Community Survey on Covid-19 Impact ANALYSIS

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KOREAN AMERICAN CIVIC EMPOWERMENT

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Sponsor:

Korean American lawyers association

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1. ANALYSIS SAMPLE

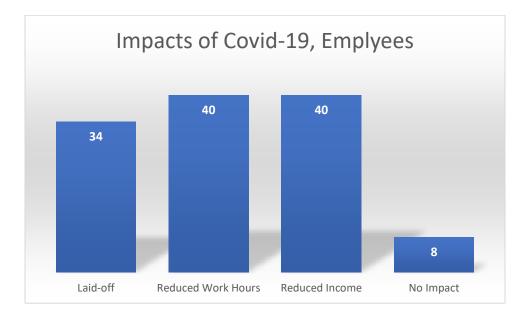
Analyses in this report use responses from 164 Koreans (Those who answered the survey in Korean or those who answered that they were born in Korea).

Respondents are diverse in terms of gender (42% men, 58% women) and age (ranging from age 23 to 79, average age: 52). The majority are long-term residents of the United States (63% have lived in the US for over 20 years and additional 31% for 11-20 years).

2. IMPACTS on COVID-19 on EMPLOYMENT or BUSINESS

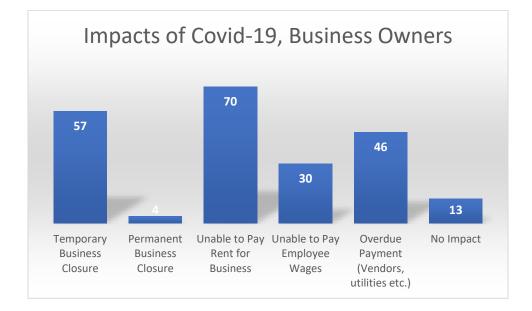
2.a. Among workers (N=101, Full-time employed, Part-time employed,

Freelancers/Independent Contractors, or Others)



Overwhelming majority are affected by Covid-19. Only 8% reported no impact. 34%

experienced lay-offs, 40% experienced reduced work hours, and 40% reported reduced income.



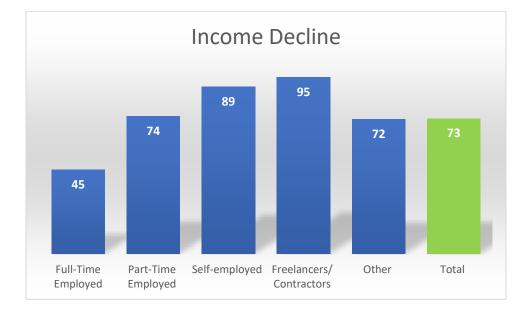
2.b. Among business owners (N=56)

Overwhelming majority are affected by Covid-19. 70 % reported that they were unable to pay rent, 46% had overdue payments, and 30% could not pay wages to employees. 57% closed their business temporarily and 4% closed permanently. Only 13% reported no impacts of Covid-19.

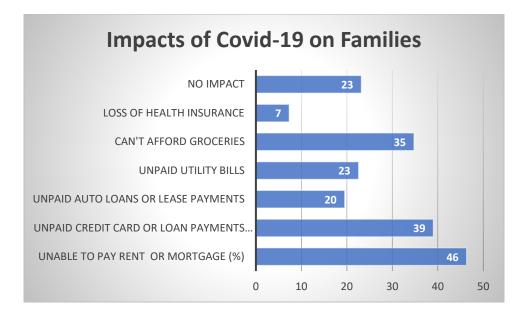
3. IMPACTS of COVID-19 on FAMILIES

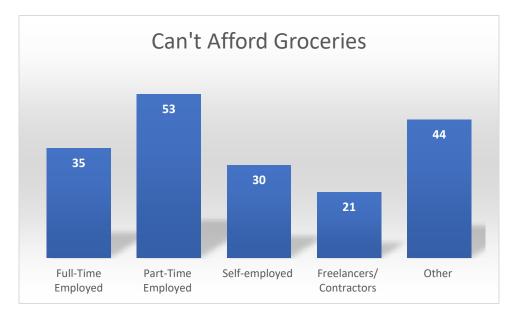
Most families are negatively impacted by Covid-19.

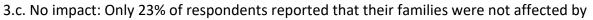
3.a. Income changes: About 70% reported that their family income declined after Covid-19. The percentage of respondents with declined family income is extremely high among freelancers/independent contractors (95%) and self-employed (90%). The percentage is high among part-time employees (74%). Full-time employees reported a lower percentage of income decline than other groups (45%).



3.b. Economic Hardship indicators: High percentages of respondents reported they experienced economic hardship. The most frequently reported economic hardship indicators are inability to pay rent/mortgage and inability to pay credit card bill/loan payment (46% and 39%, respectively). Substantial percentages reported that they experienced extreme economic hardship (23% for inability to pay utility bills and 35% for difficulties in buying groceries). The percentages with extreme economic hardship experience are higher among part-time employees (32% and 53%, respectively) and other group (39% and 44%, respectively). Family income was low among these two group even prior to Covid-19: 58% of part-time employees and 50% of other group had income below 4,000 before Covid-19.

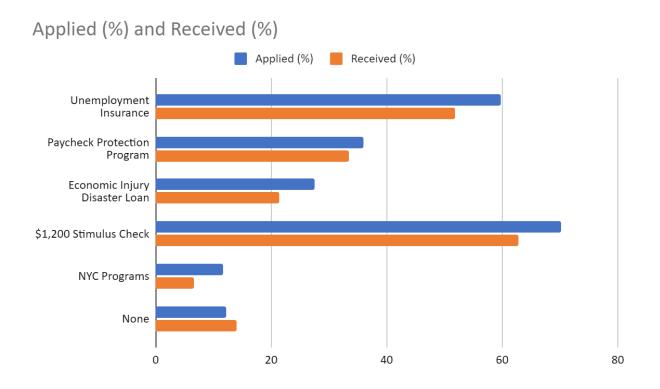




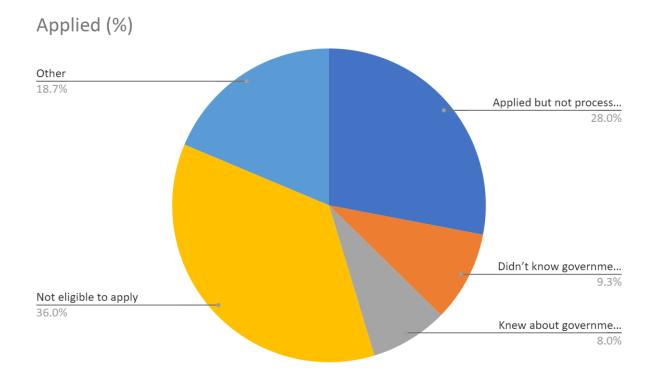


Covid-19. The percentage is much higher among full-time employees (41%) than other groups.

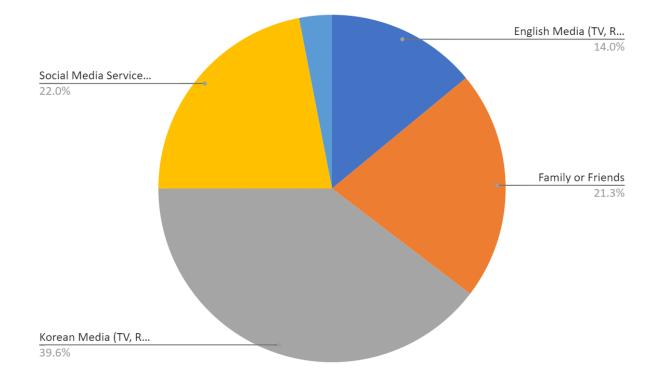
4. GOVERNMENT BENEFITS and ASSISTANCES



4.a. Most respondents applied for at least one government benefits: Only 12% did not apply for any programs. 70% respondents reported they applied for the Federal Government's \$1,200 stimulus check and 60% for programs for the unemployed (Unemployment Insurance, Unemployment Benefits Pandemic, or Unemployment Assistance). For every program, the percentage of respondents who received the benefit is smaller than that for those who applied. While 60% applied for Unemployment benefits, only 52% received it. Although the \$1,200 stimulus check program is almost universal, only 63% received and more than one-third did not benefit from the program. Only 7% received NYC program benefits. Fourteen percent reported that they did not receive any benefits.



4.b. Reasons for not receiving benefits. Out of 164 respondents, 75 (46%) answered the question on reasons for not receiving benefits. The most frequent reason was eligibility (36%, 27 respondents out of 75). Another 28% reported that their applications were not processed.
17% mentioned the lack of information (Didn't know governmental benefit or assistance programs are available or Knew about government assistance programs, but did not know how to apply).



4.c. Sources of information. The major source of information on government assistance is

Korean Media (40%). About 20% respondents reported that they got the information from

family/friends or social media. Only 14% relied on English news media for the information on

government assistance.

5. Written Comments from Respondents.

a. Many expressed needs for language access ("It takes time for us to get information on government benefits. We wait for Asian community organizations to translate and share the information. However, all the benefits are gone before we apply. Government should hire translators to emergency information.")

b. Restrictive eligibility rules are also a barrier to benefits (SBA is not available to new business owners)

c. Hate crime against Asians is a community issue ("There's a rise of crimes towards Asian

Americans and Asian American businesses in the neighborhood. Honestly we don't feel safe

going outside to get groceries and to take public transportation."