

Hope and Resiliency: Fed Listens in Lynchburg, Va. October 5, 2021

The Federal Reserve System continued its "Fed Listens" initiative in 2021 to engage with communities across the country and learn how they are recovering from the COVID-19 pandemic. As part of this initiative, the Federal Reserve Bank of Richmond held a listening session in Lynchburg, Va., on October 5, 2021. Richmond Fed President Tom Barkin hosted a panel of six business and community leaders for an inperson discussion that was livestreamed on the Bank's YouTube channel.

The event began with an introduction from Renee Haltom, a regional executive of the Richmond Fed. She explained that as the nation's central bank, the Fed's main job is to promote a healthy economy and financial system. But Haltom noted that applying monetary policy correctly can quickly become complicated. During the pandemic, some measures of economic health have been strong while others have been weak. Aggregate economic activity is currently growing quickly and prices are rising, but there are still millions of people out of work.

In an environment of rapid changes and conflicting signals, Haltom said, conversations with businesses and community leaders become even more important to make sense of the data. Each of the 12 regional Federal Reserve Banks strive to understand economic conditions within their districts, and this Fed Listens event is part of that effort.

Haltom then introduced Barkin, who moderated the listening panel discussion. Each panelist introduced themselves and responded to questions posed by Barkin. The panelists were:

- Traci Blido, executive director, Virginia Career Works
- Bill Bodine, president and CEO, Greater Lynchburg Community Foundation
- Dr. Michael Elliott, senior vice president of operations and chief transformation officer, Centra Health
- Stephanie Keener, executive director, Small Business Development Center Lynchburg Region
- Christine Kennedy, chief operating officer, Lynchburg Regional Business Alliance
- Dr. Sterling Wilder, executive director, Jubilee Family Development Center



What are you seeing in the labor market in your communities?

Dr. Michael Elliott of Centra Health offered his perspective on how the pandemic has impacted employment in the health care industry. Not only are health care workers trying to stay healthy themselves, but they are also taking care of those who have become ill from COVID-19. Centra Health employs roughly 7,600 people in Lynchburg, and Elliott cited two major factors impacting those workers: burnout and empathy fatigue. Additionally, the increased demand for nurses across the country has contributed to a local shortage of those workers. Elliott explained that even before the pandemic, Lynchburg was facing a nursing crisis. Areas with a surge in COVID-19 cases may offer higher pay for nurses, drawing those workers away from places like Lynchburg and putting additional strain on the local health care system.

Christine Kennedy represented the Lynchburg Regional Business Alliance, the regional Chamber of Commerce and economic development organization that serves the entire Lynchburg metropolitan statistical area. She said that they have roughly 750 members, including small entrepreneurs, large manufacturers and nonprofits. For manufacturers, Kennedy said the number one concern when the pandemic started was safety, but they quickly developed ways to keep workers safe while they continued to operate. Nonessential workers who were able to work from home faced issues around child care with in-person schooling and day care shut down. Kennedy said that many parents exited the labor force because they were unable to continue working full-time while managing child care. Like many parts of the country, Lynchburg is still struggling to find enough child care workers to meet demand.

Traci Blido spoke about how her organization, Virginia Career Works, helps retrain workers for new careers. Virginia Career Works partners with educators and other nonprofit organizations in the community to help the underserved obtain the skills they need to enter the workforce. She noted that they currently have 6,000 job openings in the region from 1,500 employers. One factor that has contributed to worker shortages is early retirements. She said that many workers who were eligible to retire in 2020 decided to wait, but more have chosen to accelerate their retirements this year. Blido also agreed that the child care issues raised by Kennedy were contributing to the shortage of workers. Lastly, she said that because of the wide variety of job openings, workers may need new skills to meet employers' needs.

What is being done in Lynchburg to try to get people who aren't working into some of these jobs?

Bill Bodine of the Greater Lynchburg Community Foundation, which helps administer and invest gifts and bequests for the benefit of the city of Lynchburg and surrounding counties, shared his perspective from the nonprofit and local philanthropy sector. He said many nonprofit organizations are helping train individuals who are not fully skilled for the workforce and then connecting them with businesses in the area. Some



of those organizations are new, but he believed they were already having an impact and would become more effective as more people found out about them.

