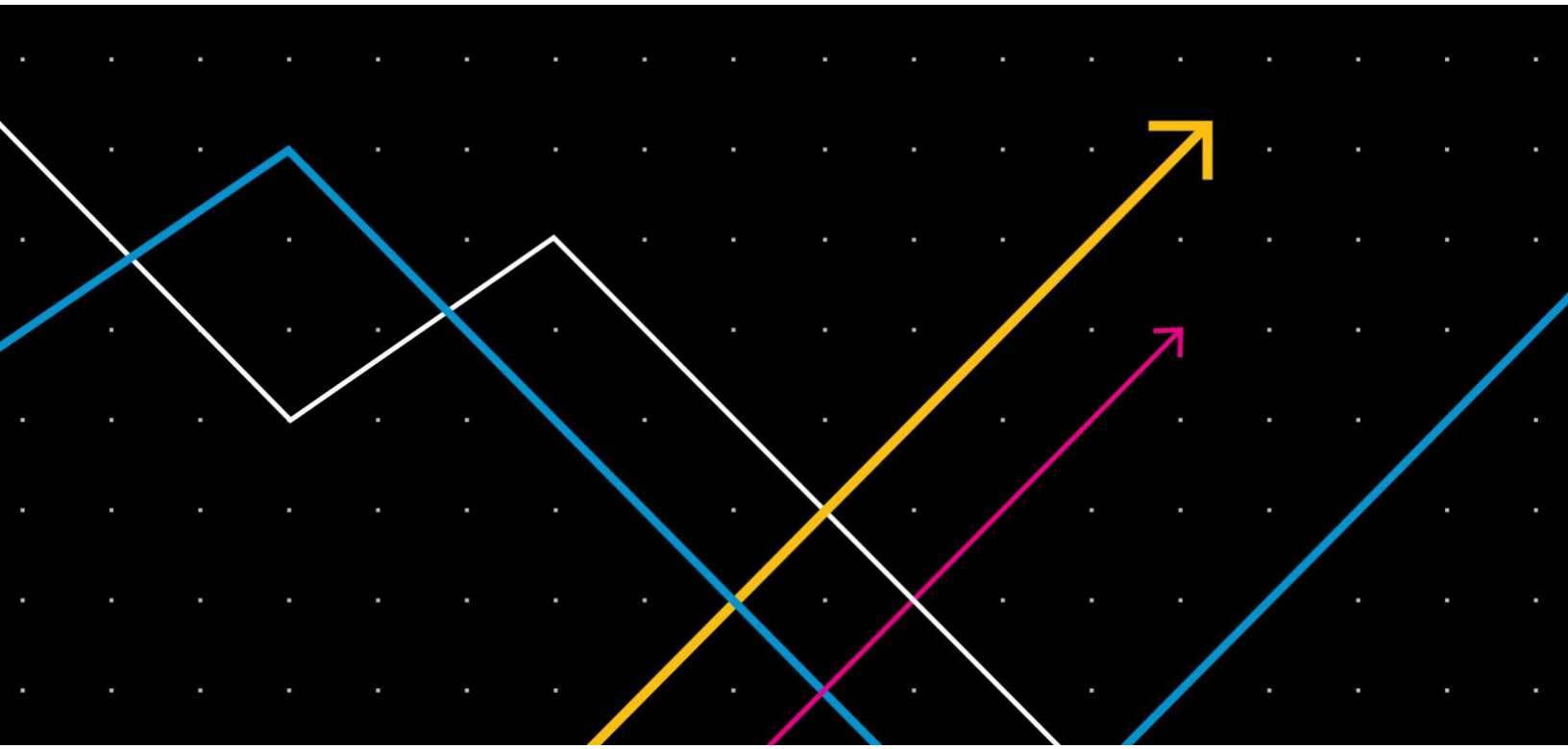

RESEARCH REPORT

Unveiling the Economic Realities of AA and NHPI Communities

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ABOUT NATIONAL CAPACD

National CAPACD is a coalition, intermediary, and the nation's leading organization in advancing community development and advocating against gentrification and displacement of AA and NHPI communities. We represent and support more than 150 community-based organizations in driving their local strategies, and we back their efforts by advancing progressive national policies.

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Glossary

Asian American (AA) or Asian. People with origins in any of the original peoples of Central or East Asia, Southeast Asia, or South Asia, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.*

Native Hawaiian and Pacific Islander (NHPI). People with origins in any of the original peoples of Hawai'i, Guam, Samoa, or other Pacific Islands, including, for example, Native Hawaiian, Samoan, Chamorro, Tongan, Fijian, and Marshallese.

Multiracial AAs or NHPIs. People who have Asian ancestry mixed with another race, like White, Black, or Latino; people who have NHPI ancestry mixed with another race, like White, Black, or Latino.

Latine AAs or NHPIs. People who identify as both Latino and either Asian American or NHPI, meaning they have ancestry from both Latin America and Asia, Hawai'i, or the Pacific Islands. †

Latine (neither AAs nor NHPIs). People of Cuban, Mexican, Puerto Rican, South or Central American descent, or of other Spanish culture or origin regardless of race.

Black. People with origins in any of the Black racial groups of sub-Saharan Africa.

White. People with origins in any of the original peoples of Europe (some datasets include people from the Middle East or North Africa, while others distinguish them in a separate race/ethnicity category).

Native American or Alaska Native/Native American. People with origins in any of the original peoples of North, Central, and South America.

Another race. People who identify with races that are not included in the US Census Bureau's standard options.

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* These terms are based on the US Census Bureau's definitions, and the examples named are not comprehensive or exhaustive.

† We use relatively new terms, "Latine" and "Latinx," instead of "Latino/a" or "Hispanic." Many see "Latine" and "Latinx" as more inclusive, especially for transgender, nonbinary, and gender-nonconforming individuals. Unlike "Latino/a," Latine and Latinx are not gender specific.

Multiracial (neither AAs nor NHPIs). People who identify with multiple races or ethnicities (not including AAs or NHPIs).

Federal poverty level. The federal poverty level (FPL) is an official measure used by the US government to determine the minimum level of income necessary to meet basic needs such as food, clothing, and shelter. It is updated annually based on inflation and family size. For example, in 2022, the FPL for a single person was $13,540, while for a family of four it was $27,630. These levels are used to determine eligibility for various government assistance programs. See the US Department of Health and Human Services for detailed guidelines.[1]

Housing cost-burdened. More than 30 percent of the household income is spent on housing-related costs for homeowners and renters, based on the federal guideline. For homeowners, housing costs include mortgage, property taxes, insurance, and utilities. For renters, costs include rent and utilities.

Official Poverty Measure (OPM). A US Census Bureau tool to measure poverty by comparing pretax cash income (e.g., earnings, Social Security, pensions, and disability benefits) against a national poverty level adjusted by family composition.

Supplemental Poverty Measure (SPM). A supplemental US Census Bureau tool to measure poverty. While the official poverty measure of the US Census Bureau uses cash resources, the SPM includes noncash benefits such as tax credits, and income and payroll taxes, in addition to money spent on child support and care, work-related costs, and medical services.

Compact of Free Association (COFA). An agreement establishing a formal relationship between the US and the Freely Associated States, which include the Federated States of Micronesia, the Republic of Palau, and the Republic of the Marshall Islands. As a result, citizens of these three countries can visit and work in the US without a visa. The agreement was made as a result of significant loss of life and more destruction due to US nuclear testing on these countries between 1946 and 1958.

Other Asian. A US Census category for people who identify as Asian but are not part of the largest Asian ethnic groups.

Executive Summary

In today's volatile political environment, defined by rising anti-immigrant rhetoric, economic inequality, and political polarization, people committed to multiracial democracy are experiencing unprecedented challenges to advancing equity-centered initiatives. And yet as the country navigates debates about who belongs, whose histories are acknowledged in public discourse, and who has access to opportunity, it is critical to better understand the diverse experiences and needs of Asian Americans, Native Hawaiians, and Pacific Islanders (AAs and NHPIs) who are at the intersection of these crucial questions—both to respond to their historical exclusion and amplify their essential contributions to our multiracial democracy.

Over the past ten years, AA and NHPI communities have profoundly contributed to the fabric of cities and, increasingly, rural areas across the United States. Already vastly diverse, many new AA and NHPI communities have migrated to this country during this period, aspiring for better futures. AAs and NHPIs also continue to be among the fastest-growing populations in the US,[2] coming from more than 20 countries and representing more than 50 ethnic groups (Edlagan and Vaghul 2016). However, their experiences are poorly understood.

Despite their substantial diversity, researchers often analyze AA and NHPI experiences using only aggregate data, presenting them as a monolith. When presented in this way, it appears that AA and NHPI communities have experienced steady and universal advancements in economic and educational outcomes, and thus improved living conditions, over the past ten years.

However, this is an oversimplified analysis, underpinned by the dominant narrative of the "model minority myth," which posits that all AAs and NHPIs have "made it" and are universally successful, characterized by high educational attainment and economic prosperity. This harmful trope was used historically to uphold a racial hierarchy, positioning AAs and NHPIs as a wedge against other communities of color, particularly Black and Latine communities, to imply that economic inequality stems from individual shortcomings rather than systemic policy failures.

Not only is the model minority myth damaging to other communities of color, but it also obscures or even erases the diverse economic realities of AA and NHPI communities. When we disaggregate data and account for the distinct circumstances that shape the lived experiences of AA and NHPI communities, including immigration status and timing, relationships between the country of origin and

the US, culturally specific ways of forming communities, and high costs of living in the places they have made home, we see significant variation and extreme poverty for many communities.

In this report, we provide the latest disaggregated data and measures that account for variations in income, poverty, and costs of housing and living, using both the federal Official Poverty Measure (OPM) and the preferred Supplemental Poverty Measure (SPM) where available. SPM provides a more accurate and comprehensive account because it includes factors beyond income, such as costs of living and housing and noncash benefits. Based on this measure, our findings reveal substantial economic disparities between ethnic groups and metropolitan areas, as well as within individual metropolitan areas. Below are our key findings:

Poverty rates were higher when we looked at NHPIs and some AA ethnic groups separately:

- About 18 percent of NHPIs lived below the federal poverty level (OPM), a higher percentage than the overall US population (15 percent), based on data from the American Community Survey (ACS) averaged from 2018 to 2022. The NHPI poverty rate was similar to that of multiracial people and Americans who identified as another race, and it was slightly lower than that of Latine, Black, and Native American populations. This suggests that NHPIs likely face structural barriers to opportunity and prosperity.
    - » Poverty rates among AA ethnic groups ranged from 25 percent (other Asian) to 7 percent (American Indian and Filipino), with about 12 percent of AAs in aggregate living below the federal poverty level, similar to White Americans (11 percent). Groups with the highest poverty rates included Burmese, Mongolian, Bangladeshi, Malaysian, Chinese, and Hmong.

The SPM revealed even greater disparities for both AAs and NHPIs: we saw higher poverty rates when using the SPM, which accounted for differences in the cost of housing and other essentials.

- AAs had a higher poverty rate (17 percent) than White Americans (11 percent) and Americans overall (15 percent), which demonstrates that the OPM or income alone does not comprehensively capture economic realities.
- NHPIs had even higher poverty rates based on the SPM (21 percent versus 18 percent), reflecting the high cost of housing in the metropolitan areas where NHPIs and AAs disproportionately live.
- Looking at specific AA and NHPI ethnic groups, poverty rates ranged from around 10 percent of the community living below the SPM poverty level (11 percent of Indian Americans, 13

percent of Chamorros) to around 33 percent living below the SPM poverty level (34 percent of Mongolians, 33 percent of Bangladeshis, and 34 percent of non-Chamorro Micronesians).

Poverty rates (OPM) also varied across and within metropolitan areas. Some groups had poverty rates as high as 30 percent when looking at ethnic groups.

- New York-Newark-Jersey City, NY-NJ-PA, which houses the largest AA population, showed poverty rates among Mongolians at 30 percent. The lowest rates were among Laotians and Bhutanese at 5 percent.
- In Seattle-Tacoma-Bellevue, WA, home to the largest NHPI population, poverty rates ranged from 26 percent (non-Chamorro Micronesian) to 6 percent (Tongan). Across all metro areas, for NHPI ethnic groups, non-Chamorro Micronesians had the highest poverty rate at 28 percent, whereas Chamorro and Tongan communities had the lowest rate at 14 percent.

More than 60 percent of NHPIs and AAs lived in the highest-cost metropolitan areas: more than 60 percent of AAs and NHPIs lived within eight metropolitan areas with the highest costs of living (Boston, Chicago, Honolulu, Houston, Los Angeles, New York, San Francisco Bay Area, and Washington, DC). Many people living in these cities are at risk of being housing cost-burdened, which means that more than 30 percent of their household incomes are spent on housing-related costs, regardless of whether they own or rent. The shares of NHPIs (33 percent) and AAs (29 percent) who reported being housing cost-burdened were higher than the national average (28 percent), with White Americans having the lowest rate at 22 percent. Further, both large and small ethnic groups within the broader AA community experience housing cost burdens. Notably, about 33 percent of Chinese Americans, the largest AA group in the US, were housing cost-burdened in 2018–22.

- **At the metropolitan area level, both AAs and NHPIs living on the coasts had the highest housing and utility cost burdens**. The share of AAs with housing and utility cost burdens varied widely among the 15 largest metropolitan areas. Coastal regions such as New York-Newark-Jersey City, NY-NJ-PA; Los Angeles-Long Beach-Anaheim, CA; and Riverside-Bernardino-Ontario, CA, had the highest rates above 35 percent, while Detroit-Warren-Dearborn, MI, had the lowest at 19 percent. Similarly, about 38 percent of NHPIs living in Riverside-San Bernardino-Ontario, CA, are housing and utility cost-burdened.

The snapshot of data provided in this report demonstrates that the OPM does not fully capture the economic hardships experienced by AA and NHPI communities. To better understand economic precarity and poverty, it is crucial that analysts use the SPM to compare different ethnic groups and

metropolitan areas. AAs and NHPIs disproportionately live in metropolitan areas with higher costs of housing and living. In addition, the SPM may be more likely to capture the economic consequences of common living conditions in AA and NHPI communities:

- **Immigration and language.** More than 60 percent of AAs and 24 percent of NHPIs are immigrants to the US. They also have among the highest rates of speaking languages other than English at home; approximately 74 percent of AAs and 41 percent of NHPIs spoke a language other than English at home (AAPI Data 2022). People who identify as Asian only also had among the highest rates of limited English proficiency.
- **Access to public benefits.** Overall, AAs and NHPIs tend to have lower likelihoods of benefiting from public programs, which in part reflects being ineligible for programs because of income levels or immigration status (Ong 2016). Enrollment varies between AAs and NHPI subgroups as well: Supplemental Nutrition Assistance Program (SNAP) recipients range widely from 7 percent to 45 percent across AA and NHPI ethnic groups (Ong 2016).
- **Multigenerational households and overcrowded housing.** AAs were four times and NHPIs were seven times more likely than non-Latine White Americans to live in multigenerational households, which could stem from cultural traditions, economic constraints, or both (Pech et al. 2020). NHPIs, in turn, had the highest rates of living in overcrowded housing of any group, with 49 percent of Marshallese and 26 percent of Tongans living in an overcrowded household (AAPI Data 2022). The rates of overcrowding in AA households were highest among Bhutanese and Burmese people at 37 percent and 26 percent, respectively (AAPI Data 2022).

In designing public policy and planning for recovery in times of crisis, this nuanced approach to data is of particular importance. During the COVID-19 pandemic, for example, NHPIs experienced among the highest infection and mortality rates because of overcrowded housing and lack of access to support, including the highest rates in the state of California (Morey et al. 2025). In addition, in the metropolitan areas affected by the 2025 Southern California wildfires, we see extremely high housing cost burdens among AAs and NHPIs in these metropolitan statistical areas (MSAs)—with AAs having the highest housing cost–burden rate in Los Angeles-Long Beach-Anaheim, CA, at 37 percent, and NHPIs having the highest rate in Riverside-San Bernardino-Ontario, CA, at 38 percent. The impact of the wildfires likely exacerbated these burdens, and these data could inform recovery efforts to ensure they are accounting for the diversity of AA and NHPI communities.

Furthermore, based on key findings in our analysis, the following policy recommendations can also support efforts to account for the diversity of AA and NHPI communities and provide policy solutions to address the unique conditions that contribute to the poverty that many experience within these communities. A summary of these recommendations can be found at the end of this report:

- Use the US Census Bureau's Supplemental Poverty Measure (SPM) over the official poverty measure (OPM), as the SPM considers additional factors that provide a more accurate and comprehensive picture of household financial health.
- Analyze data on AA and NHPI communities separately—the approach we take in this report—to fully understand these communities' distinct experiences and needs.
- Protect federal language access directives for limited English-proficient (LEP) people.
- Support federal data disaggregation efforts, such as the protection of Section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act[3] and the implementation of Statistical Policy Directive 15.[4]
- Invest in the preservation and development of affordable housing in high-cost metropolitan areas, where a large majority of AAs and NHPIs live.

While recent federal announcements will require community practitioners and leaders to shift their strategies to advance the aforementioned policy recommendations, we remain committed to their intended outcomes. Furthermore, current national debates on equity, resource allocation, and immigration policy make continued disaggregated data collection and analysis not only a policy priority, but also a political imperative—to ensure progress made toward a multiracial, healthy, and thriving United States is not lost or compromised.

Unveiling Economic Realities of AA and NHPI Communities

Asian Americans, Native Hawaiians, and Pacific Islanders Are Diverse and Growing

Asian Americans, Native Hawaiians, and Pacific Islanders (AAs and NHPIs) represent an important and growing population in the US, but they often receive little attention in discussions around race, poverty, opportunity, and policy. In 2020, approximately 20 million people identified as Asian alone, and 4 million people identified as Asian and another race, while 690,000 identified as NHPI alone and 900,000 identified as NHPI and another race. Between 2000 and 2019, AAs and NHPIs recorded the fastest population growth (81 percent) of any racial and ethnic group in the US.[5] Additionally, the number of AAs and NHPIs living below the federal poverty level grew by 50 percent between 2000 and 2010, driven by the overall growth of the population (Ishimatsu 2013).

