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Navigating Crisis and Exclusion: Pandemic Experience and Access to COVID-19 Relief among Korean Immigrant Small Business Entrepreneurs in the New York Metro Area, USA

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Abstract

The U.S. federal government provided more than $1 trillion in COVID-19 relief for small businesses. We, however, know little about the impacts of these programs on immigrant small business entrepreneurs. This qualitative study explores the economic experiences of the COVID-19 pandemic and access to government relief among Korean immigrant entrepreneurs in the New York Metropolitan Area. The study analyses in-depth interview data from 24 participants, using inductive thematic analysis. Five main themes emerge from the data: (1) study participants had varied economic experiences in terms of impact of the pandemic and access to government relief; (2) relief programs served as essential lifelines for those who received them; (3) structural and informational barriers limited access to relief programs; (4) access to government relief was shaped by eligibility, language proficiency, digital literacy, professional accounting support, and ethnic networks; and (5) pre-existing regulations and disrupted government services had adverse effects. This study identifies three distinct trajectories of economic recovery among study participants. Additionally, accessing government relief programs impacted participants not only economically but also psychologically and emotionally. The findings support mixed embeddedness theory by showing how institutional and socio-cultural contexts of the host society, ethnic networks, and individual capabilities collectively influenced immigrant entrepreneurs' pandemic experiences and economic outcomes. Our findings call for government policies that ensure access to government relief among those in economic need, such as clear and fair eligibility rules, proactive outreach efforts, inclusive language services, and enhancing internet access and digital literacy in preparing for future disasters.

Introduction

Growing risks of natural disasters and public health crises call for systematic and comprehensive preparation to protect society from their negative impacts. Scientists have observed that climate change and other human-caused environmental shifts, such as population growth, have increased the frequency and intensity of natural disasters and pandemics over the last decades (Dadson et al., 2025; De Oliveira and Tegally, 2023). For example, in the state of New York, United States, the number of natural disaster events with losses of a billion dollars or more increased from seven in the ten years of the 1980s to 22 over five years between 2019 and 2023 (National Centers for Environmental Information, 2024). The COVID-19 pandemic and other public health threats, such as the Mpox outbreak, have revealed society's public health vulnerabilities (De Oliveira and Tegally, 2023).

As the most catastrophic global pandemic in recent history, the COVID-19 pandemic presents a critical case for understanding how governments can design effective and equitable policies against future disasters. In addition to the public health crisis indicated with the initial 15 million excess deaths (World Health Organization, 2022), the pandemic had drastic impacts on the economy, especially on small businesses. Real gross domestic product was estimated to have decreased by 31.7% for the second quarter of 2020, immediately after the pandemic was declared in the United States (U.S. Bureau of

Economic Analysis, 2020). The lockdown orders and social distancing mandates forced approximately 40% of small businesses to close temporarily or permanently (Bartik et al., 2020).

In response, governments around the world provided disaster relief to save lives, reduce economic hardship, and rebuild communities (Brooks and Harris, 2024; U.S. Government Accountability Office, 2023). The U.S. government took a more active fiscal approach and provided a larger budget for disaster relief than other countries (Brooks and Harris, 2024). At the federal level, the U.S. Congress passed six COVID-19 relief acts in 2020–2021 and allocated about $4.6 trillion to various programs (U.S. Government Accountability Office, 2023). Included was a substantial amount for small enterprises: $835 billion for the Paycheck Protection Program (PPP); $376 billion for the Economic Injury Disaster Loan and Advance Programs (EIDL); and $29 billion for the Restaurant Revitalization Fund (RRF) (Fairlie and Fossen, 2022; Parlapiano et al., 2022; U.S. Small Business Administration, no date). In addition, Pandemic Unemployment Assistance (PUA) expanded the eligibility for Unemployment Insurance (UI) to include small business entrepreneurs (New York State Department of Labor, no date). Simultaneously, state governments adopted multiple relief programs (Brooks and Harris, 2024; Liu and Nazareno, 2025), such as New York's COVID-19 Pandemic Small Business Recovery Grant Program (PSBRGP) for small businesses that experienced revenue losses during the pandemic (Empire State Development, no date).

A growing number of studies have examined small business entrepreneurs' experience of and responses to the pandemic (Attree and Lewis, 2024; Fairlie, 2020; Prokop et al., 2025) and the effects of government relief programs (Arslan et al., 2022; Atkins et al., 2022; Autor et al., 2022). However, much of this research focuses on entrepreneurs in general, with limited attention to the specific experiences of marginalized groups, including immigrants. Few studies examine immigrant entrepreneurs' experience and responses despite their unique characteristics, such as language barriers and ethnic networks (Prokop et al., 2025).

This gap warrants special attention, given the vital economic role of immigrant entrepreneurs and their dire experience during the pandemic. Immigrants are more likely than native-born individuals to start businesses and create jobs (Huang & Liu, 2019; Tremper, 2024). In fact, immigrants made up 17% of the self-employed across Organisation for Economic Co-Operation and Development (OECD) countries in 2022 and accounted for 15% of total employment growth between 2011 and 2021 (OECD, 2024). In the U.S., the rate of new entrepreneurship is higher among immigrants (0.67%) than their native-born counterparts (0.28%) in 2023 (Fairlie, 2024). A recent study shows that small business entrepreneurs are significantly more likely to experience economic shocks during the COVID-19 pandemic than others (O'Dell, Fransen, & Jolivet, 2023), indicating their economic vulnerability to disasters.

