

COVID-19 PANDEMIC IMPACTS ON ASIAN AMERICAN HOUSING

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[NOTE: This will be used in the policy research report, but not in the research brief]

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DISCLAIMER

The views expressed herein are those of the authors and not necessarily those of the University of California, Los Angeles. The authors alone are responsible for the content of this report.

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EXECUTIVE SUMMARY

This project examines the impact of the COVID-19 pandemic on the housing sector for Asian Americans in California. The pandemic was not solely a public health crisis, but also massively disrupted the economy—displacing nearly one in five workers and forcing millions to fall behind on their housing payments (rents and mortgages). The housing impacts were not evenly distributed along race and class lines, and previous research found that Asian Americans were disproportionately affected and less likely to receive assistance.

This project provides additional insights on the magnitude and patterns of housing difficulties encountered by this group. The analysis draws on micro-level data (individual household records) from two surveys conducted by the U.S. Census Bureau, the American Community Survey to examine pre-pandemic vulnerability, and the Household Pulse Survey to measure outcomes during the pandemic.

The analysis produced the following major findings: while Asian had similar pre-pandemic housing vulnerability as non-Hispanic Whites (NHWs); Asians with lower educational attainment had significantly higher housing burden; there was noticeable variation among Asian ethnic subgroups; during the pandemic, the estimated percent of Asians behind on housing payment was greater than for NHWs and Others; and Asians with lower educational attainment were particularly hard hit by the pandemic. We recommend the following: it is critical to work with the U.S. Census Bureau and other governmental

agencies to further disaggregate the Asian population to identify those with the greatest needs; it is equally important to collaborate with state agencies to evaluate housing relief and assistance programs to identify the barriers that hindered Asians participation. Research should also continue to monitor the housing problems Asians will face in the future.

KEY FINDINGS

1. Like many Californians, **Asian American households fell behind on their rent and mortgage payments** because of enormous economic disruptions created by the COVID-19 pandemic. The problem is particularly acute for those disadvantaged with limited education.
2. Prior to the pandemic, a disproportionately high percent of **less educated Asian Americans** were financially vulnerable, paying more than half of their income to cover housing costs.
3. There are also **ethnic differences** among Asian Americans, with Korean, Vietnamese and CHL (Cambodians, Hmong and Laotians) **more likely to be at risk** because of extremely high housing burdens.
4. During the pandemic, **over one in four less educated Asian Americans** were significantly more likely to be behind on their housing payments. This segment of Asian American households is predominantly composed of renters, poor families, and immigrants with limited English language proficiency, and comprises one fifth of all Asian households.

RECOMMENDATIONS

1. It is critical to **disaggregate the Asian population** because of the significant diversity and systematic disparities in preexisting vulnerability and pandemic impacts.
2. There is a need to conduct **additional analysis of rental assistance programs** and Asians.
3. State housing agencies should work closely with university researchers and **share data with university researchers to analyze and evaluate Asian participation** (and lack of participation) in housing programs.

INTRODUCTION

The purpose of this analytical report is to examine the impact of the COVID-19 pandemic on the housing sector for Asian Americans in California. The pandemic was not solely a public health crisis, but also massively disrupted the economy. The magnitude and timing of that impact can be seen in **Figure 1**, which reports those with jobs as a proportion of California's adult population (U.S. Bureau of Labor Statistics, n.d.). Nearly three and a half million workers (roughly 18% of all workers) lost their job between February 2020 and May 2020, with the employment-to-population ratio dropping by eleven percentage points. Unemployment insurance only partially offset the losses in earnings, and many did not qualify (Mar, et al., forthcoming). The economic effects fell harder on

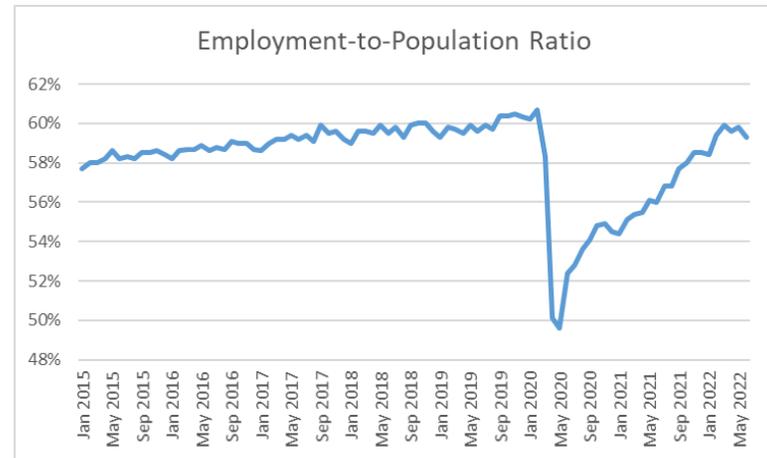


Figure 1. Employment-to-Population Ratio. (Source: Compiled by authors from 2015-2022 CPS)

people of color (Park, 2021), and low-wage Asian Americans were among the most affected (Mar and Ong, 2020).

