# TABLE of CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXECUTIVE SUMMARY</td>
<td>4</td>
</tr>
<tr>
<td>BACKGROUND</td>
<td>8</td>
</tr>
<tr>
<td>BY THE NUMBERS</td>
<td>15</td>
</tr>
<tr>
<td>METHODOLOGY</td>
<td>18</td>
</tr>
<tr>
<td>DETAILED SURVEY FINDINGS</td>
<td>19</td>
</tr>
<tr>
<td>CONCLUSION</td>
<td>28</td>
</tr>
<tr>
<td>ACKNOWLEDGMENTS</td>
<td>29</td>
</tr>
<tr>
<td>NOTES</td>
<td>31</td>
</tr>
</tbody>
</table>
Executive Summary

Nashville has experienced an unprecedented series of crises in 2020 that has had dire implications on its social, economic and political ecosystem. In the early morning hours of March 3, 2020, Category EF3 and EF5 tornadoes ripped through Middle Tennessee, killing 25 people and destroying thousands of homes and businesses in already-economically distressed neighborhoods. Days later, Mayor John Cooper declared a public health emergency and implemented a Safer-At-Home order in response to the coronavirus global pandemic. In June, residents took to the streets amid nationwide civil and racial unrest to protest the killings of unarmed Black men and women in Minnesota, Georgia and Kentucky.

Against this backdrop is the undercurrent of economic instability from the coronavirus pandemic. COVID-19 has ravaged Black and Latino communities in Nashville. Loved ones are disproportionately getting sick and dying at alarming rates. Hundreds of thousands of workers are unemployed. Small businesses are struggling to reopen the economy. Black residents are 28% of Nashville’s population but make up a third of all Covid-related deaths. And a third of all cases in Nashville have been Latino residents.
The Metropolitan Government of Nashville/Davidson County ("Metro Government") is charged with equitably and effectively distributing Covid-19 relief funds. To help ensure a data-driven, intentional decision-making process, Mayor John Cooper and the Metropolitan Nashville Metro Council contracted with The Equity Alliance to conduct a community needs assessment highlighting Nashvillians’ most pressing pandemic-related challenges.

The Equity Alliance launched the **Our Fair Share Community Needs Assessment** on July 8, 2020 to ensure the voices of Black and Latino residents, people experiencing homelessness, and minority small businesses are heard and given our fair share of federal CARES Act funding and support to respond to the COVID-19 pandemic.

The purpose of the Our Fair Share Community Needs Assessment is to provide real-time data to inform the COVID-19 Financial Oversight Committee authorized by the Metropolitan Council of Nashville and Davidson County’s budget ordinance on the greatest needs in our most vulnerable communities via a rapid grassroots-level outreach and data-gathering exercise. The survey results would inform where the federal CARES Act funding can make the most difference in these communities. The survey was conducted in partnership with local civic groups, nonprofit organizations, faith-based institutions, and subject matter experts and researchers.

The Equity Alliance was able to rapidly launch, execute and garner an overwhelming response to the Our Fair Share Community Needs Assessment in less than 65 days. We:

- Hired a project team in **13 days**
- Created the [OurFairShareNash.com](#) website in four days
- Announced the Our Fair Share initiative on July 23, 2020
- Recruited **112 community canvassers**
- Engaged and recruited **107 nonprofit and civic partners**
- Hosted **31 community outreach events**
- **Reached more than 720,000 people** through paid advertising and social media
- Conducted **18 media interviews**
- Collected **8,505 survey responses** from resident and business owners (**272% of goal**)
• This Our Fair Share report provides an overview of the pandemic’s impact on Nashvillians, with a particular focus on the city’s **12 hardest-hit ZIP codes** - or “hot spots” - and vulnerable communities of color. A preliminary report released on July 29, 2020 used data from a representative survey of more than **1,028 Nashvillians**.¹

This final report also draws on:

- **1,756 responses** to a field survey conducted by door-to-door canvassing,²
- **5,455 individual and 46 small business responses** to an open-access online survey,³
- **150 responses** to an online survey of small business owners,⁴
- **50 in-depth interviews** with small business owners,⁵ and
- Commentary from one focus group of approximately **20 small business owners**.⁶

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¹ Representative survey of 1,028 adults in Davidson County from July 23-27, 2020. The survey was conducted online by Change Research in English and Spanish. Post-stratification was done on age, gender, race, education, and 2016 presidential vote.
² Field survey of 1,756 Nashville residents conducted through door-to-door canvassing by The Equity Alliance (July 27-September 10, 2020).
³ Open-access, online survey of 5,455 Nashville residents (including 5,389 responses in English, collected July 23-September 10, 2020 and 66 responses in Spanish, collected July 23-September 10, 2020), and 46 small business owners (collected July 23-August 29, 2020) conducted by The Equity Alliance.
⁴ Survey of 150 small business owners conducted by MEPR Agency from July 23-September 1, 2020.
⁵ 50 individual and online interviews with small business owners conducted by The Maynard Group from July 23-August 31, 2020.
⁶ Focus Group of approximately 20 small business owners in Nashville, conducted by The Equity Alliance and MEPR Agency on August 17, 2020.
Key findings highlighted in this report include:

- 66% of Nashvilians say the pandemic -- and measures designed to stop its spread -- have negatively impacted their daily lives.

- 49% of Nashvillians are struggling to understand information shared by local government, while 73% report they don’t know how to access Covid-19 protections and assistance, creating confusion about how to navigate the pandemic. But that is not to say they are not paying attention.

- Nashvillians in the 12 hardest-hit ZIP codes, which on average are more diverse than the city as a whole, are experiencing disproportionate impacts of Covid-19 and report being more in need of financial assistance (38% v. 28%), rent assistance (24% v. 17%), food assistance (23% v. 15%) and energy/utilities assistance (21% v. 14%).

- More than anything else, 35% of Nashvillians want Metro Government to use stimulus funds to pay for mortgage and rent relief.

- The pandemic seems to be taking a particularly heavy toll on Nashville’s Latino population, who has experienced a 34% decrease in full-time employment as compared to Black (11%) and white respondents (14%).

- Many Nashvillians have lost their jobs, and many believe more financial pain lies ahead. Overall, layoffs have hit white workers and workers of color in roughly equal numbers: 12% of white, Black and Latino workers have been laid off temporarily or permanently since March. In the 12 ZIP codes that have been hardest hit by Covid-19, 14% have been either temporarily or permanently laid off since March, compared to 8% in the city’s other ZIP codes.

- More workers of color, including 45% of Black Nashvillians and 54% of Latino Nashvillians, are physically reporting to work, and many feel unsafe on the job.

- Business owners of color and white business owners report differing needs and somewhat differing priorities for stimulus funds. A higher percentage of business owners of color (60%) than white business owners (38%) report receiving no form of income assistance or cash stimulus during the pandemic.

- Over two-thirds of respondents to the small business owner survey say they are now regularly operating at a loss due to Covid-19, and qualitative responses show the scale of revenue losses is as high as 90%.

- When asked to list their three primary challenges, respondents to the small business owner survey said their top concerns were generating revenue (79%), a decline in business (67%), paying bills (43%), keeping the business open (38%) and keeping employees on the payroll (26%).
BACKGROUND

Covid-19 in Nashville/Davidson County

Covid-19 rates continue to spike in Nashville/Davidson County (“Nashville”), affecting residents’ daily lives and the local economy. Since March 8, when the virus was first detected in the city, more than 26,000 cases have been confirmed. 

The Metropolitan Board of Health declared a public health emergency on March 15, which has now been extended through September 30. Mayor John Cooper issued a “Safer at Home” order on March 22 and has since followed up with a series of public health orders designed to flatten the curve.

Although the virus has been detected throughout the city, infection rates and deaths are highest in communities of color.
While the population of Davidson County is 56.2% white non-Hispanic, 27.4% Black, and 10.2% Hispanic, the combined population of these 12 hardest-hit ZIP codes is 47.9% white non-Hispanic, and 32.4% Black, and 13% Hispanic.

**The two hardest-hit ZIP codes, which, as of July, accounted for one-third of total Covid-19 infections in Nashville/Davidson County, have a larger Latino population than Davidson County overall.**
COVID-19 Hot Spots

Active COVID-19 Cases
Updated 07/27/2020

Created by the Metro Public Health Department
Public Health Emergency Preparedness (PHEP) Program
People of color make up a disproportionate share of the population in the 12 hardest-hit ZIP codes. As of July, these ZIP codes accounted for three-quarters of total Covid-19 infections in Nashville/Davidson County.

**Government Responses to Covid-19**

In response to the Covid-19 pandemic’s economic and public-health impacts, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Signed into law on March 27, this $2 trillion economic relief package provides various forms of relief to individuals, families and businesses.\(^\text{11}\)

**The Federal Response: The CARES Act and its Eligible Uses**

The CARES Act created the Paycheck Protection Program (PPP) to allow small businesses access to loans that are fully forgivable if used to cover eligible costs, e.g., up to eight weeks of payroll expenses. Under the initial rules promulgated by the Small Business Administration (SBA), any business owned by an individual with a certain criminal history was ineligible for a PPP loan. After civil rights organizations and small business owners challenged the exclusion, arguing that it disproportionately affected people of color, the SBA issued new guidance easing those eligibility restrictions, although the change was not widely publicized.

The CARES Act also established a $150 billion Coronavirus Relief Fund to make payments to state governments and eligible units of local government. As an eligible unit of local government with a population over 500,000, Nashville qualified for a direct payment from the fund.

Funds from the Coronavirus Relief Fund can be used to cover necessary expenditures incurred due to the public health emergency caused by Covid-19 that were not accounted for in the budget the state or municipality most recently approved before the CARES Act was enacted. For expenses to be covered by the CARES Act, they must be incurred by December 30, 2020.

While funds from the Coronavirus Relief Fund cannot be used to replace government revenues, guidance from the U.S. Department of the Treasury allows for a “broad range of uses.” Funds can be used for public health and economic relief measures including, but not limited to, rent assistance, utility bill assistance, other forms of emergency financial assistance to individuals and families, personal protective equipment, contact tracing expenses and grants to small businesses.


The State Response: The Financial Stimulus Accountability Group, the Tennessee Business Relief Program and the Tennessee Community CARES Program

The State of Tennessee projects that it will receive approximately $2.3 billion from the CARES Act’s Coronavirus Relief Fund. On April 16, Governor Bill Lee announced the creation of the Financial Stimulus Accountability Group, which is tasked with ensuring proper fiscal management of those funds.

On June 2, Governor Lee created the Tennessee Business Relief Program, which sets aside $200 million of CARES Act funding for small businesses. Because payment amounts are dependent on a business’s annual gross sales, however, some argue that Black-owned small businesses are at a disadvantage, as they tend to have significantly lower annual gross sales than white-owned small businesses and are less likely to have business licenses officially registered with the State of Tennessee.

The state has reserved another $115 million for reimbursements to local governments that did not receive direct federal relief appropriations. Local governments that received direct federal relief appropriations, including Nashville, will be involved in a planning process with the state to identify and plan for necessary costs that may not be covered by the direct appropriation but that potentially could be reimbursed by the state.

On July 21, Governor Lee partnered with the Financial Stimulus Accountability Group to announce the Tennessee Community CARES Program. That program will provide $150 million of Coronavirus Relief Fund support to Tennessee nonprofit organizations to assist with their ongoing efforts to address the ongoing health and economic impacts of Covid-19.


The FY2021 Budget Ordinance, passed by Metro Council on June 16 and signed by Mayor Cooper the next day, established the Covid-19 Financial Oversight Committee. The Committee, comprised of six members appointed by the Mayor and three members of Metro Council appointed by the Vice Mayor, is charged with collecting, considering and recommending appropriate uses of all federal and state funds provided to Metro specifically for Covid-19 relief and recovery, including but not limited to federal CARES Act funds.

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The Committee was given two deadlines for submitting recommendations to the Mayor, the Director of Finance and the Metro Council:

- August 3, 2020: Submission of initial recommendations; and
- November 15, 2020: Submission of final recommendations.

On June 29, Mayor Cooper announced his six appointees to the Committee:

- Sara Finley: Principal, Threshold Corporate Consulting; Former SVP and General Counsel, CVS Caremark;
- Ed Henley: Founding Principal, Pillars Development, Inc.; Chair, Rebuilding Together Nashville;
- Sean Henry: CEO and President, Nashville Predators and Bridgestone Arena; Chair, Nashville; Downtown Partnership;
- Dr. Harold Love, Jr.: Tennessee State Representative for District 58; Senior Pastor, Lee Chapel AME Church;
- Vonda McDaniel: President, Central Labor Council of Nashville and Middle Tennessee; and
- Junaid Odubeko: Partner, Bradley Arant Boult Cummings LLP.

Vice Mayor Shulman appointed three Metro Council members:

- Councilmember Jennifer Gamble (District 3);
- Councilmember Courtney Johnston (District 26); and
- Councilmember Sandra Sepulveda (30).

Nashville received approximately $121 million in CARES Act funding directly from the federal government. On June 17, Metro Government made its first appropriation of those funds, as follows:

- $48.8 million to reimburse Metro government departments for COVID-related expenses
- $24 million to purchase laptops and hotspots for Metro Nashville Public Schools students; and
- $2.8 million for Metro services delivered in partnership with nonprofit organizations.

The Committee’s initial recommendation to use $18.2 million in CARES Act funds for rent, mortgage, utilities assistance, food, small business grants, and live music venues was adopted by the Metro Council:

- $10 million in CARES Act funds for mortgage, rent and utilities assistance, adopted by Metro Council on August 4;
- $2.5 million in CARES Act funds for nutrition assistance, adopted by the Metro Council on August 18; and
- $5.7 million in CARES Act funds for small businesses, with $2 million reserved exclusively for music venues with revenues of less than $5 million, adopted by the Metro Council on September 1. The Council also stipulated that 30% of funds must be granted to minority owned businesses.

Metro Government thus has approximately $27.3 million of undesignated CARES Act funding remaining. This total could decrease if it further reimburses Metro departments, which reportedly have accrued at least $22.1 million of additional eligible expenses.
The Our Fair Share Community Needs Assessment

Metro Government contracted with The Equity Alliance to conduct a Covid-19 community needs assessment to inform the Covid-19 Financial Oversight Committee’s funding recommendations. The Equity Alliance is a nonpartisan, Nashville-based 501(c)3 nonprofit organization that advocates for African Americans and other communities of color to have a fair and just opportunity at realizing the American dream.

Because longstanding systemic health disparities and social inequities have put certain people of color at increased risk of getting Covid-19 or experiencing severe illness, regardless of age, the Our Fair Share community needs assessment focused on Covid-19’s impact in Nashville’s most vulnerable communities, including the 12 ZIP codes where infection rates are the highest.

The Our Fair Share assessment includes two reports:

- Preliminary report: An initial assessment that summarized data from a representative survey of more than 1,000 Nashvillians. This report was presented to the COVID-19 Financial Oversight Committee on July 29, 2020.
- Final report: A more robust assessment that draws on 7,477 additional interviews among residents and small business owners of color, collected through field, online, individual and focus group methods.
## Survey Respondents by the Numbers

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<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
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<td>Actual Respondents</td>
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<td>Goal: 3,124 (5% response rate)</td>
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<td>Attendees</td>
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<td>Canvassing Hours Completed</td>
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<td>Nonprofit Partners Engaged</td>
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<tr>
<td>Community Partners Recruited &amp; Committed</td>
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<td>Weekly Partner Engagement Calls</td>
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</tr>
<tr>
<td>Community Pop-Up Events and Focus Groups</td>
<td>31</td>
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<td>HIRED CANVASSERS</td>
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<tr>
<td>Number of Recruited Canvassers</td>
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</tbody>
</table>
MEDIA COVERAGE BY THE NUMBERS

18
INTERVIEWS

602
PRESS CONFERENCE VIEWS

250K
NEWS STORIES VIEWED

COVERAGE BY: WSMV, WENO GOSPEL, EL JEFE 96.7,
WQQK 92Q, JAZZY 88, NASHVILLE VOICE, TENNESSEE TRIBUNE, DL
HUGHLEY SHOW (NATIONALLY SYNDICATED)
ADVERTISING BY THE NUMBERS

408K
SOCIAL MEDIA IMPRESSIONS/DIGITAL ADS REACH

236,409
FACEBOOK
ALSO SEEN ON: EL JEFE, 92Q, TN TRIBUNE

107K
EMAIL CAMPAIGN REACH WITH 101.1 BEAT / 1871 CLICKS

6K
EMAIL CAMPAIGN REACH WITH URBAANITE.COM / 214 CLICKS
METHODOLOGY

The Our Fair Share survey aimed to help inform the COVID-19 Financial Oversight Committee with CARES Act funding recommendations. The primary objectives were to a) determine the health and health care needs of minority communities impacted by the COVID-19 Pandemic in the Metropolitan Davidson County area; b) identify economic and social impacts of the COVID-19 Pandemic on minority communities and small businesses in Davidson County; and c) provide actionable data analysis to demonstrate areas of greatest need, vulnerable populations, and opportunities for impact to mitigate negative outcomes for minority communities.

The scope of the needs assessment collected data from quantitative and qualitative responses using a combination of online and field sources. Survey respondents were targeted from vulnerable populations, such as:

- Underrepresented communities of color
- People experiencing homelessness
- Residents who don’t have reliable phone information or those that don’t have digital access
- Minority-owned small businesses
- Top 12 zip codes with highest cases of COVID-19 in Davidson County, TN

With a total estimated universe of 62,496 households in the top 12 zip codes with the highest number of COVID-19 cases, our goal was to obtain a 5% response rate for a total survey sample of 3,124 respondents. We exceeded this goal for a total of 8,505 respondents (272% of our goal).

Survey data collection was divided into two phases. Phase One (1) focused on collecting quantitative data from individuals and minority business owners. We surveyed 1,028 adults in Davidson County from July 23-27, 2020. The survey was conducted online, using Change Research’s Dynamic Online Sampling Engine, in English and Spanish. Post-stratification was done on age, gender, race, education, and 2016 presidential vote.

Phase Two (2) focused on collecting qualitative data from individuals and minority business owners. We surveyed 7,477 adults in Davidson County from July 27-September 10, 2020, using SurveyMonkey’s online instrument and in the field (door-to-door) using the REACH relational canvassing mobile app.
The Equity Alliance’s survey of 1,028 adults in Davidson County revealed the challenges the pandemic presents for all Nashvillians, and particularly for communities of color. Across the city, for example, more than one in five adults who were employed full-time in February have since had to work reduced hours or lost their jobs entirely.

Black and Latino residents report the most acute negative impacts. While 43% of all respondents say they need either financial assistance, rent assistance or food assistance to quarantine safely, Black respondents (51%) and Latino respondents (49%) in particular, report a need for such assistance. These communities are also being directly hit the hardest by the virus: 14% of Black respondents and 27% of Latino respondents say they have struggled with someone in their household getting sick from Covid-19, compared to 9% of white respondents.

Nearly five months into the pandemic, health and safety remain Nashvillians’ primary concerns, and their worries are only growing.

- Roughly one third (30%) of Nashvillians say health and safety are currently their greatest concern, including 38% of Black respondents, 25% of Latino respondents and 29% of white respondents. Next was employment, at 20% among all respondents, and mental health, at 14%.
- While just 13% of Nashvillians report a personal or familial Covid-19 infection as the largest challenge so far, 42% see it as the biggest challenge going forward. 44% of respondents from the hardest-hit ZIP codes are concerned about getting sick in the future, compared to 36% of Nashvillians in other ZIP codes.

The pandemic -- and measures designed to stop its spread -- have negatively impacted Nashvillians’ daily lives.

