we should have a greater sense of urgency than ever before
- Unless we work extra, extra hard as much as people want to correct those disparities and minimize the gaps between our communities - without extraordinary action, that gap will likely deepen
- We see small business owners in Hartford who have historically not had access to capital; that's why the partnership with ICIC and Steve Grossman is so important during normal times, they are even more important now
- On the education side, the achievement gap is stark and shameful, but right now it is likely to deepen without extraordinary action
- On all of those fronts, this is a time where we have to acknowledge both pieces of that
- And as powerful as protests are, if it does not translate into policy change that will not change the reality for residents of this community or many communities like this one
- At the same time, there is a huge role for the philanthropic community to play and I am so grateful to the Hartford Foundation and United Way and everybody around the table who is doing that work, swimming against the tide, trying to lift people and families and communities during this difficult time

“A piece of freedom is no longer enough for human beings, unlike bread, a slice of liberty does not finish hunger.”

Elysa Gordon, Vice President and Senior Advisor, Hartford Foundation

- Updates on Foundation work related to COVID pandemic and the broader strategic grant-making work
- Pre-COVID, the Foundation’s strategic framework had been established to look at disparities that manifest inequities and disinvestment that are affected by race/ethnicity, ZIP Code, and socio-economic status/income
- Through the COVID Response Fund to date (June 30), the Foundation has awarded 7.6 million dollars to the broad 29-town region that the Foundation serves
- The focus has been on providing help to nonprofits and other organizations focused on emergency basic human needs
- We are getting ready to open the COVID Fund to a broader range of organizations to support their needs related to reopening as things are starting to reopen
- There will be some communications in the next week or so regarding that transition from emergency needs, phase one of the COVID Fund, to this phase two which will be a bit more broadly accessible to a range of nonprofits and more focused on reopening
- We are also returning to our pre-COVID strategic priority areas
- We are also thinking very carefully about the remainder of 2020 with our grantmaking plans
- And we have been very aware of what happens when things happen that you do not expect; so part of our planning includes being ready for any uncertainty we may not know about for the remainder of the year
- Also being playful but ready to respond to challenges as they emerge, since we do not know at this point what may occur over the next couple of months

Judy McBride

- Housekeeping: Please mute yourself if you are not talking, but encourage folks to jot down questions and thoughts because we want this to be a conversation and we will be monitoring the chatroom
- We want questions and your voice; please raise your hand
- These conversations need the space they need
- We purposely extended this meeting so that we have time to talk about these tough issues
- Participate as much as you can; we welcome that
- The speakers we have today are great friends of the Foundation

- The Foundation connected with Steve after hearing of ICIC's wonderful work around the country with more 45 communities
 - inner-city communities like Hartford, and like our neighbor Springfield, whose small business communities - many of them owned by women and minorities - needed a boost in business planning and accessing capital
- This was true pre-COVID and true now more than ever
- Steve is going to lead us in a conversation about what research the ICIC has done and in its work with in under-resourced communities
- I am pleased to welcome Steve and Marynee, Howard and Diego, his team, who I worked closely with in implementing ICIC here in Hartford, with Mayor Bronin and the whole Community and Economic Development Team
- Steve was President of Grossman Marketing for 35 years, started by his grandfather, based in Hartford
- Also elected as treasurer of Mass. in 2010 and served in that role until 2015, we are fortunate to have him as a partner

Steve Grossman, CEO, ICIC (20:30)

- The least important word in the English language is "I" and the most important word is "we"
- We will hear from Howard Wial, SVP, Director, Research who will talk about some pioneering research he did and it is relevant to Hartford and communities around Hartford
- You will meet Diego Portillo Mazal, Director, ICCC, our signature small business initiative, because of the generosity of the Foundation, ICCC came to Hartford last year and will come back to Hartford this year
- Marynee Pontes, Lead Program Coordinator, ICCC, who has done a brilliant job over the past two years recruiting and building relationships with many of these areas' small business owners
 - The 2019 inaugural cohort had 65 small business owners participating
 - Well over 50% minority-owned and just under 50% of women-owned
 - We have a great foundation on which to build and look forward to building on that in the weeks ahead leading up to the September kick-off of our second cohort
- Thanks to Richard for asking Jay to repeat the MLK quote - reminds me of a presentation given by Donna Brazil at the kick-off meeting of a Black Economic Council
 - *she said, "small business owners are no longer satisfied with a slice of the pie, we are looking for a share of the bakery"*

- Equity and ownership and the creation of wealth and narrowing the racial wealth gap is what we are all about
- I want to thank the co-conveners of the council, United Way and the Foundation and express appreciation to Jay Williams and Judy McBride who we have worked so closely during the past two years to help develop and support a sustainable small business ecosystem in your most vulnerable and under-resourced communities and neighborhoods in Hartford and many of the surrounding cities and towns
- Luke Bronin has been an immensely valuable partner along with his entire economic development team and has been an essential part of our process and success of to date
- Thank you, Luke, for your recruitment of small businesses and we look forward to more of that in 2020
- Judy was kind enough to send minutes of previous minutes, several words and ideas were central to the mission and vision of this advisory council:
 - ***Collegiately, coordination, resilience, commitment, impact, nimbleness***
- Despite the tragedy and devastation, both human and economic, that continues to unfold it is this kind of leadership that every level of community, in every neighborhood from large organizations and grassroots organizations, that will enable you to survive and thrive amid a set of circumstances and events that have affected the entire community, with a disproportionate impact on those neighborhoods whose residents are overwhelmingly poor and people of color
- The ICIC is the Initiative for Competitive Inner City, it was created by Harvard business school professor, Dr. Michael Porter, in 1994 after the 1992 L.A. uprising
 - Willy Woods, a student, asked Porter when he would turn his attention to the problems of America's inner cities as the global guru of strategy and competitiveness
 - They put a study group together and in 1994 ICIC was created
- The mission: to revitalize America's inner cities by helping to create sustainable small business ecosystems creating wealth and good-paying jobs, and most important narrowing this country's racial wealth gap
- Bring together thought and practice leadership, both research and a series of urban business initiatives like Inner City Capital Connects, which the Foundation funded last year and in 2020
- What ICIC has done to respond to COVID-19
 - **In March, we put up a small business resource center (visit the website icic.org you will [find this link on the homepage](#))**

- It is a resource center for national participants because we work in cities all over the country and those located in Hartford and the state of Connecticut
- Lists federal, state and local resources
- Timely webinars on topics such as relief funds (PPP, EIDL, grants, alternative capital), e-commerce tactics, lease/contact workouts, etc.
- Policy brief on transparency, equity and inclusion in PPP - if you did not have a prominent person advising you, you got shut out
 - The vast majority of businesses owned by people of color did not receive funding in the first round of PPP
 - ICIC used advocacy and outreach to media and representatives in Congress to change the second round of PPP

Coronavirus Economic Vulnerability Report and Map

- Advocacy and Media Outreach
 - Between February and April, 41% of all Black-owned businesses in the United States were shut down; 32% of Latinx; 36% of immigrant businesses
 - In comparison to the 17% of white businesses shut down
 - Many people say they may never open the doors again but that is where we come in and you come in - to give people the tools and resources they need
- Transition to Online Distance Learning format
 - Has 4 principal ingredients: business recovery strategies, capital relief solutions, community building and one-on-one coaching
 - We can't wait for Sept. 8 and 10 - which are the dates we will be offering the Hartford based virtual cohort - we can't wait until September because many of these businesses won't be around in September
 - Howard Wial, leads a team of researchers who do all manner of research both foundational and on important questions that affect businesses in distressed and under-resourced communities
 - Howard and his team did an important piece of research on coronavirus economic vulnerability

Howard Wial, ICIC Senior Vice President and Director of Research

- We call the report "Not the Great Equalizer," neighborhoods composed mostly of people of color and who live in poverty who are most vulnerable economically to the ongoing effects of the coronavirus

