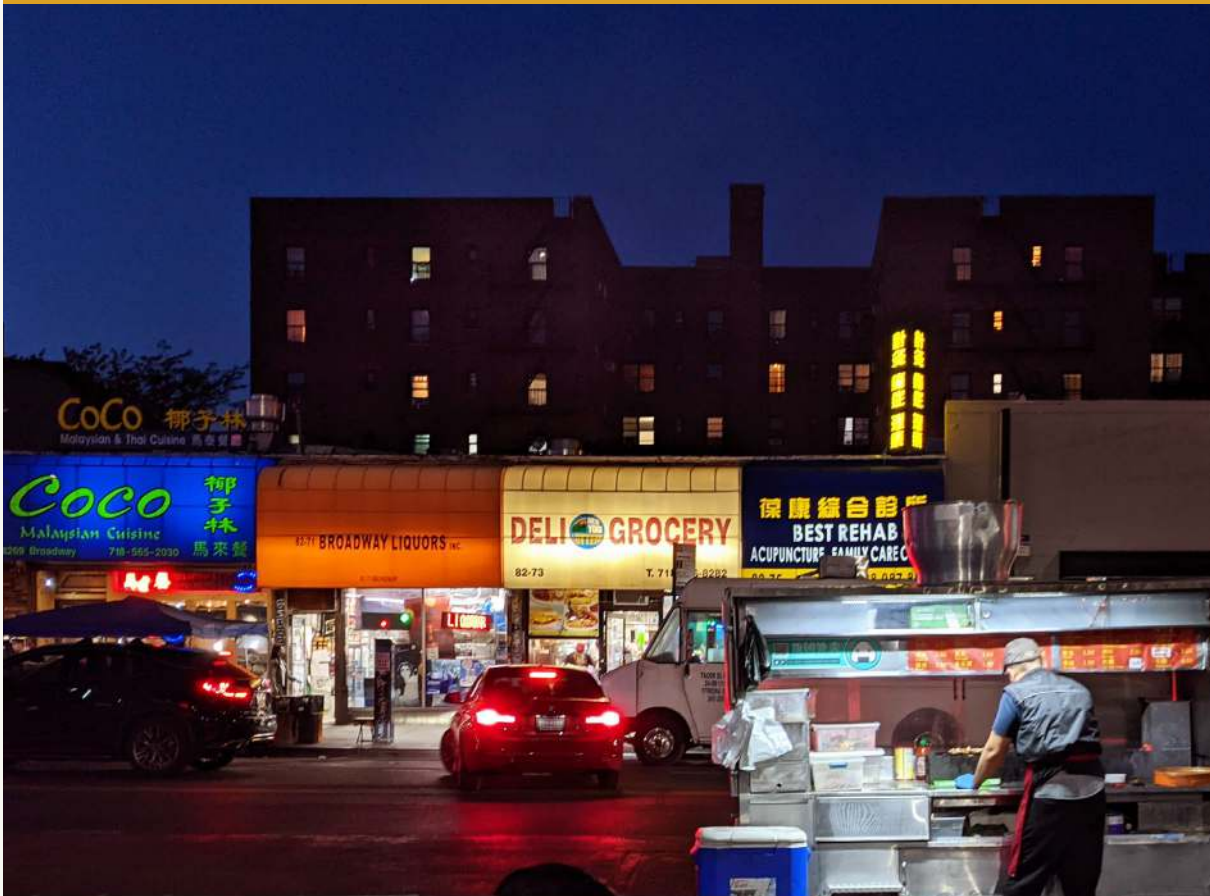


# SMALL BUSINESS, BIG LOSSES

The Impact of the Covid Crisis on  
Asian Small Business in New York City



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私人停車場  
顧客在本商場內，  
商業行為時停車。  
車罰款，法律究辦，責任自負。

ATTENTION  
EVERY CUSTOMER MUST LEAVE  
THIS PROPERTY WITH YOUR CAR  
注意  
每位顧客離開本商場時  
作好車庫回時，



Asian American Federation

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This report was co-authored by Ahyoung Kim, Rimsha Khan, and Howard Shih, and designed by Jenny Shin.

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Photos by Ahyoung Kim and Matt Peters (Page 16, right).

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# Introduction



**Asian American businesses were hit the hardest, hit the earliest, and helped the least**

Asian-owned small businesses make vital contributions to the economic life of the city: generating revenue, contributing to the tax base, and creating thousands of new jobs every year. Jobs that Asian American immigrants are especially dependent on as they seek to build a new life in this country. In the past four years, by creating language access, building capacity, providing marketing consultation, and advocating for small businesses with elected officials and government agencies, the Asian American Federation (AAF) has built a trusted relationship with the Asian American small business community in New York City.

When the COVID-19 pandemic struck New York City, it soon became apparent that Asian American owned small businesses were devastated by the double impact of anti-Asian bias and lockdowns. Asian-owned businesses experienced a steep decline in revenue and employment. Timely data on the new realities confronting these small businesses is critical to create effective advocacy, and for this purpose AAF conducted a survey of hundreds of Asian-owned small businesses throughout the downstate area, predominantly in New York City.

The findings confirmed what a walk-through of the Asian American enclaves of Flushing, Queens or Manhattan Chinatown make vivid: Asian American businesses were hit the hardest, they were hit the earliest, and they were helped the least. A report from the Mastercard Center for Inclusive Growth showed declines in consumer spending in Manhattan Chinatown and Flushing occurred about six weeks before the pandemic forced the city to go into lockdown. Once the citywide lockdown occurred in mid-March, those two neighborhoods were hit even harder, with consumer spending down by 71 to 82 percent compared to a decline of 65 percent citywide.<sup>1</sup>

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<sup>1</sup> Lee, E. (2021, February 9). *NYC Asian Communities hit earlier and harder by COVID-19*. The Center for Inclusive Growth. <https://www.mastercardcenter.org/insights/nyc-asian-communities-hit-earlier-and-harder-by-covid-19>.