Dr. Sterling Wilder spoke as a member of the Lynchburg City Council and executive director of the Jubilee Family Development Center, which provides academic, athletic and occupational programs for families. He began by noting that many low-income workers did not have the option to work from home during the pandemic. But he said that because of the current labor shortage, many employers are now offering bonuses to new employees, which has helped low-income workers. Employers and nonprofit organizations have also become more creative when it comes to finding workers. He said the Jubilee Center has opened a STEM Center to help prepare people for current job openings. The Central Virginia Community College in Lynchburg has also been heavily involved in training individuals and letting them know about job opportunities. Wilder also noted that the labor shortage has prompted employers to consider a wider array of job applicants, including those with criminal records. This has created more opportunities for individuals who historically have struggled to enter employment.

Stephanie Keener from the Small Business Development Center for the Lynchburg Region, which is part of a cooperative with the U.S. Small Business Administration that serves small businesses and entrepreneurs across the state, also highlighted some of the positive developments to come out of the pandemic. The Center's Start Smart program, which is designed to help individuals who are thinking about starting a business, had more than 200 applicants in 2021. While not all of them will follow through and not all of them are in the Lynchburg region, Keener viewed it as a sign that small business entrepreneurship remains strong. At the same time, she agreed with the others who highlighted the challenge that small businesses in the Lynchburg region are having when it comes to finding workers. In particular, she cited challenges with hours, pay, and vaccine hesitancy impacting the early childhood education industry.

Kennedy spoke about how businesses in the community are responding to the changes from the pandemic. She said they are talking to each other more to learn how to remain competitive in their industry. She also said that the market has shifted from an employer's market to an employee's market. As a result, businesses need to focus on their culture and ensure they are offering competitive wages for their industry — and communicate that to prospective employees. Deciding on a vaccine policy is another challenge for businesses, she added.

Elliot agreed that it is an employee's market, and he added that he thought this would ultimately be good for corporate culture and wages. He noted that many frontline health care workers have been underpaid in the past. Centra Health now pays for individuals to go through a certified nursing assistant program, provides them with a stipend while they are in the program, and guarantees them a job when they graduate. He anticipated that firms will need to do more to provide pathways forward for their employees, supporting their continued education and skill development.



Wilder said he had seen more job openings and career fairs in Lynchburg than in the past. He said that all companies were trying to find the best workers. Blido added that in many cases, career fairs were called "hiring events," implying that many companies were ready to hire people on the spot.

And yet, we still have a lot of people who are not in the workforce, many of whom were in the workforce just 18 months ago. Do you have a good feel for why there are still so many people not working?

Blido cited barriers such as a lack of child care or transportation and inadequate preparation for working. She said she works with many organizations that try to help people overcome such barriers to working. Wilder agreed that lack of child care is a big problem. Kids are returning to school, but if they come in contact with someone who has COVID-19 on the bus or in the classroom, they are required to quarantine at home for several days. Parents need to either take off work or find child care for their kids who are quarantined at home. But many child care facilities won't take children who are quarantining for possible COVID-19 exposure. Parents who are able to work from home can take care of their children while they continue to work, but not every job allows that kind of flexibility.

Bodine concurred and added that parents working at home were multitasking, balancing their work with child care. He said that another barrier to working was continued fear of the virus. Some potential workers might be reluctant to take jobs where they have to be indoors around other people because they are worried about getting sick.

It seems like nearly every industry has increased wages over the last six months, particularly for entry-level occupations. Do you think that is moving more people into the workforce? Or is it just shifting existing employees around companies?

Blido said that wage increases were helping to retain workers. In her own family, she has one child working in retail and another working at a restaurant, and wage increases have encouraged them to remain in their jobs .She said that the data show a 6 percent year-over-year wage increase in the region. That continues to lag some other parts of the state, such as northern Virginia, but Blido said she hoped to see those increases continue. Her organization was focused on helping people move into better paying jobs.

Keener added that small businesses were facing higher costs not just from rising wages but also from rising prices due to continuing supply chain frictions. As a result of these rising costs, many businesses are raising their prices.



Let's talk about the supply chain issues. How are these affecting the health care industry?

Elliot said that it has been a rollercoaster. Prior to the pandemic, most organizations relied on "just in time" ordering — they had a low stock of supplies on hand with the ability to order more as needed. When COVID-19 hit, that went out the window. Hospitals and primary care offices need personal protective equipment to protect their employees and patients. Now, Centra Health has moved from "just in time" to stockpiling. He said that they have between six and 12 months of materials on hand in case another surge in the virus happens, and there are more supply chain disruptions.

Do you think the risk is behind you on the supply chain, or will it continue for some time?