One of the consequences of the economic disruption has been an increase in housing insecurity because many households found it difficult to pay their rent or mortgage (Ong, 2020; Wong, Ong, and Gonzalez, 2020). Low income households and people of color have been disproportionately impacted, due to a combination of pre-pandemic vulnerability, systematic inequality in labor-market during the pandemic and unequal access to relief and housing assistance (Nazario and Gonzalez, 2022; Ong, Bonzalex, and Nazario, 2020; Green and McCargo, 2020). While moratorium on eviction and foreclosures prevented massive numbers of

households from being forced out of their homes, this only deferred the problem (Versey, 2021).

The project draws on two main data sources from the U.S. Census Bureau to answer these questions: The American Community Survey (ACS) to examine baseline vulnerability (paying more than half of household income on housing) and the Household Pulse Survey (PULSE) to measure pandemic impacts on ability to make housing payments. We use the micro-level data to produce customized metrics and tabulations.

The rest of the report is organized into two major sections. Part I looks at the baseline, focusing on estimating proportions that are vulnerable—defined as those with high housing burden. Part II looks at the impacts of the pandemic. There are two appendices: one reporting the results of an analysis on the proportion of households lacking confidence in being able to pay next month's rent, and the other reporting key characteristics of less educated Asians.

METHODOLOGY & RESEARCH QUESTIONS

PART I, BASELINE OF HOUSING BURDEN

This section presents findings regarding the proportion of households that experienced very high levels of housing cost burdens prior to the COVID-19 pandemic.

MEASURES

We define pre-pandemic vulnerability as “paying a high proportion of available income for housing.” There are usually two thresholds used by analysts when examining the proportion of household income used to pay for housing: those paying more than 30% are considered “cost-burdened,” and those paying more than 50% are considered “severely cost-burdened” (U.S. Housing and Community Development, n.d.; Kimberlin, 2019). This project uses the higher thresholds because those are the households with the greatest financial risk—many only a paycheck or unexpected crisis away from becoming homeless.

We use data from the 2015-19 ACS, a continuous survey conducted by the U.S. Census Bureau to collect demographic, economic, and housing data (U.S. Census Bureau, n.d.). We also use individual-level data from the Public Use Microdata Sample (PUMS), which allows us to produce customized estimates (U.S. Census Bureau, 2021a). PUMS contains roughly a 1% sample of the population per year. The questionnaire used to gather data is available in both English and Spanish, and telephone assistance is

available in several Asian languages (U.S. Census Bureau, 2022a).

ANALYSIS

The analysis uses both household and person records. The household record includes information on tenure (homeowners versus renters), household income (adjusted using inflation rate), percent of income going to gross rent over the last twelve months (renters), percent of income going to selected monthly owner costs over the last twelve months (owners), and PUMA (Public use microdata area code). Metropolitan statistical areas (MSAs) or core-based statistical areas (CBSAs) are identified using a geographic crosswalk between PUMAs and CBSAs (University of Missouri Center for Health Policy, n.d.). We report statistics for the three largest MSAs in California: LA-Orange; Riverside, and SF-Oakland—the only three reported in PULSE. As discussed previously, we use the over 50% threshold to determine if a household is financially vulnerable.

We use information for the reference person¹ from the person records to assign demographic characteristics to the households (race/ethnic grouping, educational attainment, nativity, and Asian subgroups). There are three race/ethnic categories: non-Hispanic Whites (NHWs), Asians (single race Asian or Asian alone, regardless of Hispanic origins), and Others (predominantly African Americans, Hispanics and multiracial individuals). NHWs are used as the primary benchmark because they are considered to be the most

privileged societal segment. We use four categories for the educational attainment of the reference person: (1) those with no more than a high school education, also known as those with no college schooling; (2) those with some college education but without a bachelor's degree, a category that includes those with an associate in art degree; (3) those with only a bachelor's degree; and (4) those with a graduate degree, master's or higher. There are three nativity categories: citizens by birth, naturalized citizens, and non-citizens.

For greater disaggregation of the Asian American population, there are eight Asian subgroups, which were based in part to maintain reasonable sample sizes and in part based on commonalities. The subgroups include Asian Indian, Filipino, Japanese, Korean, Vietnamese, Chinese (including Taiwanese), and CHL, which includes Cambodian, Hmong, and Laotian (CHL), as well as a final residual category that includes all other Asian subgroups (“Other Asians”). Cambodian, Hmong, and Laotians are grouped together because these groups are amongst the most economically disadvantaged within the Asian American community, and many share a similar history as political refugees to the U.S. Individually separated, they also have a small sample size.