- 66% of Nashvillians say the pandemic-related shutdown has affected them negatively. When those who reported negative effects were asked to elaborate, the responses illustrated the degree to which this is a whole host of different crises rolled into one. Many respondents talked about lost jobs, wages and

“Watching people not take the virus serious, and being affected by the loss of loved ones due to COVID-19.”
insurance, but 3.5% mentioned “mental health.” Many also had family or friends who got sick or died, and whom they were unable to care for or say goodbye to.

• Measures designed to flatten the curve have impacted Nashvillians’ daily lives. When asked to choose the measure that has affected them most, Nashvillians most often chose the closure of places of worship (23% overall, including 36% of Black Nashvillians and 18% of Latino Nashvillians), followed by mask requirements, the closure of restaurants, quarantine requirements, K-12 school closures and closure of other businesses (all chosen by between 14% and 19% of respondents).

Nashvillians are struggling to understand and participate in local government, limiting their access to Covid-19 protections and assistance and creating confusion about how to navigate the pandemic. But that is not to say they are not paying attention.

• When presented with a list, respondents say confusing or contradictory information from elected officials has been their biggest challenge so far. This was selected by 49% of respondents, more than isolation (45%), identifying reliable sources of information (41%) and lacking supplies like sanitizer and soap (38%). There are some divides on this question: White Nashvillians (53%) are much likelier than people of color (43%) to say confusing information from elected officials has been a key challenge.

• The vast majority of Nashvillians (80%) report that they have little to no say in local government. Very few Nashvillians know how to access the support they need to make it through the crisis. 60% of all respondents, including 44% of Black respondents and 79% of Latino respondents, do not know how to access food assistance. Roughly 70% of all respondents do not know how to access energy assistance or financial assistance. And 84% do not know how to access rent assistance.

• With the exception of access to food assistance, residents of the 12 hardest-hit ZIP codes are less likely than other Nashvillians to report knowing where to access assistance, including financial (73%), rent (87%) and energy/utilities (73%).

• Further field and online surveys show how access to support appears to decline among harder-to-reach communities. Online surveying focused on communities of color found that 58% knew broadly how to access the supports they need, while field surveying saw that number decline to 50%. Spanish-language surveying found just 19% of respondents knew broadly how to access the supports they need.

• 77% of Nashvillians say they have watched a press conference by Mayor Cooper. 72% have looked at a Metro Government Covid-19 website, a more-often used source than state or federal Covid-19 sites.
However, field surveying focused on communities of color shows substantially lower engagement with Metro Government Covid-19 websites (43%) and Mayor Cooper’s press conferences (42%).

Nashvillians in the 12 hardest-hit ZIP codes, which on average are more diverse than the city as a whole, are experiencing disproportionate impacts of Covid-19 and report being more in need of assistance.

- Residents of color are more likely than white respondents to say they and their families have faced serious challenges, from lacking critical supplies like hand sanitizer and sanitizing wipes (45% v. 32%) to paying bills (26% v. 18%) to contracting Covid-19 (17% v. 9%) and caring for at-risk family and household members (16% v. 8%).
- Residents of color report needing assistance at higher rates than their white neighbors, including financial assistance (39% v. 32%), rent assistance (29% v. 17%), access to the internet (27% v. 26%), food assistance (26% v. 16%), energy/utilities assistance (24% v. 14%) and virtual learning assistance (12% v. 3%).
- Residents of the hardest-hit ZIP codes report more need for assistance than Nashvillians as a whole. Needs include financial assistance (38% v. 28%), rent assistance (24% v. 17%), food assistance (23% v. 15%) and energy/utilities assistance (21% v. 16%).
An unexpected expense would be a serious challenge for most Nashvillians -- especially for Black and Latino residents. Overall, 50% of Nashvillians say they could either pay for a $400 expense with savings or by using a credit card and paying it off in full. But this rate was lower for Black (36%) and Latino (34%) respondents. These Nashvillians were disproportionately likely to either need to borrow the money, use money from a bank loan or line of credit, pay off a credit card over time or, as in the case of 18% of Black respondents and 20% of Latino respondents, not be able to pay for it at all. Black respondents were also disproportionately likely to use money from a payday loan.

**More than anything else, Nashvillians want Metro Government to use stimulus funds to pay for mortgage and rent relief.**

- Mortgage and rent relief emerged as Nashvillians’ biggest priority for stimulus funds. 35% of Nashvillians chose this as their most important priority, including 45% of Black respondents, 39% of Latino respondents and 48% of renters.

- 38% of respondents in the 12 ZIP codes that have been hardest hit by Covid-19 chose mortgage and rent relief as their most important priority. It was also the choice of working and middle-class households: 41% of those making under $35,000, and 40% of those making between $35,000 and $100,000, want mortgage and rent relief -- compared to 25% of households earning more than $100,000.

- 23% of Nashvillians want stimulus funds to go to small businesses -- at 31%, this was narrowly more popular with white respondents than mortgage or rent relief but had substantially less support from Black (10%) and Latino (13%) respondents. 39% of business owners chose this -- it was chosen equally by white business owners and business owners of color.

- Another 16% of Nashvillians want to see the money go to support for food and utilities, and 12% want it to fund the Covid-19 medical response, such as testing and tracing.

- When allowed to choose multiple options for stimulus spending in further online and field surveying focused on communities of color, the want for economic support (whether rent, utilities or food assistance) still stands out. In online surveying, 89% of respondents wanted stimulus money spent on economic support, and in field surveying, 80% of respondents wanted stimulus money spent on economic support.

- Survey questions that give respondents multiple options also show how broad Nashvillians’ needs are. For example, in field surveying, 60% want stimulus money spent on childcare and education needs, 48% want stimulus money spent on small business grants, and 47% want stimulus money spent on Covid-19 testing and tracing.
As schools restart, the need for childcare and education assistance appears to have risen. While grants to small businesses had the second most support among Nashvillians in the representative survey, which ran through the end of July, the online and field surveys, which ran through mid-September 2020, show childcare and education assistance becoming the second most important need for stimulus funding among respondents.

The pandemic seems to be taking a particularly heavy toll on Nashville’s Latino population.

- Latino Nashvillians have experienced more significant job loss than any other population. 77% of Latino respondents reported being employed full-time prior to March 1, when Covid-19 began spreading in the United States. But today, just 43% are employed full-time, a decrease of 34 percentage points. Among Black and white respondents, the drop is 11 and 14 percentage points, respectively.

- Field and online surveys provide some evidence that the most marginalized Latino Nashvillians are likely facing the heaviest toll. In a field survey focused on communities of color, the drop in full-time employment was 16 percentage points for Black and White respondents and 12 percentage points for Hispanic respondents. However, a Spanish-language survey found the drop in full-time employment among respondents was 36 percentage points.

- Latino respondents are most likely to say they need financial assistance and to report that they have not yet received any during the pandemic. Half of Latino respondents say they need financial (50%) and rent (51%) assistance to be able to stay home safely and practice self-isolation or quarantine, and over a third say they need food (38%) and energy (34%) assistance. 53% of Latino respondents say they have received no financial support during the pandemic, compared to 51% of white respondents and 45% of Black respondents.

**Support for mortgage/rent assistance**

- **35% Overall**
  - 45% Black
  - 39% Latinx
  - 48% Renters

- **38% Hardest hit ZIP codes**
  - 41% Under $35,000
  - 40% Making between $35,000 and $100,000
  - 25% Households making over $100,000
• In Spanish-language surveying, 74% of respondents said they need assistance with rent to stay home safely and practice self-isolation or quarantine, 43% need food assistance, and 36% need assistance with utilities. 92% of respondents to these surveys would like to see Nashville’s stimulus money spent on economic support.

• In field surveying, half of respondents (50%) overall knew how to access the support they need. The rate for Latino respondents, however, was much lower (39%). The problem was even more pronounced in a Spanish-language survey, where just 19% of respondents knew how to access the support they need.

• Although just 1% of respondents to the representative survey listed translation/interpretation services as a need for staying home safely, field surveying and Spanish-language surveying indicated a stronger need for these services within the Latino community, with 9% of Latino respondents to the field survey and 6% of respondents to the Spanish-language survey selecting this need.

Many Nashvillians have lost their jobs, and many believe more financial pain lies ahead.

• Overall, layoffs have hit white workers and workers of color in roughly equal numbers: 12% of white, Black and Latino workers have been laid off temporarily or permanently since March. Nearly 2% more have been reduced from full-time to part-time, and 1% have chosen to retire since the pandemic began. In the 12 ZIP codes that have been hardest hit by Covid-19, 14% have been either temporarily or permanently laid off since March, compared to 8% in the rest of the city.

• Nashvillians who have lost their jobs are pessimistic about getting them back. 39% believe they are “not too likely” or “not likely at all” to find employment in the next two months, while only 20% believe they are “very” or “extremely” likely.

• 39% of Nashvillians have seen their monthly income decrease since March. Just over half of those whose incomes have changed have done so by $1,000 or more per month.

• Nashvillians also believe more financial pain lies ahead. Though some Nashvillians said paying bills (22%) and paying rent or a mortgage (16%) has been a key challenge so far, more say these will be key challenges in the next two months (34% and 31%, respectively). Rates among Nashvillians in the hardest-hit ZIP codes identifying these as key challenges in the next two months are higher (40% and 35%, respectively).

• Field and online surveying show Nashvillians’ worries may be coming to fruition. While 4% of respondents in the representative survey from July said they had been permanently laid off since
March, the figure was somewhat higher (6%) among respondents participating in both the field and online surveying, which ran through September 10.

More workers of color are physically reporting to work, and many feel unsafe on the job.

- 40% of Nashvillians are physically reporting to work, including 45% of Black Nashvillians and 54% of Latino Nashvillians.
- 32% of Nashvillians are considered essential workers, including 40% of Black Nashvillians, 36% of Latino Nashvillians and 30% of white Nashvillians. Essential workers are largely employed in the healthcare (26%), food (13%), transportation and logistics (8%) or construction (8%) industries.
- One in four workers feel unsafe on the job, and many fewer people of color feel safe than white workers. While 39% of white workers feel “very safe,” only 24% of workers of color say the same. Overall, 26% of those who are physically reporting to work feel at least “somewhat unsafe.” While drawing strong conclusions about individual industries is difficult due to the fairly low number of respondents from each industry, those who work in food-related industries appear to feel less safe than other workers: 45% of them say they feel unsafe, including 34% who say they feel “very unsafe.”

Business owners of color and white business owners report differing needs and somewhat differing priorities for stimulus funds.

- Business owners of color are not necessarily receiving cash stimulus at the same rate as business owners overall.
  - Representative surveying found that a higher percentage of business owners of color (60%) than white business owners (38%) report receiving no form of income assistance during the pandemic. In particular, business owners of color (32%) were less likely than white business owners (51%) to report receiving cash stimulus payments from the government.
  - Additional responses coming largely from small business owners of color (collected through both online surveying and in-depth interviewing) showed that while about half have received some type of financial support (a combination of Paycheck Protection Program and Economic Injury Disaster Loans), clear gaps remain.

Female, 35-49, Hispanic or Latina

“Many essential workers going out, without the proper equipment for their safety, and getting exposed to people every day...many are working in enclosed spaces for long periods, and some of them do not have enough space for social distancing or adequate PPE.”

(ONLINE INDIVIDUAL SURVEY): “Still having to go into the office with the COVID-19 and positive cases being reported.”

(ONLINE INDIVIDUAL SURVEY): “Working still and dealing with the people who are ignoring that Stay at Home Order and come to my restaurant with them and 40 of their friends. All while I’m working with 1/4 of the staff and half the ingredients.”
Small business owners say that more support is needed to cover cash flow, rent and utilities, and payroll.
  ○ Over two-thirds of respondents to the small business owner survey say they are now regularly operating at a loss due to Covid-19, and qualitative responses show the scale of revenue losses is daunting. Many talked about revenue losses of 50% or greater, with some revenue losses reaching as high as 90%.
  ○ When asked to list their three primary challenges, respondents to the small business owner survey said their top concerns were generating revenue (79%), a decline in business (67%), paying bills (43%), keeping the business open (38%) and keeping employees on the payroll (26%).

Business owners of color have specific ideas about how relief funding should be spent.
  ○ In the representative survey, Nashville business owners reported that they would most like to see federal stimulus money spent on small business grants (39%), followed by mortgage/rent relief (25%). Substantially more business owners of color would like to see federal stimulus money spent on support for food and utilities (25%) compared to white business owners (6%).
  ○ Supplemental interviews with small business owners asked specifically what supports were most beneficial. Most discussed the need for

**(SMALL BUSINESS INTERVIEWS):**

“I feel like my business has been forgotten by the internal revenue department and they treated me unfair when they determine that my business did not meet the criteria for the TN Business Relief Program.”

“I received a $1000 advancement from the SBA for the EIDL but was denied any additional funding. That process left me very confused. Also, it’s hard trying to understand how to get the PPP loans.”

“Opportunities, resources, and subject matter experts to educate (ie:PPP). I got approved for PPP but didn’t follow up because I was unsure of the next steps. People have a lot of questions.”

“Applied to PPP and was not able to get it, so any additional funds for small-business that were unable to get SBA loans would be beneficial.”

**(FOCUS GROUP DISCUSSION):**

*Person one:* “If we could figure out a way to create an economic development center focused to our businesses it would be amazing. The money that the mayor has could fund something like that. It’s creating an opportunity for training.”

*Person two:* “There are places that offer that kind of education.”

*Person three:* “The problem is that people don’t know about them, right? We just named three people that have a similar program, and I’ve never heard of any of them.”

*Person one:* “A lot of the centers, there’s a lot of things out there, services, but they don’t focus on this small business community that’s here. If we created something that the African American business community knew about, that was set up for them to really help with that, I think we’d get a different response.”
financial resources, grants, government contracts and the need for broad mortgage/rent relief.

- In qualitative responses to the small business survey and supplemental interviews with small business owners, the struggle to access PPP and other forms of assistance led many business owners to discuss the need for a resource directory and other help during the process of applying for assistance.

- A focus group with business owners of color highlighted the need for the stimulus money to build institutional capacity that Black and Brown communities know and trust.

- When discussing their biggest challenges in keeping their business open, aside from funding, many business owners discussed safety concerns. In the qualitative responses to the small business survey and supplemental interviews with small business owners, some business owners also highlighted a lack of affordable and rapid Covid-19 testing and the need for more efficient talks with the Health Department. In the representative survey, considerably more business owners of color (48%) than white business owners (19%) said a lack of supplies like sanitizer, sanitizing wipes and antibacterial soap was one of their biggest challenges.

**[FOCUS GROUP DISCUSSION]:**
“We’ve got anchor institutions in this city already. Organizations represented here (nonprofits, for-profits), entities doing great work already. This money can be transformative for those organizations, and they can provide it to the community in a way that they see fit. We need an infrastructure in place, and institutions that can handle those resources.”

**[SMALL BUSINESS INTERVIEWS]:**
“Finding creative ways to create productions and abiding by safety guidelines is the new norm. The cost of PPE is an additional line item.”

“Staying safe while conducting their services. How can we protect ourselves going into other’s homes during this pandemic? A lot of people who have COVID have sought out our services because they can’t clean, yet we have to turn them down to protect ourselves.”

“Accessing funding and the opportunities to offer testing to the public on a large scale like the hospital and Health Department has not been offered as a small business owner.”

**[INDIVIDUAL SURVEY]:**
“Getting covid test results in timely fashion. Had 2 tests and each took 8-9 days for results. Other doctors like ENTs won’t see patients without negative results if they have similar symptoms.”
CONCLUSION

Using six qualitative and quantitative research instruments, The Equity Alliance has amassed perspective from over 8,500 Davidson County residents and small business owners on the social, emotional, economic and health consequences of Covid-19. Through their responses, which include special emphasis on Nashville’s most vulnerable and hardest-hit areas, the Our Fair Share report will help ensure the Covid-19 Financial Oversight Committee’s funding recommendations are in line with the city’s most pressing needs. The assessment has also revealed there are glaring gaps when it comes to community education and outreach to ensure that the residents who have the greatest need know where in the city to access help.

The Equity Alliance

Founded by six Black women in November 2016, The Equity Alliance proactively advocates for Black Americans and other communities of color to have a fair and just opportunity at realizing the American dream. We are a Nashville-based 501(c)3 nonpartisan, non-profit organization that seeks to equip citizens with tools and strategies to engage in the civic process and empower them to take action on issues affecting their daily lives. We believe in using our voting power as a weapon in the fight for social and economic justice.

Learn more at www.theequityalliance.org or follow us on Facebook, Instagram, and Twitter. For media inquiries, contact Clint Brewer at clintbrewer@imperiumstrategiesllc.com.
ACKNOWLEDGMENTS

A community initiative led and powered by

in partnership with Mayor John Cooper & Metro Council

The Equity Alliance would like to thank our community partners, contractors and advisors who contributed to the success of the Covid-19 Our Fair Share Community Needs Assessment:

**Project Management**
- Lelann for President, LLC

**Project Advisor**
- KMC Services

**Data Research & Analysis**
- Change Research
- ThinkTennessee
- CivicTN

**Business Outreach**
- MEPR Agency
- The Maynard Group

**Field Operations**
- Leo Operations
- Brittany City

**Marketing, Public Relations & Graphic Design**
- MOJO Marketing + PR

**Web Development & Cybersecurity**
- Civic Hacker
ACKNOWLEDGMENTS

COMMUNITY PARTNERS
600 Community Outreach
American Baptist College
American Muslim Advisory Council
BE YOU. Clothing
Black Business Boom
Black In Tech Nashville
Black Women’s Therapy Group
Casa Azafrán
Conexión Américas
Creative Girls Rock
Dads Against Destruction
Delta Sigma Theta Sorority, Inc. - Nashville Alumnae Chapter
Developing Great Athletes
Elmahaba Center
First Baptist Church Capitol Hill
FlyMajor
Fortitude Group
G.A.N.G.
Hispanic Chamber of Commerce
Interdenominational Minister’s Fellowship
Jefferson Street United Merchants Partnership (J.U.M.P.)
Kicks For Grades
National Pan-Hellenic Council Nashville
Nashville Propel
One Step 2 Protect
Pivot Technology
Project Dream
Reinvest Partners
Safe Entry, Inc.
Stand-Up Movement
Stand Up Nashville
Tennessee Justice For Our Neighbors
Tennessee State University Center For Service Learning & Civic Engagement
Trap Garden
Urban League of Middle Tennessee
Watson Grove Missionary Baptist Church
Youth Impact Outreach
Youth Outreach Academy
Youth Virtual Academy

Special thank you to the following individuals for Spanish language interpretation
Andrés Martínez
Santos Gonzalez
Renata Soto

Special Thank You to Local & Minority-Owned Businesses
8th and Roast
ADE Consulting
Baked by Beverly
Beal Financial
Bill’s Hot Fish
Broadwater Print
Coneheads
Elevate Cafe
Her Signature Events & Rentals
HonestTee’s
Imperial Cleaning Services
John Smith Marketing
Judah Elite Travel & Transportation
Kroger
Kwench Juice Cafe
Plaza Mariachi
Printing Etc.
Slim & Husky’s Pizza Beeria
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WKND Hang Suite
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Youth About Business
Yay Yay’s Catering

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WENO Gospel 760 AM
Jazzy 88.1 WFSK
Nashville Voice
Tennessee Tribune
Urbaanite
WQQK 92.1 FM
ACKNOWLEDGMENTS

Metro Nashville Government Agencies
Metro Development & Housing Authority
Metro Social Services
Metro Action Commission

Metro Juvenile Court
Metro Family Safety
Metro Public Health

Notes