Regional Immigrant Entrepreneur Storytelling Project

Adaptation

Community

Identity
Acknowledgments

The Regional Immigrant Entrepreneur Storytelling Project was funded through the MAPC Arts & Culture Department and was made possible through the Barr Foundation’s generous support of that department’s work. The MAPC team wish to express our sincere gratitude for their support and their funding of this effort.

Special thanks, too, for the support from our project partners, Asian Community Development Corporation, Boston Chinatown Neighborhood Center, Chinatown Main Street, Daphne Xu and Quincy Asian Resources Inc.

Key MAPC Staff

This report represents the work of many staff from MAPC. This project was a collaborative effort led by the Economic Development and Arts and Culture teams at MAPC. Those leading this effort are listed below.

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Partners

This report represents the work of many staff from our partner organizations. Those leading this effort are listed below.

- Jeena Hah, Director of Community Programs and Design, Asian Community Development Corporation
- Wenzheng Wang, Planning Consultant, Asian Community Development Corporation
- Ben Hires, CEO, Boston Chinatown Neighborhood Center
- Debbie Ho, Executive Director, Chinatown Main Street
- Daphne Xu, Filmmaker and Director of “Quincy, from a Distance”
- Philip Chong, President & CEO, Quincy Asian Resources, Inc.
- David Yi Zou, Board of Directors, Quincy Asian Resources, Inc.
Statement of Support for the AAPI Community

The last year has seen an increase in racist and xenophobic assumptions, behaviors and reported attacks against Asian Americans and Pacific Islanders who are wrongfully perceived as responsible for the COVID-19 outbreak. The mass murder of AAPI community members in Atlanta earlier this year is a horrific continuation of this racist behavior and must not be tolerated. The nature of the attack should also lead to an equally important conversation we must have about the intersection of misogyny and class in xenophobia.

This attack is not an isolated incident, but the terrible culmination of recent and historic anti-AAPI attacks and misinformation in the United States. While it is easy (and accurate) to blame a portion of this increase on falsehoods spread by the former President and his Administration, it is important to recognize that this misinformation is also deeply rooted in the historical legacy of racializing infectious diseases as an instrument of hatred against People of Color.

Viruses do not originate from, nor are they spread by, specific racial or ethnic groups, and any such misconceptions should be strongly rebutted. We have seen the impact of this prejudice in our region through both reported and unreported hate crimes against individuals and the toll on the Asian American business community. We also recognize that the AAPI community was in fact, instrumental in limiting the spread of the virus by choosing to close businesses and adopt and promote social distancing and the use of personal protective equipment before such measures were required by the Commonwealth.

MAPC is committed to combating this fear and racism through education, advocacy, and ongoing collaborations with organizations that do important work in this field. MAPC does not tolerate any harassment nor xenophobic behavior from staff, community partners, or any member of the community participating in events or projects managed by or affiliated with the agency.

Below are educational resources on the history of racializing infectious diseases and the history of xenophobia in the AAPI community. We have also provided links and contact information to organizations that we know are working to directly to support the AAPI community in the region.

**Resources**

- Stop AAPI Hate
- The National Coalition for Asian Pacific Americans Community Development
- Asian American Racial Justice Toolkit
- When Hate Hits You: An AAPI Hate Crime Response Guide
- Asian American Historical Perspective
- How to Respond to Coronavirus Racism
- MA AA Commission Anti Asian Hate Resources

**Organizations**

- Asian Community Development Corporation (ACDC)
  asiancdc.org | info@asiancdc.org
- Boston Chinatown Neighborhood Center (BCNC)
  bcnc.net | info@bcnc.net
- Chinatown Main Street (CMS)
  chinatownmainstreet.org
- Quincy Asian Resources, Inc. (QARI)
  www.QARIUSA.org | info@quincyasianresources.org
- The Commonwealth of Massachusetts Asian American Commission (AAC)
  aacommission.org | aac@aacommission.org

Photo Credit: Jim Wilson, The New York Times
Executive Summary

This report marks the completion of the first phase of the Regional Immigrant Entrepreneur Storytelling Project. In May 2020, the MAPC project team launched the planning process with our network of advising community-based organizations.

This process confirmed two goals for the project:

1. To uplift the voices of resilient Asian immigrant small business owners in our region, and
2. To investigate the impact of the COVID-19 pandemic on the Asian immigrant small business community.

These goals were not mutually exclusive, and it was through the stories of business owners that the team heard the true toll of a year of business closures and restrictions as well as the rise in xenophobia against the Asian American community.

The overarching goal of the project was to amplify these stories to illustrate the need for increased municipal and state support of the Asian immigrant small business community. The inability of municipal and state services to reach the Asian business community is not new to the COVID-19 pandemic; rather, it is the result of long-established barriers within the ecosystem of small business assistance offered by government. The Asian community as a racial group is often cited as having one of the lowest unemployment rates in the country in the past two decades. This statistic hides the income inequality among the Asian American population and obscures the vulnerability of small business owners who lack equal access to government assistance.

To start this conversation, the project offers both a regional and local perspective. The first step of this project was to perform a data analysis that identified areas in the MAPC region with the highest density of Asian immigrant entrepreneurs. That analysis showed that the subregion including the City of Quincy and the Town of Milton has the highest density of Asian immigrant entrepreneurs across the region. Following the analysis, the MAPC team worked with our partner organizations to distribute a survey that asked Asian small business owners what pandemic relief aid they had been able to access and what it meant to be in their shoes – how their businesses were started and what challenges they faced as Asian immigrant small business owners.

Finally, in order to contextualize the stories of Asian small business owners within the history of a city, the MAPC team traveled virtually to Quincy with filmmaker Daphne Xu to interview three Asian small business owners about their lives and businesses. Working with an artist to document the stories and lived experiences of business owners allowed MAPC to move beyond the abstraction and oversimplification of quantitative data. These stories not only brought art into economic development but also highlighted the importance of small business owners to serving and supporting cultural communities. Arts and culture is an essential element of what makes places and communities healthy, connected, and vibrant. Urban planners have immense influence in shaping the built environment and public life through policy and planning in ways that create vibrant and healthy places and communities. To be effective, planners need tools and strategies to help them engage with arts and culture in their work.

The projects and the partnerships the process realized, ultimately deliver a framework of recommendations for municipal and state government to support the Asian immigrant small business community. They fall into the following goals that address the areas of support the team heard from directly heard from Asian small business owners as being important to their short- and long-term well-being.

- **Goal 1** Decrease Cost of Business + Increase Revenue
- **Goal 2** Addressing xenophobia and racism
- **Goal 3** Providing services for individual needs
Introduction

History

In 2019, the MAPC Economic Development Team conducted outreach to the small business community in Quincy as part of a larger small business study. During this outreach, the team worked with several nonprofits and community leaders that provide resources for the immigrant Asian community of Quincy and the region.

The feedback collected from this outreach told a story of a thriving business community in Quincy bolstered by immigrant Asian small business owners who lacked needed services at the municipal level. These sought out services included translation of relevant materials for small business support and interpretation services across departments that served the greater small business community as well as workshops from chamber organizations to support immigrant entrepreneurs. The MAPC team came to learn that across pockets of the city, these entrepreneurs had experienced tremendous economic growth in the past decade but because these needs were not being met, they were not being recognized or rarely engaged as the city experienced growth from their success.

However, as MAPC wrapped up the outreach phase of the small business study, an unthinkable crisis occurred in the community. The COVID-19 pandemic not only led to xenophobic responses to the Asian owned businesses in Quincy and the region, but these businesses were also severely affected by the social distancing measures put in place. First, as early as January 2020, East Asian owned businesses in the Greater Boston region reported a decrease in customers due to customer fears of acquiring the virus. Across the country, politicians and local leaders organized marketing campaigns to encourage people to patronize Asian businesses. In response, Asian business owners were choosing to close businesses and adopt and promote social distancing and the use of personal protective equipment before such measures were required by the Commonwealth. many of these responses were instrumental in limiting the spread of the virus, but ultimately the impact was devastating.

As the infection rate increased in the U.S., and as state and municipal governments imposed social restrictions, and mandated the closure of businesses, all small businesses in Quincy experienced a significant decline in their business. Those particularly affected were those unable to do business online, those whose workers could not work remotely, and those that were deemed non-essential according to the Governor’s advisory enacted on March 24, 2020. Non-essential businesses declared by the state have seen the most impact, and roughly include:

- Retail
- Technology
- Restaurant
- Wholesale Trade
- Service
- Manufacturing
- Repair
- Grocery
- Healthcare
- FIRE (Financial, Insurance and Real Estate)
- Personal Services

In Quincy, the team heard that these non-essential businesses that managed to stay in operation were relying heavily on takeout and curbside service. While this has been easy transition for some, many businesses have been left behind and cannot bear the financial burden of shifting business models. It has been anecdotally communicated to the team that these Asian small business owners that have been bearing the impact of COVID-19 the longest are being impacted the most.
Project Goals

Following the strong partnerships that were built during the Quincy Small Business Plan, the MAPC team proposed working with a network of community-based organizations to revisit these conversations that were started with immigrant entrepreneurs in hopes of sharing their stories more widely. While the completion of the Quincy Small Business Plan has brought change to municipal services such as interpretation being provided by some departments, a deeper shift towards racial equity must be realized for the region to continue to grow and be a welcoming home to its immigrant entrepreneurs.