PART II, PANDEMIC HOUSING IMPACTS

This section presents findings regarding the proportion of households that experienced negative impacts during the COVID-19 pandemic.

MEASURES

The analysis of the pandemic period relies on estimates using PULSE, an experimental U.S. Census Bureau product, which tracks disruptions to employment, spending patterns, food security, housing, health, and education that are related to the COVID-19 pandemic (U.S. Census Bureau, 2022b).

The survey was conducted in phases; this project uses the results for Weeks 1 - 47, covering early 2020 to mid-2022. The survey was not conducted weekly; a given week number refers to the dates when the survey was conducted. The questionnaire is available in English and Spanish, but not in any Asian language. The latter limitation probably means that limited-English-language Asian immigrants are underrepresented in the sample. We use the PUMS to produce customized estimates. For statistics reported by year, the 2020 PULSE data covers April to December, the 2021 data covers the whole year, and the 2022 data covers January to July.

ANALYSIS

We examined two metrics to analyze housing stress. The first is the proportion of households which were behind on housing payments (rent and/or mortgage), and the proportion

that had no confidence to pay next month's housing payment. We created demographic and geographic categories that are consistent with those used to analyze ACS data. There are three race/ethnic categories: NHWs, Asians, and Others. There are four categories for educational attainment: those with no more than a high school education, those with some college education but without a bachelor's degree, those with only a bachelor's degree, and those with a graduate degree. We report statistics for three MSAs: LA-Orange; Riverside, SF-Oakland. Unfortunately, PULSE does not have information on nativity nor on Asian ethnicity.

RESEARCH QUESTIONS

This analytical report presents empirical findings to better understand how the pandemic housing problems have affected Asian American households in California compared with non-Hispanic Whites and others. The key research questions are:

1. How vulnerable were these groups prior to the pandemic?;
2. How many encountered housing difficulties during the pandemic?; and
3. How did different segments of Asian American households experience the housing impacts?

DATA & FINDINGS

PART I, BASELINE OF HOUSING BURDEN

Figure 2 summarizes the proportion of households paying for housing using more than half of their income in the pre-pandemic period. Overall, one in five (19%) of households fell into this category. There is a distinctive racial/ethnic pattern, with NHWs and Asians having roughly comparable rates, and Others having noticeably higher rates. There is a distinct difference for owners, whose rate was only half of that for renters (13% versus 26%), due in part because average income is higher for owners than renters. This general difference by tenure holds for all subgroups. Among owners, there is a distinctive but subtle hierarchy: NHWs with

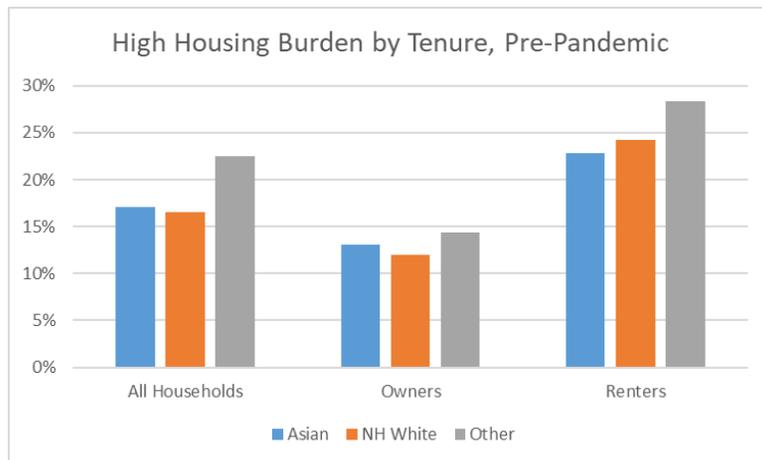


Figure 2: High Housing Burden by Tenure, Pre-Pandemic. (Source: 2015 - 2019 5-year ACS)

the lowest rate of housing burden, Asians in the middle, and Others with the highest rate. Among renters, Asians had the lowest rate, NHWs had a rate in the middle, and Others had the highest rate by a substantial amount.

Figure 3 summarizes the proportion of households paying more than half of their income for the three metropolitan areas. Overall, the burden was highest in the LA-Orange MSA/CBSA (22%), followed by the Riverside region (19%), and the SF-Oakland with the lowest (16%). There are racial/ethnic disparities, with NHWs and Asians having roughly comparable rates in LA-Orange and SF-Oakland, and Others having noticeably higher rates within each region. In the Riverside MSA, Asians are closer to Others than NHWs, which has the lowest rate.