Conventional approaches to data collection treat all of these groups as one and therefore obscure a full understanding of AA and NHPI communities and their economic realities. While AAs are extremely diverse, hailing from more than 20 countries and more than 50 ethnic groups and speaking hundreds of different languages (Edlagan and Vaghul 2016), this diversity is often not reflected in research or policy because limited disaggregated data are collected for these communities in the first place. Instead, information on AAs and NHPIs is often reported in aggregate, making it difficult to distinguish between different ethnic groups. This monolithic approach reinforces an oversimplified narrative that all AAs and NHPIs are doing well and that they are a distinctly successful population. This myth of the "model minority"—a myth of quiet success initially perpetuated by people outside of AA or NHPI communities—has been used as a wedge to make an implicit critique of other people of color and the political, economic, and social obstacles they face. The myth also erases the nuances of varying economic realities within AA and NHPI communities, including their diverse reasons for coming to the US, immigration status, demographics, the culturally specific values that shape their households, English language proficiency, and access to public benefits and opportunities.

When analysts do not present NHPIs as a separate racial group, NHPI communities are at risk of being erased. Although NHPIs are distinct geographically and culturally, they are often grouped with AAs in a single umbrella category because of geographic origin and their small population size. AA

communities are nearly 20 times greater in population size compared with NHPI communities, which means, when considering them together, aggregate data typically overlook and fail to capture the unique experiences of NHPIs. In fact, NHPIs include many different ethnic groups with their own diverse histories, experiences, and outcomes that have been impacted by the legacy of colonialism and the treatment of Indigenous peoples.

The geographic distribution of AAs and NHPIs and their concentration in high-cost metropolitan areas is another issue we consider. Accounting for the cost of housing and other essentials and examining these groups relative to other Americans living in the same neighborhoods tells a more nuanced story of economic struggle. Further, housing costs and gentrification continue to increase, especially in major metropolitan areas, and are a growing concern for these communities and Americans more broadly, illustrating that economic security eludes majority and minority communities alike.

Background

The construction of a pan-ethnic Asian American identity emerged in the 1960s as a means to organize the diverse AA population and was subsequently adopted by the federal government, in part to collect and report data (Ong 2016; Ruiz, Noe-Bustamante, and Shah 2023). AAs and NHPIs are often described by people outside these communities as the "model minority," painting a rosy picture of economic success (Pew 2012). Compared with all US adults, AAs and NHPIs in the aggregate have a higher median annual household income and higher median household wealth, and a greater share hold a college degree (Pew 2012). But combining these diverse groups into one monolithic community misses the fact that many AAs and NHPIs are experiencing poverty, who are then underserved by safety net programs and underinvested in by public entities and private philanthropy.

Disaggregated Data Reveal Variation in Economic Outcomes of AAs and NHPIs

The picture of AAs and NHPIs deepens in complexity when looking at outcomes across specific AA and NHPI ethnic groups, geographic areas, and demographic and socioeconomic subgroups. Disaggregating measures of economic well-being for AA and NHPI communities reveals disparities across national origin subgroups, some of which are as large as between racial groups. For example, the median household income of Indian Americans ($125,319) was more than double that of Burmese

Americans ($47,061), and the poverty rate for Burmese Americans was more than four times higher than that of Filipino Americans (AAPI Data 2022).

Economic outcomes for AAs and NHPIs also varied geographically. In 2010, AA poverty rates ranged from approximately 6 percent in Hawai'i to 25 percent in North Dakota, while NHPI poverty rates ranged from less than 5 percent in West Virginia, South Dakota, and Delaware to approximately 47 percent in Nebraska (Ishimatsu 2013). Poverty rates for AAs and NHPIs varied less by census region, but the West Coast had the most people living in poverty (Ishimatsu 2013).

These Differences Reflect Communities' Distinct Histories, Characteristics, and Pathways to the US

These differences illuminate how vastly different social, economic, and cultural histories inform the experiences of AAs and NHPIs in the US. AA and NHPI subgroups' circumstances reflect their differing histories and the pathways they took to the US as immigrants, refugees, or those who are indigenous to their homelands (Watsky et al. 2020). More than 60 percent of AAs—the highest share among major racial/ethnic groups—and 24 percent of NHPIs are immigrants to the US (AAPI Data 2022).

A history of discriminatory immigration laws and foreign policy affecting AAs and NHPIs has shaped these demographics. The 1965 Immigration and Nationality Act repealed provisions banning immigrants from Asia (including the Chinese Exclusion Act, Immigration Act of 1917, and Immigration Act of 1924) and gave preference to skilled laborers and family reunification. These changes altered the makeup of AAs and NHPIs; before 1965, the AA and NHPI population consisted mostly of Chinese and Japanese Americans, but the changes led to a dramatic increase in both South Asians and Southeast Asians.[6] It also resulted in an influx of highly educated AAs and NHPI immigrants seeking employment in well-paying fields, though many have encountered challenges transferring their degrees and certifications from their countries of origin to the US. And while AAs are often cited as having the highest educational attainment of major racial/ethnic groups, with 55 percent of adults holding at least a bachelor's degree, fueling the model minority myth, the aggregate data again obscure the tremendous variation between AA ethnic groups; for AAs, the percentage of adults with at least a bachelor's degree ranged from 12 percent for Bhutanese to 80 percent for Taiwanese (AAPI Data 2022).

In contrast with immigrants who came to the US as a result of the immigration policies referenced above, AAs and NHPIs experiencing poverty consist of a higher share of refugees (often Hmong, Laotian, Cambodian, Vietnamese, Burmese, or Bhutanese).

Susana Sngiem, executive director of National CAPACD member organization United Cambodian Community in Long Beach, California, underscores this point:

> What is missing in this narrative is the important context of how immigration policies have shaped the demographics of the Asians who have migrated to the United States. The AAPI monolith is particularly damaging to now newer waves of immigrants and refugees—Cambodian, Burmese, Bhutanese, Laotian, and Hmong, for example—who are often lower income due to their arrival here after forced displacement due to war and occupation and whose later arrival impacts their economic mobility and differences with other waves of Asian immigration.

Indigenous NHPIs whose homelands have become US territories because of colonization and imperialism face unique challenges. In 1959, the statehood of Hawai'i led to an influx of migrating settlers and tourists, which increased cost of living and displaced many Native Hawaiians. In addition, COFA, or Compact of Free Association, status allows citizens of the Federated States of Micronesia (FSM), the Republic of the Marshall Islands (RMI), and Palau to reside and work in the United States indefinitely. Karla Thomas, co-executive director of Empowering Pacific Islander Communities (EPIC), shared,

> COFA status allows many Pacific Islanders to live and work in the United States without a visa or citizenship, with a legal nonimmigrant status, in response to atrocities that were committed on our ancestral lands. This means those with COFA status have very limited access to public benefits, including access to higher education through financial aid and other forms of assistance, which affects economic mobility and results in them having some of the highest SPM poverty rates in rural America, which are further compounded by high LEP rates.

A Large Majority of AAs and NHPIs Live in High-Cost Metropolitan Areas, Skewing Perceptions of Their Economic Well-Being

The geographic distribution of AA and NHPI communities is important to consider when seeking to understand their economic well-being. AAs and NHPIs are more likely to live in metropolitan areas with higher costs of living. More than 60 percent of AAs and NHPIs live within eight metropolitan areas (Boston, Chicago, Honolulu, Houston, Los Angeles, New York, San Francisco Bay Area, and Washington, DC) (Ong 2016).

AAs' and NHPIs' Backgrounds May Also Serve as Barriers to Accessing Public Programs

Public benefits programs are a key support for families experiencing poverty, yet little is known about how AAs and NHPIs participate in these programs. Differences between participation in public

benefits across racial groups vary by program: for example, AA and NHPI people eligible for Supplemental Security Income (SSI) have a higher participation rate than SSI-eligible people of other races (Garrison et al. 2023), yet overall AAs and NHPIs tend to have lower likelihoods of benefiting from public programs, which in part reflects being ineligible for programs because of income levels or immigration status (Ong 2016). Enrollment varies between AAs and NHPI subgroups as well: SNAP recipients range widely from 7 percent to 45 percent across AAs and NHPI subgroups (Ong 2016).

Similarly, limited research exists about the barriers facing AAs' and NHPIs' enrollment in public programs. Noncitizen AAs and NHPIs may fear the public charge rule that could hold their receipt of benefits (particularly TANF and SSI) against them when applying for citizenship, which leads to many families dropping out of benefits programs or not renewing their benefits.[7] Compact of Free Association (COFA) citizens from the Marshall Islands, Micronesia, and Palau face unique barriers as legal nonimmigrants in the US who are often overlooked in policy decisions and who have at times had restrictions placed on their eligibility for public programs (USCRI 2022).

Limited English proficiency and lack of resources in the diverse set of languages spoken by AA and NHPI communities may also be a barrier to program participation and opportunity more generally (Noe-Bustamante, Mora, and Ruiz 2022). AAs and NHPIs were also more likely to speak a language other than English at home, reflecting the high percentage of these communities who are immigrants. Approximately 74 percent of AAs and 41 percent of NHPIs spoke a language other than English at home (AAPI Data 2022). People who identify as Asian only also reported the highest rates of limited English proficiency (LEP—defined as speaking English less than "very well" based on self-reporting) (AAPI Data 2022).

An Economic Snapshot of AAs and NHPIs

Economic well-being is often assessed through key indicators such as income, poverty, and costs of housing and living. For AA and NHPI communities, these measures reveal both notable disparities and shared challenges.

- **Income and poverty.** While AAs overall had a lower official poverty rate compared with the national average, this masks significant variation within ethnic groups. In contrast, NHPIs experienced a poverty rate higher than the national average, reflecting structural barriers to economic opportunity.

- **Housing costs.** Both AAs and NHPIs were disproportionately housing cost-burdened compared with the US population, with significant shares of these communities spending more than 30 percent of their income on housing. High housing costs, along with overcrowded living conditions in some ethnic groups, highlight additional economic constraints that can impact broader well-being.

For those most vulnerable, the impact of these factors is more deeply felt; Manisha Lance, deputy director of National CAPACD member organization Raksha, Inc., shared, "Our minimum wage is really low in Georgia. Yet rent and utilities are increasing. Rents are so high—it's what most people are spending the majority of their income on. We ask for more manageable rents. It's a big barrier for people fleeing domestic violence situations. They can't live in a shelter forever" (National CAPACD 2024a).

This section explores these dimensions in detail, using data from the American Community Survey (ACS) and other sources, to provide a nuanced understanding of economic outcomes for AA and NHPI populations.

Income and Poverty

Income and poverty are some of the most common measures for understanding economic outcomes and well-being. Evidence about the level of poverty across racial and ethnic groups in recent years is still unclear. In figure 1, we report the latest data on the percentage of people with household incomes below the federal poverty level by race and ethnicity (figure 1). The federal poverty level is adjusted according to household size. Data for all the figures in this section of the report are from the ACS five-year average from 2018 to 2022.

While AAs in aggregate had a lower poverty rate than Americans generally (12 percent versus 15 percent for 2018–22) and similar to that of White Americans (11 percent; figure 1), in the next section, we show that there is large variation within AA communities that includes prevalent poverty in some ethnic groups. For example, Burmese, Mongolian, Bangladeshi, Malaysian, Chinese, and Hmong communities experienced poverty at rates higher than the national average.

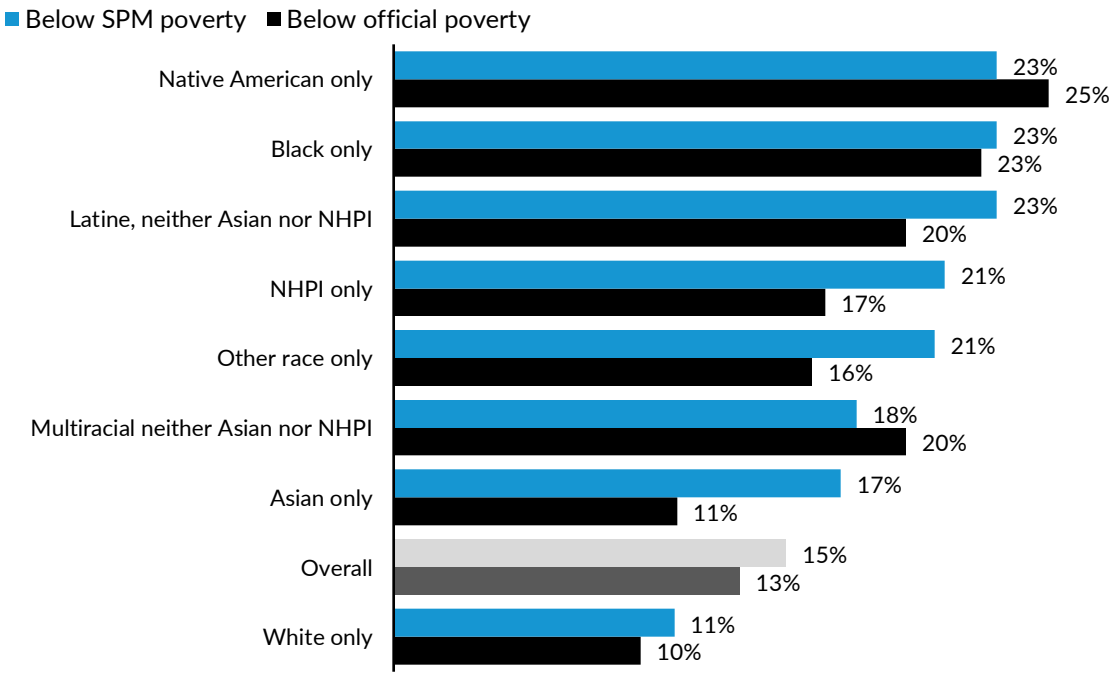
NHPIs had a higher poverty rate (18 percent) than the overall US population and AAs. Compared with AAs, NHPIs are younger and more likely to live in multigenerational or large households. The NHPI population's poverty rate was similar to that of multiracial people and Americans who were another race and just slightly below that of Latine, Black, and Native Americans, highlighting that NHPIs likely also face structural barriers to opportunity and prosperity.

A more accurate picture of the realities of these communities is captured when using the SPM, which calculates the poverty level based on cost of food, clothing, and shelter; includes geographic adjustments for the cost of these essentials; and captures resources from noncash benefits and tax transfers.[8] Based on the SPM from 2015 to 2018, the latest year with SPM data available at the time this report was written, which accounts for differences in the cost of housing and other essentials, AAs had a higher poverty rate (17 percent) than White Americans (11 percent) and Americans overall (15 percent). The SPM calculates the poverty level based on cost of food, clothing, and shelter; includes geographic adjustments for the cost of these essentials; and captures resources from noncash benefits and tax transfers.[9] In appendix figure B.1, we present another chart with the federal poverty rate—only using more recent data between 2018 and 2022. The SPM between 2018 and 2022 was not available by the time of this report's analysis.

FIGURE 1

NHPIs Had Above Average Official Poverty Rates, While Rates for AAs Were Comparable with Those of White Americans

Share of people in families with incomes below the official poverty level by race and ethnicity (excluding multiracial and Latine AAs and NHPIs), 2015 to 2019



Source: Urban Institute analysis of five-year (2015–19) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates exclude people whose poverty status is not calculated in the IPUMS-USA data. Additionally, multiracial and Latine AAs and NHPIs are excluded from this figure and shown in later figures instead.

Costs of Housing and Living

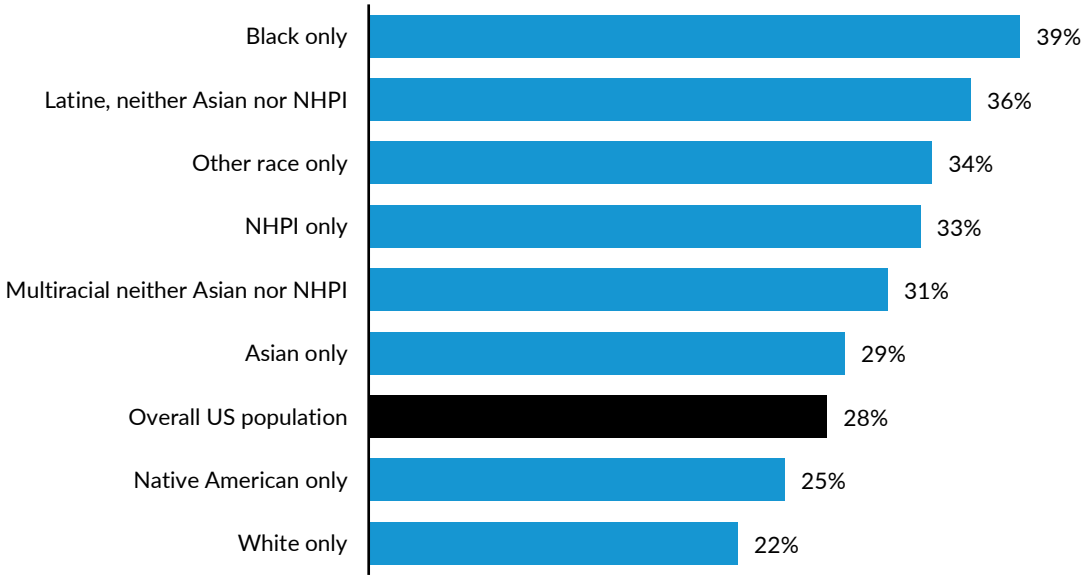
In addition to income and poverty, another important aspect of AA and NHPI communities' economic realities is housing costs. Housing cost burden reflects the amount of income households actually spend on their mortgage, property insurance, and utilities for homeowners, as well as rent and utilities for renters. The federal government considers households housing cost-burdened if they spend more than 30 percent of their incomes on these costs. In figure 2, we present the percentage of people who were housing cost-burdened by race and ethnicity.

From 2018 to 2022, 33 percent of NHPIs and 29 percent of AAs reported living in households that were housing cost-burdened, meaning their housing was not considered "affordable" per the federal guideline, and they may have had challenges affording other essentials. These individuals and families are likely to have limited resources available left to spend on food, transportation, and other essential expenses because they are spending most of their incomes on housing and utilities. The shares of AAs and NHPIs who reported being cost-burdened were higher than for all Americans (28 percent) and substantially higher than for White Americans (22 percent). High housing costs can also drive people to live in small and cramped conditions that can be detrimental to physical and mental health, educational outcomes, and other dimensions of well-being.

FIGURE 2

About 33 Percent of NHPIs and 29 Percent of AAs Were Housing Cost-Burdened, Both Higher Than the National Average (28 Percent)

Share of people who were housing and utility cost-burdened by race and ethnicity, averaged from 2018 to 2022



Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Notes: These estimates include both homeowners and renters. For homeowners, housing costs include mortgage, property taxes, insurance, and utilities. For renters, they include rent and utilities. Based on the federal guideline, households are housing cost-burdened if they spend more than 30 percent of their incomes on these costs.

