

# A New Path

*to Homeownership  
for Asian American  
Home Buyers*



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Asian Real Estate Association of America

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## Asian Real Estate Association of America (AREAA)

Founded in 2003, AREAA is a national professional trade organization dedicated to closing the homeownership gap facing the Asian Pacific American (APA) community. AREAA advocates for policy positions at the national level that will reduce homeownership barriers facing the APA community and aims to increase business opportunities for mortgage and real estate professionals that serve the growing community. Please visit our website: <http://www.areaa.org/>

## UCLA Asian American Studies Center (UCLA AASC)

Established in August 1969, the AASC has become the foremost national research center on Asian Pacific Americans. It has sought to bridge the educational, social, political, and cultural concerns of the APA community, with the overall mission of the University of California, through research and creative endeavors, curriculum development, publications, library and archival work, public educational activities and partnerships with local and national organizations. Please visit our website: <http://www.sscnet.ucla.edu/aasc/>

### May 2006

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## WELCOME

The Asian Real Estate Association of America (AREAA) is pleased to sponsor this historic study regarding the demographic trends that will impact the Asian American housing market for years to come. I want to thank UCLA and its Asian American Studies Center, especially Dr. Don Nakanishi and Melany Dela Cruz, for doing such a terrific job of pulling this information and original data together.

Additionally, this study would not have been possible without the financial support from Freddie Mac, Bank of America and the National Association of Realtors. I commend these sponsors for their continued commitment to better understand the Asian American housing market.

The findings of this study paint a complex picture of the Asian American community in terms of population, housing, income, language and social/economic status. Our community is not only diverse in terms of culture and language, but the housing challenges faced by this community are complex and wide ranging.

Many Asian American families have substantial income potential and stellar credit. These families could potentially provide enormous business opportunities for real estate and mortgage firms. In fact, on average, Asian American families buy higher priced homes than their non-Asian counterparts. This means that mortgage and real estate professionals can stand to prosper significantly by effectively serving this market. Given the educational level, credit profile and income attainment of the Asian Pacific American community, its homeownership rate has tremendous room to grow. AREAA believes that this growth will be driven by active outreach and underwriting innovations.

Moreover, since nearly half of all Asian Americans are first-time homebuyers, AREAA believes that they will rely heavily on real estate professionals to help guide them through the complex home buying process. In addition to the fear of the home buying process faced by most first-time buyers, the Asian American community faces language and cultural barriers as well as a lack of understanding about the financial and real estate protocol in this country.

Since the Asian American community is highly concentrated in a limited number of states, there could be a significant return on marketing investment for real estate and mortgage firms. About half of the Asian American population resides in three states and three quarters of the population resides in just ten states.

AREAA believes that this study makes a compelling case for the Asian American housing market. It also challenges the industry to take a fresh look at how they approach this growing market and, in the end, close the persistent homeownership gap facing the Asian American community.

Sincerely,



Allen M. Okamoto



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I gratefully appreciate the 200 Real Estate professionals who took time out of their busy schedules to participate in our survey. With the scarcity of disaggregated data on Asian Americans, this report will help us to identify and hopefully begin to address the challenges that Asian Americans face in achieving the American Dream of homeownership in the United States.

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## EXECUTIVE SUMMARY

### **Purpose of Study**

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According to the 2000 Census, the Asian American population was the second fastest growing racial group after Latinos (77%), with a growth rate of 69% and numbering close to 12 million or approximately 4% of the total U.S. population.<sup>1</sup> In 2004, the Asian population continued to rapidly grow, increasing to 14 million or 5% of the total U.S. population. Some data indicates that Asian Americans are doing quite well, particularly in comparison to other racial minorities. However, the population is a diverse one, with many ethnic, cultural, language and religious groups, each with its unique history and experience. Aggregate numbers often mask tremendous differences between groups and traditional indicators often overlook hidden issues and obstacles. Although the housing market in recent years has allowed many Asian Americans to realize their dream of homeownership, gaps still exist.<sup>2</sup> This study aims to paint a more accurate picture of the challenges, issues, and opportunities facing Asian Americans as they relate to homeownership.

### **Major Findings**

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#### *Population and Geographic Distribution*

- In 2004, over half of 14 million Asians lived in just three states: California (35%), New York (11%), and Hawaii (5%).
- The ten states with the largest number of Asian Americans in 2004 were (from largest to smallest): California, New York, Texas, New Jersey, Hawaii, Illinois, Washington, Florida, Virginia, and Massachusetts. Combined, these states represented 75% of the Asian population.
- Settlement patterns at the regional level show a greater number of Asian Americans moving to southern metropolitan areas such as: Asian Indians and Vietnamese in Dallas; Koreans and Vietnamese in Atlanta, and the Vietnamese in Houston.
- In the Pacific Northwest, a greater number of Japanese, Koreans, and Vietnamese have settled down in Seattle.
- The majority of Chinese and Filipinos still reside in metropolitan areas throughout California.

#### *Age*

- The Asian population is much younger compared to the general U.S. population. The average age of Asians is 31 years old, compared to 35 years old for the total population.
- Honolulu and Los Angeles are two Metropolitan Statistical Areas (MSAs) where the Asian population is slightly older than the general population. In Honolulu, the median age of Asians is 38 compared to 36 for the general population. In Los Angeles, the median age of Asians is 34 compared to 32 for the general population.
- The Stockton MSA is where some of the youngest Asian groups—Thai (median age 22), Vietnamese (median age 23), Pakistani (median age 23), and Hmong (median age 16)—reside. The Minneapolis-St.Paul MSA is where the youngest Indians (median age 28), Chinese (median age 30), Koreans (median age 21), Indonesians (median age 26) and Malaysians (median age 24) live.

### *Housing*

- In 2000, the nationwide homeownership rates for Asians (53%) and Native Hawaiians/Pacific Islanders (45%) were lower compared to the homeownership rate for the population as a whole (65%).
- In 2004, Asian Pacific Islanders' homeownership increased significantly to 60%, but still lagged behind the homeownership rates of the national (69%) and non-Hispanic White (76%) populations.
- In 2002, homeownership rates for Asian and Pacific Islander (API) naturalized-citizen householders (70.3%) were higher than their native-born API householder counterparts (56.5%).
- In 2002, among the naturalized-citizen householders born in Asia, 81% of those who entered in 1974 or earlier were homeowners, compared with 66% for those who entered in 1975 or later.
- Across the board, the household size of Asian Americans is larger than the household size of the total population. In 2000, the MSAs with the largest households with three or more persons in a home were Fresno (4.14), Stockton (3.75), Minneapolis (3.65) Sacramento (3.27), and San Diego (3.27).
- At the national level and in seven MSAs, Asian homeowners live in overcrowded conditions at a greater proportion than the total population. The largest difference in overcrowded homes occurs in the Minneapolis MSA, where Asian households are 25% more crowded than the total households in the area.

### *Income*

- In general, Asians have larger median household incomes than the total population. However, Asians tend to have lower median per capita or individual incomes than the total population. Median per capita incomes are particularly low for Southeast Asian ethnic groups such as Cambodians, Hmong, Laotians, and Vietnamese across most of the MSAs. Pakistanis in the Sacramento and Stockton MSAs also have very low per capita incomes.

### *Immigration*

The Asian population is largely foreign born compared to the total population. In the following eleven MSAs the percentage of foreign born Asians (naturalized plus non-citizens) was extraordinarily larger by 50% or more in population size than the percentage of the general foreign born population:

- Atlanta (Asian foreign born 72%; Total population foreign born 7%),
- Philadelphia (Asian foreign born 69%; Total population foreign born 8%),
- Detroit (Asian foreign born 68%; Total population foreign born 7%),
- Washington DC (Asian foreign born 70%; Total population foreign born 13%),
- Tampa (Asian foreign born 66%; Total population foreign born 9%),
- Minneapolis—St. Paul (Asian foreign born 64%; Total population foreign born 7%),
- Boston (Asian foreign born 69%; Total population foreign born 12%),
- Dallas (Asian foreign born 71%; Total population foreign born 15%),
- Norfolk (Asian foreign born 58%; Total population foreign born 5%),
- Chicago (Asian foreign born 69%; Total population foreign born 16%), and
- Houston (Asian foreign born 71%; Total population foreign born 19%)

### **Language**

- There are twelve metropolitan statistical areas where 36% or more Asian households are linguistically isolated, in which all members 14 years old or older speak English less than “very well.” These include: Atlanta, 41%; Boston, 39%; Portland, 39%; New York, 38%; Minneapolis-St. Paul, 38%; Denver, 37%; Philadelphia, 37%; Dallas, 37%; Los Angeles, 37%; Seattle, 36%; Tampa, 36%; and Stockton, 36%.

### **Top five barriers facing Asian homebuyers**

- According to a national survey of real estate, housing and mortgage professionals, the top five barriers are: 1) Language/cultural barriers (not fluent in English); 2) Lack of knowledge of the home buying process; 3) Unverifiable income (not reported on 1040); 4) Lack of credit (not reported to credit bureaus); 5) Trust (fear of being “ripped off”); and 5) Down payment (lack of sufficient funds). The last two tied for the fifth ranking.

### **Are Asian homebuyers receiving adequate service?**

- The national survey of real estate, housing and mortgage professionals also found that the top three criteria Asian homebuyers use in *choosing a lender* are: 1) Broker/agent relationship; 2) Language skills/cultural affinity; and 3) Referral.
- The survey also found that the top three criteria Asian homebuyers use in *choosing a bank or mortgage company* for their business and personal needs are: 1) Language/cultural affinity; 2) Reputation; and 3) Products.
- Survey findings reveal that real estate agents/brokers *referred* Asian homebuyers the *most* to the following professionals: Home inspectors (26%); Insurance brokers (19%); Pest control (18%); Contractors (16%), and Housing counselors (10%).
- The survey also found that 129 or 65% of respondents claimed it was “very important” to offer culturally sensitive loan programs to immigrant and low-income potential borrowers.
- Survey results show that 113 or 57% of participants felt they were “not familiar” with cultural or language-based government-sponsored or non-profit homeownership programs.
- In the survey, 100 or 50% of respondents reported that they think lenders do “not often” incorporate home buying counseling as standard in their mortgage products.

## **Recommendations**

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The report’s findings can serve as a guide to professionals in the real estate and mortgage industry, as well as community development and affordable housing practitioners working to improve home ownership opportunities for Asian Americans. In order to be effective in strengthening homeownership opportunities for Asian American homebuyers, we recommend the following:

- Implementing cultural and linguistically appropriate homeownership materials, services and education
- Redefining mortgage and real estate industry tools (e.g. go beyond traditional lending and services)
- Targeting marketing and outreach which will deliver high impact
- Conducting future research and addressing data needs of Asian Americans (e.g. disaggregating data)

## PART I: OVERVIEW OF ASIAN DEMOGRAPHICS

### Introduction

The Asian consumer market is one of the fastest growing markets in the United States. The Asian American population grew 69% from 1990 to 2000. In addition, the buying power of Asians was \$117 billion in 1990, and was projected to quintuple, increasing to \$269 billion in 2000, and to \$579 billion in 2010.<sup>3</sup> The projected 397% gain between 1990 and 2010 is expected to be greater than the projected buying

power of Whites (164%), Blacks (222%), and Native Americans (251%) yet, lower than the 413% projected increase for Latinos. Clearly, the real estate and mortgage industries, housing policy makers, and housing advocates cannot afford to ignore this increasing trend and must address the diverse needs of Asian and other minority communities.

***Settlement patterns at the regional level show a greater number of Asian Americans moving to southern metropolitan areas such as: Asian Indians and Vietnamese in Dallas; Koreans and Vietnamese in Atlanta, and the Vietnamese in Houston.***

This report will highlight additional characteristics about Asian Americans and how to make the home buying process more successful. Key demographic trends such as population, housing, income, language, and immigration are examined to gain a better understanding of the socioeconomic status of Asian Americans across the nation. The analysis will also underscore regional developments by focusing on the top twenty-five metropolitan statistical areas with the largest Asian American populations.

### Population and Geographic Distribution

According to the 2000 Census, Asian Americans made up 4% of the total U.S. population.

**Table 1: Asian Americans in the United States, 2000**

	# of persons	% of Asian- Americans	% of Total Population
Chinese (including Taiwanese)	2,865,232	24.1%	1.0%
Filipino	2,364,815	19.9%	0.8%
Asian Indian	1,899,599	16.0%	0.7%
Korean	1,228,427	10.3%	0.4%
Vietnamese	1,223,736	10.3%	0.4%
Japanese	1,148,932	9.7%	0.4%
Cambodian	206,052	1.7%	0.1%
Pakistani	204,309	1.7%	0.1%
Laotian	198,203	1.7%	0.1%
Hmong	186,310	1.6%	0.1%
Thai	150,283	1.3%	0.1%
Indonesian	63,073	0.5%	0.0%
Bangladeshi	57,412	0.5%	0.0%
Other Asian, not specified	52,602	0.4%	0.0%
Sri Lankan	24,587	0.2%	0.0%
Malaysian	18,566	0.2%	0.0%
Total Asian-Americans	11,898,828		4.2%
Total U.S. Population	281,421,906		

Source: U.S. Census Bureau, 2000 Census Summary File 2, Table PCT 1.

The three largest Asian American groups across the nation were Chinese, Filipinos, and Asian Indians in 2000. These Asian ethnic groups held the highest percentage of the total Asian and general populations, where Chinese consisted of 24% of the Asians and 1% of the total population; Filipinos made up 20% of Asians and 0.8% of the total population; and Asian Indians represented 16% of Asians and 0.7% of the total population.