To address this gap in the literature, this study investigates Korean immigrant entrepreneurs' economic experiences during the pandemic in the New York Metropolitan Area (NYMA), United States, focusing on their access to government disaster relief programs. We selected Korean immigrant entrepreneurs for several reasons. Three authors of this study are native speakers of Korean with extensive experience working with Korean immigrant communities. An existing partnership with a Korean immigrant

community organization facilitated recruitment and enabled the collection of nuanced data, especially on culturally sensitive topics such as financial hardship. Additionally, small business entrepreneurship is prominent in the Korean immigrant community, comprising 19% of Korean immigrants, the highest rate among Asian ethnic groups (Min and Kim, 2018). Koreans also have higher rates of limited English proficiency (LEP) at 40%, compared to 32% for all Asians (Maye and Marvin, 2024), allowing detailed investigation of language access issues. Language barriers are identified as major deterrents to economic integration and access to government resources among immigrants (Adserà and Pytliková, 2016; Rao et al., 2024).

This study asked the following questions: (1) What economic experiences did Korean immigrant entrepreneurs encounter during the pandemic? (2) How did they access government relief programs, and what barriers and facilitators affected this access? (3) What factors influenced their economic conditions during the pandemic, particularly the impact of disaster relief programs? These questions served to deepen understanding of how immigrant entrepreneurs navigated economic shocks and government resources during the crisis.

Literature Review: Crisis and Immigrant Small Business Entrepreneurs

Small Business Entrepreneurs' Responses to Crisis and Government Policy

In public administration, a disaster refers to large-scale disruptions involving danger, loss of life, and infrastructure breakdown (Drennan & McConnell, 2007). In business, the term *crisis* often describes sudden, uncertain events that threaten a firm's survival, and crises can escalate into disasters when unmanaged (Pearson & Mitroff, 1993). Due to low frequency, many firms remain underprepared for disasters despite their high impact (Herbane, 2010).

Much of the existing literature identifies a range of firm-level characteristics—such as business age, size, industry sector, and geographic location—as determinants of crisis outcomes (Adekola and Clelland, 2020; Haynes *et al.,* 2019). Additionally, entrepreneur-level factors, including their resilience, risk perception, leadership, and adaptive decision-making capabilities, have been shown to significantly affect businesses' crisis management (Herbane, 2010; Kliestik *et al.,* 2025).

A growing body of literature highlights the critical role of public policy in supporting small business entrepreneurs during and after crises. Government interventions, such as emergency financial aid, information dissemination, and institutional coordination, are essential not only for mitigating the immediate impacts of disasters but also for facilitating long-term recovery (Adekola and Clelland, 2020). During the COVID-19 pandemic emergency, government relief programs are estimated to help prevent business closures, retain employees, support wages, and improve firms' financial health (Autor *et al.,* 2022; Hubbard and Strain, 2020), though some studies have questioned their cost-efficiency (Chetty *et al.,* 2024). These studies assessed the overall impacts on small businesses as a whole, but few have paid attention to variations among entrepreneurs, especially those in disadvantaged positions.

Inequities and Immigrant Small Business Entrepreneurs

The impacts of disasters are unevenly distributed. Immigrant entrepreneurs face added constraints—limited access to capital, language barriers, discrimination, and legal precarity. They are often excluded from mainstream networks and challenged with fragmented support systems (Lee and Black, 2017; Rath and Swagerman, 2016). During the COVID-19 pandemic, immigrant entrepreneurs were more severely affected than their native counterparts, as indicated by higher business closure rates (Amuedo-Dorantes *et al.,* 2024; Fairlie, 2020).

Previous studies have found that COVID-19 relief programs disproportionately benefited businesses in more advantaged positions. Larger firms, established businesses in operation for more than two years, White-owned businesses, and businesses located in high socioeconomic status areas had a higher likelihood of receiving PPP loans and, if awarded such loans, obtained larger amounts than their disadvantaged counterparts (Atkins *et al.,* 2022; Fairlie and Fossen, 2022; Humphries *et al.,* 2020; Wang and Kang, 2023).

A few studies show that immigrant entrepreneurs had limited access to COVID-19 disaster relief programs (Arslan *et al.,* 2022; OECD European Commission, 2021). These studies identified language obstacles, limited digital access and literacy, restrictive or confusing eligibility rules, and perceived difficulties in preparing required documents as barriers (Arslan *et al.,* 2022; Kim *et al.,* 2021; Lee, 2024; OECD/European Commission, 2021). For example, Lee (2024) found that linguistically and culturally inadequate language services were obstacles hindering Korean immigrant entrepreneurs near the U.S.-Mexico border from obtaining program information and applying for benefits. However, these entrepreneurs overcame the language barrier using ethnic resources, including local networks and non-local resources, like information in Korean-language social media (Lee, 2024). Notably, even when immigrant entrepreneurs accessed relief programs, the positive economic impacts (e.g., number of actively working entrepreneurs) were smaller than for other demographic groups (Liu and Nazareno, 2025).

Existing studies on immigrant entrepreneurs' experiences of the pandemic are mostly descriptive (Lee, 2024; Liu and Nazareno, 2025). A limited number of pre-COVID-19 pandemic studies have conceptualized immigrant entrepreneurs' experiences of and responses to disasters. These studies have tested mixed embeddedness theory, a dominant theoretical framework for analysing immigrant entrepreneurs' economic integration (Kloosterman and Rath, 2018; Law and Zhuang, 2025). The theory investigates immigrant entrepreneurs' economic success through an interactive framework, considering both opportunity structure and individual actors. Opportunity structure is "embedded in wider national institutional/regulatory and socio-cultural contexts" (Kloosterman and Rath, 2018, p.107) and is shaped by the host society's larger social context (structural embeddedness). Individual actors (immigrant entrepreneurs) make decisions and take purposive actions embedded in personalized social networks, especially ethnic networks (relational embeddedness). Accordingly, researchers should consider the

host society's institutional and regulatory contexts alongside immigrant entrepreneurs' personal and social resources (Kloosterman and Rath, 2018; Kloosterman *et al.,* 1999; Law and Zhuang, 2025).