Our findings align with prior research on AAs' and NHPIs' housing outcomes. A recent study found that AAs and NHPIs were more likely to be severely housing cost-burdened and less likely to be homeowners compared with White Americans (Pech et al. 2020). AAs are also four times and NHPIs are seven times more likely than non-Latine White Americans to live in multigenerational households, which could stem from cultural considerations, economic constraints, or both (Pech et al. 2020). In fact, NHPIs had the highest rates of living in overcrowded housing of any group, with 49 percent of Marshallese and 26 percent of Tongans living in an overcrowded household (AAPI Data 2022).

The rates of overcrowding in AA households were highest among Bhutanese and Burmese Americans at 37 percent and 26 percent, respectively (AAPI Data 2022). In New York City, the Chinese community had higher rates of overcrowding than the general population.[10] In San Francisco's Chinatown, Langshu Feng with National CAPACD member organization Chinatown Community Development Center shared, "I was living in Single Room Occupancy housing before with my family, in a really crowded room. My parents, my brother, and I lived in a single room, less than 100 square feet.

We had everything in that small room, two bunk beds. I shared one desk with my brother. We didn't have enough space for ourselves" (National CAPACD 2024b).

Economic Well-Being of Subgroups Within AAs

Examining aggregate poverty rates obscures substantial variation within the AA and NHPI umbrellas. Prior research has found that AAs and NHPIs are overrepresented at both the bottom (household income below $10,000) and the top (household income above $100,000) of the economic spectrum (Ong 2016). Other studies have found that AAs and NHPIs have experienced the fastest growth in income inequality in recent decades and have the highest level of inequality based on some measures (Kochhar and Cilluffo 2018). Again, these differential and wide-ranging outcomes for AAs and NHPIs reflect broader structural issues facing these communities, including unique histories with the US, origins as immigrants, and socioeconomic profiles. These differences become even more evident when examining the economic well-being of specific AA and NHPI communities.

In this section, we examine more nuanced and disaggregated data for ethnic groups within the AA community. In the next section, we will provide similar disaggregated evidence for NHPI communities.

Poverty Rates for AA Ethnic Groups Varied Greatly

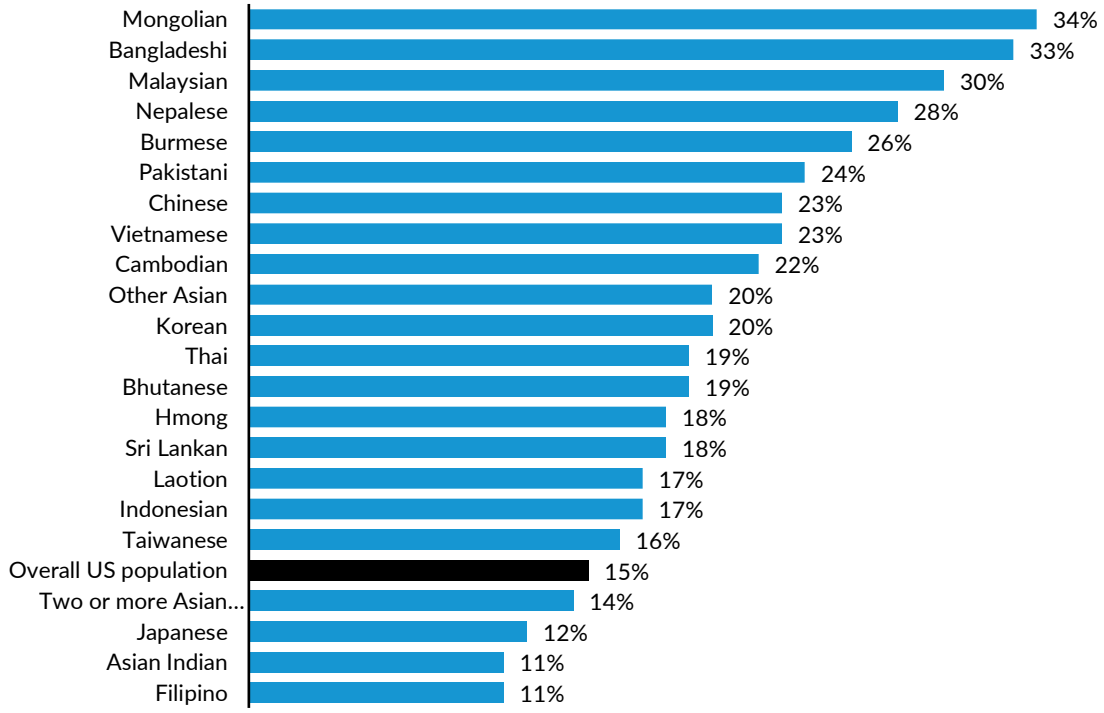
SPM poverty rates for some Asian American ethnic groups such as Mongolians and Bangladeshis were more than double that of Americans overall and more than triple that of the Asian American groups with the lowest SPM poverty rates (Japanese, Filipino, and Asian Indian—figure 2). Specifically, around one-third of Mongolians, Bangladeshis, and Malaysians lived below the SPM poverty level, indicating they may face challenges meeting their essential costs with their available resources, which would make them among the racial groups with the highest poverty rates.

While South and Southeast Asian subgroups tended to have higher poverty rates generally, there was also substantial variation for subgroups from countries in similar regions, reflecting different immigration patterns and histories with the US. For example, Asian Indians had some of the lowest SPM poverty rates, while people originating from the neighboring countries of Bangladesh and Pakistan had much higher poverty rates. Japanese, Filipino, and Indian Americans had below-average SPM poverty rates. See appendix figure B.2 for variation in federal poverty rates across AA ethnic groups using more recent data from 2018 to 2022.

FIGURE 3

Poverty Rates for Asian American Ethnic Groups Varied and Were Highest for Central and Southeast Asian Subgroups

Share of AAs in families with incomes below the SPM poverty level by detailed race and ethnicity (excluding multiracial and Latine AAs), 2015 to 2019



Source: Urban Institute analysis of five-year (2015–19) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Notes: These estimates exclude people whose poverty status is not calculated in the IPUMS-USA data. Additionally, multiracial and Latine AAs are excluded from this figure and shown in later figures instead.

Poverty Rates among AAs in Metropolitan Areas Varied More Widely Than Nationally

Examining poverty rates in metropolitan areas is particularly important, as these areas have a high population density and are also the places where many AAs and NHPIs tend to live because these places have become familiar, well-established cultural districts and economic anchors, providing a trusted network of community support. We look at AA poverty rates in the largest 15 metropolitan areas and will examine similar data for NHPIs in the next section.

The economic status of specific AA ethnic groups varied even more within metropolitan areas. Here, we present two pieces of data: figure 4 shows the poverty rates for AAs and the overall

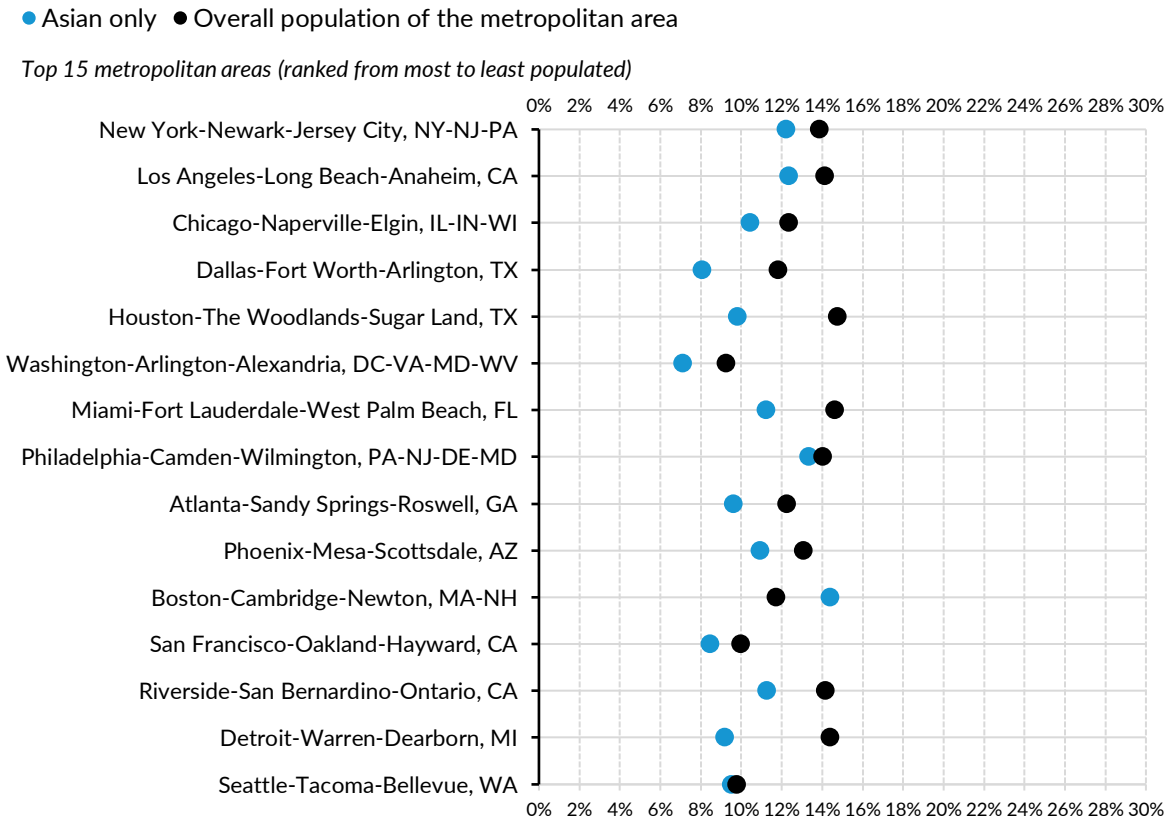
population in the 15 largest metropolitan areas. The overall poverty rates in these metropolitan areas (black dots in figure 4; 9 to 15 percent) were generally similar to or lower than the overall US poverty rate (15 percent), suggesting that poverty is, on average, lower in major metropolitan areas. Poverty rates for AAs (blue dots; 7 to 14 percent) closely aligned with metro-level poverty rates, mirroring the national pattern. The only exception is the Boston-Cambridge-Newton, Massachusetts-New Hampshire, MA-NH, where AAs had a poverty rate of 14 percent, higher than the 12 percent poverty rate for the overall population in this area. Angie Liou, executive director of National CAPACD member organization Asian Community Development Corporation in Boston, shared, "While the average income for Asian families in Chinatown is approximately $15,000 per year, Chinatown currently has the highest rent of all neighborhoods in Boston at over $3,000 a month." This demonstrates that while official poverty, based on income, might be similar to or lower than the national average in major metropolitan areas, this does not account for their higher costs of living, particularly housing.

The second piece of data is a case study focusing on New York-Newark-Jersey City, NY-NJ-PA, which has the largest AA population among the top 15 metropolitan areas (figure 5). We show the poverty rate for each ethnic group living in this metropolitan statistical area (MSA). The poverty rate differs drastically from 30 percent to 5 percent, a wider range compared with the ethnic poverty rates nationally shown in figure 3, from 25 percent to 7 percent.

FIGURE 4

AA Poverty Rates Were Close to the Overall Population Average in Most of the 15 Largest US Metropolitan Areas

Share of people with household incomes below the federal poverty level by race and ethnicity, averaged from 2018 to 2022



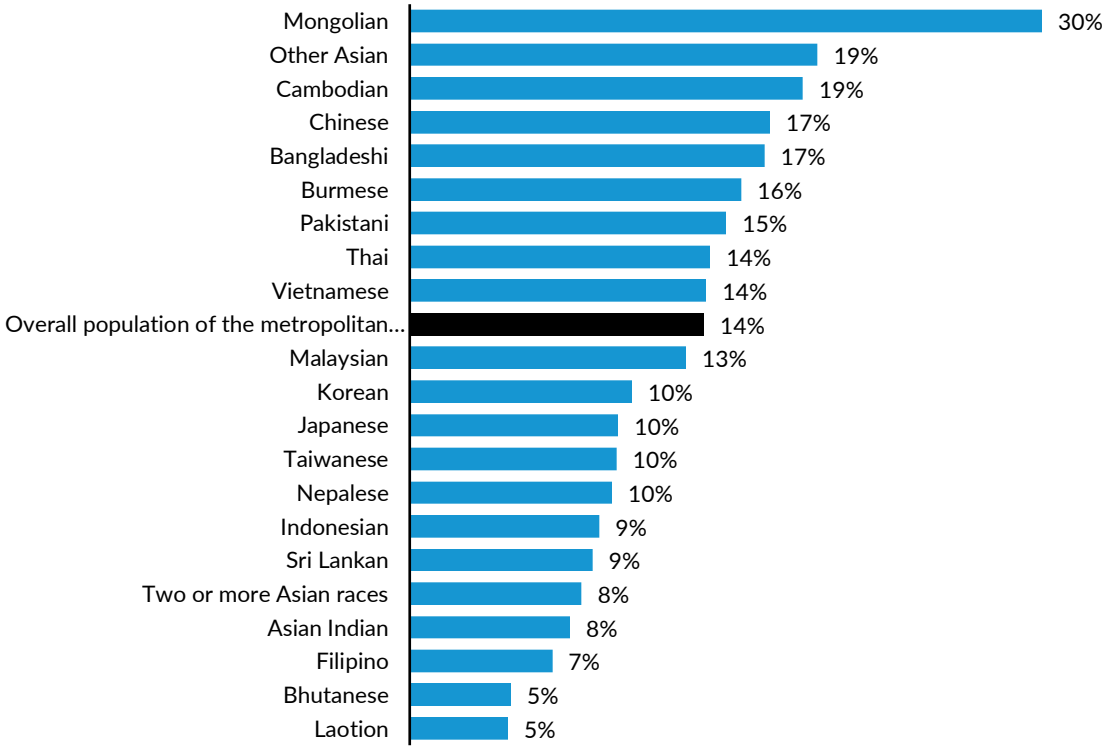
Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Note: The federal poverty level is adjusted according to household size.

FIGURE 5

New York-Newark-Jersey City, NY-NJ-PA, Home to the Largest AA Population, Showed Widely Varying Poverty Rates among AAs, Ranging from 30 Percent to 5 Percent

Share of AAs living in New York-Newark-Jersey City, NY-NJ-PA, with household incomes below the federal poverty level by detailed race and ethnicity, averaged from 2018 to 2022



Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: The federal poverty level is adjusted according to household size. The New York-Newark-Jersey City, NY-NJ-PA, metropolitan area has the largest Asian American population among the 15 largest metropolitan areas.

Wayne Ho, president and CEO of National CAPACD member organization Chinese-American Planning Council, and advisory committee member for this report shared,

> This data substantiates what we have experienced as a social services organization in New York City—the AAPI [American Asian Pacific Islander] community continues to struggle with poverty but does not get a fair share of attention or resources. Among all racial groups in New York City, AAPIs have among the highest rate of poverty, the highest rate of overcrowded housing, and the highest rate of linguistic isolation. We encourage policymakers and funders at the federal, state, and local levels to prioritize the diverse AAPI community.

Most AA Ethnic Groups Faced Higher Housing Cost Burden Rates Than the US Population

Because of high housing costs, families often find the "American dream" of homeownership and the wealth it can bring to be an unrealistic goal. As a result, individuals and families, including NHPIs and AAs are more likely to remain renters. Given the rising rents and utilities, being a renter may become increasingly unaffordable. These differences in housing prices and essential costs are evident when comparing the economic circumstances of AAs and NHPIs across various communities. Housing costs and gentrification have only continued to rise in recent years, ensuring that affordable housing and managing essential costs within their budget will remain a challenge for Americans in many communities.

Annetta Seecharran, executive director of National CAPACD member organization Chhaya CDC, shared the experience of a community member unable to buy a home:

> The Hossain family has lived in Brooklyn, New York, in their two-bedroom apartment for nearly 20 years—father, mother, four children, and sometimes, grandmother and grandfather when they are visiting from Bangladesh. Though he would like to buy a home for his family, it is impossible to save enough money to purchase a home in his neighborhood where home values continue to rise dramatically, and they do not want to leave the neighborhood because of its Bangladeshi community and cultural significance. Thus, homeownership continues to be out of reach for the Hossain family.

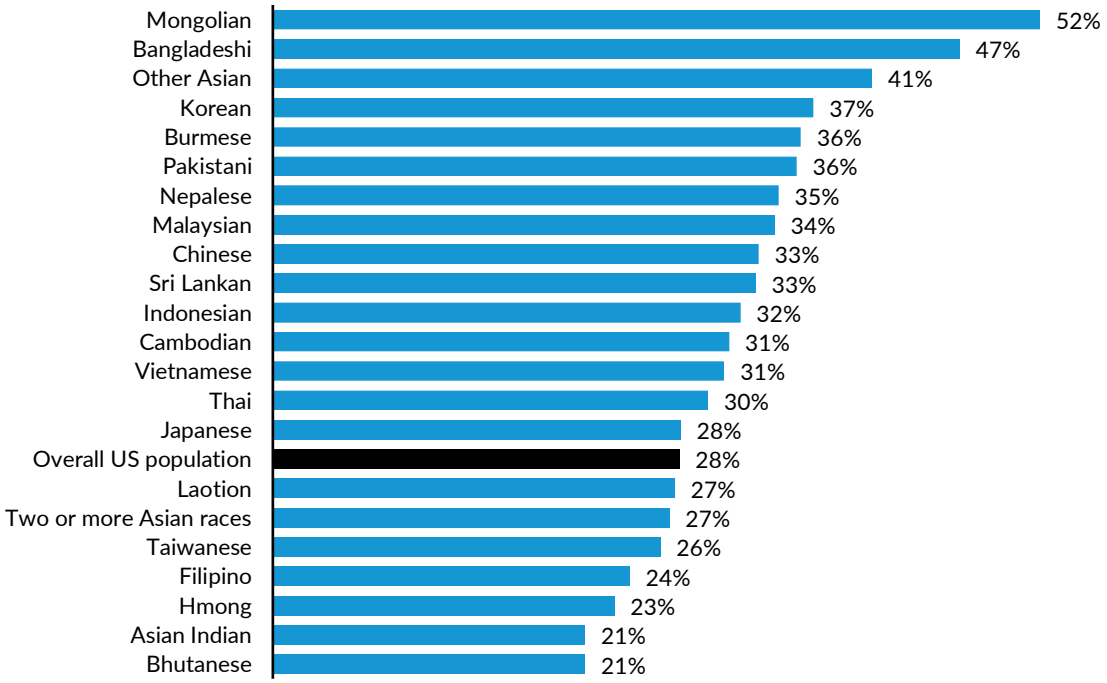
When we examined the housing and utility costs by detailed AA subethnic group, we found that most of them have a greater share who were housing cost-burdened than the national average (28 percent). For example, about 52 percent of Mongolians nationally are housing cost-burdened, meaning their housing-related costs are more than 30 percent of their incomes. The housing cost burden rate for the overall US population is 28 percent.

