KRIS NELSON COMMUNITY-BASED RESEARCH PROGRAM

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Invisibility Perpetuated: the Complex Economics of Asian Minnesotans

Prepared in partnership with
Coalition of Asian American Leaders and
Immigration History Research Center

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Acknowledgments

Invisibility Perpetuated: The Complex Economics of Asian Minnesotans is a report prepared by Leoma Van Dort in partnership with the Coalition of Asian American Leaders (CAAL) and the Immigration and History Research Center at the University of Minnesota. The report serves as a research project for the Kris Nelson Community-Based Research Program at the University of Minnesota's Center for Urban and Regional Affairs (CURA). The author would like to acknowledge the assistance and guidance of the following individuals and groups throughout the project process.

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Report Summary

Existing data shows that Minnesota consistently ranks at the top on wellbeing indicators in the country compared to its counterparts but has some of the largest and persistent disparities between the White population and populations of color (Coalition of Asian American Leaders, 2019). For example, Minnesota's poverty rate currently stands at just under 10 percent, the lowest poverty rate since before the Great Recession (Minnesota Compass, 2017). However, according to the latest 2017 American Community Survey (ACS) data, populations of color experience poverty at a rate more than double the statewide poverty rate. In 2017, the proportion of Whites living in poverty was 6.9 percent while poverty levels were higher for African Americans (28.2%), American Indians (28.6%) and Hispanics (19%).

As *The Economic Status of Minnesotans 2018* report highlights, data about the economic condition of Minnesotans is not always collected and presented in a way that helps policymakers and community leaders understand the key differences among Minnesota's diverse populations (Minnesota State Demographic Center, 2018, p. 3). The Coalition of Asian American Leaders (CAAL) has identified over forty cultural communities that live in Minnesota under the label "Asian" or "Asian Minnesotan" (2015). Quantitative data available from institutional data systems often lack nuance about these different cultural communities because the data represents Asians as a homogenous group through data aggregation. Widely accepted aggregated data hides the economic insecurities experienced by the subpopulations within Minnesota's Asian population. For example, in 2016, the median household income for Asian Minnesotans was an aggregated $70,853 which was higher than the median household income for all Minnesotans ($65,599) and White populations ($68,090). However, when disaggregated by Asian subpopulations, the data showed that the Burmese in Minnesota have a median household income as low as $38,971 while Asian Indians have a median household income as high as $110,026. This indicates the income disparity within the Asian Minnesotan population itself, and therefore, the need for disaggregated data to develop targeted solutions to help populations experiencing poverty.

Moreover, data is often available only for the largest racial and ethnic groups nationally, but these racial and ethnic groups might not be the most relevant in Minnesota. This is because the makeup of Minnesota's Asian population is different compared to the rest of the nation. In 2016, the three largest Asian subpopulations in Minnesota were Hmong (72,962), Asian Indian (40,848), and Chinese (28,076) whereas the nation's three largest Asian populations were Chinese (4 million), Filipino (3.9 million), and Asian Indian (3.8 million). Further, while it is estimated that Minnesota is home to the largest Karen population in the United States and outside Southeast Asia (Karen Organization of Minnesota, n.d.; Council on Asian Pacific Minnesotans, 2012), the Karen do not appear as a separate category in the American Community Survey data. When populations do not appear in the data they run the risk of been excluded from federal, state, and other programs that can address the specific needs of communities in Minnesota.

As many scholars and advocacy groups have identified, data disaggregation must be conducted and supported to include accurate and meaningful information about Asian American experiences to achieve equitable social, economic, and health outcomes for Asian communities (Asian Americans Advancing Justice, 2017; Edlagan & Vaghul, 2016; Srinivasan and Guillermo, 2000; Runes & Park, 2018; Runes, 2016). To that end, this report builds on CAAL's previous and ongoing efforts to dispel stereotypes about Asian Minnesotan economic success and shift the narrative so that challenges around poverty and wealth-building among Asian communities are visible to broader audiences working on economic justice. CAAL (2015) identifies the following strategies to advance equity for all Asian Minnesotans:

1. Increase financial resources to strengthen community infrastructure and meet the needs of Asian Americans;
2. Collect better data on race, ethnicity, and language that can be disaggregated and shared publicly;
3. Advocate for policy that includes Asian American priorities and voices; and
4. Grown civil leadership of Asian Americans.

In keeping with these strategies, this report presents tabulated data and a narrative on the economic disparities and considerations of Asian Minnesotans primarily based on 2011-2015 census data and a review of existing literature. The report discusses seven main topics that relate to Invisibility Perpetuated: The Complex Economics of Asian Minnesotans:: (1) Geographic distribution; (2) Population growth; (3) Demographics; (4) Employment; (5) Income and poverty; (6) Housing; and (7) Intergenerational wealth-building. Each topic presents several socioeconomic indicators for the primary racial and ethnicity groups in Minnesota (aggregated data) as well as for fourteen Asian populations (disaggregated data). The fourteen Asian populations included in this report are, Chinese, Japanese, Korean, Taiwanese, Asian Indian, Nepali, Pakistani, Bhutanese, Cambodian, Filipino, Hmong, Lao, Thai, and Vietnamese.

The report uses existing census data that relate to the socioeconomic status of Asian Minnesotans to the best effect, interprets key socioeconomic indicators, identifies gaps in existing indicators, and presents future research directions. Particularly, the report discusses familial money sharing practices that are not well defined by traditional economic indicators. The report also includes the following: (1) a socioeconomic profile of the Burmese in Minnesota; (2) strategies for alleviating poverty and supporting wealth-building, including a list of organizations in Minnesota working with Asian communities to improve their socioeconomic status and overall well-being and three case studies highlighting efforts made by local and non-local organizations to alleviate poverty and help build intergenerational wealth for Asian communities; (3) recommendations for CAAL and other organizations working to advance economic stability for Asian Minnesotans to consider in their programming, outreach, and policy advocacy efforts; and (4) a qualitative research design that will help CAAL better understand the unique economic challenges that the different Asian Minnesotan communities experience in their day-to-day lives.

Key Data Findings

- In 2016, Ramsey County had the largest proportion of Asian Americans (13.59%) in Minnesota.[1]
- Among all Minnesotan cities, St. Paul had the largest percentage of Asians (17.91%) while Minneapolis had the largest number of Asians (411,452 persons) in 2017.[2]
- The population of Asians grew by 92 percent from 2000[3] to 2017[4] with the highest population growth seen among Pakistani (354%), Thai (206%), Taiwanese (172%), Asian Indian (165%), and Hmong (100%).
- While the three largest Asian subpopulations in 2000 were Hmong (41,800 persons), Vietnamese (18,824 persons), and Asian Indian (16,887 persons), in 2017, the three largest Asian subpopulations were Hmong (83,548 persons), Asian Indian (44,804), and Chinese (28,918 persons).[5]
- The median age for Asians is 28.8 years compared to 40.8 years for the White population. The Japanese have the highest median age (46.5 years) with 69 percent of the population over the age of 35, while forty five percent of the Burmese population is below 18 years with a median age of 20.7 years.[6]
- More than half of the Asian population in Minnesota (62%) are not born in the United States. The largest foreign-born population is Burmese (88%) while the largest U.S. born population is Hmong (58%).[7]
- More than half of the Asian population in Minnesota (55%) have entered the U.S. before the year 2000. Among the different Asian subpopulations nearly half of the Burmese population (49%) has lived in the U.S. for less than a decade while a majority of Laotians (74%), Cambodians (61%), and Koreans (55%) have lived in the U.S. for more than 3 decades.[7]
- A larger proportion of Asians age 25 and above (43%) have a bachelor's degree or graduate/professional degree compared to other races and ethnicities in Minnesota. While 70 percent of Taiwanese have a graduate or professional degree, 80 percent of Burmese have less than a high school diploma.[7]
- Among the different races and ethnicities speaking a language other than English at home, 78 percent of Asians speak languages other than English. However, while 69 percent of Koreans only speak English at home, only 3 percent of Burmese speak only English at home.[7]

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[1] U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates.
[2] Kolmar, C. (9 December 2018). These are the 10 Minnesota cities with the largest Asian population for 2019. HomeSnacks. Retrieved from https://www.homesnacks.net/most-asian-cities-in-minnesota-1214574/
[3] U.S. Census Bureau, Census 2000, Summary File 1.
[4] U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates.
[5] U.S. Census Bureau, Census 2000, Summary File 2.
[6] Manson, S., Schroeder, J., Van Riper, D., & Ruggles, S. IPUMS National Historical Geographic Information System: Version 13.0 [Database]. Minneapolis: University of Minnesota. 2018. http://doi.org/10.18128/D050.V13.0
[7] U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates.

- Among the Asian Minnesotan population, the Burmese have the largest share of the population without jobs (55%), out of which 52 percent are not in the labor force. On the other hand, 75.6 percent of Taiwanese have the largest share of the population who are employed.[7]
- Asian Minnesotans have the second highest proportion of people (58%) who work "full-time". However, Asian Americans also constitute the largest proportion of people who did not work (35%) in the past 12 months.[7]
- Asian Indians have the highest share of "full-time" employees (69%). However, only 39 percent of Burmese were in "full-time" jobs. The percentage of people who did not work is also the highest among the Burmese (46%).[7]
- Asian households have the highest median income ($66,780) in Minnesota. The Burmese have the lowest median household income ($25,823) which is nearly four times lower than the highest median household income for Asian Indians ($96,291).[7]
- Asians have the largest percentage of households (7 percent) in the highest income bracket ($200,000 or more) and the second smallest share of households (7 percent) in the lowest income bracket (less than $10,000 per year).[7]
- Pakistani have the largest share of households (18%) with incomes in the highest income bracket ($200,000 or more). In contrast, only 0.6 percent of Burmese households are in the highest income bracket.[7]
- Among non-White races and ethnicities in Minnesota, Asians have the highest per capita income ($25,956). Among the Asian subpopulation, however, the Burmese have the lowest per capita income ($7,715) which is six times lower than the highest per capita income earned by the Pakistani ($46,726).[7]
- The second highest average retirement income ($21,769) is earned by Asian households. However, only 4.7 percent of the Asian population have retirement incomes. Based on the available data, the Chinese receive the highest average retirement income ($30,988).[7]
- Asians have the second highest percentage of people (84%) living with an income at or above the poverty line, coming after Whites (91%).[7]
- While 95 percent of Asian Indians have incomes at or above the poverty line, nearly two-thirds of Burmese (60%) have incomes below the poverty level.[7]
- Poverty among Asian children age 18 and below is low (6.3%) compared to other minority populations. Child poverty is lowest among Japanese, with only 7 percent of children living below the poverty level. Child poverty is highest among Burmese, with 29.7 percent of children living in poverty.[7]
- Asians in Minnesota have the second highest homeownership rate (55%). While 77 percent of Taiwanese are homeowners, only 15 percent of Burmese live in owner-occupied homes.[7]
- Among the different Asian groups, Hmong (17.2%) and Cambodians (17.1%) have the highest share of households with three or more generations, whereas less than 3 percent of Taiwanese households are multigenerational.[8]

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[8] U.S. Census Bureau, 2010 Census.

- Asians have the second highest average household size: 4.0 for owner-occupied units and 3.0 for renter-occupied units. The average household size of Hmong households in 5.6 for homeowners and 4.1 for renters, the largest among Asian populations.[7]
- Among Asian Minnesotans, the Burmese experience overcrowded housing the most. That is, 28 percent of owner-occupied housing units and 72 percent of renter-occupied housing units have more than one occupant per room.[7]
- In Minnesota, a larger share of Southeast Asians households is cost-burdened (43.3%) compared to Other Asian households that are cost-burdened (28.6%).[9]

[9] Minnesota Compass. (2015) Cost-Burdened Households. Retrieved from
https://www.mncompass.org/housing/cost-burdened-households#1-12702-g

Key Recommendations

1. Collect and use data disaggregated by race, ethnicity, language, and geography among others to perform better analyses relevant to the different Asian subpopulations in Minnesota.

2. Collect and use both quantitative and qualitative data to develop a more nuanced and comprehensive understanding of the economic challenges experienced by individuals and families in the Asian community.

3. Develop quantitative and qualitative indicators to evaluate program outcomes at the program level (e.g. increased savings and credit, reduced debt, etc.) as well we at the individual and community level (e.g. community empowerment, financial independence and capabilities, etc.).

4. Identify funding opportunities and partnerships for Asian American-led education, research, and advocacy organizations to carry out research on Asian Minnesotan poverty and share findings with policymakers.

5. Create a capacity-building fund to increase financial resources for Asian American-led organizations to strengthen community-oriented programming, such as financial literacy, language education, homeowner programs, and business development programs, particularly for new immigrants and low-income communities.

6. Identify and leverage cultural assets as an economic development strategy to create jobs and build wealth.

7. Use culturally-embedded, place-based strategies that leverage community knowledge to develop programming and policies that support wealth-building for Asian Minnesotans.

8. Address structural and systemic limitations that create barriers for Asian communities to access financial resources and build assets for long-term financial stability.

9. Develop in-depth case studies of existing Asian American wealth-building initiatives to identify innovative, nontraditional poverty alleviation strategies implemented by other organizations that might be relevant to Asian Minnesotan communities.

10. Work with policymakers, advocacy organizations, community members, and others to identify and strengthen existing poverty alleviation and wealth-building programs, provide targeted outreach, and eliminate barriers to accessing these programs.

Introduction

In 2017, an estimated 18,215,328 of Asian Americans made up about 5.6 percent of the total population in the United States. In Minnesota, about 4.9 percent of the population, that is, 273,194 people identify as Asian American. Research shows that since the year 2000, the Asian population in the U.S. has been the fastest growing racial group in the nation (72% growth) and that the proportion of Asian Americans will reach 14 percent by 2065 (Lopez, Ruiz, and Patten, 2017; Cohn, 2015). In Minnesota, the Asian population has grown from 141,968 to 273,194 (92% growth) between 2000 and 2017. Broadly speaking, Asian Americans are changing the face of Minnesota as well as the United States. However, what does the data say about the economic status of Asian Americans in Minnesota and how does the data reflect the lived experiences of the different Asian communities?

For Asian Americans, three longstanding stereotypes–being perceived as perpetual foreigners, being considered a homogenous group, and being identified as the "model minority" (Lee, et al, 2015)–have led to exclusion from the mainstream community, misunderstandings, and lack of investments. Over the centuries, millions of people from different parts of Asia have left their homes to start new lives in the United States. Minnesota's early Asian population mainly consisted of Chinese, Japanese, and Filipino like the rest of the nation, with the earliest documentation of Asians in Minnesota being in 1880 (Council on Asian Pacific Minnesotans, 2012, p. 4). During the 1970s, a large population of Laotians, Cambodians, Vietnamese, and Hmong arrived in Minnesota as political refugees and in the past two decades, several other Asian populations, including Tibetans, Karen, Burmese, Indians, Bhutanese, and others have migrated to the U.S. for various reasons, including in search of work, to reunite with families, to flee from war and persecution, and for better economic opportunity (Council on Asian Pacific Minnesotans, 2012, p. 4-5).

Part of the Asian American immigration story, therefore, can be explained by the "push and pull effect" where conditions like war, civil unrest, natural disaster, and economic instability push people out from one country, and the United States pulls them in with better-paying jobs, economic stability, and freedom from prosecution (Lee, 2015, p. 4). Because Asians arrived in the U.S. at different times, some more recently than others, and under different circumstances, the differences in immigration and settlement, particularly the circumstances under which they arrived in the U.S., play a significant role in shaping the economic wellbeing of Asian Americans. For example, Asians arriving in the U.S. as refugees typically have had little to no formal education compared to those who arrive on employment-based preferences, through the H1B visa program (Kochchar and Cilluffo, 2018). Asians who have been living in the U.S. for a longer period can also have better access to financial resources and therefore have better economic outcomes compared to those who have recently arrived in the U.S.

Asian Americans not only differ in their country of origin, period of entry to the U.S., and reason for arrival but also in their generational status, ethnicity, religion, culture, and native language which are illustrated in their economic, educational, and housing characteristics. For example, second generation immigrants typically need little to no English language support because they

were born in the U.S., whereas foreign-born students, particularly those who come from non-English speaking backgrounds can face challenges in relation to academic achievement. These differences have resulted in distinct experiences and histories that make up a complex story of Asian Americans. In fact, as Lee (2015) puts it, "There is not one single story, but many" (p. 3).

It has become increasingly evident that the various Asian American subpopulations in Minnesota differ in socioeconomic status, educational attainment, health, and labor force characteristics, among others and that some Asian populations face greater economic challenges. However, the model minority myth that has its roots in World War II and the Cold War still perpetuates that Asians are the most educated, wealthiest, and most successful among minorities in the United States based in part on indicators such as income and educational attainment, and in part on perceptions about Asian cultural traits and values (Pew Research Center, 2013). This perceived economic and educational successes of Asian Americans are still used to compare them with other racial minorities, especially African Americans, particularly to explain African American poverty as "a by-product of a dysfunctional culture with delinquent family values." (Lee, 2015, p. 375). Researchers at the Pew Research Center (2013) also found that Asians, as a group, are more satisfied with their lives compared to other groups, enjoyed economic mobility, and placed more value on hard work, career success, and filial obligation than other Americans. However, the Asian American community in Minnesota and the U.S. is far from homogenous. A significant proportion of Asians still live in poverty or near poverty, have low educational attainment, are unemployed or underemployed, and have little wealth. The model minority myth not only obscures the longstanding inequities and disparities experienced by Asian Americans and the need for investment in communities, but also minimizes the Asian American economic condition to a by-product of "culture," overlooking institutional and structural factors such as immigration policy and racism as well and the intergenerational trauma and stress that result from their migration and acculturation experiences (Xia, et al, 2013).

As CAAL identifies, quantitative data available from institutional data systems often lack nuance about the multitude of Asian communities that live in Minnesota under the label "Asian." There are several limitations in data collection, data analysis and evaluation, and data access and dissemination that fail to provide more accurate and meaningful information about the Asian Minnesotan community to policy makers, researchers, and the public (White House Initiative on Asian American and Pacific Islanders, 2016). These limitations lead to misunderstandings about who Asian Minnesotans are, what unique challenges they face, what needs exist, and what community assets can be uplifted to solve community challenges.

The overall goal of this project is to highlight the economic disparities that exist among Asian Minnesotans, particularly in relation to poverty and wealth, to help policymakers, community leaders, community members, and others working to improve the economic status of all Asian Minnesotans better understand the Asian community and their needs.

The Data

Data and trends related to the economic status of Asian Minnesotans discussed in this report are based on the findings from two data analyses efforts initiated by CAAL: the "What's the Story Behind the Numbers?" report produced in collaboration with Wilder Research in 2015 and the data update and trend analysis produced by the Center for Urban and Regional Affairs at the University of Minnesota in 2018.

The 2015 report used American Community Survey (ACS) data obtained from the Integrated Public Use Microdata Series (IPUMS) 2008-2012 5-year sample. The report presents the data related to the economic status of Asians in Minnesota under five topics including income, living wage, employment, poverty, and homeownership that indicated by six economic indicators, including per capita personal income, adults working and earning a family sustaining wage, proportion of adults working, employment by industry, percent living below the poverty line, and percent of owner-occupied households. Most importantly, the report includes disaggregated data specific to fourteen Asian American subpopulations categorized under three main groups: 1) East Asian, including Chinese, Japanese, Korean, and Taiwanese; 2) South Asian, including Asian Indian, Nepali, and Pakistani; and 3) Southeast Asian, including Burmese, Cambodian, Filipino, Hmong, Lao, Thai, and Vietnamese. More information about the data sources and why these indicators were selected can be found in the 2015 report titled "What's the Story Behind the Numbers?".

This report is primarily based on data from the U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates unless noted otherwise. The report uses 2011-2015 data because more recent data for detailed Asian groups was not available for Minnesota at the time the report was written. Data on multigenerational households is obtained from the U.S. Census Bureau, 2010 Census. Data for cost-burdened households is obtained from Minnesota Compass. The report includes several new demographic and socioeconomic indicators that were not included in the previous reports to highlight additional factors that contribute to the varied economic status of Asian Minnesotan subpopulations. Some of these indicators include median age, place of birth, number of years in the U.S., educational attainment, language spoken at home, labor force status, occupation, work status, retirement incomes, poverty among children and older adults, household size and overcrowding, and remittances.

Limitations in Existing Data and Data Interpretation

There are several cautions on the data available for Asian Minnesotan communities that limit the conclusions that can be drawn from the indicators. Based on a review of existing literature, an analysis of the updated data, and feedback received from CAAL Work Group members, the following gaps can be identified in the available data both in relation to how the data is collected and analyzed as well as what the data implies.

A summary of some of these gaps is presented below.

- **Nature of the ACS questions:**
  Karen and Karenni ethnicities do not appear in the American Community Survey (ACS) data even though the Karen community in Minnesota is considered the largest community outside of Southeast Asia. According to the ACS form, under question six on page two, individuals must self-identify their race if they do not identify themselves with the listed most populous national Asian subgroups. Asian subpopulations that do not appear in the data can be left out of programs and policies that are geared towards alleviating poverty and addressing specific economic challenges faced by these communities.

- **Differences in sample size and large margins of error:**
  Population numbers are low due to the undercount of some Asian communities. There is also no data available for some communities because either there were no sample observations or too few sample observations were available to compute an estimate. The differences in sample size also makes comparison across the different subpopulations difficult. Also, in some cases, the large margin of error that probably result from the sampling methodology raises questions around the validity and accuracy of the data. However, census data used in this report are presented with a 90 percent margin of error. This means that there is a 90 percent probability that the interval defined by the estimate minus the margin of error as well as the estimate plus the margin of error contains the true value.

- **Lack of disaggregated up-to-date data:**
  There are wide economic inequities and disparities between the different Asian subgroups in Minnesota. However, the data for Asian Minnesotans is often presented as an aggregate and the most up-to-date data for the detailed Asian groups is not always available. This makes it difficult to create equity- and culturally-based solutions to address the disparities that some Asian communities face. The broad racial classification also obscures the need for targeted policies and programs that can help families facing economic insecurity.

- **Use of median household income as an indicator:**
  Larger Asian households can have more than two workers in a household. This can result in an overstated household income. The median household income does not adjust for household size, therefore, using this indicator to measure income can be misleading and lead to incorrect interpretations of Asian American economic conditions. Therefore, household income must be understood in relation to household size and number of workers.

The Literature

Existing literature identified several key topics pertinent to understanding the economic status of Asian Americans. These topics include:

- Demographic characteristics, including population size and growth, geographic origins, and immigration and settlement patterns (Lopez, Ruiz, and Patten, 2017; Cohn, 2015; Ramakrishnan, 2015; Kochchar and Cilluffo, 2018; Asante-Muhammad, 2018);

- Housing characteristics, including multigenerational living and housing opportunities for multigenerational households (Kochchar and Cohn, 2011; Cohn and Passel, 2018; Lopez, Ruiz, and Patten, 2017; NBC News, 2014; Sisson, 2017);

- English language competency and its implications on educational attainment, employment, and access to other resources (Pew Research Center, 2013; Lopez, Ruiz, and Patten, 2017);

- Education, including the harmful implications of the model minority myth around perceived educational success among all Asian Americans and the influence of English language competency, the number of years spent in the U.S., and the lack of Asian K-12 teachers on student performance (Lopez, Ruiz, and Patten, 2017; Edlagan and Vaghul, 2016; Pew Research Center, 2017; Council on Asian Pacific Minnesotans, 2012, p. 19; Ramakrishnan and Ahmad, 2014; Asian American Legal Defense and Education Fund, 2008; Vang, 2004; Lee & Kumashiro, 2005; Verges, 2015; Huynh, 2017; National Education Association, n.d.);

- Income divide and poverty, including the implications of using aggregated data to assess the economic status of Asian Americans and the importance of considering the historical circumstances that define Asian communities' economic wellbeing (Kochchar and Cilluffo, 2018; Asante-Muhammad, 2018; Lopez, Ruiz, and Patten, 2017);

- Employment, including unemployment rates and occupations (Asante-Muhammad, 2018; Pew Research Center, 2013; Le, 2018); and

- Wealth and wealth-building, including the wealth gap within the Asian American population and nontraditional strategies for creating intergenerational wealth (Runes, 2018; Weller and Thompson, 2016; Darity, Hamilton, Paul, et al, 2018; Asian American Press, 2017).

Only a handful of literature included information and disaggregated data specific to Asian Minnesotans. Most of the literature that discussed the economic status of Asian Americans was based on national aggregated data for Asians. However, current knowledge, trends, and findings related to poverty and wealth among Asian Americans in the United States provided

valuable insight for this project. While the full literature review is not included in this report due to its limited relevance to Asian Americans in Minnesota, the information presented above offers an overview of the literature that provided the framework for the topics discussed in this report.

A review of the literature primarily revealed that there are many disparities among Asian American subpopulations even though Asian Americans as an aggregate depict successful measures of social and economic wellbeing. A more nuanced understanding of what poverty looks like among Asian Americans, particularly among Asian Minnesotans requires data analyses that is specific to Minnesota and data that is disaggregated for the different Asian subpopulations. The literature also raises questions around how applicable and relevant some of the most widely used economic indicators are in understanding poverty and other measures as it relates to the unique characteristics and experienced of the diverse Asian population. Therefore, this report identifies opportunities for developing and using better indicators for understanding the economic successes and challenges experienced by Asian Minnesotans. Particularly, the literature review was helpful in identifying the following, often overlooked factors that influence the economic status of Asian Americans.

- **The Asian family composition:**
  Among Asian Americans, the average family size is typically large, and many households are multigenerational. Households can also be multi-racial/multi-ethnic. Each of these characteristics create unique needs for Asian families, particularly in relation to income, housing, spending, and wealth-building. It is important to take these factors into consideration when defining what poverty looks like for Asian Minnesotan communities.

- **Social and historical considerations:**
  The disparities in economic outcomes result in part from institutional and structural systems that have historically privileged some groups over others, varying levels of opportunity, as well as various social and historical circumstances of the different Asian groups. According to the Minnesota State Demographic Center (2016), traditional population surveys, such as the ACS, fail to adequately capture such important social and historical contexts unique to each cultural group (p. 58). For example, the number of years lived in the United States, the circumstances under which the different groups arrived in the United States, English language competency, and generational trauma can shape educational and economic outcomes for Asian Americans.

- **Social and cultural assets:**
  The data fails to capture the networks and relationships among family and community members that help Asian families and individuals respond to economic challenges. For example, familial money sharing practices, non-traditional wealth building strategies, entrepreneurial activities, and multigenerational households are important assets that exist within Asian families and communities despite and in response to the economic challenges they face. It is important to both identify the value of such assets as well as

the unique challenges that arise out of such cultural practices that can contribute to economic hardship.

A comprehensive analysis of the economic realities of Asian subpopulations in Minnesota requires a more tailored approach to understanding the lived experiences of the different cultural groups in the context of their unique histories, structural inequities, financial practices, and familial as well as community relationships. This information can be critical to providing a more holistic picture of poverty among Asian families and individuals in Minnesota so that equitable solutions to poverty can be developed.

Understanding Poverty Among Asian Minnesotans

The following section includes maps, graphs, and tables to present information pertinent to understanding the socioeconomic status of Asian Minnesotans and informing policies geared towards improving the lives of all Asian populations in Minnesota. This section presents data and information under seven main topics (1) Geographic distribution; (2) Population growth; (3) Demographics; (4) Employment; (5) Income and poverty; (6) Housing; and (7) Intergenerational wealth-building.

The Geographic Distribution of Asian Minnesotans

Identifying the geographic spread of Asians in Minnesota, including cities and counties where Asians are mostly concentrated, can help community-based organizations, social service agencies, and policy advocates take targeted approaches to developing community programming and services.

- In Minnesota, Ramsey County has the highest proportion of Asian Americans (13.59%) (see Figure 1). Five other counties have five to ten percent of Asians: Hennepin (6.88%), Nobles (5.99%), Olmsted (5.96%), Scott (5.9%) and Washington (5.06%). Twenty-four other countries have one to five percent of Asians while the remaining counties have less than 1 percent of Asians.

A recent article listed the ten Minnesota cities with the largest percent of Asian populations based on 2013-2017 ACS data (Kolmar, 2018). A list of these cities, population numbers, and percentages can be found in Table 1.

- Even though Minneapolis ranks 31 on Kolmar's (2018) list of cities with the highest proportion of Asians (6.02%), Minneapolis has the largest number of Asians among all other cities in Minnesota (411,452 persons).

- Following Minneapolis are St. Paul (300,820 persons), Rochester (112,683 persons), Duluth (86,066 persons), Bloomington (85,417 persons), and Brooklyn Park (79,462 persons) (Kolmar, 2018).
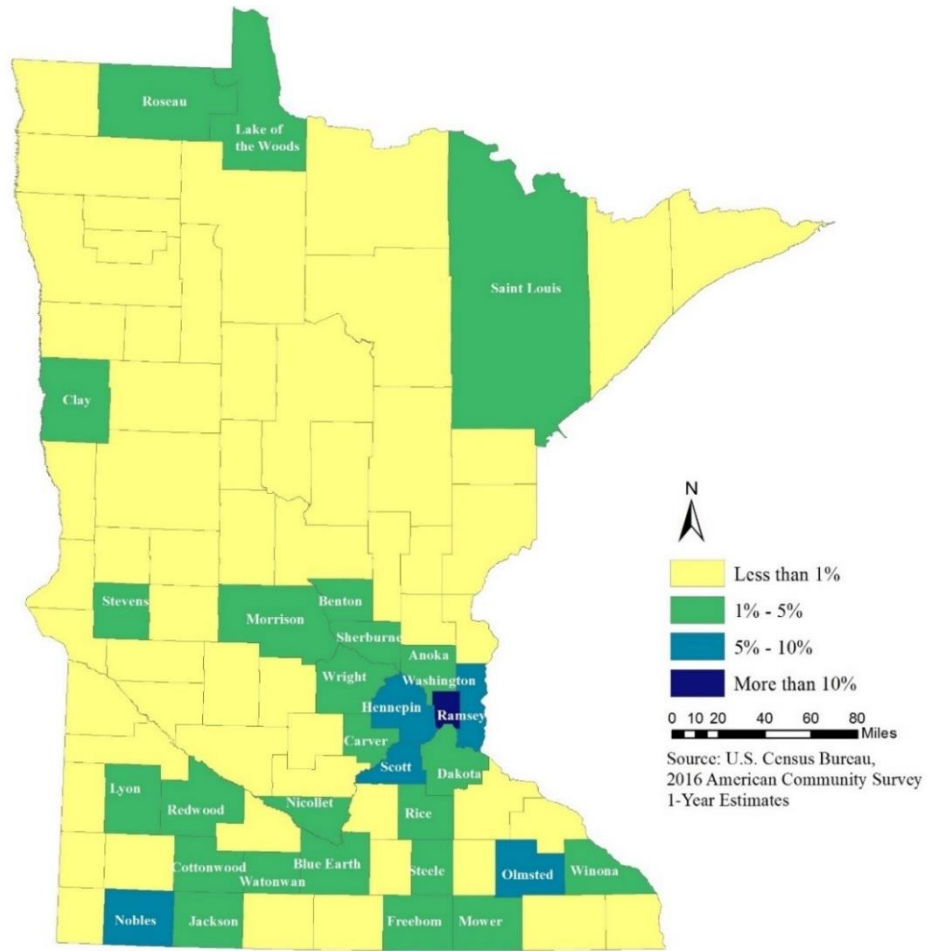
Figure 1. Proportion of Asians in Minnesota by County

Table 1: Ten Minnesota cities with the largest proportions of Asians (Kolmar, 2018)

Rank	City and County	Percent of Asians	Number of People
1	St. Paul (Ramsey)	17.91%	300,820
2	Brooklyn Park (Hennepin)	17.26%	79,462
3	Brooklyn Center (Hennepin)	16.75%	30,885
4	Little Canada (Ramsey)	16.08%	10,321
5	Maplewood (Ramsey)	14.86%	40,127
6	Falcon Heights (Ramsey)	14.39%	5,560
7	Eden Prairie (Hennepin)	10.04%	63,660
8	Shakopee (Scott)	9.96%	40,024
9	Worthington (Nobles)	9.92%	13,142
10	Hopkins (Hennepin)	9.74%	18,217

Asian Minnesotan Population and Growth

- According to the latest census data, in 2017 there were 273,194 Asians in Minnesota, that is, nearly 5 percent of the total population in Minnesota (see Table 2).

- The population of Asians grew by 92 percent from 2000 to 2017 and was one of the highest population growths in the state.

- African Americans and Hispanic or Latino populations have grown at a higher percentage than Asians: 110 percent and 107 percent, respectively.

Table 2: Population growth in Minnesota from 2000-2017 by race and ethnicity

	2000		2017		2000-2017
	Number of people	Percent of MN population	Number of people	Percent of MN population	Percentage growth
White	4,400,282	89.4%	4,610,465	82.7%	5%
Black or African American	171,731	3.5%	361,130	6.5%	110%
American Indian and Alaska Native alone	54,967	1.1%	60,803	1.1%	11%
Asian	141,968	2.9%	273,194	4.9%	92%
Hispanic or Latino	143,382	2.9%	296,666	5.3%	107%
Total MN	**4,919,479**		**5,576,606**		**13%**

Source: 2000 data from U.S. Census Bureau, Census 2000, Summary File 1 and 2017 data from U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates

- The highest population growths among Asian subpopulations in Minnesota is seen among Pakistani (354%), Thai (206%), Taiwanese (172%), Asian Indian (165%), and Hmong (100%) while a population decline is seen among Laotians (-10%) between 2000 and 2017 (see Table 3).

- In 2000, the three largest Asian subpopulations were Hmong (41,800 persons), Vietnamese (18,824 persons), and Asian Indian (16,887 persons). However, in 2017, the three largest Asian subpopulations were Hmong (83,548 persons), Asian Indian (44,804), and Chinese (28,918 persons) (see Figure 2).

- While it is not clear why census data for Nepalese and Burmese populations in Minnesota is not available for the year 2000, data from 2017 indicates that there were 0.27 percent of Burmese and 0.03 percent of Nepalese in Minnesota.

Table 3: Population growth in Minnesota from 2000-2017 by selected Asian subpopulations

	2000		2017		2000-2017
	Number of people	Percent of total MN population	Number of people	Percent of total MN population	Percentage growth
Asian Indian	16,887	0.34%	44,804	0.80%	165%
Cambodian	5,530	0.11%	9,683	0.17%	75%
Chinese	15,484	0.31%	28,918	0.52%	87%
Taiwanese	576	0.01%	1,568	0.03%	172%
Filipino	6,284	0.13%	12,213	0.22%	94%
Hmong	41,800	0.85%	83,548	1.50%	100%
Japanese	3,816	0.08%	5,542	0.10%	45%
Korean	12,584	0.26%	17,194	0.31%	37%
Laotian	9,940	0.20%	8,972	0.16%	-10%
Pakistani	930	0.02%	4,219	0.08%	354%
Thai	1,046	0.02%	3,198	0.06%	206%
Vietnamese	18,824	0.38%	25,631	0.46%	36%
Burmese	-	-	15,046	0.27%	NA
Nepalese	-	-	1,848	0.03%	NA
Total Asian	**141,968**	**2.89%**	**273,194**	**4.90%**	**92%**
Total MN	**4,919,479**		**5,576,606**		**13%**

Note: The symbol "-" indicates that there was no data available. "NA" means "not applicable."
Source: 2000 data from U.S. Census Bureau, Census 2000 Summary File 2 and 2017 data from Steven Manson, Jonathan Schroeder, David Van Riper, and Steven Ruggles. IPUMS National Historical Geographic Information System: Version 13.0 [Database]. Minneapolis: University of Minnesota. 2018. http://doi.org/10.18128/D050.V13.0
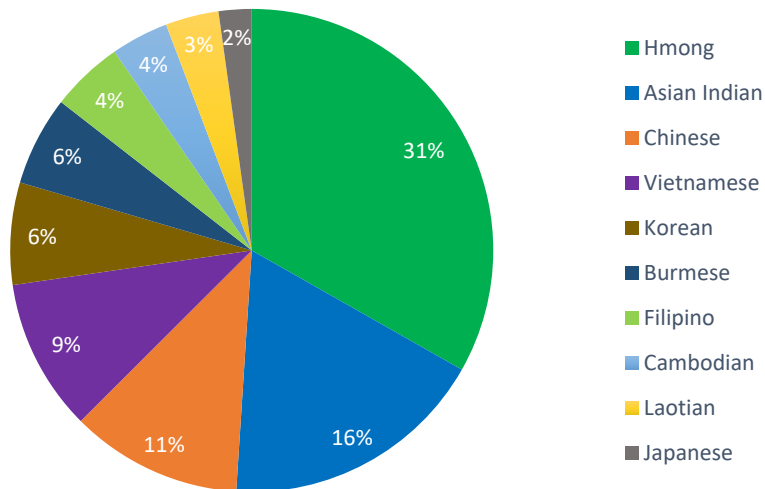
Figure 2: The ten largest Asian subpopulations in Minnesota in 2017 as a percentage of the total Asian Minnesotan population

The Demographics of Asian Minnesotans

The following section includes a discussion of the data related to the following indicators: age composition, place of birth, period of entry to the United States, educational attainment, and language spoken at home as it relates to the primary races and ethnicities as well as the fourteen Asian subpopulations in Minnesota.

Age Composition

The age composition of a population is an important factor to consider in understanding the economic stability of a population. According to Weller and Thompson (2018), "younger households are less likely to be homeowners, more likely to be in jobs without DB [defined benefit] pensions, and tend to have fewer years to accumulate pension wealth of any kind" (p. 193).

- The Asian Minnesotan population in general is younger compared to the White population and the total Minnesota population: the median age for Asians is 28.8 years compared to 40.8 years and 37.7 years for the White population and the total Minnesota population, respectively (see Table 4).

- Also, 29 percent of Asians are below 18 years compared to 22 percent of Whites (See Figure 3). However, the Hispanic and Black populations are younger than Asians. Forty percent of Hispanics and 34 percent of Blacks are below 18 years.

Table 4: Median age of Minnesotans by race and ethnicity

	Median age (years)	MOE
White	40.8	0.1
Black or African American	27.1	0.2
American Indian	29.5	0.6
Asian	28.8	0.2
Hispanic or Latino	23.9	0.2
Total population	37.7	0.1
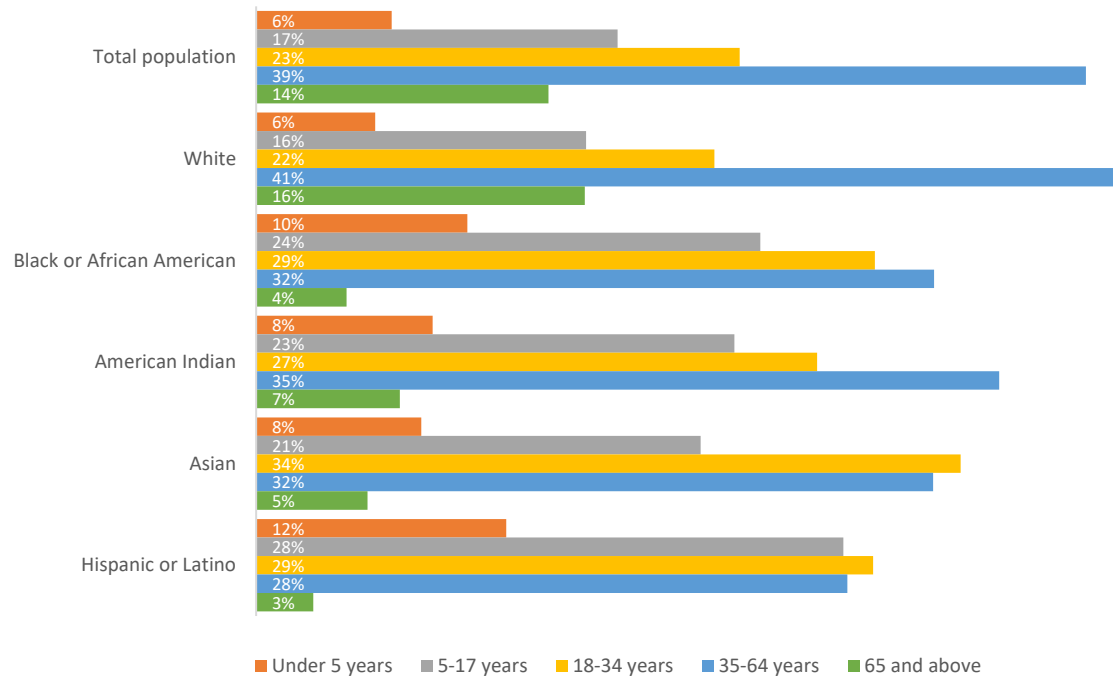
Figure 3. Age distribution of Minnesotans by race and ethnicity

- Even though the median age for Asians as an aggregate is 28.8 years, data disaggregated by Asian subpopulations shows a higher median age for some population groups, such as Japanese (46.5 years) and Filipino (38.5 years), which are higher than the state median age (see Table 5).

Table 5: Median age of Minnesotans by Asian subpopulations

	Median age (years)	MOE
Asian Indian	31.2	0.4
Cambodian	29.7	1.4
Chinese	31.5	1.3
Taiwanese	32.6	3.5
Filipino	38.5	1.9
Hmong	22.4	0.5
Japanese	46.5	5.5
Korean	31.1	0.9
Laotian	33.2	1.4
Pakistani	31.5	2.6
Thai	33.3	3.9
Vietnamese	36.2	1.3
Burmese	20.7	1.2
Nepalese	26.6	1.2

- The Burmese are the youngest Asian population group (median age of 20.7 years). Forty five percent of the Burmese population is below 18 years (see Figure 4). In other words, nearly half the Burmese population are children. The Japanese have the highest median age (46.5 years) with 69 percent of the population over the age of 35.
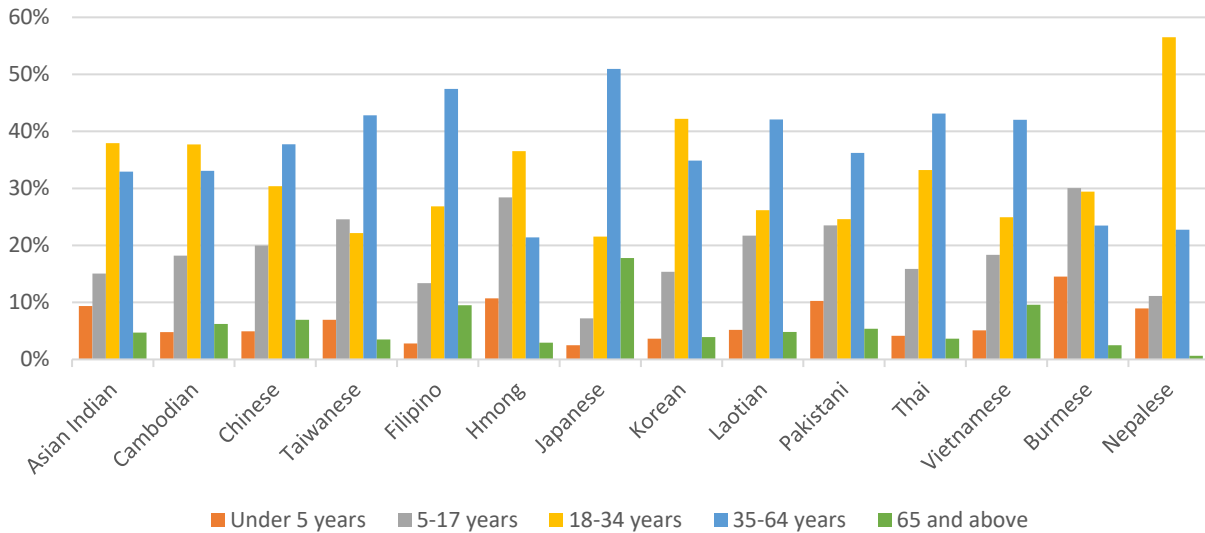
Figure 4. Age distribution of Minnesotans by Asian subpopulations

Place of Birth

The foreign-born or U.S. born status of individuals and communities is an important consideration in understanding poverty among Asian Americans. Research shows that foreign-born individuals are much more likely to be unbanked, less likely to participate in formal retirement savings programs, and have lower levels of financial literacy compared to their U.S. born counterparts (Barcellos, et al, 2012). These factors have implications on individuals' and families' ability to accumulate wealth.

- In 2015, the largest populations of foreign-born Minnesotans were born in Mexico (66,605), Somalia (27,373), India (28,403), Laos (25,436), Vietnam (18,330), China (19,900), Ethiopia (17,536), and Thailand (17,260) (Minnesota State Demographic Center, n.d.).

- In Minnesota, more than half of the Asian population (62%) is not born in the United States and is the largest foreign-born population in Minnesota (see Figure 5). However, disaggregated data shows that more than half of the Hmong population (58%) are born in the U.S. (see Figure 6). Following Hmong, the next two largest U.S.-born Asian populations include Japanese (45%) and Laotian (44%). The three largest foreign-born populations include, Burmese (88%), Nepalese (88%), and Korean (81%).
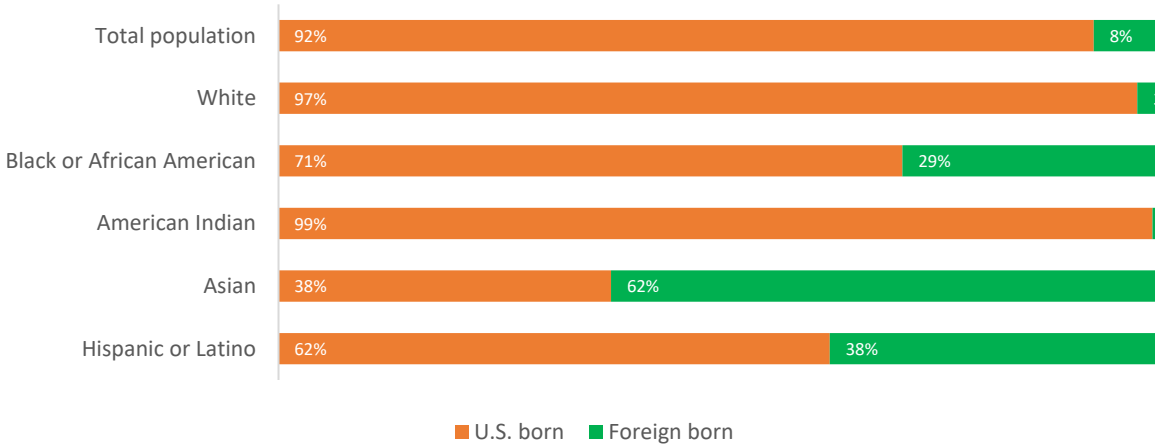
Figure 5. Minnesota races and ethnicities by place of birth
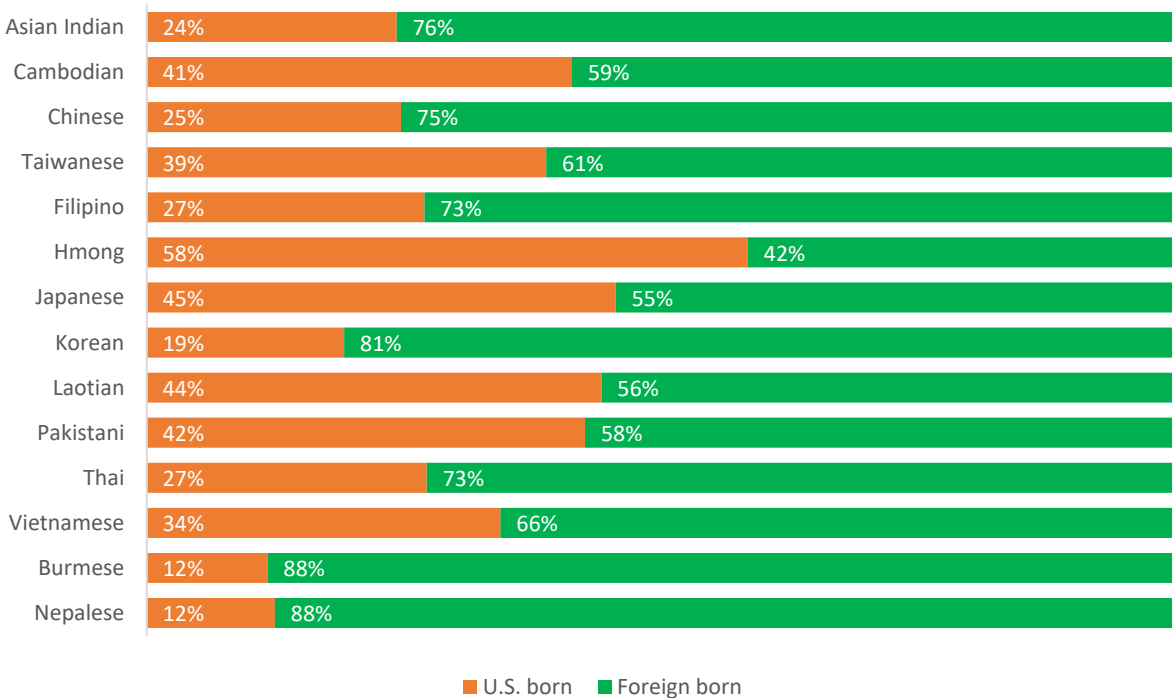
Figure 6. Asian Minnesotan subpopulations by place of birth

Period of Entry to the U.S.

Studies suggest that compared to immigrant groups who have been in the U.S. for a longer period of time, recently arrived immigrant groups have less access to financial knowledge to navigate financial systems (Condon, et al, 2015), have lower financial confidence and trust levels in the banking system, and make fewer regular contributions to retirement plans (Barcellos, et al, 2012).

- As an aggregate, more than half of the Asian population in Minnesota (55%) have entered the U.S. before 2000 similar to the White population (58%) (see Figure 7). This means that more than half of the Asian Minnesotan population has lived in U.S. for more than nine years.

- However, some Asian populations have lived here for less than 10 years, indicating more recent immigrant arrivals (see Figure 8). For example, nearly half of the Burmese population (49%) has entered the U.S. in 2010 or later and only 1 percent of them have entered the U.S. before 1990. A larger proportion of Burmese has lived in the U.S. for less than a decade.

- However, there are populations who have lived in the U.S. for more than 29 years: a majority of Laotians (74%), Cambodians (61%), and Koreans (55%) have entered the U.S. before 1990.

	Entered 2010 or later	Entered 2000 to 2009	Entered 1990 to 1999	Entered before 1990
Total population	14%	36%	25%	26%
White	9%	32%	26%	32%
Black or African American	18%	48%	27%	7%
American Indian	8%	43%	13%	36%
Asian	16%	29%	22%	33%
Hispanic or Latino	9%	45%	29%	18%
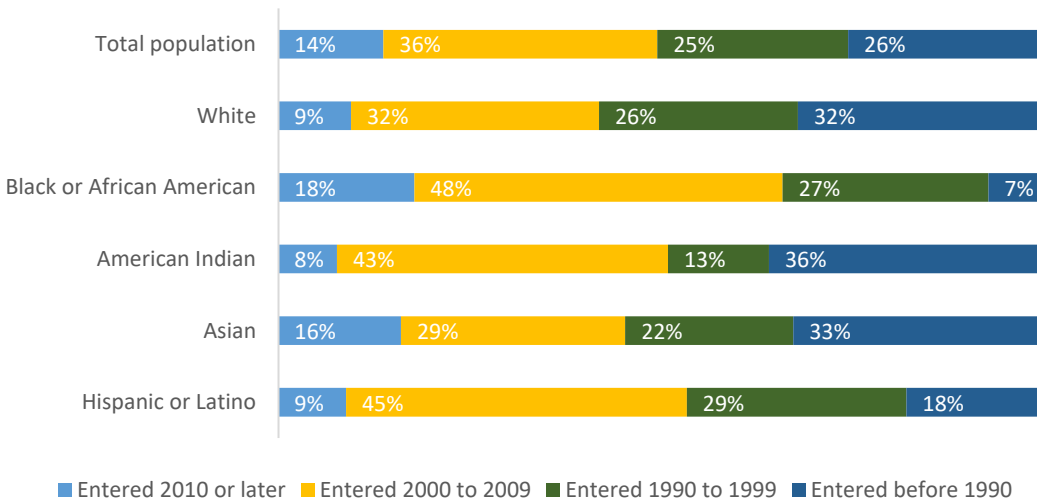
Figure 7. Period of entry to the U.S. by race and ethnicity

Asian Indian: Entered 2010 or later 28%, Entered 2000 to 2009 39%, Entered 1990 to 1999 19%, Entered before 1990 14%
Cambodian: 5%, 19%, 14%, 61%
Chinese: 21%, 34%, 25%, 20%
Taiwanese: 15%, 13%, 45%, 27%
Filipino: 13%, 33%, 22%, 32%
Hmong: 4%, 22%, 26%, 48%
Japanese: 14%, 34%, 15%, 36%
Korean: 9%, 21%, 15%, 55%
Laotian: 4%, 9%, 13%, 74%
Pakistani: 7%, 50%, 24%, 19%
Thai: 24%, 23%, 25%, 28%
Vietnamese: 8%, 23%, 37%, 33%
Burmese: 49%, 47%, 3%
Nepalese: 37%, 49%, 13%, 1%

■ Entered 2010 or later   ■ Entered 2000 to 2009   ■ Entered 1990 to 1999   ■ Entered before 1990

Figure 8. Period of entry to the U.S. by Asian subpopulations

Educational Attainment

Education is one of the strongest predictors of economic status. A higher educational attainment can lead to higher earnings and better economic success.

- A larger proportion of Asians age 25 and above (43%) have a bachelor's degree or graduate/professional degree compared to Whites (35%) and other minority populations: Black (19%), American Indian (12%), and Hispanic or Latino (17%) (see Figure 9).

■ Less than high school diploma   ■ High school graduate   ■ Some college or associate's degree
■ Bachelor's degree   ■ Graduate or professional degree
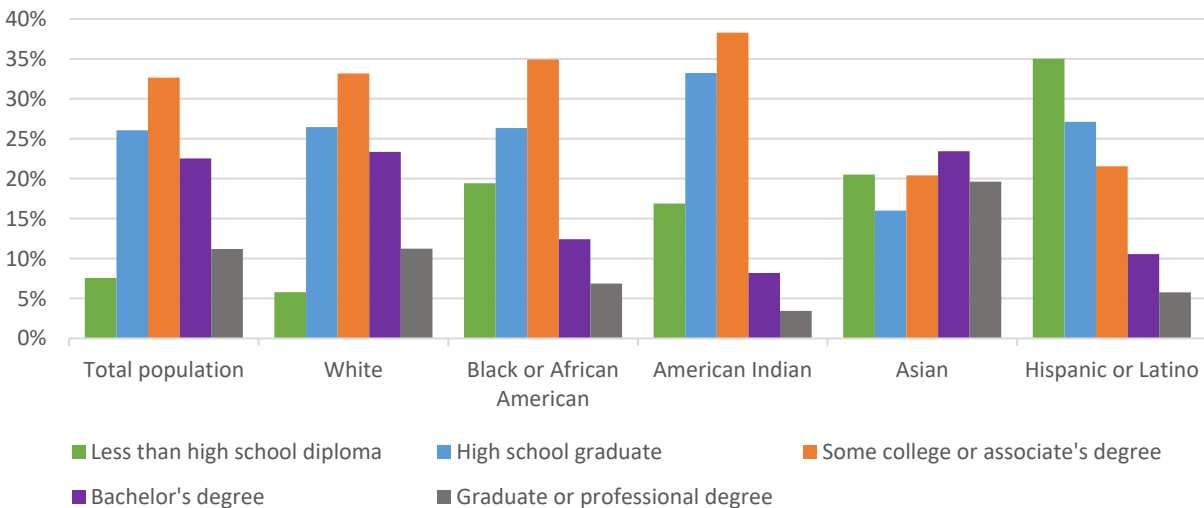
Figure 9. Educational attainment by race and ethnicity

This high level of educational attainment masks disparities within the Asian population.

- While Taiwanese, Pakistani, Asian Indian, and Chinese have the largest proportions of people with a graduate or professional degree, that is, 70 percent, 45 percent, 45 percent, and 38 percent, respectively, among the Burmese, 80 percent of the population have less than a high school diploma (see Figure 10).

- For several other Asian groups, too, half or more than half of the population have less than a high school diploma or a high school diploma: Hmong (54%), Cambodian (53%), and Vietnamese (50%).
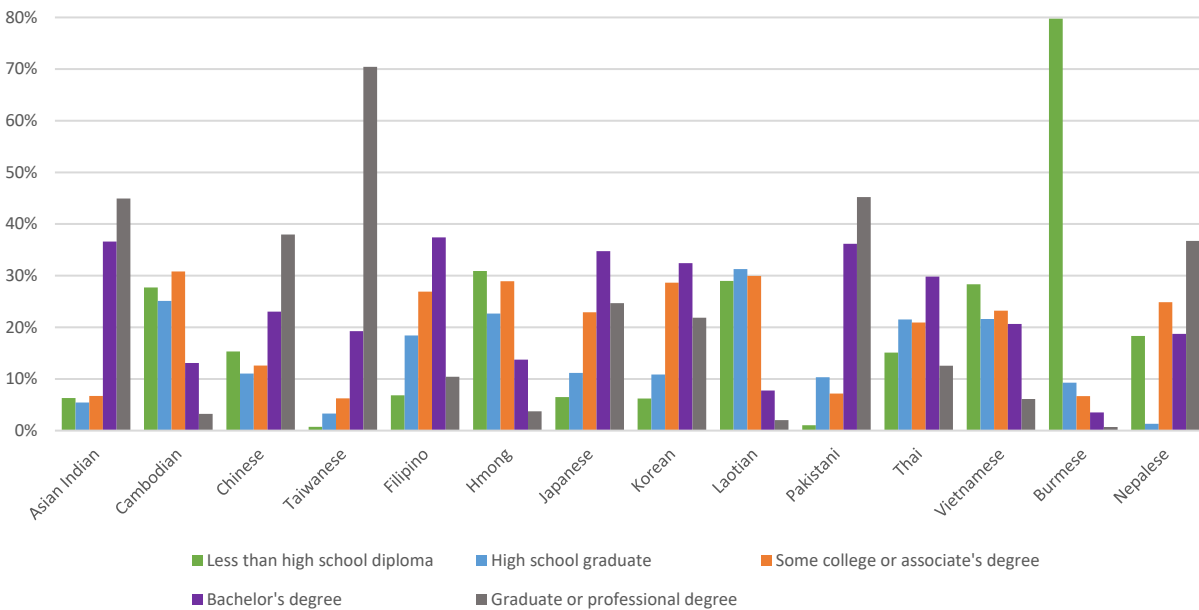
Figure 10. Educational attainment by Asian subpopulations

Language Spoken at Home

A lack of English language skills among Asian American communities can have several implications that are directly and indirectly related to their economic well-being. Studies show that English proficiency impacts Asian American communities' academic achievement, independent living abilities, psychological well-being, likelihood of seeking information about financial services and products, as well as where they seek such services and knowledge (from friends and family as opposed to financial institutions and advisors) (Xia et al, 2013; Condon, et al, 2015; Barcellos, et al, 2012).

- In Minnesota, over 500,000 of the state's population above the age of 5 (11%) speak a language other than English at home. Among the different races and ethnicities, a large percentage of Asians (78%) and Hispanic or Latinos (66%) speak a language other than English at home (see Figure 11).
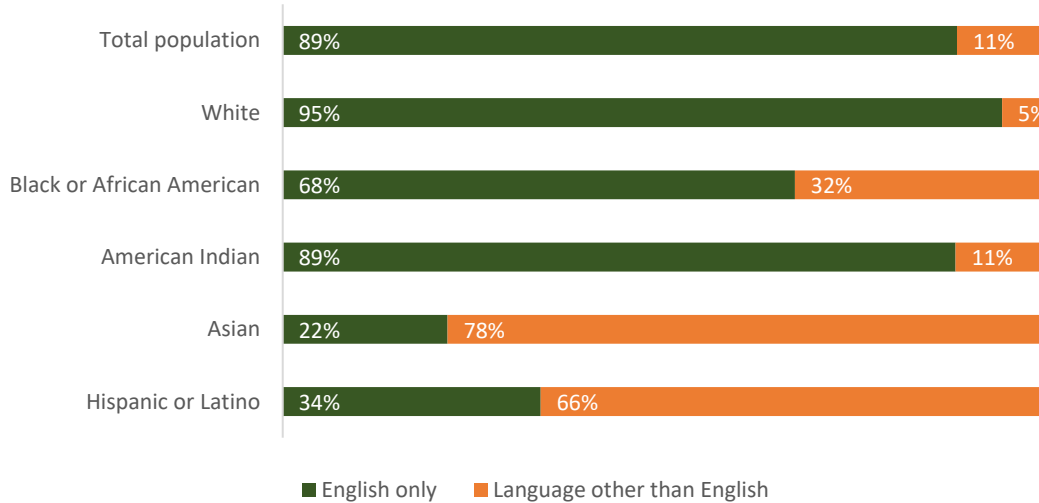
Figure 11. Language spoken at home by race and ethnicity for populations age 5 and above

However, there are differences between the Asian subpopulations in relation to their use of English at home.

- More than half of the Korean population (69%) only speak English at home along with 48 percent of Japanese and 38 percent of Filipino. However, only 3 percent of Burmese, 9 percent of Hmong, and 10 percent of Nepalese speak only English at home (see Figure 12).

- Apart from English, the most widely spoken languages in Minnesota include Spanish (194,121 speakers), Hmong (58,833 speakers), and African languages (75,095 speakers) (Minnesota State Demographic Center, n.d.).

Asian Indian	24%	76%
Cambodian	23%	77%
Chinese	21%	79%
Taiwanese	13%	87%
Filipino	38%	62%
Hmong	9%	91%
Japanese	48%	52%
Korean	69%	31%
Laotian	23%	77%
Pakistani	24%	76%
Thai	28%	72%
Vietnamese	13%	87%
Burmese	3%	97%
Nepalese	10%	90%

■ English only   ■ Language other than English
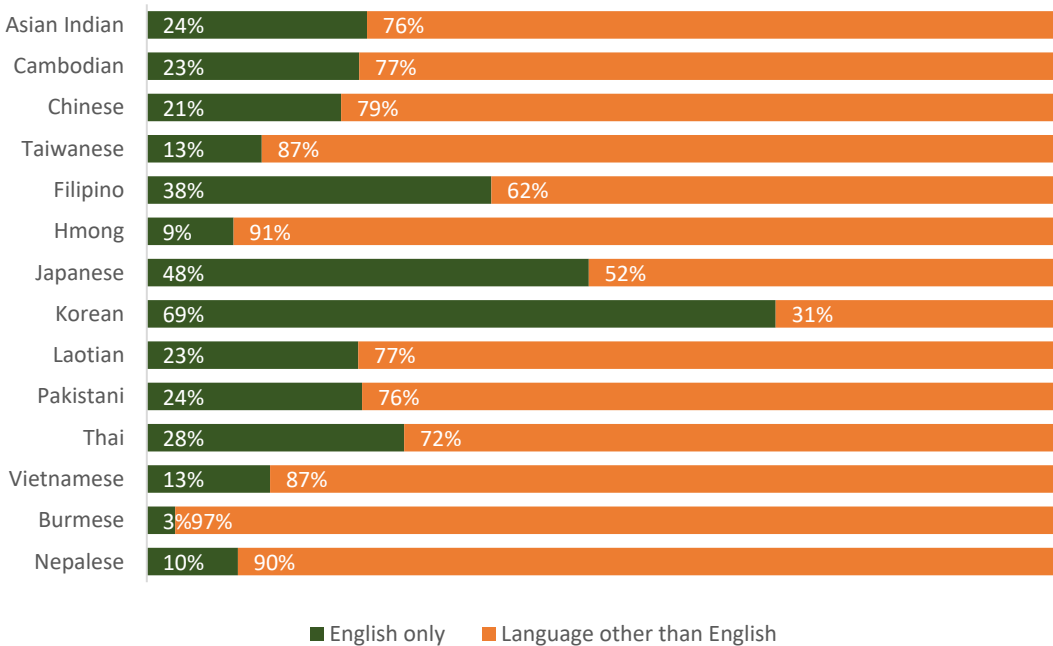
Figure 12. Language spoken at home by Asian subpopulations age 5 and above

Disparities also exist among Asian subpopulations in relation to how well they speak English.

- Eighty-five percent (85%) of Burmese and fifty-four percent (54%) of Vietnamese reported that they speak English "less than very well" whereas only 9 percent of Pakistani and 14 percent of Asian Indians and Koreans are in this category (see Table 6).

Table 6: Asian subpopulations who speak English "less than very well"

	Population 5 years and over	MOE	Persons speaking English "less than very well"	MOE	Percent
Asian Indian	34,625	1,668	4,942	623	14%
Cambodian	8,206	1,201	3,269	494	40%
Chinese	26,393	1,478	10,363	1,032	39%
Taiwanese	1,193	383	233	101	20%
Filipino	9,723	922	2,079	403	21%
Hmong	62,033	2,348	24,119	1,412	39%
Japanese	3,830	525	922	244	24%
Korean	15,450	969	2,128	334	14%
Laotian	10,567	1,056	4,143	481	39%
Pakistani	1,932	480	178	91	9%
Thai	2,192	430	816	243	37%
Vietnamese	25,916	1,643	13,867	1,200	54%
Burmese	8,002	1,244	6,762	1,086	85%
Nepalese	1,424	404	528	236	37%

Employment Among Asian Minnesotans

The following section includes a discussion of the data related to the following indicators: labor force status, occupations, and work status as it relates to the primary races and ethnicities as well as the fourteen Asian subpopulations in Minnesota.

Labor Force Status

According to the Bureau of Labor Statistics (2015), there are people who are in the labor force and those who are not in the labor force. Those who are in the labor force are either employed (people with jobs) or unemployed (people without jobs but who are actively seeking a job). People who are neither employed nor unemployed, are not in the labor force. In other words, people without jobs are classified under two categories: *unemployed* and *not in the labor force*. To be classified as unemployed, people must be actively looking for work. If they are not actively looking, they are classified as not in the labor force (Bivens, 2018). Many who are not in the labor force are going to school, are retired, or are engaged in family responsibilities that keep them out of the labor force (Bureau of Labor Statistics, 2015).

- In Minnesota, the proportion of employed people is highest among Hispanic or Latino (68%), followed by Asian (66%) and White (67%), which are higher than the state percentage of employed persons (66%) (see Figure 13). American Indians have the lowest proportion of people who are employed (49%) and the highest proportion of people who are without jobs (51%). African Americans also have a large percentage of people who do not have jobs (41%), the second highest in the state.
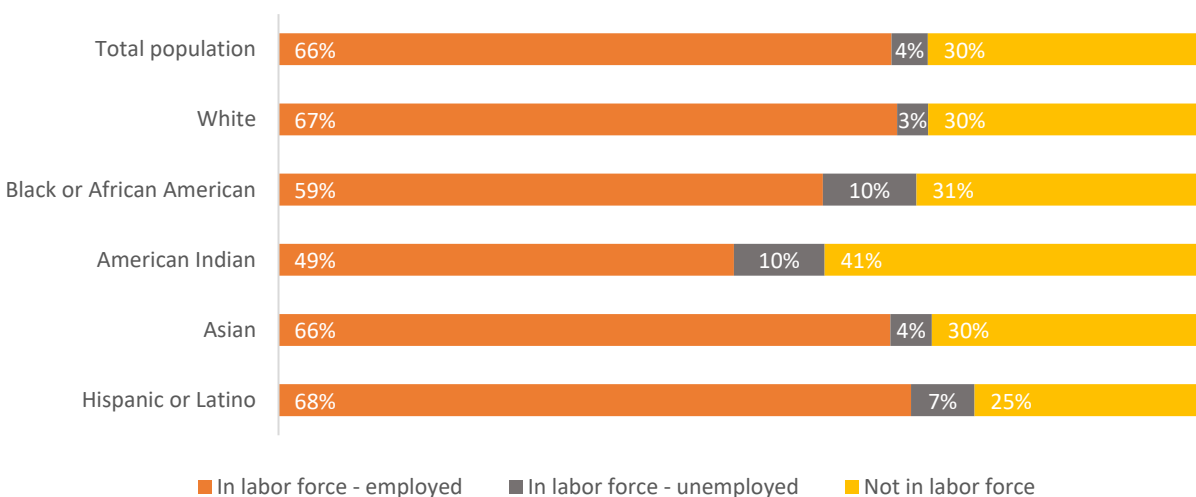

Figure 13. Employment status of Minnesotans age 16 and above by race and ethnicity

- Among the Asian Minnesotan population, the Burmese have the largest share of the population without jobs (55%). Particularly, 52 percent of those without jobs are not in the labor force. This means that they are not actively seeking work.

- On the other hand, the Taiwanese, Nepalese, Filipino, and Cambodian have the largest shares of the population who are employed, that is, 75.6 percent, 75.8 percent, 73.2 percent, and 72.9 percent, respectively (see Figure 14).

	In labor force - employed	In labor force - unemployed	Not in labor force
Asian Indian	72%	4%	24%
Cambodian	73%	8%	19%
Chinese	66%	4%	31%
Taiwanese	76%	1%	23%
Filipino	73%	4%	23%
Hmong	60%	7%	33%
Japanese	60%	4%	35%
Korean	70%	4%	26%
Laotian	68%	2%	30%
Pakistani	64%	5%	32%
Thai	70%	5%	25%
Vietnamese	66%	3%	31%
Burmese	45%	3%	52%
Nepalese	76%	5%	19%

■ In labor force - employed   ■ In labor force - unemployed   ■ Not in labor force
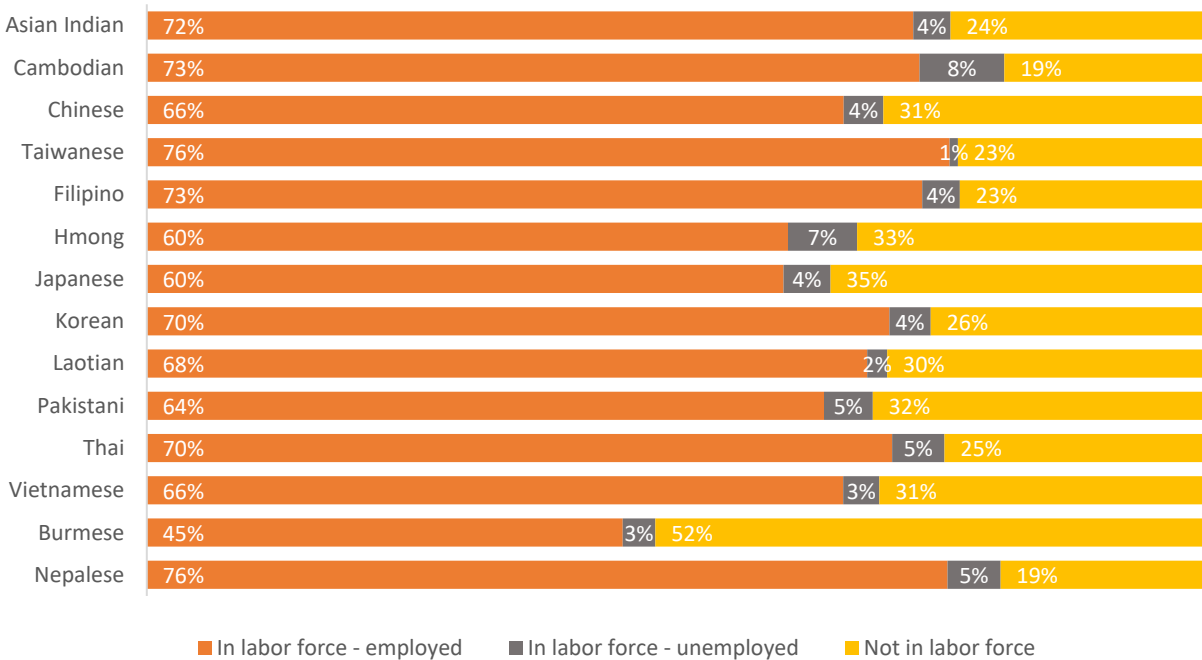
Figure 14. Employment status of Minnesotans age 16 and above by Asian subpopulations

Occupations

Some occupations have a higher average annual salary that others. For example, the average annual salaries for the major occupation types are: $74,494 for management, business, science, and arts occupations, $43,038 for natural resources, construction, and maintenance occupations, $39,721 for sales and office occupations, $37,224 for production, transportation, and material moving occupations, and $24,801 for service occupations (Data USA, 2016).

- As seen in Figure 15, nearly half of the Asian Minnesotan population (43%) is employed in management, business, science, and arts occupations similar to Whites whose largest share of the population (41%) is also engaged in the same category of occupations.

- However, a closer look at the different Asian subpopulations shows that management, business, science, and arts occupations are popular only among some Asian groups such as, Taiwanese (80%), Asian Indian (79%), Pakistani (67%), Chinese (59%), and Nepalese (56%) where more than half the population is engaged in these occupations (see Figure 16). The average annual salary for occupations in this category is $74,494 (Data USA, 2016).

- However, nearly half of the Burmese and Laotian populations are engaged in production, transportation, and material moving occupations. A larger proportion of Cambodian (32%) and Hmong (31%) residents are also in this category of occupations. The average annual salary for production, transportation, and material moving occupations is one of the lowest ($37,224) (Data USA).
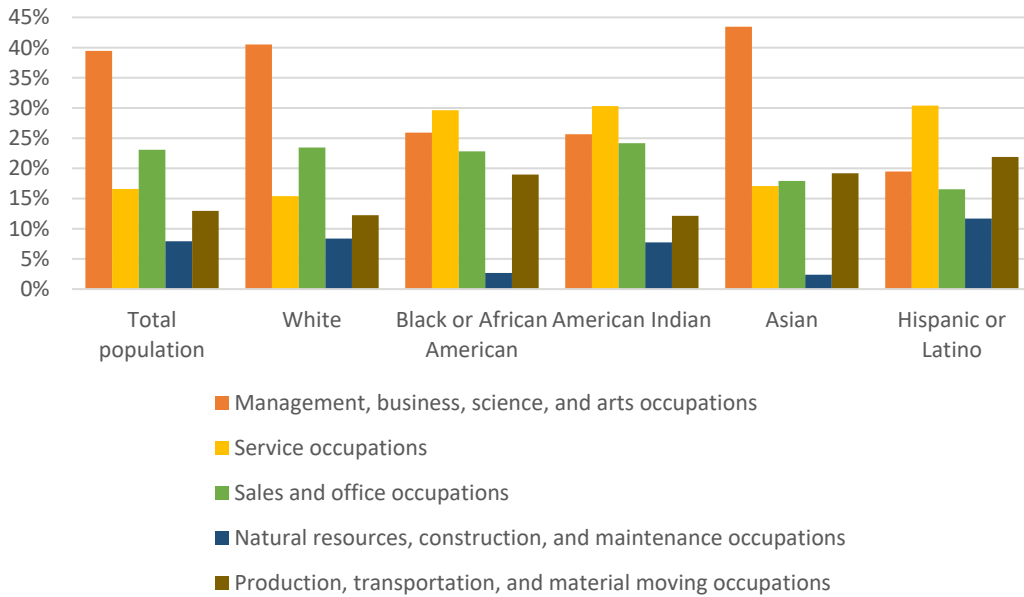
Figure 15. Occupations of Minnesotans by race and ethnicity
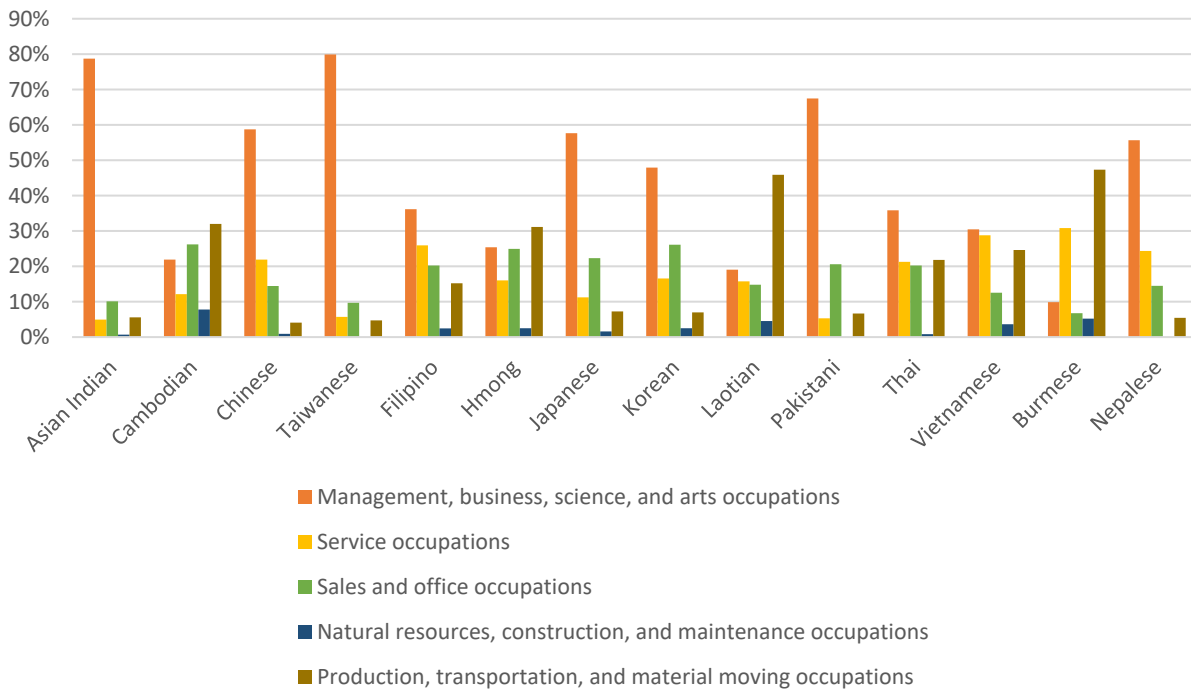
Figure 16. Occupations of Minnesotans by Asian subpopulations

Work Status

The Fair Labor Standards Act (FLSA) does not define full-time or part-time employment, therefore, what constitutes full-time and part-time is to be determined by the employer (The U.S. Department of Labor, n.d.). Many employers consider employees as full-time, when they work over 30, 35, or 37.5 hours, even though what is traditionally considered the standard is 40 hours a week (Doyle, 2019). Full time employees are often more likely to receive benefits, such as health insurance, pension, paid vacation, and sick time, which are often not offered to those working part time (Doyle, 2019).

- In Minnesota, the White population has the largest proportion of people between 16 and 64 years who usually work "full-time", that is, 35 or more hours per week (64%) compared to other races and ethnicities (see Table 7).

- Asian Americans have the second highest proportion of people (58%) who work full-time. However, Asian Americans also constitute the largest proportion of people who did not work (35%) in the past 12 months.

Table 7: Work status for population 16-64 years by race and ethnicity

	Usually worked 35 or more hours per week	Usually worked 15 to 34 hours per week	Usually worked 1 to 14 hours per week	Did not work
White	64%	17%	5%	16%
Black or African American	48%	20%	5%	14%
American Indian	48%	14%	3%	28%
Asian	58%	14%	5%	35%
Hispanic or Latino	57%	18%	4%	23%
Total population	62%	17%	5%	21%

Additionally, there are many differences in work status within the Asian Minnesotan population as well.

- Asian Indians, Laotians, and Taiwanese had the highest shares of "full-time" employees, that is, 69 percent, 64 percent, and 61 percent, respectively (see Table 8).

- However, only 39 percent of Burmese were in "full-time" jobs. The percentage of people who did not work is also the highest among the Burmese (46%) which is higher than the percentage of people in "full-time" jobs (39%) and those in "part-time" jobs (15%). Nepalese have the largest share of "part-time" workers (31%) compared to other groups.

Table 8: Work status for population 16-64 years by Asian subpopulation

	Usually worked 35 or more hours per week	Usually worked 15 to 34 hours per week	Usually worked 1 to 14 hours per week	Did not work
Asian Indian	69%	9%	3%	19%
Cambodian	60%	18%	6%	16%
Chinese	55%	16%	8%	20%
Taiwanese	61%	23%	2%	14%
Filipino	60%	18%	6%	16%
Hmong	52%	13%	5%	29%
Japanese	60%	13%	5%	22%
Korean	57%	17%	6%	20%
Laotian	64%	11%	2%	23%
Pakistani	46%	21%	4%	29%
Thai	59%	15%	4%	23%
Vietnamese	59%	15%	5%	21%
Burmese	39%	12%	3%	46%
Nepalese	52%	23%	7%	18%

Income and Poverty Among Asian Minnesotans

The following section includes a discussion of the data related to the following indicators: median household income, household income by income bracket, per capita income, retirement income, income below poverty line, and poverty among children and older adults as it relates to the primary races and ethnicities as well as the fourteen Asian subpopulations in Minnesota.

Median Household Income

Income is a key indicator of socioeconomic status. The median household income divides the income distribution of households into two equal parts, one-half falling below and one-half falling above the median household income (U.S. Census Bureau, 2018b). According to the Asian Pacific American Legal Center (2011) "Asian Americans are more likely than other racial groups, including non-Hispanic Whites and African Americans, to have three or more workers per household, resulting in an inflated household income" (p. 33). Therefore, the authors suggest that household income for Asian Americans is better measured by per capita income rather than median income, because per capita income adjusts for household size.

- In Minnesota, Asian households have the highest median income ($66,780), which is higher than the median household income for the state ($61,492) (see Figure 17). African American households have the lowest median income, which is $30,314.

Total population	$61,492
White	$63,941
Black or African American	$30,314
American Indian	$33,716
Asian	$66,780
Hispanic or Latino	$42,227
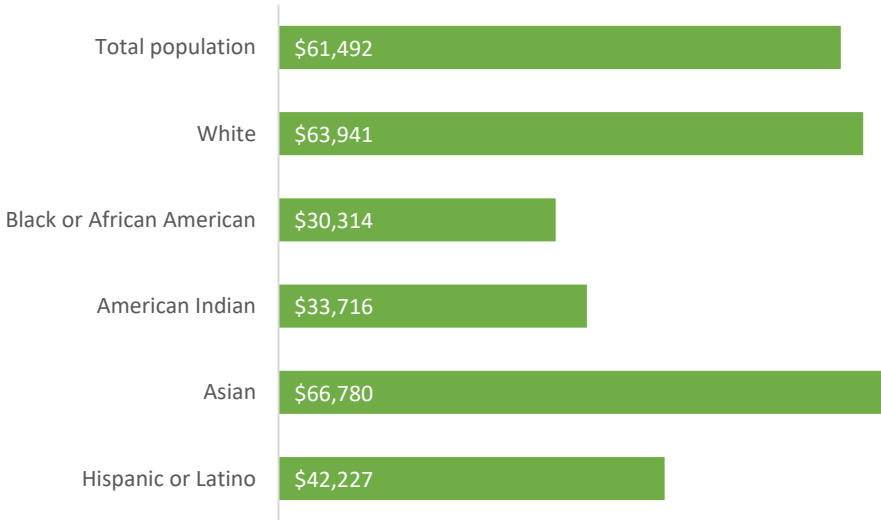
Figure 17. Median household income by race and ethnicity

However, it is important to consider the income inequality within Asian Minnesotan households.

- The Burmese have the lowest median household income ($25,823) which is nearly four times lower than the highest median household income for Asian Indians ($96,291). Following Asian Indians are Taiwanese and Pakistani households with median incomes of $94,018 and $82,115, respectively (see Figure 18).

Asian Indian	$96,291
Cambodian	$64,410
Chinese	$72,172
Taiwanese	$94,018
Filipino	$68,091
Hmong	$53,175
Japanese	$69,531
Korean	$61,963
Laotian	$51,559
Pakistani	$82,115
Thai	$44,650
Vietnamese	$69,688
Burmese	$25,823
Nepalese	$66,518

Figure 18. Median household income by Asian subpopulations

Household Income by Income Bracket

- Asian and White households in the highest three income brackets, that is, with an income of $100,000 or more per year, have the largest share of households with these incomes compared to other races and ethnicities (see Figure 19). That is, while 29 percent of Asian households and 27 percent of White households have an income of $100,000 or more, only 12 percent of Hispanic or Latino households, 11 percent of American Indian households, and 9 percent of African American households have an income of $100,000 or more.

- Asians also have the largest percentage of households in the highest income bracket ($200,000 or more), which is 7 percent.

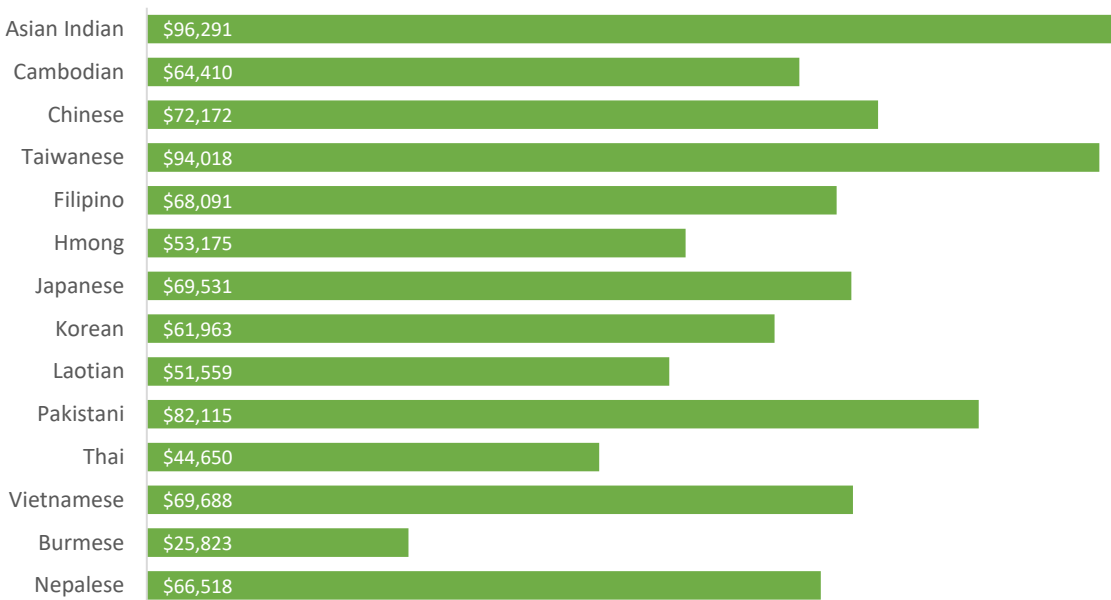- Also, Asian and White households have the smallest share of households in the lowest income bracket (less than $10,000 per year) compared to other races and ethnicities. That is, only 4 percent of White households and 7 percent of Asian households have incomes less than $10,000 per year.
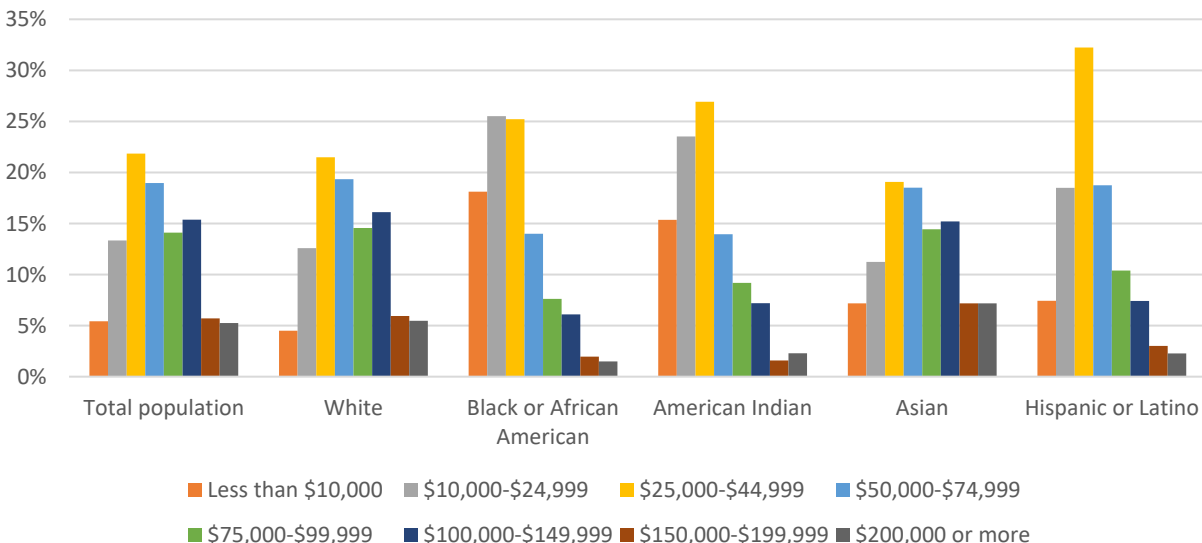
Figure 19. Household income by race and ethnicity

- According to the data disaggregated by Asian subpopulations, Pakistani (18%), Taiwanese (15%), and Asian Indian (13%) populations have the largest share of households with incomes in the highest income bracket ($200,000 or more) (see Figure 20).

- In contrast, only 0.6 percent of Burmese, 1.3 percent of Laotian, and 2.2 percent of Hmong households are in the highest income bracket. Nineteen percent (19%) of Burmese earn less than $10,000 per year, which is the largest share of households in the lowest income bracket, followed by Nepalese (18%).
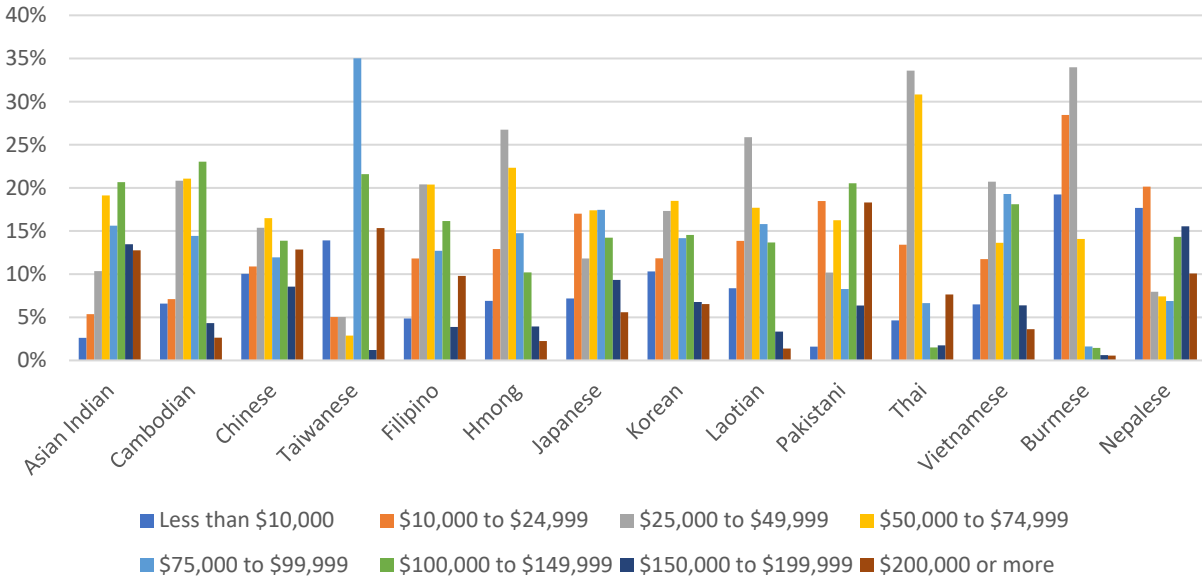
Figure 20. Household income by Asian subpopulations

Per Capita Income

Per capita income is the average income for every person in a particular population derived by dividing the total income of a particular population by the total number of people in that population (Asian Pacific American Legal Center, 2011).

- In relation to the income of each individual in the population, Whites have the highest per capita income ($34,603) which is higher than the per capital income for all people in the state ($32,157).

- Among non-White races and ethnicities, Asians have the highest per capita income ($25,956). Hispanic or Latino populations have a per capita income of $15,464 which is less than half the per capita income earned by Whites (see Figure 21).
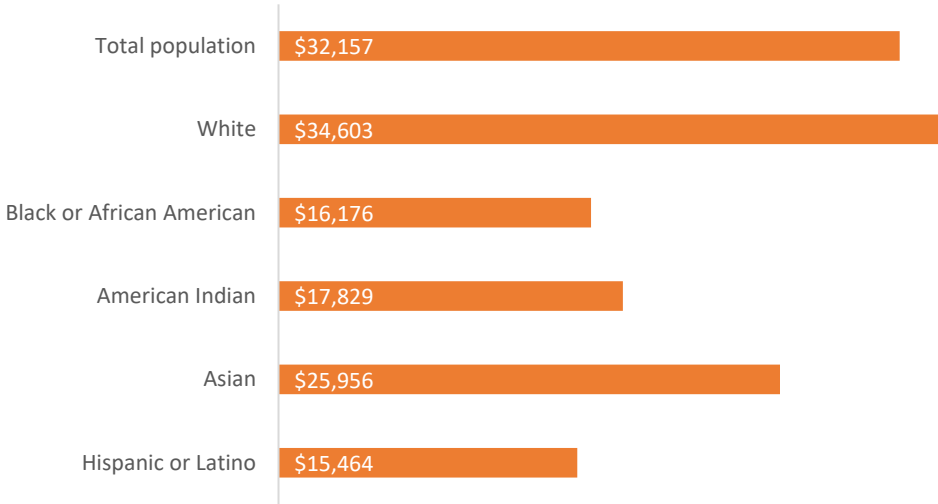
Figure 21. Per capita income by race and ethnicity

- Among the Asian subpopulation, however, the Burmese have the lowest per capita income ($7,715) which is six times lower than the highest per capita income earned by the Pakistani ($46,726) (see Figure 22).

- Following Pakistani, Asian Indians and Japanese have the second and third highest per capita incomes: $44,746 and $38,508, respectively.

Figure 22. Per capita income by Asian subpopulations

This data discussed in this section is important to understand the income inequality, or the gap in incomes between the higher and lower income earners, within the Asian population in Minnesota as well as across the United States. A recent report by the Pew Research Center found that income inequality in the U.S. is now the greatest among Asians, where Asians near the top of their income distribution had incomes 10.7 times greater than incomes of Asians near the bottom of the income distribution (Kochchar & Cilluffo, 2018).
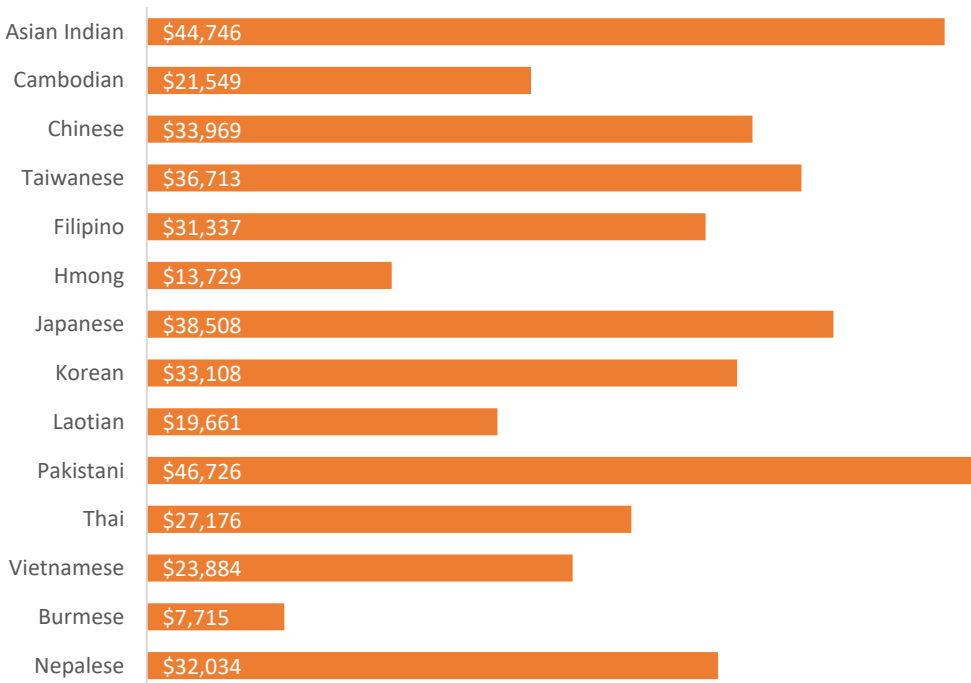
Retirement Income

Retirement benefits are important assets for building wealth. The second-most widely held asset among U.S. households, behind homeownership, is retirement income (Weller and Thompson, 2016). The age composition of a population and the type of jobs people can determine which populations are more likely to have retirement incomes. For example, Asian American households have fewer retirement benefits than whites, largely because Asian Americans are less likely to be in jobs that provide pensions due to the lack of good labor market opportunities, are more likely to live in high-priced communities while working in low paying jobs, and tend to have fewer years to accumulate retirement income because they are younger (Weller, 2018; Weller and Thompson, 2016).

- In Minnesota, the largest percentage of households with retirement incomes (17.5%) is White (see Table 9). Whites have an average retirement income of $22,594, the highest in the state.

- The second highest average retirement income ($21,769) is earned by Asian households. However, only 4.7 percent of the Asian population have retirement incomes. This percentage is lower than the average retirement income of American Indian (9.7%) and African American (5.9%) households.

Table 9: Households with retirement income by race and ethnicity

	Total households	MOE	Households with retirement income	MOE	Percent of households	MOE	Average retirement income	MOE
White	1,891,382	5,329	329,933	2,377	17.4%	0.1	$22,594	$249
Black or African American	98,362	1,138	5,817	448	5.9%	0.4	$18,620	$2,123
American Indian	15,481	485	1,500	167	9.7%	1.1	$16,309	$1,867
Asian	66,658	1,052	3,118	344	4.7%	0.5	$21,769	$2,255
Hispanic or Latino	65,984	1,065	2,897	282	4.4%	0.4	$18,537	$1,761
Total population	**2,124,745**	**5,711**	**343,483**	**2,489**	**16.2%**	**0.1**	**$22,461**	**$249**

- Within the Asian population, Japanese, Filipino, and Pakistani households have the highest percentage of households with retirement income: 18 percent, 10.6 percent, and 7.8 percent, respectively (see Table 10).

- However, the populations with the highest average retirement income are Chinese ($30,988), Japanese ($25,157), and Asian Indian ($23,689).

Table 10: Households with retirement income by Asian subpopulations

	Total households	MOE	Household with retirement income	MOE	Percent of households with retirement income	MOE	Average retirement income	MOE
Asian Indian	13,721	654	454	111	3.3%	0.8	$23,689	$4,451
Cambodian	2,127	296	65	50	3.1%	2.4	$16,909	$7,934
Chinese	8,789	593	547	137	6.2%	1.5	$30,988	$9,401
Taiwanese	417	128	22	19	5.3%	4.6	-	-
Filipino	2,817	315	300	102	10.6%	3.5	$21,857	$5,562
Hmong	14,253	620	554	154	3.9%	1	$12,862	$2,917
Japanese	1,575	242	284	112	18.0%	6.8	$25,157	$7,723
Korean	5,227	464	201	78	3.8%	1.5	$19,583	$6,070
Laotian	3,181	330	122	70	3.8%	2.3	$15,430	$5,608
Pakistani	628	162	49	40	7.8%	6.1	$4,063	$872
Thai	798	207	9	14	1.1%	1.9	-	-
Vietnamese	7,778	460	375	118	4.8%	1.5	$23,394	$7,255
Burmese	1,789	263	17	23	1.0%	1.3	-	-
Nepalese	566	207	11	18	1.9%	3.1	-	-

Note: The symbol "-" indicates that data cannot be displayed because the number of sample cases is too small.

Income Below Poverty Level

The prevalence of poverty in Minnesota differs between race and ethnicity. Each year, the U.S. Census Bureau sets a specific dollar amount considered to be the minimum level of resources necessary to meet the basic needs. Thresholds vary by the number and age of adults as well the number of children under age 18. According to the U.S. Census Bureau's 2015 poverty thresholds, a family of two adults and two children was below the poverty line if their annual household income was less than $24,036 (U.S. Census Bureau, 2018a).

In 2015, the highest percentage of the population with an income below the poverty line was seen among African Americans (36%), followed by American Indians (33%) and Hispanic or Latino (23%) (see Figure 23). Asians had the second highest percentage of people (84%) living with an income at or above the poverty line, coming after Whites (91%).
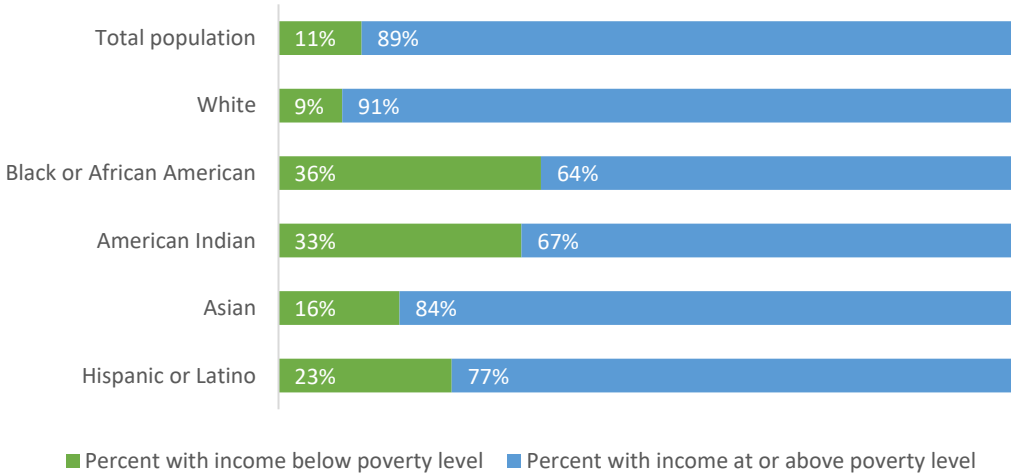
Figure 23. Poverty by race and ethnicity

Poverty data disaggregated by Asian subpopulations show vast differences in poverty within the Asian population. For example, while 95 percent of Asian Indians have incomes at or above the poverty line, followed by 93 percent of Taiwanese and Filipino, a large percentage of Burmese (60%) have incomes below the poverty level (see Figure 24). Therefore, even though aggregated data shows that only 16 percent of Asians have an income below the poverty level, some Asian groups have large percentages of people with incomes below the poverty level.
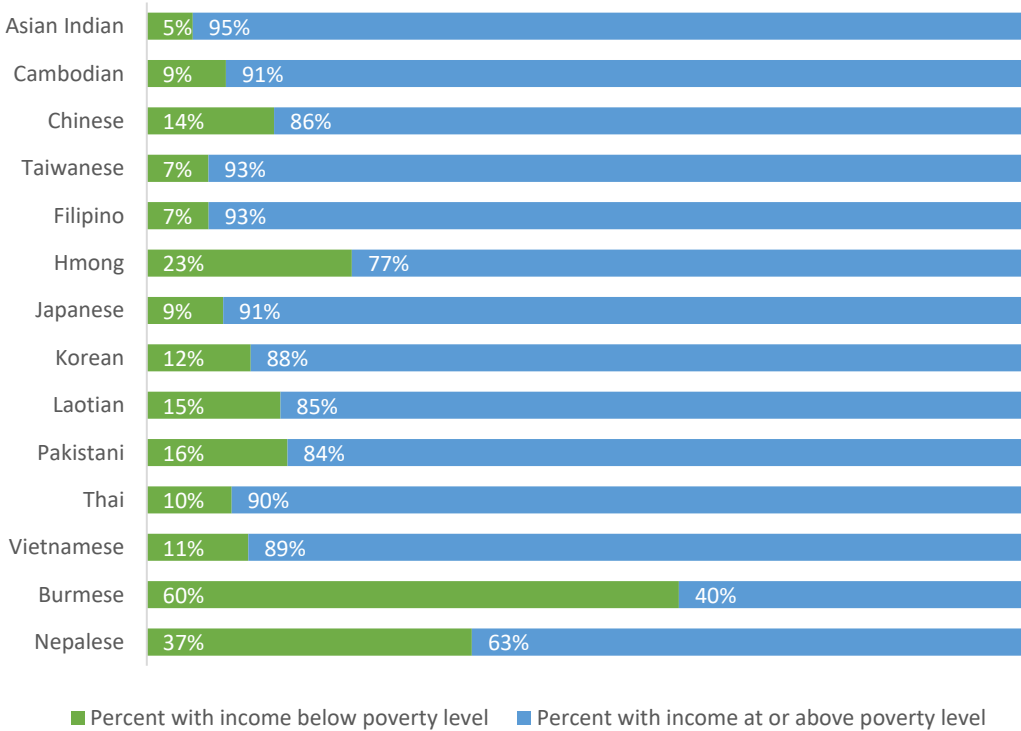
Figure 24. Poverty by Asian subpopulations

Poverty Among Children and Older Adults

The percentage of people living below the poverty line among Asian Minnesotan children age 18 and below is low (6.3%) compared to other minority populations including African American (15%), American Indian (12.6%), and Hispanic or Latino (11.4%) (see Table 10). However, this percentage is higher than for Whites (2%). Among Asian adults age 65 and above, the percentage of people living in poverty (0.9%) is lower than for Whites (1.1%) and African Americans (1.2%).

Table 10: Poverty among children and older adults by race and ethnicity

	Total population	Population under 18 years below poverty level	Percentage	Adults age 65 and older below poverty level	Percentage
White	4497101	92026	2.0%	47914	1.1%
Black or African American	287916	43060	15.0%	3537	1.2%
American Indian	43362	5461	12.6%	394	0.9%
Asian	236074	14784	6.3%	2165	0.9%
Hispanic or Latino	263822	30094	11.4%	882	0.3%
Total population	5295613	182431	3.4%	54723	1.0%

According to Table 11, a large percentage of Burmese children under 18 years (29.7%) live in poverty, followed by 11.5 percent of Hmong children and 10.9 percent of Nepalese children. Child poverty is lowest among Japanese, with only 7 percent of children living below the poverty level.

Among adults age 65 and older, the largest percentage of people living below the poverty line can be seen among the Vietnamese (2.6%). This percentage is higher than the state percentage of older adults living in poverty (1.1%).

Table 11: Poverty among children and older adults by Asian subpopulations

	Total population	Population under 18 years below poverty level	Percentage	Adults age 65 and older below poverty level	Percentage
Asian Indian	37867	411	1.1%	284	0.7%
Cambodian	8512	184	2.2%	63	0.7%
Chinese	26459	699	2.6%	316	1.2%
Taiwanese	1234	14	1.1%	0	0.0%
Filipino	9904	127	1.3%	108	1.1%
Hmong	68451	7869	11.5%	673	1.0%
Japanese	3834	7	0.2%	36	0.9%
Korean	15261	262	1.7%	85	0.6%
Laotian	10981	599	5.5%	209	1.9%
Pakistani	2137	120	5.6%	0	0.0%
Thai	2179	66	3.0%	24	1.1%
Vietnamese	26997	816	3.0%	708	2.6%
Burmese	9322	2764	29.7%	96	1.0%
Nepalese	1499	163	10.9%	0	0.0%

Research also shows that in the U.S., even though a larger share of Asian Americans who are 65 years and above (12.6%) rely on public cash assistance such as Supplemental Security Income, poverty among them was more pronounced than among older Whites (Weller, 2018).

Housing Among Asian Minnesotans

The following section includes a discussion of the data related to the following indicators and topics: homeownership, foreclosures, homelessness, multigenerational households, household-size, overcrowding, and cost-burdened households as it relates to the primary races and ethnicities as well as the fourteen Asian subpopulations in Minnesota.

Homeownership

According to Weller and Thompson (2016), "Homeownership can contribute to more stable communities, better educational outcomes, and more civic engagement," and help create more wealth. However, because Asian American households are significantly younger, on average, compared to white households, tend to be concentrated in urban areas with larger renting populations, experience housing discrimination, face language barriers, and lack credit history, Asian Americans have lower homeownership rates than Whites (Urban Institute, (n.d.); Freddie Mac, 2017; Weller & Thompson, 2016; Listokin & Listokin, 2001).

- The White population in Minnesota have the largest percentage of homeowners (76%) followed by Asians (55%) (see Figure 25). African Americans have the lowest percentage of homeowners (24%).
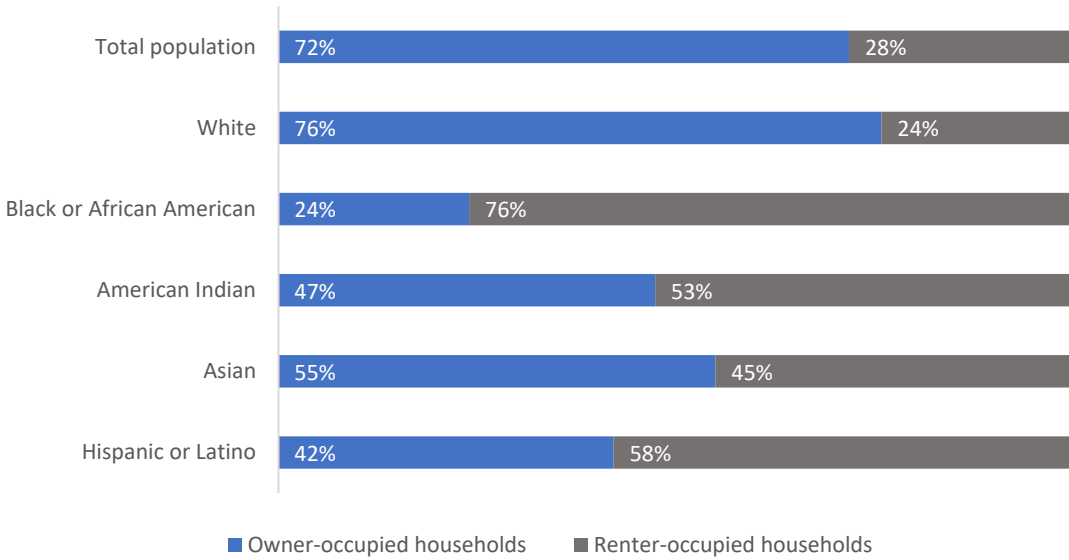
Figure 25. Housing tenure by race and ethnicity

- Even though only 45 percent of Asians in Minnesota are renters, 85 percent of Burmese and 70 percent of Nepalese are renters (see Figure 26).

- The highest share of Asian Minnesotans homeowners is seen among Taiwanese (77%), Cambodian (74.4%), and Vietnamese (74%) populations.
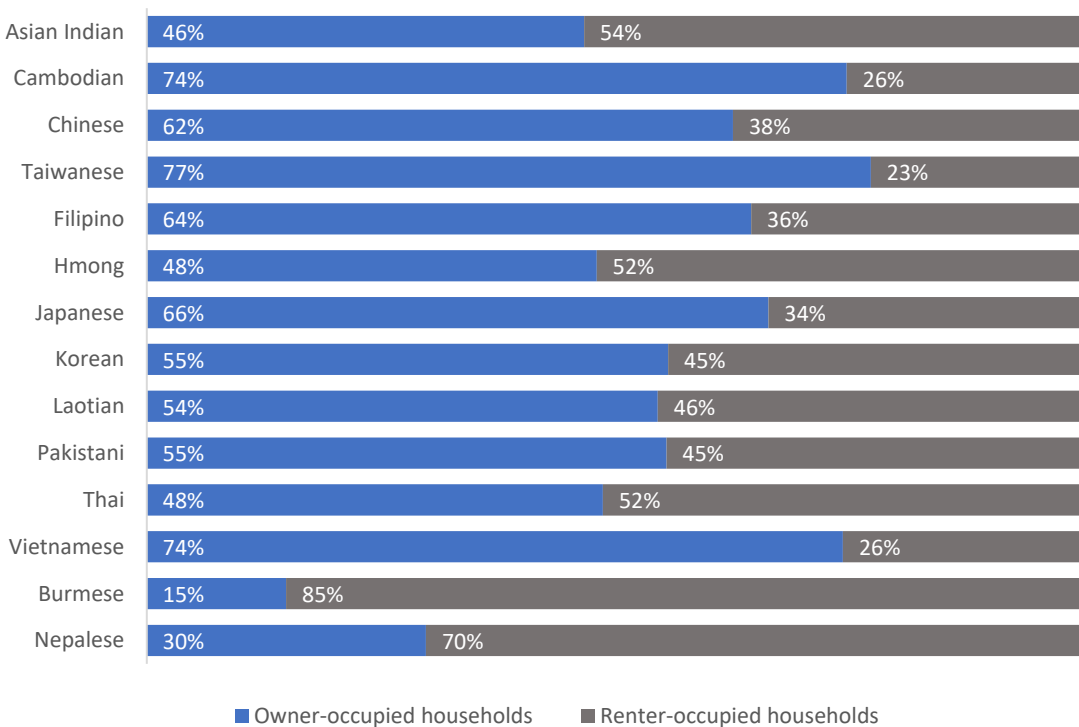

Figure 26. Housing tenure by Asian subpopulations

Foreclosures

Research contends that minority families in the United States, particularly low-income, foreign-born, immigrant families, are at a greater risk of experiencing mortgage default and foreclosures compared to White populations (McCormack and Mazar, 2013; Allen, 2011a; Allen, 2011b). Lee (2014) identifies several foreclosure risk factors for Asian Americans, including lack of access to and unfamiliarity with mainstream financial institutions, difficulty understanding loan information that is often available only in English, incidences of discrimination, asymmetry of information, lack of credit history, subprime lending predation in ethnic neighborhoods and enclaves, scams, and greater reliance on nonmainstream lending institutions (p. 30).

However, modest foreclosure rates among Asian Americans overall obscure the disparities that exist within the Asian American population because some Asian groups experience foreclosures at a higher rate than others (Rugh, 2015; Lee, 2014). The Neighborhood Stabilization Program (NSP) under the U.S. Department of Housing and Urban Development (HUD) uses a foreclosure risk score that designates census tracts a score that ranges from 1 to 20 to identify foreclosure risk areas (20 indicates the highest foreclosure risk. In Minneapolis-St. Paul, some Asian American subpopulations are concentrated in areas with a higher NSP foreclosure risk score: Laotians (16 and 17), Hmong (14 and 18), Vietnamese (12-17), making them more susceptible to foreclosure risk factors (Lee, 2014).

Homelessness

A 2017 report by the U.S. Department of Housing and Urban Development shows that homelessness among Asian Americans has been rising: from 2016 to 2017, Asian Americans have experienced the highest growth in homelessness (44%) among all other racial groups, followed by African Americans who experienced a 23 percent increase (Henry, et al., p. 10). In Minnesota, the rate of homelessness per 10,000 adults among Asians was a low 6.1 (116 persons) in 2015 compared to other minority racial groups: American Indian (100.5), Black (102.0), Hispanic (22.4), and similar to that of Whites (6.0) (Minnesota Compass, 2015b). The number of people experiencing homelessness is counted based on a census of all people staying in emergency shelters reported by housing providers, other programs serving the homeless, as well as a head count of those identified as homeless in non-shelter locations on the night of the survey, and do not include people living temporarily with friends and family ("doubled up") and in detoxification centers (Minnesota Compass, 2015b). Therefore, the actual number of Asian American people experiencing homelessness is likely higher that what is recorded.

Multigenerational Households

Multigenerational households include at least two adult generations or grandparents and grandchildren younger than 25 years (Cohn & Passel, 2018). The literature tells us that Asians overall, particularly foreign-born Asians, are more likely than Whites and other non-white populations (except Hispanics) to live in multigenerational family households (NBC News, 2014; Cohn & Passel, 2018; Xia, et al, 2013). The literature also identifies a number of reasons for why multigenerational living is growing, not only among Asians but among many other racial and ethnic groups as well. Some of these reasons include, increasing housing prices, kids moving back with their parents after college ("boomerang" kids), changes in older adult living, immigration trends, and the opportunities for mutual exchange of services (Sisson, 2017; Oursler, 2018).

In relation to Asian communities, the literature identifies cultural values as one of reasons why people tend to live in multigenerational households. For example, a family might choose to live with their older parents out of "filial piety", a notion that conveys "respect and obligation to aging parents" among the Asian American community (Xia, et al, 2013).

- In 2010, the highest percentage of multigenerational households in Minnesota was found among Asians (9%), followed by American Indians (8%) and Hispanic or Latino (7%) (see Table 12). The White population has the smallest percentage of multigenerational households (2%).

Table 12: Multigenerational households by race and ethnicity

	Percent of households with 3 or more generations	Percent of households that do not have 3 or more generations
White	2%	98%
Black or African American	5%	95%
American Indian	8%	92%
Asian	9%	91%
Hispanic or Latino	7%	93%
Total	**2%**	**98%**

- Among the different Asian groups, Hmong (17.2%) and Cambodians (17.1%) have the highest share of households with three or more generations, followed by Laotians (15.4%) and Burmese (15.2%) (see Table 13). Less than 3 percent of Taiwanese (2.3%), Japanese (1.4%), and Korean (1.3%) households are multigenerational.

Table 13: Multigenerational households by Asian subpopulations

	Percent of households with 3 or more generations	Percent of households that do not have 3 or more generations
Asian Indian	4%	96%
Cambodian	17%	83%
Chinese	6%	94%
Taiwanese	2%	98%
Filipino	7%	93%
Hmong	17%	83%
Japanese	1%	99%
Korean	1%	99%
Laotian	15%	85%
Pakistani	9%	91%
Thai	5%	95%
Vietnamese	10%	90%
Burmese	15%	85%
Nepalese	2%	99%

Household Size and Overcrowding

The size of the household is an important factor in understanding how household income is distributed. Research contends that Asian households tend to have many individuals, including grandparents, parents, children, and at times other relatives (Xia, et al, 2013). Families might also choose to provide accommodation for their extended family members, particularly those who are new immigrants, by allowing them to double-up or by finding additional space in basements and garages (Sisson, 2017; Oursler, 2018; Chhaya CDC, n.d.)

- Hispanic or Latino households have the highest average household size for both owner-occupied housing units (4.6) as well as renter-occupied housing units (3.6) (see Table 14).

- Asians have the second highest average household size: 4.0 for owner-occupied units and 3.0 for renter-occupied units. Household size for Asians is higher than the average household size for Whites and the state for both owner-occupied housing units (2.5 and 2.6 respectively) as well as renter-occupied housing units (2.0 and 2.2 respectively).

Table 14: Average household size by race and ethnicity

	Average household size of owner-occupied unit	MOE	Average household size of renter-occupied unit	MOE
White	2.5	0.01	2.0	0.01
Black or African American	3.6	0.1	2.7	0.04
American Indian	3.0	0.11	2.7	0.13
Asian	4.0	0.1	3.0	0.07
Hispanic or Latino	4.6	0.1	3.6	0.08
Total population	2.6	0.01	2.2	0.01

- Some Asian households are particularly bigger than others. For example, the average household size of Hmong households in 5.6 for homeowners and 4.1 for renters (see Table 15).

- Burmese, too, have a large household size compared to other populations: 5.3 for owner-occupied units and 5.2 for renter-occupied units. Following Hmong and Burmese are Cambodians and Laotians with an average household size of 4.5 and 4.2 for owner-occupied units and 2.6 and 2.6 for renter-occupied units.

Table 15: Average household size by Asian subpopulations

	Average household size of owner-occupied unit	MOE	Average household size of renter-occupied unit	MOE
Asian Indian	3.3	0.14	2.3	0.11
Cambodian	4.5	0.54	2.6	0.54
Chinese	3.4	0.18	2.3	0.16
Taiwanese	3.3	0.54	1.8	0.58
Filipino	4.2	0.4	2.4	0.34
Hmong	5.6	0.26	4.1	0.14
Japanese	2.7	0.41	2.0	0.4
Korean	3.8	0.39	1.8	0.15
Laotian	4.2	0.34	2.6	0.33
Pakistani	3.8	0.54	2.9	0.69
Thai	3.2	1.06	2.3	0.57
Vietnamese	3.8	0.18	2.7	0.3
Burmese	5.3	0.66	5.2	0.34
Nepalese	3.1	1.15	2.5	0.59

Living with multiple generations or multiple families/family members, can also lead to overcrowding. Households are typically considered overcrowded based on the standard more than one person-per-room (not bedrooms) measure (Asian Pacific American Legal Center, 2011; Blake et al, 2007).

Studies show that large numbers of Asian Americans live in overcrowded housing and are underrepresented in government-subsidized housing programs (Asian Pacific American Legal Center, 2011). People living in overcrowded housing and unsafe, illegally partitioned units not only experience poor housing conditions, but also run the risk of receiving code violation citations, potential fines, and vacate orders (Chhaya, n.d.). Therefore, they are also likely to be reluctant to answer census questions about the number of people living in their households, resulting in an Asian American undercount in the census (Constante, 2018).

- In Minnesota, Hispanic or Latino households have the highest percentage of people living in units with more than one-occupant per room for both owner-occupied housing units (9.3%) as well as renter-occupied housing units (19.3%) (see Table 16).

- Asians have the second highest percentage of people living in overcrowded housing. The percentage of Asians living in units with more than one occupant per room is 8.6 percent for owner-occupied housing units and 14.3 percent for renter-occupied housing units.

Table 16: Units with more than one occupant per room by race and ethnicity

	Total owner-occupied housing units	Units with more than one occupant per room	Percentage	Total renter-occupied housing units	Units with more than one occupant per room	Percentage
White	1432485	10767	0.8%	458897	11692	2.5%
Black or African American	23547	1240	5.3%	74815	7656	10.2%
American Indian	7325	313	4.3%	8156	577	7.1%
Asian	36585	3147	8.6%	30073	4314	14.3%
Hispanic or Latino	27778	2585	9.3%	38206	7372	19.3%
Total population	**1522618**	**16572**	**1.1%**	**602127**	**28295**	**4.7%**

- Among the Asian subpopulations, the Burmese have the largest proportions of people living in overcrowded housing: 28 percent for owner-occupied housing units and 72 percent for renter-occupied housing units, followed by Hmong. That is, 26 percent for owner-occupied housing units and 27 percent for renter-occupied housing units (see Table 17).

Table 17: Units with more than one occupant per room by Asian subpopulations

	Total owner-occupied housing units	Units with more than one occupant per room	Percentage	Total renter-occupied housing units	Units with more than one occupant per room	Percentage
Asian Indian	6380	135	2%	7341	410	6%
Cambodian	1583	270	17%	544	39	7%
Chinese	5477	126	2%	3312	169	5%
Taiwanese	321	0	0%	96	9	9%
Filipino	1810	57	3%	1007	54	5%
Hmong	6820	1776	26%	7433	1981	27%
Japanese	1041	0	0%	534	0	0%
Korean	2897	37	1%	2330	80	3%
Laotian	1728	171	10%	1453	113	8%
Pakistani	347	0	0%	281	49	17%
Thai	387	0	0%	411	7	2%
Vietnamese	5757	385	7%	2021	114	6%
Burmese	265	74	28%	1524	1096	72%
Nepalese	168	0	0%	398	33	8%

Cost-burdened Households

A household is considered cost-burdened when 30 percent or more of its monthly gross income is dedicated to housing (Minnesota Compass, 2015a). People living in households that are cost-burdened are likely to struggle to pay for other basic needs such as healthy meals, health care coverage, and childcare to save on costs, resulting in poorer outcomes in areas of wellbeing.

- In Minnesota, a larger share of Southeast Asians households is cost-burdened (43.3%) compared to Other Asian households that are cost-burdened (28.6%) (see Table 18).

- The share of cost-burdened households in all of Minnesota (31.9%) and among White households (29.8%) is much lower than the proportion of Southeast Asian households that are cost-burdened.

Table 18: Cost-burdened households in Minnesota (Minnesota Compass)

	2008-2012	MOE
Black (U.S. born)	62.1%	3.1%
Black (foreign born)	53.2%	4.0%
American Indian	44.6%	3.3%
Other race	44.2%	4.5%
Hispanic	43.6%	2.4%
Two or more races	43.6%	3.4%
Asian (Southeast)	43.3%	3.2%
Minnesota (all)	31.9%	0.3%
White (non-Hispanic)	29.8%	0.3%
Asian (Other)	28.6%	2.8%

Intergenerational Wealth-building

Wealth is having enough savings to ensure economic security today and economic mobility in the future (Weller & Thompson, 2018). Having economic security today allows people to weather unexpected events, such as an illness, a layoff, or retirement, while economic mobility allows you to start a business, make a down payment for a house, or send your children to college (Weller & Thompson, 2016; Runes, 2018). Mathematically, wealth can be defined as the difference between assets (savings, retirement accounts, homes, and cars) and debt (mortgages, auto loans, and credit card debt) (Pew Research Center, 2013; Center for Global Policy Solutions, 2014).

Wealth Inequality

Weller & Thompson (2016) highlight some important findings about wealth among Asians in the United States: (1) average and median wealth among Asian Americans is comparable to wealth among Whites; (2) Asian Americans at the bottom of the income distribution have less wealth than Whites at the bottom of the income distribution, however, Asian Americans who are wealthy have more wealth than Whites who are wealthy; and (3) wealth inequality is greater among Asian Americans than among Whites, and has widened over time.

The different sociopolitical histories of Asian communities, the circumstances under which they arrived in the U.S., structural barriers to asset accumulation, including homeownership, and other unique socioeconomic characteristics, including age, education level, income inequality, and under/unemployment, among many other characteristics factor into the amount of wealth families can pass on to subsequent generations (Weller & Thompson, 2018; Runes, 2018; Chen, 2018; Weller & Thompson, 2016; Lee, et al, 2015). Therefore, it is important to collect wealth data disaggregated by the different Asian subpopulations to better understand the unique and sometimes overlapping factors that create a wealth gap within the Asian community.

Familial Money Sharing Practices

According to Xia et al (2013), due to the "collectivistic nature" of Asian culture, family members who earn often pool their income together and share family financial resources (p. 706). Studies have found that Asian Americans, particularly foreign-born Asians, are more likely than the general population to prioritize their financial goals around supporting their parents, children, and other relatives financially and also act as caregivers for a family member (Prudential, 2018; Prudential, 2016; American Association of Retired Persons, 2001). Asian Americans are also significantly more likely to provide housing and financial needs assistance to their extended family either living in the U.S. or overseas and in some cases to organizations and governments in their homelands as well (Prudential, 2016; Sok, 2016; Lee, 2015; Xia, et al, 2013). This can create a financial strain on Asian American families and stress related to fulfilling family obligations (Xia, et al, 2013).

- According to the World Bank (2017), the top five countries to which remittances were sent from the U.S. are Mexico, China, India, the Philippines, and Vietnam in 2017 (see Table 19).

- Another study found that among the top five countries to which remittances are sent, Vietnam experienced the most growth in the average amount of remittances sent per immigrant per year between 2010 and 2015: $2,313 more was sent on average per person in 2015 ($8,029) compared to $5,717 in 2010 (Chow, 2017).

- The study also found that in 2015, