

NATIONAL ASIAN/PACIFIC ISLANDER AMERICAN
CHAMBER OF COMMERCE & ENTREPRENEURSHIP

POLICY AGENDA

2021-2022



ASIAN/PACIFIC ISLANDER AMERICAN CHAMBER
OF COMMERCE AND ENTREPRENEURSHIP



LETTER FROM LEADERSHIP

The National Asian/Pacific Islander American Chamber of Commerce and Entrepreneurship (National ACE) represents the voice of the Asian American and Pacific Islander (AAPI) business community and advocates for AAPI entrepreneurs.

Since our founding in 2012, our goal has been clear: to improve the economic and social well-being of the AAPI community. By working with policymakers, business leaders, and private and public stakeholders, we have advocated for public policies that promote growth in our economy, ultimately providing AAPIs with more successful business and economic opportunities.

This is the fourth publication of our policy agenda, which updates and adds new information to our first three publications, issued in 2014, 2017, and 2019. The 2021-2022 publication focuses largely on the impact of the COVID-19 pandemic on AAPI businesses and communities and emphasizes their needs to Congress, the White House, and state and local lawmakers. In doing so, it is our hope that we can collaborate and find equitable solutions to address the unprecedented challenges facing our community in this time of crisis.

The National ACE 2021-2022 Policy Agenda includes discussions on critical issues facing the AAPI community and offers common sense solutions that should be considered by political and business leaders. It is imperative to the well-being of our communities that AAPI voices are present at the table, and this policy agenda serves as a tool to do so.

AAPI businesses make significant contributions to American society in the form of strong economic output, productivity, ingenuity, and job creation. The COVID-19 pandemic has hit AAPI business communities particularly hard, and without equitable relief and solutions, we risk losing or lessening the contributions and gains of the fastest growing ethnic group in the United States.

As lawmakers and business leaders begin to shift gears toward recovery, the contributions of the AAPI business community must be part of the conversation. Our community and economic strength continue to flourish despite an unprecedented pandemic, economic downturn, and a sharp spike in xenophobic attacks against AAPIs. We look forward to the future and to accomplishing more through meaningful input, cooperation, and collaboration from our leaders in the public sector.

We stand ready to engage in the policy discussion which will incite positive change for our community.

A handwritten signature in black ink, appearing to read 'Dr. Karen Eng'.

Dr. Karen Eng
Chair, Board of Directors

A handwritten signature in black ink, appearing to read 'Chiling Tong'.

Chiling Tong
President and CEO

A handwritten signature in black ink, appearing to read 'Jimmy Ferguson'.

Jimmy Ferguson
Policy Committee Chair



INTRODUCTION

National ACE

The National Asian/Pacific Islander American Chamber of Commerce and Entrepreneurship (National ACE) was established in 2012 to represent the business interests of Asian Americans and Pacific Islanders (AAPIs) and to improve their economic and social well-being.

National ACE works with policymakers, business leaders, and private and public sector stakeholders to advocate for public policies that promote growth in our economy so that more AAPIs can be successful in creating business opportunities.

This policy agenda builds upon previous publications issued in 2014, 2017, and 2019 and continues to set forth our top legislative and regulatory policy priorities to aid our mission of supporting AAPI business owners and entrepreneurs.

National ACE's Core Values and Strategies

Deliver Powerful Advocacy:

Represent the united voice of the AAPI business community and advocate for policy priorities that support our community by working with national, state, and local lawmakers in a nonpartisan approach

Provide Business Solutions

Connect local and regional AAPI chambers of commerce, memorandum of understanding (MOU) partners, and other stakeholders across the country and provide innovative business solutions through quality programs and services

Increase Economic Opportunities

Contribute to our nation's economic growth, business development, and government efficiency by supporting programs and policies that create more AAPI business owners, entrepreneurs, and corporate leaders

Maintain Organizational Sustainability

Build and operate a strong and sustainable organization recognized by peers and policymakers alike as an effective, high performing representative of the national AAPI business community

Background

Asian Americans and Pacific Islanders (AAPIs) make up the fastest growing ethnic group in the United States.¹ In fact, AAPIs comprised 40% of all immigrants arriving in the United States in 2017 and the overall AAPI population grew from 18 million to more than 22.6 million between 2010 and 2017.² As of April 2020, AAPIs make up 6.1% of the U.S. population.³

Asian Americans and Pacific Islanders hail from over 40 different countries, embody over 50 ethnic subgroups, and speak over 100 languages and dialects. AAPIs represent one of the most diverse demographic groups in the United States and make important economic, social, and cultural contributions to the country.

In the face of the coronavirus pandemic, many AAPIs have faced high levels of discrimination and xenophobic attacks. As a result, many have lost their business, income, and in some cases, a safe place within their communities. As will be evidenced throughout this policy agenda, AAPIs make critical contributions to their communities, local economies, and the national economy through their businesses. Even though AAPIs continue to make important contributions to American society, the negative impacts of the pandemic cannot be understated. This critical demographic must be represented in policy discussions as we strive to create an equitable economic recovery.