Additionally, the problem of housing cost burdens exists for both large and small groups: about 33 percent of Chinese Americans were housing cost-burdened, and Chinese Americans are the largest AA group in the US.

FIGURE 6

For Most AA Ethnic Groups, a Greater Share Was Housing Cost-Burdened Than the National Average (28 Percent)

Share of AAs who were housing and utility cost-burdened by detailed race and ethnicity, averaged from 2018 to 2022



Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates include both homeowners and renters. For homeowners, housing costs include mortgage, property taxes, insurance, and utilities. For renters, they include rent and utilities. Based on the federal guideline, households are housing cost-burdened if they spend more than 30 percent of their incomes on these costs.

AAs Faced High Housing Cost Burdens, Especially in Coastal Areas

Similar to poverty rates, we found a wider range of housing cost burden rates for AAs living in metropolitan areas compared with the national data. Figure 7 shows that 19 to 37 percent of AAs living in the top 15 metropolitan areas were housing and utility cost-burdened (figure 7). Coastal areas, including New York-Newark-Jersey City, NY-NJ-PA, Los Angeles-Long Beach-Anaheim, CA, and Riverside-Bernardino-Ontario, CA, had the highest rate above 35 percent.

Los Angeles-Long Beach-Anaheim, CA, had the highest housing cost burden rate (37 percent) for AAs among the 15 largest MSAs. The number is likely to increase, especially after the Southern California wildfires in January 2025. If we zoom in, we find widely varying housing cost burden rates across ethnic groups in this MSA. Figure 8 shows that the rate ranged from 57 percent to 25 percent, with Mongolians having the highest housing cost burden rate (figure 8). About 40 percent of the residents overall were housing cost-burdened. Other Asians, Bangladeshi, Korean, Nepalese, and Sri Lankan were other subethnic groups with higher shares than the overall population in the MSA.

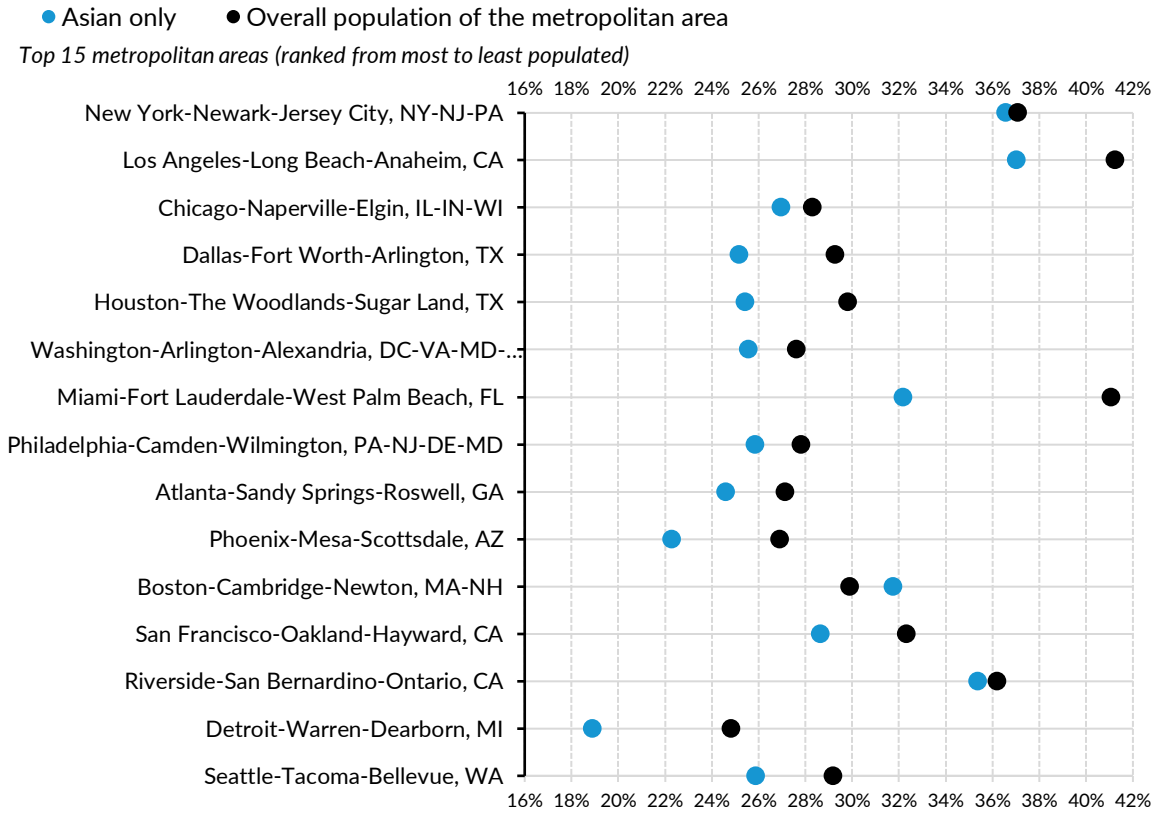
Sissy Trinh, executive director of National CAPACD member organization Southeast Asian Community Alliance in Los Angeles, shared her concerns about the housing challenges experienced by her community members:

> A number of our members are ending up homeless. Particularly the seniors living in single-room occupancy hotels or if they have disabilities. They pay $300 a month for rent, how are they going to pay $100 for a mover? A lot of residents in SROs [single room occupancies] buy rice by the cup. They can't store a whole bag of rice. I worry about these folks becoming homeless.

FIGURE 7

Los Angeles-Long Beach-Anaheim, CA, Had the Highest Housing Cost Burden Rate for AAs (37 Percent) among the 15 Largest Metropolitan Areas

Share of AAs who were housing and utility cost-burdened by race and ethnicity, averaged from 2018 to 2022



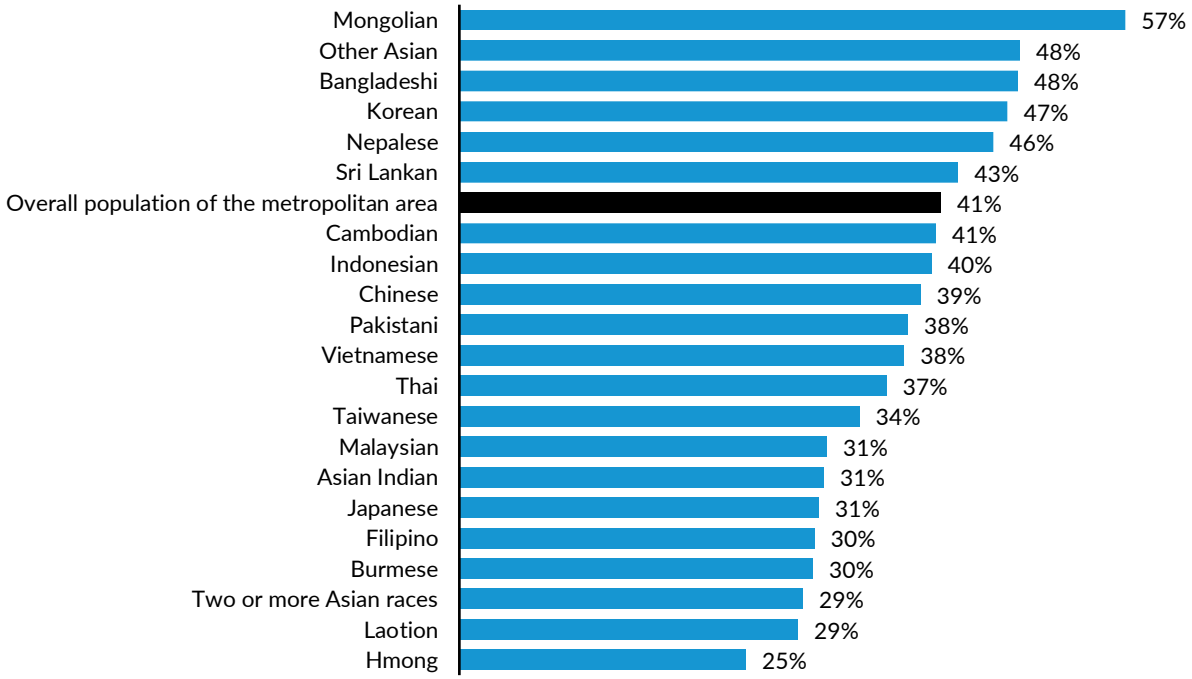
Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates include both homeowners and renters. For homeowners, housing costs include mortgage, property taxes, insurance, and utilities. For renters, they include rent and utilities. Based on the federal guideline, households are housing cost-burdened if they spend more than 30 percent of their incomes on these costs.

FIGURE 8

Los Angeles-Long Beach-Anaheim, CA, Showed Widely Varying Housing Cost Burden Rates among AAs, Ranging from 57 Percent to 25 Percent

Share of AAs who were housing and utility cost-burdened by detailed race and ethnicity, averaged from 2018 to 2022



Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates include both homeowners and renters. For homeowners, housing costs include mortgage, property taxes, insurance, and utilities. For renters, they include rent and utilities. Based on the federal guideline, households are housing cost-burdened if they spend more than 30 percent of their incomes on these costs.

Economic Well-Being of Subgroups within NHPIs

In the previous section, we presented evidence demonstrating wide variation in poverty and cost of living among AAs across three dimensions: subethnic groups, metropolitan areas, and within metropolitan areas. In this section, we will show similar data for subgroups within NHPI communities.

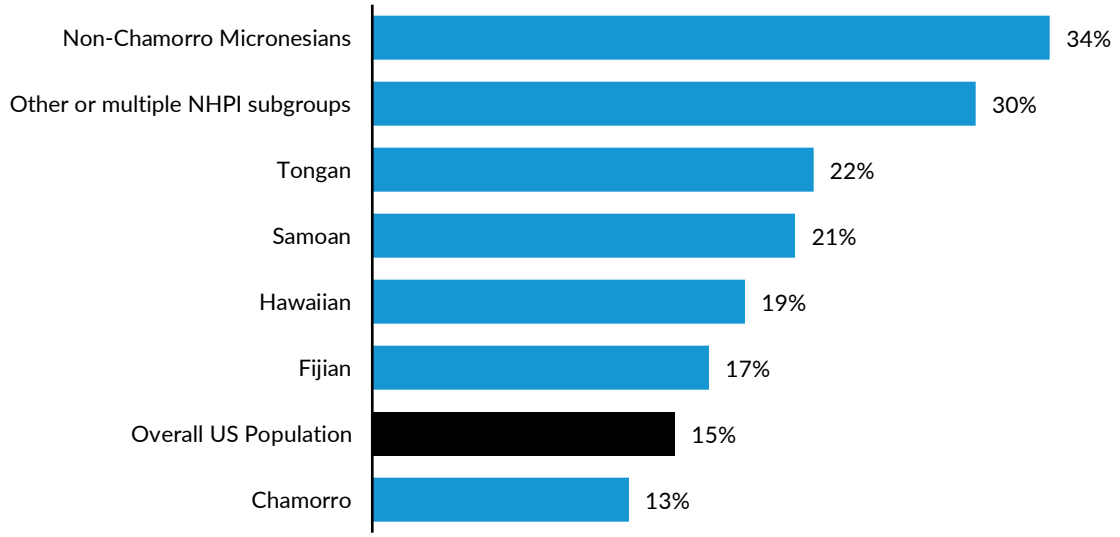
Poverty Rates for NHPI Ethnic Groups Were All Higher Than or Close to the National Average

Poverty levels and income also differed across NHPI communities, though almost all NHPI ethnic groups had above-average rates of poverty as measured by the SPM. In 2020, Native Hawaiians made up 43 percent of the NHPI population, with Samoans as the second largest NHPI subgroups, at 16 percent.[11] Disaggregating results by subgroup reveals that around a third of NHPIs who were Micronesian but not Chamorro, as well as those who reported multiple NHPI ethnicities or an "other" NHPI ethnicity outside of the Census Bureau's categories, were below the poverty level based on the SPM (figure 9). Below these two groups, Tongans, Samoans, and Native Hawaiians had the next highest SPM poverty rates with around one-fifth living below the poverty level. Fijians (17 percent) and Chamorro (13 percent) had the lowest rates of poverty based on the SPM and were close to the rate for all Americans (15 percent). However, the figures for these more detailed NHPI categories available from the Census Bureau still combine across multiple, diverse subgroups in many cases and may obscure different and varying experiences of NHPI communities. For example, the Micronesian group flattens the experiences of multiple, distinct ethnic groups under a single category.[12] Appendix figure B.3 shows federal poverty rates for each NHPI ethnic group using more recent data from 2018 to 2022.

FIGURE 9

SPM Poverty Rates for Almost All NHPI Ethnic Groups NHPIs Were Higher Than for Americans Overall, and More Than 30 Percent of Some Groups Were Living below the SPM Poverty Level

Share of NHPI people in families with incomes below the SPM poverty level by detailed race and ethnicity (excluding multiracial and Latine NHPIs), 2015 to 2019



Source: Urban Institute analysis of five-year (2015–19) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates exclude people whose poverty status is not calculated in the IPUMS-USA data. Additionally, multiracial and Latine NHPIs are excluded from this figure and shown in later figures instead.

NHPI Ethnic Group Poverty in Metropolitan Areas Showed Stark Differences

The poverty rate of NHPI ethnic groups showed starkly wide variation within metropolitan areas. Here, we present two pieces of data: figure 10 shows the poverty rates for NHPIs and the overall population in the 15 largest metropolitan areas (figure 10). The overall poverty rates in these metropolitan areas (black dots in figure 10; 9 to 15 percent) were generally similar to or lower than the overall US poverty rate (15 percent), suggesting that poverty was, on average, lower in major metropolitan areas. Poverty rates for NHPIs (blue dots; 7 to 28 percent) showed a much wider range compared with the national poverty rates. Boston-Cambridge-Newton, MA-NH (28 percent), and Detroit-Warren-Dearborn, MI (27 percent), were the two MSAs with the highest poverty rates for NHPIs. Miami-Fort Lauderdale-West Palm Beach, FL, had the lowest NHPI poverty rate, which was 7 percent.

The second piece of data is a case study focusing on Seattle-Tacoma-Bellevue, WA, which had the most NHPI populations among the top 15 metropolitan areas (figure 11). We show the poverty rate for each subethnic group living in this MSA. The poverty rate differed drastically from 36 percent to 6 percent, a much wider range compared with the subethnic poverty rates nationally shown in figure 9, from 28 percent to 14 percent.

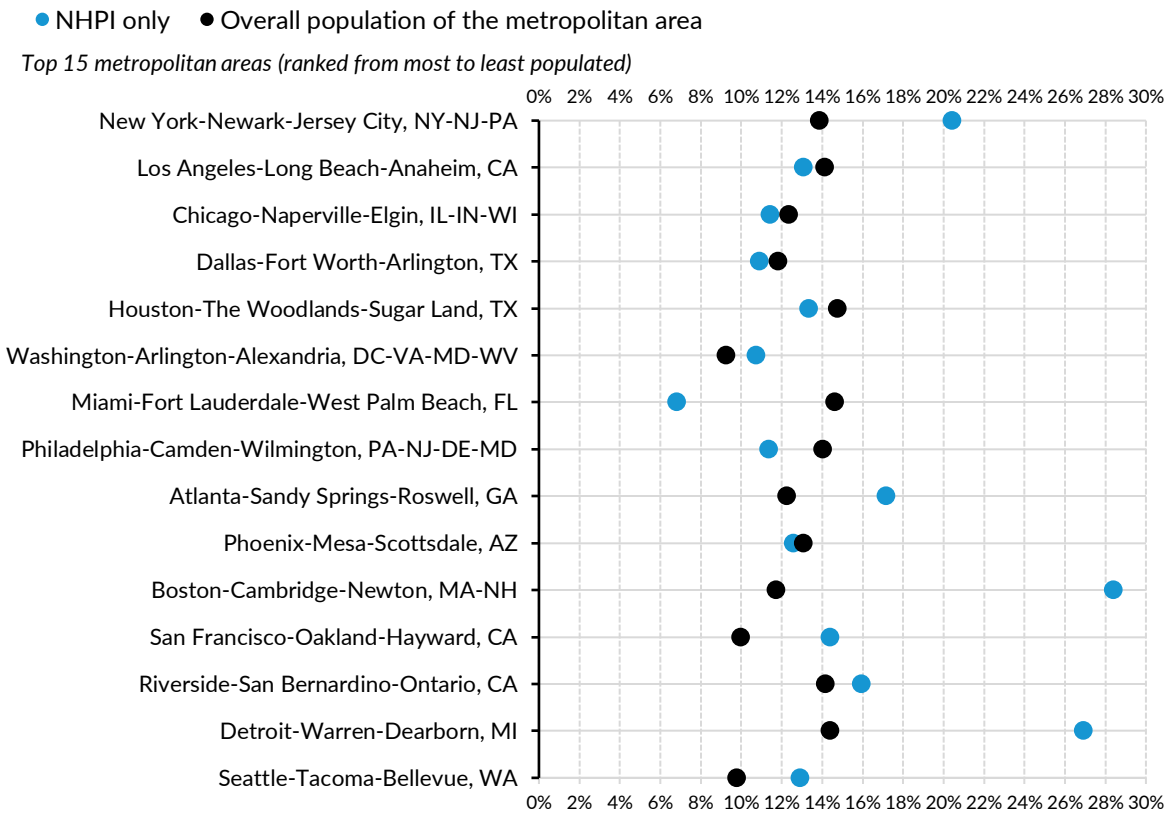
Sili Savusa, executive director of National CAPACD member organization the Pacific Islander Community Association (PICA) in Washington state shared the compounding experiences contributing to poverty that NHPI communities faced in this MSA:

> Unemployment for NHPIs in South King County in May of 2020 was at 40 percent and the highest compared to other racial groups. Family members were suffering tremendously. Tala reached out to PICA in 2020 for support for her congregation of 150 Pacific Islander families who had little access to resources or linguistically and culturally appropriate health interventions and were struggling to sustain their families during the health and also economic crisis they were experiencing.

