

A Narrative Report of the Asian American Population and Asset-building Trends in the **Southeast Region**

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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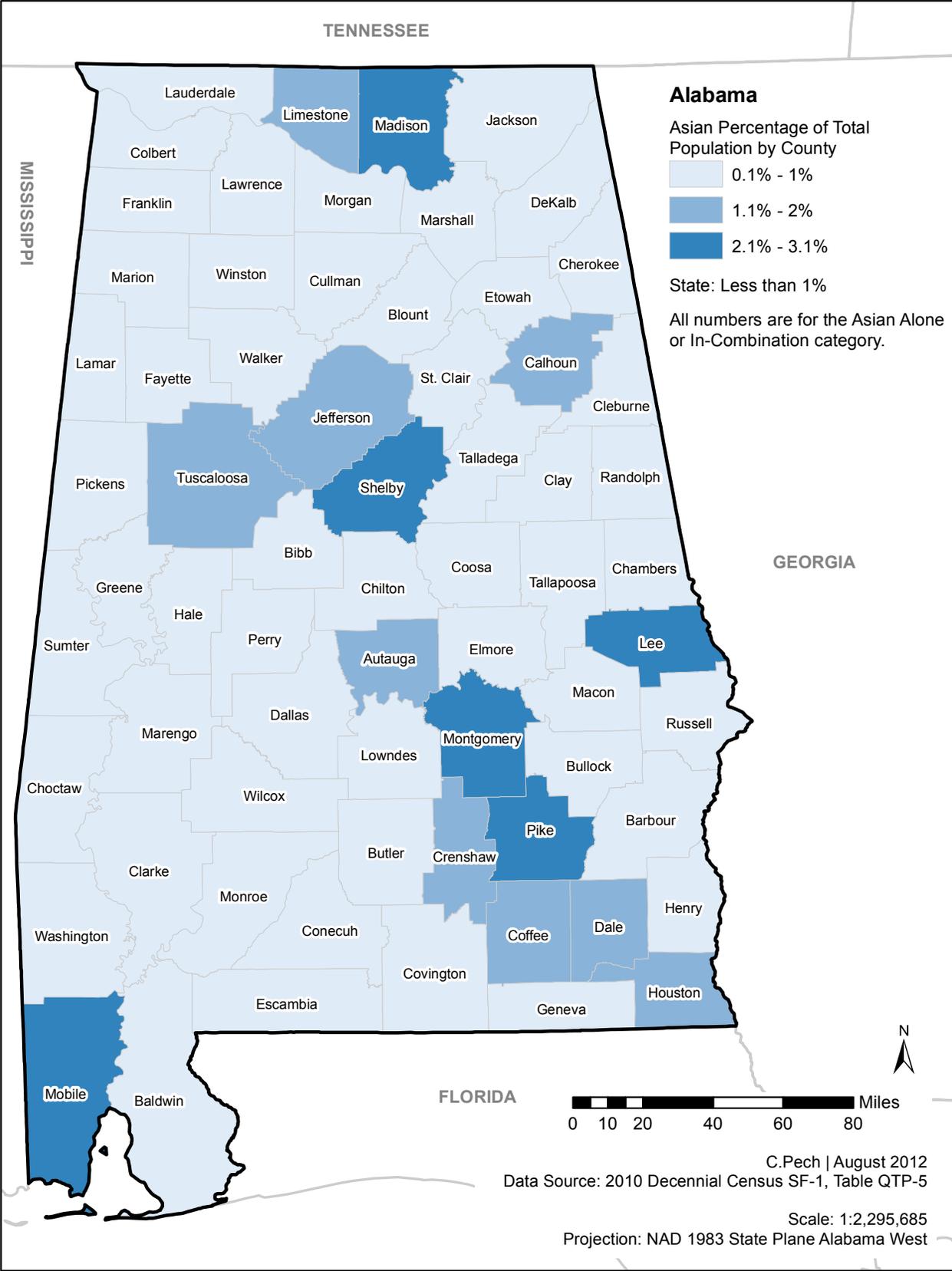
By Chhandara Pech, Pamela Stephens, Melany De La Cruz-Viesca,
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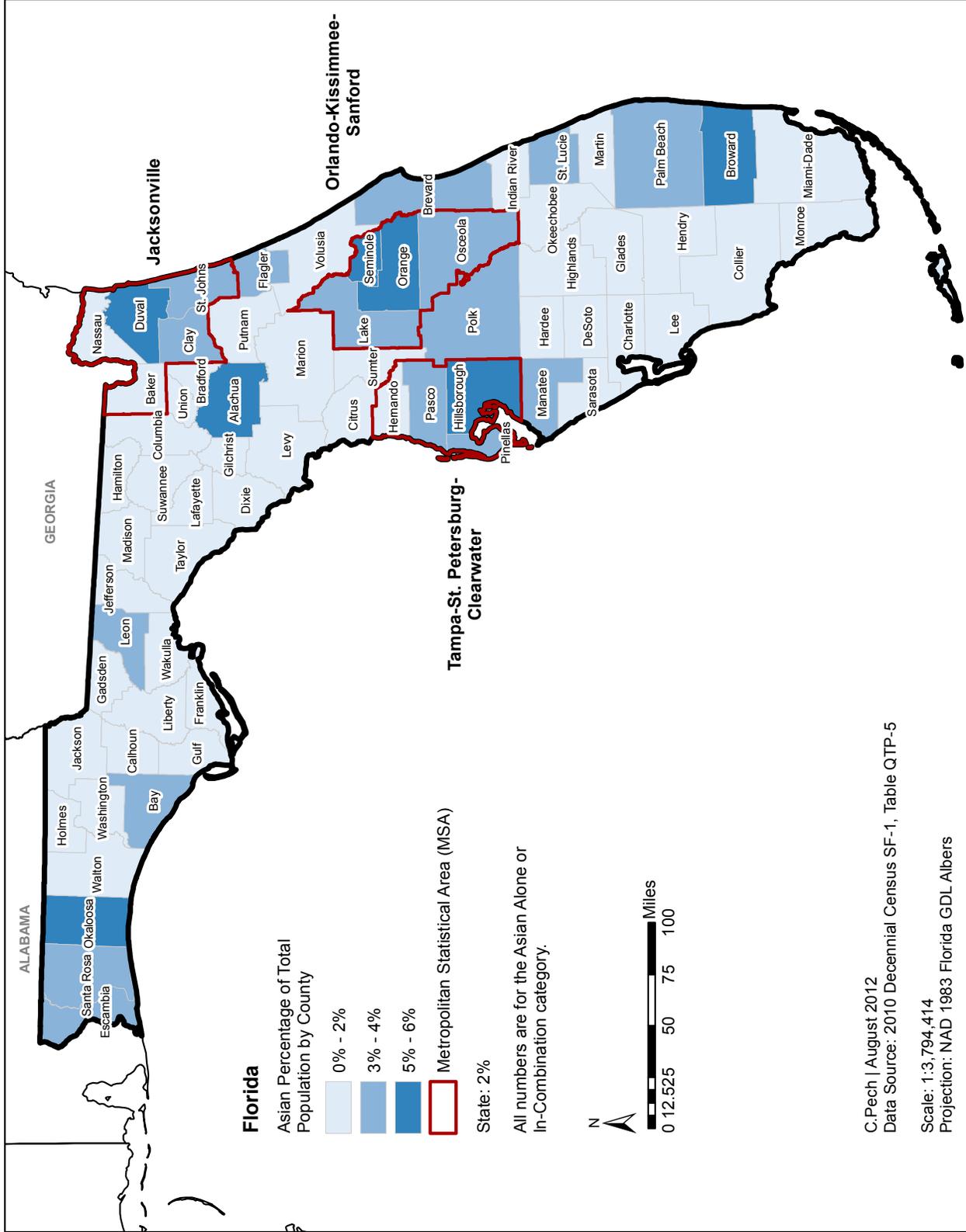
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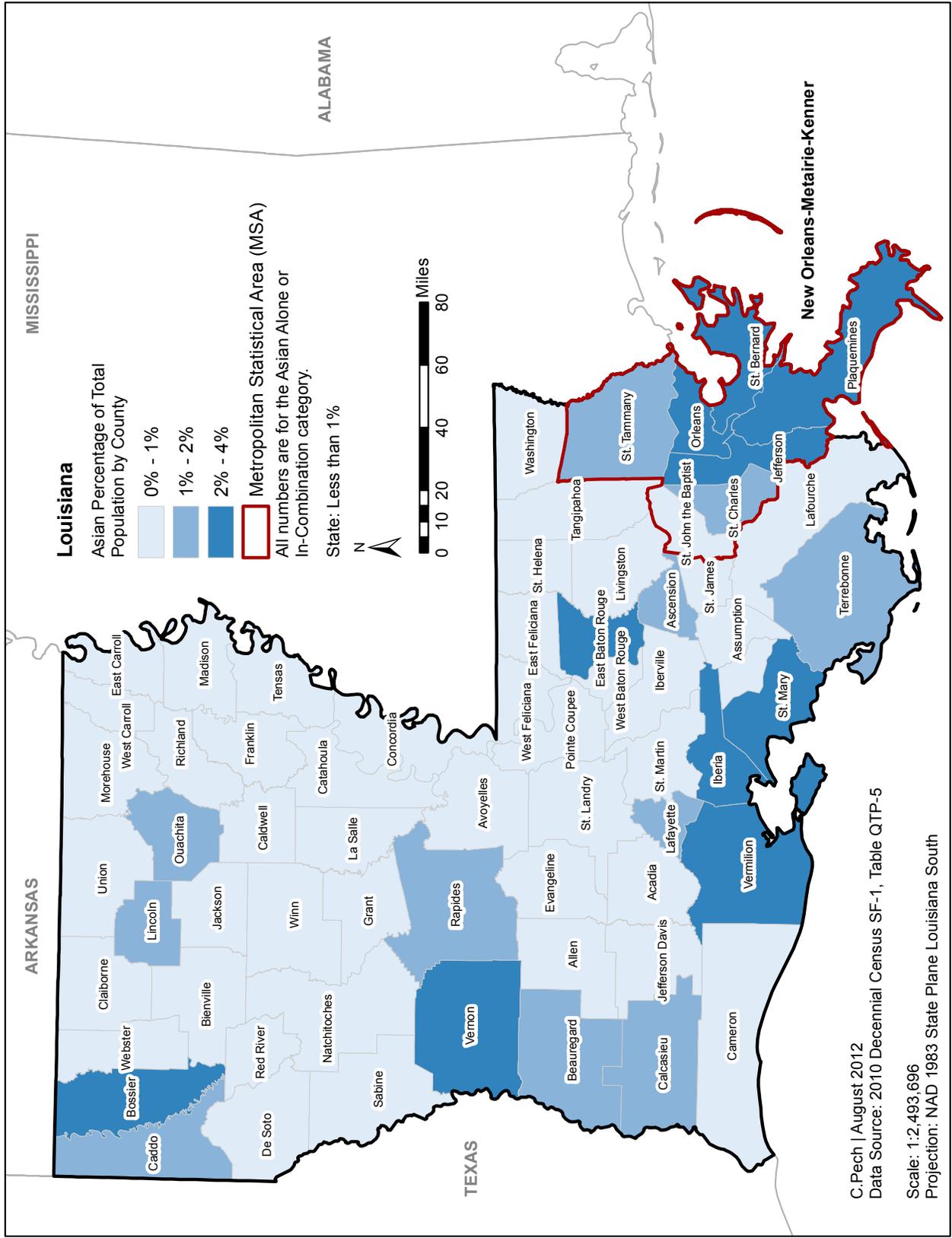
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The **Technical Report** with this demographic profile’s methodology, definitions, and detailed data charts and tables is available to download at: www.aasc.ucla.edu/besol.





C.Pech | August 2012
 Data Source: 2010 Decennial Census SF-1, Table QTP-5
 Scale: 1:3,794,414
 Projection: NAD 1983 Florida GDL Albers



C.Pech | August 2012
 Data Source: 2010 Decennial Census SF-1, Table QTP-5
 Scale: 1:2,493,696
 Projection: NAD 1983 State Plane Louisiana South

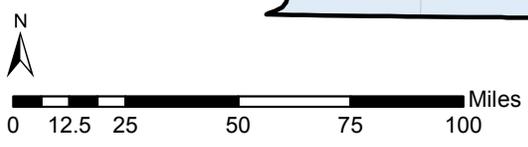
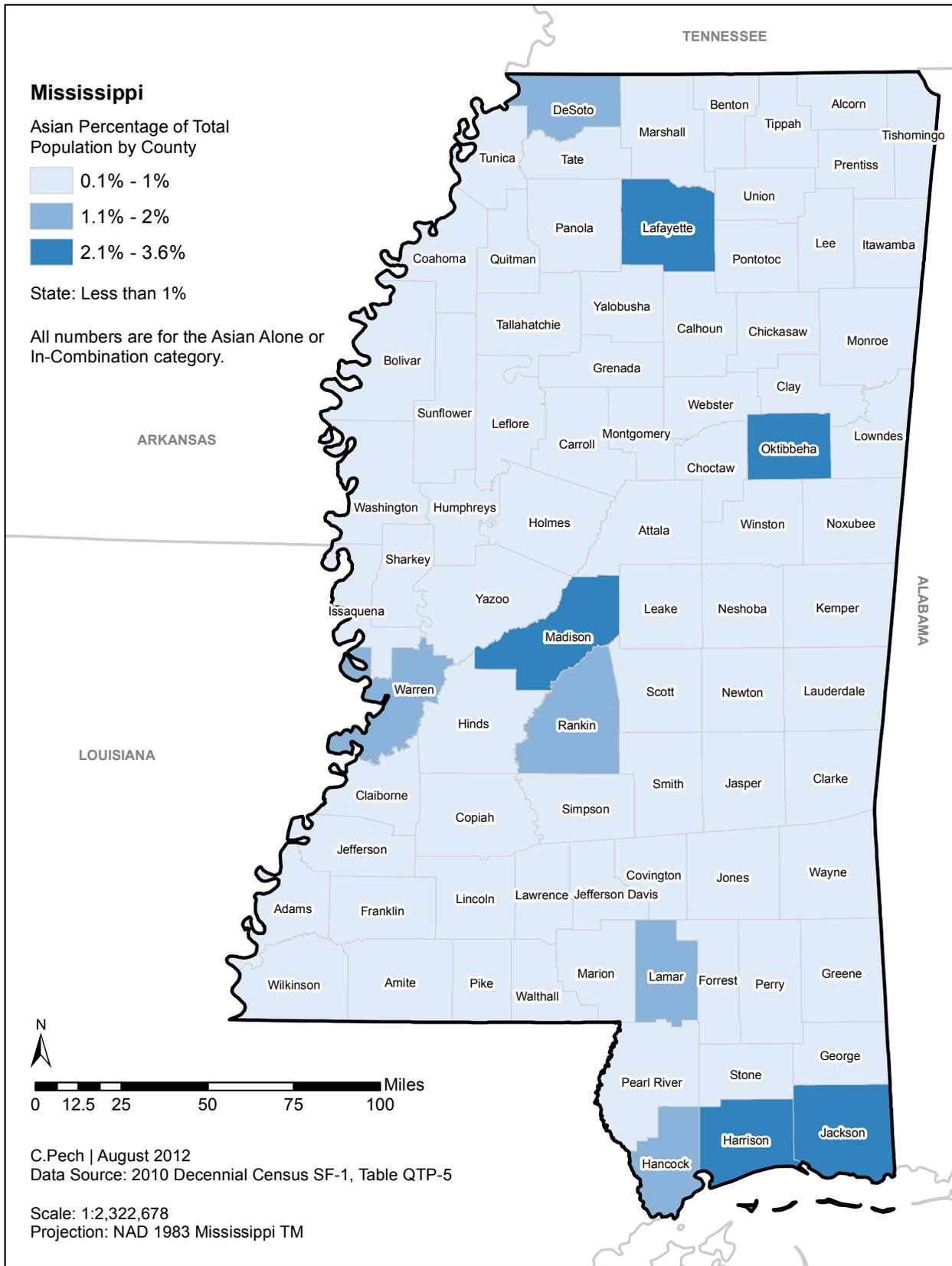
Mississippi

Asian Percentage of Total Population by County

- 0.1% - 1%
- 1.1% - 2%
- 2.1% - 3.6%

State: Less than 1%

All numbers are for the Asian Alone or In-Combination category.



C.Pech | August 2012
 Data Source: 2010 Decennial Census SF-1, Table QTP-5
 Scale: 1:2,322,678
 Projection: NAD 1983 Mississippi TM

Background

This Southeast Region report 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 the 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** at: www.aasc.ucla.edu/besol.

Introduction

The Asian American population is a diverse one, with many ethnic, cultural, language and religious groups, each with its unique history and experience. This report provides a snapshot of demographic and socioeconomic trends of the Asian American community in the Southeast Region of the United States. 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 ethnic subgroups in the states of Alabama, Florida, Louisiana, and Mississippi, and the following Metropolitan Statistical Areas (MSAs or metro areas): Jacksonville, Orlando, Tampa, and New Orleans. Alabama had no MSAs with data for Asian subgroups. In Jacksonville, subgroup data were only available for Filipinos.³ In Orlando and Tampa, data were only available for Asian Indians. New Orleans had no data available for Asian subgroups.

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>

³ If the Metropolitan Statistical Area has only one Asian ethnic subgroup, this subgroup was compared to the Asian American population as a whole.

Population

The Asian American population in the Southeast Region has grown in the last decade. South and Southeast Asian subgroups experienced the most population growth.

From 2000 to 2010, the Asian American population in **Alabama** grew 69% from 40,000 to nearly 69,000. Hmong (1009%), Indonesians (125%), and Pakistanis (113%) had the most growth.⁴ In 2010, the top three Asian ethnic subgroups were Asian Indians, Chinese, and Koreans.⁵

In **Florida**, the Asian American population was almost 590,000 in 2010, a growth of 72% from 341,000 since 2000. The three subgroups that had the most growth were Hmong, Bangladeshis, and Sri Lankans (641%, 238%, and 130%, respectively). In 2010, the three largest subgroups were Asian Indians, Filipinos, and Chinese.

>>> **Jacksonville:** The Asian American population grew 84% between 2000 and 2010 from 32,000 to nearly 60,000. By subgroup, Bangladeshis (293%), Pakistanis (174%), and Asian Indians (159%) had the most growth. In 2010, the three largest subgroups were Filipinos, Asian Indians, and Vietnamese.

>>> **Orlando:** The Asian American population surpassed 100,000 in 2010, a growth of 91% from 55,000 since 2000. Hmong, Bangladeshis, and Sri Lankans had the most growth at 471%, 292%, and 209%, respectively. By 2010, Asian Indians made up the largest subgroup of Asian Americans, followed by Filipinos, Chinese, and Vietnamese.

>>> **Tampa:** In 2010, Asian American population exceeded 100,000, having grown 83% from 56,000 since 2000. The three subgroups that had the most growth were Hmong (642%), Bangladeshis (259%), and Sri Lankans (199%). In 2010, the three largest subgroups were Asian Indians, Filipinos, and Vietnamese.

In **Louisiana**, the Asian American population was about 86,000 in 2010, a growth of 31% from 66,000 since 2000. Bangladeshis (190%), Hmong (113%), and Pakistanis (94%) had the most growth. In 2010, the largest subgroups were Vietnamese, Asian Indians, and Chinese.

>>> **New Orleans:** The Asian American population was about 38,000 in 2010, a growth of 13% from 33,000 since 2000. The three subgroups that had the most growth were Bangladeshis (80%), Pakistanis (62%), and Thais (60%). By 2010, the largest subgroups were Vietnamese, Asian Indians, and Chinese.

From 2000 to 2010, the Asian American population in **Mississippi** grew 39% from 24,000 to 33,000. Hmong (456%), Cambodians (287%), and Sri Lankans (195%) had the most growth. In 2010, the three largest subgroups were Vietnamese, Asian Indians, and Filipinos.

Nativity

The majority of Asians in the Southeast Region were foreign-born. Among subgroups, Asian Indians were more likely to be foreign-born compared to the Asian population as a whole.

Seventy percent of Asians in **Alabama** were foreign-born. Comparatively, nearly half (48%) of the Latino population and 3% of the total population were foreign-born.

The majority of Asians in **Florida** were foreign-born (71%) compared to 50% of Latinos. Nearly a fifth of the total population in Florida was foreign-born.

⁴ Population data include 19 Asian ethnic subgroups and an "Other Asian" category which consists of either, "Other Asian, specified" and "Other Asian, not specified". Other socioeconomic indicators have data available for a fewer number of Asian ethnic subgroups. For Asian ethnic subgroups with a small population in the base year, a small increase in the absolute number can result in a large percentage change in the population growth.

⁵ All population size figures for the Chinese subgroup exclude Taiwanese.

- >>> **Jacksonville:** Over half of the Asian population was foreign-born (55%). The proportion of foreign-born Filipinos was roughly on par with that of the entire Asian population.
- >>> **Orlando:** The majority of Asians were foreign-born (64%). A higher proportion of Asian Indians (72%) were foreign-born.
- >>> **Tampa:** The majority of Asians were foreign-born (63%). Two-thirds of Asian Indians were foreign-born.

Sixty-four percent of Asians in **Louisiana** were foreign-born compared to 41% of Latinos and 3% of the total population.

- >>> **New Orleans:** The majority of Asians were foreign-born (58%).

The majority of Asians in **Mississippi** were foreign-born (68%), the highest of all of the major racial and ethnic groups. Comparatively, 46% of Latinos and 2% of the total population were foreign-born.

Language

In comparison to the total population, Asian Americans in the Southeast Region were more likely to have higher rates of Limited English Proficiency (LEP). However, Asian Americans had lower LEP rates than Latinos' rates. Foreign-born Asians had lower proportions of persons who reported that they did not speak English very well compared to the total foreign-born population (with the exception of Louisiana). 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 Asians had higher proportions of persons who did not speak English very well compared to the total native-born population. Among the subgroups, Asian Indians and Filipinos had lower rates of LEP compared with the total Asian American population.

Nearly a third of Asian Americans (33%) in **Alabama** had LEP compared to 2% for the total population. Foreign-born Asians had lower rates of persons who reported that they did not speak English very well (42%) than the total foreign-born population (50%). The native-born Asian population had higher rates of persons who did not speak English very well (6%) than the total native-born population (less than 1%). The rate of LEP for Latinos was 48%, the highest of all major racial and ethnic groups. Similarly, a large majority of foreign-born Latinos (74%) and 13% of native-born Latinos reported that they did not speak English very well.

Thirty-one percent of Asian Americans in **Florida** had LEP compared to 12% for the total population. Foreign-born Asians had lower rates of persons who reported that they did not speak English very well (39%) than the total foreign-born population (49%). Native-born Asians had higher rates of persons who did not speak English very well (7%) compared to the total native-born population (2%). The rate of LEP for Latinos was 43%, the highest of all major racial groups. In the same way, the majority of foreign-born Latinos (65%) and 16% of native-born Latinos reported that they did not speak English very well.

- >>> **Jacksonville:** Over a quarter of Asian Americans had LEP compared to 4% for the total population. Filipinos had a lower proportion of LEP at 20%.
- >>> **Orlando:** 28% of Asian Americans had LEP compared to 11% for the total population. The rate for Asian Indians was lower at 16%.
- >>> **Tampa:** 29% of Asian Americans had LEP compared to 7% for the total population. A lower proportion of Asian Indians had LEP (14%).

In **Louisiana**, 40% of Asian Americans had LEP compared to 3% for the total population. Foreign-born Asians had higher rates of persons who reported that they did not speak English very well (52%) than the total foreign-born population (46%). Native-born Asians had higher rates of persons who did not speak English very well (14%) compared to the total native-born population (1%). The rate of LEP for Latinos

was 31%, the highest of all major racial groups. Likewise, over half of foreign-born Latinos (58%) and 10% of native-born Latinos reported that they did not speak English very well.

>>> **New Orleans:** 41% of Asian Americans had LEP compared to 4% for the total population.

A third (34%) of Asian Americans in **Mississippi** had LEP, which was a much higher rate than the total population (2%). Foreign-born Asians had lower rates of persons who reported that they did not speak English very well (44%) than the total foreign-born population (49%). Native-born Asians had higher rates of persons who did not speak English very well (10%) compared to the total native-born population (1%). The rate of LEP for Latinos was 43%, the highest of all major racial groups. Similarly, the majority (69%) of foreign-born Latinos and 14% of native-born Latinos reported that they did not speak English very well.

Education

Asian Americans tended to have a higher or the same percentage of population that earned at least a high school diploma compared to the total population and Non-Hispanic Whites, with the exception of Alabama and Florida. Among subgroups, Asian Indians and Filipinos tended to have lower proportions with less than a high school diploma compared to Asian Americans as a whole.

Fourteen percent of Asian Americans in **Alabama** had less than a high school diploma, the lowest of all the major racial and ethnic groups. Comparatively, 19% of the total population and 16% of Non-Hispanic Whites had less than a high school diploma.⁶

In **Florida**, 14% of Asian Americans had less than a high school diploma, roughly on par with the proportion for the total population (15%), but higher than that of Non-Hispanic Whites (10%).

>>> **Jacksonville:** 13% of Asian Americans had less than a high school diploma, roughly on par with the proportion for the total population (12%) but lower than Non-Hispanic Whites (10%). The proportion of Filipinos with less than a high school diploma (10%) was lower than all Asian Americans.

>>> **Orlando:** 13% of the Asian American population had less than a high school diploma, roughly on par with the proportion for the total population (13%), but higher than that of Non-Hispanic Whites (9%). The proportion of Asian Indians with less than a high school diploma (10%) was lower than all Asian Americans.

>>> **Tampa:** 16% of Asian Americans had less than a high school diploma, higher than the proportions for the total population (13%) and Non-Hispanic Whites (11%). Asian Indians had a lower proportion than Asian Americans as a whole with 9% of the population having earned less than high school diploma.

Over a quarter of the Asian American population in Louisiana had less than a high school diploma, higher than the proportions for both the total population (19%) and Non-Hispanic Whites (15%).

>>> **New Orleans:** 31% of Asian Americans had less than a high school diploma, higher than the proportions for the total population (16%) and Non-Hispanic Whites (12%).

Nearly a quarter of the Asian American population in **Mississippi** had less than a high school diploma, higher than the proportions for both the total population (20%) and Non-Hispanic Whites (16%).

Asian Americans were more likely to earn a Bachelor's degree compared to all other major racial and ethnic groups. For the subgroups, Filipinos had a higher proportion that earned a Bachelor's degree compared to Asian Americans as a whole.

⁶ Educational attainment data is for the population age of 25 years old and over.

A quarter of the Asian American population in **Alabama** had a Bachelor's degree, the highest of all the major racial and ethnic groups, and the total population (14%). The proportion was higher than that of Non-Hispanic Whites (16%).

Twenty-seven percent of the Asian American population in **Florida** had a Bachelor's degree, higher than the total population (17%) and Non-Hispanic Whites (18%).

- >>> **Jacksonville**: 30% of the Asian American population had a Bachelor's degree, compared to just 17% for the total population and 19% for Non-Hispanic Whites. Filipinos had an even higher proportion at 35%.
- >>> **Orlando**: 28% of Asian Americans had a Bachelor's degree, higher than the proportion of the total population (19%) and Non-Hispanic Whites (21%). A slightly lower proportion of Asian Indians had a Bachelor's degree (26%).
- >>> **Tampa**: The proportion of Asian Americans with a Bachelor's degree was 27%, higher than the proportions for the total population and Non-Hispanic Whites (17% and 18%, respectively). Asian Indians had a slightly higher proportion at 30%.

In **Louisiana**, 19% of Asian Americans had a Bachelor's degree, the highest of all of the major racial and ethnic groups. Comparatively, 14% of the total population and 17% of Non-Hispanic Whites had a Bachelor's degree.

- >>> **New Orleans**: 16% of the Asian American population had a Bachelor's degree, roughly on par with the proportion of the total population (17%), but lower than that of Non-Hispanic Whites (21%).

A fifth of Asian Americans in **Mississippi** had a Bachelor's degree. Comparatively, 13% of the total population and 15% of the Non-Hispanic White population had Bachelor's degrees.

Asian Americans were more likely have earned a graduate or professional degree compared to all other major racial and ethnic groups. Among subgroups, Asian Indians had higher proportions that earned a graduate or professional degree compared to all Asian Americans. In contrast, Filipinos had lower proportions that earned a graduate or professional degree compared to all Asian Americans.

In **Alabama**, a quarter of Asian Americans had graduate or professional degrees, higher than the proportion for any of the major racial and ethnic groups. Comparatively, 8% of the total population, and 9% of the Non-Hispanic White population had graduate or professional degrees.

Nearly a fifth of the Asian American population in **Florida** had a graduate or professional degree, the highest of the major racial and ethnic groups and higher than the proportion for the total population (9%) and Non-Hispanic Whites (10%).

- >>> **Jacksonville**: 14% of Asian Americans had a graduate or professional degree compared to 9% for both the total population and Non-Hispanic Whites (9%). Filipinos had a lower proportion at 7%. Note that Filipinos had a higher proportion of persons who earned a Bachelor's degree compared to Asian Americans as a whole.
- >>> **Orlando**: 16% of Asian Americans had a graduate or professional degree. Comparatively, the proportions were 9% for the total population and 10% for Non-Hispanic Whites (10%). Around a quarter of the Asian Indian population had graduate degrees.
- >>> **Tampa**: A fifth of the Asian American population had a graduate or professional degree, higher than the proportions for the total population (8%) and Non-Hispanic Whites (9%). Asian Indians had a rate of 37%.

In Louisiana, nearly a fifth of the Asian American population in Louisiana had a graduate or professional degree comparatively higher than the proportions for the total population (7%) and Non-Hispanic Whites (8%).

>>> **New Orleans:** 15% of Asian Americans had a graduate or professional degree, higher than the proportions for the total population (9%) and Non-Hispanic Whites (11%).

In **Mississippi**, 22% of the Asian American population had a graduate or professional degree, higher than the proportions for the total population (7%) and Non-Hispanic Whites (8%).

Economic Status

Asian American households in the Southeast Region tended to have higher median household incomes than other major racial and ethnic groups (with exceptions in Orlando and Louisiana). In contrast, Asian Americans generally earned less per capita income than Non-Hispanic Whites. In Jacksonville, Orlando, Tampa, and New Orleans, Asian Americans had a lower per capita income than the total population. This may be due to the Asian Americans' larger household sizes.⁷ For the subgroups, Asian Indians tended to have higher median incomes and per capita incomes compared to Asian Americans as a whole and all other major racial and ethnic groups.

In **Alabama**, Asian American households had a higher median income (\$52,000) compared to total households (\$41,000) and Non-Hispanic White households (\$48,000). Statewide, Asian Americans had the lowest proportion of Very Low-Income households (18%) compared to total households (26%) and Non-Hispanic Whites (24%). Per capita or by individual income, Asian Americans still earned more than the population as a whole (\$25,000 versus \$23,000), but earned less than Non-Hispanic Whites (\$26,000). Asian Americans had a larger average household size (2.8 people versus 2.5 for total households and 2.4 for Non-Hispanic Whites).

Asian American households (\$57,000) in **Florida** had a higher median income compared to total households (\$47,000) and Non-Hispanic Whites (\$51,000). Statewide, Asian Americans had the lowest proportion of Very Low-Income households (18%) compared to total households (23%) and Non-Hispanic Whites (23%). Per capita, Asian Americans (\$27,000) earned more than total population (\$26,000) but less than Non-Hispanic Whites (\$32,000). Asian Americans had a larger average household size (3 people per Asian American household versus 2.6 for total households and 2.3 people for Non-Hispanic Whites).

>>> **Jacksonville:** The median household income for Asian Americans (\$66,000) was higher than total households (\$52,000) and Non-Hispanic Whites (\$58,000). The median income for Filipino households was even higher at \$71,000. Per capita, both Asian Americans as a whole (\$25,000) and Filipinos (\$25,000) earned less than the total population (\$27,000) and Non-Hispanic Whites (\$31,000). This may be due to higher average household sizes (3.3 people for Filipinos and Asian Americans as a whole versus 2.6 for total households and 2.5 for Non-Hispanic Whites).

>>> **Orlando:** The median household income for Asian Americans (\$55,000) was higher than total households (\$50,000) but still lower than that of Non-Hispanic Whites (\$56,000). With a median household income of \$60,000, Asian Indian households earned more than Asian Americans as a whole and all other major racial and ethnic groups. Per capita, Asian Americans (\$23,000) earned less than the total population (\$26,000) and Non-Hispanic Whites (\$32,000) which may be due to larger average household sizes (3.1 people for Asian Americans versus 2.7 for total households and 2.5 for Non-Hispanic Whites). Asian Indians (\$27,000) earned

⁷ 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.

more than Asian Americans as a whole and their household size was the same as all Asian Americans.

>>> **Tampa:** The median household income for Asian Americans (\$55,000) was higher than total households and Non-Hispanic Whites (\$46,000 and \$49,000, respectively). Asian Indians had an even higher median household income (\$71,000). Per capita, Asian Americans (\$25,000) earned less than the total population (\$26,000) and Non-Hispanic Whites (\$30,000). However, Asian Indians (\$34,000) earned more than Asian Americans as a whole and all other major racial and ethnic groups. Notably, the average household size for Asian Americans was 3.0 people compared to just 2.4 people for total households and 2.3 people for Non-Hispanic Whites. Asian Indians had an even higher average household size at 3.2 people per household.

In **Louisiana**, the median household income for Asian American households was \$50,000, higher than total households (\$42,000), but lower than Non-Hispanic Whites (\$52,000). Statewide, Asian Americans had the lowest proportion of Very Low-Income households at 18% compared to total households (26%) and Non-Hispanic Whites (24%).

Per capita, Asian Americans still had higher incomes than the total population (\$24,000 versus \$23,000) and lower incomes than Non-Hispanic Whites (\$28,000). Asian Americans (3.3 people per household) had a higher average household size compared to total households (2.6 people) and Non-Hispanic Whites (2.5 people).

>>> **New Orleans:** Asian American had a higher median income (\$51,000) than total households (\$47,000) but lower than Non-Hispanic White households (\$58,000). Per capita, Asian Americans (\$20,000) earned less than the total population (\$25,000) and Non-Hispanic Whites (\$33,000), which may be explained by a higher average household size for Asian Americans (3.6 versus 2.7 for the total households and 2.5 for Non-Hispanic Whites).

The median household income for Asian American households in **Mississippi** was \$49,000 compared to total households (\$37,000) and Non-Hispanic Whites (\$47,000). Statewide, Asian Americans had the lowest proportion of Very Low-Income households (21%) compared to total households (26%) and Non-Hispanic Whites (25%). Per capita, Asian Americans still earned more than the total population (\$21,000 versus \$20,000), but earned less than Non-Hispanic Whites (\$25,000), which may be due to differences in average household sizes. The average household size for Asian Americans was 2.9 people per household compared to 2.6 people for the total households and 2.5 people for Non-Hispanic Whites.

The poverty rates for Asian Americans in the Southeast Region were generally lower than the total population, but higher than Non-Hispanic Whites. For the subgroups, Asian Indians and Filipinos tended to have lower poverty rates than Asian Americans as a whole. Filipinos had a slightly higher percentage of population receiving cash assistance.

In **Alabama**, the poverty rate for Asian Americans (11%) was lower than that of the total population (17%) and on par with that of Non-Hispanic Whites (11%). Likewise, the proportion of Asian American households receiving cash public assistance was only 1%, on par with the total population (1%) and Non-Hispanic Whites (1%).

In **Florida**, 11% of Asian Americans were under the poverty level, less than the rate for the total population (14%) and roughly on par with Non-Hispanic Whites (10%). About the same proportion of Asian Americans, total households, and Non-Hispanic Whites had income from cash public assistance (1%).

>>> **Jacksonville:** Asian Americans (9%) had a lower rate of poverty compared to the total population (12%) but a higher rate compared to Non-Hispanic Whites (8%). Filipinos had an even lower rate at 7%. Despite these lower

rates, Asian Americans as a whole and Filipinos actually had slightly higher proportions of households receiving cash public assistance (3%) than the total households (1%) and Non-Hispanic Whites (1%).

- >>> **Orlando:** 9% of both Asian Americans as a whole and Asian Indians had lower poverty rates than the total population (12%), but slightly higher than that of Non-Hispanic Whites (8%). All groups had similar proportions of household with cash assistance as income (1%).
- >>> **Tampa:** Nine percent of Asian Americans were in poverty, lower than the proportion for the total population (13%) and Non-Hispanic Whites (10%). Asian Indians had an even lower rate at 7%. One percent of Asian American, Asian Indian and Non-Hispanic White households received public assistance, slightly lower than the proportion for the total households (2%).

In **Louisiana**, 14% of Asian Americans lived below the poverty level compared to 18% for the total population, but still higher than Non-Hispanic Whites (11%). Slightly more Asian American households (2%) had cash public assistance income than the total households (1%) and Non-Hispanic Whites (1%).

- >>> **New Orleans:** 14% of Asian Americans lived below the poverty level, which was lower than the total population (16%) but still higher than Non-Hispanic Whites (9%). Three percent of Asian American households (2%) had cash public assistance income compared to 2% for the total households and 1% for Non-Hispanic Whites.

In **Mississippi**, Asian Americans had a poverty rate of 19%, slightly lower than that of the total population (21%) but higher than the rate of Non-Hispanic Whites (12%). The proportion of Asian American households receiving cash public assistance was on par with that of the total households (2%), but slightly higher than that of Non-Hispanic Whites (1%).

In the Southeast Region, Asian Americans had lower proportions of households with Social Security and retirement income compared to other major racial and ethnic groups. By subgroup, Filipinos had slightly higher proportions of Social Security and retirement income compared to Asian Americans as a whole. However, Asian Indians had either similar or slightly lower percentages compared to all other Asian Americans.

In **Alabama**, Asian Americans had a lower proportion of households with Social Security (12%) compared to total households (32%) and Non-Hispanic Whites (34%). Similarly, Asian Americans had a lower proportion of households with retirement income (5%) compared to total households (20%) and Non-Hispanic Whites (22%).

Sixteen percent of Asian American households in **Florida** had Social Security income compared to 33% for total households and 38% for Non-Hispanic Whites. Only 9% of Asian American households had retirement income compared to 19% for total households and 24% for Non-Hispanic Whites.

- >>> **Jacksonville:** Lower proportions of Asian American households had Social Security income (17% versus 25% for the total households, and 28% for Non-Hispanic Whites). Nearly a quarter of Filipino households had Social Security income. Fourteen percent of Asian American households had retirement income, less than the proportion of the total households (19%). Filipinos had roughly the same proportion as the Non-Hispanic White households at 21%.
- >>> **Orlando:** 13% of Asian American households had Social Security income, lower than the proportion of the total households (27%) and Non-Hispanic Whites (31%). Roughly the same proportion of Asian Indian households

(12%) had Social Security income. Only 7% of Asian American households had retirement income compared to 16% for the total households and 20% for Non-Hispanic Whites. Again, roughly the same proportion of Asian Indian households (6%) had retirement income.

>>> **Tampa:** 14% of Asian American households had Social Security income compared to a third of total households (33%) and over a third of Non-Hispanic Whites (37%). A slightly smaller proportion of Asian Indian households, 10%, had Social Security income. Only 7% of Asian American households had retirement income, compared to 20% for the total households and 23% for Non-Hispanic Whites. Asian Indians had an even lower proportion at 5%.

Twelve percent of Asian American households in **Louisiana** had Social Security income, compared to 28% for the total households and 30% for Non-Hispanic Whites. Similarly, only 7% of Asian American households had retirement income compared to 16% for the total households and 18% for Non-Hispanic Whites.

>>> **New Orleans:** Fewer Asian American households (15%) had Social Security income compared to 27% of the total households and 29% for Non-Hispanic Whites. Only 6% of Asian American households had retirement income compared to 16% for the total households and 18% for Non-Hispanic Whites.

In **Mississippi**, 17% of Asian American households had Social Security income, which was lower than the rate for total households (31%) and Non-Hispanic Whites (34%). Only 8% of Asian American households had retirement income, less than the proportion for total households (17%) and Non-Hispanic Whites (19%).

Housing Trends

Asian Americans generally had lower homeownership rates compared to Non-Hispanic Whites, but higher home values compared to other major racial and ethnic groups (with an exception in New Orleans). Asian American households had higher proportions of housing costs burden compared to other major racial and ethnic groups.⁸ Among the subgroups, Filipinos tended to have higher homeownership rates, but lower median home values and less housing costs burden, compared to Asian Americans as a whole.

Asian Americans (57%) in **Alabama** had a lower homeownership rate than the total households (70%) and Non-Hispanic Whites (77%). The median home value for Asian Americans (\$181,000) was higher than the total population (\$119,000) and Non-Hispanic Whites (\$132,000). A third of Asian American homeowners had higher housing cost burden than the proportion for total homeowners (29%) and Non-Hispanic Whites homeowners (26%).