In 2004, over half of the Asian population lived in just three states: California (35%), New York (11%), and Hawaii (5%). These three states are among the top ten states with the largest Asian population in 2004, which include (from largest to smallest): California, New York, Texas, New Jersey, Hawaii, Illinois, Washington, Florida, Virginia, and Massachusetts. Combined, these states represented 75% of the Asian population.

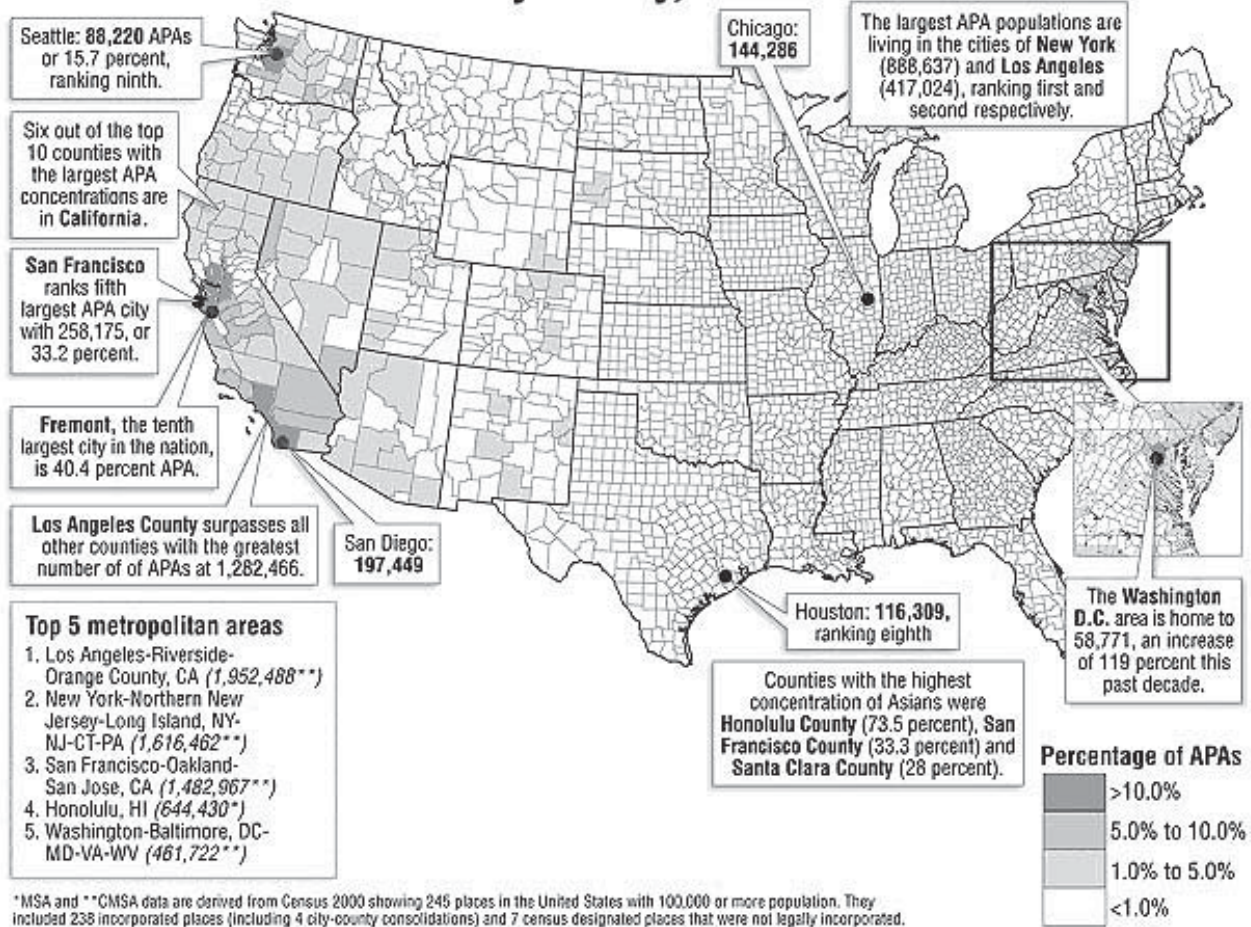
Settlement patterns at the regional level show an increasing number than before of Asian Americans moving to southern metropolitan areas. In 1990, Dallas ranked fifteenth with the largest concentration of Asian Indians but in 2000, it ranked as the tenth metropolitan statistical area (MSA) with the largest Asian Indian population. Similarly, the number of Koreans increased greatly in Atlanta, moving Atlanta from fifteenth in 1990, to tenth in 2000. More Koreans seem to be moving to suburban areas such as the Orange (ranked fourth) and Bergen-Passaic (ranked fourth) MSAs and away from MSAs such as Chicago, Honolulu, and Philadelphia. A high number of Vietnamese have also settled in Atlanta, which ranked twenty third in 1990, and now ranks as the MSA with the tenth largest Vietnamese population as of 2000. The Houston (ranked fourth) and Dallas (ranked ninth) MSAs were also areas that had increases in the Vietnamese population. Vietnamese seem to be moving out of areas such as the Los Angeles and Oakland MSAs.



In the Pacific Northwest, Seattle is fast becoming home to more Japanese, Koreans, and Vietnamese. In 1990, Seattle ranked seventh, but in 2000 ranked fourth as one of the MSAs with the largest Japanese population. Much of the Japanese population has decreased in the San Francisco, San Jose, New York, and Chicago MSAs. Seattle ranked seventh with the largest Vietnamese population and eighth with the largest Korean population.

The majority of Chinese and Filipinos still reside in metropolitan areas throughout California, New York, and Hawaii. Chinese had similar settlement patterns as in 1990, but a few of the MSAs slipped in rank with high number of Chinese residents such as San Jose (ranked sixth in 2000, fifth in 1990) and Orange (ranked tenth in 2000, ninth in 1990) MSAs. Filipinos also had similar settlement patterns in 2000, as they did in 1990, except for the tenth ranked Riverside-San Bernardino MSA that moved up from twelfth in 1990. Filipinos are also part of the out migration of the Bay area from places like San Jose (ranked seventh in 2000, sixth in 1990) and San Francisco (ranked fifth in 2000, fourth in 1990), showing that Filipinos are moving away from MSAs with a high-cost housing market and settling in more affordable suburban areas.

## Asian Pacific Americans by County, 2000



**Table 2: Top 25 Metropolitan Statistical Areas (MSA) with Largest Asian Population, 2000**

	Total population	Total Asian Population	% Asian
Los Angeles--Riverside--Orange County, CA CMSA	16,373,645	1,883,998	11.5%
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	21,199,865	1,591,504	7.5%
San Francisco--Oakland--San Jose, CA CMSA	7,039,362	1,433,431	20.4%
Honolulu, HI MSA	876,156	540,142	61.6%
Washington--Baltimore, DC--MD--VA--WV CMSA	7,608,070	451,010	5.9%
Chicago--Gary--Kenosha, IL--IN--WI CMSA	9,157,540	433,902	4.7%
Seattle--Tacoma--Bremerton, WA CMSA	3,554,760	340,408	9.6%
San Diego, CA MSA	2,813,833	294,624	10.5%
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	5,819,101	256,602	4.4%
Houston--Galveston--Brazoria, TX CMSA	4,669,571	248,880	5.3%
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	6,188,463	224,793	3.6%
Dallas--Fort Worth, TX CMSA	5,221,801	216,177	4.1%
Sacramento--Yolo, CA CMSA	1,796,857	192,667	10.7%
Atlanta, GA MSA	4,112,198	150,675	3.7%
Detroit--Ann Arbor--Flint, MI CMSA	5,456,428	149,044	2.7%
Minneapolis--St. Paul, MN--WI MSA	2,968,806	136,730	4.6%
Portland--Salem, OR--WA CMSA	2,265,223	114,978	5.1%
Las Vegas, NV--AZ MSA	1,563,282	90,831	5.8%
Denver--Boulder--Greeley, CO CMSA	2,581,506	88,598	3.4%
Miami--Fort Lauderdale, FL CMSA	3,876,380	85,423	2.2%
Phoenix--Mesa, AZ MSA	3,251,876	85,187	2.6%
Stockton--Lodi, CA MSA	563,598	77,147	13.7%
Fresno, CA MSA	922,516	75,817	8.2%
Tampa--St. Petersburg--Clearwater, FL MSA	2,395,997	54,676	2.3%
Norfolk--Virginia Beach--Newport News, VA--NC MSA	1,569,541	53,729	3.4%

Source: U.S. Census Bureau, 2000 Census Summary File 2, Table PCT 1.

In 2000, the five metropolitan statistical areas with the largest number of Asian-Americans were:

- Los Angeles—Riverside—Orange County, CA CMSA (1.9 million)
- New York—No. New Jersey—Long Island, NY—NJ—CT—PA CMSA (1.6 million)
- San Francisco—Oakland—San Jose, CA CMSA (1.4 million)
- Honolulu, HI MSA (540,000)
- Washington-Baltimore, DC-MD-VA-WV CMSA (451,000)

Three of the five MSAs are located in the western region. The five MSAs with the largest proportion of Asian Americans making up the total population were (highlighted in above in Table 2):

- Honolulu, HI MSA (62%)
- San Francisco—Oakland—San Jose, CA CMSA (20%)
- Stockton—Lodi, CA MSA (14%)
- Los Angeles—Riverside—Orange County, CA CMSA (12%)
- Sacramento—Yolo, CA CMSA (11%)

All of the MSAs are located in the western region, four of them in California. These MSAs which are home to the largest concentration of Asian ethnic groups (e.g. Chinese, Filipinos, Japanese, Koreans, Asian Indians, and Vietnamese) are also sites of high demand, high cost and an exceedingly dense housing market.



### *Age*

The Asian population is much younger compared to the general U.S. population. The average age of Asians is 31 years old, compared to 35 years old for the total population.

There are two MSAs where the Asian population is slightly older than the general population (highlighted in Table 3). In Honolulu, the median age of Asians is 38 compared to 36 for the general population. In Los Angeles, the median age of Asians is 34 compared to 32 for the general population. In 2000, Las Vegas was home to the oldest Indian (median age 33), Japanese (median age 43), Indonesian (median age 36 years), Pakistani (median age 32 years), and Thai (median age 34) populations.

The Stockton MSA is where some of the youngest Asian groups—Thai (median age 22), Vietnamese (median age 23), Pakistani (median age 23), and Hmong (median age 16)—reside. Nearby, the youngest Laotians (median age 19) live in the Sacramento MSA. Moreover, the Minneapolis-St. Paul MSA is where the youngest Indians (median age 28), Chinese (median age 30), Koreans (median age 21), Indonesians (median age 26) and Malaysians (median age 24) live.

**Table 3: Median Age of Asian Population in the Top 25 Metropolitan Statistical Areas (MSA), 2000**

	Total population	Total Asian population
United States	35.3	31.1
Atlanta, GA MSA	32.9	30
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	36.1	28.8
Chicago--Gary--Kenosha, IL--IN--WI CMSA	33.9	31.3
Dallas--Fort Worth, TX CMSA	32.1	30.1
Denver--Boulder--Greeley, CO CMSA	33.8	28.8
Detroit--Ann Arbor--Flint, MI CMSA	35.3	29.2
Fresno, CA MSA	30.2	22.9
Honolulu, HI MSA	35.7	37.5
Houston--Galveston--Brazoria, TX CMSA	31.9	31.8
Las Vegas, NV--AZ MSA	35.2	33.2
Los Angeles--Riverside--Orange County, CA CMSA	32.3	33.7
Miami--Fort Lauderdale, FL CMSA	36.5	33
Minneapolis--St. Paul, MN--WI MSA	34.2	23.5
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	35.9	32.6
Norfolk--Virginia Beach--Newport News, VA--NC MSA	33.6	30.1
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	36.4	30.1
Phoenix--Mesa, AZ MSA	33.2	29.6
Portland--Salem, OR--WA CMSA	34.7	29.3
Sacramento--Yolo, CA CMSA	34.6	28
San Diego, CA MSA	33.2	30.7
San Francisco--Oakland--San Jose, CA CMSA	35.6	33.3
Seattle--Tacoma--Bremerton, WA CMSA	35.3	30.5
Stockton--Lodi, CA MSA	31.9	26.4
Tampa--St. Petersburg--Clearwater, FL MSA	40	31.1
Washington--Baltimore, DC--MD--VA--WV CMSA	35.4	31.9

Source: U.S. Census Bureau, 2000 Census Summary File 2, Table PCT 4.

## Housing

In 2000, the nationwide homeownership rates for Asians (53%) and Native Hawaiians/Pacific Islanders (45%) were lower compared to the homeownership rate for the population as a whole (65%). As of 2004, Asian Pacific Islanders' homeownership increased significantly to 60%, but are still lagging behind the homeownership rates of the national (69%) and non-Hispanic White (76%) populations.<sup>4</sup> A large part of this growth is a result of the immigrants from Asia who arrived in the United States before 1975. In 2002, homeownership rates for Asian and Pacific Islander (API) naturalized-citizen householders (70.3%) were higher than their native-born API householder counterparts (56.5%).<sup>5</sup> For naturalized-citizen householders born in Asia, 81% of those who entered in 1974 or earlier were homeowners, compared with 66% for those who entered in 1975 or later.<sup>6</sup> The Asian immigrants from the 1974 or earlier waves are also the sector of the population which is now able to either own more than one home, move up to a larger and more expensive home, or both.

