

## Economic Recovery: Housing Employment, Small Businesses, and Food Insecurity

Session Description: This session explores developing an ecosystem for recovery, as well as solutions and strategies to address economic disparities in accessing benefits and relief related to employment, housing, small business, and food insecurity resources as we climb out of the pandemic and amidst fears of a recession. What lessons were learned from programs such as the Paycheck Protection Program, Economic Injury Dislocation Loans, and Restaurant Revitalization Fund. In addition to discussions around the need to reduce or eliminate barriers to resources, other topics of interest include further research that disaggregates AAPI populations to better understand unique needs, exploring expansion of unemployment benefits, and more. Moreover, food insecurity is an urgent public health issue, but little is known about the food insecurity status of Asian American and Pacific Islander populations—especially among older adults (aged 60+ years). Understanding food insecurity among vulnerable AAPI older adults is critical because the COVID-19 pandemic has likely exacerbated food insecurity given the recent rise in hate assaults on this population.

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*Researcher: Dr. Kyeyoung Park*

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*Researcher: Dr. May Wang*

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*Researcher: Lilly Nhan*

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*Community reactor: Chancee Martorell*

*Founder/Executive Director, Thai Community Development Center (Thai CDC)*

*Please visit <https://www.aasc.ucla.edu/aapipolicy/default.aspx> to view the researchers' policy briefs.*

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### **Researchers**

#### **Kyeyoung Park**

*The Effect of the COVID-19 Pandemic on Korean American Small Businesses*

- Introduction: The Overall Effect
  - 40% received unemployment benefits due to lost job, furlough, or business closure
  - Some Korean American small business owners attributed their business closures and less frequent patronage to the rise in anti-Asian violence
  - 41.1% of respondents said they were largely negatively impacted by the pandemic
- Key findings
  - Key round of Payment Protection Program (PPP) funds were disproportionately disbursed to non-minority communities
  - In LA, Korean American small bus with less than 10 employees received the second expansion of the Economic Injury Dislocation Loans (EIDL) from the SBA
  - The Supplemental Targeted Advance Grant benefited Korean dry cleaners, taekwondo dojang and other martial arts studios, chiropractors, and more
- Relief Outcomes
  - SBA's Restaurant Revitalization Fund (RRF) provided grants from \$1000-\$5 million to restaurants, bars, and more. However, a third of restaurants went out of business, according to the Korea Times Los Angeles in 2020.
- An Analysis of the Dry Cleaning Business
  - The dry cleaning business is largely run by people of Korean descent in Southern California.
  - Dry cleaners' unemployment rates reached 48% in the nation in April 2021, compared to the 15% unemployment rate overall.

- In Southern California, 150 out of 1200 dry cleaners went out of business. However, they did not receive assistance from relief programs similar to the RRF.
- Among reasons for not applying, Park highlighted:
  - 21.7% - Difficulty meeting eligibility
  - 19.6% - Difficulty completing an application
- Reasons for Not Applying for Financial Assistance
  - According to our survey respondents, some business owners found it difficult to apply for relief programs because:
    - they did not know how to apply
    - they were provided incorrect information by mistake
    - they were overwhelmed with paperwork
    - they are not well connected to bankers or accountants
- Recommendations
  - Expand funding provisions and unemployment benefits
  - Enhance accessibility of relief resources
  - Tailored relief efforts
- Expand Funding Provisions and Unemployment Benefits
  - Equitable access for small business owners seeking COVID-19 relief should be prioritized.
  - The federal government should extend small business assistance loans, such as the PPP and EIDL programs and Unemployed Insurance benefits.
  - SBA should enhance its transparency around program eligibility, implementation, and return terms.
  - In California, we can assist small businesses through a Small Business Owners Equitable Access Fund and a state Unemployed Insurance benefits program.
- Enhance Accessibility of Relief Resources
  - Awareness of relief resources and assistance that are provided by the federal government, private sectors, and philanthropic sectors
  - Partnerships with local organizations so they can help their constituents with relief program applications
  - Language access
  - Technical access barriers
- Tailored Relief Efforts
  - Developing a scaled relief effort to address the needs of small businesses
  - Providing varying relief programs for restaurants and bars, childcare facilities, start-ups, and more
    - For example, New Jersey EDA developed scaled relief programs ranging from small businesses with <5 employees (up to \$10,000 in relief), 6-25 employees (up to \$15,000), 26-50 employees (up to \$20,000).
- Summary
  - The government tried to help the Korean American small business owners through various programs. However, the Korean American business owners felt more devastated from the government programs and shutdown policies.
  - In other states, they differentiated the types of businesses and developed more tailored programs.