AAF's small business survey yielded several insights:

1. The pandemic-related shutdown has hit the Asian American small businesses hard,
2. Systems that were built to help in these circumstances failed Asian American small business owners because they did not take the community's needs into account, and
3. Anti-Asian bias had a disproportionate impact on Asian-owned small business.

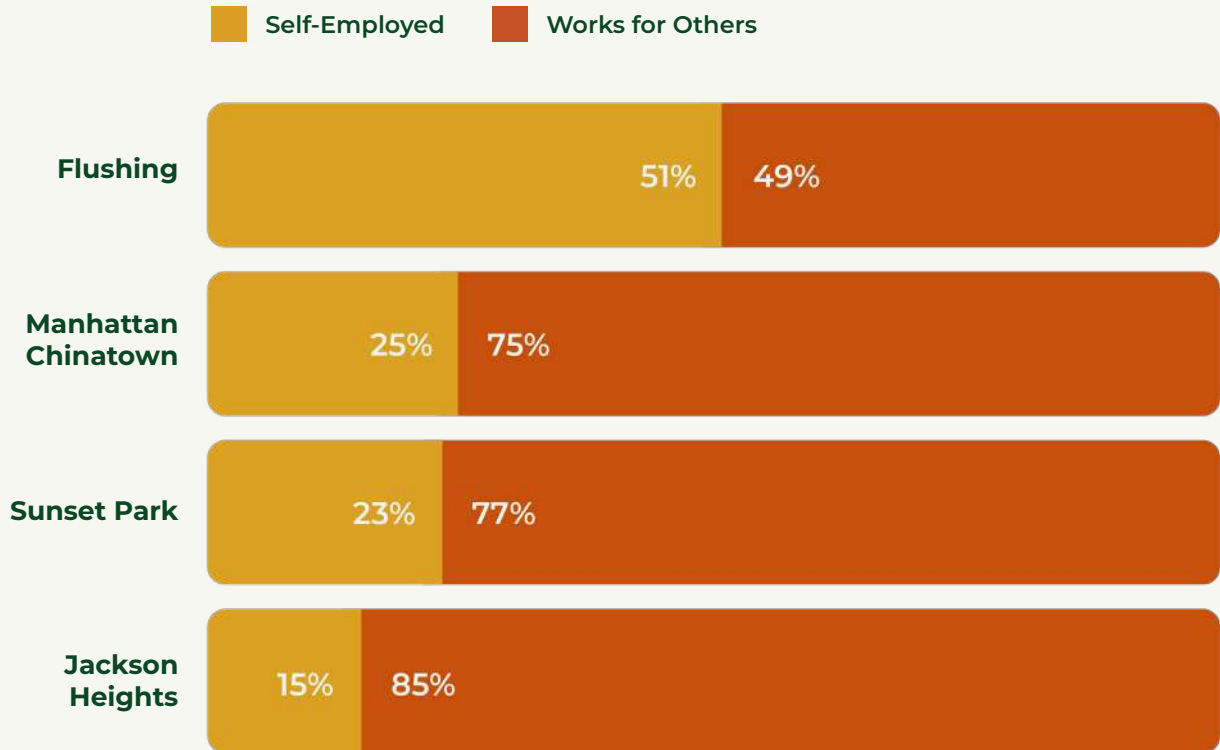


Asian American businesses owned over **20 percent** of all businesses in New York City before the pandemic

Data collected prior to COVID-19 showed that Asian American businesses were an important part of the fabric of the city's economy. While making up 16 percent of the labor force in the city, Asian Americans owned 23 percent of the businesses with employees in the city, according to the 2017 Census Bureau's Annual Business Survey (ABS). In particular, Asian Americans owned significant shares of businesses in Brooklyn and Queens before the pandemic, with 22 percent of all businesses with paid employees in Brooklyn being Asian-owned. In Queens, the proportion of Asian-owned businesses was even higher, at 37 percent.

CHART 1

## SHARE OF ASIAN WORKERS WHO WERE SELF-EMPLOYED BY NEIGHBORHOOD



Source: AAF Analysis of 2019 5-year American Community Survey Public Use Microdata, U.S. Census Bureau