In **Florida**, the homeownership rate for Asian Americans was on par with total households at 69% and lower than Non-Hispanic Whites (76%). Asian Americans (\$247,000) had a higher median home value than total households (\$211,000) and Non-Hispanic Whites (\$210,000). Asian Americans (55%) had a higher rate of housing costs burden than total homeowners (49%) and Non-Hispanic Whites (45%).

>>> **Jacksonville:** The homeownership rate for Asian Americans (70%) was slightly higher than total households (68%) but lower than Non-Hispanic Whites (74%). Filipinos had an even higher rate at 76%. Asian American median home values were higher with (\$222,000) compared to \$196,000 for total households and \$209,000 for Non-Hispanic Whites. Filipinos had

⁸ 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.

a slightly lower median home value of \$216,100. Asian Americans as a whole (41%) had a slightly higher rate of burdened homeowners than total homeowners (39%) and Non-Hispanic White homeowners (36%). Filipino households had a smaller proportion of housing burden at 35%.

>>> **Orlando:** The homeownership rate for Asian Americans (70%) was higher than total households (66%) but lower than Non-Hispanic Whites (74%). Asian Indians had a slightly higher rate at 72%. Asian Americans had higher home values (\$263,000) than total households \$225,000 and Non-Hispanic Whites (\$230,000). The median home value for Asian Indians was even higher at \$287,000. Both Asian American homeowners as a whole (63%) and Asian Indian homeowners (62%) had larger proportions of housing burden than total homeowners (48%) and Non-Hispanic White homeowners (42%).

>>> **Tampa:** A third of Asian Americans households were homeowners, lower than total households (69%) and Non-Hispanic Whites (75%). The rate was even lower for Asian Indian households (61%). Asian Americans had a higher median home value (\$227,000) than total households (\$187,000) and Non-Hispanic Whites (\$189,000). Asian Indians had a higher median home value (\$278,000). Asian Indian homeowners (43%) had a smaller proportion of housing burden than total homeowners (47%) and Non-Hispanic White homeowners (44%). The rate for all Asian American homeowners was even higher at 49%.

The homeownership rate for Asian Americans in **Louisiana** was 63%, lower than total households (68%) and Non-Hispanic Whites (77%). Asian Americans had the highest median home value (\$184,000) compared to total homeowners (\$132,000) and Non-Hispanic Whites (\$144,000). Thirty-seven percent of Asian American homeowners had high housing burden compared to 29% for total homeowners and 24% for Non-Hispanic White homeowners.

>>> **New Orleans:** The majority of Asian American households were homeowners, on par with the rate for total households (66%) and less than Non-Hispanic Whites (75%). Asian American median home values were higher than total households (\$194,000 versus \$183,000) but lower than Non-Hispanic White households (\$198,000). Forty-one percent of Asian American households had high housing burden compared to 37% for the total homeowners and 32% for Non-Hispanic Whites.

In **Mississippi**, the homeownership rate for Asian Americans was 62% versus 70% for total households and 78% for Non-Hispanic Whites. The median home value for Asian Americans (\$174,000) was higher than total households (\$97,000) and Non-Hispanic Whites (\$117,000). The proportion of high housing burden was greater for Asian American homeowners (46%) compared to total homeowners (26%) and Non-Hispanic White homeowners (28%).

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, 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 Florida--Filipinos in Jacksonville and Asian Indians in the Orlando and Tampa metropolitan areas. However, data was readily available for Southeast Asians and other disadvantaged Asian American subgroups in California, Illinois, and Texas.

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 not available for Alabama, Mississippi, and Louisiana, the report highlights the following key findings for Asian Americans:

Population Growth: South Asians and Southeast Asians were the fastest growing in the Southeast region. The three largest groups in each state were: Alabama—Asian Indians, Chinese, and Koreans; Florida—Asian Indians, Filipinos, and Chinese; Louisiana—Vietnamese, Asian Indians, and Chinese; and Mississippi—Vietnamese, Asian Indians, and Filipinos.

Citizenship & Language: Overall, Asians are largely foreign-born and have high rates of Limited English Proficiency. Unfortunately, data was only available for Asian Indians and Filipinos at the metro level, who are the most likely amongst all the Asian ethnic subgroups to speak English due to colonization (e.g., India is a former colony of Britain and the Philippines is a former colony of the United States). Thus, it is hard to ascertain which Asian subgroups are either Limited English Proficient or do not speak English less than very well.

Education: Asian Americans tended to have a higher or the same percentage of the total population for the following educational attainment levels: 1) Earned at least a high school diploma, 2) Bachelor's degree, and 3) Graduate or professional degree. Again, unfortunately data was only available for Asian Indians and Filipinos, and leaves out detailed information on Southeast Asians. 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 in the Southeast Region tended to have higher median household incomes than other major racial and ethnic groups (with exceptions in Orlando and Louisiana). In contrast, Asian Americans generally earned less per capita income than Non-Hispanic Whites.

Poverty: The poverty rates for Asian Americans in the Southeast Region were generally lower than the total population, but higher than Non-Hispanic Whites. Asian Americans received cash assistance at a lower rate than the total population. However, Filipinos in Florida had a slightly higher percentage receiving cash assistance compared to the total population. This underutilization of cash public assistance 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 cash public assistance services 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.

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. Asian Indians had either similar or slightly lower percentages compared to all other Asian Americans. However, Filipinos had slightly higher proportions of Social Security and retirement income compared to Asian Americans as a whole. This can be explained by Filipino employment patterns, in which they tend to hold jobs concentrated in the public sector or industries that provide pensions. Asian Indians, Koreans, Chinese, and Vietnamese differ by having higher rates of self-employment or being small business owners (Tran and Poon, 2011).

Housing: Asian Americans generally had lower homeownership rates compared to Non-Hispanic Whites, but higher home values compared to other major racial and ethnic groups (with an exception in New Orleans). Interestingly, Asian Americans tended to have higher housing costs burden than all major racial and ethnic groups. 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.

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.

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