FIGURE 10

NHPI Poverty Rates Showed Stark Differences, Ranging from 7 Percent to 28 Percent among the 15 Largest US Metropolitan Areas

Share of people with household incomes below the federal poverty level by race and ethnicity, averaged from 2018 to 22



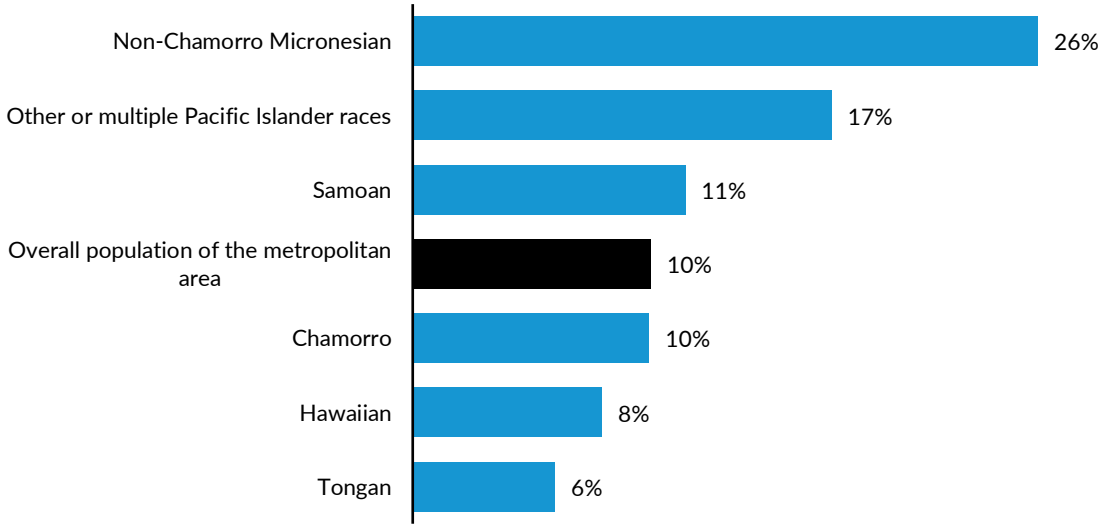
Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Note: The federal poverty level is adjusted according to household size.

FIGURE 11

Seattle-Tacoma-Bellevue, WA, Home to the Largest NHPI Population, Showed Widely Varying Poverty Rates among NHPIs, Ranging from 26 Percent to 6 Percent

Share of NHPIs living in Seattle-Tacoma-Bellevue, WA, with household incomes below the federal poverty level by detailed race and ethnicity, averaged from 2018 to 22



Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: The federal poverty level is adjusted according to household size. The Seattle-Tacoma-Bellevue, WA, metropolitan area has the largest NHPI population among the 15 largest metropolitan areas.

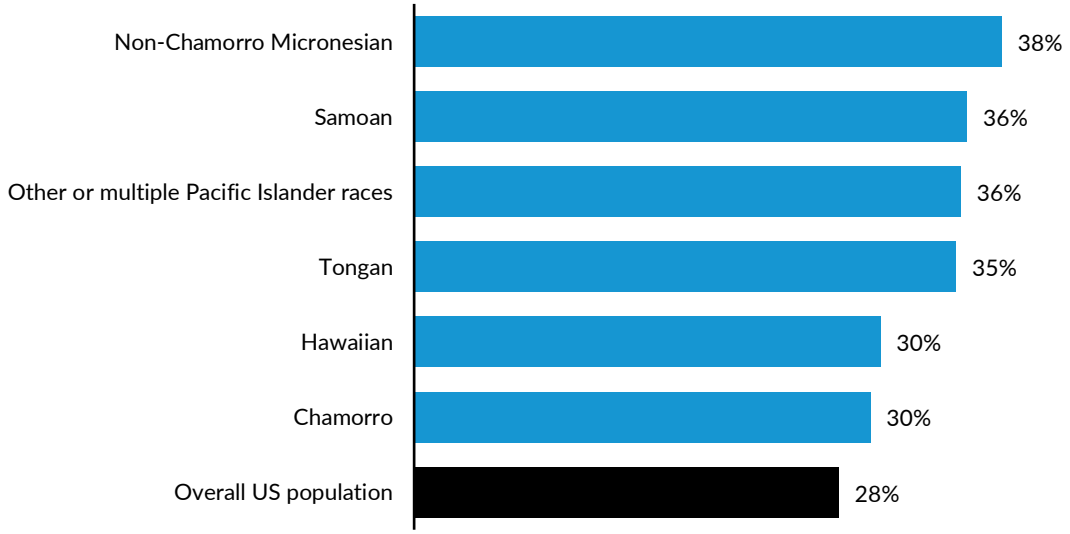
All NHPI Ethnic Groups Had Higher Housing Cost Burden Rates Than the US Population

Housing and living costs pose a severe challenge for NHPI communities. Figure 12 shows that all NHPI ethnic groups (30 to 38 percent) had a higher percentage of people with housing cost burdens compared with the US population (28 percent) (figure 12). On average, approximately 1 in 3 NHPIs faced housing cost burdens.

FIGURE 12

All NHPI Ethnic Groups Had Higher Housing Cost Burden Rates Than the National Average (28 Percent)

Share of NHPIs who were housing and utility cost-burdened by detailed race and ethnicity, averaged from 2018 to 2022



Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates include both homeowners and renters. For homeowners, housing costs include mortgage, property taxes, insurance, and utilities. For renters, they include rent and utilities. Based on the federal guideline, households are housing cost-burdened if they spend more than 30 percent of their incomes on these costs.

Costs of Housing and Living among NHPIs Varied across Metropolitan Areas

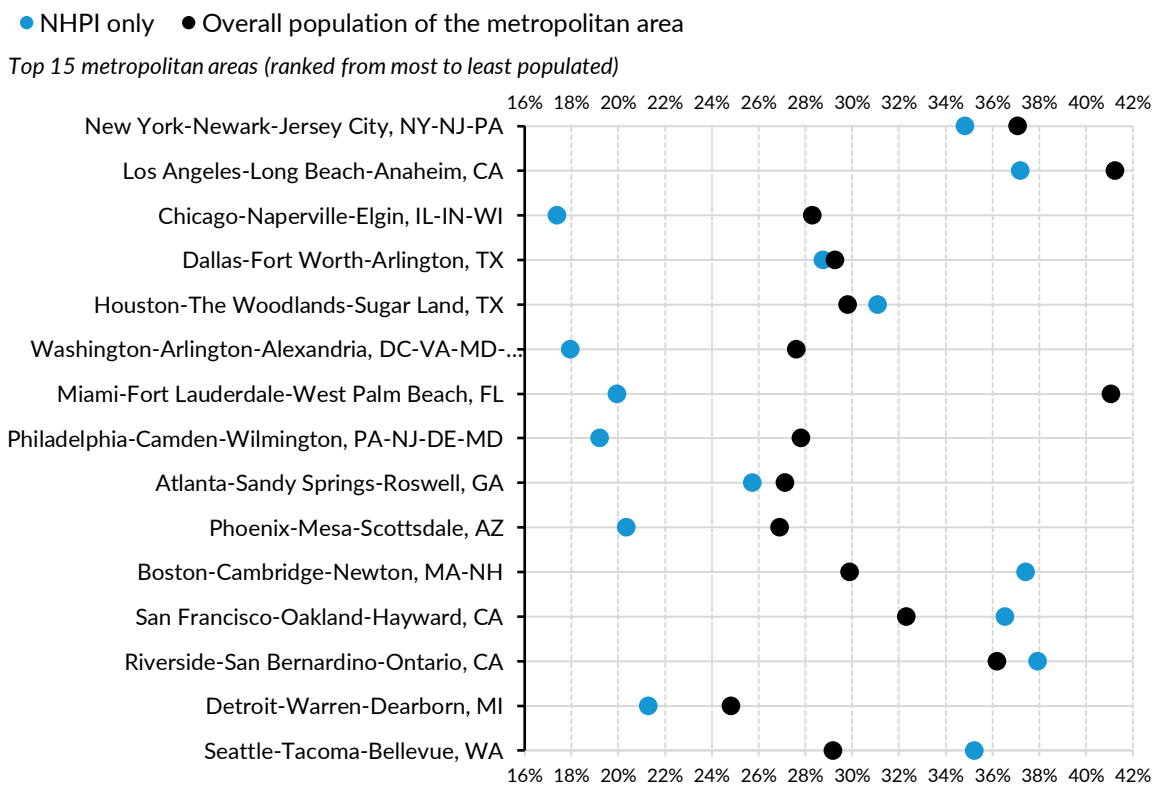
Similar to poverty rates, we found a wider range of housing cost burdens for NHPIs living in metropolitan areas compared with national data. Figure 13 presents that 17 to 38 percent of NHPIs living in the top 15 metropolitan areas were housing and utility cost-burdened (figure 13). MSAs with the highest NHPI housing cost burdens were mostly concentrated in California, including Los Angeles-Long Beach-Anaheim (37 percent), San Francisco-Oakland-Hayward (37 percent), and Riverside-San Bernardino-Ontario (38 percent). Boston-Cambridge-Newton, MA-NH, was the only non-California MSA with a 37 percent rate of housing cost burden.

Riverside-San Bernardino-Ontario, CA, has the highest housing cost burden rate (38 percent) for NHPIs among the 15 largest MSAs. Similar to Asian American communities, the number is likely to increase, especially after the Southern California wildfires in January 2025. If we zoom in, we find widely varying housing cost burden rates across subethnic groups in this MSA. Figure 14 shows that the rate ranged from 45 percent to 27 percent, with Hawaiians having the highest housing cost burden rate (figure 14). About 41 percent of the overall residents were housing cost-burdened. Other NHPI subgroups all have a rate lower than the overall population of this metropolitan area.

FIGURE 13

Riverside-San Bernardino-Ontario, CA, Had the Highest Housing Cost Burden Rate for NHPIs (38 Percent) among the 15 Largest Metropolitan Areas

Share of NHPIs who were housing and utility cost-burdened by race and ethnicity, averaged from 2018 to 2022



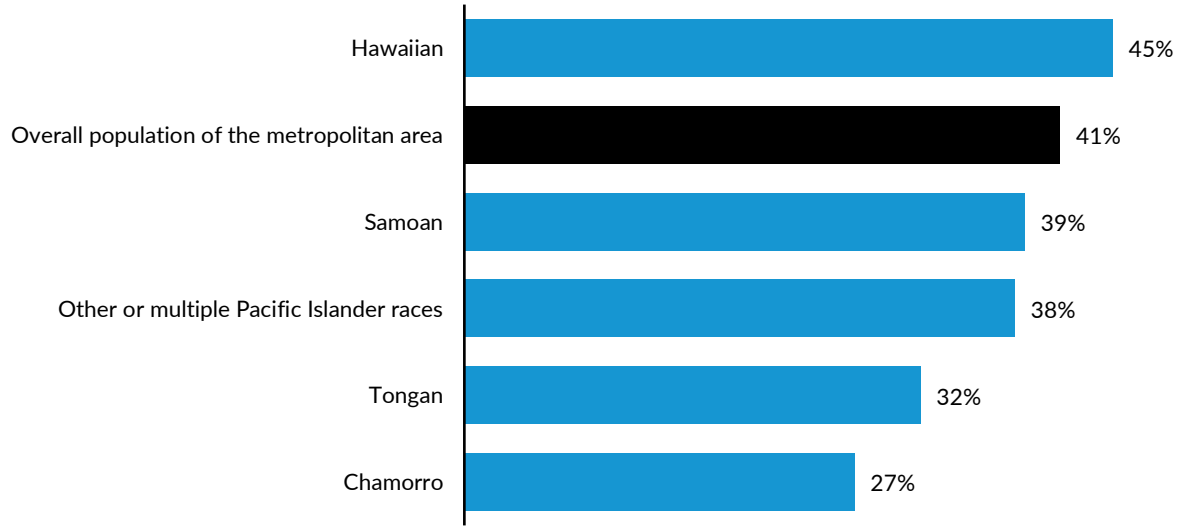
Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates include both homeowners and renters. For homeowners, housing costs include mortgage, property taxes, insurance, and utilities. For renters, they include rent and utilities. Based on the federal guideline, households are housing cost-burdened if they spend more than 30 percent of their incomes on these costs.

FIGURE 14

Riverside-San Bernardino-Ontario, CA, Showed Widely Varying Housing Cost Burden Rates among NHPIs, Ranging from 45 Percent to 27 Percent

Share of NHPIs who were housing and utility cost-burdened by detailed race and ethnicity, averaged from 2018 to 2022



Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates include both homeowners and renters. For homeowners, housing costs include mortgage, property taxes, insurance, and utilities. For renters, they include rent and utilities. Based on the federal guideline, households are housing cost-burdened if they spend more than 30 percent of their incomes on these costs.

Debunking the Myths

The economic success and wealth of some AAs is certainly one part of the story of these communities. Our research and data, however, paint a fuller and more representative picture of how the majority of AAs and NHPIs fare economically—a picture that includes a large and growing population of those living at or below the poverty level, exacerbated by disproportionately high and rising housing and living costs. What we found consistently across our results is wide variation in income and costs of housing and living across ethnic groups, across metropolitan areas, and within metropolitan areas.

In addition to the disaggregated data presented above, in this section, we show direct evidence of extreme poverty across major racial and ethnic groups to better address some common myths about AAs and NHPIs, while acknowledging the presence of extreme wealth for some community members. Given the SPM presents a more accurate picture, accounting for costs of living, we use this measure to look at key factors impacting the economic well-being of both the NHPI and AA communities.

High Wealth and High Poverty

Figure 15 shows the average household annual income for the poorest 10 percent of people by race and ethnicity (figure 15). For this group of people, both NHPIs and AAs had lower average incomes than Native Americans, Black people, multiracial people, white, and Latine. On average, the poorest 10 percent of NHPIs earned about $10,755 each year from 2018 to 2022 and the poorest 10 percent of AAs earned about $10,792 each year. Our results have debunked the model minority myth and the belief that these groups do not need public benefits or support to access opportunities.

The other side of the story is the average household annual income for the richest 10 percent of people by race and ethnicity. The richest AAs earned about $396,805 each year, lower than their counterpart white Americans ($400,638) and Americans of other races ($398,209). This corroborates the story of some AAs experiencing success, but it does not make AAs stand out from other racial or ethnic groups significantly.

FIGURE 15

The Poorest 10 Percent of NHPIs and AAs on Average Had Lower Incomes Than Comparable Groups in Other Racial and Ethnic Groups

Average household annual income for the bottom 10th percentile by race and ethnicity, averaged from 2018 to 2022

Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

AA Seniors and Young Adults Had Relatively High SPM Poverty Rates

A person's economic well-being also varies across their lifecycle. Children have an elevated likelihood of living in poverty, while seniors have lower than average poverty rates largely due to the impact of Social Security as a public benefit program (Romig 2024).[13] Poverty rates (when measured using the SPM) for AA young adults (ages 18 to 34) and seniors were substantially higher than for White Americans and comparable with other groups. Similarly, across all age groups, NHPIs had SPM poverty rates that were similar to those of other people of color, except AAs and higher than that of White Americans (figure 17).

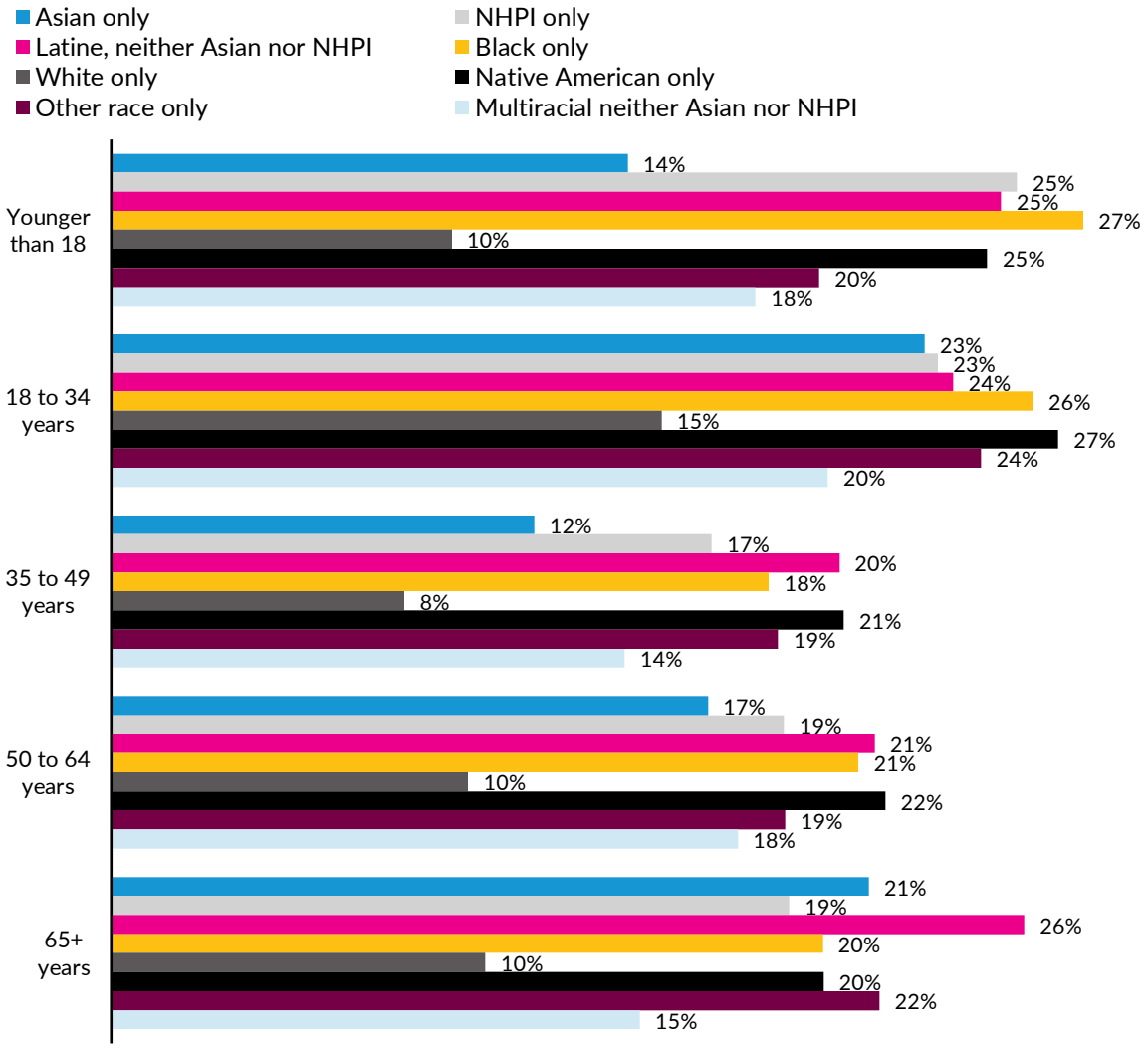
In a 2017 study examining poverty for seniors, researchers found official poverty rates (the measure used in that research) were highest among Cambodian seniors at 23.3 percent and second highest for Vietnamese, Hmong, and Indonesian seniors, all at 17.9 percent.[14] These trends reflect policy-based immigration patterns and the length of time in the US. For example, AA seniors, more likely than other groups to be immigrants, are also more likely to have no or lower Social Security benefits because they have fewer years in the US and smaller qualifying earnings.[15] In fact, more than 85 percent of elderly AAs are immigrants, and only 15 percent speak English at home.[16]

Disaggregating data by ethnic group also reveals disparities in poverty for AA and NHPI children: nearly 1 in 3 Burmese American children and 1 in 4 Mongolian children are living in poverty, compared with only 5 percent of Filipino American, Indian American, and Taiwanese American children.[17] When comparing NHPI subgroups, Marshallese American children have a poverty rate nearly double that of Guamanian and Chamorro American children.[18]

FIGURE 17

AA Young Adults and Seniors Had Relatively High SPM Poverty Rates, and AA Children and Prime-Working-Age Adults Had Lower SPM Poverty Rates Than Other Groups Besides White Americans

Share of people in families with incomes below the SPM poverty level by age group and race and ethnicity (excluding multiracial and Latine AAs and NHPIs), 2015 to 2019



Source: Urban Institute analysis of five-year (2015–19) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates exclude people whose poverty status is not calculated in the IPUMS-USA data. Additionally, multiracial and Latine AAs and NHPIs are excluded from this figure and shown in later figures instead.