Here is a snapshot of the AAPI demographic:

- "There are an estimated 577,835 Asian-owned businesses with about 24.5% (141,746) in the Accommodation and Food Services sector. Asian-owned businesses have the largest estimated receipts (\$863.3 billion) among minority groups."⁴
- "There are approximately 6,653 Native Hawaiian and Other Pacific Islander-owned businesses with nearly \$11.2 billion in receipts, an estimated 54,446 employees, and about \$2.1 billion in annual payroll."⁵
- AAPI households (both U.S. and foreign born) report higher median incomes than other comparable groups. "In 2017, the median household income for AAPI families was \$80,100, compared with \$60,000 for the U.S. population as a whole."⁶
- Between 2018 and 2019, Native Hawaiian and Pacific Islander women-owned businesses grew by 70%, and Asian American women owned-businesses increased by 63%.⁷

BACKGROUND

- "Asian Americans are the fastest-growing segment of eligible voters out of the major racial and ethnic groups in the United States. More than 11 million [were] able to vote as of 2020, making up nearly 5% of the nation's eligible voters."⁸
- "Of the more than 2 million AAPI-owned businesses in the United States, about one-third are employer-owned." Additionally, "562,000 Asian, Native Hawaiian, or other Pacific Islander employer-owned businesses represent nearly 13% of all employer businesses and greater than 40% of all minority-owned employer businesses."⁹
- AAPI employer-owned businesses contributed \$882 billion in revenue to the U.S. economy and created more than 4.6 million jobs in 2017.¹⁰
- Although AAPIs are thought to have higher earnings and education levels than other racial and ethnic groups, many AAPI subgroups suffer from higher levels of poverty.¹¹
 - "12.3% of AAPIs live below the federal poverty line, ranging from 6.8% of Filipino Americans to a staggering 39.4% of Burmese Americans."
 - Nearly "20% of Native Hawaiians and Pacific Islanders live in poverty."

2021 Legislative Priorities

- **Increasing Access To Capital:** The proportion by which AAPIs received funding during the pandemic exemplified their struggle to access much needed capital. AAPIs face significant barriers to access to capital, including but not limited to a lack of awareness, language barriers, and falling just outside the threshold for much needed aid. Lawmakers must make fundamental changes to ensure AAPI inclusion in traditional avenues and other outlets such as venture capital. AAPIs of all ages and demographics are struggling to access the capital they need to survive. It would be detrimental to the health of the American economy if AAPIs cannot access the capital they need to recover.
- **Creating Affordable Healthcare Options:** Access to healthcare has long been a top priority for small businesses and entrepreneurs. This is particularly true for AAPIs, who on average are less likely to regularly check in with primary care providers and suffer from certain health problems (certain types of cancer, diabetes, etc.)¹² Some AAPI subgroups are more likely to be uninsured than other demographics. Congress must address rising healthcare costs and availability during this global pandemic and for the long term.

BACKGROUND

- **Accessing Reliable, Affordable Broadband:** The pandemic has underscored the vitality of reliable internet service and broadband. Access to the internet is imperative for rural and underserved communities to connect, school children to learn from home, workers to telework, and for small businesses that have pivoted to online sales and operations to keep their communities and workforces safer. While AAPIs are generally perceived to have greater access to the internet, many AAPI subgroups live in low-income or rural areas that lack adequate infrastructure. Supporting the development and improvement of existing broadband and closing the digital divide should be a bipartisan priority for Congress.
- **Collection of Data on AAPIs:** As with many minority groups, access to reliable data to understand full representation is a challenge. Data collection faces challenges due to constantly changing demographics as AAPIs migrate to the U.S., language barriers, or distrust of the government or other surveyors. That said, it is critical that both the public and private sectors develop solutions towards collecting accurate information on this crucial demographic which contributes greatly to the American economy.
- **Uplifting Women AAPIs:** AAPI women workers, business owners, and entrepreneurs experienced great losses during the pandemic. In National ACE's 2020 survey of AAPI business owners, 32% of AAPI businesswomen reported experiencing anti-AAPI sentiment as a result of the pandemic.¹³ Additionally, by December 2020, 44% of unemployed Asian American women were out of work six months or more.¹⁴ As they contribute significantly to the American economy in the form of revenue, job creation, and innovation, it is imperative we provide support for AAPI women to get back on their feet.
- **Next Generation of AAPI Entrepreneurs:** Next generation entrepreneurs are typically considered those born in the early 1980s to mid-1990s. AAPIs within this age range currently own 40% of all AAPI businesses.¹⁵ Mentoring, networking, and skill development of these young entrepreneurs is crucial to the continued success of the AAPI business community.
- **Developing AAPI Leaders:** AAPI leaders have made strides in federal, state, and local government as well as in the private sector. While these strides are important, it is the responsibility of the private sector to uplift AAPIs to leadership positions and for both the public and private sectors to ensure that these crucial demographics are represented in conversations about equity, aid, and recovery.
- **Technical Assistance for At-Risk Small Businesses:** Technical assistance for small businesses encompasses everything from marketing and advertising to financial planning. For AAPI- and other minority-owned businesses, this extends to language translation services. AAPIs miss out on financial assistance, business counseling, and the general pool of resources available to them due to language barriers. Additionally, AAPIs, and other at-risk businesses, need more support in their communities from economic development centers, community lenders, and community development centers.

ACCESS TO CAPITAL FOR AAPIs

Amid the COVID-19 Pandemic

The COVID-19 pandemic has touched every corner of our lives since it first started spreading across the globe early in 2020. By March 2020, life seemingly came to a halt in countries all over the world as people hunkered down in their homes in an attempt to slow the spread of the virus. While national lockdowns did slow the virus for a time, they had devastating consequences for small and micro businesses.

In the United States, minority-owned businesses have suffered disproportionately from the fallout of the airborne virus which forced them to close their doors and change operations drastically. The pandemic ate into the operating budgets of businesses in several ways, including the need to provide personal protective equipment (PPE) to employees, manage sick leave, account for loss of income/revenue, and much more.

