

COVID-19 Pandemic Housing Impacts on Disadvantaged Asian Americans

ASIAN AMERICAN & PACIFIC ISLANDER POLICY INITIATIVE

Key Findings

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. 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 (see Figure 1). 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. During the pandemic, over one-in-four less educated Asian Americans were significantly more likely to be behind on their housing payments (see Figure 2). 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.

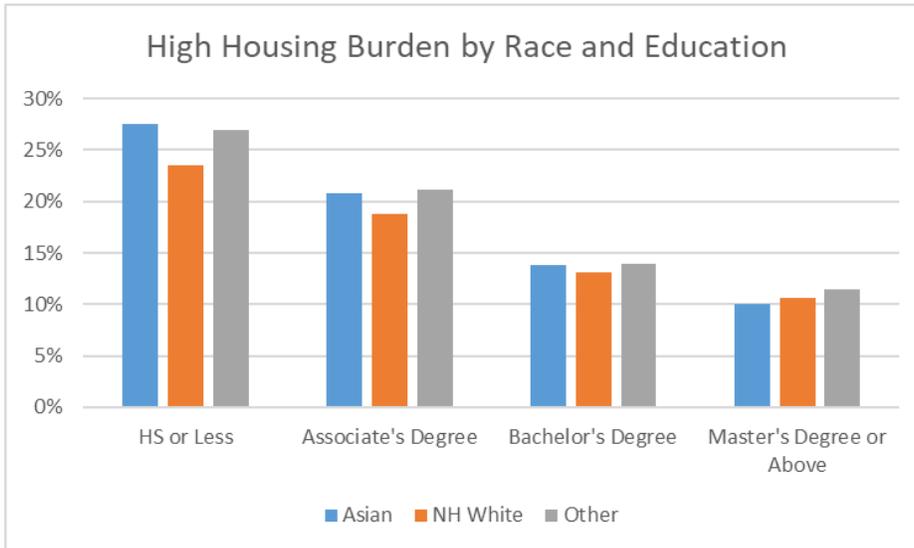


Figure 1: High Housing Burden of Asian, non-Hispanic White, and Other Ethnic Groups by Education Level

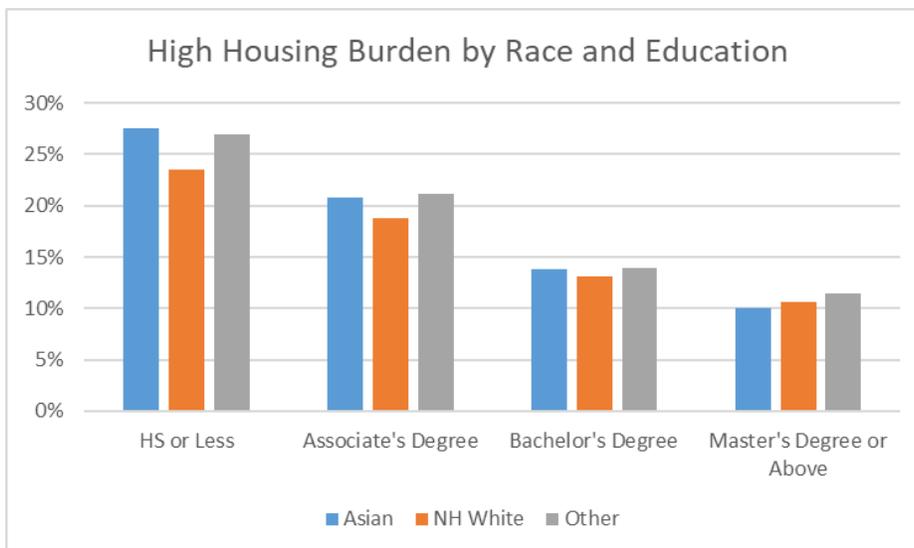
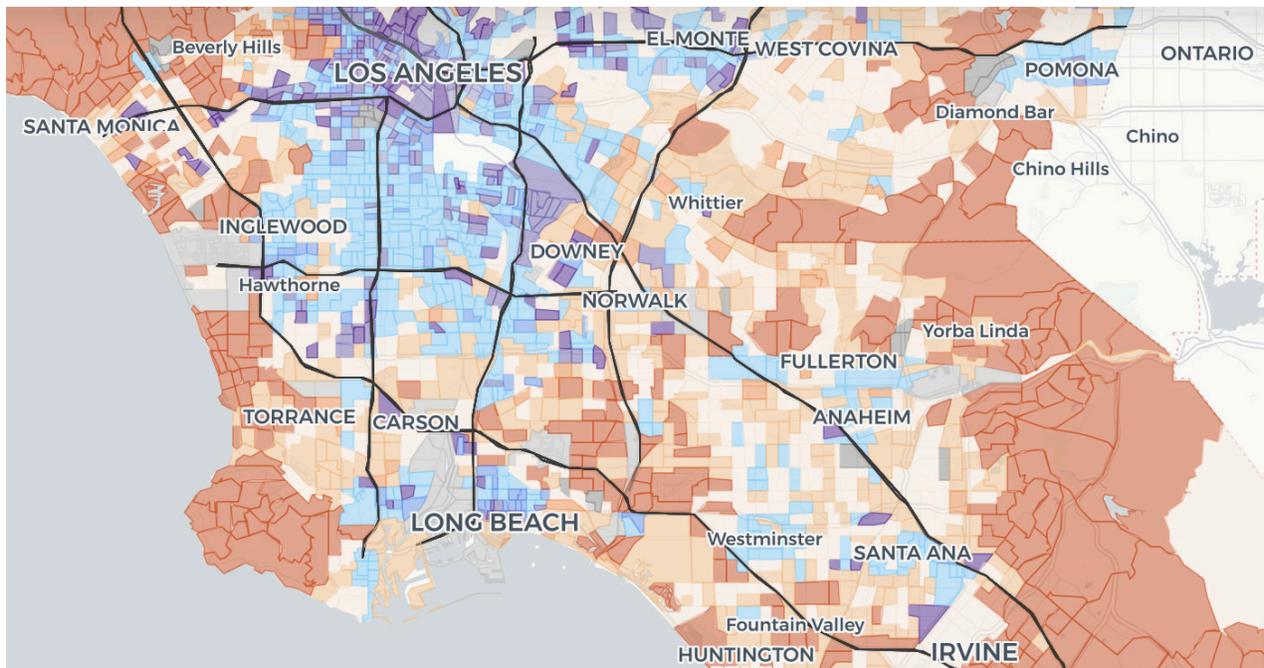


Figure 2: Asian, non-Hispanic White, and Other Ethnic Groups by Education Level Behind on Housing Payments

Recommendations

The analysis clearly shows that disadvantaged Asian Americans have faced major housing difficulties during the pandemic. Unfortunately, it does not appear that too many have not received the help they need. Previous research by the lead author and his colleagues found that Asian Americans behind on their housing payments were less likely to receive housing relief and assistance during the pandemic, thus leaving them vulnerable to losing their home. To prevent this inequality in the future, we need to learn from past mistakes.

1. This requires working closely with the U.S. Census Bureau and state housing agencies to **identify which Asian Americans were left out, and the challenges that they encountered.**
2. Based on evaluations of other assistance programs, the hurdles are likely to be **limited English language proficiency, lack of information and distrust of government**; however, it is critical to **verify this hypothesis, and to measure the magnitude and patterns of the barriers.** The findings would help the state to develop more equitable policies and programs to reach those most in need.



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