Recent NHPI and AA Immigrants Also Had Relative High SPM Poverty Rates

Immigrants account for approximately two-thirds (66 percent) of AAs in the period analyzed, by far the highest share for any major racial and ethnic group. While many immigrants eventually become US citizens, they often face challenges establishing themselves economically when first arriving and most are barred by the public charge rule from receiving public benefits during their first five years in the US.

Many NHPIs, 24 percent of whom are also immigrants, face unique challenges because of the complicated relationship between the US and its territories. For example, COFA citizens from the Federated States of Micronesia, Republic of the Marshall Islands, and Republic of Palau can freely migrate to the US without a visa under a legal nonimmigrant status, yet they face barriers to accessing the same safety net benefits as other US citizens.

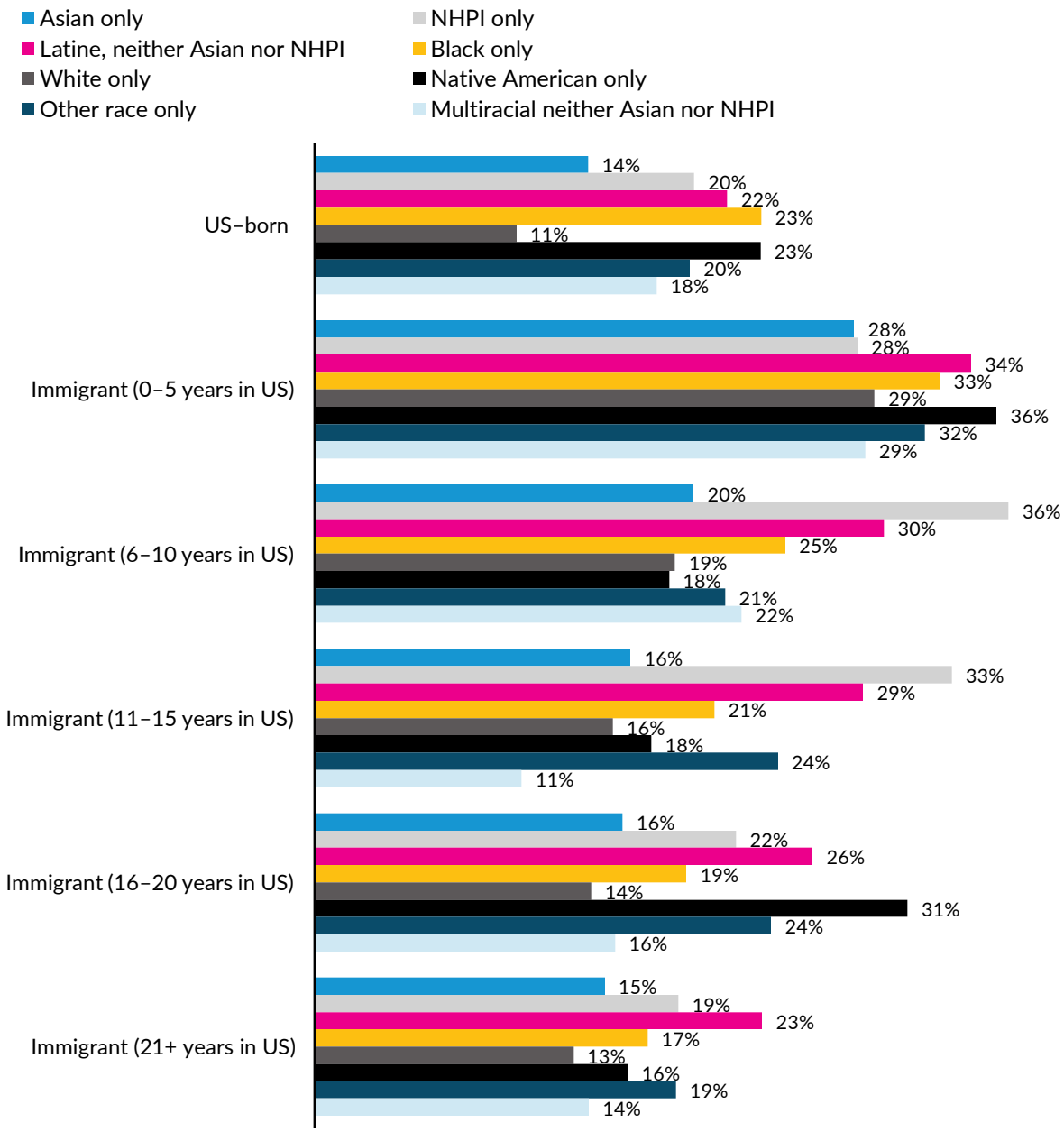
Overall, recent immigrants in the US with fewer than five years of residence had higher SPM poverty rates (28 to 34 percent) compared with US-born individuals and immigrants in the US for a longer period (figure 18). Poverty rates for recent immigrants were also relatively similar across different racial and ethnic groups.

By contrast, among all US-born Americans, White (11 percent) and Asian (14 percent) people had lower SPM poverty rates than other groups (18 to 23 percent). NHPI immigrants had relatively high poverty rates across all number of years in the US, and for a few of these categories their SPM rates were higher than any other group: 6 to 10 years and 11 to 15 years.

FIGURE 18

Recent Asian American and NHPI Immigrants and NHPI Immigrants in the US 6 to 15 Years Had Higher or Similar Poverty Rates as Other Groups

Share of people in families with incomes below the SPM poverty level by nativity, years in US, and race and ethnicity (excluding multiracial and Latine AAs and NHPIs), 2015 to 2019



Source: Urban Institute analysis of five-year (2015–19) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates exclude people whose poverty status is not calculated in the IPUMS-USA data. Additionally, multiracial and Latine AAs and NHPIs are excluded from this figure and shown in later figures instead.

People Primarily Speaking a Language Other Than English Had Higher SPM Poverty Rates

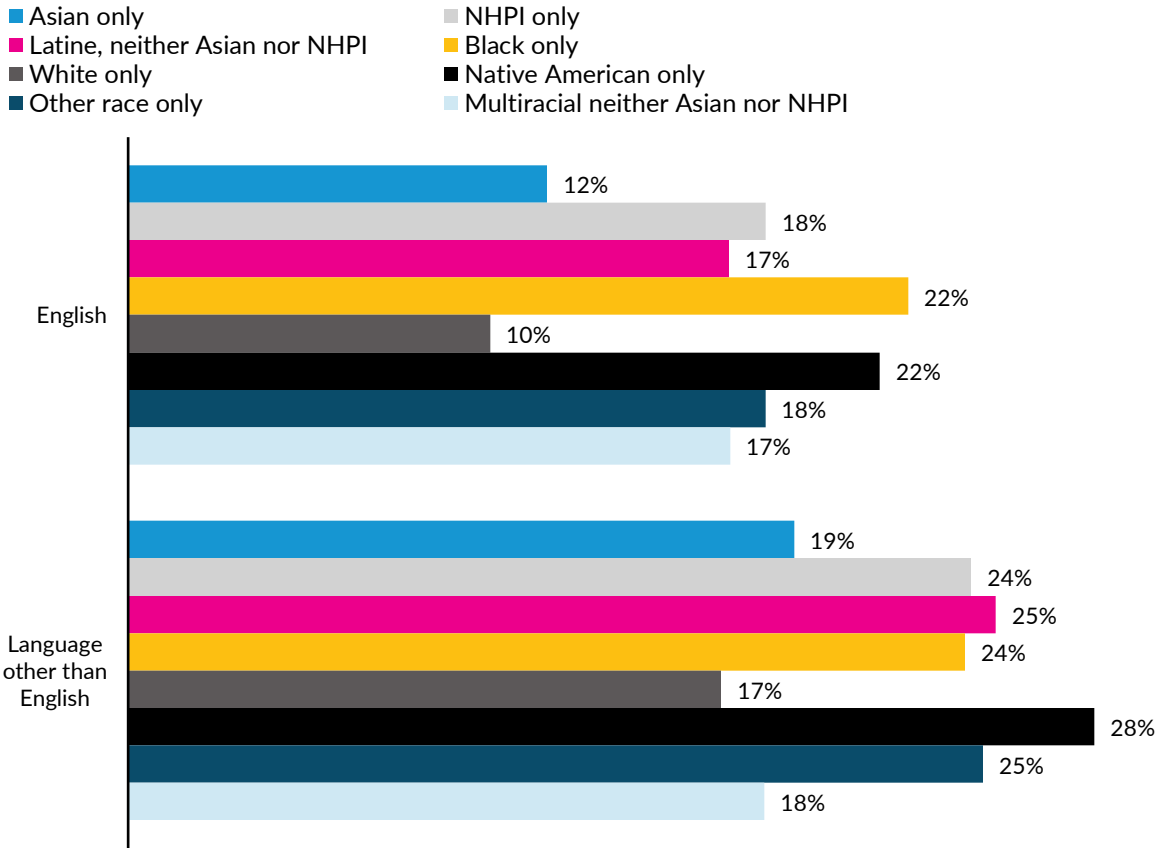
Lack of English proficiency can pose many challenges for people in the US, including navigating daily life and making it difficult to access necessary resources and supports such as public benefits. For example, many public programs, educational institutions, and career opportunities might have applications that are only available in English, and translation resources are not always available. English may be a required skill for a job, and completing everyday tasks like grocery shopping, using transportation, and visiting medical offices poses burdens that English speakers do not experience.

Overall, English speakers had lower or similar SPM poverty rates than those whose primary language was not English across all racial and ethnic groups (figure 19). Across English and non-English language speakers, White people and AAs had lower SPM poverty rates than other groups, and Native Americans had the highest rates. SPM poverty rates for NHPIs whose primary language was not English were similar to Americans who were Black, Latine (neither Asian nor NHPI), or "another" race whose primary language was not English (24 to 25 percent). Among English speakers, they had a rate (18 percent) that was lower than Black and Native Americans (22 percent) but similar to those of Americans who were another race (18 percent), Latine but neither Asian nor NHPI (17 percent), or multiracial (17 percent).

FIGURE 19

NHPIs Who Did Not Speak English Had Similar Poverty Rates as Other Racial/Ethnic Groups Who Did Not Speak English

Share of people in families with incomes below the SPM poverty level by primary language spoken and race and ethnicity (excluding multiracial and Latine AAs and NHPIs), 2015 to 2019



Source: Urban Institute analysis of five-year (2015–19) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates exclude people whose poverty status is not calculated in the IPUMS-USA data. Additionally, multiracial and Latine AAs and NHPIs are excluded from this figure and shown in later figures instead.

Relative Economic Status of AAs and NHPIs Varied by Household Size

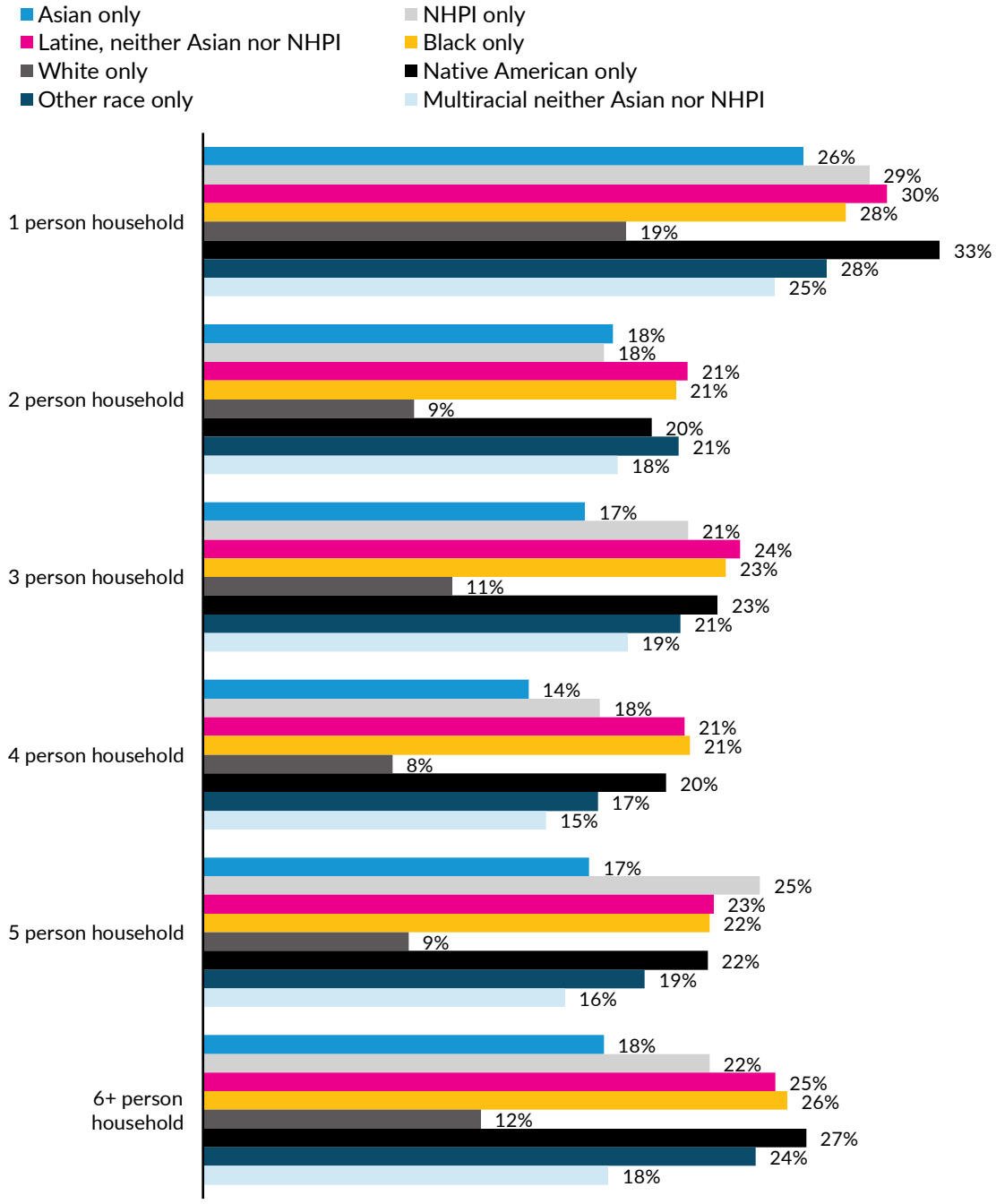
Based on our analyses, we find AA and NHPI households are more likely to have larger households than other racial and ethnic groups in the US, with many living in multigenerational households (figure 20). Around 1 in 4 AAs lived in a multigenerational household—a greater share than White Americans and Americans on average, though disaggregation reveals this was more common for some subgroups.[19] NHPIs were seven times more likely than white people to live in multigenerational households.[20] These differences may stem from culturally specific values and reflect the concentration of AAs and NHPIs in high-cost areas, where it makes more economic sense to move in with family. Poverty and economic indicators may be related to household structure and size. On the one hand, large households often experience higher rates of poverty, due to larger financial demands, which can strain resources if income does not proportionately increase relative to the number of household members. Kabzuag Vaj, former executive director of National CAPACD member organization Freedom, Inc., shared her own experiences with this during the pandemic: "Overcrowding happens even for people who own their homes. During the pandemic, I had two brothers, nephews, and mom—a total of eight people live with me. All my nephews are essential workers. My mom is diabetic. I'm not working poor, but I was taking care of eight people" (National CAPACD 2024b).

On the other hand, one-person households can also experience poverty because as single earners they bear all costs and are less likely to qualify for public programs and resources. Using the SPM poverty rate, one-person households had the highest poverty rates across all racial and ethnic groups. This difference is particularly notable for AAs as SPM poverty rates for all other household sizes among this group were lower and relatively similar to one another. SPM poverty rates were second highest in large (6+ person) households across all racial and ethnic groups.

FIGURE 20

Americans in One-Person Households Had the Highest SPM Poverty Rates

Share of people in families with incomes below the SPM poverty level by household size and race and ethnicity (excluding multiracial and Latine AAs and NHPIs), 2015 to 2019



Source: Urban Institute analysis of five-year (2015–19) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Notes: These estimates exclude people whose poverty status is not calculated in the IPUMS-USA data. Additionally, multiracial and Latine AAs and NHPIs are excluded from this figure and shown in later figures instead.

Understanding and Supporting AA and NHPI Communities

The differing economic outcomes of AAs and NHPIs across different communities reflect the unique histories and characteristics of these communities. When and how immigrants came to the US, English proficiency, and household size and structure all reflect the circumstances and challenges these communities have faced and influence their economic well-being. In this section, we discuss various ways to support these highly diverse AA and NHPI communities.