- Within the report is an interactive map which shows economically vulnerable throughout more than 70,000 neighborhoods nationwide
- **The report was intended to provide actionable neighborhood-level information to local policymakers and assistance providers, including philanthropic ones, so they could target assistance to where it is most needed and address the long term sources of economic vulnerability**
- Economic vulnerability is much broader and potentially longer-lasting than the health vulnerability to the coronavirus itself
 - It is the economic fallout of the virus and responses to the virus and if likely to last months, if not years, perhaps to continue even after the virus itself has been defeated
- Using data from the American Community Survey, put out by the Census Bureau, we created an index of economic vulnerability based on 5 characteristics of residents of each neighborhood in the United States:
 - The extent of employment, industries most affected: mining, quarrying, oil and gas; retail trade, arts, entertainment, recreation; accommodation and food services; transportation and warehousing
 - Lack of access to a car
 - Lack of access to internet
 - Housing cost burden (more than 30% of income)
 - Lack of health insurance
- Index of 1 (lowest 10%) to 10 (highest 10%)
 - 8-10 is highly vulnerable to the crisis (focused on most)
- Nationwide high poverty neighborhoods (20% or more) are most economically vulnerable
- Economic vulnerability is concentrated in neighborhoods of color; even among high-poverty neighborhoods, neighborhoods of color are most vulnerable
- Hartford has 40 neighborhoods: 37 (93%) highly vulnerable; 38 (95%) majority people of color; 29 (73%) high-poverty; 22 (55%) highly vulnerable, majority people of color and high-poverty
- East Hartford has 14 neighborhoods: 3 (21%) highly vulnerable; 9 (64%) majority people of color; 3 (21%) high-poverty; 3 (21%) highly vulnerable and majority people of color; 1 (7%) highly vulnerable, majority people of color and high-poverty
- The neighborhoods in the City of Hartford are highly vulnerable; even the neighborhoods at the border of West Hartford which are not as poor are still highly vulnerable; in Hartford and across the river in East Hartford a little less, overall economic vulnerable, but you can see a poor neighborhood in the center that is also highly vulnerable
- More of this can be explored on the interactive map

- Key takeaways: it is necessary to target economic assistance to highly vulnerable neighborhoods; assist businesses and their employees, especially in industries most affected by the crisis; make affordable internet access universal (now a necessity for education, telehealth, information about public and community services, some kinds of work); make affordable health insurance universal; improve housing affordability

Steve Grossman

- The world is changing if we think about the explosion of demand for telehealth services, if you do not have internet access or a computer or both, you cannot access telehealth services
- If you want a ballot to vote in November and you want to request an early ballot, you cannot get one if you want to do it online if you do not have that ability
- If you can work from home, and a lot of people of color are not able to work from home, and unfortunately, a lot of people of color are not due to the nature of their jobs, but if you are an insurance company and told you will not be back in the office until January but wanted to work from home, you need internet access; what's worse is young children are not going to go back to things being the way they used to for some time (college students included)
- Internet access and low-cost internet access and how to make that available has never been more important because it creates an even more uneven playing field
 - While it is only one of the five factors used to define most economically vulnerable, it may be the one which we can deal with most aggressively by negotiations with providers and others as well

Pat Baker, President, CT Health Foundation

- Affirms that (we fund health equity and significantly in the safety net) what we are hearing from community health centers is an incredible reliance now on telehealth
 - Reduction in no-share rates
 - The clients are much more satisfied (it takes the burden off transportation, childcare, etc.)

Diego Portillo Mazal, Director, ICCC

- Some of the things we have heard from small businesses and ICIC has been supporting for the past week and a half a consortium of organizations surveying in Massachusetts, we will be launching a national survey in about a week
- We are still seeing in Mass. 20% of businesses are still closed at this point
 - 5% say they are closed for good
 - 40% have serious questions on whether they will be ready to open at all, if