***In 2004, Asian Pacific Islanders' homeownership increased significantly to 60%, but still lagged behind the homeownership rates of the national (69%) and non-Hispanic White (76%) populations.***

**Table 4: Homeownership Rates, 1990-2000**

	1990				2000			
	Total Households (HH)	Total Home Owner %	Total Asian HH	Asian Home Owner %	Total HH	Total Home Owner %	Total Asian HH	Asian Home Owner %
United States	91,947,410	64.2%	2,013,735	52.2%	105,480,101	66.2%	3,500,161	52.6%
Atlanta, GA MSA	1,056,427	62.3%	14,195	46.7%	1,504,871	66.4%	43,283	55.8%
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	1,547,004	58.8%	33,544	40.4%	2,220,528	61.7%	76,655	41.0%
Chicago--Gary--Kenosha, IL--IN--WI CMSA	2,908,063	61.8%	72,775	54.1%	3,302,211	65.2%	133,904	55.4%
Dallas--Fort Worth, TX CMSA	1,449,872	56.9%	28,220	43.5%	1,906,764	60.5%	67,092	49.8%
Denver--Boulder--Greeley, CO CMSA	737,806	61.5%	12,544	51.1%	1,003,218	66.4%	27,055	55.4%
<b>Detroit--Ann Arbor--Flint, MI CMSA</b>	<b>1,723,478</b>	<b>69.0%</b>	<b>19,709</b>	<b>53.3%</b>	<b>2,081,797</b>	<b>72.2%</b>	<b>45,970</b>	<b>51.9%</b>
Fresno, CA MSA	220,933	54.3%	12,953	38.2%	289,095	57.7%	17,445	46.9%
Honolulu, HI MSA	265,304	52.0%	155,189	62.2%	286,450	54.5%	166,265	64.5%
Houston--Galveston--Brazoria, TX CMSA	1,331,845	56.1%	37,878	55.2%	1,639,401	60.7%	76,829	57.5%
Las Vegas, NV--AZ MSA	287,025	51.9%	7,391	50.8%	588,371	61.1%	27,233	59.2%
<b>Los Angeles--Riverside--Orange County, CA CMSA</b>	<b>4,900,720</b>	<b>54.0%</b>	<b>374,685</b>	<b>54.2%</b>	<b>5,347,107</b>	<b>54.8%</b>	<b>563,097</b>	<b>53.3%</b>
Miami--Fort Lauderdale, FL CMSA	1,220,797	60.2%	12,996	57.9%	1,431,219	63.2%	27,007	61.8%
Minneapolis--St. Paul, MN--WI MSA	935,516	68.7%	14,744	41.7%	1,136,615	72.4%	33,702	52.4%
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	6,621,239	51.0%	251,357	42.0%	7,735,264	53.0%	479,368	43.6%
Norfolk--Virginia Beach--Newport News, VA--NC MSA	493,536	58.9%	8,229	63.5%	577,659	63.0%	14,240	62.8%
<b>Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA</b>	<b>2,154,104</b>	<b>69.4%</b>	<b>33,549</b>	<b>57.3%</b>	<b>2,320,719</b>	<b>69.9%</b>	<b>66,862</b>	<b>52.8%</b>
Phoenix--Mesa, AZ MSA	807,560	63.3%	10,509	55.3%	1,194,250	68.0%	25,528	59.2%
Portland--Vancouver, OR--WA CMSA	575,531	61.3%	14,957	51.3%	866,475	63.0%	33,713	57.0%
Sacramento--Yolo, CA CMSA	556,448	59.0%	32,061	55.4%	665,298	61.3%	54,400	55.1%
<b>San Diego, CA MSA</b>	<b>887,403</b>	<b>53.8%</b>	<b>47,650</b>	<b>53.2%</b>	<b>994,677</b>	<b>55.4%</b>	<b>79,215</b>	<b>52.4%</b>
<b>San Francisco--Oakland--San Jose, CA CMSA</b>	<b>2,329,808</b>	<b>56.5%</b>	<b>260,150</b>	<b>57.6%</b>	<b>2,557,158</b>	<b>57.8%</b>	<b>427,406</b>	<b>56.7%</b>
Seattle--Tacoma--Bremerton, WA CMSA	1,002,157	60.4%	47,718	53.5%	1,392,393	62.9%	101,500	56.1%
Stockton--Lodi, CA MSA	158,156	57.6%	13,880	47.4%	181,629	60.4%	19,131	55.3%
Tampa--St. Petersburg--Clearwater, FL MSA	869,481	69.3%	6,308	57.5%	1,009,316	70.8%	16,538	57.7%
<b>Washington--Baltimore, DC--MD--VA--WV CMSA</b>	<b>1,459,358</b>	<b>60.5%</b>	<b>55,666</b>	<b>61.1%</b>	<b>2,871,861</b>	<b>65.0%</b>	<b>135,745</b>	<b>56.6%</b>

Source: U.S. Census Bureau, 1990 Census Summary Tape File 1a, Table P9 and 2000 Census Summary File 4, Table HCT 2.

Notes: In 1990, numbers for Asians include Pacific Islanders. The 2000 counts include multi-race Asians (excluding Native Hawaiians and Pacific Islanders). Multi-race counts allowed respondents to self-report one or more races or ethnicities as appropriate. See appendix, Technical Notes for more information.

From 1990 to 2000, Asian American homeownership rates increased in all of the MSAs, except in the following areas (highlighted above in Table 4):

- Detroit—Ann Arbor—Flint, MI CMSA (decreased from 53.3% to 51.9%)
- Los Angeles—Riverside—Orange County, CA CMSA (decreased from 54.2% to 53.3%)
- Philadelphia—Wilmington—Atlantic City, PA—NJ—DE—MD CMSA (decreased from 57.3% to 52.8%)
- San Diego, CA MSA (decreased from 53.2% to 52.4%)
- San Francisco—Oakland—San Jose, CA CMSA (decreased from 57.6% to 56.7%)
- Washington—Baltimore, DC—MD—VA—WV CMSA (decreased from 61.1% to 56.6%)

***In 2002, homeownership rates for Asian and Pacific Islander (API) naturalized-citizen householders (70.3%) were higher than their native-born API householder counterparts (56.5%).***

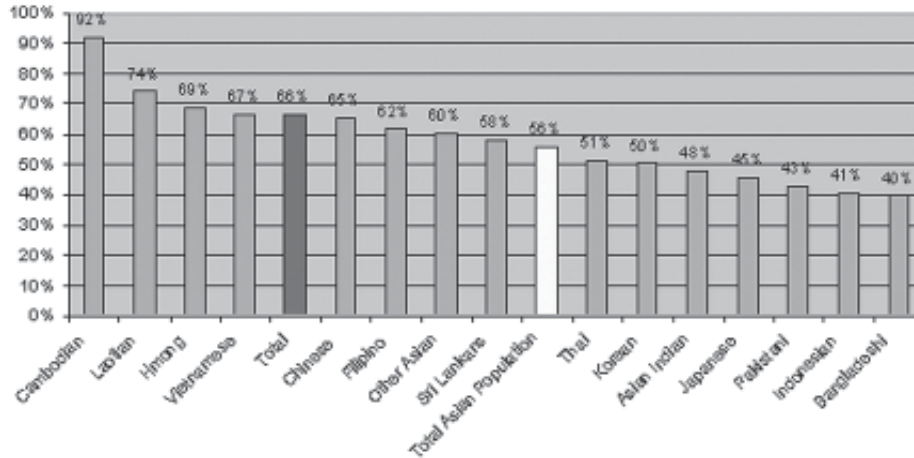
In contrast, Asian American homeownership increased significantly for a few MSAs:

- In Minneapolis—St. Paul, MN—WI MSA, the percentage of Asian homeowners increased by 10.7 % from 1990 to 2000.
- In Boston—Worcester—Lawrence, MA—NH—ME—CT, CMSA, the percentage of Asian homeowners increased by 9.1%.
- In Fresno, CA MSA, the percentage of Asian homeowners increased by 8.7%.

### ***Homeownership Rates in Metropolitan Statistical Areas***

The 2000 Census shows that throughout the nation there were nine MSAs where important homeownership gaps existed between Asian Americans and the total population, with differences ranging from 10% to 21%.

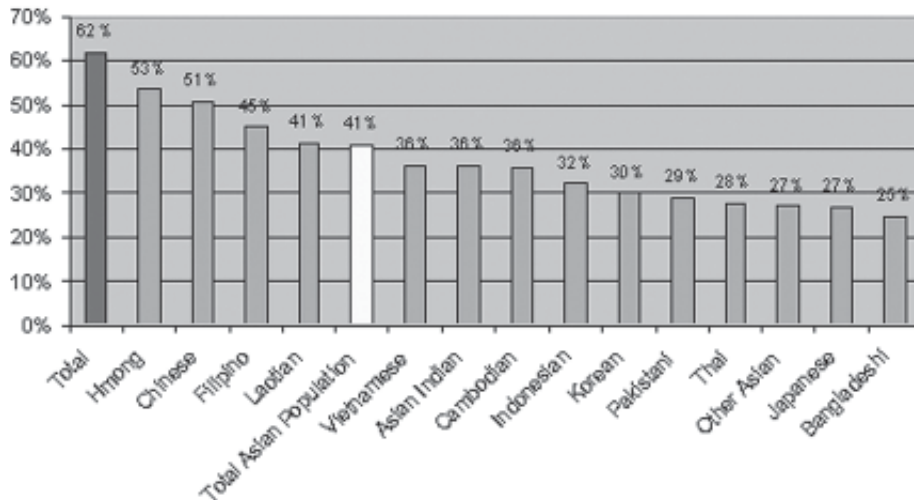
**Figure 1: 2000 Homeownership rate by ethnic group for Atlanta, GA MSA**



Source: U.S. Census Bureau, 2000 Census Summary File, Table HCT 2.

In Atlanta, the homeownership rate of Asians overall (56%) is lower than the Total population (66%). The following seven Asian ethnic groups have even lower homeownership rates than overall Asians in Atlanta: Thai (51%), Korean (50%), Asian Indian (48%), Japanese (45%), Pakistani (43%), Indonesian (41%), and Bangladeshi (40%).

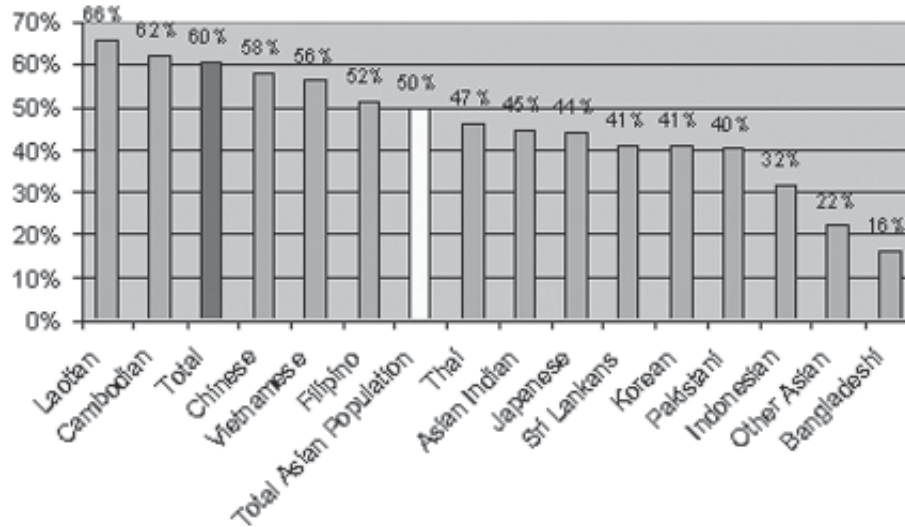
**Figure 2: 2000 Homeownership rate by ethnic group for Boston—Worcester—Lawrence, MA—NH—ME—CT CMSA**



Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 2. Note: No data available for Sri Lankans.

In Boston—Worcester—Lawrence, CMSA, homeownership rate for the overall Asian (41%) and ethnic groups lagged tremendously behind the Total population (62%). The following ten Asian ethnic groups have lower homeownership rates than overall Asians in Boston: Vietnamese (36%), Asian Indian (36%), Cambodian (36%), Indonesian (32%), Korean (30%), Pakistani (29%), Thai (28%), Other Asian (27%), Japanese (27%), and Bangladeshis (25%).

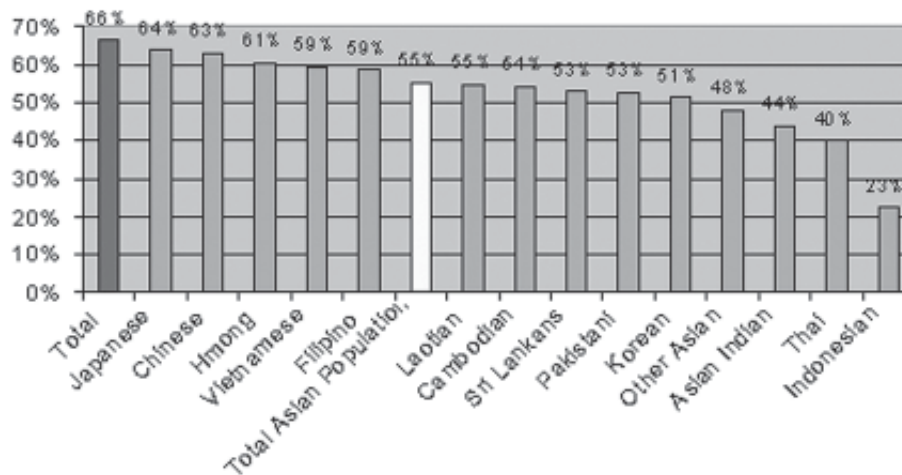
**Figure 3: 2000 Homeownership rate by ethnic group for Dallas—Fort Worth, TX CMSA**



Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 2. Note: No data available for Hmong.