Variation in AA and NHPI Communities' Economic Well-Being and Circumstances Highlight the Need to Capture and Leverage Disaggregated Data

Variations in the economic status of AA and NHPI ethnic groups reflect the diverse history, circumstances, and needs of these communities and underline the importance of capturing more disaggregated data and leveraging existing data to address their needs. Disaggregated data highlight disparities within the AA and NHPI umbrellas. This sheds light on the experiences of groups like Native Hawaiian, Pacific Islander, South Asian, and Southeast Asian communities with higher levels of poverty and cost burdens. Without disaggregating data, their unique challenges are not visible. Standardizing improved disaggregated data collection at federal, state, and MSA levels would also allow changemakers and service organizations to better target resources and services to subgroups and specific communities with high needs and tailor outreach and support appropriately.

This report takes one step in that direction by providing estimates on the economic conditions of AA and NHPI ethnic groups broken out by geography. However, even the five-year ACS sample, the largest nationally representative public survey, is unable to provide information on detailed subgroups for all metropolitan areas and states examined or for individual neighborhoods and local areas. It also does not capture the full spectrum of how these populations are doing across domains like health, nutrition, education, and wealth. The SPM does a better job of accounting for such factors, which unequivocally contribute to the economic well-being of communities, and is disaggregated more effectively.

Data for disaggregated categories of AAs, NHPIs, and other ethnic groups could be made available by leveraging administrative data or investing in focused data collections, such as the 2014 Native Hawaiian and Pacific Islander National Health Interview Survey. It is also important for the federal government, as well as researchers and other actors, to not only collect better data but also present detailed and disaggregated results for AAs, NHPIs, and other people of color that capture their

realities and to ensure data on NHPIs and AAs are not combined into a single category. However, the privacy needs of vulnerable AAs and NHPIs should be at the forefront of data disaggregation efforts, as people of color with low incomes are most vulnerable to private data exposure (Madden 2017). Efforts to disaggregate data should center community voices, and ethical safeguards, including policies that protect privacy, must be employed to avoid harmful situations, such as the Census Bureau's use of data to identify Japanese Americans during World War II.

Data can also help identify ethnic groups who might otherwise be overlooked and bring attention to and a better understanding of their unique needs. For example, more than 60 percent of AAs—the highest share among major racial/ethnic groups—and 24 percent of NHPIs are immigrants to the US. They also have among the highest rates of speaking languages other than English at home; approximately 74 percent of AAs and 41 percent of NHPIs spoke a language other than English at home (AAPI Data 2022). It is important to understand these nuances by looking at data specific to ethnic groups to tailor and improve their access to resources and opportunities that can improve their economic outcomes.

Housing Costs, Immigrant Status, Language Access, and Other Factors Are Important Challenges Facing AA and NHPI Communities

AA and NHPI communities predominantly reside in high-cost housing markets for many reasons, including access to jobs, family and community, faith-based institutions, and community businesses. These places have become familiar, well-established cultural districts and economic anchors, providing a trusted network of in-language and culturally specific community support—a vital network that community members navigating the unique circumstances we have explored in this report, such as new immigrants or LEP individuals, continue to privilege despite rising costs in these places.

The high cost of living in the metropolitan areas where AAs and NHPIs disproportionately live means that relatively higher incomes do not go as far. When the government and other entities use common economic measures, such as official poverty and income, these nuances and the greater number of AAs, NHPIs, and people of color with needs are missed. For example, eligibility thresholds for many federal programs including SNAP, Medicaid, and TANF are based on US Department of Health and Human Services poverty guidelines[21] that are very similar to the official poverty level and generally do not take into account variation in the cost of housing and other essentials. This means that some AAs and NHPIs with insufficient income and resources to meet basic costs are more likely to be ineligible for these other assistance programs.

Given the impact of rising housing costs on AAs and NHPIs, government and community investments in affordable housing initiatives targeting households with very low incomes, housing counseling to diverse communities with low incomes, and public housing programs in AA and NHPI neighborhoods (where need often outstrips availability) would benefit AAs, NHPIs, and Americans facing these challenges more broadly (NLIHC 2024). Additionally, the high and growing cost of housing in large metropolitan areas means that housing programs that set eligibility, as well as rents, based on overall area incomes may still be too expensive for households with very low incomes to afford, whether they are AA, NHPI, or another racial or ethnic group. Past work has found investments in housing tend to disproportionately benefit higher-income families and homeowners (Fischer and Sard 2017).

In addition, the diversity of the AA and NHPI communities means they are more likely to experience barriers to public benefit eligibility, language access barriers for public programs and other opportunities, and distrust or fear of using government programs. There is also a lack of outreach and education available to these diverse communities when top languages identified for translation are based on national, aggregate data. Qualitative focus groups conducted in greater Los Angeles with four AA and NHPI groups (Tongan, Vietnamese, Filipino, and Chinese) revealed that the main barriers to SNAP participation were unclear program information, the application process, shame, and pride (Louie and Kim 2020). Elderly AAs and NHPIs also face distinct barriers to economic well-being: more than 85 percent of elderly AAs and NHPIs are immigrants, and only 15 percent speak English at home.[22] Efforts by policymakers and advocates to identify these policy and programmatic barriers and consider additional resources, policy changes, or targeted local programs for immigrants could boost access and provide support for AAs, NHPIs, and other people in need (Pech et al. 2020).

Community Organizations and Leaders Are Crucial to Supporting AAs and NHPIs

The cultural, linguistic, and economic diversity and unique histories of different AA and NHPI communities mean there is not a one-size-fits-all solution for all communities. Community-based organizations with the relevant language skills and cultural knowledge are well-positioned to support AA and NHPI households with low incomes in their communities and neighborhoods. These organizations are also on the front lines in delivering programs, including housing counseling, financial coaching and assistance, and helping people who are immigrants, are seniors, or have limited English proficiency access public programs. Investing in these organizations and services, as well as additional resources to collect local data and conduct needs assessments, will bolster community organizations to better serve clients (National CAPACD, UCLA 2021).

This story of National CAPACD member organization Asian Services in Action (ASIA) underscores the importance of investing in trusted community-based organizations: Vom Lia came to the United States as a Burmese refugee almost 10 years ago, and his family recently moved to Akron, Ohio, where he found employment as a construction worker. When his mortgage pre-approval was denied due to a lack of credit and gaps in his employment history, a community member referred him to ASIA's Housing and Financial Capability program.

ASIA's counselor provided Vom with homebuyer education and one-on-one in-language counseling, advising him to use credit building and other financial products to grow and improve his credit. Then, when Vom was ready, the counselor worked closely with him through the entire home-purchasing process. Because of ASIA's support, Vom was able to grow his understanding of the American financial system, and his family was able to buy their first home in the US.

Supporting the Diversity of AAs and NHPIs Can Contribute to a Vibrant Economic Future for the United States

Contrary to the harmful model minority myth, which flattens AAs and NHPIs to a monolithic community with a singular narrative of success, AAs and NHPIs are extremely diverse. When looking at specific ethnic groups and metropolitan areas and accounting for unique circumstances that define these communities, nuanced counternarratives of challenges and poverty emerge.

The experiences and tremendous diversity within the broader NHPI umbrella are even further obscured, at best, and erased, at worst, when we represent AA and NHPI communities through aggregate data, because of their smaller populations relative to AA communities. It is critical for future research to analyze data on AA and NHPI communities separately, as we have endeavored to do in this report, to fully understand these communities' distinct experiences and needs. In future research, we encourage examining poverty and housing cost burden data based on where NHPI communities are most geographically concentrated, rather than the top 15 MSAs. Because of limitations in time and resources, we could not address this within the scope of our research.

As AA and NHPI communities continue to grow, including a rising number of AAs and NHPIs living in poverty relative to the general population, it is critical to address AA and NHPI economic well-being by responding to unique challenges they face and tailoring approaches to specific communities (Ishimatsu 2013). Investing in the economic security and well-being of AAs, NHPIs, and other historically disadvantaged communities remains critical regardless of the political moment and, in fact, becomes even more urgent in times of deep political division and economic uncertainty. Reliable,

disaggregated data can inform culturally responsive policies that harness the full economic potential of AA and NHPI communities, which will benefit the country at large through a more vibrant economy and cohesive society.

Policy Recommendations

Below, we share our policy recommendations based on key findings:

1. **Use the US Census Bureau's SPM over the OPM, as the SPM considers additional factors that provide a more accurate picture of household financial health.**

The SPM includes noncash benefits such as tax credits, and income and payroll taxes, while the OPM focuses on cash income. A more nuanced picture of poverty can be gleaned because of the SPM factors in additional expenses that naturally occur in households, such as money spent on child support and care, work-related costs, and medical services. By using the SPM, we found that NHPIs and AAs are housing cost-burdened at a higher percentage than the US average. The SPM also captures data for households with more than one nuclear family inhabitant, which is true for many AA and NHPI households.

To see the true picture of AAs and NHPIs in the US, policymakers, philanthropy, and service providers should use the SPM at the metropolitan area level. This approach will more effectively and accurately account for housing and cost of living, as well as immigration patterns. For smaller populations, where data limitations exist, accounting for factors such as housing cost burden, household size, and access to opportunities helps tell a more nuanced story of these diverse communities.

2. **Protect federal language access directives for people with limited English proficiency.**

As stated in our report, AAs are extremely diverse, speak hundreds of different languages, and have the highest rates of speaking languages other than English. NHPIs speak approximately 70 different languages and are underserved because not many federal resources are translated into NH or PI languages. This highlights the importance of rescinded executive orders (EOs) like President Bill Clinton's EO 13166, titled "Improving Access to Services for Persons with Limited English Proficiency," signed in April 2000,[23] requiring federal agencies to provide resources in languages other than English for LEP communities. While federal agencies are not required to remove or prevent the creation of resources in languages other than English, national policies like EO 13166 are valuable because they

set standards of equity for the rest of the country and establish the need for our federal government to serve our nation's diverse communities. Policymakers must understand the importance of language access for LEP communities and advocate for leadership at federal agencies to continue providing resources in languages other than English for underserved communities.

3. **Support federal data disaggregation efforts, such as the protection of Section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act[24] and the implementation of SPD 15.[25]**

Data disaggregation is incredibly important, as highlighted in this report. When data are presented in aggregate, details about different communities are lost. For example, figure 11 shows widely varying poverty rates among NHPIs, with the overall PI poverty rate in aggregate at 26 percent but at 6 percent for the Tongan community when disaggregated. Data disaggregation allows for more information, and the federal government could continue to collect, maintain, and disseminate disaggregated data to better understand and serve communities in the US. Supporting federal directives, like the Office of Management and Budget's (OMB) Statistical Policy Directive No.15 (SPD 15),[26] which requires additional categories of race and ethnicity to be added to federal datasets, is a great place to start and could be preserved and implemented.

At the time of writing this draft, the Consumer Financial Protection Bureau (CFPB) has stated its intention to propose a new rule for Section 1071 of the Dodd-Frank Act, which required financial institutions to collect information on the race and ethnicity of small business loan applicants. The proposed new rule could weaken the existing rule, setting back progress made toward federal data disaggregation efforts.

4. **Invest in the preservation and development of affordable housing in high-cost metropolitan areas, where a large majority of AAs and NHPIs live.**

The geographic distribution of AA and NHPI communities is important to consider in seeking to understand their economic well-being. AAs and NHPIs disproportionately live in metropolitan areas with higher costs of living. Factors like living in communities that were historically hubs of immigration, experiencing neighborhood displacement and/or gentrification, and living in multigenerational arrangements contribute to complicated housing issues for AAs and NHPIs. Policymakers could determine affordable housing funding and investments by geographic location and consider different community needs, particularly in high-cost areas. In addition, policymakers could allow more variations of housing to be built by reducing exclusionary zoning practices and investing in Opportunity Zones to strengthen underserved communities. Authorizing congressional funding for

new housing development, repurposing existing housing or buildings, rehabilitating housing, preserving naturally occurring affordable housing, and/or maintaining existing housing stock can go a long way. Allocating asides for underserved communities by drafting program-specific language can also ensure that federal agencies deliver congressionally authorized funding to the communities most in need.

Appendix A. Data and Methodological Approach

Data for this report are drawn from the US Census Bureau's American Community Survey (ACS). The ACS is an annual data collection capturing information from more than 3.5 million households each year. This large sample size allows for reliable population estimates for states and substate and local areas. The survey is representative of the US resident population in the 50 states and DC and includes information on family and household structure and relationships, demographics, nativity, education, employment and work, and income and benefits receipt. We utilize data from the ACS five-year 2018–22 public-use samples downloaded from IPUMS-USA to examine the economic outcomes and characteristics for major and detailed racial and ethnic groups.

To estimate results for the 50 largest US metropolitan areas and the portion of states outside of metropolitan areas, we utilized geographic crosswalks from the Missouri Census Data Center's Geocorr applications.[27] We used this information to crosswalk ACS data from Public Use Microdata Areas (PUMAs), the smallest level of geography available in the public use microdata, to the federal Core Based Statistical Area definitions for the 50 largest metropolitan areas. For respondents in PUMAs that coincided with multiple metropolitan areas or parts of states outside these areas, we duplicated the observations to contribute to estimates for all areas the PUMA intersected with and then adjusted the weight or the number of people the observation represented based on the share of the PUMA's population living in the area.

We suppressed all estimates based on sample sizes of fewer than 50 observations because of concerns around their reliability. The specific AA and NHPI ethnic groups identified in the public-use ACS data and analyzed in this report are listed below.

Here are the AA ethnic groups identified in the ACS:

- Asian Indian
- Bangladeshi
- Bhutanese
- Burmese
- Cambodian

- Chinese
- Filipino
- Hmong
- Indonesian
- Japanese
- Korean
- Laotion
- Malaysian
- Mongolian
- Nepalese
- Other Asian
- Pakistani
- Sri Lankan
- Taiwanese
- Thai
- Two or more Asian races
- Vietnamese

Here are the NHPI ethnic groups identified in the ACS:

- Chamorro
- Hawaiian
- Non-Chamorro Micronesian
- Other or multiple Pacific Islander races
- Samoan
- Tongan

Here are the 15 largest metropolitan areas based on the population estimates in the ACS (from most to least populated):

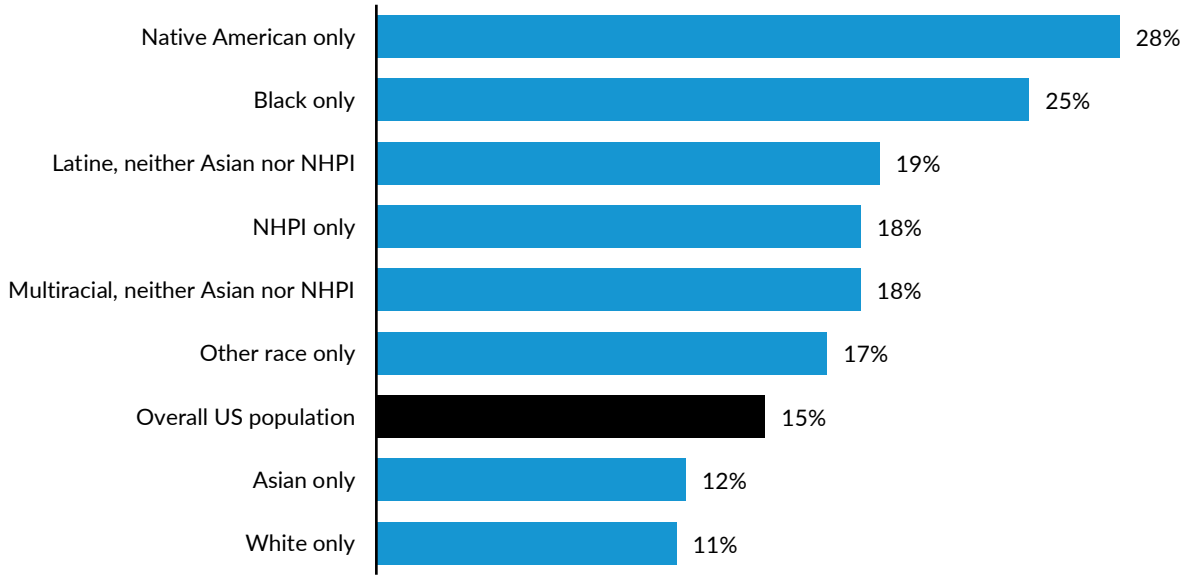
- New York-Newark-Jersey City, NY-NJ-PA
- Los Angeles-Long Beach-Anaheim, CA
- Chicago-Naperville-Elgin, IL-IN-WI
- Dallas-Fort Worth-Arlington, TX
- Houston-The Woodlands-Sugar Land, TX
- Washington-Arlington-Alexandria, DC-VA-MD-WV
- Miami-Fort Lauderdale-West Palm Beach, FL
- Philadelphia-Camden-Wilmington, PA-NJ-DE-MD
- Atlanta-Sandy Springs-Roswell, GA
- Phoenix-Mesa-Scottsdale, AZ
- Boston-Cambridge-Newton, MA-NH
- San Francisco-Oakland-Hayward, CA
- Riverside-San Bernardino-Ontario, CA
- Detroit-Warren-Dearborn, MI
- Seattle-Tacoma-Bellevue, WA

Appendix B. Supplementary Tables and Figures

FIGURE B.1

NHPIs (18 Percent) Had Poverty Rates above the National Average (15 Percent), While Rates for AAs (12 Percent) Were Lower Than the National Level

Share of people with household incomes below the federal poverty level by race and ethnicity, averaged from 2018 to 2022

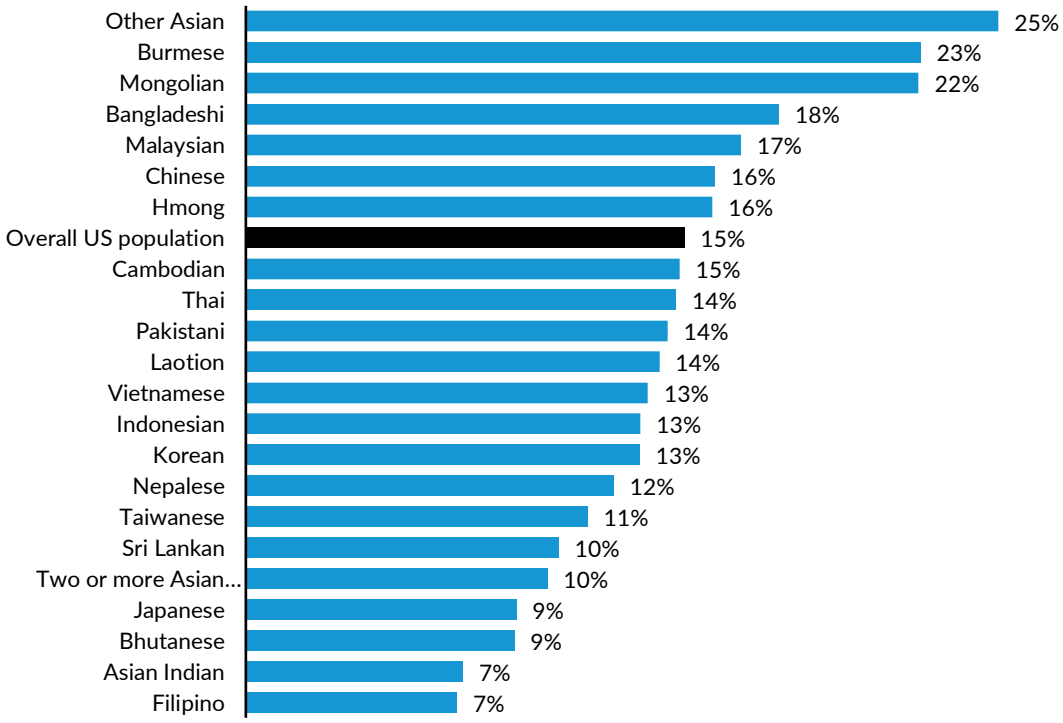


Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Note: The federal poverty level is adjusted according to household size.

FIGURE B.2

AA Subethnic Groups Exhibited a Wide Range of Poverty Rates, from 25 Percent to 7 Percent

Share of people with household incomes below the federal poverty level by detailed race and ethnicity, averaged from 2018 to 2022



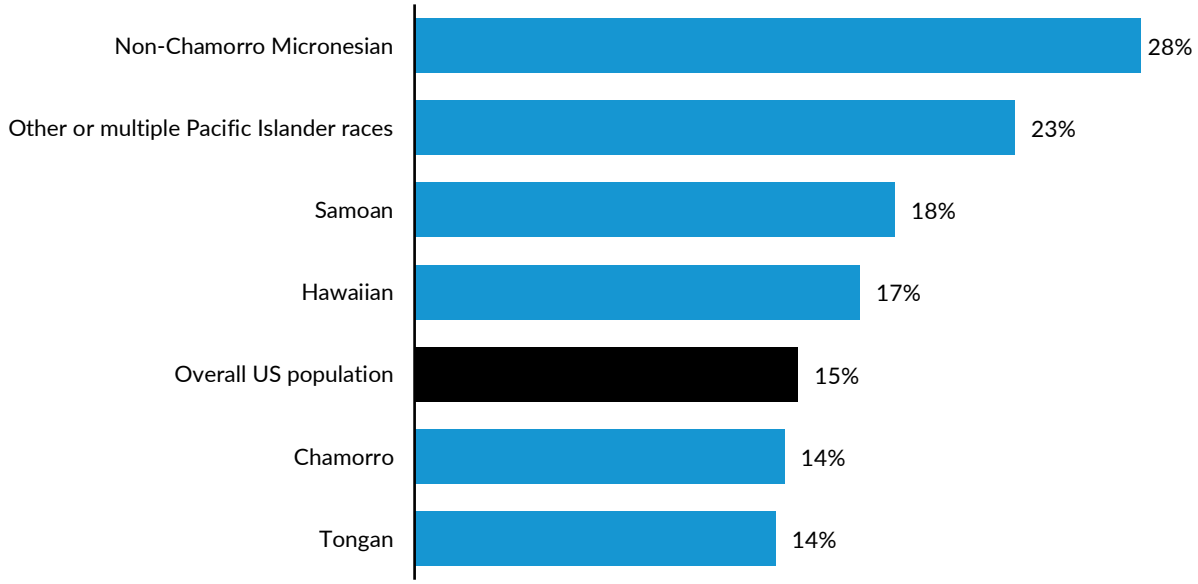
Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Note: The federal poverty level is adjusted according to household size.

FIGURE B.3

Most NHPI Ethnic Groups Had a Poverty Rate Higher Than the National Average (15 Percent)

Share of NHPIs with household incomes below the federal poverty level by detailed race and ethnicity, averaged from 2018 to 2022



Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.

Note: The federal poverty level is adjusted according to household size.

Appendix C. Detailed Data for the Top 15 Metropolitan Areas

TABLE C.1

Share of People Living below the Federal Poverty Level by Race and Ethnicity (East Asia and South Asia) in the Top 15 Metropolitan Areas (%)

		East Asia					South Asia					
Top 15 MSAs (most to least pop.)	**Overall**	**Chinese**	**Japanese**	**Korean**	**Mongolian**	**Taiwanese**	**Asian Indian**	**Bangladeshi**	**Bhutanese**	**Nepalese**	**Pakistani**	**Sri Lankan**
New York-Newark-Jersey City, NY-NJ-PA	14%	17%	10%	10%	30%	10%	8%	17%	5%	10%	15%	9%
Los Angeles-Long Beach-Anaheim, CA	14%	16%	9%	14%	29%	13%	9%	13%		12%	14%	11%
Chicago-Naperville-Elgin, IL-IN-WI	12%	17%	8%	15%	37%	15%	7%	12%		20%	13%	12%
Dallas-Fort Worth-Arlington, TX	12%	10%	11%	12%	63%	6%	5%	20%		11%	9%	8%
Houston-The Woodlands-Sugar Land, TX	15%	11%	11%	11%		6%	7%	9%	46%	7%	12%	9%
Washington-Arlington-Alexandria, DC-VA-MD-WV	9%	10%	5%	7%	15%	8%	4%	8%		3%	10%	9%

	East Asia						South Asia					
Top 15 MSAs (most to least pop.)	Overall	Chinese	Japanese	Korean	Mongolian	Taiwanese	Asian Indian	Bangladeshi	Bhutanese	Nepalese	Pakistani	Sri Lankan
Miami-Fort Lauderdale-West Palm Beach, FL	15%	16%	7%	10%	29%	4%	8%	25%		46%	9%	3%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	14%	19%	10%	14%	6%	11%	7%	17%	29%	6%	19%	28%
Atlanta-Sandy Springs-Roswell, GA	12%	13%	6%	11%	60%	9%	6%	14%		16%	12%	4%
Phoenix-Mesa-Scottsdale, AZ	13%	14%	9%	18%		19%	7%	5%	29%	5%	5%	
Boston-Cambridge-Newton, MA-NH	12%	19%	14%	17%	9%	15%	9%	24%		14%	7%	11%
San Francisco-Oakland-Hayward, CA	10%	11%	8%	10%	5%	8%	4%	13%		5%	10%	3%
Riverside-San Bernardino-Ontario, CA	14%	15%	11%	13%	88%	8%	10%	5%			18%	14%
Detroit-Warren-Dearborn, MI	14%	9%	3%	8%		10%	5%	26%		11%	16%	6%
Seattle-Tacoma-Bellevue, WA	10%	12%	9%	12%	11%	12%	4%		15%	5%	16%	

Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Notes: MSAs = metropolitan statistical areas, pop. = populated.

TABLE C.2

Share of People Living below the Federal Poverty Level by Race and Ethnicity (Southeast Asia and Other) in the Top 15 Metropolitan Areas (%)

	Southeast Asia									Other	
Top 15 MSAs (most to least pop.)	Thai	Burmese	Vietnamese	Cambodian	Laotian	Hmong	Indonesian	Malaysian	Filipino	Other Asian	Two or more Asian races
New York-Newark-Jersey City, NY-NJ-PA	14%	16%	14%	19%	5%		9%	13%	7%	19%	8%
Los Angeles-Long Beach-Anaheim, CA	13%	11%	14%	16%	5%	8%	13%	18%	7%	18%	9%
Chicago-Naperville-Elgin, IL-IN-WI	12%	33%	12%	10%	19%	18%	9%	7%	5%	16%	7%
Dallas-Fort Worth-Arlington, TX	14%	16%	9%	12%	15%		5%	2%	6%	12%	6%
Houston-The Woodlands-Sugar Land, TX	16%	34%	13%	13%	6%		4%	10%	4%	21%	6%
Washington-Arlington-Alexandria, DC-VA-MD-WV	6%	10%	8%	4%	4%		14%		4%	17%	6%
Miami-Fort Lauderdale-West Palm Beach, FL	8%	6%	12%	9%	7%			12%	9%	20%	17%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	3%	19%	17%	16%	20%	24%	40%	26%	6%	28%	25%
Atlanta-Sandy Springs-Roswell, GA	21%	28%	11%	4%	11%	10%	5%	6%	7%	11%	10%
Phoenix-Mesa-Scottsdale, AZ	14%	15%	12%	12%	12%	38%	12%	4%	8%	33%	13%

	Southeast Asia									Other	
Top 15 MSAs (most to least pop.)	Thai	Burmese	Vietnamese	Cambodian	Laotian	Hmong	Indonesian	Malaysian	Filipino	Other Asian	Two or more Asian races
Boston-Cambridge-Newton, MA-NH	15%	12%	14%	14%	7%	45%	14%	8%	7%	24%	7%
San Francisco-Oakland-Hayward, CA	7%	12%	14%	16%	9%	38%	11%	10%	6%	20%	7%
Riverside-San Bernardino-Ontario, CA	14%	20%	16%	16%	14%	7%	8%	17%	6%	15%	11%
Detroit-Warren-Dearborn, MI	8%	9%	17%	61%	31%	7%			6%	25%	9%
Seattle-Tacoma-Bellevue, WA	7%	14%	12%	14%	12%	6%	8%	7%	6%	34%	9%

Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Notes: MSAs = metropolitan statistical areas, pop. = populated.

TABLE C.3

Share of People Living below the Federal Poverty Level by Race and Ethnicity (NHPI) in the Top 15 Metropolitan Areas (%)

Top 15 MSAs (most to least pop.)	Overall	Hawaiian	Samoan	Tongan	Chamorro	Non-Chamorro Micronesian	Other or multiple Pacific Islander races
New York-Newark-Jersey City, NY-NJ-PA	14%	21%	8%		49%		15%
Los Angeles-Long Beach-Anaheim, CA	14%	14%	14%	11%	8%		20%
Chicago-Naperville-Elgin, IL-IN-WI	12%	12%	10%		11%		14%
Dallas-Fort Worth-Arlington, TX	12%	5%	13%	18%	15%		6%
Houston-The Woodlands-Sugar Land, TX	15%	8%	12%	17%			11%
Washington-Arlington-Alexandria, DC-VA-MD-WV	9%	31%			3%		6%
Miami-Fort Lauderdale-West Palm Beach, FL	15%	5%	1%		13%		13%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	14%	14%	45%				
Atlanta-Sandy Springs-Roswell, GA	12%	1%	47%		40%		6%
Phoenix-Mesa-Scottsdale, AZ	13%	19%	10%	16%	9%	10%	14%
Boston-Cambridge-Newton, MA-NH	12%	49%	13%		14%		7%
San Francisco-Oakland-Hayward, CA	10%	21%	12%	14%	12%		10%
Riverside-San Bernardino-Ontario, CA	14%	15%	26%	3%	10%		11%
Detroit-Warren-Dearborn, MI	14%	20%	56%		14%		3%
Seattle-Tacoma-Bellevue, WA	10%	8%	11%	6%	10%	26%	17%

Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Notes: MSAs = metropolitan statistical areas, pop. = populated.

TABLE C.4

Share of People Who Are Housing Cost-Burdened by Race and Ethnicity (East Asia and South Asia) in the Top 15 Metropolitan Areas (%)

		East Asia					South Asia					
Top 15 MSAs (most to least pop.)	Overall	Chinese	Taiwanese	Korean	Japanese	Mongolian	Asian Indian	Pakistani	Bangladeshi	Sri Lankan	Bhutanese	Nepalese
New York-Newark-Jersey City, NY-NJ-PA	37%	41%	28%	41%	37%	57%	27%	48%	58%	38%	67%	45%
Los Angeles-Long Beach-Anaheim, CA	41%	39%	34%	47%	31%	57%	31%	38%	48%	43%		46%
Chicago-Naperville-Elgin, IL-IN-WI	28%	31%	32%	35%	30%	70%	22%	39%	36%	21%		47%
Dallas-Fort Worth-Arlington, TX	29%	29%	25%	41%	33%		20%	31%	40%	33%		37%
Houston-The Woodlands-Sugar Land, TX	30%	25%	9%	32%	35%	40%	23%	34%	37%	27%		32%
Washington-Arlington-Alexandria, DC-VA-MD-WV	28%	26%	20%	31%	25%	51%	18%	32%	46%	44%		18%
Miami-Fort Lauderdale-West Palm Beach, FL	41%	33%	46%	31%	30%	83%	29%	33%	56%	39%	46%	25%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	28%	34%	10%	33%	23%	32%	17%	35%	32%	31%	29%	45%

	East Asia						South Asia					
Top 15 MSAs (most to least pop.)	Overall	Chinese	Taiwanese	Korean	Japanese	Mongolian	Asian Indian	Pakistani	Bangladeshi	Sri Lankan	Bhutanese	Nepalese
Atlanta-Sandy Springs-Roswell, GA	27%	31%	16%	38%	18%	60%	17%	29%	36%	24%	9%	33%
Phoenix-Mesa-Scottsdale, AZ	27%	27%	36%	25%	26%		14%	22%	26%	25%	29%	41%
Boston-Cambridge-Newton, MA-NH	30%	33%	26%	36%	48%	58%	25%	21%	46%	25%		50%
San Francisco-Oakland-Hayward, CA	32%	31%	26%	35%	29%	34%	21%	37%	59%	11%		38%
Riverside-San Bernardino-Ontario, CA	36%	44%	28%	44%	29%	88%	29%	43%	61%	60%	5%	33%
Detroit-Warren-Dearborn, MI	25%	20%	19%	24%	30%		14%	26%	21%	28%	28%	12%
Seattle-Tacoma-Bellevue, WA	29%	25%	23%	35%	26%	83%	16%	29%	34%	12%	28%	31%

Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Notes: MSAs = metropolitan statistical areas, pop. = populated.

TABLE C.5

Share of People Who Are Housing Cost-Burdened by Race and Ethnicity (Southeast Asia and Other) in the Top 15 Metropolitan Areas (%)

	Southeast Asia									Other	
Top 15 MSAs (most to least pop.)	Thai	Burmese	Vietnamese	Cambodian	Laotion	Hmong	Indonesian	Malaysian	Filipino	Other Asian	Two or more Asian races
New York-Newark-Jersey City, NY-NJ-PA	39%	36%	35%	38%	17%	34%	36%	36%	26%	47%	31%
Los Angeles-Long Beach-Anaheim, CA	37%	30%	38%	41%	29%	25%	40%	31%	30%	48%	29%
Chicago-Naperville-Elgin, IL-IN-WI	30%	50%	26%	22%	39%	26%	45%	48%	20%	42%	23%
Dallas-Fort Worth-Arlington, TX	25%	35%	26%	30%	16%	33%	12%	36%	18%	28%	17%
Houston-The Woodlands-Sugar Land, TX	29%	63%	26%	12%	61%		21%	15%	21%	28%	27%
Washington-Arlington-Alexandria, DC-VA-MD-WV	25%	36%	30%	26%	30%	39%	29%	32%	22%	45%	20%
Miami-Fort Lauderdale-West Palm Beach, FL	38%	41%	20%	11%		5%	13%	22%	60%	34%	
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	27%	16%	31%	18%	18%	78%	35%	18%	18%	42%	26%
Atlanta-Sandy Springs-Roswell, GA	30%	42%	26%	15%	33%	15%	40%	3%	22%	27%	23%
Phoenix-Mesa-Scottsdale, AZ	39%	27%	25%	31%	25%	59%	37%	54%	21%	35%	26%

	Southeast Asia									Other	
Top 15 MSAs (most to least pop.)	Thai	Burmese	Vietnamese	Cambodian	Laotion	Hmong	Indonesian	Malaysian	Filipino	Other Asian	Two or more Asian races
Boston-Cambridge-Newton, MA-NH	32%	24%	38%	35%	47%	66%	37%	4%	26%	29%	20%
San Francisco-Oakland-Hayward, CA	30%	37%	37%	29%	28%	51%	30%	58%	27%	51%	25%
Riverside-San Bernardino-Ontario, CA	41%	40%	54%	44%	20%	33%	23%	27%	51%	28%	
Detroit-Warren-Dearborn, MI	48%	34%	69%	62%	20%			13%	32%	9%	
Seattle-Tacoma-Bellevue, WA	36%	40%	29%	31%	34%	29%	31%	6%	25%	53%	30%

Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Notes: MSAs = metropolitan statistical areas, pop. = populated.

TABLE C.6

Share of People Who Are Housing Cost-Burdened by Race and Ethnicity (NHPI) in the Top 15 Metropolitan Areas (%)

Top 15 MSAs (most to least pop.)	Overall	Hawaiian	Samoan	Tongan	Chamorro	Non-Chamorro Micronesian	Other or multiple Pacific Islander races
New York-Newark-Jersey City, NY-NJ-PA	37%	35%	37%	13%	45%		30%
Los Angeles-Long Beach-Anaheim, CA	41%	45%	39%	32%	27%		38%
Chicago-Naperville-Elgin, IL-IN-WI	28%	20%			8%		32%
Dallas-Fort Worth-Arlington, TX	29%	35%	29%	29%	21%		35%
Houston-The Woodlands-Sugar Land, TX	30%	24%	9%		30%		39%
Washington-Arlington-Alexandria, DC-VA-MD-WV	28%	13%	37%		22%		7%
Miami-Fort Lauderdale-West Palm Beach, FL	41%	5%	38%		38%		21%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	28%	18%	45%		11%		46%
Atlanta-Sandy Springs-Roswell, GA	27%	1%	74%		39%	58%	23%
Phoenix-Mesa-Scottsdale, AZ	27%	23%	11%	50%	19%	27%	18%
Boston-Cambridge-Newton, MA-NH	30%	37%	77%		17%		30%
San Francisco-Oakland-Hayward, CA	32%	30%	36%	48%	25%	26%	25%
Riverside-San Bernardino-Ontario, CA	36%	32%	41%	54%	29%		32%
Detroit-Warren-Dearborn, MI	25%	29%	16%		14%		3%
Seattle-Tacoma-Bellevue, WA	29%	18%	37%	13%	27%	44%	53%

Source: Urban Institute analysis of five-year (2018–22) American Community Survey public-use microdata from the US Census Bureau, downloaded from IPUMS-USA.
Notes: MSAs = metropolitan statistical areas, pop. = populated.

Notes

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