AAPIs through COVID-19

Asian Americans and Pacific Islanders have suffered greatly since the start of the pandemic. This is due to the fact that a large portion of AAPIs work in or own businesses in some of the hardest hit industries, such as hospitality, personal and beauty services, and other services.¹⁶ AAPIs make up about 6% of the total population but are overrepresented in many in-person workforce sectors. AAPI-owned businesses make up **11%** of education-services businesses, **17%** of retail trade businesses, and an astonishing **26%** of food service and accommodations businesses – all sectors that have been disproportionately impacted by the pandemic.¹⁷ According to a study by Dr. Robert Fairlie at the University of California, Santa Cruz, “Asian business owner activity dropped by **26%**” in the first two months of the pandemic.¹⁸ By the end of 2020, the number of working business owners was down by 20% – a higher rate than any other demographic.¹⁹

In response to the pandemic, the federal government passed the CARES Act on March 27th, 2020. The CARES Act included the Paycheck Protection Program (PPP), which has served as a lifeline for many small businesses in all states and sectors. While PPP was a valuable resource for small businesses, there are still many businesses that relief has not reached. The bulk of those businesses are minority-owned. According to a study conducted by McKinsey:

“Roughly 95% of Black-owned businesses, 91% of Latino-owned businesses, 91% of Native Hawaiian– or Pacific Islander–owned businesses, and 75% of Asian-owned businesses have little chance of obtaining a Paycheck Protection Program (PPP) loan because fewer minority-owned businesses have existing relationships with a mainstream bank or credit union, a prerequisite to be approved.”²⁰

ACCESS TO CAPITAL FOR AAPIs

There are a variety of reasons why minority-owned businesses have challenges obtaining PPP loans. One reason, stated in the research from McKinsey, is that fewer minority-owned businesses have existing relationships with larger financial institutions or local credit unions. An existing relationship with a financial institution was a prerequisite for the first round of PPP loans. While this was addressed in the second draw loans, the damage had already been done for many small businesses.

Another reason is lack of available funds from federal aid. In March 2021, the administration changed the amount of funding available to self-employed and sole proprietors, "which is important as the administration projects 70% of such businesses are owned by women and minorities."²¹ The administration also increased funding for these businesses in low-income areas.²²

To understand the impact of this, we can review survey data. According to a recent survey conducted by National ACE of 893 AAPI business owners, 10% of AAPIs were excluded from assistance, **52%** were unaware of any state/federal assistance programs, **2%** faced language barriers, **19%** did not meet criteria (business size, number of employees, revenue loss), and **37%** did not think they were eligible for assistance.²³

To further demonstrate the urgency that many AAPI businesses are experiencing, the survey found that, with current cash flow, **17.2%** of AAPI businesses can only operate 1 month more, **41.7%** can continue operations for 1-3 months, **18.37%** can continue operations for 4-5 months, and just **22.8%** can continue operations for 6 months. Based on this data, more than half of AAPI businesses have approached a critical stage of damage from the pandemic, facing shutdowns in the near future.

What Needs to Happen Next?

While the current situation for many minority-owned businesses is bleak, it does not have to stay this way. There are steps that can be taken to tip the scales:

1. Getting the virus under control through effective mitigation efforts and vaccine rollout. By doing so, business owners, their employees, and consumers can feel safe and secure again (both from the virus and financially).
2. Until the virus is under control, there must be flexible and sufficient federal aid for small businesses.
3. Improve data driven insights into segments of small businesses and their workers.
4. Mobilize effective support for small businesses, the people who work for them, and the communities that they serve.
5. Support innovation of financial products and distribution channels to reach small businesses in communities of color at scale.

National ACE is committed and stands ready to work with stakeholders in both the public and private sectors to ensure that the above actions take place and that AAPIs receive the help they need to survive the pandemic.

Access to Broadband and Improved Infrastructure

The COVID-19 pandemic has shed light on an issue predominantly thought to be a challenge only for rural and low-income communities: access to reliable broadband and internet. In a time when many Americans must work and learn remotely, access to broadband and internet is crucial. The pandemic has further exacerbated the digital divide: the gap between those with technology and access to the internet and those without.

Internet access is virtually a prerequisite for participating in today's economy, yet – even before the pandemic – millions of rural and low-income Americans struggled to get by without it. Access to the internet is important for remote learning and work, and for small businesses who need to pivot online in response to the pandemic. Small businesses need to be able to sell their goods and services online, reach their communities, and have the capacity to learn about and apply for relief.

Internet access creates jobs, fuels education and civic engagement, and most importantly, stimulates economic growth. Consider those 2 million AAPI-owned small businesses who contribute over "\$700 billion to our nation's annual gross domestic product (GDP) and employ around 3.5 million people."²⁴ Any investment to help AAPI businesses rebound from the pandemic will have subsequent economic and social benefits, including the preservation of important social safety nets and community networks.

AAPI's and the Digital Broadband Divide

AAPIs are not typically thought of as a demographic struggling with access to broadband, as many studies point to AAPIs having high levels of access to the internet and broadband. However, we must recognize that these surveys are conducted in English and thus reflects a selection bias in the methodology.²⁵ Furthermore, there are several factors contributing to one's access to broadband and the internet such as education, income, residence, or even English literacy.²⁶

This means many low-income AAPIs, immigrants, non-English speakers, as well as unrepresented AAPIs (such as Pacific Islanders and Southeast Asians) are more likely to lack access to a reliable internet connection. For instance, Southeast Asians (typically considered Vietnamese, Cambodian, Laos, and Hmong Asians) account for 14% of the AAPI population at 2.5 million and about 460,000 live in poverty.²⁷ When taking this into consideration, we see that the high number of those living in poverty broadens the digital divide between Southeast Asians and the average American and AAPI.

According to data collected by AAPIs Connect, 1 in 10 AAPIs do not have access to broadband, and almost one in five Native Hawaiians and Pacific Islanders do not have access to reliable broadband.²⁸

While many AAPIs have access to broadband and reliable internet, many low-income, non-English speaking, and underrepresented AAPIs lack this critical resource. National ACE supports legislation that prioritizes updating existing broadband and developing broadband infrastructure to reach communities that need it most. While we know the pandemic will come to an end eventually, it is clear that the role of the internet in our lives is here to stay and the need for broadband will only grow.

***One in ten AAPIs
do not have access to broadband, and almost
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speed internet.²⁸***

Conclusion

The pandemic has been an especially challenging period for many in the AAPI community. While AAPIs are typically thought to have reliable access to internet and broadband, it is not an accurate representation of our community. Underrepresented groups, such as Southeast Asians, Native Hawaiians, and Pacific Islanders, do not have the same access as other AAPI subgroups. Inability to access reliable internet in today's society can be detrimental for participation in education and the workforce and can impact one's ability to access emergency information and updates.