## **May Wang + Lilly Nhan**

### *Food Insecurity Among Asian American Elderly in California*

#### Introduction

- In 2020, Wang found that there was a lack of previous scholarship regarding food security among Asian American elderly.

#### Background

- Food insecurity is an urgent public health issue.
- Little is known about the food insecurity status of Asian American and Pacific Islander (AAPI) populations, especially among older adults (aged 60+ years).
  - Data on AAPIs are typically aggregated, ignoring the diversity of experiences across ethnic subgroups

- Understanding food insecurity among vulnerable AAPI older adults is critical because the COVID-19 pandemic has likely exacerbated food insecurity given the recent rise in hate assaults on this population.

#### Key Research Aims

1. Track food insecurity trends among Asian American ethnic subgroups (Chinese, Filipino, Korean, and Vietnamese)
2. Conduct semi-structured interviews with Chinese, Filipino, Korean, and Vietnamese older adults (60+ years) to identify barriers to healthy food access.

#### Research Methods

- Quantitative Analysis
  - California Health Interview Survey (CHIS) data from 2011-2020
  - CHIS data are representative of all 58 counties in California and available for public use.
  - The study population was limited to adults (ages 18 years and older) from the following AAPI subgroups: Chinese, Korean, Filipino, and Vietnamese.
  - Food insecurity was assessed among those with household incomes  $\leq$  200% FPL
- Qualitative Analysis
  - Semi-structured telephone interviews were conducted by trained bilingual student assistants in Chinese, Tagalog, Korean, and Vietnamese among Asian American adults aged 60+ years.
  - Participants were given a \$20 Target gift card for completing the interview.
  - Thematic analysis was used to identify barriers and facilitators to food purchasing, acquisition and preparation; participation in food assistance programs; and impacts from the COVID-19 pandemic.

#### Key Findings

- Food insecurity varies by Asian subgroup and age

#### Key Interview Findings

- AAPI older adults need assistance with applying for CalFresh, especially among those with limited English proficiency and technology skills.
- Fear of potential deportation or impact on future citizenship status from participation in CalFresh.
- CalFresh benefits currently have less purchasing power due to rising cost of foods from inflation.
- Limited availability of culturally appropriate foods distributed by charitable food programs.

\*Food insecurity not only impacts the individual experiencing food insecurity. It can also impact other members of that individual's family and the greater community.

#### Recommendations

- Increase outreach to AAPI older adults using culturally appropriate strategies to enroll them in food assistance and nutrition programs.
  - Engage community-based organizations in outreach activities, especially for those who are not proficient in English and have limited access to technology.
  - Develop culturally sensitive informational materials about CalFresh (and other food assistance programs) that address stigma while providing clear information on application and recertification processes through Asian language media (such as TV stations, radio, and newspapers) and language appropriate materials provided by CBOs.
- Implement effective strategies to improve services provided to individuals who apply and enroll in CalFresh and other food assistance programs.
  - Staff should be appropriately bilingual and be trained in the soft skills needed to address psychosocial and cultural factors that discourage non-English speakers from applying.
- Increase the accessibility of culturally appropriate foods for food insecure AAPIs:
  - Develop effective strategies to encourage Asian food retailers to accept CalFresh/EBT
  - Identify Asian food retailers who can potentially support existing food banks/pantries in food distribution efforts
- Increase funding for intervention and implementation research to develop strategies for removing systemic barriers to participation in existing food and nutrition programs by vulnerable AAPI populations, including monitoring food insecurity among AAPI ethnic subgroups by providing disaggregated data