Applying mixed embeddedness theory to disaster research, existing studies have compared ethnic resources with the host society's institutional arrangements and non-ethnic networks. Campagnolo and colleagues (2022) and Chiesi (2014) found that access to host society resources plays a stronger role than ethnic network resources in immigrant entrepreneurs' disaster responses. Disaster preparedness was more frequent among immigrant entrepreneurs outside ethnic enclave sectors than those in the enclave economy (Campagnolo *et al.,* 2022); that is, immigrant entrepreneurs in networks with native people with higher occupation status showed stronger economic resilience than those relying on ethnic belonging during economic crisis (Chiesi, 2014). In contrast, Law and Zhuang (2025) showed the roles of both broader institutional opportunity structures and ethnic social networks during COVID-19, using key informant interview data in Canada. Immigrant entrepreneurs' adaptation strategies were simultaneously shaped by institutional contexts, such as government relief programs, Business Improvement Areas, and the built environment, as well as family and ethnic support networks and transnational ties. Similarly, O'Dell and colleagues' (2023) study in Amsterdam shows that people more embedded in their neighbourhoods were less susceptible to the negative economic and social impacts of the pandemic.

While valuable, existing studies provide an incomplete picture of immigrant entrepreneurs' disaster experiences, particularly regarding government relief programs. Most research on relief programs has focused on small business entrepreneurs generally (Autor *et al.,* 2022, Chetty *et al.,* 2024; Hubbard and Strain, 2020), neglecting disadvantaged entrepreneurs. Studies on immigrant entrepreneurs primarily have examined the pandemic's businesses and economic impacts (Amuedo-Dorantes *et al.,* 2024, Fairlie, 2020; Prokop *et al.,* 2025) with few investigating their access to government relief (Arslan *et al.,* 2022; Kim *et al.,* 2021; Lee; 2024; OECD European Commission, 2021). Furthermore, these studies are largely descriptive, with limited efforts to conceptualize empirical findings for theory development in disaster research.

Methods

This study employed a qualitative research method to explore an underexamined area where hypotheses have not yet been developed (Creswell, 2009; Terry *et al.,* 2017). In addition, a qualitative approach enables researchers to understand the phenomenon from participants' perspectives by allowing them to express their feelings, perceptions, and thoughts in their own voices (Creswell, 2009; Edin and Pirog, 2014). This method provides in-depth understanding by investigating the 'how' and 'why' of participants' experiences from their own perspectives (Edin and Pirog, 2014).

Data and Sample

This qualitative study used data from a sample of 24 participants recruited from small business entrepreneurs and professionals who (1) identified themselves as Koreans or Korean Americans, (2)

were 18 years old or older at the time of the interview, (3) were able to communicate either in English or Korean, and (4) lived or worked in the NYMA. We purposefully recruited a diverse sample across gender and business sectors. A Korean community organization for political actions and policy advocacy assisted in the recruitment of study participants through social media messages, flyers to community organizations, and connecting the authors to leaders of Korean small businesses. Participants were also recruited through the authors' connections. Twenty-three small business entrepreneurs were interviewed; one dropped out without providing enough data for meaningful analysis. The sample also included two professionals who had worked closely with Korean immigrant entrepreneurs: an attorney and a Certified Public Accountant (CPA). We decided to include these professionals because earlier interviews indicated that such professionals had played important roles in accessing government relief programs. Every participant provided consent by submitting an informed consent form to the researchers before the interview.

The first and third authors interviewed participants between October 2021 and March 2023. Participants chose the interview language. All preferred Korean, except one who selected English (the authors translated quotations from transcripts in Korean to English for this paper). Seventeen interviews were done in person, five by video conference, and two by telephone. Participants chose the interview location (e.g., the participant's store or a private room at a community organization's offices). Completed interviews averaged 74 minutes, ranging from 48 to 131 minutes. An incentive of $30 was offered after the interview.

Table I presents the 24 participants' characteristics and pseudonyms. Participants were mature: all 40 or older, half 50–59, and 8 at least 60 years old. Most were long-term residents of the U.S.: only one had lived in the U.S. for less than 10 years. While eight participants received formal education in the U.S., 16 did not. Participants had varied businesses; notably, eight were dry cleaners and five were nail salons.

Interview Guide

All interviews were conducted using a semi-structured interview guide. Its initial development was based on existing studies (Bartik *et al.,* 2020; Humphries *et al.,* 2020) and insights from Korean community organization leaders familiar with the Korean immigrant business environments. The guide was revised, and new questions were added when new themes emerged during interviews. A small number of closed-ended questions at the end gathered demographic and other background information.

Analytical Approach

We applied an inductive thematic analysis approach to the interview data: we identified themes and patterns relevant to our research questions out of the data without a predetermined theoretical framework (Braun & Clarke, 2006; Terry *et al.,* 2017). Interviews were transcribed verbatim. The first author generated an initial list of codes after reading the transcripts several times. The first three

authors, all native speakers of Korean, discussed codes on the initial list and added new codes, revised code definitions, and finalized the code list. We coded the transcripts using ATLAS.ti, qualitative data analysis software. For the first two transcripts, the first three authors independently coded them and compared the results. When we found differences in coding, we discussed them until an agreement was reached. After obtaining a clearer idea of how to code the data, we allocated transcripts among ourselves. While the first author coded all transcripts, the second and third authors coded different transcripts. We then discussed and resolved any discrepancies between coders. Based on the coding results, the authors identified themes and emerging patterns by combining, grouping, or collapsing codes into bigger or more meaningful concepts and seeking associations, relationships, or interactions among codes and themes. The draft analysis results were finalized after multiple rounds of discussion.

This study used various approaches to validate its findings, drawing on Creswell and Miller (2000). Three authors independently analyzed the data and reviewed each other's results, as described above. We made efforts not to ignore disconfirming or negative evidence: we did find a small number of negative cases and confirmed that they did not outweigh the evidence that supported our analysis results. Two study participants and three Korean community leaders were invited to review a draft of the manuscript. They confirmed that the study's results were mostly consistent with their observations of the Korean immigrant community.

We used pseudonyms and altered identifying details to protect participants' privacy. All information (e.g., age) reflects conditions at the time of interviews. This study was approved by the Institutional Review Board at a Northeastern U.S. university (IRB ID: MOD00010845).

Findings

Qualitative, thematic analysis shows that participants' economic experiences of the COVID-19 pandemic were diverse. They differed in terms of the impact of the pandemic on their businesses, access to government relief programs, and evaluation of these government programs.

Varied Economic Experiences and Uneven Recovery among Study Participants

Almost all participants reported that their businesses struggled at least at the beginning of the pandemic. Among 22 small business entrepreneur participants, 18 reported considerable revenue loss for the first two to four months. Many were not prepared for a medium- to long-term closure of their businesses. Jung-ho, owner of a well-established nail salon, shared his experiences:

At the beginning, money in my business account went out automatically multiple times because of automatic payment plans for taxes and all other essential stuffs. My business account became penniless. In a month, I had four to five bounced checks. I could not deposit money into that account. I could not take any action. I was fearful that my business might shut down permanently.

Not everyone, however, suffered from business losses. Four participants reported no or almost no negative economic impact: grocery store owner Kyung-soo, two realtors, Julie and Mi-young, and home health service provider Sun-ja. Kyung-soo reported increased sales revenues: "*People could not go to restaurants and they did not have any other choice but to cook and eat at home. They just came for (grocery) shopping."* Julie and Miyoung reported a boom in their businesses due to increased housing demand. Julie said, "*Last year and this year, I have been super busy. So I'm not one of these people COVID has been bad."* Sun-ja reported that her business experienced "*no big blows*": while overall demand declined, new parents looked for in-home care during the pandemic. Her business expenses were reduced because her employees worked fewer hours.

Among those who struggled, some experienced rapid recovery while others remained strained for a long time. Dry cleaners as a whole underwent a slow recovery because demand remained lower after the lockdown mandate ended, due to increased remote work and decreased social gatherings. No dry cleaner in our sample reported full recovery in their business. Some in other industries reported a slow and non-linear recovery. Yung-ho (beauty supply) said, "*Immediately after the lockdown ended, the sales revenue soared. The sales hike continued only for one week, though.*" Others experienced a rapid and steady recovery. Chi-hun (deli) said, "*My business recovered quicker than I expected. Around June, my sales revenue reached about 90% of the pre-pandemic level.*"

These divergent trajectories of economic recovery demonstrate distinct economic experiences among study participants. The data highlight that the economic consequences of the pandemic were unevenly distributed, suggesting a need for a nuanced understanding of economic experiences that takes into account discrepancies as well as similarities among immigrant entrepreneurs.

Relief as a Lifeline — For Those Who Could Access It

Fifteen out of 22 entrepreneur participants reported that their businesses survived the economic shock because of COVID-19 relief programs. They mentioned that PPP, EIDL, and RRF enabled their businesses to survive. Kyung-hee, a nail salon owner, said, "*I could survive thanks to PPP.*" Chi-hun (deli) explained how two relief programs helped his business:

I lost a lot of money [during the lockdown]. Immediately after the pandemic broke out, news media covered government relief programs… This news gave me hope and the government delivered these benefits promptly… I received PPP [at the beginning]. Early this year, I also received the restaurant assistance [RRF]. These benefits covered 100% of the loss I had last year. As a result, I did not lose anything.

Sungho, a CPA, gave his professional assessment of the impacts of government programs, which was consistent with the experiences of small entrepreneur participants:

For the personal service industry, such as nail salons and laundromats, more than 30% of businesses would have gone away if there were no government support. Restaurants were in more dire situations.

Without Restaurant Revitalization [Fund] or other grants, more than half would have gone.

Government relief also helped participants meet their personal, non-business needs. Two participants explicitly mentioned the roles of UI benefits in their families' economic survival. Jung-sook (dry cleaning) said:

I did not experience economic hardship. UI came out immediately. My business is a corporation and I am listed as its employee. I received weekly payments [from my own business]. With UI, my economic situation was even improved. There was nothing to spend on and money came in without interruption. I had nothing to spend money on because I could not go out.

These quotations underscore how government aid functioned as a critical buffer against economic shocks. Relief programs often enabled study participants to maintain their businesses and to meet their families' economic needs. These findings demonstrate the roles of timely and targeted government interventions at the time of crisis.