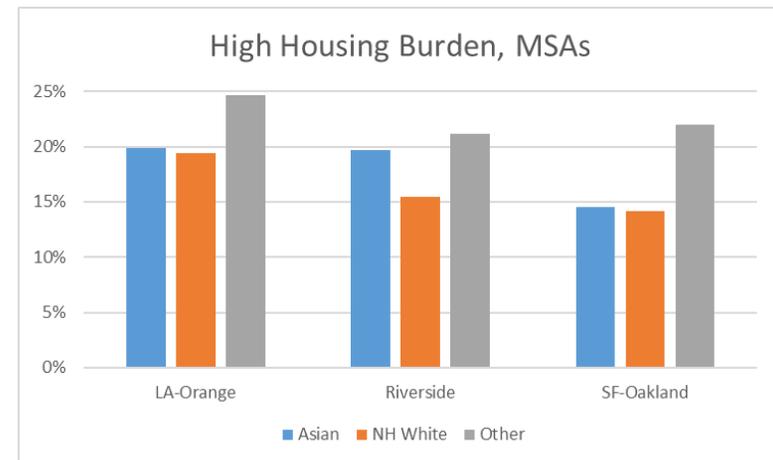


Figure 3: High Housing Burden by Race and MSA, Pre-Pandemic (Source: 2015 - 2019 ACS)

Figure 4 summarizes the proportion of households paying more than half of their income for housing by educational attainment. Because those with more schooling tend to have higher earnings and income, there is systematic variation in housing burden: 26% for those with no more than a high school education, 20% for those with some college education, 13% for those with a bachelor's degree, and 11% for those with a graduate degree. Accounting for educational attainment moderates but does not eliminate racial/ethnic differences. Intergroup disparities were more visible for those with less than a bachelor's degree, where people of color fared worse. The most vulnerable Asian American households, those with no college education, comprised one fifth of all Asian households.

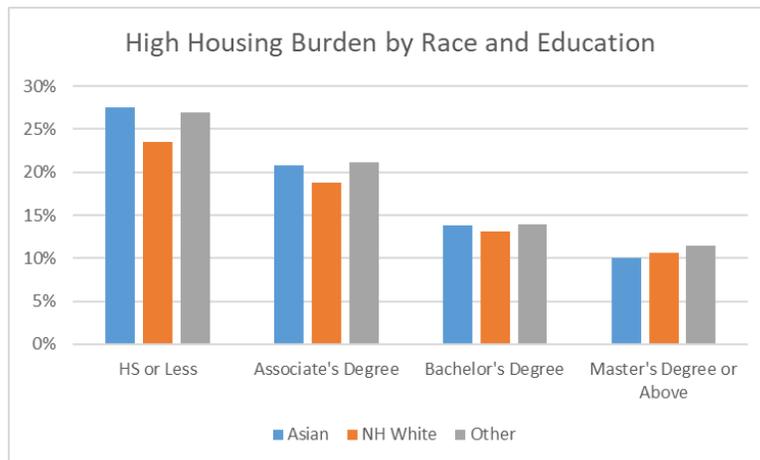


Figure 4: High Housing Burden by Race and Education, Pre-Pandemic. (Source: 2015 - 2019 ACS)

Figure 5 reports populations high housing burden by Asian subgroups. Koreans had the highest rate (23%) and Asian Indians had the lowest rate (10%). Southeast Asians, many of whom came to the United States as refugees, are at the high end (22%). This diversity in housing burden experience is due to several factors, including differences in income, educational attainment, and nativity. The rates were 14% for U.S.-born Asians, 17% for naturalized Asians, and 20% for Other Asians.

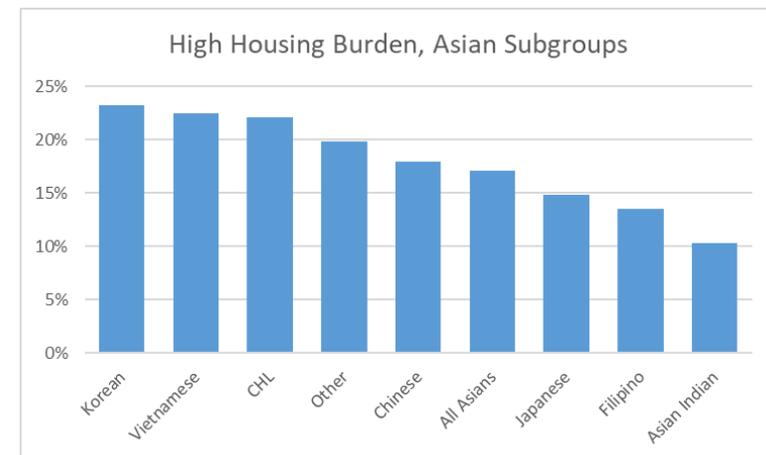


Figure 5: High Housing Burden by Asian Subgroups, Pre-Pandemic. (Source: 2015 - 2019 ACS)

PART II, PANDEMIC HOUSING IMPACTS

Figure 6 depicts the proportion of households facing housing stress during the pandemic by year. The proportion behind on housing payments was highest at the start of the pandemic, then gradually decreased in subsequent periods. This temporal pattern coincided with a slow economic recovery and the implementation of programs that provided housing relief assistance. The proportions with no confidence in paying next month's housing payment was lower than the proportion behind on payments in all three years, due perhaps to an optimistic view that economic conditions would improve. However, this metric did not show a consistent decline, due perhaps to fluctuating uncertainty. For the rest

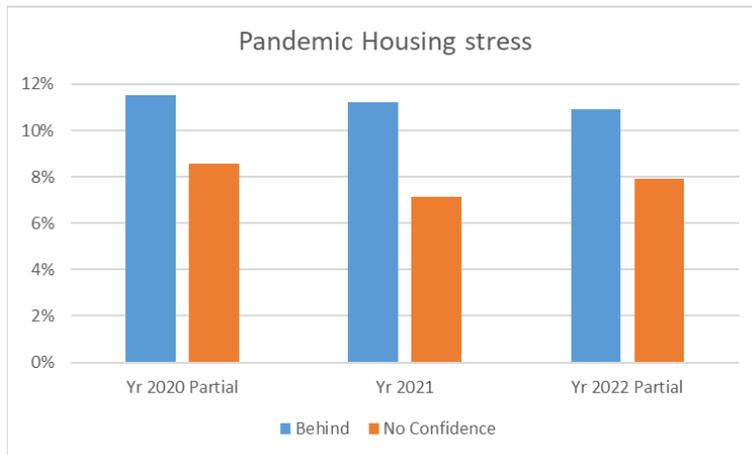


Figure 6: Pandemic Housing Stress. (Source: Compiled by authors from Household Pulse Survey)

of this section, we report the outcomes for the first metric (behind on payment) in the body of the text because this is a direct measure of a concrete and material outcome. Appendix A contains additional findings for the other metric (possible outcome for next month), which is more a subjective sense of being precarious. The overall intergroup differences and disparities for both metrics are similar.

Figure 7 summarizes the proportion of households behind on housing payments by tenure. Overall, one in nine (11%) households fell into this category during the pandemic. There is a distinctive racial/ethnic pattern, with NHWs faring considerably better than Asians and Others (7%, 12%, and 14%, respectively). There is a sizable difference for owners, whose rate was nearly half of that for renters (8% versus over

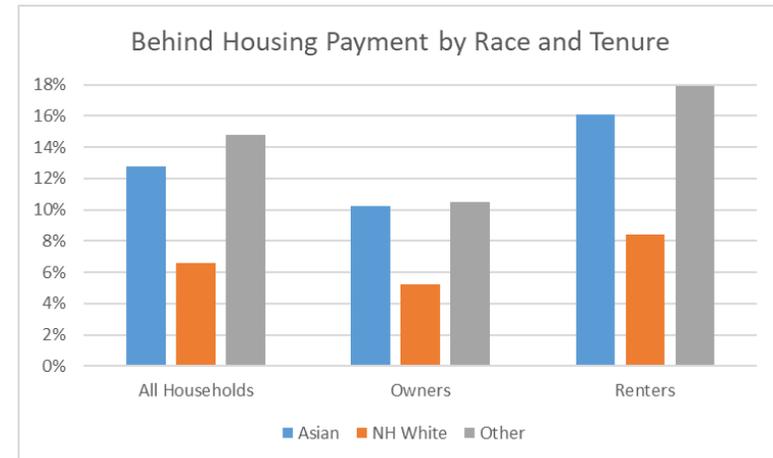


Figure 7: Respondents Behind on Housing Payments by Race and Tenure. (Source: PULSE)

14.5%). The advantage held by NHWs is also evident when disaggregated by tenure. Within each category, Asians and Others fared far worse than NHWs.

Figure 8 summarizes the proportion of households behind on housing payments for the three metropolitan areas. Overall, the rate was highest in the LA-Orange MSA/CBSA (13%), followed by the Riverside region (under 13%), then the SF-Oakland with the lowest rate (10%). There are racial/ethnic disparities, with Asians being slightly lower in rates of payment delays than Others, and NHWs being significantly lower than the other two groups in all three regions.

Figure 9 reports the proportion of households behind on housing payments by educational attainment. The percent of those behind on payments without any college education

was about three times higher than for those with a graduate degree (16% and 5%, respectively). The rate for those with some college education is 11%, and 7% for those with a bachelor's degree. Accounting for educational attainment does not eliminate racial/ethnic disparities. Asians and Others fared significantly worse than NHWs within each educational category; additionally, Asians fared worse than Others in three of the educational categories. The Asian segment that encountered the most housing difficulties was renters who are immigrants with limited English language proficiency—unfortunately, PULSE does not have information on nativity nor language ability, but educational attainment is a rough proxy for these characteristics.

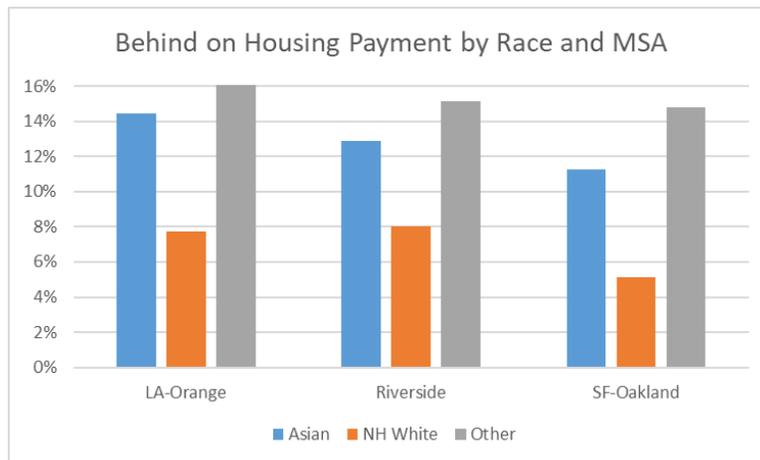


Figure 8: Respondents Behind on Housing Payment by Race and MSA. (Source: PULSE)

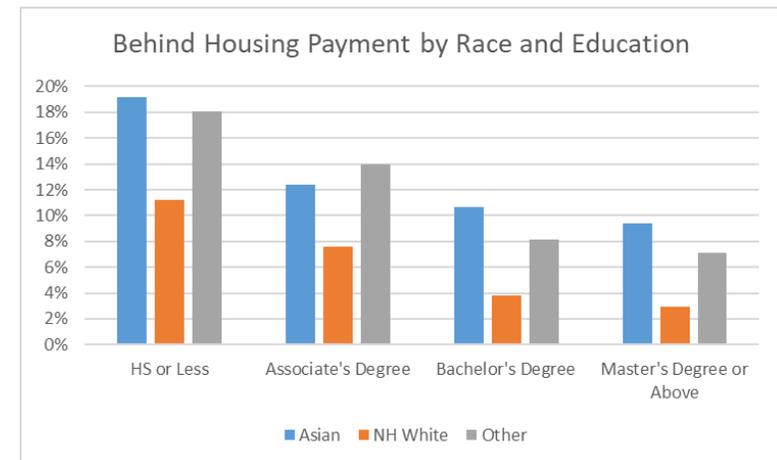


Figure 9: Respondents Behind on Housing Payment by Race and Education. (Source: PULSE)

CONCLUSIONS & RECOMMENDATIONS

Analysis of the ACS and PULSE produced several major findings for the pre-pandemic period and two major findings for the pandemic period: prior to the pandemic, the proportion of Asians with very high housing burden (very high housing vulnerability) was similar to that for non-Hispanic Whites (NHWs), and lower than for Others; Asians with lower educational attainment had higher vulnerability than NHWs and were comparable to Others; there was noticeable variation among Asian ethnic subgroups during the pandemic, the estimated percent of Asians behind on housing payment fell between the rates for NHWs and Others, sometimes closer to NHWs, and sometimes closer to Others; and Asians with lower educational attainment were particularly hard hit by the pandemic.

Overall, the empirical findings show that Asians were disproportionately impacted by the pandemic, despite parity with NHWs prior to the pandemic; importantly, more disadvantaged Asian subgroups had already faced enormous housing burdens prior to the pandemic and were further disproportionately hurt by the pandemic's economic impacts.

We make the following recommendations based on the project's findings, along with findings from the author's previous research:

1. It is critical to **disaggregate the Asian population** because of the significant diversity and systematic disparities in preexisting vulnerability and pandemic

impacts—there are sizable differences along ethnic and class lines. Disaggregation would require access to non-public data from the U.S. Census Bureau.

2. There is a need to conduct **additional analysis of rental assistance programs** and Asians. It is critical to understand why a disproportionate number of needy Asians were unable to seek and receive housing relief and assistance.
3. State housing agencies should work closely with university researchers and **share data with university researchers to analyze and evaluate Asian participation** (and lack of participation) in housing programs.