National ACE supports bipartisan efforts by Congress to improve broadband infrastructure in both rural and low-income areas. We stand ready to collaborate with both lawmakers and the private sector to better understand how AAPI subgroups are impacted by a lack of access to the internet as a result of poor broadband.

The pandemic has been an especially challenging period for many in the AAPI community. Today, by supporting universal broadband access, policymakers have a unique opportunity to help the community write a new chapter that is not marked by hate and hardship, but instead defined by digital inclusion and economic success.

The Model Minority Myth

The Asian American and Pacific Islander community has for a long time been victim to what is known as the “model minority myth” which suggests that all AAPIs are successful especially when compared to other minorities. The model minority myth overlooks the fact that the AAPI community is richly diverse and is comprised of cultures and languages from across the globe. This myth is driven in part by easily available data showing that Asian Americans generally have higher levels of education, higher incomes, and relatively lower unemployment rates.²⁹

While it is true that there are many successful AAPIs, it is also true that many underrepresented AAPIs (Southeast Asians, Native Hawaiians, Pacific Islanders, etc.) fall through the cracks and often suffer higher unemployment rates and lack of access to education and healthcare.

Data Challenges Amid the COVID-19 Pandemic

The lack of accurate and reliable data impacts the way we understand how the pandemic has challenged and changed different communities. As discussed above, the model minority myth, in combination with heightened levels of racism and xenophobia, has negatively impacted the AAPI community throughout the pandemic.

Throughout the pandemic, AAPIs, as well as other minorities, have been noticeably absent from COVID-19 data reporting. For instance, AAPIs are sometimes classified as “other” in surveys and reports given their smaller population size, minimizing both the diversity of the AAPI community and their struggles.³⁰ The failure to adequately aggregate data erases the variations in economic, social, and cultural diversity among AAPI subgroups.³¹ Furthermore, these discrepancies influence whether AAPIs have access to healthcare and insurance in their communities and alter the full picture of chronic illnesses and diseases that AAPIs are more likely to suffer from.

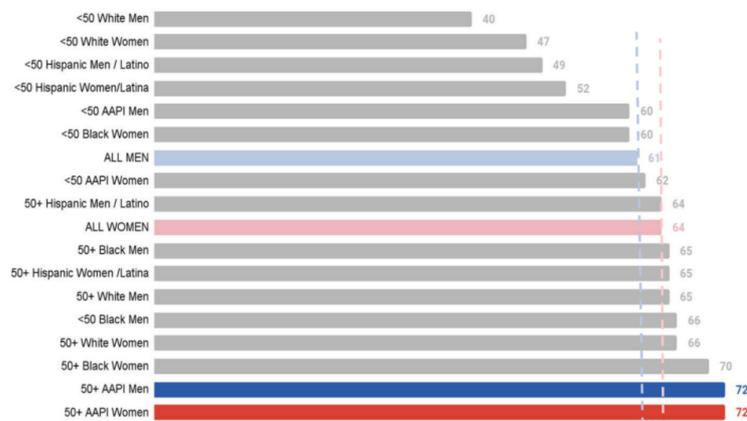
Another challenge of data collection during the pandemic stems from the fact that many American counties do not record race/ethnicity data in either their positive COVID-19 cases or death records. The urgency of this problem is heightened when taking into consideration that AAPIs account for almost half of all COVID-19 deaths in San Francisco.³²

COLLECTION OF MEANINGFUL DATA

There are many instances that point to AAPIs being one of the most negatively impacted communities throughout the pandemic. In a study conducted by the U.S. Census Bureau, researchers found that Asian-owned small businesses had a higher percentage with declining revenue and a smaller percentage with no change in revenue, compared to the national average.³³ However, this study lacked accurate and sufficient data on Native Hawaiian- and Pacific Islander-owned businesses. The lack of accurate and available data on the AAPI community will inhibit policymakers at national, state, and local levels from seeking appropriate resources for this community.

Older AAPI Business Owners Expect Slowest Recovery

Expect at least 6 months before reaching pre-pandemic revenue
% of Respondents



REIMAGINE MAIN STREET
Source: RMS/PPS/USBC/USHCC/National ACE survey. "Looking Ahead: Is Your Business Rebounding from COVID-19?" (April-May 2021)
Q5: When do you expect your business revenue to return to its pre-pandemic level?
Note: All segments represent n>30. Native sample too small to include.

Accurate Data = Accurate Representation

As the subtitle suggests, accurate data equals accurate representation. In turn, accurate representation will lead to more equitable resource allocation.

One important step in achieving more reliable data for this community is to properly disaggregate data. The AAPI community is large and diverse, and categorizing it as "other" in data collection does not provide a clear picture of the AAPI subgroups or variations among them. Data disaggregation, particularly in schools and healthcare facilities, would better enable us to address and understand unique learning challenges and healthcare issues that are more common among specific groups.

Another meaningful solution to the current data challenge in the AAPI community is to collect data on a regular basis to ensure that all data is relevant. Adequate funding from government and philanthropic sources is needed to carry out consistent and holistic data collection.

DEVELOPING AAPI LEADERS

AAPI Leaders in the Public Sector

The 116th and 117th Congress set records for Asian American and Pacific Islander representation with 17 AAPIs and 21 AAPIs elected and reelected, respectively. These AAPI leaders include prominent members such as Congresswoman Judy Chu (CA-27) who serves as the Chair of the Congressional Asian Pacific American Caucus (CAPAC) and Congresswoman Grace Meng (NY-6) who sits on the powerful House Committee on Appropriations. In 2020, the American people not only voted for its first ever woman Vice President, but also the first ever Vice President of South Asian and Jamaican descent, Kamala Harris.