The project aims to elevate fundamental challenges facing Asian American immigrants and to provide a more nuanced understanding of the diversity among Asian Americans in Massachusetts. In 2016, nearly 70 percent of Massachusetts Asian American residents were foreign-born.\(^1\) In 2018 the Pew Research Center reported that Asian Americans experience the largest income inequality gap as an ethnic and racial group in the United States.\(^2\) Despite these challenges, Asian immigrant communities lack adequate representation among decision-makers and struggle to access culturally specific services.\(^3\)

Discrimination against Asian Americans re-dates the public health crisis. In the wake of COVID-19 discrimination has escalated to xenophobia, harassment, and violence with public officials stoking fears of COVID-19 being a "Chinese Virus." State and local officials have found their strategies to combat this threat against their constituents to be woefully inadequate. A recent analysis by McKinsey reported that between February – April 2020 an “estimated 233,000 or 26% of all Asian American-owned small businesses closed and the unemployment rate jumped by more than 450%.”\(^4\)

As a response to these unprecedented challenges by both COVID-19 and the social barriers that existed prior to the pandemic, the team proposed a regional storytelling project that focuses on stories of resilient Asian Immigrant entrepreneurs. The goal was to provide a platform for immigrant entrepreneurs of Asian descent to share their experiences as small business owners both pre- and during-COVID-19.

While the project would be regional in nature, the team decided that a portion of the project would need to be dedicated to capturing the lived experiences of Asian immigrant entrepreneurs through film through a focus on one specific community, the City of Quincy. The team decided that the first phase of the filmed storytelling project would take place within Quincy.

The intention behind expanding this project to the region is to recognize that the challenges experienced in Quincy are not isolated. The MAPC team engaged with local organizations that serve the Greater Boston region to capture and elevate the voices of Asian immigrant entrepreneurs to inform framework for policy advocacy that would positively impact the business community.

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Why Storytelling?
A Reflection from the MAPC Team

“Stories and ‘art!’” she wrote to us, “are often spoken of as tools in the planning context. Economic development, civic dialogue, and evoked empathy are some of its benefits. But I am more interested in art as open-ended expression, creation, and exploration. What does it mean to be in a position of influence within the often-bureaucratic planning realm, and to discuss the built environment artfully, with true curiosity and compassion?”

– Daphne Xu, filmmaker and urban planner

The MAPC Team’s original approach to economic development in Quincy felt incomplete. They had heard stories in the course of their work: how Quincy’s Asian American business community as a whole had come to thrive, but how individual immigrants’ personal paths had held extra challenges. They wanted to reveal the lived experience of this burgeoning community, and felt with renewed urgency to do so in the face of pandemic-related scapegoating of Asian Americans.

Storytelling and art, they thought, could help us document, measure, understand, and share this experience. The MAPC team engaged the filmmaker, urban planner, and anthropologist Daphne Xu, who promptly challenged our assumptions and approach. Xu, who currently works with several community-based organizations in Boston’s Chinatown, assumed artistic leadership on the project. With the help of those organizations, she explored the impact of the COVID-19 pandemic on the lives of three Chinese American entrepreneurs: Jim, Lorraine, and Chris. Through distanced conversations and self-recorded footage, Xu directed three ten-minute films that depict the granular details of a day in the life of a small-business owner, and the struggle to survive without adequate financial relief amid a state-mandated occupancy and operating restriction.

The stories reveal the many layers of community. They illuminate the history, identity, and challenges facing the Asian American community – as well as their strength, ingenuity and resiliency – with a complexity well beyond what could be summarized in our report.

Planners often simplify and condense stories of lived experiences to fit within the boundaries of a planning report. They filter the words and experiences of the people in our region into abstract planning categories - “transportation,” “housing,” “environment,” “civic life.” These strategies often result in an incomplete, flattened perspective.

Xu’s videos are far from unshaped, as they’re the result of an artist and her process. They do, however, put front and center voices and experiences that planners have not interpreted, filtered, or synthesized – the kinds of words planners often tuck into footnotes and appendices. The videos bring to light what is said and how it was said.

This kind of storytelling doesn’t replace the traditional ways that planners collect and interpret data to inform recommendations, but it helps planners see the meaning of data and its reflection of lived experience in new ways. It can influence how planners think about policy. With the help of artists like Xu, planners can deepen understanding of communities and expand traditional norms of practice.

Storytelling offers us a whole new way to learn – a way that asks planners to understand the individuals before drafting strategies and solutions. Artists, given the reins, can help transcend our assumptions. Working with Xu, who is not only a documentary film artist with knowledge of planning, but also an artist trusted by local partners in the Greater Boston Asian American community meant she also had room to create and lead. She worked with the team to engage in a process that was iterative and respectful. She prioritized feedback. With Xu the team unlearned planning norms that had ignored the stories of the Asian American community. Through this artistic collaboration, the team learned what it means to lead with empathy and understanding of the complexities around us. What it meant to allow room for the familiar and the unfamiliar. What it means to listen to those that haven’t been heard.
Network of Advisors

Within the larger Asian Immigrant community, community-based organizations (CBO) are often the trusted source of information and aid for residents and business owners. At the onset of the pandemic, CBOs in the region played an important role in helping connect Asian small business owners to banks that could help process Paycheck Protection Program (PPP) loans, a federal aid program meant to support small business owners with forgivable loans. CBOs have also been supporting Asian Immigrant residents with mutual aid, food security, childcare and many other services necessary to the community.

The project was supported by a network of CBOs that do important work to support the Asian immigrant community in the Greater Boston region. The advising group supported the project with various aspects of outreach and feedback on surveys and policy recommendations. They network of partners in this effort, primarily served the East Asian and Southeast Asian community and to reach additional ethnic groups, the MAPC team engaged with further organizations and agencies around the region.

**Asian Community Develop Corporation (ACDC)**
A nonprofit started and based in Boston’s Chinatown in 1987, the team at ACDC now serves the Asian Immigrant Community of Greater Boston including Malden and Quincy. Their mission is to work in underserved and immigrant Asian American communities in the Greater Boston region to create and preserve affordable, sustainable, and healthy neighborhoods. To support this mission, their work involves building affordable homes and vibrant spaces, empowering families with asset-building tools, and strengthening communities through resident and youth leadership. During the COVID-19 pandemic, ACDC has provided support distributing the Asian Community Emergency Relief Fund and eviction moratorium and rental assistance, amongst other services.

**Boston Chinatown Neighborhood Center (BCNC)**
A nonprofit started in 1969, BCNC provides vital resources around childcare, education, workforce development and beyond to the Greater Boston area and Quincy. Their mission is to ensure that the children, youth, and families they serve have the resources and supports they need to achieve greater economic success and social well-being. During COVID-19 they have continued to provide services around education, mental health and community building, among other services.

**Chinatown Main Streets**
Chinatown Main Streets is a non-profit organization committed to the business development and the well-being of Boston’s Chinatown businesses. Chinatown Main Streets oversees beautification programs for the district, recruits new businesses, retains and strengthens existing businesses, and drawing people into the districts to shop and recreate. They do this through design, economic development, organization and promotion. During COVID-19 they have provided language assistance to connect business owners to small business assistance at the local, state and federal level and emergency food access, amongst other services.

**Quincy Asian Resources, Inc (QARI)**
A non-profit organization established in 2001, QARI was established as a go-to resource center for Asian and immigrant residents of Quincy. They provide services around multilingual information and referrals, healthcare navigation, enrichment events for elders, adult English education, youth programming, and acclaimed cultural events. Overtime they have expanded their geographic footprint to New York and providing in-house social services and employment opportunities to immigrant workforces across the Eastern Seaboard. During the pandemic, QARI has continued to provide these services as well as food security to many Asian immigrant families and business owners.
Project Information

Definitions

Immigrant Entrepreneur: In this project the MAPC team used the term to refer to individuals who have immigrated to the United States and are small business owners (50 or less employees).

Asian Immigrant Entrepreneur: This term refers to individuals who are of Asian descent, have immigrated to the United States, and are small business owners (50 or less employees). It should be noted that not all of the small business owners who participated in the survey or the video interviews identify as immigrants.

Storytelling: The practice of sharing one’s lived experience and history in a community. In this project, the MAPC team asked Asian Immigrant Entrepreneurs to share their stories in the medium of written as well as to a survey and through film interviews conducted virtually.

Artist Collaborator: For this project, the term refers to the artist that creates original work based on the lived experience of a community and is embedded in the process for the duration of the project.

Engagement Timeline

Engagement timeline: This project started in May 2020, in the midst of the COVID-19 pandemic. In order to meet the recommended public health and safety guidelines, this project was done entirely remotely. Survey distribution, whenever possible, was done digitally and all interviews were conducted remotely.

The three project areas of data analysis, survey engagement and filming of the three interviews were happening in tandem.

Data analysis
July – August 2020

Survey engagement
October 2020 – January 2021

Video interviews
August 2020 – December 2020

Events

The project team hosted two public events to share the results with the larger community.

On March 3, 2021 the MAPC team hosted a public film screening with artist collaborator and filmmaker, Daphne Xu.

On March 17, 2021 the MAPC team hosted a panel discussion with representatives from the advising CBOs reviewing final policy recommendations. Combined attendance was approximately 120 participants from across the Greater Boston area and disciplines.

5 While the term “Asian” is often used within this report the collective community, we challenge the assumption that all Asians are of the same demographic. The 2019 “Changing Faces of Greater Boston” report indicates that within just Boston’s Asian American community, individuals who identify as Indian (South Asian) earn a median of $130,000 in household income while individuals who identify as Cambodian (Southeast Asian) earn closer to $60,000 in median household income.
Needs Analysis

Regional data analysis

Summary

In order to understand the landscape of Asian immigrant entrepreneurship across the region, the MAPC team used publicly available data sets to identify communities with higher concentrations of Asian immigrants who owned businesses.