A difference of 10% separated the Asian homeownership rate (50%) from that of the total population (60%) in Dallas—Fort Worth, CMSA. Nine Asian ethnic groups had lower homeownership rates than the overall Asian population: Thai (47%), Asian Indian (45%), Japanese (44%), Sri Lankans (41%), Korean (41%), Pakistani (40%), Indonesian (32%), Other Asian (22%), and Bangladeshi (16%).

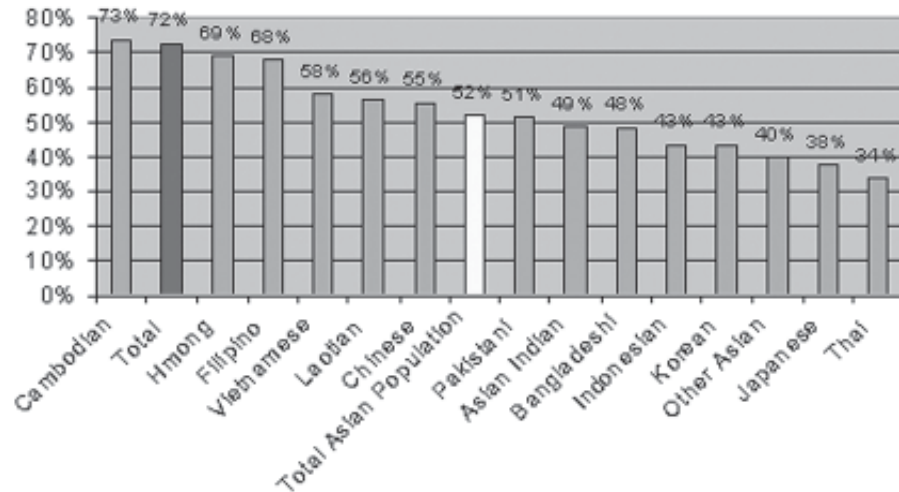
**Figure 4: 2000 Homeownership rate by ethnic group for Denver—Boulder—Greeley, CO CMSA**



Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 2. Note: No data available for Bangladeshi.

The homeownership rate for the overall Asian (55%) and other Asian ethnic groups also lagged behind the Total population (66%) in the Denver—Boulder—Greeley, CMSA. Seven Asian ethnic groups had slightly lower homeownership rates than the overall Asian population: Cambodian (54%), Sri Lankan (53%), Pakistani (53%), Korean (51%), Other Asian (48%), Asian Indian (48%), and Thai (40%). At a much lower rate, Indonesians (23%) greatly lagged behind the overall Asian homeownership rate.

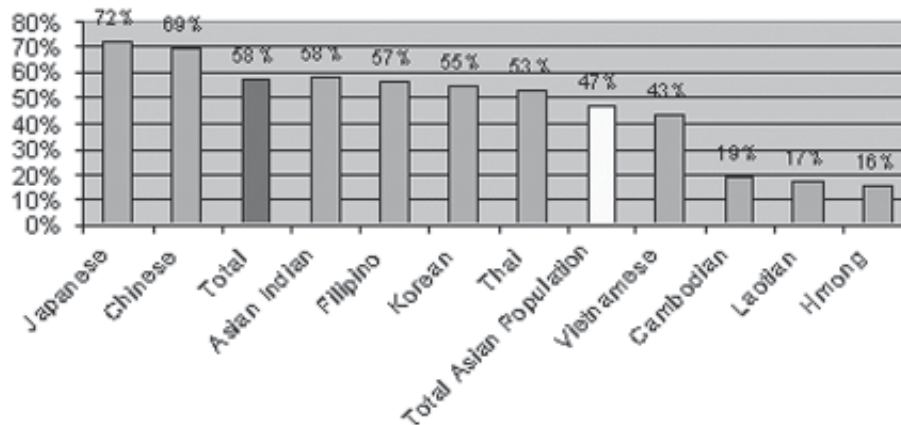
**Figure 5: 2000 Homeownership rate by ethnic group for Detroit—Ann Arbor—Flint, MI CMSA**



Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 2. Note: No data available for Sri Lankans.

A difference of 20% separated the overall Asian homeownership rate (52%) from those of the total population (72%) in Detroit—Ann Arbor—Flint, CMSA. Eight Asian ethnic groups had lower homeownership rates than the overall Asian population: Pakistani (51%), Asian Indian (49%), Bangladeshi (48%), Indonesian (43%), Korean (43%), Other Asian (40%), Japanese (38%), and Thai (34%).

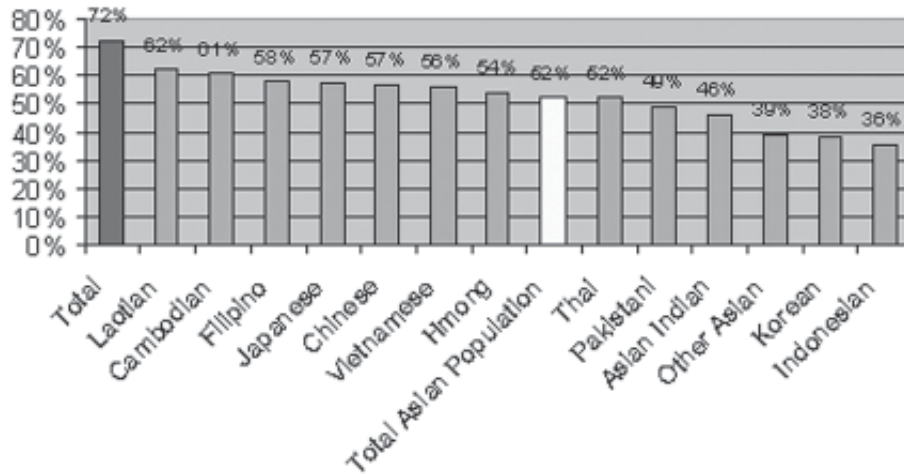
**Figure 6: 2000 Homeownership rate by ethnic group for Fresno, CA MSA**



Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 2. Note: No data available for Bangladeshi, Indonesians, Pakistanis, Sri Lankans and Other Asians.

In Fresno, the Asian homeownership rate is 47% compared to 58% for the general population. Vietnamese have a slightly lower homeownership rate of 43% in contrast to the overall Asian rate (47%). The following three Asian ethnic groups had a tremendously lower homeownership rate than the Asian population: Cambodian (19%), Laotian (17%), and Hmong (16%).

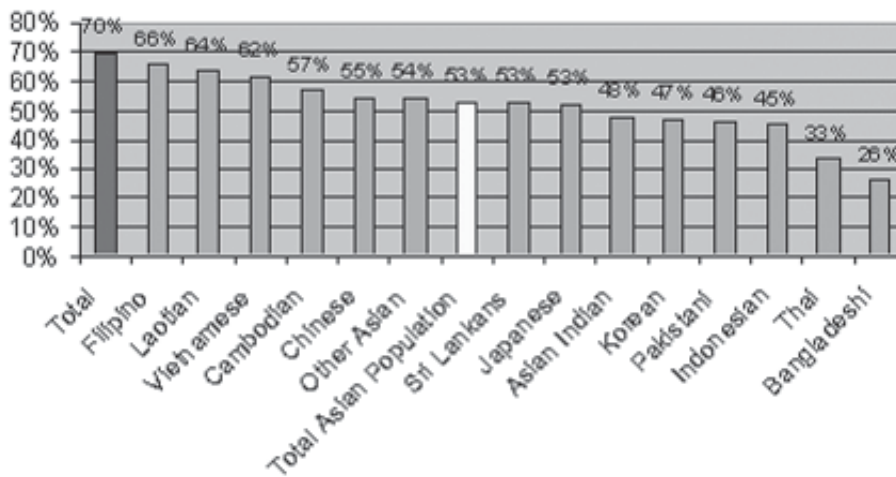
**Figure 7: 2000 Homeownership rate by ethnic group for Minneapolis—St. Paul, MN—WI MSA**



Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 2. Note: No data available for Bangladeshi and Sri Lankans.

Similar to Boston and Denver areas, the homeownership rate for the overall Asian (52%) and other Asian ethnic groups severely lagged behind the Total population (72%) in Minneapolis—St. Paul, MSA. A difference of 10% existed between the total population and Laotians, whom have the highest rate of homeownership in this MSA. Five Asian ethnic groups had lower homeownership rates than the general Asian population: Pakistani (49%), Asian Indian (46%), Other Asian (39%), Korean (38%), and Indonesian (36%).

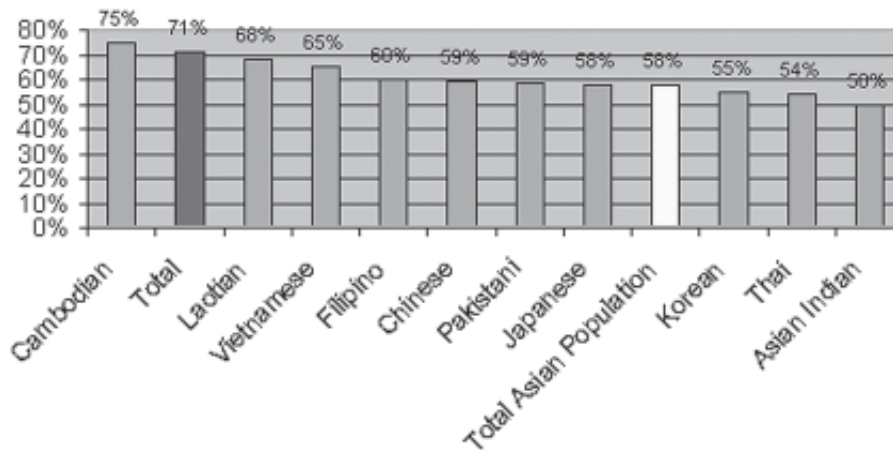
**Figure 8: 2000 Homeownership rate by ethnic group for Philadelphia—Wilmington—Atlantic City, PA—NJ—DE—MD CMSA**



Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 2. Note: No data available for Hmong.

In Philadelphia—Wilmington—Atlantic City, CMSA, a difference of 17% exists between the Asian and Total population homeownership rates. Four Asian ethnic groups have slightly lower homeownership rates than the Asian rate: Asian Indian (48%), Korean (47%), Pakistani (46%), and Indonesian (45%). The homeownership rates of Thais (33%) and Bangladeshis (26%) are significantly lower than the overall Asian homeownership rate.

**Figure 9: 2000 Homeownership rate by ethnic group for Tampa—St. Petersburg—Clearwater, FL MSA**



Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 2. Note: No data available for Bangladeshis, Hmong, Indonesians, Pakistanis, Sri Lankans and Other Asians.

The overall Asian homeownership rate is 58% compared to 71% for the total population in Tampa—St. Petersburg—Clearwater, MSA. All of the Asian ethnic groups had homeownership rates of 50% or greater, with Koreans (55%), Thais (54%), and Asian Indians (50%) having slightly lower home ownership rates than the overall Asian population (58%).