AAPIs have also made strides at the state and local level. 2020 saw a record number of AAPIs running for state legislatures. 158 AAPIs ran for office across 30 different states, representing an increase of 21 AAPI candidates from the 2018 midterms.³⁴ Of the 158 AAPIs who ran in 2020, 27 won elections.³⁵ While this is encouraging, it should be noted that of 7,383 state and local offices, AAPIs only hold 943 seats (roughly 13%).³⁶

More AAPIs run for office each election cycle and it is important that these candidates get support and become elevated to office. With more AAPI representation in local, state, and the federal government, we make room for AAPIs to have a seat at the table and make decisions that give the AAPI community a voice.

AAPI Leaders in C-Suites and Boardrooms

AAPIs are on average more educated than other ethnic groups. As of 2018, 53.9% of AAPIs aged 25 and older had bachelor's degrees or higher levels of education, compared to 32.1% nationally.³⁷ Additionally, Asian Americans make up 12% of the entire professional workforce in the U.S. despite only accounting for 5.6% of the population.³⁸ However, AAPIs are concerningly underrepresented in board rooms, C-suite, executive, and managerial positions. Goldman Sachs conducted an internal study in 2017 that showed Asian Americans comprised 27% of their professional U.S. workforce, yet only accounted for 11% of its U.S. executives and senior managers.³⁹ AAPIs made up only 8% of all Fortune 500 CEOs in 2020, and this number has remained stagnant since 2018.⁴⁰ AAPIs are the least likely to be promoted to executive leadership positions due to stereotypical assumptions about their personalities: that they are not assertive, strong, or confident leaders.⁴¹ This is in part of what is known as the "bamboo ceiling", similar to the glass ceiling faced by women, but it is the exclusion of AAPIs in executive leadership positions.

Elevating more AAPIs to Leadership Positions

If AAPIs are to increase representation in leadership positions, they will need support. More AAPIs must feel empowered to run for public office. Private companies must take the initiative to welcome AAPIs with the right experience and qualifications into the C-Suite and boardrooms.

National ACE supports efforts by the public and private sector to break down barriers that exclude AAPIs from influential leadership positions and stand ready to continue improving the economic and social development of the AAPI community.

Economic Development

Access to Federal Contracting for AAPIs

Federal contracts are an important revenue stream for many AAPI businesses across the country. These contracts help AAPIs source work and talent and make key connections within their industry and the government. A challenge for AAPIs and other minority and new business owners is competing with businesses who have long-term relationships with contractors. Businesses that do not have a history of working with the government are often passed over for contracts as contractors typically work with businesses they know.

There are several ways that both the government and AAPIs can increase federal procurement for AAPI businesses. To start, the government can re-evaluate existing goals to increase procurement for women- and minority-owned businesses.⁴² The Small Business Association (SBA) has a goal of granting 5% of contracts to women-owned businesses and 5% to small disadvantaged businesses. The 5% goal for women has only been met twice since it was established in 1980 - in 2015 (5.05%) and 2019 (5.19%).⁴³ However, these goals are not evaluated on what is known as 'double dipping', where a women-owned business, that is also considered a small disadvantaged business, wins a contract and is included in the data for both women and small disadvantaged businesses.⁴⁴ The SBA and the federal government must reevaluate its goals and metrics for awarding contracts to women and minorities to include which businesses and sectors are being granted contracts and to address 'double dipped' businesses to more accurately reflect the state of procurement.

AAPIs can increase their chances of being awarded contracts by becoming certified as a minority-owned business or enterprise. As mentioned above, the government has set goals for awarding contracts to minority-owned businesses and certification shows that businesses are thoroughly credible and ready to work with large public and private entities. AAPI business can be certified through the National Minority Supplier Development Council, which works closely with thousands of minority-certified businesses and connects them with contracting opportunities. AAPIs can also become certified through the SBA or through their own local entities.

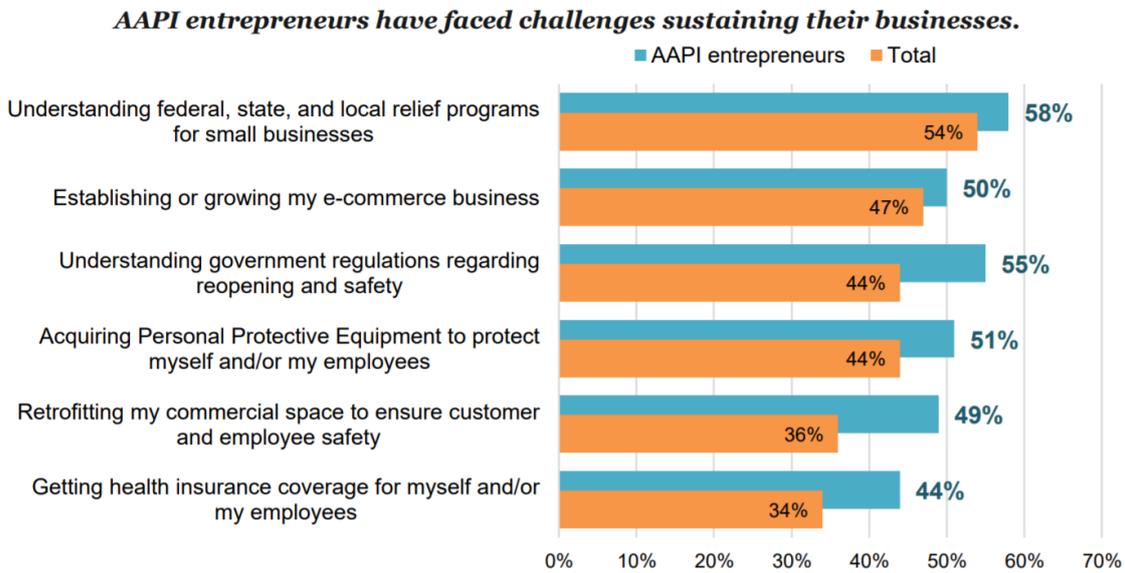
International Trade

International trade serves a key source of revenue, expansion, and opportunity for AAPI business owners. Through relationships forged by international trade, AAPIs can grow their businesses and compete at a larger scale within their fields. National ACE applauds the Biden Administration for its historic appointment of Katherine Tai to serve as the United States Trade Representative (USTR). Ambassador Tai is the first AAPI and woman of color to serve as USTR; this represents a huge victory for AAPIs by having representation at the highest levels of government.

The COVID Recovery

Relief

AAPIs consistently face challenges to accessing relief at the local, state, and federal levels. Earlier this year, the Small Business Majority released a report looking at the specific needs of AAPIs which found that the number one challenge cited by AAPIs is difficulty navigating the process for local, state, and federal relief applications.⁴⁵ Per the report, over half of AAPIs surveyed (58%) struggled with navigating the application process and only half (50%) applied for PPP loans. Furthermore, only 23% of AAPIs received the full amount of funding they applied for, compared to 33% of other demographics. AAPIs, especially Native Hawaiians and Pacific Islanders, are among the most vulnerable to the detrimental effects of the pandemic and more must be done to ensure that relief reaches these groups.



With that said, National ACE supports the amendment language that makes permanent and expands the Minority Business Development Agency (MBDA) within the Infrastructure Investment and Jobs Act. The MBDA was established via executive order nearly 50 years ago and has been funded on a bipartisan basis by Congress each year since its inception. This move would give the MBDA more resources and funding to reach a greater number of entrepreneurs and allow it to expand geographically to areas currently untouched by the agency.

While uncertainty remains, there is reason for AAPIs to be optimistic about the future and their businesses. With the pending codification of the MBDA, the appointment of AAPIs to prominent Presidential Cabinet positions, and more effort being made to ensure relief reaches AAPIs, it is evident that AAPIs are making major strides. National ACE will continue to commit itself to advancing economic development opportunities for AAPI businesses within the public and private sectors.

Energy

Energy policies that put sustainability and the environment at the forefront are crucial to the future of small businesses. National ACE is encouraged by the Biden-Harris Administration's efforts to place the environment at the heart of federal policy. This commitment will be repaid with job growth, the emergence of new sectors of industry and innovation, and increased opportunities for federal contracting.

Job Growth through Investments in Sustainable Infrastructure

A "\$1 million investment in energy efficiency creates around eight full time jobs," which is three times as many as similar investments in fossil fuels.⁴⁶ As we emerge from the worst of the COVID-19 pandemic, its full impacts have yet to be determined. Though, we do know that the economy is in recession and millions of Americans remain unemployed. At the start of the pandemic, many unemployed people felt confident they would be rehired by former employers. But as the pandemic continued and new variants emerged, many jobs have been permanently eliminated. With that said, the public and private sectors need to prepare to innovate new jobs through investments in sustainable infrastructure.

The Biden-Harris Administration has already begun to make good on promises to invest in sustainable infrastructure through the passage of the American Jobs Plan (AJP). The AJP includes huge investments in sustainability that are projected to create 1-1.2 million jobs in the energy efficiency and renewable energy space.⁴⁷ These jobs would create opportunities across several sectors, including wind and solar energy, increase energy efficiency in industrial buildings, and build more high efficiency cars.⁴⁸

AAPIs are increasingly joining the sustainable energy sector. In fact, since 2015, the number of AAPIs working in the solar industry has grown by 18%.⁴⁹

A recent survey conducted by Asian Pacific Islander American Vote found that 80% of AAPIs consider the environment to be an extremely or very important political issue and 77% support stronger federal legislation to address the climate crisis.⁵⁰

Post-COVID Green Recovery

COVID-19 has made many of us step back to think about sustainable solutions to energy consumption in our lives. As governments around the world adopt more sustainable energy practices, it is imperative that the U.S. ramps up efforts to grow green and renewable energy sectors to remain competitive in the global economy.

National ACE supports efforts to grow the sustainable energy sector and to support AAPIs who are innovating in this sector.

HATE & RACIAL EQUITY

2020 and 2021 have been marked by unprecedented levels of hatred and violence against Asian American and Pacific Islanders. This increased violence demands meaningful action from leaders in government, business, industry, and our communities.

Since March 2020, there have been over 3,000 self-reported incidents of violence, harassment, or physical assault towards AAPIs in their communities, with the largest number of incidents taking place in businesses.⁵¹ Violence, mistrust, and anti-Asian sentiment largely stems from misinformation around our community. It prevents us from being able to operate our businesses as we worry about the safety of our employees, family members, neighbors, and friends. We have already seen what hate and violence looks like unchecked. On March 16th, 2021, an armed man took the lives of eight women of Asian descent in Atlanta. Our thoughts continue to be with their families and communities as they cope with this tragic loss of life.⁵²

National ACE applauds the Biden Administration's actions to combat and condemn the rise in anti-Asian violence and hate since taking office in January 2021. During his first week in office, the President signed a memorandum condemning and combating racism, xenophobia, and intolerance against AAPIs and has since reinstated the White House initiative on AAPIs, allocated funding for AAPI victims of domestic violence, and established a COVID-19 Equity Taskforce.⁵³ In addition, National ACE hosted a powerful roundtable discussion with the Director of the White House Office of Public Engagement Cedric Richmond and business leaders on how the private and public sectors can work together to combat AAPI Hate. We are grateful for this administration's commitment to our community and look forward to continuing to work with President Biden to end racism and violence towards our communities.

In May of 2021, the Senate took the important and necessary action to pass Senator Mazie Hirono's COVID-19 Hate Crimes Act, which aims to increase awareness about hate crimes during the pandemic and to educate state and local governments on how to address hate.⁵⁴ The bill also creates a new position within the Department of Justice to crack down on the wave of racial bias against the AAPI community by facilitating expedited reviews of COVID-19 hate crimes, issuing guidance for state and local law enforcement to establish online reporting in multiple languages, and equipping community members to be empowered to report hate crime incidents.

