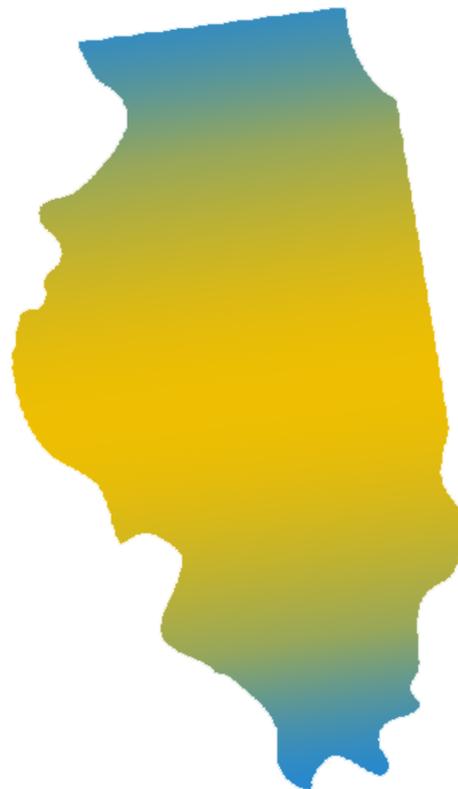


A Narrative Report of the Asian American Population and Asset-building Trends in Illinois

Prepared for the Ford Foundation's
Building Economic Security Over a Lifetime Initiative



UCLA

Asian American
Studies Center
Bridging Research with Community

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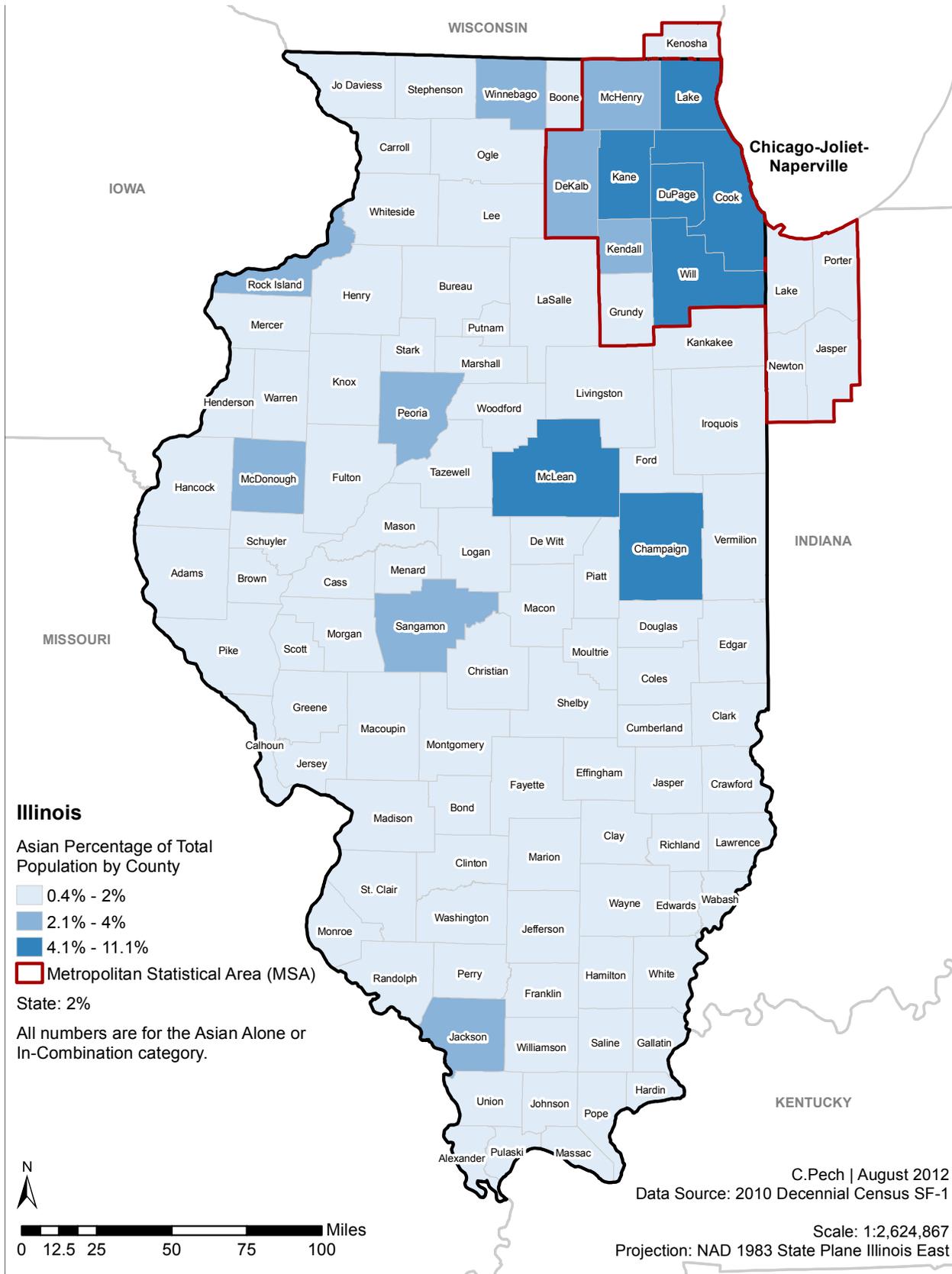
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The **Technical Report** with this demographic profile's methodology, definitions, and detailed data charts and tables is available to download at: www.aasc.ucla.edu/besol.



Background

This Illinois profile is part of a set of demographic profiles developed to generate critical socioeconomic quantitative information and statistics on Asian Americans for state and regional asset building coalitions that are part of the Ford Foundation's Building Economic Security over a Lifetime Initiative. The profiles provide data at the state level and the major Metropolitan Statistical Areas with significant Asian American populations in: California, Illinois, Texas, Oklahoma, and the Southeast Region (Louisiana, Alabama, Florida, and Mississippi), from the 2007-2009 3-Year American Community Survey (ACS) sample, 2000 and 2010 Decennial Census data sets (subject to the availability of data).¹

Moreover, a separate intensive case study report was produced on the East San Gabriel Valley, in Los Angeles County, a neighborhood that has a mix of large population concentrations of Asian Americans and Non-Hispanic Whites. The report examines the impact of the foreclosure crisis on Asian American asset building, in particular the gains and losses through homeownership. Similar to other racial groups, homeownership makes up a large share of assets, and any changes may indirectly help us understand overall declines in net worth for racial minorities. The East San Gabriel Valley case study analysis utilized data from Los Angeles County assessor's office (parcel data), American Community Survey (PUMS sample), DataQuick (purchases, defaults and foreclosures), and Home Mortgage Disclosure Act (lending information).

This report begins with a state level analysis comparing the total population by major racial and ethnic groups: African Americans, Asian Americans, Latinos, and Non-Hispanic Whites (subject to data availability). A comparative analysis with American Indians/Alaskan Natives at the state level was only conducted for the Oklahoma demographic profile. The profiles then include a Metropolitan Statistical Area level analysis comparing demographic trends for the total population, total Asian population, and by Asian ethnic subgroups (subject to data availability).² The report provides detailed data on the following characteristics: Population, Nativity, Language, Education, Economic Status (income, poverty, and other public and private income sources), and Housing Trends (homeownership, housing burden, and home property values).

For more information on this demographic profile's methodology, definitions, and detailed data charts and tables, please see [Technical Report](http://www.aasc.ucla.edu/besol) at: www.aasc.ucla.edu/besol.

Introduction

The Asian American population is a diverse one, with many ethnic, cultural, language and religious subgroups, each with its unique history and experience. This report provides a snapshot of demographic and socioeconomic trends in Illinois. In particular, this profile looks at the challenges, issues, and opportunities facing Asian Americans as they relate to higher education, homeownership, and asset building.

Data were analyzed for Asian subgroups in Illinois and the Chicago-Joliet-Naperville Metropolitan Statistical Area (MSA or metro area). In Chicago, data were available for Filipinos, Japanese, Pakistanis, Asian Indians, Chinese (both inclusive and exclusive of Taiwanese), Vietnamese, and Koreans.

¹ The ACS 3-Year estimate provides detailed Asian ethnic subgroup data if the subgroup has an estimated population of 20,000 or more.

² For 2010 national demographic information, see the Asian American Center for Advancing Justice, "A Community of Contrasts: Asian Americans in the United States 2011" at: http://www.advancingjustice.org/pdf/Community_of_Contrast.pdf For 2000 Census data with the most comprehensive look at the demographic and cultural changes sweeping the Asian American and Pacific Islander community, see the UCLA Asian American Studies Center, "New Face of Asian Pacific America" at: <http://www.aasc.ucla.edu/aascpress/tocs/newface.asp>

Population

The Asian American population was growing in Illinois. The Asian subgroups that experienced the most population growth in the last decade were South Asians.

From 2000 to 2010, the Asian American population in Illinois increased 42% from 482,000 to over 683,000. The three Asian ethnic subgroups with the largest percent population growth were Bangladeshis (153%), Sri Lankans (104%), and Pakistanis (75%). In 2010, the three largest subgroups were Asian Indians, Filipinos, and Chinese.³

>>> In **Chicago**, Asian Americans had increased 40% from 439,000 to 616,000 from 2000 to 2010. The three subgroups with the largest percent population growth were Bangladeshis (163%), Sri Lankans (100%), and Pakistanis (74%). By 2010, the three largest subgroups were Asian Indians, Filipinos, and Chinese.

Nativity

In Illinois, the majority of Asians were foreign-born. Among subgroups, Asian Indians and Koreans were more likely to be foreign-born and Japanese were less likely to be foreign-born.

Sixty-eight percent of Asians in Illinois were foreign-born, which was much higher than that of total population (14%) and Latinos (42%).

>>> This trend was similar for **Chicago**. Sixty-four percent of Asians were foreign-born compared to 17% for the total population. Among subgroups, Asian Indians and Koreans had the highest proportions of foreign-born (68% and 65% respectively) while Japanese had the lowest (38%).

Language

Compared to the total population, Asian Americans were more likely to have Limited English Proficiency (LEP); albeit their rate was less than for Latinos. Foreign-born Asians had a slightly lower proportion of persons who reported that they did not speak English very well compared to the total foreign-born population. This may be because the total foreign-born population includes Latinos and Asians, two groups that have rapidly grown due to immigration and have high LEP rates. Native-born Asian Americans had a higher proportion of those who did not speak English very well compared to the total native-born population. Among the subgroups, Vietnamese and Koreans had the highest rates of persons who did not speak English very well, while Filipinos had the lowest rate.

A third of Asian Americans in Illinois had LEP, three times higher than for the total population (10%). The proportion of foreign-born Asians (42%) who reported that they did not speak English very well was lower than the rate for the total foreign-born population (55%). Native-born Asian Americans had a larger proportion of persons who did not speak English very well (8%) when compared with the total native-born population (2%). Comparatively, 41% of Latinos had LEP, which was the highest rate among all major racial and ethnic groups in the state. A large majority (72%) of foreign-born Latinos and 15% of native-born Latinos reported that they did not speak English very well.

>>> **Chicago** followed a similar trend. Thirty-one percent of Asian Americans had LEP, which was much higher than the rate for the total population (12%) and Non-Hispanic Whites (5%). Among the subgroups, Vietnamese (45%) and Koreans (42%) had the highest rates of persons who did not speak English very well. Filipinos had the lowest rate (19%) of persons who did not speak English very well.

³ Population data include 19 Asian ethnic subgroups (and Other Asian, specified and Other Asian, not specified). Other indicators have data available for a fewer number of subgroups. For ethnic subgroups with a small population in the base Year, a small change in population absolute number can result in a large percentage change. All population size figures for the Chinese subgroup exclude Taiwanese.

Education

Asian Americans were more likely to have earned at least a high school diploma compared to all other major racial and ethnic groups. Among subgroups, Vietnamese tended to have a higher proportion with less than a high school diploma. Filipinos and Japanese tended to have lower proportions.

In Illinois, 10% of Asian Americans over the age of 25 had less than a high school diploma compared to 14% for the total population, and only 9% for Non-Hispanic Whites.

>>> In **Chicago**, ten percent of Asian Americans had less than a high school diploma, lower than the total population (14%), but higher than that for Non-Hispanic Whites (7%). Among the subgroups, Vietnamese had the highest proportion (24%) with less than high school a diploma. Filipinos and Japanese had the lowest proportion, each at 5%.

Asian Americans were more likely to earn a Bachelor's degree compared to all other major racial and ethnic groups. Among subgroups, Filipinos and Japanese tended to have a higher proportion with a Bachelor's degree. Vietnamese tended to have a lower proportion.

About a third (36%) of Asian Americans over the age of 25 in Illinois had a Bachelor's degree, which was larger than the proportion for the total population (19%) and Non-Hispanic Whites (21%).

>>> Similarly, about a third of Asian Americans in **Chicago** (37%) had a Bachelor's degree compared to 21% for the total population and 25% for Non-Hispanic Whites. Among the subgroups, Filipinos had the largest proportion (53%) with a Bachelor's degree, followed by Japanese (38%). The Vietnamese population had the lowest proportion with a Bachelor's degree (20%).

Asian Americans were more likely to earn a graduate or professional degree compared to all other major racial and ethnic groups. Among subgroups, Asian Indians and Chinese tended to have higher proportions with a graduate or professional degree. Filipinos and Vietnamese tended to have lower proportions.

In Illinois, 25% of Asian Americans over the age of 25 had a graduate or professional degree, much higher than the proportion for the total population (11%), and Non-Hispanic Whites (13%).

>>> Nearly a quarter of Asian Americans in **Chicago** had a graduate or professional degree compared to 13% for the total population and 16% for Non-Hispanic Whites. Among the subgroups, Asian Indians had the highest proportion with 35%, followed by Chinese (inclusive or exclusive of Taiwanese) (33%). Nine percent of Filipinos and Vietnamese had a graduate or professional degree, the lowest among the subgroups. Filipinos tended to have a higher proportion with a Bachelor's degree, but a lower proportion with graduate or professional degree.

Economic Status

In Illinois, Asian Americans had higher median household incomes than all populations and Non-Hispanic Whites. Among subgroups, Asian Indians and Filipinos had the highest median incomes. Pakistanis had the lowest median income. Per capita, Asian Americans generally earned less than Non-Hispanic Whites. This may be due to Asian Americans' larger average household sizes.⁴ Japanese earned the most per capita, and Vietnamese earned the least.

⁴ Household size plays a significant factor in estimating wealth because household incomes are calculated by the income generated by all members of a household. If a household has multiple wage-earners contributing to the overall household income, the likelihood is greater for that household income to be larger. Analytically, per capita income is a more realistic measure of wealth than household income.

Asian Americans in Illinois had higher median household income (\$74,000) when compared to total households (\$55,000) and Non-Hispanic Whites households (\$61,000). Statewide, Asian Americans had a smaller proportion of Very Low-Income households (19%) compared to total households (25%) and Non-Hispanic Whites (21%). Per capita, Asian Americans (\$31,000) earned more than total households (\$29,000), but less than Non-Hispanic Whites (\$34,000). The average household size for Asian Americans was 3.0 people compared to 2.6 for total households and 2.4 for Non-Hispanic Whites.

>>> In **Chicago**, Asian Americans had the highest median household income with \$75,000, as opposed to the total households (\$60,000) and Non-Hispanic Whites (\$71,000). Among the subgroups, Asian Indians had the highest at \$85,000, followed by Filipinos at \$81,000. Pakistanis had the lowest median household income with \$52,000. Per capita, Asian Americans had a slightly higher income (\$31,000) compared to total households (\$30,000), but lower when compare to Non-Hispanic Whites (\$39,000), which may be due to the differences in average household sizes. The average household size for Asian Americans was 3.0 people compared to 2.7 for the total households and 2.5 for Non-Hispanic Whites. Among the subgroups, Japanese earned the most with \$35,000, and Vietnamese earned the least with \$22,000.

The poverty rate for Asian Americans was generally lower than the total population, but higher than Non-Hispanic Whites. Among subgroups, Asian Indians and Filipinos generally had lower poverty rates. Vietnamese had a higher poverty rate and were more likely to receive cash public assistance.

In Illinois, the poverty rate for Asian Americans (10%) was lower than that of the total population (13%), but higher than that of Non-Hispanic Whites (8%). The proportion of households receiving cash public assistance was 2%, on par with the total households, but slightly higher than the proportion for Non-Hispanic Whites (1%).

>>> In **Chicago**, Asian Americans had a lower poverty rate compared to the total population (9% versus 12%), but higher than the proportion for Non-Hispanic Whites (6%). Among subgroups, Pakistanis had the highest poverty rate at 17% and Filipinos had the lowest at 5%. The proportion of households receiving cash public assistance was similar for Asians and the total households (both 2%), which was slightly higher than that of Non-Hispanic Whites (1%). Among Asian ethnic subgroups, Vietnamese had the highest proportion of households receiving cash public assistance (4%). Asian Indians and Filipinos had the lowest proportion (1% each).

Compared to all other major racial and ethnic groups, fewer Asian Americans households had Social Security and retirement income. Among subgroups, Filipinos and Koreans tended to have more Social Security income. Pakistanis had the least amount of Social Security income. Filipinos tended to have more retirement income, whereas Asian Indians and Vietnamese tended to have less.

Thirteen percent of Asian American households in Illinois had Social Security income compared to total households (25%) and Non-Hispanic Whites (28%). Asian American households (6%) also had a lower proportion of retirement income compared to total households (16%) and Non-Hispanic Whites (19%).

>>> The pattern was similar for **Chicago**. Fourteen percent of Asian American households had Social Security income compared to 23% for the total households and 26% for Non-Hispanic Whites. The subgroups with high proportions of Social Security income were Filipinos and Koreans at 18% each. Only 7% of Pakistanis had Social Security income, the lowest proportion among the subgroups. Asian Americans also had a lower proportion of households with retirement income (6%) compared to total

households (15%) and Non-Hispanic Whites (17%). Among Asian subgroups, Filipinos had a higher proportion of households with retirement income (10%). Asian Indians and Vietnamese had lower proportions of retirement income among subgroups (4% each).

Housing Trends

Asian Americans had a lower homeownership rate, but higher median home values. Asian American households had higher proportions of housing costs burden compared to other major racial and ethnic groups.⁵ Among subgroups, Filipinos had the highest homeownership rate, and Japanese had the lowest. Koreans had the highest median home value, while Pakistanis had the lowest. Vietnamese and Pakistanis had the highest proportion of burdened homeowners, and Japanese had the lowest.

Asian Americans in Illinois had a lower homeownership rate than the total households and Non-Hispanic Whites (64%, 69% and 76% respectively). However, the median home value for Asian Americans (\$319,000) was higher than that of the total households (\$207,000) and Non-Hispanic Whites (\$206,000). Nearly half (46%) of Asian American homeowners faced housing cost burdens, larger than the proportion of the total homeowners (39%) and Non-Hispanic Whites (34%).

>>> In **Chicago**, the homeownership rate for Asians (66%) was less than the total households (68%) and Non-Hispanic Whites (77%). Among subgroups, Asian Indians had the highest homeownership rate at 65%, and Japanese had the lowest (52%). Asian Americans (\$325,000) had higher median home values compared to the total households (\$259,000) and Non-Hispanic Whites (\$279,000). By subgroup, Asian Indians had the highest at \$338,000, while Pakistanis had the lowest at \$280,000. Nearly half (47%) of Asian American homeowners faced housing cost burdens, higher than that of the total homeowners (43%), and Non-Hispanic Whites (39%). Among the subgroups, Vietnamese and Pakistanis had the highest proportion of burdened homeowners (67% and 63% respectively), and Japanese had the lowest proportion (31%).

Conclusion

As pensions decline, health and educational costs rise, home values and savings accounts shrink, and benefits under Social Security continue to be severely threatened and limited, asset-building strategies are needed now more than ever to close the racial wealth gap. In the aftermath of the Great Recession and foreclosure crisis, the goal of this report was to provide critical socioeconomic quantitative information and statistics on Asian Americans that would be useful for the state and regional asset-building coalitions in: 1) Developing their policy agenda, 2) Assisting with outreach by identifying where Asian American populations are concentrated residentially and geographically, which can perhaps lead to the strengthening of coalition efforts, and 3) Understanding cultural and linguistic barriers unique to Asian Americans, especially the Asian ethnic subgroups that are most in need. The quantitative data is meant to be used in relation with other sources of knowledge (qualitative, historical, voices from community leaders etc.) in order to offer fuller and more nuanced explanations. It is vital that we use multiple frameworks (research, organizing, advocacy, etc.) as we think about how to improve access and knowledge of asset-building programs and practices for underserved communities of color and end the widening racial wealth divide.

Much of the literature on poverty indicates that Southeast Asians (primarily Vietnamese, Lao, Hmong, and Cambodian immigrants) are amongst those that have the highest disparities in higher education,

⁵ Homeowners paying 30% or more of household income on selected monthly housing costs are considered "cost burdened." Selected monthly owner costs are the sum of debt payments (e.g. mortgage or home equity loans), real estate taxes, insurance, utility, fuel, and condominium fees.

housing burden, and wealth in the United States. Under the Indochina Migration and Refugee Assistance Act of 1975, the majority of Southeast Asian refugees who fled their homelands in the aftermath of the U.S. invasion of Vietnam and Cambodia were placed in federal welfare programs as a temporary and “adaptive” measure. They are now entering a fourth consecutive decade of welfare dependency, contrary to government officials’ predictions of a seamless transition into American labor markets (Tang, 2000). Due to data limitations, this report only provides Asian ethnic subgroup data for the Chicago-Joliet-Naperville Metropolitan Statistical Area. The data were available for Filipinos, Japanese, Pakistanis, Asian Indians, Chinese (both inclusive and exclusive of Taiwanese), Vietnamese, and Koreans. However, data was readily available for Cambodians, Hmong, Thai and other disadvantaged Asian American subgroups in California.

Similar to American Indians, Blacks or African Americans, and Latinos, the majority of Asian Americans (especially the foreign-born) carry their net worth in their home equity, such that the loss of this asset is particularly devastating to their financial security. A study by the UCLA Asian American Studies Center revealed how Asian Americans made considerable economic progress with whites through the rapid appreciation of home values from 2000 to 2005 (Patraporn, Ong, and Houston, 2009). The average value of homes for Asian Americans increased by 73 percent, compared to only 60 percent for whites nationwide (Patraporn, Ong, and Houston, 2009). However, many of these gains were lost during the housing market meltdown. A Pew report indicated the net worth of Asian Americans is estimated to have fallen by 54 percent in the four year period from 2005 to 2009 (Kochhar, Fry, and Taylor, 2011). This massive decimation of wealth is largely due to Asian Americans residing in Arizona, California, Florida, and Nevada—four of the five states with the steepest declines in home prices in 2005 (Michigan is fifth). As communities of color have less wealth and home equity, it will be more difficult to afford a college education, which leads to better jobs that are needed to start saving and building wealth.