**Household**

**Table 5: Average Household Size of Asian Americans, 2000**

	Total Population	Asian	Asian Indian	Bangladeshi	Cambodian	Chinese	Filipino	Hmong	Indonesian	Japanese	Korean	Laotian	Malaysian	Pakistani	Sri Lankan	Thai	Vietnamese	Other Asian
United States	2.59	3.07	3.06	3.7	4.39	2.91	3.35	6.13	2.68	2.34	2.75	4.21	2.66	3.73	2.84	2.64	3.67	2.79
Atlanta, GA MSA	2.68	3.18	3.07	4.08	4.49	2.83	2.73	6.06	2.62	2.39	2.98	4.04		3.79		2.47	4.17	3.23
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	2.54	2.96	2.7	3.16	4.57	2.87	2.58	6.47	2.39	2.08	2.38	4.29		3.54	2.85	2.28	3.83	2.5
Chicago--Gary--Kenosha, IL--IN--WI CMSA	2.72	3	3.24	3.21	4.3	2.74	3.11	4.02	2.36	2.25	2.66	4.15	2.05	3.78	3.33	2.64	3.51	3.24
Dallas--Fort Worth, TX CMSA	2.69	3.04	2.97	2.64	4.44	2.76	2.78		2.35	2.26	2.86	3.85		3.56	2.96	2.49	3.54	2.49
Denver--Boulder--Greeley, CO CMSA	2.53	2.85	2.61		4.6	2.73	2.79	5.44	2.77	2.18	2.68	4.74		3.16	3.19	2.55	3.61	3.01
Detroit--Ann Arbor--Flint, MI CMSA	2.57	2.91	2.94	4.11	4	2.62	2.79	5.95	2.59	2.45	2.57	4.54		3.8		2.08	3.32	3.1
Fresno, CA MSA	3.1	4.14	4.16		5.63	2.83	3.32	6.78		2.24	2.7	4.84				2.45	3.76	
Honolulu, HI MSA	2.95	3.05	2.69		3.19	3.03	4.1		1.99	2.61	2.52	4.08				2.59	3.06	3.01
Houston--Galveston--Brazoria, TX CMSA	2.8	3.14	3.21	3	3.7	2.78	3.17		2.47	2.39	2.73	3.43	3.13	3.65		2.61	3.49	2.72
Las Vegas, NV--AZ MSA	2.62	2.83	2.7		3.76	2.71	3.18			2.2	2.53	3.23		3.51		2.55	2.86	
Los Angeles--Riverside--Orange County, CA CMSA	3	3.15	3.16	3.45	4.58	3.05	3.42	5.5	3.07	2.3	2.89	4.47	2.84	3.59	3.09	3.21	4.03	2.8
Miami--Fort Lauderdale, FL CMSA	2.66	2.9	2.96	3.61	3.92	2.79	2.94		2.03	2.21	2.71	3.78		3.61		2.76	3.19	
Minneapolis--St. Paul, MN--WI MSA	2.55	3.65	2.78			2.77	2.77	6.01	2.61	2.32	2.35	4.37		3.35		2.43	3.42	3.24
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	2.68	3.16	3.35	4.14	4.2	3.11	3.18		2.78	2.13	2.9	3.76	3.01	4.03	3.29	2.71	3.5	2.98
Norfolk--Virginia Beach--Newport News, VA--NC MSA	2.6	3.06	2.91		3.87	2.78	3.31			2.37	2.67			4.15		2.22	3.15	
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	2.58	3.06	3.05	3.53	4.54	2.85	3.08		3.11	2.14	2.88	4.19		3.56	3.11	2.57	3.68	2.59
Phoenix--Mesa, AZ MSA	2.67	2.83	2.82		4.19	2.68	3.11		2.21	2.35	2.57	3.27		3.55		2.34	3.41	2.12
Portland--Salem, OR--WA CMSA	2.56	2.96	2.71		3.66	2.85	3.02	4.99	2.51	2.29	2.64	4.07		3.41		2.55	3.69	3.05
Sacramento--Yolo, CA CMSA	2.64	3.27	3.37		4.08	2.81	3.15	6.73	2.65	2.31	2.73	5.45		4.66		2.66	3.67	2.69
San Diego, CA MSA	2.73	3.27	2.75		4.61	2.81	3.62	7.28	2.79	2.31	2.76	4.46	3.5	2.5		2.43	3.7	2.27
San Francisco--Oakland--San Jose, CA CMSA	2.69	3.18	3.01	2.98	4.64	3	3.71	4.82	2.72	2.27	2.76	4.77	2.74	3.76	2.78	2.78	3.94	3.36
Seattle--Tacoma--Bremerton, WA CMSA	2.49	2.92	2.82		4.25	2.79	3.16	5.57	2.26	2.22	2.79	4.13	3.1	3.27		2.43	3.42	3.19
Stockton--Lodi, CA MSA	3	3.75	4.03		5.03	2.69	3.48	6.22		2.32	2.26	4.62		4.47			4.36	
Tampa--St. Petersburg--Clearwater, FL MSA	2.33	2.92	2.99		3.75	2.63	2.77			2.18	2.68	3.81		3.18		2.66	3.54	
Washington--Baltimore, DC--MD--VA--WV CMSA	2.59	3	3	3.71	4.04	2.8	3		3.02	2.15	2.93	4.07	2.88	4.11	2.74	2.64	3.56	2.95

Source: U.S. Census Bureau, 2000 Census Summary File 4, Table PCT 8.

Across the board, the household size of Asian Americans (except for Japanese) is larger than the household size of the total population. In the Fresno and Minneapolis MSAs, the Asian households are larger by approximately one more person. In 2000, the MSAs with the largest households were Fresno (4.14), Stockton (3.75), Minneapolis (3.65) Sacramento (3.27), and San Diego (3.27).

**Table 6: Number and Percentage of Asians Living in Overcrowded Housing Conditions (Owners), 2000**

	Total		Asian		% Difference
	Owner HH	% Owner HH	Owner HH	% Owner HH	
United States	2,143,735	3%	247,742	13%	-10%
Atlanta, GA MSA	21,861	2%	2,718	11%	-9%
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	14,957	1%	3,136	10%	-9%
Chicago--Gary--Kenosha, IL--IN--WI CMSA	76,120	4%	7,933	11%	-7%
Dallas--Fort Worth, TX CMSA	57,191	5%	4,985	15%	-10%
Denver--Boulder--Greeley, CO CMSA	16,775	3%	1,313	9%	-6%
Detroit--Ann Arbor--Flint, MI CMSA	31,391	2%	2,110	9%	-7%
Fresno, CA MSA	16,542	10%	1,479	18%	-8%
Honolulu, HI MSA	19,017	12%	14,677	14%	-2%
Houston--Galveston--Brazoria, TX CMSA	66,544	7%	6,051	14%	-7%
Las Vegas, NV--AZ MSA	17,460	5%	1,537	10%	-5%
Los Angeles--Riverside--Orange County, CA CMSA	325,204	11%	49,516	17%	-5%
Miami--Fort Lauderdale, FL CMSA	80,254	9%	2,532	15%	-6%
Minneapolis--St. Paul, MN--WI MSA	14,273	2%	4,731	27%	-25%
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	115,777	3%	29,985	14%	-12%
Norfolk--Virginia Beach--Newport News, VA--NC MSA	5,426	1%	806	9%	-8%
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	27,289	2%	4,480	13%	-11%
Phoenix--Mesa, AZ MSA	37,712	5%	1,150	8%	-3%
Portland--Salem, OR--WA CMSA	14,346	3%	2,442	13%	-10%
Sacramento--Yolo, CA CMSA	16,657	4%	3,203	11%	-7%
San Diego, CA MSA	32,183	6%	6,097	15%	-9%
San Francisco--Oakland--San Jose, CA CMSA	92,913	6%	38,277	16%	-10%
Seattle--Tacoma--Bremerton, WA CMSA	20,245	2%	6,343	11%	-9%
Stockton--Lodi, CA MSA	8,314	8%	1,734	16%	-9%
Tampa--St. Petersburg--Clearwater, FL MSA	15,476	2%	1,149	12%	-10%
Washington--Baltimore, DC--MD--VA--WV CMSA	36,015	2%	7,279	9%	-8%

Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 11

Note: An overcrowded home is defined as more than one occupant per room, causing a home to be crowded. See appendix, Definitions page for more information.

Overcrowded housing conditions are emerging as an important issue in immigrant communities. This trend is common among newly arrived Asian immigrants who need to share a home in order to afford the rent. At the national level and for seven MSAs, Asian homeowners live in overcrowded conditions at a greater proportion than the total population. The largest difference in overcrowded homes occurs in the Minneapolis MSA, where Asian households are 25% more crowded than the total households in the area. Following behind, New York and Philadelphia are 12% and 11%, respectively, more crowded than the total households within those MSAs. Moreover, Asian households are much more overcrowded than the total population, by 10%, in Dallas, Portland, San Francisco, Tampa geographic areas, and in the United States overall.

***At the national level and in seven MSAs, Asian homeowners live in overcrowded conditions at a greater proportion than the total population. The largest difference in overcrowded homes occurs in the Minneapolis MSA, where Asian households are 25% more crowded than the total households in the area.***

**Table 7: Number and Percentage of Asians Living in Overcrowded Housing Conditions (Renters), 2000**

	Total		Asian		% Difference
	Renter HH	% Renter HH	Renter HH	% Renter HH	
United States	3,914,155	11%	449,877	27%	-16%
Atlanta, GA MSA	55,452	11%	4,723	25%	-14%
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	48,889	6%	9,576	21%	-15%
Chicago--Gary--Kenosha, IL--IN--WI CMSA	126,947	11%	13,004	22%	-11%
Dallas--Fort Worth, TX CMSA	116,124	15%	8,550	25%	-10%
Denver--Boulder--Greeley, CO CMSA	34,348	10%	2,489	21%	-10%
Detroit--Ann Arbor--Flint, MI CMSA	39,808	7%	4,511	20%	-13%
Fresno, CA MSA	32,293	26%	4,498	49%	-22%
Honolulu, HI MSA	26,835	21%	15,995	27%	-6%
Houston--Galveston--Brazoria, TX CMSA	119,831	19%	8,762	27%	-8%
Las Vegas, NV--AZ MSA	34,187	15%	2,538	23%	-8%
Los Angeles--Riverside--Orange County, CA CMSA	714,085	30%	91,821	35%	-5%
Miami--Fort Lauderdale, FL CMSA	123,515	23%	2,694	26%	-3%
Minneapolis--St. Paul, MN--WI MSA	24,550	8%	4,888	30%	-23%
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	544,841	15%	86,188	32%	-17%
Norfolk--Virginia Beach--Newport News, VA--NC MSA	14,069	7%	948	18%	-11%
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	46,646	7%	7,422	24%	-17%
Phoenix--Mesa, AZ MSA	63,891	17%	2,095	20%	-3%
Portland--Salem, OR--WA CMSA	30,862	10%	2,841	20%	-10%
Sacramento--Yolo, CA CMSA	35,651	14%	7,264	30%	-16%
San Diego, CA MSA	85,289	19%	12,146	32%	-13%
San Francisco--Oakland--San Jose, CA CMSA	191,131	18%	58,166	31%	-14%
Seattle--Tacoma--Bremerton, WA CMSA	44,549	9%	9,882	22%	-14%
Stockton--Lodi, CA MSA	17,081	24%	3,900	46%	-22%
Tampa--St. Petersburg--Clearwater, FL MSA	24,978	8%	1,547	22%	-14%
Washington--Baltimore, DC--MD--VA--WV CMSA	95,172	9%	13,857	24%	-14%

Source: U.S. Census Bureau, 2000 Census Summary File 4, Table HCT 11

Note: An overcrowded home is defined as more than one occupant per room, causing a home to be crowded. See appendix, Definitions page for more information.

Asian American renters are more likely to live in overcrowded structures as seen in Table 7. At the national level and for nineteen metropolitan statistical areas (highlighted above), Asian renters live in overcrowded conditions at a greater proportion than the total population. Again, Minneapolis Asian renters live in the most overcrowded conditions by 23% compared to the total households within the MSA. Trailing closely behind are Asian renters in Fresno and Stockton living in overcrowded homes by 22% in contrast to total renters within these areas. The remaining MSAs include Asian renters living in overcrowded homes at a rate 10% or more than the total households in the respective geographic areas: New York (17%), Philadelphia (17%), U.S. (16%), Sacramento (16%), Boston (15%), Atlanta (14%), San Francisco (14%), Seattle (14%), Tampa (14%), Washington-Baltimore (14%), Detroit (13%), San Diego (13%), Chicago (11%), Norfolk (11%), Dallas (10%), Denver (10%), and Portland (10%).

## Income

**Table 8: Median Household Income (MHI) and Per Capita Income (PCI), 2000**

	Total Households (MHI)	Total HH (PCI)	Asian (MHI)	Asian (PCI)	Asian Indian (MHI)	Asian Indian (PCI)	Bangladeshi (MHI)	Bangladeshi (PCI)	Cambodian (MHI)	Cambodian (PCI)
United States	\$41,994	\$21,587	\$51,045	\$20,719	\$61,322	\$26,415	\$37,074	\$13,532	\$35,964	\$10,215
Atlanta, GA MSA	51,948	25,033	52,437	20,619	60,193	24,875	48,164	14,888	55,128	13,597
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	52,792	26,856	51,751	21,290	70,275	30,640	46,786	18,267	40,320	10,618
Chicago--Gary--Kenosha, IL--IN--WI CMSA	51,046	24,581	58,057	23,676	64,354	25,420	52,115	19,295	56,731	13,374
Dallas--Fort Worth, TX CMSA	47,418	23,616	52,809	21,145	62,000	25,929	42,831	17,246	52,206	13,444
Denver--Boulder--Greeley, CO CMSA	51,088	26,011	48,488	20,077	62,019	29,917			53,611	11,553
Detroit--Ann Arbor--Flint, MI CMSA	49,160	24,275	60,984	25,117	69,757	30,518	34,696	11,247	57,000	14,218
Fresno, CA MSA	34,960	15,386	31,751	11,484	39,779	16,521			18,864	4,236
Honolulu, HI MSA	51,914	21,998	54,777	20,874	51,989	20,456			12,750	8,522
Houston--Galveston--Brazoria, TX CMSA	44,761	21,701	50,075	20,221	57,760	24,577	40,547	18,760	43,651	13,145
Las Vegas, NV--AZ MSA	42,468	21,210	45,403	19,031	41,688	22,861			39,760	13,115
Los Angeles--Riverside--Orange County, CA CMSA	45,903	21,170	50,646	20,157	60,705	25,625	36,063	12,745	29,375	9,318
Miami--Fort Lauderdale, FL CMSA	38,632	20,454	44,378	20,035	45,792	20,223	40,000	11,470		
Minneapolis--St. Paul, MN--WI MSA	54,304	26,219	46,964	15,242	61,950	26,591			43,750	11,464
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	50,795	26,604	53,185	22,733	61,179	24,674	33,340	11,246	57,643	14,671
Norfolk--Virginia Beach--Newport News, VA--NC MSA	42,448	20,328	46,344	16,916	51,138	23,063			48,889	12,488
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	47,528	23,699	48,116	19,495	60,314	23,900	34,821	14,091	22,589	7,301
Phoenix--Mesa, AZ MSA	44,752	21,907	49,395	21,145	64,924	31,876			53,935	14,336
Portland--Salem, OR--WA CMSA	46,090	22,592	50,332	18,696	66,354	28,581			42,406	12,453
Sacramento--Yolo, CA CMSA	46,106	22,302	43,381	16,712	48,097	19,409			31,136	7,911
San Diego, CA MSA	47,067	22,926	51,008	17,966	64,388	27,240			25,540	7,562
San Francisco--Oakland--San Jose, CA CMSA	62,024	30,769	67,988	25,671	82,406	34,078	65,000	29,179	42,794	11,024
Seattle--Tacoma--Bremerton, WA CMSA	50,733	25,744	48,602	19,274	60,783	26,857			37,133	10,656
Stockton--Lodi, CA MSA	41,282	17,365	37,170	13,087	49,063	17,034			17,425	5,254
Tampa--St. Petersburg--Clearwater, FL MSA	37,406	21,784	42,718	19,088	51,452	27,533			34,205	10,273
Washington--Baltimore, DC--MD--VA--WV CMSA	57,291	28,175	60,157	23,644	70,033	28,850	50,286	20,305	60,976	17,787
	Chinese (MHI)	Chinese (PCI)	Filipino (MHI)	Filipino (PCI)	Hmong (MHI)	Hmong (PCI)	Indonesian (MHI)	Indonesian (PCI)	Japanese (MHI)	Japanese (PCI)
United States	\$51,119	\$22,519	\$58,323	\$19,259	\$31,934	\$6,613	\$39,839	\$18,819	\$51,981	\$25,576
Atlanta, GA MSA	55,995	24,346	57,439	20,859	57,981	11,480	37,000	17,364	62,292	26,846
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	52,615	22,826	57,116	23,165	46,375	8,521	32,273	15,282	40,942	22,862
Chicago--Gary--Kenosha, IL--IN--WI CMSA	52,498	24,359	66,126	24,124	60,875	12,279	41,071	21,308	56,280	29,941
Dallas--Fort Worth, TX CMSA	57,682	25,409	54,766	21,423			51,328	25,506	53,266	25,074
Denver--Boulder--Greeley, CO CMSA	49,236	21,647	51,106	18,481	51,279	10,456	28,750	16,899	45,663	24,304
Detroit--Ann Arbor--Flint, MI CMSA	57,805	25,391	69,708	26,146	42,399	8,259	47,292	18,635	61,637	28,696
Fresno, CA MSA	46,322	20,819	42,085	14,690	22,885	4,473			45,015	25,025
Honolulu, HI MSA	52,454	19,705	54,275	14,545			36,875	18,285	60,316	25,152
Houston--Galveston--Brazoria, TX CMSA	50,439	22,606	62,433	21,327			43,571	18,643	54,978	24,754
Las Vegas, NV--AZ MSA	49,133	23,750	47,932	16,615					43,578	20,791
Los Angeles--Riverside--Orange County, CA CMSA	50,315	21,475	60,152	19,458	41,938	7,953	41,883	17,618	54,709	28,049
Miami--Fort Lauderdale, FL CMSA	40,771	19,872	62,500	22,749			45,625	23,109	42,446	32,444
Minneapolis--St. Paul, MN--WI MSA	55,211	23,111	56,556	19,200	35,366	7,147	31,985	20,013	48,500	23,229
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	46,845	21,116	76,260	26,587			44,718	24,512	55,317	36,415
Norfolk--Virginia Beach--Newport News, VA--NC MSA	43,271	20,171	52,000	16,209					40,199	19,112
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	45,241	19,952	61,568	24,104			43,990	19,106	40,905	21,935
Phoenix--Mesa, AZ MSA	51,181	22,927	51,158	17,754			34,063	20,344	48,638	22,479
Portland--Salem, OR--WA CMSA	51,554	20,200	49,176	15,495	37,031	8,680	48,393	21,188	49,432	22,145
Sacramento--Yolo, CA CMSA	42,811	19,940	49,578	17,749	27,321	5,909	36,250	14,345	56,714	26,096
San Diego, CA MSA	58,459	23,561	55,177	16,391	38,355	7,015	51,063	19,256	46,129	22,641
San Francisco--Oakland--San Jose, CA CMSA	66,104	27,779	72,034	21,239	48,456	10,141	56,193	25,189	65,787	32,810
Seattle--Tacoma--Bremerton, WA CMSA	53,294	23,251	52,309	17,071	35,859	6,738	40,667	20,868	50,683	25,261
Stockton--Lodi, CA MSA	36,674	18,650	47,359	15,941	25,404	4,941			47,267	22,369
Tampa--St. Petersburg--Clearwater, FL MSA	41,304	19,278	46,062	18,288					31,075	17,004
Washington--Baltimore, DC--MD--VA--WV CMSA	62,318	26,476	65,101	22,941			48,269	18,482	60,458	29,907

Source: U.S. Census Bureau, 2000 Census Summary File 4, Table PCT 89 and Table PCT 130.

Note: Please see definition for median per capita income, also known as, individual income in the appendix, Definitions page for more information.

Table 8 illustrates the general trend that Asians have larger median household incomes than the total population. However, Asians tend to have lower median per capita incomes than the total population. These average individual incomes are particularly low for Southeast Asian ethnic groups such as

Cambodians, Hmong, Laotians, and Vietnamese across most of the MSAs. Pakistanis in the Sacramento and Stockton MSAs also have very low per capita incomes. Because household incomes are calculated by the income generated by the number of wage earners in a household, household size plays a significant factor in estimating wealth. Thus, this is one reason why Asian households have higher median household incomes. Yet, in contrast to their non-Hispanic white counterparts, Asians have median individual income levels that are much lower than non-Hispanic whites.

**Table 9: Median Household Income and Per Capita Income, 2000 (continued)**

	Korean (MHI)	Korean (PCI)	Laotian (MHI)	Laotian (PCI)	Malaysian (MHI)	Malaysian (PCI)	Pakistani (MHI)	Pakistani (PCI)
United States	\$40,183	\$18,027	\$42,245	\$11,454		\$19,926	\$45,576	\$17,685
Atlanta, GA MSA	42,482	18,101	55,000	14,743			49,000	20,385
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	40,650	19,426	49,977	13,799			46,919	16,025
Chicago--Gary--Kenosha, IL--IN--WI CMSA	45,534	21,832	61,190	16,867	35,875	17,609	44,078	16,762
Dallas--Fort Worth, TX CMSA	40,594	17,531	45,230	12,824			45,471	18,165
Denver--Boulder--Greeley, CO CMSA	45,783	18,671	55,027	13,081			50,568	25,211
Detroit--Ann Arbor--Flint, MI CMSA	42,467	18,640	40,000	11,951			56,432	22,349
Fresno, CA MSA	48,289	22,314	17,264	4,285			39,219	16,172
Honolulu, HI MSA	36,769	16,534	27,500	8,125				
Houston--Galveston--Brazoria, TX CMSA	37,289	18,370	46,339	14,033	58,523	21,272		
Las Vegas, NV--AZ MSA	40,020	18,725	49,144	14,569			48,750	20,368
Los Angeles--Riverside--Orange County, CA CMSA	38,494	18,199	43,630	11,712	58,810	21,984	46,032	17,368
Miami--Fort Lauderdale, FL CMSA	42,646	16,103	40,625	10,114			45,886	16,186
Minneapolis--St. Paul, MN--WI MSA	37,548	13,838	48,114	12,586			64,118	28,825
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	44,059	20,805	61,563	16,982	42,198	19,161	43,894	15,605
Norfolk--Virginia Beach--Newport News, VA--NC MSA	32,545	14,257					20,556	22,908
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	40,213	16,690	52,232	13,920			50,924	18,484
Phoenix--Mesa, AZ MSA	40,436	14,673	46,250	14,555			51,875	21,121
Portland--Salem, OR--WA CMSA	41,074	17,590	55,433	13,435			47,396	19,324
Sacramento--Yolo, CA CMSA	40,172	16,190	28,611	6,891			34,643	8,589
San Diego, CA MSA	40,880	18,947	37,609	10,888	53,750	21,069	51,250	20,895
San Francisco--Oakland--San Jose, CA CMSA	53,818	24,812	45,188	11,611	79,332	31,685	72,177	25,443
Seattle--Tacoma--Bremerton, WA CMSA	37,409	16,392	45,404	12,620	39,306	19,935	47,321	16,434
Stockton--Lodi, CA MSA	25,662	18,649	23,105	7,514			30,195	7,377
Tampa--St. Petersburg--Clearwater, FL MSA	42,764	16,349	44,167	11,819			58,750	27,244
Washington--Baltimore, DC--MD--VA--WV CMSA	50,200	20,000	60,727	16,398	32,794	20,286	45,932	14,705
	Sri Lankan (MHI)	Sri Lankan (PCI)	Thai (MHI)	Thai (PCI)	Vietnamese (MHI)	Vietnamese (PCI)	Other Asian (MHI)	Other Asian (PCI)
United States	\$52,392	\$26,530	\$39,530	\$17,232	\$44,828	\$15,385	\$43,238	\$20,877
Atlanta, GA MSA			37,381	23,393	48,860	14,237	45,938	15,160
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	49,205	23,061	42,685	19,655	43,069	13,671	37,500	19,909
Chicago--Gary--Kenosha, IL--IN--WI CMSA	58,750	22,912	50,689	23,689	45,160	16,548	45,000	24,681
Dallas--Fort Worth, TX CMSA	60,898	21,392	39,511	22,428	49,433	16,556	35,110	21,857
Denver--Boulder--Greeley, CO CMSA			39,750	15,397	44,517	14,967	58,056	20,904
Detroit--Ann Arbor--Flint, MI CMSA	49,667	24,488	43,092	18,724	55,845	19,096	38,500	21,628
Fresno, CA MSA			32,500	13,131	18,864	9,986		
Honolulu, HI MSA			35,463	12,018	26,359	11,667	60,240	20,532
Houston--Galveston--Brazoria, TX CMSA			45,156	18,985	45,577	15,842	49,750	19,185
Las Vegas, NV--AZ MSA			36,803	17,190	42,008	19,494		
Los Angeles--Riverside--Orange County, CA CMSA	54,103	23,596	45,813	17,085	46,580	14,786	44,036	19,652
Miami--Fort Lauderdale, FL CMSA			41,278	17,101	37,379	16,644		
Minneapolis--St. Paul, MN--WI MSA			35,833	22,481	47,491	16,223	41,094	24,201
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	56,450	27,410	55,862	21,996	50,574	18,822	46,362	24,069
Norfolk--Virginia Beach--Newport News, VA--NC MSA			26,053	12,703	34,016	13,997		
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	67,083	29,466	29,063	14,398	39,018	13,094	35,724	22,923
Phoenix--Mesa, AZ MSA			31,821	15,242	46,703	17,601	20,147	16,150
Portland--Salem, OR--WA CMSA			39,135	16,023	50,722	15,460	58,750	15,608
Sacramento--Yolo, CA CMSA			40,833	15,477	28,142	11,955	58,250	25,303
San Diego, CA MSA			35,208	15,799	41,412	14,637	48,990	22,810
San Francisco--Oakland--San Jose, CA CMSA	87,207	39,632	50,337	20,729	60,021	18,557	64,583	23,861
Seattle--Tacoma--Bremerton, WA CMSA			37,679	15,120	41,292	14,449	51,696	18,501
Stockton--Lodi, CA MSA					21,691	8,600		
Tampa--St. Petersburg--Clearwater, FL MSA			35,500	15,429	38,176	13,029		
Washington--Baltimore, DC--MD--VA--WV CMSA	59,444	24,676	47,948	20,423	59,029	19,971	47,368	25,062

The MSAs with the highest Asian median household incomes are:

- San Francisco—Oakland—San Jose, CA CMSA (\$ 67,988)
- Detroit—Ann Arbor—Flint, MI CMSA (\$ 60,984)
- Washington—Baltimore, DC—MD—VA—WV CMSA (\$ 60,157)
- Chicago—Gary—Kenosha, IL—IN—WI CMSA (\$ 58,057)
- Honolulu, HI MSA (\$ 54,777)

The MSAs with lowest Asian median household incomes are:

- Miami—Fort Lauderdale, FL CMSA (\$ 44,378)
- Sacramento—Yolo, CA CMSA (\$ 43,381)
- Tampa—St. Petersburg—Clearwater, FL MSA (\$ 42,718)
- Stockton—Lodi, CA MSA (\$ 37,170)
- Fresno, CA MSA (\$ 31,751)

Similarly, the MSAs with the highest Asian median per capita incomes are:

- San Francisco—Oakland—San Jose, CA CMSA (\$25,671)
- Detroit—Ann Arbor—Flint, MI CMSA (\$25,117)
- Chicago—Gary—Kenosha, IL—IN—WI CMSA (\$23,676)
- Washington—Baltimore, DC—MD—VA—WV CMSA (\$23,644)
- New York—Northern New Jersey—Long Island, NY—NJ—CT—PA CMSA ( \$22,733)

Whereas, the MSAs with the lowest Asian median per capita incomes are:

- Norfolk—Virginia Beach—Newport News, VA—NC MSA (\$16,916)
- Sacramento—Yolo, CA CMSA (\$16,712)
- Minneapolis—St. Paul, MN—WI MSA (\$15,242)
- Stockton—Lodi, CA MSA (\$13,087)
- Fresno, CA MSA (\$11,484)

## Immigration

**Table 10: Citizenship Status of Asian Americans, 2000**

	Total			Asian		
	% Native Born	Foreign Born		% Native Born	Foreign Born	
		% Naturalized	% Non Citizens		% Naturalized	% Non Citizens
United States	89%	4%	7%	37%	31%	31%
Atlanta, GA MSA	90%	3%	7%	28%	28%	44%
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	88%	5%	7%	32%	29%	40%
Chicago--Gary--Kenosha, IL--IN--WI CMSA	84%	6%	10%	32%	34%	35%
Dallas--Fort Worth, TX CMSA	85%	4%	11%	29%	30%	41%
Denver--Boulder--Greeley, CO CMSA	89%	3%	8%	42%	27%	31%
Detroit--Ann Arbor--Flint, MI CMSA	93%	3%	4%	33%	28%	40%
Fresno, CA MSA	79%	6%	15%	48%	21%	31%
Honolulu, HI MSA	81%	12%	8%	74%	17%	10%
Houston--Galveston--Brazoria, TX CMSA	81%	6%	13%	29%	36%	35%
Las Vegas, NV--AZ MSA	83%	6%	10%	41%	33%	26%
Los Angeles--Riverside--Orange County, CA CMSA	69%	12%	19%	35%	36%	29%
Miami--Fort Lauderdale, FL CMSA	60%	19%	22%	28%	37%	36%
Minneapolis--St. Paul, MN--WI MSA	93%	3%	4%	36%	28%	36%
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	76%	11%	13%	26%	33%	41%
Norfolk--Virginia Beach--Newport News, VA--NC MSA	96%	3%	2%	42%	38%	20%
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	93%	4%	4%	31%	33%	36%
Phoenix--Mesa, AZ MSA	86%	4%	10%	42%	26%	32%
Portland--Salem, OR--WA CMSA	89%	4%	7%	42%	29%	29%
Sacramento--Yolo, CA CMSA	86%	6%	8%	48%	27%	25%
San Diego, CA MSA	78%	9%	13%	41%	34%	25%
San Francisco--Oakland--San Jose, CA CMSA	73%	12%	15%	37%	36%	28%
Seattle--Tacoma--Bremerton, WA CMSA	88%	5%	6%	42%	32%	26%
Stockton--Lodi, CA MSA	81%	7%	12%	49%	25%	26%
Tampa--St. Petersburg--Clearwater, FL MSA	90%	4%	5%	34%	30%	36%
Washington--Baltimore, DC--MD--VA--WV CMSA	87%	5%	8%	30%	35%	35%

Source: U.S. Census Bureau, 2000 Census Summary File 4, Table PCT 89 and Table PCT 43.

As seen in Table 10, the Asian population is largely foreign born compared to the total population across all MSAs. In the following eleven MSAs (also highlighted above), the percentage of foreign born Asians (naturalized plus non-citizens) was extraordinarily larger by 50% or more in population size than the percentage of the general foreign born population:

- Atlanta, GA MSA, (Asian foreign born 72%; Total population foreign born 7%)
- Philadelphia—Wilmington—Atlantic City, PA—NJ—DE—MD CMSA, (Asian foreign born 69%; Total population foreign born 8%)
- Detroit—Ann Arbor—Flint, MI CMSA, (Asian foreign born 68%; Total population foreign born 7%)
- Washington—Baltimore, DC—MD—VA—WV CMSA, (Asian foreign born 70%; Total population foreign born 13%)
- Tampa—St. Petersburg—Clearwater, FL MSA, (Asian foreign born 66%; Total population foreign born 9%)
- Minneapolis—St. Paul, MN—WI MSA, (Asian foreign born 64%; Total population foreign born 7%)
- Boston—Worcester—Lawrence, MA—NH—ME—CT CMSA, (Asian foreign born 69%; Total population foreign born 12%)
- Dallas—Fort Worth, TX CMSA, (Asian foreign born 71%; Total population foreign born 15%)
- Norfolk—Virginia Beach—Newport News, VA—NC MSA, (Asian foreign born 58%; Total population foreign born 5%)
- Chicago—Gary—Kenosha, IL—IN—WI CMSA, (Asian foreign born 69%; Total population foreign born 16%)
- Houston—Galveston—Brazoria, TX CMSA, (Asian foreign born 71%; Total population foreign born 19%)

**Table 11: Number of Years since Immigration for Asian Americans, 2000**

	<5 years		5 to 10 years		10 to 20 years		>20 years	
	#	%	#	%	#	%	#	%
United States	1,754,080	24%	1,474,519	20%	2,400,617	32%	1,804,335	24%
Atlanta, GA MSA	31,755	29%	26,470	24%	32,937	30%	17,050	16%
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	49,982	29%	35,175	20%	60,685	35%	29,037	17%
Chicago--Gary--Kenosha, IL--IN--WI CMSA	75,244	25%	58,156	20%	84,219	28%	78,015	26%
Dallas--Fort Worth, TX CMSA	42,370	28%	33,096	22%	47,913	31%	29,114	19%
Denver--Boulder--Greeley, CO CMSA	14,417	28%	9,855	19%	14,741	29%	11,966	23%
Detroit--Ann Arbor--Flint, MI CMSA	34,575	34%	19,924	20%	24,480	24%	21,426	21%
Fresno, CA MSA	5,549	14%	8,042	20%	18,534	47%	7,464	19%
Honolulu, HI MSA	23,710	17%	23,231	16%	39,788	28%	56,206	39%
Houston--Galveston--Brazoria, TX CMSA	40,309	23%	40,520	23%	51,980	29%	44,238	25%
Las Vegas, NV--AZ MSA	9,293	17%	10,272	19%	17,574	33%	16,371	31%
Los Angeles--Riverside--Orange County, CA CMSA	217,539	18%	230,243	19%	452,589	37%	324,543	26%
Miami--Fort Lauderdale, FL CMSA	13,376	22%	13,016	21%	19,612	32%	15,756	26%
Minneapolis--St. Paul, MN--WI MSA	19,963	23%	19,903	23%	32,173	37%	15,077	17%
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	301,280	26%	247,195	21%	392,142	33%	234,585	20%
Norfolk--Virginia Beach--Newport News, VA--NC MSA	5,024	16%	4,832	15%	9,962	32%	11,370	36%
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	40,590	26%	31,701	21%	50,243	33%	31,529	20%
Phoenix--Mesa, AZ MSA	13,220	27%	9,279	19%	14,552	29%	12,354	25%
Portland--Salem, OR--WA CMSA	15,630	23%	13,727	21%	21,220	32%	16,299	24%
Sacramento--Yolo, CA CMSA	17,128	17%	21,054	21%	36,422	37%	24,776	25%
San Diego, CA MSA	29,967	17%	33,134	19%	60,039	34%	52,137	30%
San Francisco--Oakland--San Jose, CA CMSA	189,632	21%	172,867	19%	304,736	33%	242,777	27%
Seattle--Tacoma--Bremerton, WA CMSA	43,402	22%	40,651	20%	63,776	32%	50,495	25%
Stockton--Lodi, CA MSA	5,318	13%	7,012	18%	17,811	45%	9,296	24%
Tampa--St. Petersburg--Clearwater, FL MSA	7,996	22%	8,420	23%	10,696	29%	9,197	25%
Washington--Baltimore, DC--MD--VA--WV CMSA	81,438	26%	60,860	19%	96,360	30%	77,828	25%

Source: U.S. Census Bureau, 2000 Census Summary File 4, Table PCT 89 and Table PCT 45.

Across all MSAs, the Asian American population is dispersed differently across decades. The metropolitan statistical areas with the largest percentage of recent immigrants are (highlighted above):

- Detroit—Ann Arbor—Flint, MI CMSA, 34%
- Atlanta, GA MSA, 29%
- Boston—Worcester—Lawrence, MA—NH—ME—CT CMSA, 29%
- Dallas—Fort Worth, TX CMSA, 28%
- Denver—Boulder—Greeley, CO CMSA, 28%

The MSAs that are home to the immigrants who have in the U.S. over 20 years are:

- Honolulu, HI MSA, 39%
- Norfolk—Virginia Beach—Newport News, VA—NC MSA, 36%
- Las Vegas, NV—AZ MSA, 31%
- San Diego, CA MSA, 30%

Interestingly, these are areas where military bases are prominent. Many of these Asian settlements are a result of the legacy of those who served in the United States military during World War II and afterwards or a legacy of the laborers who worked the fields and canneries along the Pacific Coast in the early 1900s and created communities and social networks there. In the case of Las Vegas, this has increasingly become more of a retirement community in recent years.



## Language

**Table 12: Asian American Linguistically Isolated Households, 2000**

	# of HHs that speak an Asian and Pacific Island language	# of Linguistically isolated HHs	% of Linguistically isolated HHs
United States	2,229,282	783,444	35%
Atlanta, GA MSA	26,785	10,907	41%
Boston--Worcester--Lawrence, MA--NH--ME--CT CMSA	53,415	20,716	39%
Chicago--Gary--Kenosha, IL--IN--WI CMSA	80,605	24,173	30%
Dallas--Fort Worth, TX CMSA	43,441	15,941	37%
Denver--Boulder--Greeley, CO CMSA	15,787	5,918	37%
Detroit--Ann Arbor--Flint, MI CMSA	25,618	7,760	30%
Fresno, CA MSA	10,963	3,613	33%
Honolulu, HI MSA	73,990	20,146	27%
Houston--Galveston--Brazoria, TX CMSA	50,300	17,705	35%
Las Vegas, NV--AZ MSA	18,475	5,313	29%
Los Angeles--Riverside--Orange County, CA CMSA	421,243	154,239	37%
Miami--Fort Lauderdale, FL CMSA	11,724	3,935	34%
Minneapolis--St. Paul, MN--WI MSA	23,902	8,996	38%
New York--Northern New Jersey--Long Island, NY--NJ--CT--PA CMSA	298,353	114,055	38%
Norfolk--Virginia Beach--Newport News, VA--NC MSA	9,335	2,468	26%
Philadelphia--Wilmington--Atlantic City, PA--NJ--DE--MD CMSA	42,669	15,859	37%
Phoenix--Mesa, AZ MSA	14,610	4,675	32%
Portland--Salem, OR--WA CMSA	21,754	8,402	39%
Sacramento--Yolo, CA CMSA	32,049	10,961	34%
San Diego, CA MSA	56,686	15,677	28%
San Francisco--Oakland--San Jose, CA CMSA	302,776	99,378	33%
Seattle--Tacoma--Bremerton, WA CMSA	67,771	24,665	36%
Stockton--Lodi, CA MSA	12,987	4,620	36%
Tampa--St. Petersburg--Clearwater, FL MSA	9,505	3,424	36%
Washington--Baltimore, DC--MD--VA--WV CMSA	83,537	27,635	33%

Source: U.S. Census Bureau, 2000 Census Summary File 4, Table PCT 89 and Table PCT 42.

Note: A household is linguistically isolated if no one in the household, age of 14 years or older, speaks English "very well". See appendix, Definitions page for more information.

A large proportion of Asian American households that speak an Asian or Pacific Island language are linguistically isolated as displayed in Table 10.<sup>9</sup> There are twelve MSAs (highlighted above) where 36% or more Asian households are linguistically isolated; which consist of the following:

- Atlanta, GA MSA, 41%
- Boston—Worcester—Lawrence, MA—NH—ME—CT CMSA, 39%
- Portland—Salem, OR—WA CMSA, 39%
- New York—Northern New Jersey—Long Island, NY—NJ—CT—PA CMSA, 38%
- Minneapolis—St. Paul, MN—WI MSA, 38%
- Denver—Boulder—Greeley, CO CMSA, 37%
- Philadelphia—Wilmington—Atlantic City, PA—NJ—DE—MD CMSA, 37%
- Dallas—Fort Worth, TX CMSA, 37%
- Los Angeles—Riverside—Orange County, CA CMSA, 37%
- Seattle—Tacoma—Bremerton, WA CMSA, 36%
- Tampa—St. Petersburg—Clearwater, FL MSA, 36%
- Stockton—Lodi, CA MSA, 36%

Clearly, this demonstrates the need for homeownership educational materials to be translated into various Asian languages.

## PART II: ASIAN AMERICAN HOMEOWNERSHIP SURVEY FINDINGS

### Background

Asian Americans are often perceived as enjoying a high degree of economic and educational success. Indeed, most data indicate that Asians have amongst the highest household income and homeownership rates in the country. However, other data show that significant segments of the Asian American community continue to face social, economic, and cultural barriers and fail to realize the dream of homeownership.

A survey was conducted to better understand the Asian American housing market and the perceptions of those serving Asian homebuyers in the real estate and mortgage industries. Survey topics focused on:

- Identifying which sectors of the Asian American community struggle the most with home ownership;
- Factors that keep Asian Americans from realizing their homeownership goals;
- Determining if an untapped market of Asian American home buyers exist;
- Roles that real estate professionals play in providing homeownership opportunities;
- Whether Asian Americans were adequately served by existing private and government homeownership assistance programs.

### About the Survey Participants

The survey collected responses from real estate professionals across the nation, who served Asian American homebuyers during the past year. The survey was conducted on-line and via telephone from September to October 2004.<sup>8</sup>

The majority of respondents (87, 44 %) were from the West, followed by the Southwest at 16% or 32 persons, South at 16% or 31 persons, Mid-Atlantic at 11% or 22 persons, and New England at 3% or 6 persons. Most of the respondents were Real Estate Agents or Brokers (79 %). They were followed by 16 % of Loan Officers or Processors, 5% of Mortgage Brokers, and 5% of Mortgage Bankers.



The majority of respondents were Asian (120, 60%), followed by non-Hispanic Whites (50, 25%), Latinos (11, 5%), Pacific Islanders (9, 4%), African Americans (9, 4%), and other race (2, 1%). One of the *other* race respondents was Native American; the second was of mixed-race heritage Asian and White.<sup>9</sup>

## Overview of Asian Homebuyers: Opportunities, Challenges, and Preferences

The following results from the survey reflect the opinions of the respondents and how they perceive their Asian homebuyer clients.