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**Paul Ong***Challenges Facing Asian American Businesses: COVID-19 and Climate Change*

\*The ways that our communities have been impacted and have reacted to change during the COVID-19 pandemic, particularly the disruption to our economy, should be analyzed in order to strategize how we should engage in climate change work.

- Broadest Measure - Unemployment
  - Previous research indicates Asian workers were hard hit, particularly those in the lower rungs of the labor market (Mar and Ong, 2021)
  - Employment impacts by ethnicity
    - Example: Vietnamese experiences the highest increase in pandemic displacement. Highly concentrated in the service industry.
  - AA Small Businesses Highly Impacted
    - Decline from 820k to 587k – a fall of 233k representing 28% of small businesses.
    - White businesses fell by 17%
    - Professor Don Mar, SFSU
  - AA Enclaves Impacted
    - LA Chinatown was hit earlier, declined more deeply during lockdown, and recovered more slowly.
    - “Big Data” project with smartphone location information.
  - AA Pandemic Hardships
    - Compared with non-Hispanic Whites, Asians are experiencing more financial hardships.
    - Analysis of the U.S. Census Bureau Pulse data covering late August to early November. Those still active.
  - Anti-Asian Impacts
    - Many AA businesses experienced anti-Asian incidences at their place of business (Paul Ong, Alycia Cheng, Jonathan Ong (2021))
  - AA Pandemic Assistance Gap:
    - Proportion fewer dollars are going into Asian neighborhoods to cover pre-pandemic payroll (Analysis of Payroll Protection Program)
  - Climate Change Is Here and Worsening:
    - Will create massive impacts, including economic disruptions that will affect AA businesses. In many ways, likely to be more disruptive than the pandemic. AAs should not be left behind.
    - The pandemic has revealed several gaps in our economic policy. Those gaps should be examined as we continue to work toward climate change solutions.
  - Example: Moving to 100% renewable energy
    - For example, LA City is committed to end the use of fossil fuel by 2035. This will cause significant changes in energy cost and usage. It’s not if, but how this will affect AA businesses. (E.g., potential end to gas cooking.) Commitment to equity (e.g., Justice 40)
  - Initial Step, Information Gathering
    - Collaboration with the Latino Policy and Politics Institution, Center for Neighborhood Knowledge and Luskin Center for Innovation. Along with community and business stakeholders.
    - Three-state survey and Southern California survey, with over sampling of Asian American businesses.
    - Community/business engagement and input. (Asian Business Association, Asian Pacific Islander Small Business Collaborative Women's Business Center)
  - LADWP-CNK Survey
    - Institutional Review Board (IRB) approval to protect privacy and ensure confidentiality
    - 10-15 minutes
    - Four Asian languages
    - Key Topics

- (1) Firm characteristics
  - (2) COVID impacts and relief programs;
  - (3) Energy burden;
  - (4) Climate-change impacts;
  - (5) Sustainability practices; and
  - (6) Programmatic needs
- Preliminary Insights
  - Energy Burden: A significant minority were behind on utility bills 2+ months last year
  - Current Climate Change Impacts: A large minority experienced negative impacts
  - Future Climate Change Impacts: More expect negative impacts
  - Planning for Climate Change: Only a small minority have an existing plan
  - Government Transition Plans: Only a small minority understand implications for their businesses
  - Programmatic Needs: A large majority need support to upgrade equipment
  - Programmatic Needs: A majority want educational materials
- Next steps
  - Need for Asian ethnic specific information: Gather enough data to do ethnic disaggregation
  - Expand community participation: Critical to have AA voices to better understand challenges, values and priorities
  - Inform policy and program development: Translate research and grounded knowledge into concrete actions
  - Provide technical and other assistance: Increase and institutionalize outreach programs
  - Replicate in other regions.
  - UCLA and the academy must do its part

\*As policymakers, researchers, and educators, we have a responsibility to provide the knowledge to move forward in equitable and informed ways. As individuals, we must be engaged politically in our communities.