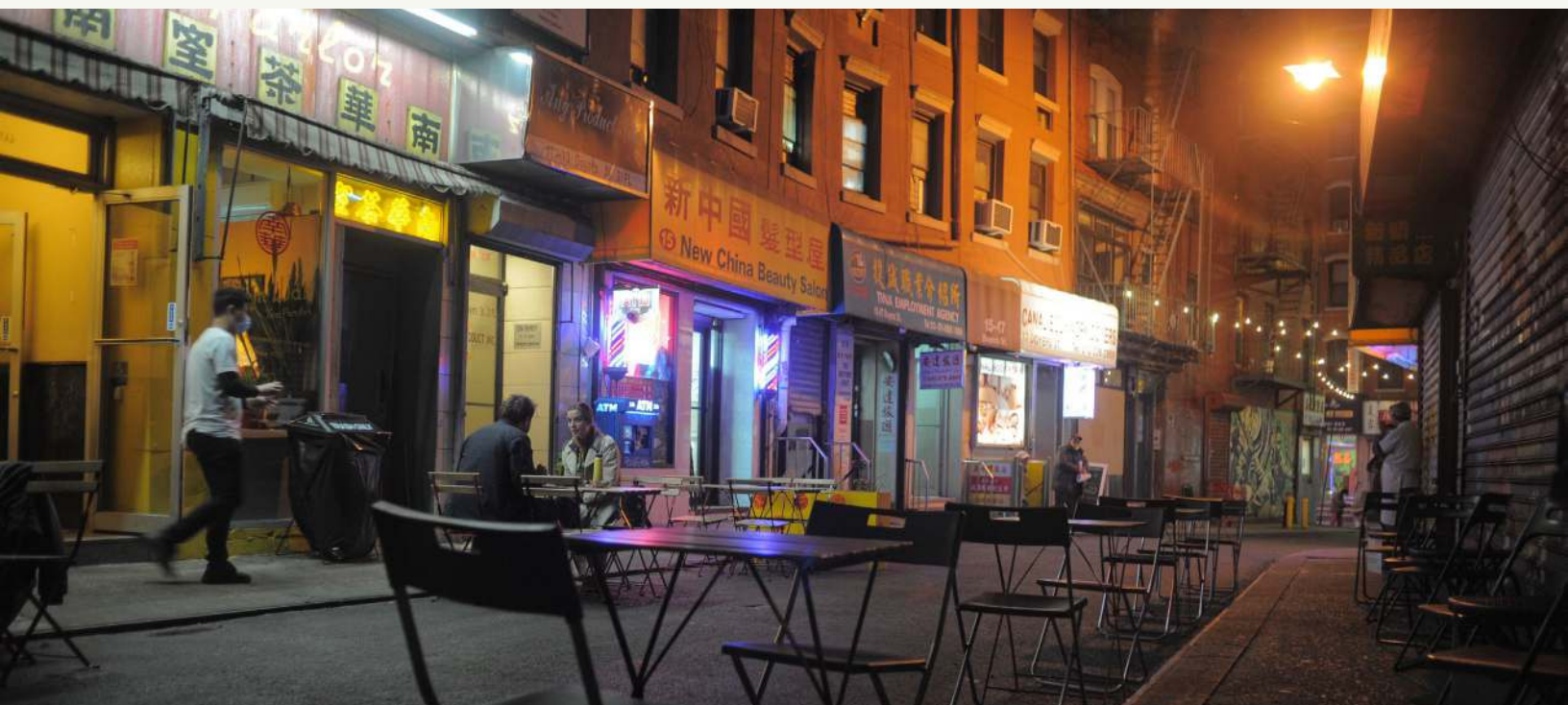
Additionally, according to the 2018 American Community Survey (ACS), 29 percent of self-employed people working in the Asian American enclaves of Flushing, Jackson Heights, Sunset Park, and Chinatown were Asian American. An analysis by New York City neighborhoods suggests that Flushing had the highest rate of Asian Americans who were self employed at 50.8 percent, compared to 24.8 percent in Chinatown, 23.2 percent in Sunset Park, and 15.2 percent in Jackson Heights. Self-employment statistics also include small businesses whose owners do not have paid employees and were therefore not captured in ABS data.

## HOW THE PANDEMIC IMPACTED A BAKERY IN SUNSET PARK

As narrated by Betsey, the owner's daughter

“In the five years that the bakery has been running, my parents have taken a total of less than ten days for vacation. My parents are the only people working at the bakery; when they take a day off, the entire bakery is closed. When New York City shut down in mid-March due to COVID-19, the bakery had to indefinitely close for the first time ever. It was a worrisome and anxiety-ridden two months before the bakery was able to open and operate again in May. When the bakery closed, there was no revenue generated. In addition to this massive hit to the business, we lost money as rent was still expected to be paid on time, and utilities as well. There was zero rent relief or a reduction on rent on behalf of the landlord. Had there been some form of beneficial rent-relief legislation passed by the City or State, the reality might have been less daunting. As of April 2021, the bakery still faces a loss of revenue of around 50 percent.

To this day, even as the bakery is operating again, the worry and anxiety persists. As immigrants with limited English proficiency, navigating resources and information was incredibly difficult for my parents. They often relied on WeChat and word-of-mouth to understand newly-implemented citywide rules and regulations on COVID-19. When health inspectors came to check on whether the bakery was complying to new rules, my parents had to call me and my sister, and we had to translate from English to Chinese over the phone and liaise with the City officials.”





## Finding 1:

# Asian Small Businesses Hit Hard by Pandemic

While the Asian American community has been grappling with the health impacts of the COVID-19 pandemic, its economic repercussions have been equally catastrophic. Data from our report on the *Impact of COVID-19 on Asian Employment in New York City*, feedback from Asian American business associations, and narratives from our small business owner survey present a stark picture of the state of Asian American small businesses in our city.

Small business owners in Flushing contacted AAF asking for advice and assistance about the drop in business, and the potential threat of closure from as early as mid-January 2020. Business owners saw a steep decline in foot

traffic in areas with high Asian American populations such as Manhattan's Chinatown and Flushing, Queens, earlier than other neighborhoods.

Our report, *Impact of COVID-19 on Asian Employment in New York City*, highlighted that Asian American workers and businesses were hard-hit because the industries they were concentrated in, such as food services, personal and laundry services, and transportation, were particularly affected by pandemic-related lockdowns. The number of Asian Americans in New York State filing for unemployment benefits increased by over 6,000 percent from April 2019 to April 2020, more than three times the rate of the general population.

“During the first wave, I had to close my business for four months. I had opened the business just last year, but after closing for four months, I lost all my regular customers.

I got \$1,000 for emergency assistance (EIDL) from the government. My landlord also gave me a 50 percent discount on rent when my business was closed, but it was not enough to help my business.

Before the pandemic, I had one full-time and one part-time staff. Now I work alone because I can't afford to pay my staff. I need help from the government really badly. If they can reduce my rent or help me promote my business it would be helpful.