The team’s analysis showed the following areas of the region as having the highest concentration of Asian immigrant entrepreneurs:

- Norfolk County (Northeast) – Quincy City & Milton Town (1.3%)
- Middlesex County – Waltham City, Lexington, Burlington, Bedford, & Lincoln Towns (0.75%)
- Middlesex County (Southeast) & Norfolk (Northeast) counties: Newton City & Brookline Town (0.58%)
- Norfolk (Northeast) & Middlesex (Southeast) Counties (West of Boston City) (0.48%)
- Middlesex County (East) – Malden & Medford Cities (0.46%)
- Middlesex County (South) – Framingham Town, Marlborough City & Natick Town (0.46%)
- Norfolk County (Central) – Randolph, Norwood, Dedham, Canton & Holbrook Towns (0.46%)
- Middlesex County (Far Northeast) – Lowell City (0.45%)
**Data Criteria**

The team used the criteria of having been born outside the United States or United States territories or speaking a language other than English at home as proxies for membership within an immigrant community (ACS 2014-2018), while recognizing that these two criteria are not sufficient to identify all members of immigrant communities. The criteria are especially likely to miss members of immigrant communities who are second-, third-, or more generations removed from those born abroad as well as members of communities of emigres from English-speaking countries.

The team further identified areas likely host to communities of Asian immigrant entrepreneurs using American Community Survey 2014-2018 Public Use Microdata Samples (PUMS) data and Decennial Census 2010 detailed ancestry data. In the PUMS data, the criteria used to identify immigrant entrepreneurs by selecting individuals who identify themselves as Asian from within those who also identify themselves as business owners and being either born abroad or speaking a language other than English at home.

The methodology for determining the percentage of residents in each Public Use Microdata Area (PUMA) who both own their own business and are either foreign born or speak a language other than English at home is included in the Appendix.

**Mapping Asian Immigrant Communities in Massachusetts**

The team started the process by mapping immigrant communities in Massachusetts using the 2014-2018 ACS municipal summary tables “Language Spoken at Home with Ability to Speak English” and “Citizenship and Nativity by Place of Birth.” This data complimented the PUMS data that defined immigrant entrepreneurs.

Immigrant entrepreneur communities are defined as municipalities that are located in a Public Use Microdata Area (PUMA) in which more than 2% of residents are immigrant entrepreneurs, more than 20% of the municipality’s residents are estimated to be foreign born, and more than 23% of the municipality’s residents speak a language other than English at home. PUMAs are non-overlapping, statistical geographic areas that partition each state or equivalent entity into geographic areas containing no fewer than 100,000 people each.

The team identified the following communities in the region as having the highest proportion of residents speaking an Asian language at home:

- **25%** Quincy
- **19%** Malden
- **18%** Lexington
- **16%** Acton
- **14%** Boxborough
- **14%** Belmont
- **12%** Brookline
- **12%** Sunderland

More than 10% of municipal residents speak an Asian language at home in 14 Massachusetts cities and towns, which in addition to those listed above include Westford, Bedford, Westborough, Sharon, and Shrewsbury.

Finally, in addition to identifying communities home to relatively large populations of immigrant entrepreneurs and Asian immigrant entrepreneurs, the MAPC team analyzed how communities of different Asian ethnicities are distributed across Massachusetts municipalities. The MAPC team joined tables of population totals for specific Asian ethnicities, for example Chinese, Filipino, Laotian, etc., sourced from the 2010 Decennial Census to Massachusetts municipalities.

The following maps show the geographic distribution of Asian ethnicity communities by predominant Asian ethnicity; that is, the Asian ethnicity with greatest population in each municipality. Given that people of Chinese and Indian ethnicity represent the highest proportion of people of Asian ethnicities in most municipalities, the team also mapped populations of most predominant Asian ethnicity without Chinese or Indian ethnicities to show the granularity of the data. Data are from 2010 (U.S. Decennial Census, 2010).
Immigrant Entrepreneurs:
Business and Community Centers in Greater Boston

Legend
- MAPC Boundary
- Municipal Boundaries

Most-represented Asian Heritage
- Cambodian
- Chinese
- Filipino
- Hmong
- Indian
- Japanese
- Korean
- Laotian
- Pakistani
- Thai
- Vietnamese

Produced by MAPC Data Services
60 Temple Place, Boston, MA 02111 (617) 451-2770

Data Sources:
Metropolitan Area Planning Council (MAPC)
Massachusetts Geographic Information System (MassGIS)
U.S. Decennial Census, 2010
U.S. Census American Community Survey 2014-2018
Immigrant Entrepreneur Communities in Massachusetts

In addition to Asian immigrant entrepreneurs, the team also analyzed the density of general immigrant entrepreneur communities across the region.

The MAPC team found that the following eight PUMAs contained the highest concentration of immigrant entrepreneurs:

- Framingham, Marlborough, and Natick: 3.0% - 4.3%
- Somerville & Everett: 2.4% - 3.5%
- Revere, Chelsea, and Winthrop: 2.3% - 3.1%
- Malden & Medford: 2.0% - 2.9%
- Newton & Brookline: 2.0% - 2.8%
- Waltham, Lexington, Burlington, Bedford, and Lincoln: 1.9% - 2.6%
- Randolph, Norwood, Dedham, Canton, and Holbrook: 1.7% - 2.6%
- Quincy & Milton: 1.8% - 2.5%

Immigrant Entrepreneurs: Business and Community Centers in Greater Boston

Legend
- PUMA Boundaries
- MAPC Boundary
- Municipal Boundaries
- Immigrant Entrepreneur Population by PUMA
  - 0.5% - 0.75%
  - 0.75% - 1%
  - 1% - 1.5%
  - 1.5% - 2.5%
  - 3.5% - 3.7%

Produced by MAPC Data Services
60 Temple Place, Boston, MA 02111 (617) 451-2770

Data Sources:
Metropolitan Area Planning Council (MAPC)
Massachusetts Geographic Information System (MassGIS)
U.S. Decennial Census, 2010
U.S. Census American Community Survey 2014-2018
Regional survey
The Asian American and Pacific Islander Immigrant Small Business Owner Needs Survey was conducted from October 2020 to January 2021. The survey was meant to document the needs of Asian American and Pacific Islander immigrant small business owners in Metro Boston during the coronavirus (COVID-19) pandemic.

The MAPC team collaborated with our network of advising organizations to conduct outreach for this survey: Asian Community Development Corporation (ACDC), Boston Chinatown Neighborhood Center (BCNC), Chinatown Main Streets (CMS) and Quincy Asian Resources, Inc (QARI). These organizations advised on the survey questions, distributed the survey through social media channels and newsletters and did one-on-one outreach to Asian immigrant small business owners through calls and emails.

A larger ecosystem of institutions and organizations also supported the survey engagement process. These organizations and individuals included:

- Asian American Commission
- All of the volunteers at Bamboo Circle
- Lisette Le, VietAID
- Alex Cornacchini, Allston Village Main Streets
- Sean Glennon, Elizabeth Manning, Melissa Horr, Sherry Zou, Maureen Geary, City of Quincy
- Leverett Wing, Commonwealth Seminar
- Mary Truong, Office for Refugees and Immigrants

The MAPC team would also like to acknowledge the state elected officials who supported the survey outreach effort by sharing live links with constituents and attending public events for the project:

- Representative Tackey Chan
- Senator John Keenan
- Senator Sonia Chang-Diaz

Who responded?
A total of 75 unique small businesses responded to the survey. This number includes both partial and full responses, and each question typically received between 55 and 65 responses. The municipalities best represented among the responses are the city of Boston (24) and city of Quincy (19), which is consistent with the geographical reach of the community-based advisory organizations supporting outreach. These two cities have also historically dedicated resources to outreach and resources for the Asian immigrant small business community. Small business owners located in Cambridge, Malden, Abington, Braintree, Burlington, Lynn, Sharon, Saugus, Revere, Randolph, Tewksbury, and Taunton also responded to the survey.

Almost all respondents identified as Asian and Pacific Islander (93%). Therefore, throughout this analysis, the respondents of this survey are referred to as Asian immigrant small business owners. However, the respondents were not all immigrants and some may identify as second- or third-generation Asian American. The MAPC team continue to use the term Asian immigrant small business owner to recognize that the generational impacts of immigration in terms of culture, identity, and wealth passed down through family connections can supersede the official designation of nativity. It should also be recognized that the treatment of Asian Americans as perpetual foreigners in society can mean that second- and third- generation Asian Americans face many of the same challenges of their immigrant forbearers.
Within respondents who identified as Asian, 66% identified as solely East Asian, which includes the ethnicities of Chinese, Taiwanese, Japanese, Mongolian or Korean. 21% identified as Southeast Asian which includes the ethnicities of Cambodian, Timorese, Indonesian, Laotian, Malaysian, Filipino, Singaporean, Thai, Vietnamese, Bruneian and Burmese. 2% of respondents identified as South Asian which includes the ethnicities of Indian, Pakistani, Sri Lankan, Bangladeshi, Nepalese. The team recognizes that this survey does not capture a representative sample of South Asian immigrant business owners across the region so the experiences are more specifically a subset of East Asian and Southeast Asian experiences.

The MAPC team also heard from small business owners who are multi-ethnic and mixed-race which included 2% identifying as East Asian and Southeast Asian, 2% identifying as East Asian, Southeast Asian and South Asian and 2% of identifying as South Asian and White.

The team also received responses from small business owners who identified as Black or African American (2%) and Hispanic or Latinx (2%).

In terms of industry representation, the Restaurant (30%) and Retail (20%) industries were the most represented in the responses which supports the evidence that they have been the most impacted by disruption from the pandemic. Other industries represented include Nail and Hair Salon, Construction, Non-profit, Education, and Manufacturing.

Nearly half of the respondents were microenterprise owners with 53% having a business of 1-5 employees. 22% of respondents had 6-20 employees and 20% were self-employed.8

A majority of respondents9 (86%) owned their small business and (83%)10 leased their place of business, which was later consistent with the need for rental assistance. Only 7% of respondents own their place of business. No self-employed business owner owned their place of business outside of their home.
Nearly all survey respondents\textsuperscript{11} also established their businesses in 1990 or later. A spike in the number of businesses established happened in 1990 and again after 2010, with 2018 marking the year with the most businesses established. The earlier spike may indicate the impact of the Immigration Act of 1990, which focused on increasing inflow of skilled immigrants. What followed was a new wave of Asian immigrants who became employed in high-skill occupations.

The majority of survey respondents indicated that they had established their business in the past 5 years, which may mean that the impacts of pandemic coincided with the costs of investments to a new business.

**How has the COVID-19 pandemic impacted Asian immigrant Small Businesses?**

Most survey respondents\textsuperscript{12} indicated that they had felt the impact of the pandemic on their businesses through temporary shutdowns (49\%) the reduced sales of goods or services (30\%) or an increase in exposure to xenophobia (26\%).

In order to adapt to these disruptions, Asian immigrant small business owners reported\textsuperscript{13} that they temporarily reduced employment (45\%)\textsuperscript{14} or laid off employees (32\%), which may have been temporary or permanent. Some business owners also reported customizing and coming up with new products as an additional adaptation strategy coupled with efforts to shift to online sales (20\%) and increase marketing efforts (19\%) to mitigate the impacts of the pandemic.

Other strategies identified in open-ended responses included using relationships with community-based organizations and applying for rental relief to cover tenants who were not able pay rent. A number of respondents indicated that they are still waiting on support.

\textsuperscript{11} Based on 50 total responses
\textsuperscript{12} Based on 53 total responses
\textsuperscript{13} Based on 52 total responses
\textsuperscript{14} Based on 52 total responses
### Ways COVID-19 has affected business

- Temporary shutdown
- Reduced sales of goods or services
- Reduced investment
- New problems with infrastructure
- Need for new equipment or signage
- Increased your business’s exposure to xenophobia
- Higher labor costs
- Halt on expansion efforts
- Employee absences due to sickness or childcare
- Clients not paying their bills
- Others

### Ways businesses adapted to COVID-19

- Temporary reduced employment
- Started remote/teleworking
- Started sourcing from new suppliers
- Rescheduled bank loans
- Started online sales
- Loaned employees to other enterprises
- Laid off employees
- Increased marketing efforts
- Filed for bankruptcy
- Customized/new products
- Prefer not to answer
- Other
Were Asian immigrant small business owners able to access COVID-19 relief funding and services?

80% of survey respondents\textsuperscript{15} indicated that they had applied for COVID-19 relief programs. Over half of those who had applied for COVID-19 relief programs, responded that they had applied to the federal paycheck protection program (PPP) (62%), which was consistent with the magnitude of the program, which was nationwide in reach. Additional programs that Asian immigrant small business owners applied to were local grants distributed on a case-by-case basis by municipalities (19%) and additional SBA loan programs (13%) such as Economic Injury Disaster Loans. This survey did not identify who successfully received aid. However, of those who did not apply to aid, survey respondents left open responses that it was because they did not meet minimum requirements or had already closed.

MAPC’s Data Services department analyzed how Paycheck Protection Program loans are spread across Massachusetts in August 2020.\textsuperscript{16} The data is self-reported from borrowers, not all data fields were required and not all borrowers provided all information. Only 10% of Massachusetts borrower indicated race/ethnicity. Of that, 8% of successful PPP loan borrowers identified as Asian.

The most highlighted COVID-19 relief\textsuperscript{17} for Asian immigrant small business owners was the need for financial assistance for the implementation of new safety measures (66%). Some examples of new equipment that small business owners have needed to purchase during the pandemic to address new safety measures have included plexi-glass barriers, disposable protective gear for staff or touchless payment equipment. After financial assistance, the next most frequent need identified was detailed guidelines from public health officials (49%).

Survey respondents\textsuperscript{18} also indicated that they would want support with accessing new customers or replacing lost customers due to COVID-19 (39%) or language assistance for accessing emergency resources (22%). A small minority of survey respondents indicated that they would want support with hiring additional staff (10%) or that they want some support with technical assistance for remote work (2%).

Open-ended responses indicated that some Asian immigrant small business owners did not want or need additional support or had already connected to a community-based organization for support. These responses also identified paid sick leave as an additional need as well as technical assistance support for those experiencing homelessness.

\textsuperscript{15} Based on 54 responses
\textsuperscript{16} https://www.mapc.org/planning101/data-paycheck-protection-program/
\textsuperscript{17} Based on 37 responses
\textsuperscript{18} Based on 37 responses
Have local and state government been responsive in addressing the needs of Asian immigrant small business owners during the pandemic?

A quarter of respondents (25%) indicated that they felt that both local and state government were not at all helpful during the pandemic because of insufficient funding for sectors not related to restaurants and lack of guidelines on how to apply for grants – particularly for owners who do not speak English.

Survey respondents indicated that state government assistance they applied for included direct support from the SBA and PPP loans, local government assistance included rental assistance and translation support.

11% of respondents indicated that they had received some form of assistance from the state government. 47% – almost half of business owners who responded this question – were supported at the local level. 5.5% of respondents received some form of assistance from both local and state government.

Of the business owners who only received local assistance, some noted receiving support from organizations funded by local government. The three organizations mentioned were Josiah Quincy Elementary School, Chinatown Main Street, and Mission Hill Main Street.

The source of assistance respondents accessed had a direct correlation on how they government helpfulness. Respondents who received support from the state (either alone or in combination with local assistance) found government to be more helpful than did those who only received local assistance. However those who received help from community-based organizations ranked helpfulness higher than those who responded as only receiving help from local and state government.

33% of overall respondents did not specify what type of assistance was helpful or not helpful but felt that neither state and/or local government were helpful at all.

Overall Helpfulness of Local and State Government

Type of Assistance

25% of survey respondents felt that both local and state government were not helpful

11% of respondents received assistance from state government

47% of respondents received assistance from local government

5.5% of respondents received assistance from both local and state government

19 Based on 52 responses
Have local and state government been responsive in addressing the needs of Asian immigrant small business owners prior to the pandemic?

Of the options provided, survey respondents indicated that the municipal services that they utilized most frequently prior to COVID-19 were networking with other business owners (18%), financial assistance (12%) and assistance with licensing and permitting (12%). A few survey respondents indicated that they utilized municipal language assistance, marketing assistance, assistance with finding a location and legal assistance.

Those who indicated “other” highlighted that they were unaware of municipal assistance, that they relied on CBO or chamber assistance or that they did not need assistance.

**Utilized Municipal Service Support (Pre COVID-19)**

<table>
<thead>
<tr>
<th>Service</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prefer not to answer</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Language assistance</td>
<td></td>
</tr>
<tr>
<td>Networking with other business owners</td>
<td></td>
</tr>
<tr>
<td>PR/Marketing</td>
<td></td>
</tr>
<tr>
<td>Location assistance</td>
<td></td>
</tr>
<tr>
<td>Legal assistance</td>
<td></td>
</tr>
<tr>
<td>Financial assistance</td>
<td></td>
</tr>
<tr>
<td>Support with local costs</td>
<td></td>
</tr>
<tr>
<td>Assistance with licensing and permitting</td>
<td></td>
</tr>
<tr>
<td>Assistance with growing my business</td>
<td></td>
</tr>
</tbody>
</table>

What support will Asian immigrant small business owners need from municipal and state governments moving forward?

Over half the survey respondents (53%) indicated a continued need for financial assistance and of those, one quarter of respondents identified a specific need for rental assistance, which is consistent with the demographics of Asian immigrant small business owners renting over owning their places of business.

Respondents also indicated a need for more assistance related to public health guidelines, protective equipment and testing services (17%).

Finally, respondents would appreciate more general support related to running their businesses. Workforce development and support that is culturally relevant and multilingual is needed (17%).

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20 Based on 43 total responses
21 Based on 30 total responses
What can we learn from the lived experience and stories of Asian immigrant small business owners?

While the survey investigated the direct impact that the COVID-19 pandemic had on Asian immigrant small business owners, the team recognizes that many of the systemic barriers to small business ownership existed long prior to COVID-19. The survey asked Asian immigrant small business owners to share how their businesses were started, challenges experienced as Asian immigrant small business owners, and any additional comments, questions or concerns.

At first glance, the stories shared by Asian immigrant small business owners may seem very similar; however, within the responses are layers of complexity about how these businesses were established and grown. Respondents who shared stories can be categorized into three industries: retail, hospitality, and specialized services. Many of the respondents own businesses in retail and hospitality, some of the hardest hit industries from the COVID-19 pandemic. These respondents were older, had less access to resources and lower English proficiency. They established their businesses with specific skill sets such as baking, beauty, or cooking and had taken over existing leases.

Those who own specialized businesses such as law firms, dental practices, press, and businesses that assist the Asian American population in the region were first- or second-generation immigrants and typically had better access to resources due to higher English language proficiency.

Despite the varying geographic and industry differences among survey respondents, challenges experienced by Asian immigrant businesses and magnified due to COVID-19 fall within five clear categories.

The **five** categories of these challenges are:

1. Racism and Discrimination
2. Accessing assistance and applying for aid
3. Navigating business ownership
4. Location of business
5. Operation of business

The MAPC team used a mapping technique to trace the origins of the five ongoing challenges that existed prior to COVID-19 to the lived experiences of business owners. The five challenges can be seen on the left-hand side of the page and as readers move horizontally to the right, the corresponding information is broken down by varying complexities until you reach the end of the “branch” to an excerpt from a story shared by an Asian immigrant small business owner. In order to stay true to the lived experiences shared by respondents, the challenges emerged from the stories themselves. A virus icon is added in specific branches to represent an added layer of hardship brought on by COVID-19.

The stories also highlight how an Asian immigrant small business owner may be interfacing with the themes of adaptation, community, and identity. These three themes have driven the project as well ask how Asian immigrant small business owners stay resilient in the face of challenges related to those three core aspects of life.

Please refer to the following page for the story map.

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22 Excerpts are anonymized and stripped of any identifiable information to protect the confidentiality of the survey respondents.
Entrepreneurs in the Greater Boston Region

The Ongoing Challenges of Asian Immigrant

Language Discrimination

Asian immigrant small business owners tend to offer cultural services that serve the Asian immigrant experience, which includes hospitality services like restaurants, and takeout and delivery services. Services outside of hospitality due to anti-Chinese sentiments and products. Some AAPI businesses that offer hospitality services may have lost business due to a decrease in foot traffic, reduced business and increased costs, and are not considered essential and were mandated to shut down due to the non-essential business closure. Asian immigrant small business owners have had to adapt and integrate into the new environment of COVID-19, which includes closing their businesses due to the non-essential business closure for the pandemic.

Access to Government Loans and Aid

Accessing government loans and aid programs is not a deterrent from seeking outside support. Asian immigrants have a hard time trusting others and seeking help. For instance, I was laid off from work and during that time my first business closed. I bought an existing restaurant business and began my own restaurant. My parents run a small business and it's just the two of them. They work 7 days a week and I wish my parents to seek help. I reached out to local organizations for help with grants but they couldn't really help me. I reached out to local organizations for help with grants but they couldn't really help me. Some organizations that offer support also do not consider AAPI businesses, and how xenophobia added to this challenge.

Access and Assistance

Businesses had to shut down due to the non-essential business closure. Many nonprofit/local organizations are not familiar with AAPI Immigrants as a minority group with a cultural background of a different country and are associated the virus with people who look Chinese and blame the group. There have been an insufficient amount of specific guidelines and how to apply. The lack of assistance and funding programs for small businesses. However, the government does not have mechanisms in place to specifically target minority groups like AAPI.

Cultural-Related

Discrimination

Language Discrimination

People of AAPI have a hard time trusting others and seeking help. For instance, I was laid off from work and during that time my first business closed. I bought an existing restaurant business and began my own restaurant. My parents run a small business and it's just the two of them. They work 7 days a week and I wish my parents to seek help. I reached out to local organizations for help with grants but they couldn't really help me. I reached out to local organizations for help with grants but they couldn't really help me. Some organizations that offer support also do not consider AAPI businesses, and how xenophobia added to this challenge.
Community Interviews

This project lays the groundwork to begin a conversation about the importance of Asian immigrant entrepreneurs to the Greater Boston region. The MAPC team recognizes that to use the term “storytelling” means to immerse oneself in the rich layers of experience of a particular individual in their communities, neighborhoods and history. Following the completion of the Quincy Small Business Plan, the MAPC team went back to Quincy to start the first phase of the Regional Immigrant Entrepreneur Storytelling Project and to begin that immersive work of understanding the experiences of Asian immigrant entrepreneurs in Quincy.

The MAPC team worked with filmmaker Daphne Xu and the network of advisors to identify three Asian small business owners in the city who would be willing to share their stories through a collaborative filming effort. The stories of these business owners in Quincy illuminate the city’s development as a center of Asian American entrepreneurship and business development. Their stories highlight the larger trends and context relevant to the ongoing challenges of accessing resources, lack of support and the impacts of COVID-19 on the Asian-owned business community.

Jim Mei

Jim first moved from Brighton to Quincy to start Jim’s Hair Salon in 1990, and since then, the demographics of the city have changed rapidly. Since 1990, the Asian American population has increased 22% (US Census), leading to a strong and loyal customer base for Jim’s business to grow over the years. Having been in North Quincy for 20 years, Jim’s hair salon is now a cornerstone of the community. A place for customers to not only get their hair cut, Jim’s place of business is also a gallery for his photography. An artist by background, one of the reasons Jim chose to cut hair as his profession is because it is an art form, much like his photography. Many photos of Quincy and the New England region are featured on his walls. However, during the COVID-19 pandemic, Jim – like other sole proprietors in the service industry – has struggled to access sufficient financial relief. For sole proprietors like Jim, closing his doors for months and then re-opening at a reduced capacity presents difficult financial challenges. The Federal Paycheck Protection Program meant to support business owners like Jim has served only 38% of establishments in Quincy (MAPC August 2020). While the City of Quincy has distributed nearly $1 million in grants to 100 businesses, this only represents 3% of small businesses in Quincy and continued support will be necessary through the duration of this pandemic. To address the need for access to government loans and grants, CBOs in the community such as BCNC, QARI and CMS have also been instrumental in connecting small business owners to loan providers. Maintaining the strength of Quincy’s small business community will require varied strategies and partnerships amongst local government and organizations to ensure that Asian immigrant business owners connect to the supports and resources they need. Watch Jim’s interview here.
Chris Yee
Unlike Jim Mei, Chris Yee is a newcomer to Quincy’s small business community, he brought his Hung Gar Kung Fu and Lion Academy from Lowell to Quincy in 2017. Invested in keeping the tradition of lion dance alive in the region, Chris sought out Quincy because he believed there would be an accessible Asian student base. However, while Asian immigrant community of Quincy grew alongside Jim’s business in North Quincy, newcomers like Chris had to find available space outside of the core Asian business districts and build community connections. Each of Quincy’s small business districts have their own unique characteristics and dominating industries. The North Quincy and Wollaston business districts are retail-oriented and home to the Asian immigrant entrepreneur community (source: City of Quincy’s Small Business Study, MAPC 2020). The southern portion of Quincy Center where Chris Yee previously rented space is dominated by professional services such as lawyers and real estate agents and lacks visibility among the Asian immigrant customer base. The entire city has also seen rapidly increasing rent in the past decade with more investment in market-rate housing and public space. This investment has in turn driven up rents for businesses. Market rent per square foot in Quincy has gone up 15% since 2010, making it hard for small business owners like Chris to pay rent. Despite the increase in rents that have forced him to move locations, Chris sees the community in Quincy as the most supportive to keep the tradition of lion dance alive. Watch Chris’s interview here.

Lorraine Tse
Regional tourism has been one of the hardest hit industries during the COVID-19 outbreak. A combination of increased travel restrictions and closed borders for many international travelers have had a devastating impact on travel agency operators like Lorraine Tse and her company, Sunshine Travel Agency. On a recent webinar hosted by NBC10, the Greater Boston Convention and Visitors Bureau stated that Boston area hotels would be seeing an occupancy rate of around 28% this year, instead of the usual 75%. In response to this, Lorraine made a creative pivot to grocery delivery to keep her business running and her workers employed. In addition to a challenging economy, Lorraine also speaks to the increased xenophobia against the Asian community that has been present since COVID-19 first entered public perception in January 2020. The Stop AAPI Hate Reporting Center run by the Asian Pacific Policy and Planning Council has reported a significant increase in xenophobic incidents in Massachusetts in 2020. As one of the first individuals to support the region with translation and interpretation services, Lorraine has contributed to the region’s ability to serve its Asian immigrant community. There is a need now for those efforts to be met with a robust government effort to combat racism and xenophobia directly. Watch Lorraine’s interview here.
Policy Recommendations

The following policy recommendations address the role that municipalities and state agencies can play in addressing the challenges faced by Asian immigrant and Asian American small business owners with an emphasis on impacts caused by the COVID-19 pandemic.

These recommendations are also intended to address many of the systemic barriers in place for immigrant communities and specifically Asian immigrant small business owners that existed prior to COVID-19. The pandemic has magnified many of the ways in which traditional small business support systems in the Greater Boston region have fallen short of reaching these populations.

As the MAPC team propose these recommendations, they also acknowledge that many small businesses will not reopen post-COVID. Even if vaccine distribution moves the region towards a future of herd immunity, too many Asian immigrant small business owners have had to temporarily or permanently close their storefronts and experience harrowing xenophobic attacks. The pandemic has also dramatically increased e-commerce in ways that will impact consumer preferences for years to come and may irrevocably change the nature of small business. As a result, small business owners need targeted support to help them adjust to this new reality and create sustainable business models that enable them to re-open businesses or establish new businesses.

Three goals that address the challenges outlined in the survey analysis section of this report organize these policy recommendations – decreasing cost of business + increasing revenue, addressing xenophobia and racism and addressing individual need. While many of the recommendations are aligned with general best practices for small business technical assistance, this report differs in the fact that it highlights an explicit need for cultural competency in each policy.

Cultural competence: the ability to understand, appreciate and interact with people from cultures or belief systems different from one’s own.

– American Psychological Association

Addressing the particular needs of Asian immigrant small business owners can contribute to a future in which adaptation, identity and community are at the center of small business support systems. Additionally, the team hopes that developing strategies to address the needs of Asian immigrant small business owners in this comprehensive way, will help break down barriers for all immigrant and BIPOC small business owners.

Goal 1: Decrease Cost of Business + Increase Revenue

Many Asian immigrant small business owners face increased operating costs due to social distancing requirements for in-store customers, implementing take-out/delivery or online sales, purchasing personal protective equipment (PPE) for employees and supply chain disruptions. Policy recommendations address the role that municipalities and states can play in bringing down the cost of business for small business owners.

Municipalities

Regulatory improvements

Establish support for vending and providing goods and services outside of the establishment. During the pandemic, the region saw several state funded programs initiate grants for local governments to support outdoor dining and retail initiatives in their commercial districts. These grants were often spent on purchasing equipment for local businesses to operate dining or retail needs outside of their establishment. In response to these programs being initiated, community-based organizations spoke with Asian small business owners to understand how programs could be improved and what additional support was needed for these businesses.

23 While the project itself has led with an emphasis on Asian immigrant small business owners the team wants to recognize that the generational impacts of immigration both in mentality and wealth often supersede the official designation of nativity.

24 Racism & discrimination, Accessing assistance and applying for aid, Navigating business ownership, Location of business, Operation of business
owners in Chinatown and Quincy about establishing outdoor dining. Those business owners raised concerns about narrow streets lacking space for both dining and deliveries, lack of capacity to hire servers that move between outside and inside, losing parking, and balancing the needs of residents in the area with the needs of businesses. Many Asian business owners also felt like it was not within their culture to “eat outside.” To address these concerns and help install placemaking infrastructure that can ultimately support expanded operation during the pandemic, municipalities could do the following:

- Explain the benefits of programs designed to support outdoor business activity and work individually with Asian immigrant small business owners to help them adapt business strategies to an outdoor business model.
- Reduce the cost of conducting businesses outside by reducing or eliminating fees, and reduce parking impacts by offering free parking in municipal lots in the area or negotiating deals with private parking providers.
- Establish designated business district “pick-up” zones for third party delivery drivers and customers who are picking up orders.
- Raise awareness among Asian immigrant small business owners about the benefits of outdoor business support programs and address concerns about public safety. Collaborate with any Main Street or other business support organizations during this process who are aware of the capacity of small business owners and can help determine the level of assistance needed.
  - In San Francisco, the Chinatown Merchants Association closed down three blocks of Chinatown’s main commercial corridor to be open to outdoor dining.25

Prioritize working with local Asian immigrant small business owners on supplier diversity efforts. Many municipalities already have MDWBE procurement goal around vendor diversity. Creating an accessible list of Asian immigrant entrepreneurs approved and ready for any institutional purchasing within the municipality could help increase revenue and make up for setbacks from the pandemic. Municipalities should also support Asian immigrant small business owners with the process of registering as a state vendor on COMMBUYS, the official procurement record system for the Commonwealth of Massachusetts.

Collaborate with Asian-immigrant-facing community development corporations or community-based organizations to establish a grant or forgivable loan program for Asian immigrant small business owners. Asian immigrant small business owners rely on Community Development Block Grant (CDBG) funds and other federal Housing and Urban Development (HUD) run programs that focus on the needs of minority-owned microenterprise businesses for loans and grants. To meet the increased demand for financial assistance, the MAPC team recommends that municipalities explore alternative models of local support. Supporting a financial assistance program administered by a community-based org or community development corporation could allow special priority to be given to Asian immigrant entrepreneurs. Assistance applications could help to match the needs of Asian immigrant small business owners with the services offered by local organizations during the application process and ensure the continued growth and presence of thriving Asian immigrant small business communities in the region. A revolving loan fund should be forgivable with documented hardship. This program should be made accessible to any language needed through interpretation and translation services.

- For organizations that administer a grant or forgivable loan program it will be important to explore nontraditional models to build and manage capital. One model to explore would be the Boston Ujima Project,26 which runs a democratically-governed and community-controlled business and finance fund. A similar reinforcing structure between community and Asian immigrant entrepreneur needs could be successful.

Explore cultural designations, main street programs and the formation of business improvement districts within Asian commercial corridors as a long-term strategy for commercial stabilization. Exploring cultural district designations through Mass Cultural Council, funding through Main Street programs and the formation of a Business Improvement District are just a few of the ways that may enable Asian small business owners.

26 https://www.ujimaboston.com/
to be part of a community that has an established funding mechanism for district management and service provisions, while fostering local cultural development. Cities should partner with local CBOs to undertake the planning and implementation of any of these programs.

- The Latin Quarter Cultural District Plan was undertaken by the Hyde Square Task Force, City of Boston and MAPC in 2019. The plan built off recent efforts to recognize Boston's Latin Quarter as a cultural district, expand investment in arts and cultural facilities and programming in Boston, and better support Boston's growing Latino population.

**Technical assistance**

*Identify and address gaps in language accessibility (including languages spoken and the magnitude of language needs) prior to undertaking any additional technical assistance.* The MAPC team heard from survey participants that while they utilized some municipal services prior to COVID-19 such as networking and financial assistance, they were largely unaware of municipal assistance or local support organizations. However, as COVID-19 has increased the need for financial and language assistance among Asian immigrant small business owners, competition for support has also increased. Information provided by local governments explaining how to access these resources are often inaccessible to those with limited English proficiency. The MAPC team recommends introducing these resources through a municipal department that acts as gateway for all new small business owners such as licensing or permitting offices.

- The City of Quincy is currently working on a communication access plan with the support of local community-based organizations, BCNC, ACDC and QARI. The MAPC team would encourage municipalities to learn from this and similar efforts within a "community of practice" that constantly seeks iterative improvement as situations arise.

- The City of Revere established a COVID-19 Ambassador program that connected community members with local public health guidance and resources. This model could be adapted to the needs of small business owners by establishing liaisons from the Asian immigrant community to connect Asian immigrant small business owners to municipal services.

**Provide the following types of technical assistance directly to bring down the cost of business while increasing revenue for Asian immigrant small business owners, or through funding community-based organizations to support the work:**

- Reimburse PPE, cleaning supplies and environmental controls like partitions and barrier shields or establish an online marketplace for purchasing PPE and cleaning supplies with language accessible features.

- Locate testing sites close to hubs of Asian immigrant small businesses.

- Print signage for businesses to use to communicate physical distancing requirements translated to relevant languages particular to customer base. Signage should also be printed for employees to communicate cleaning and disinfecting guidance, best hygiene practices, staying home when sick, etc.
  - Translated visual signage is available to print through the Massachusetts Department of Correction's mandatory safety standards webpage.27

- Provide digital presence training for interested small business owners with culturally relevant venues being part of the program (ie how to attract new customers and establishing your brand on WeChat or LINE apps)

**Offer trainings and networking opportunities for Asian immigrant small business owners to share information on how to gather and use consumer-based feedback to understand and adapt products and business operations.** Through interviews with CBOs the team heard that both the rise of e-commerce is creating new challenges for small business owners and the decentralization of Asian ethnic enclaves such as Chinatowns across the region is making it difficult for Asian small business owners to meet that challenge. It would be helpful to the long-term strength of the Asian immigrant small business community to have access to more consumer feedback and expectations, data that is usually inaccessible.

• Offer Asian immigrant small business owner networking nights.
• Provide technical assistance through workshops or consultants in the areas of marketing, business model adaptation, financial management and other strategies to promote business sustainability and growth with Asian providers
  • In 2020 the Asian American Civic Association started an Asian Business Training and Mentorship Program to offer mentorship and skills building to Asian business owners.28

**Provide technical assistance to support ongoing location and retention of Asian immigrant small businesses in existing immigrant business districts.** Technical assistance and programs designed to promote rent and mortgage relief are the highest priority. Survey responses show that where there are proportionally more renters than owners amongst the Asian small business community. For service industry businesses, which reflects a higher portion of Asian immigrant small business, rental costs tend to be higher. The following strategies can help address these challenges.

• Partner with banks and local real estate agents, particularly Asian American realtors to create a self-sustaining circle of financial and location-based support.
• Provide direct rental assistance to businesses with high operations costs because of their role in the service industry (restaurants, retail).
• Provide education about and access to existing mortgage relief and rental relief programs to the Asian immigrant small business owner community.

**Provide language accessible legal services and affordable legal assistance to Asian immigrant small business owners.** The MAPC team heard through interviews with local organizations that access to legal services to advise on immigration, federal aid and other services is essential for the Asian immigrant community. Municipalities should focus on establishing formal relationships with organizations that provide these multi-lingual services so they can increase capacity and reach.

• The Asian Outreach Unit of Greater Boston Legal Services has dedicated staff who work directly with the organization to connect the larger Asian immigrant community to multi-lingual and affordable services related to food distribution, employment, benefits, immigration and housing. During the pandemic, they have also work side-by-side with community-based organization, VietAID, to study the impact of the pandemic on the Vietnamese nail salon industry, one of the hardesthit industries during the pandemic.29 Their report will be published in Spring 2021.

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**State Regulatory improvements**

The MAPC team recommend that the Commonwealth of Massachusetts and its associated state agencies undertake the following changes to regulations and processes.

**Translate all state and federal materials related to business support and loans distributed at the state level.** Many respondents to the survey indicated that they were able to access federal paycheck protection program loans or economic injury loans through the state and federal programs. Qualitative data from the survey suggests that many accessed these loans through the support of community-based organizations such as Chinatown Main Streets and Quincy Asian Resources, Inc. These organizations acted as intermediaries between the business owners and the banks that would ultimately process the loans. Limited English proficiency and digital literacy can often be a barrier to business owners directly accessing federal and state resources. Language accessibility should be addressed at the source. Materials should include clear, translated instructions for loan applications as well as instructions on how to collect all supporting financial documentation such as year-to-date financials or W-2 forms.

**Establish formal partnerships with CBOs that are trusted entities in Asian immigrant communities to support this work.** The Massachusetts Office of Business Development (MOBD) and other state entities

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28 https://aaca-boston.org/abtm/
that provide small business assistance should contract with CBOs to deliver services with multi-lingual support or dedicate federal aid to support the work being done by CBOs. The MAPC team recommend the MOBD partner with the Small Business Administration.

- Guidance form the Institute for Local Government cites that partnering and nurturing relationships with CBOs often leads to better reach and engagement across a broader section or residents. They can lead to long-term relationships and emphasize amongst government a learning-oriented mindset that offers improvement of long-standing services and process.30

### Goal 2: Addressing xenophobia and racism

Both the stories shared by the survey and video interviews indicated that Asian American small business owners directly experience xenophobia and racism in their everyday lives and that these experiences are exacerbated due to the COVID-19 pandemic. The increase in xenophobia and racism towards the Asian American community since 2020 could be traced back to the scapegoating rhetoric disseminated by the federal government starting in early 2020. Policy recommendations address the role that municipalities can play in combating disinformation through educational campaigns and establishing support resources for those experiencing xenophobic attacks in their communities.

**Municipal Educational campaigns**

**Denounce xenophobia and racism against the Asian American community and disseminate accurate information about the pandemic.** In 2015, The World Health Organization created best practices for naming new human infectious diseases to consist of “generic descriptive terms” and avoid any geographic locations in response to the “unintended negative impacts by stigmatizing certain communities or economic sectors.”31 Municipalities should be committed to sharing correct information through local public health and community-wide campaigns to build trust and transparency.

- Use the CDC’s Health Literacy Action Plan to identify goals and strategies for promoting health literacy locally. Adopt language accessibility standards and translate all resource to share with local Asian small business owners.32

- Contract with artists to raise awareness and disseminate accurate information. The City of New York partnered with the NYC Commission of Human Rights artist-in-residence, Amanda Phingbodhipakkiya, to start a poster campaign combatting misinformation around the virus and addressing the rise in hate crimes against the AAPI community.33

- Organize and participate in events meaningful to the Asian American community to demonstrate solidarity and improve communication. In February 2020, City Councilors Wu of Boston and Liang of Quincy organized dim sum brunches in Boston’s Chinatown to support the businesses that had felt the early onset of declines in customers.34 Support from elected officials on a regular basis will be crucial moving forward and the team encourages establishing similar gatherings when it is safe to do so, year-round.

- Support community-based storytelling projects to celebrate the identity and strength of the Asian American small business community. The Chinatown Project35 is an Instagram-based storytelling project established in 2020 that has shared with their followers the lived experiences of Asian small business owners in Boston’s Chinatown. The project’s mission is to create a digital archive of the businesses of Boston Chinatown through interviews, photography and videography, their vision is to show the rich culture and diversity of Boston Chinatown for all to appreciate and look back on for years to come.

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32 https://www.cdc.gov/healthliteracy/planact/cdcplan.html
33 https://www.istillbelieve.nyc/gallery
35 https://www.instagram.com/chinatown.project
Regulatory

Establish an anonymous hotline through which to report any xenophobic and racist attacks and partner with local public health departments to establish access to culturally competent mental health care for those affected. Municipalities need to play an active role in recording and responding to hate crimes against Asian immigrants within their community. Small business owners share concerns that reporting hate crimes and xenophobia to public officials will lead to negative consequences for their businesses. These recommendations focus on community solutions that do not support the over-policing or increased police presence in Asian communities or any other communities of color.

- In March 2020, Asian Pacific Policy & Planning Council, Chinese for Affirmative Action and San Francisco State University’s Asian American Studies Department launched Stop AAPI Hate to document COVID-19-related incidents of hate against Asian Americans. Between March and October, over 2800 incidents have been reported from around the country.
- In California’s Bay Area, several nonprofit organizations have joined forces to organize volunteer “community stroller” or chaperone programs for elders in the community. The intentions of the programs are to not only create a safe communities but also build relationships with residents and visitors.

State

Regulatory improvements

The state legislature should invest in the continued tracking, research and addressing of anti-Asian incidents. In order to stop anti-Asian hate crimes, it will be necessary to address them at the state and regional, as well as local level. Funding is needed to track and address hate crimes for and to support organizations that conduct research through a national platform such as Stop AAPI Hate.

- California legislators approved $1.4 million in state funding to help combat anti-Asian violence and racism in February 2021. The funding will be used to support Stop AAPI Hate’s research and help the organization track anti-Asian incidents.
Goal 3: Providing services for individual needs

Not all challenges and barriers to entrepreneurship can be solved through traditional technical assistance programs. Cultural differences, historical discrimination, barriers to access resources and expulsion from the system play a big role in how the larger Asian immigrant community feels about seeking support from government institutions. Additionally, immigration itself creates challenges that do not impact American-born small business owners in the same way, such as access to a credit score or bilingual childcare. A critical report by University of Washington, Masters of Public Administration graduate Andrea Lehner looks at how technical assistance can better address the needs of immigrant entrepreneur communities in Rainier Beach, Seattle. She argues that “For low income and new entrepreneurs in particular, national best practices also suggest additional services that recognize the entrepreneur as a person who may have barriers outside of their business.” She recommends that technical assistance programs focus on individual needs and long-term connection to address the evolving needs of immigrant entrepreneurs. Understanding that municipalities may not be in the position to offer support outside of small business needs there should be a commitment to outreach and collaboration with local community-based organizations who are able to provide services tailored to individual needs of Asian immigrant small business owners.

Municipality Assistance

Provide affordable childcare options that meet the needs of the Asian immigrant community. In order to support Asian immigrant small business owners in areas of life that intersect with their ability to contribute to the small business community, the MAPC team encourages municipalities to collaborate with community-based organization that are actively working on providing affordable childcare options to the Asian immigrant community. Survey participants indicated that there were responsibilities outside of their business influenced their time and capacity. Some of these responsibilities included fulfilling family obligations. The COVID-19 pandemic has shined a light on the urgent need for affordable and consistent childcare with most schools and daycares closing or limiting in-person learning due to public health precautions. Municipalities must be ready to commit resources to sustaining and growing the supply of family childcare providers, especially those who provide affordable childcare during nonstandard work hours. For immigrant business owners, the need for language-accessible affordable childcare is acute.

- The Boston Chinatown Neighborhood Center provides working families with dual-language childcare and after-school and summer programs. Close to 340 youth access these programs in the Greater Boston area. Additional recreational activities are provided through the Boston Center for Youth and Families.
- Care that Works is a nonstandard hour childcare pilot program that provides childcare as early as 5 am. The program enables parents of young children to pursue careers in the union construction and hospitality industries by providing childcare services during the work hours of those fields. Similar models could be explored for Asian small business owners by supporting trusted providers that are already in place to expand their hours of operation.

Promote culturally sensitive food security by supporting community-based organizations. Through interviews with CBOs the MAPC team heard that food security in the Asian Immigrant community continues to be of high concern during the pandemic. Municipalities should address this challenge by partnering with local organizations that partner with food establishments owned by Asian small business owners to meet these needs.

- QARI has been working with the City of New York during the pandemic to provide culturally sensitive food aid to Asian immigrant communities. Working with organizations like QARI to expand this aid to also support local food establishments for procurement could create a supportive circle for the Asian immigrant community.

41 https://carethatworks.org/our-pilot/
Support ethnic chamber organizations or establish an Asian Immigrant Business Owner Task Force. Over the years many Asian chambers have closed in the Greater Boston area due to funding and capacity issues. The value of establishing ethnic chamber organizations dedicated to specific Asian immigrant small business owner needs would be to have an institution dedicated to tracking and responding to the evolving needs of the Asian immigrant community. The MAPC team also recommend that these efforts are coupled with diversifying memberships in existing chambers. Finally, the team would recommend that municipalities explore establishing an Asian Immigrant Business Owner task force housed in the city government.

- The City of Rockville, Maryland has an Asian Pacific American Task Force out of the city government committed to helping Rockville become more aware of the needs of the Asian American community. The task force also provides resources, educates the general public about the contributions of Asian Americans and engages the Asian American community (businesses and residents) in city activities.42

Conclusion

In this first phase of the Regional Immigrant Entrepreneur Storytelling Project, the MAPC team concludes with policy recommendations for immediate consideration by municipal and state government to both address the devastating impacts that the pandemic has had on Asian immigrant small business owners and the long-term systemic barriers that must shift towards racial equity within small business support systems.

However, this work is far from over. The team is committed to a second phase that will continue to hold space for storytelling and advocacy that puts the experiences of Asian immigrant small business owners at the center. In the second phase of work, the project will further explore the diversity within the Asian racial category and challenge assumptions that "Asian" represents a homogenous ethnicity or experience. Specifically, the next phase will examine differences in industry representation among small business owners of East Asian, Southeast Asian and South Asian descent.

The team is actively seeking partners to start a new phase in Summer 2021. You can view the full results of Phase 1 on our website [here](https://www.rockvillemd.gov/147/Asian-Pacific-American-Task-Force).
Appendix

Data Methodology

The MAPC team estimated the percentage of residents in each Public Use Microdata Area (PUMA) who both own their own business and are either foreign born or speak a language other than English at home. The MAPC team selected this sub-population through the following queries:

\[
\begin{align*}
\text{NATIVITY} &= 2 \\
\text{LANX} &= 1 \\
\text{COW} &\in (6, 7)
\end{align*}
\]

The PUMS data dictionary describes the “NATIVITY” field as “Nativity.” Answers are encoded as “1” (Native) or “2” (Foreign-born). The “LANX” field is described as “Language other than English spoken at home. Possible values are “1” (Yes, speaks another language [other than English] at home), “2” (No, speaks only English at home), “3” (unclassified), or “4” (not reported). The “COW” field is described as “Class of worker.” The MAPC team selected respondents encoded as “6” (Self-employed in own not incorporated business, professional practice, or farm) or “7” (Self-employed in own incorporated business, professional practice, or farm). The MAPC team henceforth refer to this group of respondents as “Immigrant Entrepreneurs.”

Separately, the MAPC team selected the PUMS respondents who were immigrant entrepreneurs (as identified through the above criteria) and who also identified as Asian. The selection criteria are the following:

\[
\begin{align*}
\text{RACASN} &= 1 \\
\text{NATIVITY} &= 2 \\
\text{LANX} &= 1 \\
\text{COW} &\in (6, 7)
\end{align*}
\]

The PUMS data dictionary describes the “RACASN” field as “Asian recode (Asian alone or in combination with one or more other races).” Values of “0” in this field indicate the respondent does not report being of an Asian race and values of “1” indicate the respondent does report being of an Asian race. The MAPC team selected respondents who reported being Asian, owning their own business, and either or both of being foreign born and/or speaking a language other than English at home. The MAPC team henceforth refer to this group of respondents as “Asian Immigrant Entrepreneurs.”

To estimate the total population in each PUMA who met these the criteria for being “Immigrant Entrepreneurs” and “Asian Immigrant Entrepreneurs” based on the person-records the team selected from the sample using each of the two above sets of criteria (hereafter, “the subsample”), the team summed the person-weights of all records in the subsample within each PUMA. Person-weights are one positive integer associated with each PUMA and represent the number of comparable people who were not sampled in the survey that exist in the PUMA.

To estimate the percentage of immigrant entrepreneurs in each PUMA (hereafter, the “base estimate”), the team divided the estimate of the total immigrant entrepreneur population in each PUMA by the sum of all person-weights in each PUMA and multiplied resulting fraction by 100%. The MAPC team designate the base estimate

\[ \hat{x}_0 \]

To estimate the margin of error on the percentage of immigrant entrepreneurs in each PUMA, the team repeated the percent population calculations described above using each of the 80 sets of “replicate person-weights” provided with each person-record in the PUMS file instead of the original person-weights. This resulted in 80 alternative estimates of the percentage of immigrant entrepreneurs in each PUMA. The MAPC team estimated the margin of error from the population of alternative estimates, which is designated \( \hat{x}_i \). Where \( i \) represents the estimate replicate number, as follows:

\[
\text{MoE}_{\hat{x}_0} = 1.65 \sqrt{\frac{4}{80} \sum_{i=1}^{80} \hat{x}_i^2}
\]
This is the method for estimating standard errors using replicates that is recommended in PUMS documentation. The MAPC team estimated the population of Asian Immigrant Entrepreneurs in the same way, except using the subsample of Asian Immigrant Entrepreneurs rather than the more general subsample of Immigrant Entrepreneurs.

**Survey Questions**

1. What town or city are you located in?
   - My answer: ________________________________________________
   - Prefer not to answer

2. Were you declared an essential business by the governor in response to the coronavirus (COVID-19 pandemic?)
   - Yes
   - No
   - Unsure
   - Prefer not to answer

3. Has the COVID-19 pandemic affected your business in any of the following ways? (Select all that apply)
   - Cancellations of events
   - Clients not paying their bills
   - Employee absences due to sickness or childcare
   - Halt on expansion efforts
   - Higher labor costs
   - Increased your business's exposure to xenophobia, racism, or discrimination
   - Need for new equipment or signage
   - New problems with infrastructure, e.g. internet, roads, building
   - Reduced investment
   - Reduced sales of goods or services
   - Temporary shutdown
   - Other ________________________________________________
   - Prefer not to answer

4. Have you adopted any of the following strategies in your business to address the impacts of the COVID-19 pandemic? (Select all that apply)
   - Applied to government aid/loans
   - Customized/new products
   - Filed for bankruptcy
   - Increased marketing efforts
   - Laid off employees
   - Loaned employees to other enterprises
   - Started online sales
   - Rescheduled bank loans
   - Started sourcing from new suppliers
   - Started remote/teleworking
   - Temporarily reduced employment
   - Other ________________________________________________
   - Prefer not to answer
5. What kind of support from local and state government do you need for recovery from COVID-19? (Select all that apply)
   • Detailed guidelines from public health officials
   • Hiring of additional staff (not enough employees)
   • Language assistance for accessing emergency resources (PPP, EIDL funding, etc)
   • Technical assistance for remote work
   • Financial assistance for implementation of safety measures
   • Accessing new customers (replacing lost customers)
   • Equipment related to medical screening and public health measures
   • Other ________________________________________________
   • Prefer not to answer

6. How helpful has your local and state government been in helping you deal with needs for your business since the COVID-19 pandemic began?

7. Has your business applied for any COVID-19 aid/loan programs at the local, state, or federal level? Select all that apply.
   • Yes
   • No
   • Prefer not to answer

8. What aid/loan programs did you apply to?
   • My answer: ________________________________________________
   • Prefer not to answer

9. Why did you not apply to aid/loan programs?

10. Before the COVID-19 pandemic, what municipal support services did you use to run your business? (Select all that apply)
    • Assistance with growing my business (coaching, workshops)
    • Assistance with licensing and permitting
    • Support with labor costs
    • Financial assistance
    • Legal assistance (lease negotiation, other legal assistance)
    • Location assistance (finding a location)
    • PR/Marketing
    • Networking with other business owners
    • Language assistance (translation/interpretation of services)
    • Other ________________________________________________
    • Prefer not to answer

11. What additional support services do you wish your municipal or state government offered?
    • My answer: ________________________________________________
    • Prefer not to answer

12. First and Last Name
    • Name ________________________________________________
    • Prefer not to answer

13. What is the name and address of your business?
    • My answer: ________________________________________________
    • Prefer not to answer
14. How many employees does your business have?
   • 0 (just me)
   • 1-5
   • 6-20
   • 21-50
   • 51-100
   • More than 100
   • Prefer not to answer

15. What year was your business established? Please enter the year.
   • My answer: ____________________________________________
   • Prefer not to answer

16. What is your relationship or affiliation to this business?
   • Owner
   • Franchisee
   • Employee
   • Volunteer
   • Other ________________________________________________
   • Prefer not to answer

17. Do you own or lease the space where your business operates?
   • Own
   • Lease
   • I have a home-based business
   • Not sure
   • Other ________________________________________________
   • Prefer not to answer

18. Which industry best describes your business?
   • Salon/Hair/Nail
   • Restaurant/Food/Beverage
   • Retail
   • Finance/Insurance/Legal
   • Health/Medical Services
   • Auto
   • Construction
   • Education
   • Manufacturing
   • Non-profit
   • Other ________________________________________________
   • Prefer not to answer
19. Do you identify as a member of any of the following ethnic or racial groups? (Select all that apply)
   • White
   • Hispanic/Latino/Latinx
   • Black or African American
   • Native American/Indigenous
   • Middle Eastern or North African
   • Asian & Pacific Islander
   • None
   • Other ________________________________________________
   • Prefer not to answer

20. Which of the options below do you identify with?
   • East Asian (Chinese, Taiwanese, Japanese, Mongolian, Korean, etc)
   • Southeast Asian (Cambodian, Timorese, Indonesian, Laotian, Malaysian, Filipino, Singaporean, Thai, Vietnamese, Bruneian, Burmese, etc)
   • South Asian (Indian, Pakistani, Sri Lankan, Bangladeshi, Nepalese, etc)
   • Other ________________________________________________
   • Prefer not to answer

21. How did you start your business? (Write as little or as much as you want)
   • My answer: ________________________________________________
   • Prefer not to answer

22. What are some challenges of being an Asian Immigrant Small Business Owner? (Write as little or as much as you want)
   • My answer: ________________________________________________
   • Prefer not to answer

23. Do you have any additional comments, questions, or concerns you would like to share?

24. May we contact you to learn more about your story as an Asian Immigrant Small Business Owner in Metro Boston?
   • Yes
   • No
   • Prefer not to answer

25. How do you prefer to be contacted?
   • Phone call ________________________________________________
   • E-mail ________________________________________________
   • US Post (snail mail) ________________________________________________
   • Facebook ________________________________________________
   • Other ________________________________________________
The Ongoing Challenges of Asian Immigrant Entrepreneurs in the Greater Boston Region

### Business and Discouragement

Alignment and support for small business owners can help mitigate the impact of the pandemic. However, many AAPI immigrants are not comfortable and reluctant to seek help due to language barriers and the fear of being perceived as a burden.

### Accruing Endorsements and Advocating for Aid

Seeking help and trusting others can be challenging for AAPI immigrants, especially when it comes to accessing financial aid and government resources.

### Existence of Business

Existing business owners are dealing with increased costs and reduced business due to the pandemic. Some are forced to close their doors permanently.

### Starting Business

Starting a new business can be daunting for AAPI immigrants, who face additional challenges such as language barriers and cultural differences.

### Preservation

Preservation of business operations is crucial for AAPI entrepreneurs to maintain their livelihoods.

### Operation of Business

Operational challenges during the pandemic include supply chain disruptions, increased operational costs, and decreased demand.

### Government Support

Government support and assistance programs are available, but many AAPI immigrants struggle to access them due to language barriers and cultural differences.

### Cultural Influence

Cultural factors play a significant role in the success or failure of AAPI-owned businesses. Language barriers, cultural differences, and lack of community support can impact business operations.

### Family-centric

Family involvement can be a crucial factor in the success of AAPI-owned businesses. Family members can provide support, guidance, and resources.

### Accessibility

Accessibility to resources and support for AAPI-owned businesses is essential to ensure their continued success and growth.