Feeling Excluded — For Those Who Could Not Access Relief

Not everyone had access to these programs. Five out of 22 entrepreneur participants did not receive PPP or other relief. Two realtors in our sample did not apply for PPP because they neither needed nor wanted government-funded loans. Three participants — Kerry (restaurant), Mi-Kyung (nail), and Daniel (dry cleaning) — could not receive relief, despite large revenue losses in their businesses, because they believed that they were ineligible or misunderstood program rules. Kerry (restaurant) and Mi-Kyung (nail) thought they were disqualified because their businesses were new, while Daniel understood that he was ineligible because he had reported negative business earnings in his business tax file. Kerry expressed her bitter feelings about being excluded from government relief programs:

Those who just started their businesses invested their lifetime savings into their new business… However, when the pandemic broke out, we could not get any support because we were not qualified.… I strongly believe that what the government did was wrong… We may not have made enough contributions so far. But we would make contributions in the future. Those with established businesses have accumulated capital. Government policy made the rich richer and the poor poorer.

It should be noted that our additional research on pandemic relief programs suggested that these three participants may have misunderstood eligibility rules for some programs. Some federal programs, such as PPP, did not disqualify new businesses and those without profit from receiving government relief. Although applicants were required to submit documents that new businesses could not generate, such as payroll tax files for the previous year, they were allowed to use other proofs of qualifying payroll amount, such as bank records (Small Business Administration, 2020). However, new entrepreneurs and businesses with negative earnings were ineligible for New York State PSBRGP (Empire State Development, no date), confirming these study participants' understanding of their eligibility. These findings suggest that barriers to information obstructed their access to the relief programs. Their

experiences show that even well-intentioned government relief programs failed to reach some of the most vulnerable small business entrepreneurs, despite their dire need for government relief.

Lack of Language Access, Digital Literacy, and the Quality of Professional Intermediaries: Barriers to Government Relief

While most participants had ultimately succeeded in obtaining government relief programs by the time of the interview, many encountered formidable barriers: limited access to language services, inadequate digital access and literacy, and incompetent professional accounting services. Qualitative data analyses suggest that these challenges existed before the pandemic, but they became more visible and unbearable during the pandemic.

First, the language barrier is frequently mentioned as an obstacle to relief. Ten participants (42%) explicitly stated that their limited English proficiency constrained their access to information about available government resources and obstructed their applications. The language barrier was an issue even among highly educated participants. Young-sook (dry cleaning) received a college education in Korea but had difficulty accessing governmental relief.

To us, English is not our first language. It is the second language. I often feel depressed because of the language. For example, governments provided various benefits this time [during the pandemic]. Native speakers of English obtained information much quicker than us. Accordingly, they received every benefit available and the maximum amount possible. However, it was extremely hard for us to apply for these benefits.… We received much less than what we deserved. I want to say that it was really hard for us to receive these benefits.

She also expressed frustration over the absence of functioning language services:

Government relief programs offered interpretation services. However, it did not work. When I called and chose "Korean [service]," the call immediately dropped. It did not work at all. [Interviewer: There were no Korean-language services and no documents offered in Korean, right?] Nothing. Not one document. [Interviewer: Were all documents in English only?] Yes, every form was in English only.

In comparison, participants who were fluent in English, especially those educated in the U.S., were able to identify, apply for, and secure government relief more easily and quickly. For example, Robert, a restaurant owner who immigrated as a child and attended college in the U.S., proactively sought information through mass media and online searches. As he put it, he received "*the maximum amount of support available*."

Second, limited digital access and literacy created significant barriers to relief access. Daniel, a dry cleaner, said that he was digitally illiterate and therefore had limited access to information and misunderstood government programs' eligibility rules, as described above. Chi-hun, a deli owner, also observed, "*I know why older people could not get relief benefits. It was because everything was done*

online. Nobody answered the phone. Internet only, no exception." Sung-ho, the CPA, pointed out inadequate offline services.

They [Government offices] rarely picked up the phone for the first two months or so. It was a really big problem. Absolutely a problem! They began [to answer the phone] after 3–4 months.… The server was sometimes shut off.

On the contrary, those with internet access and digital literacy obtained information disseminated through the internet and social media. Kwang-su (dry cleaning) shared his experience:

I looked on the internet all day long. From the internet, I found [Korean] YouTubers who provided information on 'what government relief programs were available and how to apply them.' The number of YouTubers increased as time went on. I applied for relief programs, following their instructions.

Third, inadequate CPA services were an obstacle for some participants. Eleven participants reported that their CPAs refused to work on government relief applications. When Kwang-su called his CPA and asked about EIDL, he got the following answer: "*There is no contract between you and me about it. It is up to you whether you would apply for it yourself or give up. I cannot do it.*" Participants with supportive CPAs had a completely different experience: Eight applied for and received government relief easily and promptly. Kyung-soo (grocery store owner) reported: "*My CPA told me 'I will take care of everything,' and my applications were accepted by the government [without difficulty].*"

Together, these findings show that establishing government relief policies alone may not have achieved their goal of helping immigrant entrepreneurs survive the pandemic-induced economic shocks. Without removing barriers to accessing these benefits, government benefits may not reach those in need, especially those in disadvantaged positions, revealing gaps in government policy.

Precarity Compounded: Pre-existing Regulations and Service Interruptions Exacerbated Crisis Conditions

Although existing studies focused mainly on pandemic-specific relief policies (e.g., Arslan *et al.,* 2022; Autor *et al.,* 2022), our interview data revealed that both existing, non-pandemic regulations and interruption of regular government services amplified economic hardship among participants. Before the pandemic, the government mandated that nail salons must install a ventilation system and dry cleaners must replace old, perchloroethylene-based machines with environmentally friendly, hydrocarbon-based machines. Participants in nail and dry-cleaning businesses expressed frustration over these regulations. Sang-hoon (dry cleaning) said:

The pandemic started in March 2020, and we were mandated to remove old machines by December 2020. It would be hard for us to replace machines even if we had run business as usual. We could not open our business and had overdue rent for months. It would cost $130,000 to $150,000 to replace machines. There were neither supports nor extensions.… No answers from the federal and state

governments…. Some owners did not have money even to remove old machines, which cost $3,000 to $4,000. There was no support. Many dry cleaners just closed their businesses. They just left their machines where they were.

Interrupted or delayed government services also imposed burdens on some participants. A delayed fire inspection hit Kerry's business directly when she moved her restaurant into a cheaper location:

Nobody answered my phone. When I emailed, I got only automatic replies, saying, "Services are delayed because of the pandemic." I got tens of emails just like that.… It took eight weeks for me to get a fire inspection certificate.

Study participants' experience revealed challenges unnoticed in the existing literature: pre-pandemic regulations and interrupted government services. This finding demonstrates the need for considering existing policies when estimating the effectiveness of new policies adopted during a disaster.

Cultural Value and Moral Reasoning

Korean cultural values and moral reasoning sometimes deterred entrepreneurs from applying for government relief programs. Our interviews revealed that some Korean immigrant entrepreneurs were discouraged from applying for or chose not to apply for government relief programs, despite being eligible. For instance, when Sun-ja asked her CPA to help with her PPP application, he said to her, "*Gosh, you are running your business now. Do not apply for it so that people in real need can receive benefits.*" This was not an isolated case. As attorney Jung-hoon observed, many Korean immigrants refrained from applying because they believed, "*If I had received these benefits (and if the funds were out of money), those in more desperate need could not receive benefits*."

This pattern reflects collective values and moral reasoning rooted in Korean/Asian culture. In contrast to more individualistic norms common in American culture, Korean/Asian immigrants' decisions were often guided by a sense of social responsibility and deference to the needs of the community at large (Oyserman *et al.,* 2002).

Relief, Recognition, and Resentment: Pandemic Experiences Reshaped Trust in Government and Society

Experiences during the pandemic influenced participants' perceptions of U.S. society and government. Many evaluated government relief programs favourably and recognized a positive role for the government. Ji-hoon (dry-cleaning) said, "*For 30 years living in the United States, this was the first time that I received big help from the government.*" Chi-hun (deli) also expressed his positive evaluation:

I learned that the United States is a really powerful country. As a small business entrepreneur, the system worked speedily. I always thought that the U.S. government system was slow.… [After the pandemic] I

realized that the U.S. system was not slow. I recognized that the system was operated accurately.

To the contrary, other participants, especially those who had difficulty accessing government relief programs, became negative about the U.S. government and society. They felt that they experienced discrimination because of their minority or immigrant status. Young-sook (dry cleaning) shared her feelings:

I struggled to receive government relief, overcoming multiple challenges. After getting these reliefs, I became depressed. I felt sorry for myself. I realized that this was a disadvantage for first-generation immigrants.… I paid a large sum of taxes. It is okay. Paying taxes is the duty of American citizens. However, I experienced challenges as a member of a minority group. It was really hard for me to get government benefits. It was really, really difficult.

These divergent perspectives highlight that the government relief programs had not only economic but also psychological impacts. While trying to access government relief, study participants had opportunities to reevaluate the U.S. government and society, as well as their positions in the U.S. society. Study participants with positive experiences of accessing government relief became appreciative of the U.S. government. However, those who struggled became frustrated with the discrimination they experienced and were left with emotional scars.

Three Different Trajectories of Economic Recovery

In analysing the interview data, three groups emerged that reflected different experiences related to the economic impact of the pandemic and government relief: no hardship throughout the pandemic (NH), recovery after early hardship (EH), and continued hardship throughout the pandemic (HT). These differing experiences are explained by the following five factors: (1) changes in sales revenues during the pandemic, (2) (perceived) eligibility for government relief programs, (3) barriers to and facilitators of access to relief programs, (4) receiving relief benefits, and (5) issues with government regulations and a lack of service availability. Table II summarizes our analysis results.

No Hardship Throughout the Pandemic (NH)

In our sample, four participants (18%) did not experience economic hardship: Julie (realtor), Kyung-soo (grocery store), Mi-young (realtor), and Sun-ja (home health services). All four operated businesses where the COVID-19 pandemic had positive or minimally negative impacts. These four participants did not share any other common characteristics. Two reported a language barrier and the other two did not. Regarding digital literacy, Mi-young often searched for information online, while Sun-ja did not. Kyung-soo's CPA took care of government relief applications, whereas Sun-ja's CPA discouraged her from applying. Kyung-soo and Sun-ja received relief benefits, but the other two did not. Only Mi-young had an issue with government regulations and services. Little to no negative impact of the pandemic on their

business revenues explains these entrepreneurs' experience of the pandemic-induced recession without economic hardship.

Early Hardship and Recovery (EH)

The majority (15 participants, 68%) experienced economic hardship early in the pandemic and improved economic conditions later. When the pandemic started, they had no or almost no business income because of the lockdown and lower demand. All were eligible for and received government relief. Many reported that their economic conditions began to recover when they received those benefits.