⁵⁵

HATE & RACIAL EQUITY

In response to the increased levels of AAPI hate, National ACE has launched the AAPISTRONG Campaign. Together, with our corporate and nonprofit partners, we are standing up against the racial bias, discrimination, and fear that has plagued our AAPI business communities. Through this campaign, we are helping organizations implement AAPI bias and cultural sensitivity training programs to help business owners and entrepreneurs learn culturally responsive training methods that mitigate unfavorable biases and improve business and workplace outcomes.

Additionally, National ACE, in partnership with Reimagine Main Street & Public Private Strategies, commissioned the largest survey to date of the impact of COVID-19 on small businesses, with a focus on Black, Hispanic, and AAPI businesses. The survey data is used to inform and educate lawmakers on Capitol Hill as to the challenges and opportunities that face business owners in light of the pandemic. We will work with our 65 affiliate chambers to continue to collect and analyze data related to anti-AAPI fear, discrimination, and bias.

National ACE will continue to host regular roundtable discussions with elected officials, policymakers, and alliance partners to ensure AAPI businesses have their voices heard and have access to critical resources. Our recent roundtable with the Department of Justice and Federal Bureau of Investigation on Asian Hate Crimes helped AAPI business owners understand their rights and provided resources they have to protect themselves and their businesses.

National ACE continues to work with our private sector partners across the country and public sector partners in Washington, D.C. to combat hate, which has no place in our country, communities, or small businesses.



Access to Healthcare for AAPIs

Asian Americans and Pacific Islanders were nearly invisible in the public health space, even before the COVID-19 pandemic.

Given the lack of available data on AAPIs, in conjunction with being such an ethnically diverse population, pinpointing specific challenges related to access to healthcare can be a challenge. According to a study by Pfizer, AAPIs are the least likely to report regular visits to a doctor, or having a primary care physician compared to other racial and ethnic groups.⁵⁶ Nearly 20% of AAPIs report going without regular visits to their doctors or other specialists, compared to about 13% of White Americans.⁵⁷ When breaking down subgroups of AAPIs, such as Vietnamese, Native Hawaiians, Filipinos, Koreans, etc., it becomes evident that some AAPIs experience more challenges navigating healthcare than others.

For instance, "U.S. Korean children are four times more likely to have no health insurance compared to other" demographics.⁵⁸ Cambodian and Vietnamese Americans are three times more likely than all other Asians and Americans to go without visits to the doctor.⁵⁹ A consequence of this is that U.S. born Vietnamese women are "one of the highest risk groups for breast cancer" and are "four times more likely to die of breast cancer" than other AAPIs.⁶⁰

AAPIs Healthcare Through the Pandemic:

Another area of concern as it relates to the overall health and well-being of AAPIs is the death rate among AAPIs due to COVID-19. Again, while we still do not have the full picture and likely will not for years to come, we can observe trends from available data.

In a recent study carried out by the Asian American Research Center on Health, it was found that in San Francisco, where the population is one-third Asian American, AAPIs account for nearly half of all COVID-19 recorded deaths.⁶¹ While AAPIs overall account for fewer cases of COVID-19, they account for almost half of COVID-19 related deaths.

A hypothesis for this phenomenon is that less AAPIs opt into testing, taking into consideration underlying health conditions and socioeconomic factors. AAPIs are also overrepresented in frontline sectors. Even though Filipinos are a small percentage of the total nurses in the United States, they make up nearly a third of nurses and more than half of nurses of color who have died of COVID-19 in the U.S.⁶²

Covid-19 U.S. Registered Nurse Fatalities by Race/Ethnicity

Race/Ethnicity	Covid-19 Registered Nurse Fatalities	%
Total	213	100.0%
White	84	39.4%
Filipino	67	31.5%
Black	38	17.8%
Latinx	14	6.6%
Unknown	5	2.3%
Asian & South Asian (Non-Filipino)	3	1.4%
Native American	2	0.9%

Conclusion

Healthcare disparities significantly deteriorate the quality of life for AAPIs and will require the collaborative efforts of the public and private sectors to resolve.

Approaching this challenge will require more reliable data on the AAPI community as well as efforts to break down language barriers and funding to study why AAPIs are more susceptible to certain health conditions.

National ACE stands ready to work with partners in the public and private sectors to address healthcare disparities within the AAPI community.

National ACE NextGen Leaders

Who are Millennial AAPI Entrepreneurs?

Millennials are considered to be those born from the early 1980s to mid-1990s and they currently make up the largest segments of the population and workforce in the U.S.⁶³ In fact, as of 2019, there were just over 72 million millennials in the U.S., and in 2018, millennials accounted for 35% of the workforce.⁶⁴ Furthermore, millennials are predicted to have accounted for roughly 27% of the electorate in the 2020 election, a slightly smaller share than in 2016.⁶⁵

Millennials are also more diverse than their Baby Boomer and Generation X predecessors with 44% of millennials being non-white.⁶⁶

Cumulatively, AAPIs make up about 7% of the U.S. millennial population. Asian Americans make up 6% of the millennial population while Native Hawaiians and American Indians make up an additional 1%.⁶⁷ In terms of age, AAPI millennials account for 51% of all AAPIs.⁶⁸ Additionally, millennial AAPIs made up 28% of all eligible AAPI voters in the U.S., making them a strong voice for the future.⁶⁹ AAPI millennials are also one of the most likely demographics to start their own business as 40% of AAPI businesses are owned by AAPI millennials.⁷⁰

Supporting the Next Generation of AAPI Entrepreneurs

AAPI businesses, particularly those owned by younger AAPIs, are facing unprecedented challenges due to the COVID-19 pandemic. These challenges stem from several sources such as reduced revenue and income, operational changes to comply with COVID-19 guidelines, and racially motivated attacks and harassment. To help support our AAPI businesses, our communities must take a stand against racist attacks towards AAPI businesses.