- 122 or 85% of respondents reported that the average number of members in an Asian household consists of *three to five persons*.<sup>10</sup>
- 12 or 8% of survey participants reported that the average number of members in an Asian household consists of *six or more persons*.
- 25 or 17% of respondents stated that their Asian clients belong to Asian households consisting of “3 or more” families.
- 72 or 50% of respondents revealed that Asian homebuyers are “not familiar” with first-time homebuying programs.
- 31 or 21% of real estate professionals indicated that *six out of ten* Asian homebuyers have undocumented income that is used or could be used to qualify for a loan.

Real estate professionals were asked to rank, in order, their opinion of the top five *barriers* facing Asian homebuyers. Each response was assigned a point total based on the highest response average.<sup>11</sup> The results are as follows:

1. Language/cultural barriers (not fluent in English), 17%
2. Lack of knowledge of the home buying process, 15%
3. Unverifiable income (not reported on 1040), 10%
4. Lack of credit (not reported to credit bureaus), 9%
5. Trust (fear of being “ripped off”), 9%
6. Down payment (lack of sufficient funds), 9%
7. Residency (non-permanent residency), 7%
8. Lack of Affordable Housing, 6%
9. Consumer confidence (long term financial commitment), 6%
10. Income/Job Stability, 5%
11. Monthly payment, 4%
12. No Bank Account, 3%
13. Poor credit, 2%
14. FICO Scores (too low to qualify), 2%
15. Prejudice/Racism, 2%
16. Ambivalence (No desire to own a home), 1%
17. Not sure, 1%

Real estate professionals were asked to rank, in order, their opinion of the top three criteria Asian homebuyers use in *choosing a lender*. Each response was assigned a point total based on the highest response average.

The results are as follows:

1. Broker/agent relationship, 22%
2. Language skills/cultural affinity, 22%
3. Referral, 21%
4. Type of product, 18%
5. Reputation, 15%
6. Other<sup>12</sup>, 2%
7. Not sure, 1%



Real Estate Professionals were asked to rank, in order, their opinion of the top three criteria Asian homebuyers use in *choosing a bank or mortgage company* for their business and personal needs. Each response was assigned a point total based on the highest response average. The results are as follows:

1. Language/cultural affinity, 18%
2. Reputation, 18%
3. Products, 17%
4. Customer Service, 17%
5. Referral Promotions, 15%
6. Location, 13%
7. Other<sup>13</sup>, 1%
8. Not sure, 1%

### **Are there differences between foreign-born and native-born Asian homebuyers?**

The following results from the survey reflect the opinions of the respondent and how they perceive their foreign-born vs. American-born Asian homebuyer clients.

- The majority (44, 31%) of respondents reported that somewhere between 40-59 % of the Asian homebuyers they assisted in the past year are foreign born.
- 54 or 38% of respondents stated that 60% or more of their foreign born Asian clients are *first time* homebuyers.
- 22 or 15% of respondents stated that 60% or more of their American born Asians are *first time* homebuyers.
- 37 or 26% of respondents claimed that 60% or more of their foreign born Asian clients are *repeat* homebuyers.<sup>14</sup>
- The majority of respondents (82, 57%) reported that 39% or less American born Asians are *repeat* homebuyers.
- 94 or 65% of respondents stated that 39% or less of foreign born Asian homebuyers have limited or no credit history.
- 134 or 93% of respondents felt that 39% or less of American born Asian homebuyers have limited or no credit history.
- 113 or 78% of respondents indicated that 39% or less of foreign born Asian homebuyers lack an employment history.
- 134 or 93% of respondents felt that 39% or less of American born Asian homebuyers lack an employment history.
- 111 or 77% of respondents reported that 39% or less of foreign born Asian clients purchase their home with another family member.
- Similarly, 132 or 92% of respondents reported that 39% or less of American born Asian clients purchase their home with another family member.

## **Are Asian homebuyers receiving adequate service?**

The following results from the survey reflect the opinions of the respondent and what they think about the types of services and assistance programs offered to Asian homebuyer clients.

- Real estate agents/brokers felt they *referred* Asian homebuyers the *most* to the following professionals: Home inspectors (26%); Insurance brokers (19%); Pest control (18%); Contractors (16%), and Housing counselors (10%).
- 84 or 65% of respondents claimed it was “very important” to offer culturally sensitive loan programs to immigrant and low-income potential borrowers.
- 72 or 57% of survey participants felt they were “not familiar” with cultural or language-based government-sponsored or non-profit homeownership programs.
- 64 or 50% of respondents reported that lenders did “not often” incorporate home buying counseling as standard in their mortgage products.

***72 or 57% of survey participants felt they were “not familiar” with cultural or language-based government-sponsored or non-profit homeownership programs.***



## **Conclusion**

The findings of this study paint a diverse picture of Asian Americans in terms of population, age, housing, income, language and when they arrived in the United States. This population is a dynamic and growing community and its economic impact is just beginning to be felt.

Newly arrived immigrants face multiple challenges on the housing front – language and cultural barriers, complicated homebuying process, and housing affordability issues. As new residents settle and build their lives, the growing demand for programs and services will place significant strains on the undeveloped housing infrastructure within this community. And with Asian American populations now migrating to neighborhoods beyond traditional gateways, these new

## Key Recommendations

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In order to be effective in strengthening homeownership opportunities for Asian American homebuyers, we recommend the following:

### *Cultural and Linguistically Appropriate Homeownership Services and Education*

- Asian households in MSAs across the nation have high rates of linguistic isolation as illustrated in this study. Home-buying programs that educate and inform underserved clients about the process in a language or cultural manner they understand will be of great assistance to the first-time Asian American homebuyer.
- Another vital issue facing potential Asian immigrant homebuyers is the lack of interaction with formal financial institutions. In general, immigrants usually lack a checking account, a credit card, or an employment history to qualify them for a home.<sup>15</sup> This may be due to concerns about citizenship status, lack of income, or the community's unfamiliarity with the American financial system. Banks and lending institutions need to develop broader methods of education and outreach by offering financial literacy programs.



### *Mortgage and Real Estate Industry Cannot Rely on Traditional Tools*

- Given the education level, credit profile and income attainment of the Asian Pacific American community, its homeownership rate has tremendous room to grow. This growth will be partially driven by new innovation and flexible underwriting guidelines in the mortgage lending business. The unique circumstances facing Asian Americans should warrant a full review of whether the existing products support the housing needs of this community.
- The real estate franchise opportunity within the Asian American community is significant. Since nearly half of all Asian Americans are first-time homebuyers, they will rely heavily on real estate professionals to help guide them through what is viewed as a daunting homebuying process. Again, this common fear is compounded by the complication brought on by varying language and cultural barriers.

### *Targeted Marketing and Outreach Will Deliver High Impact*

- Since the Asian American community is highly concentrated in a limited number of states, there could be significant return on marketing investment. As mentioned in the report, about half of the Asian American population resides in three states and three quarters of the population resides in just ten states.
- Additionally, because such a significant percentage of the Asian American community is linguistically isolated, there could be real value in marketing to various multi-cultural publications.

### *Future Research*

- As the report findings illustrate, the Asian American community is diverse and occupies extreme ends of the socioeconomic spectrum. 2000 Census data indicate that across the board, median individual (per capita) incomes of the Asian population lag behind the median per capita income of the population as a whole, while at the same time they have higher median household incomes. Future research should involve taking a closer look at the relationship between median household income, number of wage earners per household, and overcrowding trends to better understand Asian immigrant strategies to qualify for homeownership (e.g., pooling together funds for a down payment, qualifying for mortgage loans by having more than one person on the title, etc.).
- A closer analysis of the Home Mortgage Disclosure Act (HMDA) data, which provides the public with loan data, can be used to assess how financial institutions are serving the housing needs of Asian American communities.
- As this study has found, unverifiable income and lack of credit are listed as part of the top five challenges facing Asian American homebuyers. Improving access to non-public data sets would be helpful for researchers assisting community and housing advocates. This type of research may include analysis of various disposable income sources, financial data sets such as IRS data, checking accounts, savings accounts, 401Ks and pension plans.
- Data collection on existing homeownership programs can help assess whether they are serving the linguistic and cultural needs of the Asian community (e.g., diversity of staff, language capabilities).
- To further understand the housing needs of underserved Asian communities, a needs assessment looking at housing demand and the housing marketplace within these MSAs could be conducted through a survey or focus groups.

## Appendix: Technical Notes and Definitions

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### *About the Data*

This report draws from several data sources. Aggregated data come from Summary Tape Files for the 1990 Census and Summary Files for the 2000 Census. Census 2000 is the first decennial census in which respondents were allowed to mark more than one race. The report uses results for multiple race responses. "Asian Alone" corresponds to the respondents who reported exactly one Asian group and no other Asian group or race category. "Alone" should be considered the minimum population size in any analysis that uses Census 2000 data. "Alone or in any Combination" corresponds to the responses (not respondents) that include the selected Asian group, either alone or in any combination with other Asian groups or other race categories. "Alone or in any Combination" should be considered the maximum population size in any analysis that uses Census 2000 data.

Because Asians constitute a relatively small population, using all available data is critical to producing the most statistically reliable information. Unfortunately, aggregate data are limited by the amount of detailed information (variables) that can be examined overall. This is particularly true for Asian subpopulations because of their relatively small numbers. The Census Bureau releases detailed information based on a population threshold. If the selected race, ethnic, or ancestry group is less than the threshold data, it can not be analyzed at those particular levels of geography.

### *Definitions<sup>16</sup>*

**Foreign Born:** Includes people not born in the United States, Puerto Rico, or the U.S. Island Areas (such as Guam, the U.S. Virgin Islands, or the Northern Mariana Islands).

**Income, Median Household:** A measurement of income for the entire household comprised of one or more individuals that reported income. The median is computed by dividing the income distribution of households in 2000 into two equal parts, half falling below and half above the median household income.

**Income, Median Per Capita/Individual:** The median individual income computed for every man, woman, and child in a particular group that reported income.

**Limited English Proficient:** Persons who speak English less than "very well."

**Linguistically Isolated Households:** Households in which all members 14 years old or older speak English less than "very well."

**Overcrowded Homes:** Although the Census Bureau has no official definition of crowded units, many data users consider units with more than one occupant per room to be crowded. "Occupants per room" is rounded to the nearest hundredth. This item was derived from questions asked on a sample basis from the 2000 Decennial Survey. "Occupants per room" is obtained by dividing the number of people in each occupied housing unit by the number of rooms in the unit. The figures show the number of occupied housing units having the specified ratio of people per room.

## Notes

- <sup>1</sup> Logan, John R. 2003. *How Race Counts for Hispanic Americans*. Lewis Mumford Center for Comparative Urban and Regional Research, University at Albany.
- <sup>2</sup> Walker et. al. 2000. *Building Capacity: The Challenges and Opportunities of Asian Pacific American Community Development*.
- <sup>3</sup> Selig Center for Economic Growth. 2005. *The Multicultural Economy, 1990-2010*. Terry College of Business, The University of Georgia, May 2005.
- <sup>4</sup> U.S. Census Bureau. 2005. Housing and Household Economic Statistics Division, "Housing Vacancies and Homeownership Statistics: 2004." February 7, 2006. <http://www.census.gov/hhes/www/housing/hvs/annual04/ann04t20.html>
- <sup>5</sup> U.S. Census Bureau, Current Population Survey/Housing Vacancy Survey, 2002.
- <sup>6</sup> U.S. Census Bureau, Current Population Survey/Housing Vacancy Survey, 1994 and 2002.
- <sup>7</sup> Please note data should be interpreted cautiously for some of the Asian subgroups. In all of the MSAs, the Bangladeshi population represents less than 1,000 households. There are also less than 1,000 Cambodian households, except in the Boston, Dallas, Minneapolis, and Philadelphia MSAs. The Hmong population consists of less than 1,000 households, except in Fresno and Minneapolis MSAs. The Thai, Indonesian, Sri Lankan, and Other Asian populations consist of less than 600 households in each MSA. For Japanese, less than 1,000 households are represented in Tampa MSA. For Koreans, less than 1,000 households are represented in Fresno MSAs. The Laotian population consists of less than 1,000 households, except in Dallas, Fresno, and Minneapolis MSAs. Pakistanis represent less than 1,000 households, except in the Atlanta, Dallas, Detroit, and Minneapolis MSAs. For Vietnamese, less than 1,000 households are represented in the Fresno MSA. Chinese counts include Taiwanese. No MSA data available for Malaysians.
- <sup>8</sup> Respondents consisted mainly of members from the Asian Real Estate Association of America (AREAA). Additional respondents were contacted through the "Realtor.com" website. From a sample of 600 respondents, 200 persons completed the survey.
- <sup>9</sup> Respondents were asked, "What is your race?" from the following options: 1) Asian, 2) Pacific Islander, 3) African-American, 4) Latino/Hispanic, 5) White, non-Hispanic, and 6) Other (please specify).
- <sup>10</sup> A few of the questions were left unanswered by the 200 respondents. In these types of cases, the percentages are based on the total number of responses for a particular question. For example, 122 out of 144 respondents provided a result of 85%.
- <sup>11</sup> Respondents were asked to rank the top five barriers on a scale from 1 (most) to 5 (least).
- <sup>12</sup> Responses reported under the "other" category included low interest rates, affordable programs, and global reputation.
- <sup>13</sup> Responses reported under the "other" category included underwriting speed/turnaround, pricing, and interest rates.
- <sup>14</sup> Repeat homebuyers are defined as person(s) purchasing their second or third home.
- <sup>15</sup> Zonta, Michela. 2004. "The Role of Ethnic Banks in the Residential Patterns of Asian Americans: the Case of Los Angeles." Ph.D Dissertation, University of California Los Angeles.
- <sup>16</sup> Source: U.S. Bureau of the Census, 2000 Census Summary File Glossary