and when the state allows them to

- The cost of remodeling or purchasing PPE just to open their doors; some of those costs can be as low as a \$1,000, but for some businesses owners who have been out of work for several months accessing that cash outflow is significant
- Changes to the business model - this comes back particularly in certain industries
- One that keeps coming up is childcare
 - How many children can you have in a room?
 - How do you convince parents it is safe?
 - This impacts employees going back to work as well as business owners
- There are many questions regarding liability issues: *how do I open? If I open, am I liable for my employees getting sick? Am I liable for my clients getting sick? How do I address customers not behaving appropriately (perhaps not wanting to wear a mask)?*
- The childcare is the #1 issue being heard over and over again, from business owners and employees
- 25% of businesses are saying they are having issues with bringing people back they furloughed
 - Some feel the perception is employees are making more in unemployment than they were at the job
 - What we are hearing from employees is concern surrounding **childcare, safety and transportation, and safety in the workplace**
 - Concerns about getting other people sick and childcare/eldercare
- The one thing we have seen in the first two cohorts we have run this year is the uncertainty of the times: *what does this mean for business models and consumer behavior?*
- Business owners have concerns on the timeline: *not knowing when we will be able to reopen ... should I pivot? How long am I pivoting for? How long do I have to stay in survival mode before I can make the next transition?*
- **Our combination of capacity building education, coaching and networking are the biggest components for our business owners**
 - We are being told now more than ever, they need this work
- ICIC's Inner City Capital Connections (ICCC) program is a four-part mini MBA on a 40-hour commitment, it consists of an opening seminar where we teach strategy, marketing, entrepreneurial finance, a capital panel
 - So many business owners have talked about access to capital as their biggest obstacle, but in talking to them, knowledge of capital becomes just as important
 - Understanding of capital providers, what providers are looking for from

them can be just as empowering as the actual access

- Most business owners know about a bank and they know equity because they watch Shark Tank and everything else in between is a huge grey area
 - They often do not know about CDFIs, or other lenders and have not explored crowdsourcing
- We followed this up with webinars on a range of topics which give us the ability to answer the participants' technical questions once they have the education
- Offer coaching for participants who are considering the PPE or a grant and not even knowing what the language means, what the considerations should be and needing someone to talk to and navigate
 - The other side of our coaching is our capital coaching
 - pair a business owner with a capital provider who can look at their pitch and give them information and guidance on what they should be asking for, how to tell their stories and get the capital they need
- Our national conference: you have seen the power of connection and the groups that are built in Hartford, imagine when that is multiplied and you have 500/600 business owners coming from across the country and continuing their learning and connections with each other
- This year we have changed the programs a bit and asked the professors to really focus on concepts to lead, thrive and survive
- Aside from focusing on moving to a distance learning format; it is not a series of webinars it is a virtual learning experience
- We have asked professors to be very much in the moment and not just talk about strategy but how does strategy apply in a COVID-19 world
 - How does it apply when we get to reopening?
 - The accelerated coaching Steve alluded - instead of waiting for the cohort to happen in September if a business owner connects with us today, being virtual we can expand our reach
 - They can join a meeting anywhere in our network of coaching providers
- We have relaxed ICCC eligibility requirements; we originally talking about working with businesses with about a half-million dollars in revenue and up - those are not the businesses most affected by this crisis
- This year, we are supporting any business that has the bandwidth to take advantage of these elements I talked about
- Very much focused on helping inner-city businesses, Black, indigenous-owned businesses (people of color), women owned, LGBTQ businesses

- We have seen a need for business owners at this moment to connect, some feeling of support
- Some of the work we had already been doing is creating opportunities for peer support, have CEO working group, a mini cohort of 6 or 7 other business owners
 - We had a virtual happy hour a couple of weeks ago that gave business owners the chance to talk to another business owner
 - We have moved all of our cohorts (16) to a virtual format and have moved the National Conference in December to virtual

Judy McBride

- It is so important is that you are presenting to this audience; part of ICCC's approach is to rely on anchor institutions and others within the communities that you work to nominate businesses to participate
- So many of these small businesses have their heads down, working so hard, worrying in these times, so we need the help of the people on this call to identify businesses who could benefit from participating in ICCC
- Impressed by the diversity of your faculty, comprised of many professors of color who have owned businesses

Diego Portillo Mazal, Director, ICCC

- Representation matters; these business owners connect not just because these are professors of color, but because these are people who have done the work
 - We are intentional in finding faculty that have owned businesses, part of that ecosystem
 - They are not just teaching strategy from an academic point of view, but a small business point of view
 - So many webinars are attended by alumni, people who have been in the same position or where they would like to be in a couple of years
 - This allows business owners to connect, to feel like the professors understand them and their business and an opportunity to see themselves
 - It is intentional and what we think makes the experience important to the business owners
 - This is an opportunity for folks to think and see that the people in the room are like them, they are neighbors, the business across the street
 - The power of connecting to a larger group, a national organization, to all these resources but also stay local and an opportunity to connect with people across the street
- Learnings from Virtual Cohort
 - Tech issues happen