Although the public-health crisis is waning, we believe it is necessary to continue to monitor the housing problems facing Asians. The recovery has been very uneven, and we need to know how Asians are faring.

APPENDIX A:

PROPORTION WITH NO CONFIDENCE IN PAYING NEXT MONTH'S HOUSING

Overall, responses indicating “No Confidence in Paying Next Month’s Housing” were 4% for owners and nearly 12% for renters (**Figure A1**). Asians occupied the middle position for each of the tenure categories.

Overall, the estimated percentages indicating “No Confidence” by MSA were 9% for LA-Orange, 9% for Riverside, and 6% for SF-Oakland (**Figure A2**). Asians occupied the middle position of the three racial/ethnic categories.

Overall, the rate of those indicating “No Confidence” by educational attainment was 14% for those with no more than a high school education, 7% for those with some college education, 3% for those with a bachelor’s degree; and 2% for those with a master’s or higher

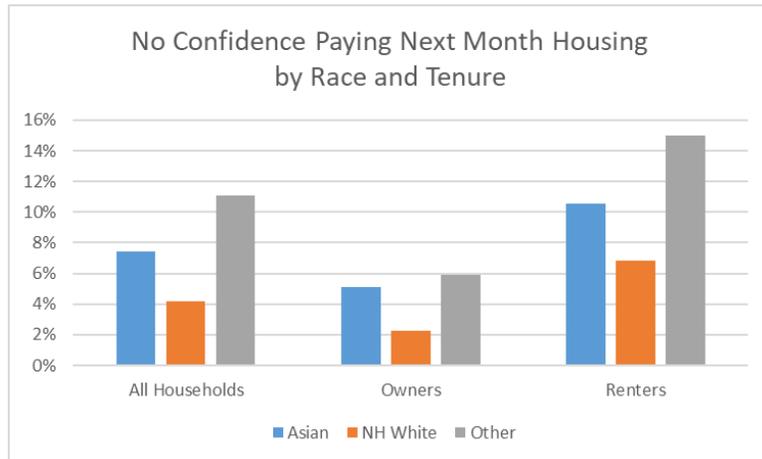


Figure A1: Respondents indicating No Confidence Paying Next Month Housing by Race and Tenure. (Source: Compiled by authors from Household Pulse Survey)

for those with a master’s or higher (**Figure A3**). Within each educational category, people of color had much higher rates of indicating “No Confidence.”

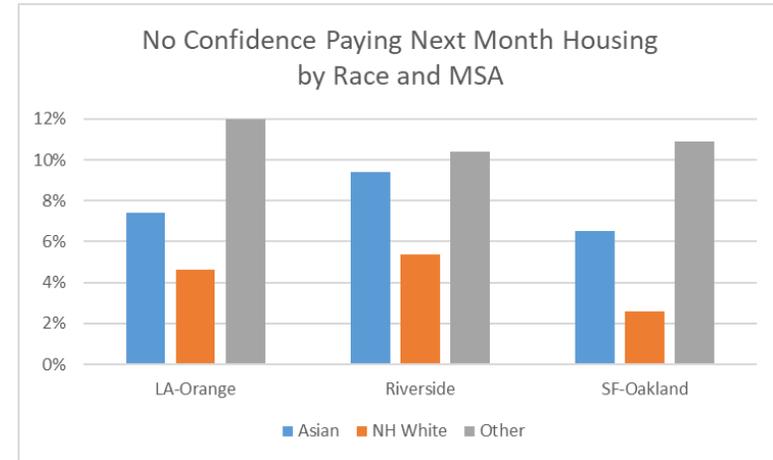


Figure A2: Respondents indicating No Confidence Paying Next Month Housing by Race and MSA. (Source: Compiled by authors from Household Pulse Survey)

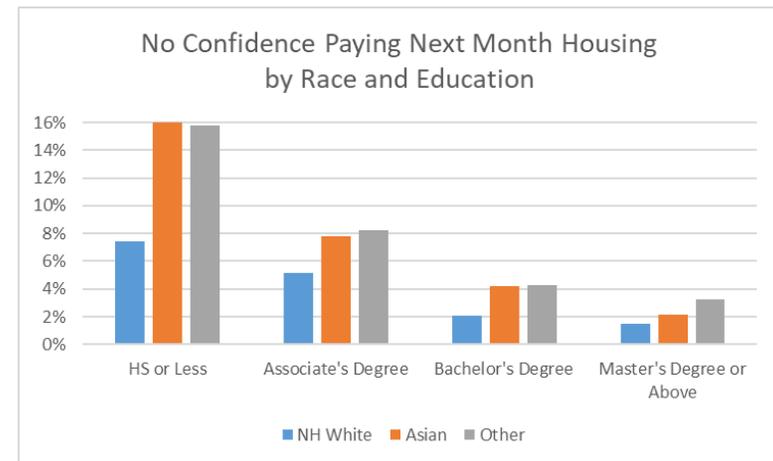


Figure A3: Respondents indicating No Confidence Paying Next Month Housing by Race and Educational Attainment. (Source: Compiled by authors from Household Pulse Survey)