National ACE understands the importance of supporting and nurturing the next generation of business leaders and entrepreneurs. To that end, ACE has developed a unique program geared towards mentoring, networking, and skill development of these entrepreneurs.

About National ACE NexGen:

ACE NextGen is the premier organization for elevating the success of AAPI millennial entrepreneurs. ACE NextGen creates and connects a vibrant community of entrepreneurial-minded AAPIs, provides support and resources for the AAPI community, and helps AAPIs develop an entrepreneurial mindset and skillset.



The ACE NextGen Program highlights important traits that set AAPI millennial entrepreneurs apart from other business owners and entrepreneurs:

- AAPI millennial entrepreneurs are risk-takers, creative thinkers, and highly driven individuals.
- AAPI millennial entrepreneurs are more flexible and can adjust easily to fast-changing domestic and global business environments. As one of the most technologically inclined ethnic groups in America, AAPIs have learned to adopt technology rather than be conquered by it.
- AAPI millennial entrepreneurs are socially conscious and believe in the importance of corporate responsibility. Millennial entrepreneurs recognize the need for incorporating hiring policies and business models that cannot be replaced by robotics, despite growing pressure to incorporate automation into the workforce.

By thoughtfully developing a comprehensive program that speaks uniquely to this enterprising generation, National ACE supports the pathway to success by building a platform which responds to their needs of efficiency, efficacy, and access to resources. National ACE believes that through this program, AAPI millennial entrepreneurs will not only be successful, but will also continue to significantly contribute to the U.S. both economically and socially. National ACE will continue to invest in the next generation of entrepreneurs.

TECHNICAL ASSISTANCE

Technical Assistance

Technical assistance for small businesses consists of a wide range of resources, including but not limited to marketing, management, financial and strategic planning, and licensing and certification assistance.⁷¹ For AAPI- and other minority-owned businesses, technical assistance also includes language services, as many AAPI-owned businesses are also immigrant-owned and English is not a primary language. There are over 40 different languages spoken within the AAPI community, and only 15% of AAPIs aged 55+ speak English.⁷²

Language Barriers

As noted above, the AAPI community is fluent in at least 40 different languages with only a small portion of older AAPIs (aged 55+) fluent in English. Language is a barrier to success. When business owners look to the local, state, and federal government for relief, they need translated documents and assistance filling out applications. National ACE's recent survey with Public Private Strategies showed that 25% of AAPI business owners surveyed were aged 55-64 and an additional 12% were aged 65+.⁷³ Furthermore, 9% of all surveyed male AAPIs and 7% of all female AAPI business owners reported an inability to access local, state, and federal aid due to language barriers.⁷⁴ A study by the National Coalition For Asian Pacific American Community Development (CAPACD), which pulled data from their membership and economic development centers across the country, found that 28% of AAPI businesses reported "limited English proficiency" as a startup barrier.⁷⁵

Business Counseling - Financial and Strategic Planning

There is often a rosy story about AAPI entrepreneurship told by the media or government reports which implies that AAPI businesses are better off than they truly are. In reality, AAPIs living in poverty are more concentrated in metropolitan areas than any other racial/ethnic group.⁷⁶ The role of community-based organizations, economic development centers, and community lenders play a large role in helping elevate AAPI business owners, particularly in areas of highly concentrated poverty.

Per the CAPACD study referenced above, AAPI business owners largely rely on either themselves or their personal network for funding as opposed to turning to banks and financial institutions. AAPIs need assistance navigating the funding market as well as the financial planning market. While the language barrier is a reason for this, a lack of funding for minority business development is also a barrier.

National ACE serves as a resource for AAPI small businesses and entrepreneurs by offering translation services, consultation services, technical assistance training, and hosting frequent workshops, monthly webinars, policy roundtables, and town halls at no cost. National ACE supports the efforts of community organizations and lenders, as well as those by the public and private sectors to improve business development for AAPIs.

AAPI Women Entrepreneurs

As of 2021, there are 1.16 million AAPI women-owned businesses in the United States, making up 9% of all women-owned businesses in the U.S.⁷⁷ Equally as impressive, as of 2019, Asian American women employed at least 1.17 million people. Native Hawaiian and Pacific Islander women-owned businesses employed 64,898 people.⁷⁸

While the above statistics are positive, it cannot be denied that AAPI women-owned businesses have struggled greatly in the wake of the COVID-19 pandemic. A report by the Asian Pacific Policy and Planning Council and Chinese for Affirmative Action found that AAPI women are three times more likely to experience harassment than men.⁷⁹

Additionally, in another survey conducted by National ACE in partnership with Public Private Strategies (PPS), nearly half (49%) of AAPI women business owners reported having more debt as a result of the pandemic.⁸⁰ The same survey found that at least 19% of AAPI women-owned businesses reported that their revenue decreased by 25%, and 16% reported that their revenue decreased by as much as 76% for 2020. 32% of AAPI businesswomen reported experiencing anti-AAPI sentiment as a result of the pandemic. Asian American women who are jobless have been hit harder than any other group, with 44% of those unemployed having been out of work six months or more.⁸¹

Entrepreneurship by AAPI women across the board continues to grow. However, data shows that AAPI women continue to face disproportionate challenges gaining access to capital and other resources necessary for success. Another startling statistic uncovered in the National ACE and PPS survey found that over half (62.8%) of AAPI women-owned businesses missed out on opportunities to apply for state and federal aid because they were unaware they were eligible.

National ACE supports measures that enhance women's participation in the workforce and ensure an even playing field between male and female workers and entrepreneurs. National ACE also supports measures that enhance women's ability to access capital and other resources that are necessary for the success of their businesses.

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