Elliot said he believed that the supply issues would continue because there are still some products that are not immediately available as well as some products that they have been unable to stockpile. He noted that some of the supplies they need are likely in the backup of container ships at the Port of Los Angeles, California. He believed that it will take some time for that backup to clear out.

Kennedy spoke about how supply chain issues were impacting the more than 300 manufacturers in the Lynchburg region. The majority of those manufacturers said they were stockpiling as much product as they can to prepare for the long term. She said most manufacturers didn't think the supply chain issues would end in 2021 but would continue into the next year or two. In addition to stockpiling, she said some businesses have been expanding their list of suppliers and changing what they manufacture to meet the demand from other manufacturers. She praised the business community in Lynchburg for being resilient and collaborative, finding local solutions to problems.

How are prices changing in this market, and how is that affecting consumers and businesses?

Wilder said that at the Jubilee Center, they have historically relied on volunteers, mainly college students, to staff their programs. When colleges shut down during the pandemic, they lost that volunteer help. They had to hire new staff and ask their staff to take on a wider range of responsibilities. As a small nonprofit, they struggled to pay higher wages, making it harder to get the workers they needed. In addition, because they are a licensed education facility for children, they are required to serve meals and snacks to students. During the pandemic, many stores had a limit on how much food, milk, or paper products (like tissues) could be purchased at a time. That made it difficult to get enough materials for students.



Wilder added that rising food and gas prices have put pressure on families in the community. He said that he fosters five teenage boys. Being teenagers, they eat a lot. So, he sympathized with the many families that are struggling to feed their children

during a time of rising prices and supply shortages. That has prompted some creative solutions at the Jubilee Center, he said, such as teaching their kids how to garden and grow their own vegetables. Blido agreed that more families were learning to garden or can their own food to address rising food costs.

Bodine said that the nonprofits he works with have also struggled to find volunteers. He has encouraged nonprofits to collaborate more to share resources. Because there are not enough resources to meet every need, he stressed the importance of using existing resources more efficiently.

Keener said that even local, small businesses were nervous about getting the supplies they need to put their products on the shelves in time for the holiday shopping season. She gave the example of a brewery that may produce its beer locally but still needs to source glass bottles or aluminum cans from somewhere to package and sell their product.

Kennedy added that their staff at the Lynchburg Regional Business Alliance was trying to find ways to encourage consumers to continue to support local businesses. She noted that roughly 80 percent of the Lynchburg business community was made up of small businesses. She encouraged households to look for opportunities to support local businesses amid the supply chain disruptions. She also noted how nonprofit organizations in the Lynchburg community have become more collaborative to ensure that they were not duplicating efforts and were conserving resources. She has been encouraged by businesses and nonprofits looking for ways to be innovative in the face of ongoing challenges.

Wilder said that the Jubilee Center saw more donations come in during the pandemic than in the past. Households in the region that were financially secure felt a call to support their community in this challenging time. He believed that people have seen how many families are struggling and wanted to support the local businesses and organizations that stayed open during the pandemic to help those in need. He noted that the past year of virtual learning was different for kids who live in a large home with reliable internet compared to those who live in an apartment or share a room with other family members. He was thankful that many people in the community supported Jubilee because it offered a space for kids to learn remotely.

Bodine said that 2020 was the Greater Lynchburg Community Foundation's best year for new donations in 50 years. He was surprised because he expected many families



to conserve resources during an uncertain time, but people stepped up to meet the needs in their community.

What are other things that this resilient community has done over the past 18 months?

Blido said that more organizations were partnering together. She cited one example of two organizations involved in helping people enter the job market. The first organization was paying for the salary of an employee at the second because they both shared the same mission.

Kennedy said that when the pandemic hit, the Lynchburg Regional Business Alliance reached out to key stakeholders about implementing shutdown orders. She said that many were willing to stay engaged virtually and respond to all of the different challenges organizations in the community were facing throughout the pandemic. She said this collaboration and willingness to say "yes" helped build resiliency in the community. As a result, she predicted that the Lynchburg community would continue to innovate and rise above its current challenges.

Bodine said that the Greater Lynchburg Community Foundation created a website that anyone could use to find resources offered by different nonprofits in the area. The site also lists volunteer opportunities for different organizations to help them find the workers they need and has an Amazon wish list to help streamline donations to nonprofits. He said this has helped encourage collaboration. He added that the colleges and universities in the region have also helped them collect better data on the outcomes of various nonprofit programs to evaluate whether past grants have been effective.

Let's turn toward disparities. Where do you see this economic recovery as still uneven, and what risks does that create?

Wilder said that minority and low-income communities' challenges have been exacerbated. He acknowledged there may be increased opportunities for employment, but certain factors such as fear, access and education (i.e., training and skills) pose obstacles. COVID-19 has also highlighted an educational divide, especially among minorities, with disruptions from remote learning and quarantining increasing that divide. Wilder noted that some parents may be able to stay home and help kids with school, while others in health care or service sectors don't have that ability. He also highlighted the digital divide, where some families lack access to high-quality internet. Wilder concluded that the long-term effects, both socially and academically, remain unknown.

Continuing the discussion of divides, Blido mentioned the rural divide and how services differ compared to those in cities. Her organization, Virginia Career Works, has career navigators in Bedford and Campbell counties who work with youth to



identify who is falling through the cracks, helping them recognize opportunities and guiding them through application processes for community colleges. A combination of funding from the two counties and federal dollars has resulted in increased enrollment in community colleges and trade training programs.

From a health perspective, Elliott emphasized that those who were on the edge of falling through the cracks before the pandemic now have more cracks to fall in to. During the pandemic, they especially saw people of color not getting vaccinated or delaying primary care. As a result, they are coming to their facilities sicker than ever. Despite being proud of this community for coming together to try to fill as many cracks as possible, Elliot noted there is a lot to unravel over the next several years to return people to where they were previously, and hopefully to a better place.

Keener agreed that is also true from a business perspective. She said it is primarily people of color who come into their office, often unaware of the Paycheck Protection Program (PPP) or other loan programs. They continue to encounter situations where there is either nothing left so they have to apply for an economic injury disaster or another regular loan, or they may be underbanked or not have the best recordkeeping. Overall, the situation has really highlighted the need for their organization to better educate these individuals, talk with bankers about the need for more access to capital, and reach out to investors to encourage investment in small businesses.

Wilder shared the efforts of Lynchburg's City Council to make minority communities aware of loans, such as the PPP, and work with organizations like the NAACP to reach wider audiences. He also noted his organization's recent jubilee for Generation Z where six African American doctors discussed COVID-19 and the vaccine. He emphasized the community's resiliency and the magnitude of this historical situation — to have six African American doctors in Lynchburg answer vaccine questions on a Saturday.

Let's turn to talk about Lynchburg. We all say this pandemic has changed us forever. How has Lynchburg changed because of this pandemic? What's been positive? What's been negative?

Blido recognized people are closer to their families, but uncertainty about how long the pandemic will last has reminded people to be resilient. She also referenced the "new normal," a concept she is not sure fits anymore because people have just learned to live and work in a whole different way.

Kennedy highlighted the region's achievements: a diverse economy, multiple sectors doing well, a strong K-12 and postsecondary educational base (including an emphasis on nontraditional education for credentials and certifications), local resources support, and collaboration among nonprofits, such as the Share Greater Lynchburg Collaborative. But she noted that challenges remain, and shared the example of an



80-year-old woman whose elevator broke and who could not get out of her apartment to get medicine. The community is staying on top of these issues and making progress but needs to collaborate and leverage solutions-based thinking to prevent the same challenges from occurring repeatedly.

Bodine addressed vaccine hesitancy: Compared to most areas of the state and country, Lynchburg has a very low vaccination rate. He noted that vaccines have become politicized and that the area tends to be more politically conservative. He hopes that more will be done to present accurate and factual scientific information.

To understand employees' thoughts on the COVID-19 vaccine, Kennedy said they launched a recent survey and found that the top three concerns were: people want more time to study and understand the long-term ramifications; people have preexisting conditions and are scared of the potential effects; and people do not trust the government. Kennedy said these data are important and will allow them to work with health officials, especially at the local level, to humanize the data and address these concerns.

Wilder spoke of both the positives and negatives of the pandemic. He said the pandemic has taught people how to work differently — how to work remotely, how to be resilient, and how to engage in training opportunities and partnerships. However, he mentioned that both the achievement gap and mental stress are increasing. He referenced the ongoing discussions about schools, with classrooms closing for weeks at a time and busses suspending their routes. With kids learning remotely, Wilder is concerned about the long-term effects and missed socialization.

Lynchburg has seen elevated COVID-19 cases over the past month or two. You have all talked about efforts that are being made. Are those efforts making progress? Is it moving the needle, do you think, in terms of the health of this community?

Elliott said efforts combating COVID-19 have been very slow. He said conversations between trusted individuals in the medical field, individuals with negative COVID-19 experiences, or positive vaccine experiences are the most effective conversations toward progress. Elliott elaborated that even though vaccinations have divided the community, collaboration has significantly increased since the pandemic, which he believes will contribute to more vaccines in the future, given the uptick in trust, studies and vaccine requirements.

Wilder emphasized humanizing the reality of COVID-19. He was recently part of a group who delivered a joint statement on the vaccine, and he responded in the email chain with a photo of an unvaccinated 27-year-old young man who recently passed away from COVID-19. He said he puts a face to COVID-19 to not only remove the politicization, but also to make the situation more real.



To increase communication and trustworthiness, Blido recommended the opportunity for pastors to influence congregations, and in turn, mothers to influence their households. She said the community needs to identify where to help and how to connect with people.

A common narrative right now is that people are leaving the big cities and coming to smaller towns. Is Lynchburg seeing in-migration or outmigration? If you're seeing in-migration, what's that doing to housing, the city, workforce, employers, vibrancy — how is that whole story is playing out in Lynchburg?

Pre-pandemic, Kennedy noted, headlines featured the death of the small town. Now, people are leaving large cities and choosing somewhere like Lynchburg because it feels safer. Lynchburg has benefitted from people who are working from home, for either an in-state or out-of-state company, because of its low cost of living, high quality of life, beautiful mountain views and affordable housing. From the diverse work culture to recreational opportunities to the family-oriented community and top schools, Lynchburg is capitalizing on these traits and exemplifying why people want to live, work and play here.

In terms of housing, Keener acknowledged that the real estate market is really hot right now — homes are turning over very quickly. She said she works with a rental property manager who has about 45 homes on her books but does not have a single one in current inventory.

Blido echoed comments about the housing boom and referenced the population growth in the entire region. Smith Mountain Lake, for example, has no available Airbnb listings for the next two years. Overall, the region has more vacationers, fewer people moving away, and more newcomers.

Do you see that as good because you have more workers and more taxpayers? Or is it bad because of housing prices and other effects?

Kennedy stressed that infrastructure, both physical and overall life, is going to dominate the conversation in the next couple of years. She said that while population growth has been positive, conversations with transportation officials, the board of supervisors and the city council will be important for long-term planning.

During this pandemic, broadband has received a great deal of attention. What does broadband access look like in Lynchburg and the surrounding counties, given challenges such as mountainous terrain?

Blido said it depends on the locality. From her previous experience, Bedford County is finally investing in broadband with different technologies and providers after several



years of challenges. She said that local governments are running the broadband as well as writing and managing the grants, then navigating working with smaller and private firms.

Kennedy responded, "That is a perfect example 'of every crisis has an opportunity." COVID-19's bright spot has been recognizing that spotty broadband coverage is unacceptable, because children learning remotely and people working from home need internet.

Wilder asked the panelists about the long-term effects of people working from home and not interacting or dining with co-workers. He said he talked to one person who is tired of working at home and not going anywhere from 9 a.m. until 6 p.m.

Bodine said he thinks there's going to be a mixture of people working from home and people going into the office. From his experience, there will be times when a Zoom meeting makes the most sense to limit travel and for convenience. But he doesn't think technology will necessarily be a large-scale substitute for people going to an office.

Blido echoed those thoughts and emphasized that more and more companies want to be an employer of choice and implement a flexible mentality. The choice of working in an office, meeting with a small team or working from home is each worker's to make as long as he or she is productive.

Bodine said that more employers now offer the option to work in the office for one's mental health or other reasons. Wilder asked the panelists to consider what if someone cannot go to the office because he or she works for an out-of-state company.

Kennedy responded that when they purchased the facility that is being used for today's meeting, they took a risk. She said they are seeing the return — providing the corporate community (those out of state, too) with meeting spaces and seeing an uptick in their member office spaces getting used.

Lynchburg's invested heavily over the past 25 years in its downtown. What's happened to real estate in Lynchburg given people working from home? Has it affected the health of the center city?

Blido said real estate is doing great. There is a success story here with population growth as homes are selling in the region.

Bodine responded that there have been numerous conversions of old warehouses to loft apartments and condos, and other new buildings. While Bodine sees it as a positive and he agrees that growth is good, he added that there must be a plan. Bodine said the community must anticipate and provide the needed infrastructure.



Kennedy noted she believes the localities are doing that and emphasized that they must be forward-thinking. For example, she said that companies are not waiting 24 months to make decisions on where to relocate. She said the regional economic development team meets monthly to discuss what deficits they need to overcome quickly to be ready for company expansions or relocations.

We haven't talked about the universities, yet this is a university town in a lot of ways. How do you see them evolving during this crisis, and where are they headed, particularly in their mission to produce a talented workforce?

Blido referenced the community college, which just started a CTE academy (offering trades such as welding, HVAC and health care) because of the skills gap and labor shortage. She also said she thinks K-12 schools should look at businesses' needs (such as being able to use basic computer programs) and teach those skills before students attend community college.

On the collegiate level, Kennedy highlighted the region's collaboration, including a three-year grant process they recently started with both Blacksburg and Roanoke to provide work-based learning internships and address school barriers in industries. She also mentioned the great comeback story of the all-female Sweet Briar College, which nearly closed in 2015, and specializes in engineering. Overall, she stressed the importance and strength of the region's liberal arts community. She highlighted not only the four-year credential itself, but also the skills and knowledge that individuals receive for their future work and personal lives.

Bodine noted that the University of Lynchburg has health care-related training programs — Centra Health and others — they have developed over the years.

Kennedy shared that Randolph, Liberty, Lynchburg — all of the region's colleges or universities — are working with companies in the community to make sure that any student who wants a real-world experience has that opportunity. Blido added that schools such as Liberty University are stepping up their school of engineering to be closer to Virginia Tech.

For the community that you're most familiar with, talk about the level of confidence right now in the next 12 to 24 months. What are we not covering that we need to focus on? What can you tell us about how your community is feeling?

Keener reiterated that people are nervous about issues such as employment and supply chains. She said she thinks the small businesses are paying attention to these issues possibly for the first time in their business lives, so they need to monitor this to see how they can best serve them.



Wilder responded that people are nervous about providing food for their family and transporting them to places with the increasing costs of both food and gas. He also mentioned the continuing pandemic and the questions weighing on people as they face disruptions to work and school: Should I stop working? How do I continue to work knowing my child's school could be out again next week because they rode the bus? While people contemplate the ramifications of these decisions, Wilder stressed the ongoing uncertainty as people take a leap of faith in their careers and balance this with training opportunities or child care decisions.

Keener elaborated on child care and emphasized that not having appropriate child care is a barrier to not only employment and education, but also to entrepreneurship. If someone wants to start a business, for example, he or she needs an appropriate place for their kids. But she also said her organization frequently talks to people about starting a business in early childhood education. While they can support them through the process, it proves more difficult for people with traditionally lower wages or without home equity.

Continuing the discussion of child care, Wilder noted that even if someone can find child care, affordability is a whole other challenge. Wilder said someone in a lower economic bracket has even more, continuous barriers from transportation to child care and employment. Both Keener and Wilder also mentioned the ongoing bus driver shortage that is affecting the community.

Blido shared the example of a local church that recently opened their own subsidized child care because there was a need from their congregation. Blido said more churches should look into these state subsidized programs, which have allowed for more affordable child care than before.

Bodine said that while there is a lot of confidence in the community, there is also a high level of poverty. He referenced "hope" — a recurring theme in today's discussion — as a key factor to support and encourage people that this cycle of poverty can be broken. He remains confident that the community's history, combined with resources and willpower, can change things.

Blido agreed that hope is key and again referenced the community as a "success story" where people in this area have become more open and collaborative.

Elliott noted that sometimes it is hard to attract people to Lynchburg and the surrounding area, but once they are here, it's eye-opening to hear their thoughts. From a health perspective, Elliott thinks the community is as confident and excited as ever. He said health care providers are as close to the community as they have ever been, understanding the connectivity of all parts of the sectors, from the business alliance to



nonprofits filling the gaps and trying to break generational poverty. He said they are excited not only about health care, but also about a healthy community.

Kennedy highlighted that the panelists have all used the word "resilient" in one form or another today. From a business perspective, she thinks the business community would agree that they have been resilient. The words innovation and solutions-oriented come to her mind. She said societal issues are also business issues, as businesses have come to this region ready to work together through collective impact. The question, Kennedy asked, is how is the community going to come together and create solutions for the good of the community, employers and employees? She reiterated two recurring themes that will help: hope and resiliency.