APPENDIX B:

CHARACTERISTICS OF ASIANS BY EDUCATIONAL ATTAINMENT

The estimates below in **Table B1** are for the Asian American reference person in the 2015 - 2019 American Community Survey. Those with less education are more likely to be an immigrant, have limited English proficiency, have income below 150% of the federal poverty line, and rent their housing. Vietnamese, CHL (Cambodians, Hmong, and Laotians) are disproportionately overrepresented in this segment.

	High School or Less	Associate's Degree	Bachelor's Degree	Master's Degree or Above
Naturalized Citizen	67%	59%	54%	49%
Non-Citizen	21%	15%	20%	30%
Limited English	54%	16%	9%	3%
Renter	54%	43%	38%	33%
Below 150% of FPL	40%	21%	12%	7%
Subgroups				
Chinese	34%	23%	29%	38%
Filipino	14%	30%	26%	8%
Asian Indian	6%	5%	12%	27%
Vietnamese	18%	14%	8%	5%
Korean	9%	9%	11%	9%

	High School or Less	Associate's Degree	Bachelor's Degree	Master's Degree or Above
Japanese	6%	8%	7%	6%
CHL	7%	5%	1%	1%
Other	5%	7%	6%	6%
Total	100%	100%	100%	100%

Table B1: Asian American Characteristics by Educational Attainment.

The estimates below in **Table B2** are for the reference person with no college education in the 2015 - 2019 ACS. Compared with NHWs and Others, Asian Americans are more likely to be an immigrant and have limited English proficiency. Compared with NHWs, Asian Americans are more likely to be low-income and renters.

	Asian	NH White	Other
Naturalized Citizen	67%	10%	25%
Non-Citizen	21%	4%	37%
Limited English	54%	29%	44%
Renter	54%	42%	63%
Below 150% of FPL	40%	27%	40%

Table B2: Characteristics of those without College Schooling by Race/Ethnicity.

NOTES

1. “The reference person is the person to whom the relationship of other people in the household is recorded. The household reference person is the person listed as the householder...” (U.S. Census Bureau, 2021b).

ABOUT THE AUTHORS

Paul Ong, MUP, PhD, is Research Professor at UCLA Luskin School of Public Affairs and the Director of the Center for Neighborhood Knowledge. He has a master’s in urban planning and a doctorate in economics; his research focuses on the urban spatial structure, race and economic inequality, environmental justice, and urban labor market disparities. Throughout his academic career, Ong has been committed to engaged scholarship. He has served on advisory committees or as a technical advisor for numerous federal agencies, including the U.S Census Bureau, National Research Council, Department of Justice, National Cancer Institute, and Small Business Administration. Additionally, he has conducted empirical research for several California agencies, including the Employment Development Department on displaced workers, Department of Social Services to assess the employment impact of welfare reform, and Department of Housing and Community Development on fair housing. Over the last decade, Ong has worked with dozens of community-based organizations to advocate for social and environmental justice. He currently works with the Air Resource Board to develop neighborhood-level indicators related to sustainability and transportation.

Ong is one of the 2021 recipients of the Haagen-Smit Clean Air Award from the California Air Resource Board for his work on environmental justice and community service.

Chhandara Pech, MUP, is Assistant Director and researcher at the UCLA Center for Neighborhood Knowledge. He holds a master’s degree in urban planning from UCLA and specializes in the application of quantitative methods and geographic information systems to analyze patterns of inequity across neighborhoods. Chhandara has conducted research and published on housing and transportation inequality, neighborhood change and gentrification, wealth/income disparity, and land-use developments. He is currently conducting research around the economic impacts of COVID-19 on disadvantaged neighborhoods and communities of color. Chhandara has extensive experience working with community organizations and public agencies; this includes providing technical assistance to members of The California Endowment’s Building Healthy Community, the Chan Zuckerberg Initiative-funded project to assist community stakeholders and local jurisdictions addressing the pandemic housing crisis, and state agencies (California Air Resource Board and Department of Transportation) working on sustainability and climate justice. His background provides him with personal insights and a lived understanding of the barriers and challenges faced by people of color, working class individuals, and other groups who face similar effects due to their marginalized positions in society. Chhandara is Cambodian American and is a son of immigrant parents who arrived in the United States as refugees.

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