Currently, the majority of research articles and policy briefs on asset-building and wealth report aggregate socioeconomic data on Asian Americans, which often claim Asian Americans are doing well because of high educational attainment rates or high incomes. However, the lumping of all Asian American ethnic groups under the aggregate “Asian” category masks a high degree of variation in social and economic status across these subgroups. Thus, it is important to examine demographic trends below the surface, in order to serve real disadvantaged groups that are being completely neglected by mainstream asset-building and financial institutions. Although, Asian ethnic subgroup data was only available for the Chicago metro area, the report highlights the following key findings for Asian Americans:

Population Growth: South Asians were the fastest growing in Illinois and Chicago. In 2010, the three fastest growing subgroups were Bangladeshis, Sri Lankans, and Pakistanis. The three largest subgroups were Asian Indians, Filipinos, and Chinese.

Citizenship & Language: Overall, the majority of Asians were foreign-born. Among subgroups, Asian Indians and Koreans were more likely to be foreign-born and Japanese were less likely to be foreign-born. Asians also had higher rates of Limited English Proficiency than the total population (12%). Vietnamese (45%) and Koreans (42%) had the highest rates of persons, who did not speak English very well.

Education: Asian Americans had a higher or lower percentage than the total population for the following educational attainment levels: 1) Earned at least a high school diploma (lower), 2) Bachelor’s degree (higher), and 3) Graduate or professional degree (higher). Vietnamese (24%) had a higher proportion with less than a high school diploma compared to the total population (14%). In the existing Asian American Studies and Education literature, Southeast Asians have a high proportion of those with less than a high school diploma.

Income: Household size plays a significant factor in estimating wealth because household incomes are calculated by the income generated by all members of a household. If a household has multiple wage-earners contributing to the overall household income, the likelihood is greater for that household income to be larger. Analytically, per capita income is a more realistic measure of wealth than household income.

Asian American households tended to have higher median household incomes than other major racial and ethnic groups. Asian Indians, Filipinos, and Japanese had the highest median incomes. Pakistanis, Vietnamese, and Koreans had the lowest median income. In contrast, Asian Americans generally earned less per capita income than Non-Hispanic Whites. Vietnamese, Pakistanis, and Filipinos earned the lowest per capita income.

Poverty: The poverty rate for Asian Americans was generally lower than the total population (12%), except for Pakistanis (17%) and Vietnamese (14%). Vietnamese (4%) were more likely to receive cash public assistance than the total population (1%). Otherwise, Asian Americans received cash assistance at the same rate as the total population.

Social Security and Retirement Income: Asian Americans had lower proportions of households with Social Security and retirement income compared to other major racial and ethnic groups. Among subgroups, Filipinos and Koreans tended to have more Social Security income. Pakistanis had the least amount of Social Security income. Filipinos tended to have more retirement income, whereas Asian Indians and Vietnamese tended to have less. This underutilization of Social Security and retirement programs may be due to language barriers and foreign-born status. As immigrants, there is a greater likelihood that they are unfamiliar, unaware or ineligible for Social Security and retirement programs because of cultural barriers. Many times, even if an Asian immigrant is deemed eligible for a benefit or service, being able to “navigate the system” is a huge hurdle for many in order to actually obtain the benefit or service.

Housing: Asian Americans generally had lower homeownership rates compared to Non-Hispanic Whites and the total population, but higher home values compared to other major racial and ethnic groups. In addition, the majority of Asian Americans had higher housing costs burden than Non-Hispanic Whites and the total population. This may be due to the high self-employment rates of Asian Americans, which prevent them from accessing conventional mortgage lending products. As a result, they must often find non-traditional or alternative mortgage credit products with higher loan rates or amounts (Asian Real Estate Association of America, 2012).

In conclusion, in order to be effective in strengthening asset-building opportunities for communities of color, it is critical to provide cultural and linguistically appropriate materials, services, and education, in particular to underserved immigrant populations. Moreover, future research must collect data on smaller Asian ethnic group populations, in which no data is available because of data suppression practices associated with confidentiality requirements when the sample sizes are too small. A few foundations, such as the Ford Foundation, have responded to addressing these needs, but much more can be done in terms of technical assistance, outreach, advocacy, data collection, capturing voices and stories at the local level, in order to offer fuller and more nuanced explanations and close the racial wealth gap.

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