- Need for training, coaching and connection is more urgent than ever
 - For so many business owners, these programs and resources are a blur, so much information dumped on businesses
 - Information is slow to be translated, or not translated well
- Timeliness and explicit connection to the moment are important
 - It is not just enough for a professor to talk about strategy, but it is equally relevant in a time of crisis; they have to be explicit - at this moment, because of COVID, here is how you apply this concept
- Need for continuing brainstorming and check-ins
 - Opportunity for business owners to just vent, sit down with five other business owners to say “I do not know how to navigate this”
- Imagined a virtual learning experience would feel more disconnected, however business owners felt more involved in the discussion
 - Polls could be anonymous
 - Chat is active
- The attrition rate was remarkably low
 - People can participate in other cohorts due to the lack of travel
- Think global, act local
 - Intentional in recruitment, wanting to build a cohort of businesses in and around the Hartford area because they have similar concerns and want to build a network but also just the opportunity to connect
 - Boston program, one of the networking sessions was for food businesses
 - Jam business based in San Diego connecting with a wine store in Boston, connecting with a business that makes cornbread also in business and they were looking for a cheese business to help put together a basket to cross-sell on each others’ websites for a joint offer

Marynee Pontes, Lead Program Coordinator, ICCC

- Recruitment for the 2020 cohort
- Relaxed program criteria to make more accessible to small business owners
 - Removed revenue criteria
 - As long a business is still located in an economically under-resourced community or proof of start-up phase, they are invited to participate
 - Working with business owners where they are; provide them with this program or others who might assist with more immediate challenges
 - If a business is recommended to us and they are at the start-up stage, a pre-revenue stage, we connect them to a local program to ensure they get the resources they need

- The goal in working in under resourced communities is to work with a number of minority-owned, women-owned, LGBTQ, immigrant, veteran-owned and disadvantaged business enterprises owned businesses
- These have been affected the most by COVID-19 both from the health and equity perspective and also as small business owners
- The goal is to work with local organizations to refer businesses of those backgrounds to our program
 - Working with local and ethnic chambers of commerce; e.g., SAMA in the past to find Spanish speaking business owners, or of Latinx descent to participate in programs
 - Expand upon existing relationships and recruit from these areas, as mentioned in the vulnerability map these communities we know are highly vulnerable and in need of these resources
 - We know Hartford has a large immigrant, West Indian and Latinx/Spanish speaking community and want our cohort to be representative of those demographics
 - The virtual program allows us to reach a broader audience than Hartford
- Nomination and Application process
 - Identify small business owners within your networks you think could benefit from the program
 - The nominator, as well as ICCC, will be reaching out to business owners, letting them know this exists, encouraging them to apply and participate
 - Brief application and interview
 - Identify how the business has been impacted by COVID
 - Being mindful of what some more local challenges are and being sure we are continuing to offer programming and insight in webinars or coaching to target immediate challenges
 - Identify if the business has an immediate need
 - Attend virtual opening seminars (week of Sept 7)
 - Put in a pipeline being matched with a 1 on 1 coach and getting access to the library of webinars to reinforce learning and learn how they might reopen their business
- This team does a tremendous amount of outreach; 7 or 8 touches before a business might tell you they have the bandwidth to participate in this program
- Stay in touch with all of these folks to let you know who has been nominated, applied, etc.

- The 2020 ICCC Hartford cohort will be offered virtually
- Opening seminar on Tuesday, September 8 from 1 to 5 p.m. and Thursday, September 10 from 12:30 to 5 p.m.
- The team is actively recruiting
 - they have a network of 65 Hartford-based alumni who they will be encouraging to participate to continue to get additional insights to help their business recover
 - They have received updates throughout the pandemic with Hartford/CT specific grant programs
 - We want them to stay open and keep employees on staff, etc.
- Key nominating partners: City of Hartford, Hartford City Council, HEDCO, MetroHartford Alliance
- The team works closely with nominators to figure out the best nominations and recruitment strategy

Nominate businesses to participate at nominate.iccapitalconnections.org

Business owners can apply at apply.iccapitalconnections.org

Marynee Pontes at mpontes@icic.org or (617) 238-3035

Steve Grossman

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Howard Wial

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Diego Portillo Mazal

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Steve Grossman

- *Take a look at the research report and use the interactive map and type in a neighborhood in Hartford you are familiar with that is particularly vulnerable just to see how it is broken down, what percent of the residents are housing cost burdened, how many don't have internet access*
- It is harder when you see it in summary on a screen but when you see it neighborhood by neighborhood and you know these neighborhoods so well it creates a greater sense of urgency
- ICIC looks forward to continuing to partner with you all until September and beyond

Richard Sugarman

- What can we do before Hartford's opening seminars in September?

Diego Portillo Mazal

- Several sessions in other locations are open before then and can allow folks to be part of the conversation
- Folks can watch webinars on the site

Judy McBride

- We circulated a resource page that had ICIC's business resource center and we welcome your submission of more resources to share
 - Submit additional resources for the Resources Sheet at CSanchez@hfpg.org
- The map is so important because we do need to understand where we need to target these resources
- We are now going to shift and have the presentation from Dr. Akbar, author of "Urban Trauma: A Legacy of Racism," which unpacks the psychological impact of institutional and subtle forms of racism
- She is also the CEO of Integrated Wellness Group in New Haven; American Psychological Association delegate and is on the Board of Connecticut's Psychological Association as well as on the board of the Community Foundation for Greater New Haven

Dr. Maysa Akbar, psychologist; founder and executive director, Integrated Wellness Group

- As an entrepreneur and woman of color, if these resources had been available as I was starting a business started 10 plus years ago, I probably would be in a very different place and the barriers I have overcome to get here would likely not seem so overbearing
- Can personally understand the conversation Steve and his team were having and as a mental health provider appreciate the conversation about internet connectivity and telehealth
 - For the practice, it has been a game-changer
 - Integrated Wellness Group in New Haven is focused on racial trauma and healing from this trauma (very relevant and timely)
- Inside Philanthropies article states mental health is a top priority of philanthropies
- Two pandemics:
 - Racism has existed for over 400 years, while the pandemic has changed our way of living for the last several months
- COVID locked us into an incubator, in our homes and our environments, and took us away from the daily hustle and bustle of our lives where we occupy our brains and activity with a host of activities we are involved and engaged in

- Creating that distance and solitude from society often leads us to be more introspective and more careful about the way we are considering the various aspects of our lives, of our families, or communities and in general, our society
- There have been many articles written in mental health journals and psychological journals about the increase in divorces during COVID
 - Differences between weight loss and those who have decided to engage in physical activity and focus on their nutrition
 - Increase of yoga and meditation as a way to declutter our minds
- All of these created the perfect storm, and we should also note the tragic death of Kobe Bryant; for many communities of color he was an icon, leader and role model
- **2020 began in a very tragic way for many people of color, and in particular the Black community especially in terms of how you experience grief and loss**
- Major, monumental crisis happened in a distinct, short amount of time and this overwhelms our nervous system and us; our reaction can sometimes be catastrophic
- The indigenous community experiences COVID-19-associated hospitalizations at 5x that of white people
- The same is true for African Americans and the Black community, and it is only 1 point lower for the Hispanic community
- Communities of color across the board are being impacted by these high rates of COVID and hospitalization, as well as infection
- The graph demonstrates death by age; we were looking at the older population as being the most affected but are also seeing other age groups (40+) which are disproportionately affected by the death rates of COVID
- Shown by the orange bars, overwhelmingly it is consistently the Black community that tiers above every community in every age group
- This is very difficult to manage in communities of color and moving forward to not just support the decrease in the rate of infection, but also death
- Why is this happening as it relates to patient care and COVID?
- **Living conditions:** overcrowded/densely populated areas due to racial housing segregation/redlining; pollution/environmental hazards; reservation homes are more likely to lack complete plumbing; communities of color live farther from grocery stores and medical facilities; reliant on public transportation
 - live in multigenerational households, often several families live in a one or two-bedroom apartment that does not allow for social distancing
 - many folks in these communities are essential workers and more likely to be exposed to the virus; over-represented in jails, prisons, homeless shelters and other detention centers

- **Work circumstance:** most essential workers are hourly workers and do not have access to sick pay, or sick leave; higher rates of joblessness
 - Black persons are 1.5x more likely to have been laid off
 - Less accumulated wealth
 - As ICIC indicated, many small businesses were less likely to receive funding from the first round of PPE money
 - also less likely to have access to stimulus money - lack of access to banking/online services
 - In the beginning the exclusion of any undocumented immigrants or immigrants that did not have access to citizenship (could be here legally with only a green card)
- **Health circumstances**
 - Latinx community and native community were 3x more likely to be uninsured
 - How likely are folks to seek health care knowing they will have a substantial medical bill
 - Black citizens were 2x as likely to be uninsured
 - Black citizens had a death toll 3x that of any other race
 - Cost of health care for Black Americans and their inability to manage pre-existing health such as high blood pressure, diabetes, heart disease made them more vulnerable to the disease
 - POC's distrust of the healthcare system: language barriers, less medical access, assumption of higher pain tolerance
 - Racism, stigma and systemic inequities undermine prevention efforts
 - Increased levels of chronic and toxic stress as a result of not being able to seek the care that is needed
- How to deal with inequities in law enforcement, how do we deal with the racial profiling, the distribution of funds in law enforcement and putting more into social services to manage some of the social determinants that sometimes police are required to handle due to lack of funding or resources in other areas
- *We don't talk much about what the racial disparities look like in medicine*
- As a psychologist who understands the field very well and the significant amount of work we need to do, this is why I sit on the United Nations so we can talk about this from a global perspective and why I sit on the CT Psychological Association so we can think about how our field changes the way we look at racism and checks our racial bias in treating patients
- According to a study published in the *Proceedings of the National Academies of Science*, a meta-analysis for 20 years of studies found half of the trainees surveyed held one or more false beliefs such as:
 - "Black people's nerve endings are less sensitive than white people's"

- “Black people’s skin is thicker than white people's”
- “Black people’s blood coagulates more quickly than white people’s”
- Black/African American patients are 22% less likely than white patients to receive any pain medication in any given scenario
- This predicated the type of medical instruction they will take in terms of taking care of a patient
- The structural and institutional biases and racism that exist in medical institutions often play a role in contributing to the emergent response of African Americans
 - High death rates of mothers giving birth
 - The low weight of children
 - Overrepresentation in deaths

The Tale of Two Pandemics: Racism

- Be careful when talking about racial injustice; be sure it has substance and be prepared to step up
- White America is experiencing an awakening, and we have hit a tipping point in experiencing all these different crises at the same time
 - Now is a relevant time to consider racism still exists and for many that have been a new notion
- Urban Trauma takes into consideration three major aspects of how racial trauma continues to exist in this country and around the whole
- For urban trauma to exist, one must have three of these coexisting components:
 - Historical - multicultural and ongoing race-based trauma
 - Biological - genetic marker for traumatic stress and ACEs
 - Environmental - multiple forms of racism and discrimination supported by government, laws, policies, institutions and people
- Mayor Bronin mentioned translating policies that have been in place and changing those policies so that they uplift racial justice
 - Not only do we have to change those policies, not only do policymakers have to look at how they perpetuate structural racism in this country but we also have to change the minds and hearts of policymakers
- **Historical Race-based Trauma**
 - 2020 may be an awakening but Xenophobia took place at the start of COVID for the Asian American and Pacific Islander community; the Latinx community has been suffering in the borders of our country in detention centers
 - Overrepresentation of Black and Latinx men in our penal system
 - 1 in 3 Black men will be incarcerated in their lifetime; 1 in 6 Latinx men
- **The timeline shows that racism hasn’t decreased but changes**
 - More sophisticated and aligned with the changes in our industry and our vernacular

- Dating back to 1619 and the slave trade, the beginning of child slavery here in America, the over 4,000 lynchings that happened between 1882 and 1968, or the number of murders that have happened at the hand of police brutality just in the past few months
- *it does not change the idea that racism is still very alive and well*
 - What has changed is the behaviors we use to demonstrate our racism
 - **Biology of Trauma - Genetic Marker of Trauma**
 - Genetic markers exist in terms of the way trauma expresses itself in our bodies
 - Epigenetics has been around for some time but was focused on physical diseases for quite some time
 - How trauma out shows itself in our bodies has been a recent focus
 - Shows that people have a susceptibility to racism and racial trauma in particular
 - FKBP5 - this gene will variate itself, will become susceptible and vulnerable to consist of exposure to trauma
 - Genetically passed down from generation to generation based on continued exposure to trauma
 - Creates an impaired feedback loop in stress response
 - Conversations around looting and the behavior of people from the anger they are experiencing; it is hard to tell people how to behave
 - **Environmental Factors**
 - These areas continue to perpetuate toxic stress on communities of color
 - Housing /Communities
 - Psychological
 - Educational Disparities
 - Physical
 - Healthcare Disparities
 - *My son called me from the beach and then he calls his dad and you can hear him panting and trying to get out the words that there was a police officer and he was stopped and there was an issue with his registration*
 - There were so much fear and certainly; no time for conversation when he was in danger
 - This is something society needs to change for us to exact the type of humanity we all want to experience with one another

Video on systemic racism

Environmental Impact

- Urban Trauma Characteristics

- Anger, perceptual error, mistrust, manipulation, fear and rejection
- This combination of characteristics is how people may show up because they don't know how to manage the multiple layers of systemic trauma they have been experiencing

Actionable Steps

Ally identity model:

Supporter → Ally → Advocate → Accomplice → Equity Broker

- Allyship is important in fighting the systems of oppression
- People of color did not create systems of oppression; white citizens in the founding of this country created systems of oppression for their benefit
- There are different stages and it is okay to be in one stage as long as you can own it
- This model can be a developmental stage but it does not have to be
- Continue to learn and understand the dynamics of racism and all the places it exists
- Pledge to be anti-racist
- Educate yourself about racial injustice and center POC Voices
- Find the best actionable steps at home for you
 - It could be peaceful protests, talking to your children to break the cycles of racism, sign petitions and advocating for equity, donating to POC-led and racial justice-focused non-profits/org/activists
 - Buy goods and services from minority-owned/Black-owned businesses
 - Engage friends and family in meaningful conversations about race
- At work, you might
 - Pinpoint structural barriers
 - Challenge or have a conversation with HR about white leadership or Boards
 - Become deliberate in every action your organization takes
 - Support legislation that dismantles structural racism

Judy McBride

- Thank you for articulating my experience and I appreciate your personal sharing
- It's heartening to see people appreciating the pain I experience often in everyday life; it's encouraging for me to see America grappling with this, and appreciate seeing this in my lifetime

Steve Grossman

- How can ICIC and Dr. Akbar partner?

- Ally is just a stop on the way to a far more robust relationship
- ICIC would love to host a webinar with Dr. Akbar perhaps promoting her new book

Dr. Akbar

- Steve made a great example of what an equity broker looks like right here

Elsie Gonzalez, Diversity Officer at CREC

- Advance to employers or organizations who want to compete to hiring Black, indigenous and POC into their highest levels of leadership with fear of EEO complaints and hiring based on race

Dr. Akbar

- Discriminatory practices by race have happened for centuries and exclusion is done in a very subtle way
- There has to be a strong understanding of context and history
- A workforce should represent the community that they work for
- Many professionals of color have high degrees and can be trained up and are in organizations today - they are promotable and roles are expandable
 - they can be led there through goals and performance reviews
 - There are many things organizations can do to bring people of color to the table to make the decisions that need to be made

Jay Williams

- Thank you to all of our presenters and participants who have spent 2 plus hours in this conversation
- On so many levels and specifically the most recent conversation with Dr. Akbar connected with me, as a parent of a young Black boy, as a professional working in this field with my colleagues, as an African American man, lived experience

Paula Gilberto

- Thanks on the behalf of the United Way team, our volunteers
- We welcome opportunities for us to further this conversation and do it in the spirit of collaboration
- Our networks touch each other, complement each other and some ways they overlap each other
- Ways in which we can to continue to work together, elevate this issue and commit to change, both within and without

Enid Rey, Our Piece of the Pie

- Young people seem to be activated during this time, what should we do?
 - We are inclined to keep them safe; how can we be allies to young people, help them have this conversation differently than we have had in the past?

Dr. Akbar

- I just answered this question through a presentation on how to support young people for the New York School districts
 - This generation of youth has fire and we need to channel this energy in the right direction