## **Community Reactor**

### **Chancee Martorell**

#### **Housing**

Affirms the points made during researchers' presentations. In their work, they focus on the most impacted individuals and find housing to be a large issue. For example, at the start of the pandemic, the Healthy LA Coalition immediately went into action. Through advocacy work, they convinced the city council to put a moratorium on evictions and utility hikes, which are still in effect today. However, folks that live below the radar (e.g. undocumented folks) often don't pursue or aren't eligible for these programs. Similar difficulties and barriers to fill out applications as mentioned in presentations.

Recommendation: More scholarship on the impact of the COVID-19 pandemic on housing insecurity

#### **Small Businesses**

Affirms the points made during researchers' presentations: The need for increased funding for programs to support small businesses and to make access to those programs easier. Efforts need to be tailored and culturally competent.

Recommendation: Further study on the impact of meal delivery services (E.g. DoorDash, GrubHub, UberEats) on small businesses, particularly due to the pandemic.

### Unemployment Benefits

Aren't always available and accessible to those most impacted in our communities.

### Food Insecurity

Affirms the points made during researchers' presentations: not enough documentation and scholarship on food insecurity. Need for disaggregated data. Need for community education about CalFresh and support to apply for such programs.

Following research, Thai CC started a farmer's market that serves Thai Town. Average of 18,000 consumers/ yr. Most shoppers have public benefits. Enrollment specialist(s) present to help folks apply for social programs at the market; includes language-specific support. Match program to double their purchasing power on fresh produce.

Recommendation:

- Further study on farmers markets as avenues for social programs and enrollment support for social programs (E.g. market matches).
- Further study on the impact of culturally appropriate food in food distribution programs (E.g. food pantries)

### Climate Change

Focus on water conservation and electricity efficiency. Working with Dr. Ong on aforementioned study; excited about the data to come.

Recommendation: Legislative action has been taken to reduce fossil fuel; however, state and federal governments have not input the discontinuation of oil drilling. Legislative action needs to be paired with that as well.

### Policy Reactors

**Policy Reactor 1:** How important is disaggregated data in regards to your issue (food insecurity)?

- Dr. Wang: Very. Many are not aware of the issue. Not only by sub-ethnic group, but also by age.
- Dr. Ong: There's a gap between those eligible and those that apply. Of note: the gap is very wide for young adults and students.

**Policy Reactor 2** (Physician Researcher): There's a large administrative burden to broach the gap. How can the state work to lessen that gap? What is the role of AI tools (e.g. chat GPT)?

- Chancee Martorell: In favor, but need to have equity at the center of these efforts.

**Policy Reactor 3:** In the Corporate sphere, I find that there is a large gap in disaggregated data by gender as well. Thoughts? Also, in regard to the urban planner lens: Which structural barriers are ripe for reform, and which need to be dismantled?

- Dr. Ong: Urban planners should not just think about problems, but dream about the future they want to create. It's a balance of swimming upstream against growing wealth and income inequality, but also thinking bigger and more strategically for the future.
- Martorell: The ultimate goal of our work is to uplift the poor and most vulnerable and improve folks' quality of life. In doing that, we need to always be pressing for a basic safety net and have the basic needs of community members met at the forefront.

**Policy Reactor 4:** In finding solutions, we often put the burden on the third sector, who are already overburdened and underpaid. It's vital that we think structurally and not depend too much on those who are already under-resourced and overworked– and that may also depend on those social programs they are working to maintain and improve.