Almost everyone in this group had at least one individual resource that assisted them in accessing government relief: English proficiency, digital access and literacy, or quality CPA services. These resources enabled participants to find information on available programs and to complete applications. One exception is Kyung-hee (nail salon). She, however, applied for and received relief with help from the Korean American Nail Association of New Jersey.

Early Hardship participants differed from each other in terms of the impacts of government regulations and services. Eight out of 15 expressed frustration over regulations and interrupted services, while others did not. The common factor in the EH group was business revenue losses and their access to government relief programs.

Hardship Throughout the Pandemic (HT)

Three participants (14%) underwent economic hardship throughout the pandemic: Daniel (dry cleaning), Kerry (restaurant), and Mi-kyung (nail salon). These three participants shared common characteristics. While their businesses were negatively impacted by the pandemic, they had limited access to government relief programs. All had issues with government regulations and services, although this issue was not a unique problem experienced by this group. These three differed from each other in terms of English proficiency and digital literacy. Mi-Kyung had limited English proficiency and did not use the internet actively to gather information. Kerry was completely different. She had a good command of English, actively gathered information online, and applied to multiple government programs, but failed to receive benefits.

The three trajectories of economic hardship and recovery demonstrate that immigrant entrepreneurs had divergent experiences during the pandemic, although all shared the same ethnic identity and lived in one specific geographic area. The three different groups' experiences also show that their economic outcomes depend largely on their positions in the host society's support system (i.e., government relief programs) and market conditions (i.e., the economic impacts of the pandemic), as well as individual resources (e.g., English proficiency).

Discussion

Our findings provide evidence supporting the mixed embeddedness theory (Kloosterman et al., 1999, Kloosterman et al., 2018). Consistent with the theory, opportunity structures embedded in the host society's institutional/regulatory and socio-cultural contexts—including shifting market conditions, government relief program eligibility rules, and regulatory restrictions— centrally shaped participants' divergent economic recovery patterns. The first group (NH) benefited from new business environments created by government regulations (e.g., increased demands for groceries and housing created by lockdown mandates). The second group (EH) was separated from the third group (HT) by their access to government relief programs, another institutional opportunity structure. In summary, opportunity structure created by the host society (structural embeddedness) was a major determinant of economic outcomes among study participants.

However, opportunity structure is not the sole factor influencing participants' economic outcomes. Individual resources and relational embeddedness also affected economic recovery while interacting with the institutional opportunity structure. Participants' English proficiency and digital literacy facilitated access to government relief programs. Additionally, access to resources in ethnic social networks (relational embeddedness) also influenced relief program access. As reported, Kyung-hee obtained government relief with assistance from the Korean American Nail Association of New Jersey. Digitally literate participants used Korean-language information from YouTube and other online resources to overcome language barriers. Korean CPAs, another ethnic resource, played crucial roles in accessing government relief. However, collective cultural values embedded in ethnic social networks negatively affected individuals' decision to apply for government benefits. These findings extend the mixed embeddedness framework to crisis contexts by demonstrating how opportunity structure, ethnic social networks, and individual capabilities influence immigrant entrepreneurs' responses to the massive economic shocks of the pandemic and their economic outcomes.

Conclusion

This study examined Korean immigrant small business entrepreneurs' COVID-19 pandemic experiences, focusing on their access to government relief programs. The findings align with those from previous research demonstrating that most participants' businesses underwent revenue loss and financial constraints at the pandemic's onset; that government relief programs enabled business continuity; and that language proficiency and digital access/literacy were crucial in obtaining benefits (Fairlie, 2020; Kim *et al.*, 2021). Consistent with the mixed embeddedness theory (Law and Zhuang, 2025), participants' economic experience and outcomes depended on their positions within opportunity structures, ethnic social networks, and individual capabilities.

This study contributes to entrepreneurship research by providing insights into an understudied population of immigrant entrepreneurs. To our knowledge, this is among the few empirical studies exploring immigrant small business entrepreneurs' pandemic experiences and responses. Additionally, the study advances theory development in immigrant entrepreneurship and disaster research using mixed embeddedness theory (Kloosterman *et al.,* 1999). Our findings clearly demonstrate how

opportunity structures in the host society, ethnic social networks, and individual capabilities shaped immigrant entrepreneurs' experiences of and responses to sudden economic shocks during the pandemic, supporting the mixed embeddedness theory.

This study has several limitations. First, participants were recruited mainly through a community partner and Korean business associations, so our sample likely overrepresents those connected with Korean ethnic social networks while including few individuals without ethnic community ties. Second, the sample includes only Korean immigrants, whose distinct socioeconomic and cultural contexts may limit generalizability to other immigrant groups. Third, data were collected in the New York Metropolitan Area, where Korean community infrastructure is relatively strong; entrepreneurs in areas with smaller Korean populations may have had different experiences. Future research should replicate this study across diverse regions and ethnic groups to better understand immigrant entrepreneurs' varied pandemic experiences.

Policy implications are significant. Language barriers to disaster relief access necessitate active language access policies for people with limited English proficiency. Since immigrants operate 18% of U.S. small enterprises with employees and 23% of businesses without employees (Gotliboym 2022), emergency economic policies targeting small businesses should ensure the availability of language services. This capacity could be built through partnerships with community-based associations (such as Korean small business associations), implementing toolkits like those from Bloomberg Associates (2020), and developing culturally competent language services within policy agencies (e.g., the U.S. Small Business Administration).