Yesterday, I went to pay taxes, but I don't know how to pay any taxes this year. I have no money. No income but lots of business costs. What am I supposed to do?”

— JJ Xu, Owner of JJ Eye Lashes & Skincare in Flushing, Queens





## CHART 2

## IMPACT OF COVID-19 ON SMALL BUSINESS REVENUE



Source: AAF, COVID-19 Economic Impact Survey of Small Businesses

The findings from our survey also confirmed the pandemic's devastating impact on the Asian American small business community.

More than half of respondents (54 percent) faced a loss of revenue of over 75 percent in the initial months of the pandemic-related economic shutdown. One in four respondents (26 percent) faced a revenue loss of between 50 percent to 75 percent. Only 6 percent of small business owners experienced losses that were less than 25 percent of usual revenue. These results corroborate the findings in the Mastercard report.

Of those who lost more than 75 percent of their revenue, about half (45 percent) said they had to shut-down entirely. However, another third (30 percent) of survey respondents with losses over 75 percent didn't face business restrictions of any kind—pointing to the reality that even essential businesses could not escape the harm caused by the pandemic. Asian-owned small businesses in the cleaning services, food services, personal services, and retail sectors lost more than 75 percent of their revenue.



More than **1 in 2** of Asian businesses were operating their business with **limited capacity** because of pandemic-related restrictions on indoor dining and non-essential business closures



Almost **1 in 3** of respondents said they had to **temporarily close**

## Finding 2:

# Systemic Issues Hindered Access to Assistance

To help small businesses weather the loss of revenue from pandemic lockdowns, federal, state, and local governments rolled out assistance programs. But Asian-owned businesses found access to these programs difficult because:

1. Lack of information hampered access and understanding of available programs
2. Barriers in the application process hindered participation, and
3. The type of aid available failed to address the critical needs of Asian-owned businesses

More than half (53 percent) of Asian American small business owners had difficulty in applying for the help they desperately needed. As a result, fewer Asian-owned small businesses applied for financial assistance compared to small businesses in general: a preliminary analysis of the PPP loan data from the U.S. Small Business Administration suggests that

businesses located in majority-Asian American neighborhoods were less likely to receive PPP loans. Only 57 percent of businesses in ZIP Codes with 40 percent or more Asian American residents received PPP loans, while 68 percent of businesses in the other ZIP Codes received PPP loans.<sup>2</sup>

Even when small business owners managed to apply, a significant percentage (13 percent) found that their applications were not accepted. Notably, even the small business owners who had significant losses had their applications for assistance declined. Among the business owners who reported 75 percent loss of revenue, one in six (14 percent) had their application rejected.

<sup>2</sup> The Paycheck Protection Program (PPP) is a loan program that originated from the Coronavirus Aid, Relief, and Economic Security (CARES) Act. All loans are backed by the federal government, through the Small Business Administration (SBA).



# INFORMATION ON AID PROGRAMS WAS LACKING



When asked if there was enough information regarding COVID-19 assistance **in their language**, almost **2 in 3** respondents answered **no**

Immigrant small business owners have limited English proficiency (LEP), and the use of computers or the internet are often limited by a lack of technological knowledge. The availability of translated information on programs is vital for reaching impacted communities. The LEP rates among Asian American business owners are especially high among the industries most impacted by the pandemic. More than two in three self-employed Asian Americans in taxi and ridesharing, food services, laundry services, nail and beauty salons were LEP, ranging from LEP rates of 66 percent for taxi and ridesharing to 79 percent for laundry services (Chart 3).

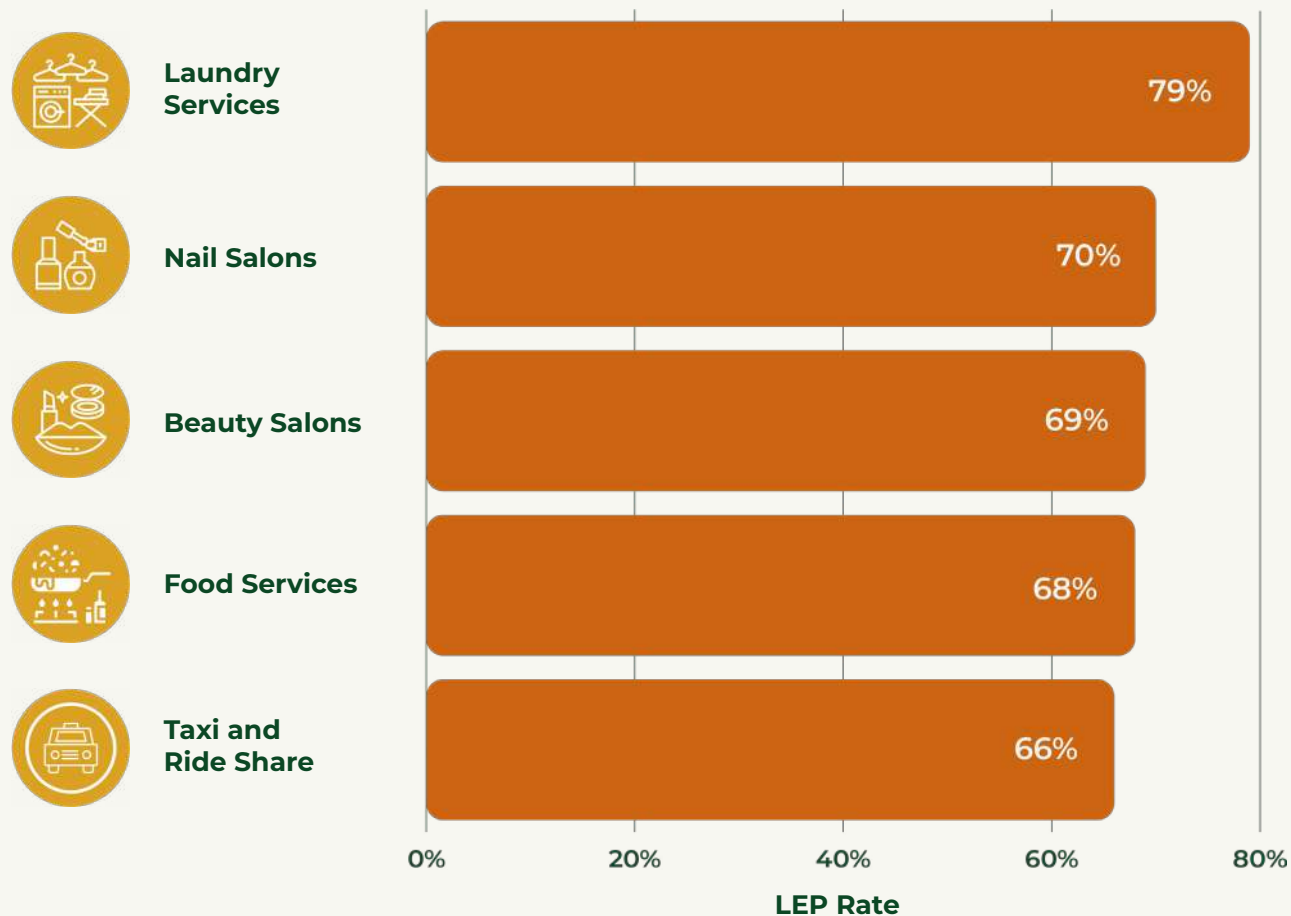
As the pandemic ripped through the city, fast-changing regulations and uncoordinated information outreach campaigns worsened the language barrier and digital divide for the small businesses most likely to be affected by the pandemic. Immigrant small business owners with limited English proficiency (LEP) were largely left to their own devices at the beginning of the economic shutdown and did not know where to find relevant information or guidance.

Unfortunately, by prioritizing the immediate release of funds over making sure that all impacted businesses had equal access, translated information on emergency grant programs often came too late to be of any help. For instance, by the time translated information on the Employee Retainment Grant program from SBS was made available, the funding for the program had been largely depleted—the agency closed the application process shortly after in-language information was made available. The impact of the lack of translated materials is evident in our survey results—64 percent of respondents said that they did not have enough information about COVID-19 in a language they could understand.

In addition to translated materials, government agencies relied on outreach efforts by partners to spread the word on assistance programs. Initial efforts by government agencies to reach small business owners largely relied on traditional communication chains such as Business Improvement Districts or Chambers of Commerce. However, 93 percent of respondents were not members of either a BID or Chamber of

CHART 3

## LIMITED ENGLISH PROFICIENCY RATES AMONG SELF-EMPLOYED ASIANS BY INDUSTRY



Source: AAF Analysis of 2019 5-year American Community Survey Public Use Microdata, U.S. Census Bureau

Commerce, making it clear that these outreach methods left out many small businesses.

Our survey also revealed additional shortcomings in outreach around COVID-19 related assistance and guidelines from government agencies, as well as from formal lenders.

A sizable portion of survey respondents who said they found it challenging to apply for small business assistance, used an informal source as their primary conduit to information regarding COVID assistance and guidelines. One in five (19 percent) said their primary source of information in this regard was “family or friends.” One in four (25 percent) said their primary source was social media.



# BARRIERS IN THE APPLICATION PROCESS



**2 in 5** small business owners cited the **lack of translated information** as a major challenge to applying for assistance



**1 in 5** said they found available information **confusing**



More than **1 in 3** of our respondents were **not able to connect** with a service provider from banks or other financial institutions

For those who did manage to find information on available programs, the application process presented yet another hurdle to overcome. Immigrant small business owners mostly rely on cash and paper-based bookkeeping. As a result, many found it difficult to produce the documentation to apply for assistance in the required formats. In addition, there was little assistance available in-language to navigate the application process. The social distancing mandate and fear of exposure to COVID-19 added to the challenge, as small business owners struggled with virtual information assistance, such as webinars.

In our survey, 58 percent of respondents experienced some form of difficulty in the application process for small business assistance. The most common challenge was a lack of information in-language (41 percent), and clarity of the information—23 percent said they found the available information confusing. More than a third of our respondents were not able to connect with a service provider from banks or other financial institutions.

The lack of language access and technical assistance in the application process left immigrant small business owners in the dark while other entities

armed with access to professional accountants and legal advice moved swiftly to secure access to capital. The PPP initially relied on traditional banks to deliver loans. As a result, PPP ended up favoring existing customers of larger banks and disfavoring microbusinesses (businesses with fewer than 10 employees), non-employer businesses, and Black- and Latino- or Hispanic-owned businesses all of which tend to be unbanked or underbanked.

Community banks that were expected to cater to the language needs and culturally appropriate outreach on PPP reported that they were not incentivized to assist micro enterprises or sole

proprietors. With lender fees capped at 5 percent in the first round of PPP rollout, they found the final amount granted, and the commission for the bank based on that amount was not enough to cover their cost of administering small PPP loans. In fact, multiple community banks stopped promoting or accepting inquiries on PPP by June of 2020, a mere two months after the program was launched. As a result, small business owners were discouraged from applying for PPP, and bank staff did not follow up on the application after owners submitted supplemental material. More than a third of respondents (36 percent) answered they were unable to connect with a service provider.



“I haven’t applied for assistance from the government because all the information about these programs is so confusing. I don’t have time to research these complicated programs. I don’t speak English, and I don’t know where to seek help.

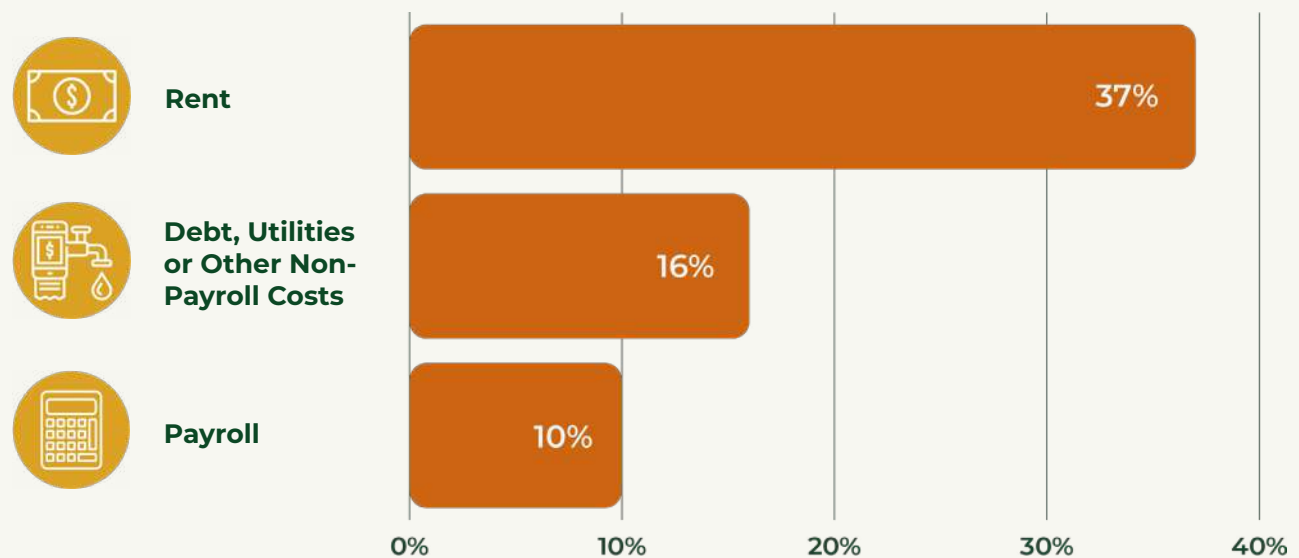
My friend says go talk to a CPA and they will help me, but I don’t even have money to pay for rent—how would I pay for their services? What if I spend that money and I don’t get any assistance anyway? I know people who applied and didn’t get anything.”

— Y. Lin,  
Restaurant owner  
in Flushing, Queens

# FORMS OF AID FAILED TO ADDRESS CRITICAL NEEDS

CHART 4

## PRIMARY CONCERN FOR SMALL BUSINESS SURVIVAL



Source: AAF, COVID-19 Economic Impact Survey of Small Businesses

Even if business owners managed to secure some assistance, many found the assistance insufficient. Amidst the economic lockdown brought on by the pandemic, government assistance prioritized payroll protection. However, the biggest concerns for survival of immigrant small businesses were rent and other operational costs, for which PPP funds could not be used. Facing pressure for bills they could not pay, immigrant small business owners struggled to keep their businesses afloat. In our survey, more than one in

three (37 percent) respondents cited rent as a primary concern for the survival of their businesses. In addition, one in six (16 percent) respondents mentioned other non-payroll fixed costs, like debt obligations and utilities. In contrast, only 10 percent of respondents answered payroll as their biggest concern.

For other programs, eligibility criteria did not take into account the realities of operating immigrant small businesses. Some lacked organized records in required forms to prove loss of income.



Others needed to sort through business ownership issues such as operating the business under someone else's name due to immigration status or having leasing and utility bills under the previous owners' names.

Another way that programs excluded immigrant businesses was by using imprecise geographic criteria. For example, NYC SBS announced an interest-free storefront loan for low and middle income (LMI) areas based on ZIP Codes. However, significant commercial centers in Asian American enclaves such as Manhattan Chinatown (10013) were left out of eligible neighborhoods<sup>3</sup>,

<sup>3</sup> Pereira, S. (2021, January 3). *City Excludes Parts Of Chinatown From Small Business Pandemic Loans Intended For Lower Income Neighborhoods.*

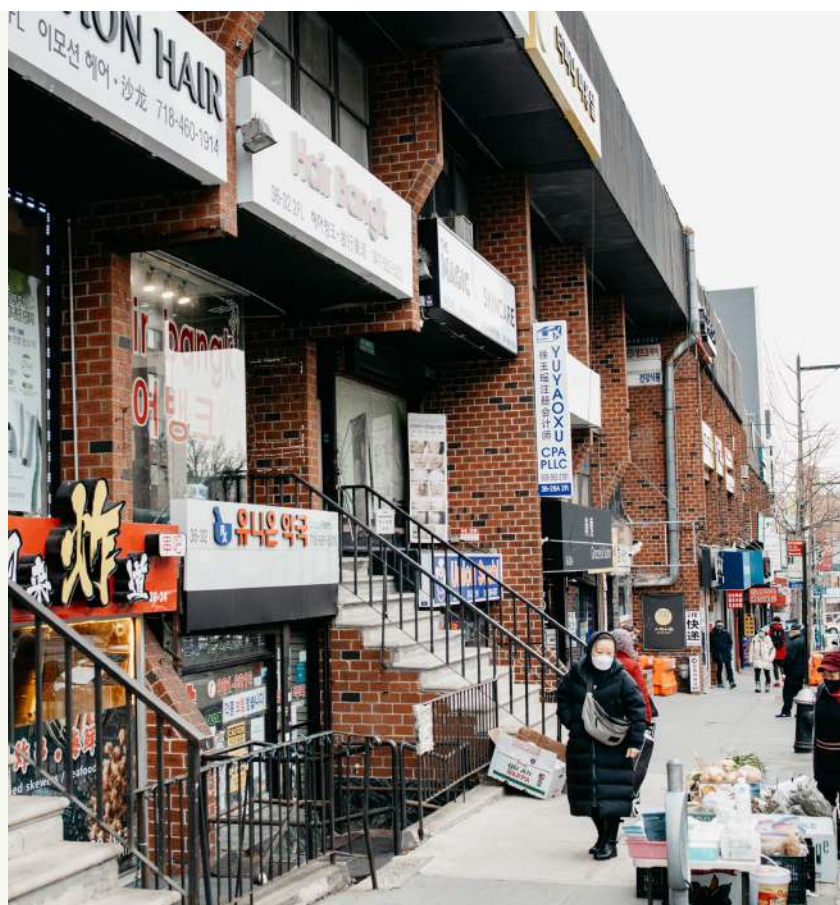
as those ZIP Codes also included high income neighborhoods, such as Tribeca and SoHo. Other federal programs like HMDA and CRA have used a Census tract-based LMI standard that more accurately reflects community needs.

Finally, Asian American small business owners consistently told AAF they could not afford to take on the burden of additional loans at this time. They needed immediate relief such as automatically forgivable loans or grants that would not add to their potential burden in the future.

Gothamist. [https://gothamist.com/news/city-excludes-parts-chinatown-small-business-pandemic-loans-intended-lower-income-neighborhoods.](https://gothamist.com/news/city-excludes-parts-chinatown-small-business-pandemic-loans-intended-lower-income-neighborhoods)

"I haven't been able to much help at all from previous small business assistance programs. I have been denied help because I have no payroll, because I am on the second floor, because my business is not a restaurant... When will it be my turn to get assistance?"

— S. An,  
Hair Salon Owner  
in Flushing, Queens





## Finding 3:

# Anti-Asian Bias Impacted Operations



**3 in 5** of respondents noted that they were worried about **anti-Asian bias or hate crimes** affecting them or their staff

In the first half of 2020, AAF received almost 400 anti-Asian bias incident reports through our anti-Asian hate crimes portal. This is in addition to the more than 100 such reports that were reported to New York City's Commission on Human Rights between February and May of 2020. When it comes to Asian American-owned businesses, a July 2020 study by UCLA highlighted that, "Asian American businesses, particularly those in ethnic enclaves, have experienced the labor-market impact of COVID-19 earlier and more deeply because of the racialized blaming."<sup>4</sup> From graphic anti-Asian violence like the attempted burning of an Asian American elder in Brooklyn in July<sup>5</sup> or the almost-normalized use of derogatory terms like

the "China virus" or "kung flu,"<sup>6</sup> anti-Asian xenophobia is no longer just a business problem for our small business owners, it has become personal.

Our survey also confirmed that anti-Asian bias or hate crimes were a grave concern for many small business owners. Almost two-thirds (61 percent) of respondents noted that they were worried about anti-Asian bias or hate crime happening to them, their business establishment, or their staff.

Our survey also shed light on how our community needs help in grappling with rising anti-Asian sentiment. When asked what would make them feel safer,

- 65 percent answered "help with police reporting"
- 40 percent said "physical safety," and

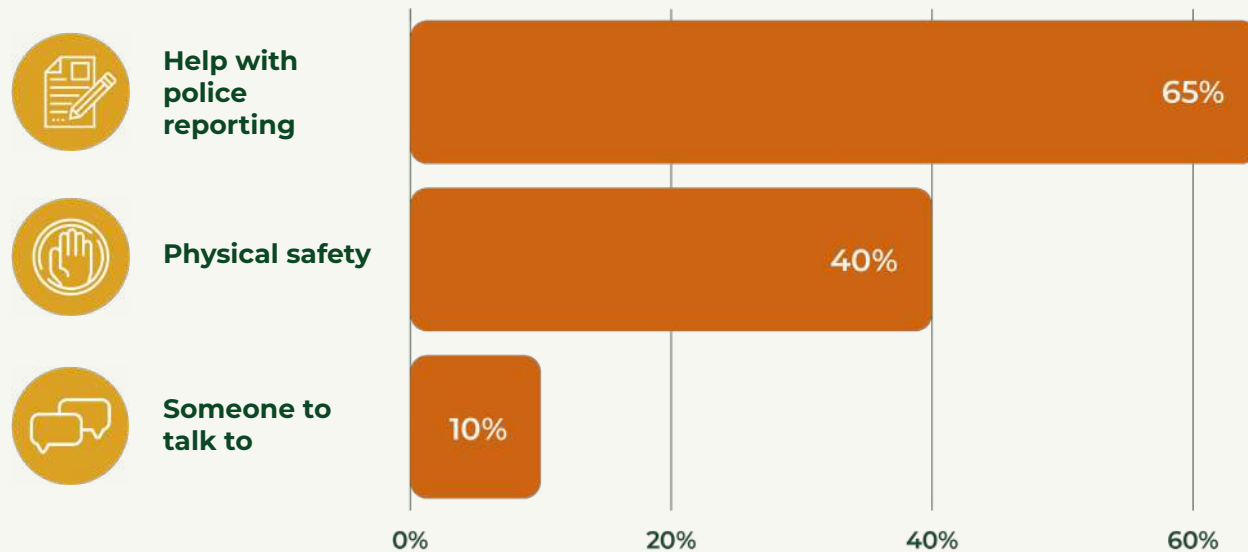
<sup>4</sup> Mar, D. & Ong, P. (2020, July 20). *COVID-19's Employment Disruption to Asian Americans*. UCLA Asian American Studies Center. [http://www.aasc.ucla.edu/resources/policyreports/COVID19\\_Employment\\_CNK-AASC\\_072020.pdf](http://www.aasc.ucla.edu/resources/policyreports/COVID19_Employment_CNK-AASC_072020.pdf)

<sup>5</sup> Kim, C. (2020, July 24). *Exclusive: 89-year-old woman who was attacked, set on fire in Brooklyn speaks out*, ABC 7 News. <https://abc7ny.com/woman-set-on-fire-elderly-attack-89-year-old-attacked-bensonhurst-crime/6333749/>

<sup>6</sup> Walker, A. (2020, October 26). *'Hopefully our dream is not broken.'* Asian American businesses hit especially hard during pandemic, CNN. <https://www.cnn.com/2020/10/24/us/asian-americans-covid-racism-xenophobia-unemployment/index.html>

CHART 5

## SUGGESTIONS FOR SAFETY FROM ANTI-ASIAN HATE



Source: AAF, COVID-19 Economic Impact Survey of Small Businesses

- 10 percent responded “someone to talk to.”

Immigrant small business owners have concerns about communicating with police due to cultural and language barriers. Also, suggestions like more security cameras or need for more foot traffic reflect their need for a better sense of security on the ground.

Business owners also suggested a need for more media coverage, public awareness, and education, as well more efforts to get the community involved in dialogue. Respondents expressed a desire for advocacy to push for accountability and organizations that would help small businesses deal with hate crimes, as well as a response to racism and bias aimed at Asian American communities.

“My business is in an area with a low Asian population. I’m afraid of anti-Asian bias against me because people say ‘the virus came from Asia.’”

— A. Kim,  
Dry Cleaning Store Owner  
on Long Island



# Recommendations

A considered and equitable response to the challenges outlined in this survey would allow the City and the State to make strides in meeting the needs of Asian-owned businesses in the city. Small business recovery and mitigating Asian American job losses are intimately intertwined. Policies and programs relating to financial assistance must take into account:

1. The disproportionate number of small businesses in marginalized communities,
2. The high number of Asian Americans employed by small businesses, and
3. Increasing language and process access for small businesses without traditional financial relationships.

**Our recommendations address the three major findings of our report:**

FINDING 1: ASIAN AMERICAN SMALL BUSINESSES HIT HARD BY PANDEMIC

## ADDRESSING THE IMMEDIATE THREAT TO LIVELIHOODS

- a. **New relief programs** that address the financial burdens of small businesses **beyond payroll** are needed.
- b. **Extend existing programs**, including unemployment insurance benefits and small business grant and loan programs, such as PPP and EIDL.
- c. **Exempt/defer collection of taxes** for small businesses that lost revenue due to the pandemic.
- d. **Fund back-office assistance** for small businesses that need legal counsel or accounting/bankruptcy assistance, but cannot afford to pay for these services.
- e. **Enact commercial rent abatement** for small businesses, specifically addressing LEP and marginalized community small businesses.
- f. **Extend residential and commercial eviction moratoriums.**

RECOMMENDATIONS CONTINUED →

## ADDRESS SYSTEMIC BARRIERS TO GIVE LEP SMALL BUSINESS OWNERS EQUAL ACCESS TO RELIEF PROGRAMS

- a. **Mandate that outreach and application documents be made available in multiple languages** when launching government assistance programs.
- b. **Increase funding for CDFIs and CBOs** to conduct outreach and application support programs for small business assistance programs.
- c. **Accept a wider range of documentation** of loss of income to account for the realities of how immigrant small businesses operate.

## DEVELOP PROGRAMS AND COMMUNICATIONS WITH ASIAN-OWNED BUSINESSES TO ADDRESS THEIR SAFETY CONCERNS

- a. **Design training programs to help small businesses understand how to report** anti-Asian bias incidents, who to report to, and what response to expect from the government.
- b. **Create safety training programs** for Asian American small business owners and their employees. These programs will aim to teach de-escalation techniques, self-defense strategies, and mental health first aid.
- c. **Partner with small businesses to establish safe zones** in their communities, where individuals can go to seek help and support if they are being targeted. Safe zones would be clearly marked with an identifiable poster in the window, and owners and workers would be trained to call one of our partnering Asian American organizations to support the person being targeted.



# Survey Methodology

AAF's *COVID-19 Economic Impact Survey of Small Businesses* asked 28 questions to assess the impact of the COVID-19 pandemic on Asian American small businesses. These questions covered topics such as the impact of the pandemic on business revenue, operating capacity of the business at the time of the survey, ease of access and barriers to economic assistance, access to information, and biggest concerns about the survival of the business. The survey was offered in ten languages: English, Bangla, Chinese, Hindi, Japanese, Korean, Nepali, Tagalog, Thai, and Vietnamese. Asian American small business owners were encouraged to complete the survey through social media, ethnic media, and the support of AAF's member and partner organizations such as the Brooklyn Chinese-American Association, Chhaya CDC, Korean American Business Council of New York, and MinKwon Center for Community Action. At the end of the survey period, AAF randomly drew 100 names of businesses from the respondent pool, and each of them received a microgrant of \$1,000.

Survey respondents were Asian business owners predominantly based in New York City, with a few respondents from the surrounding areas of Long Island and Westchester County. Over 400 responses were received between July 6 to August 31, and 314 responses were recorded after eliminating repeat entries and misrepresentative data. Of the total respondents, 33.1 percent were owners of personal care services, 18.2 percent were in retail services, 15.6 percent owned cleaning services, and 11.5 percent were in food services. Other respondents included immigrant small business owners of educational services, entertainment, hospitality, nonprofit, transportation, and wholesalers.

Support provided by



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