Digital access and literacy barriers highlight the importance of robust internet access, previously addressed by the Affordable Connectivity Program (ACP) during the pandemic but discontinued in June 2024 due to a lack of funding (Rosenworcel, 2024). These findings support reinstating programs like the ACP and implementing active digital literacy education programs.

Finally, the government must ensure access through inclusive, less restrictive eligibility rules and proactive outreach, especially among those severely impacted by disasters. Specifically, the government should develop effective communication tools to reach racialized and other disadvantaged groups during crises, preventing confusion and missed opportunities for critical support due to misunderstandings or a lack of awareness.

Declarations

Author Contribution

Nam, Kim, and Lee designed the study and collected and analyzed data. Nam, Kim, and Smyth wrote the main manuscript text. All authors reviewed the manuscript.

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Data Availability

The data are not publicly available because by nation of qualitative study, the data contain personal information that may reveal study participants' identities and violate their privacy.

Human Ethics and Consent to Participate declarations:

- This study was approved by the Institutional Review Board at a Northeastern U.S. university (IRB ID: MOD00010845) in accordance with the 1964 World Medical Organization declaration.
- A written informed consent form was obtained from each study participant before the interview.
- Clinical trial number: not applicable.

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Competing Interest Disclosure

No competing interests to declare

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Tables

Table I. Study Participants’ Demographic and Other Characteristics

Pseudonym [a]	Gender	Age	Years in the U.S.	Education	Business sector
Small business entrepreneurs					
Byung-chul	M	≥60	≥26	College	Dry cleaning
Chi-hun	M	40–49	10–25	High school	Deli
Daniel	M	50–59	≥26	College	Dry cleaning
Ji-hoon	M	40–49	No answer	Community College	Dry cleaning
Julie	F	50–59	≥26	College	Real estate
Jung-ho	M	50–59	≥26	Elementary school	Nail salon
Jung-sook	F	≥60	10–25	College	Dry cleaning
Kerry	F	50–59	<10	College	Restaurant
Kwang-su	M	≥60	10–25	College	Dry cleaning
Kyung-hee	F	50–59	10–25	Community College	Nail salon
Kyung-soo	M	50–59	No answer	College	Grocery
Mi-kyung	F	≥60	≥26	College	Nail salon
Mi-sook	F	50–59	≥26	High school	Nail salon
Mi-young	F	50–59	10–25	Graduate degree	Real estate
Robert	M	40–49	≥26	College	Restaurant
Sang-hoon	M	50–59	10–25	College	Dry cleaning
Sung-jin	M	50–59	10–25	College	Deli
Sung-soo	M	≥60	10–25	Graduate degree	Dry cleaning
Sun-ja	F	≥60	10–25	High school	Home health service
Young-ho	M	50–59	≥26	College	Beauty supply
Young-soo	M	≥60	No answer	College	Nail salon
Young-sook	F	≥60	10–25	College	Dry cleaning
Professionals					
Jung-hoon	M	50–59	10–25	Graduate degree	Attorney
Sungho	M	40–49	10–25	College	C.P.A.

[a] Participants were assigned pseudonyms to protect their privacy.

Table II. Factors Affecting Overall Economic Condition

		Access Barriers or Resources					
Pseudonym	Revenue change [b]	Eligible for relief [c]	Language barrier	Digital access & literacy	Quality C.P.A. service	Relief received	Regulation/ service [d]
No hardship throughout the pandemic (NH)							
Julie	Positive	No info [a]	No	No info [a]	No info [a]	No	No
Kyung-soo	Positive	Yes	No	No info [a]	Yes	Yes	No
Mi-young	Positive	Yes	Yes	Yes	No info [a]	No	Yes
Sun-ja	Little impact	Yes	Yes	No	No	Yes	No
Early Hardship at the beginning but economic conditions improved later (EH)							
Byung-chul	Negative	Yes	No	Yes	Yes	Yes	Yes
Chi-hun	Negative	Yes	Yes	Yes	Yes	Yes	No
Ji-hoon	Negative	Yes	No	Yes	Yes	Yes	Yes
Jung-ho	Negative	Yes	No	Yes	No	Yes	No
Jung-sook	Negative	Yes	No	Yes	No	Yes	Yes
Kwang-su	Negative	Yes	Yes	Yes	No	Yes	Yes
Kyung-hee	Negative	Yes	Yes	No	No	Yes	No
Mi-sook	Negative	Yes	Yes	No info [a]	Yes	Yes	No
Robert	Negative	Yes	No	Yes	Yes	Yes	Yes
Sang-hoon	Negative	Yes	No	Yes	No	Yes	Yes
Sung-jin	Negative	Yes	Yes	Yes	Yes	Yes	No
Sung-soo	Negative	Yes	Yes	Yes	No	Yes	Yes
Young-ho	Negative	Yes	No	No	No	Yes	No
Young-soo	Negative	Yes	No	Yes	No info [a]	Yes	No
Young-sook	Negative	Yes	Yes	Yes	No	Yes	Yes
Hardship throughout the pandemic (HT)							
Daniel	Negative	No	No	No	No	No	Yes

			Access Barriers or Resources				
Pseudonym	Revenue change [b]	Eligible for relief [c]	Language barrier	Digital access & literacy	Quality C.P.A. service	Relief received	Regulation/ service [d]
Kerry	Negative	No	No	Yes	No info [a]	No	Yes
Mi-kyung	Negative	No	Yes	No	No	No	Yes

[a] No information available in the data.

[b] Impact of the pandemic on sales revenue.

[c] Actual eligibility or eligibility perceived by the participant.

[d] Participants reported problems because of government regulations or lack of service availability.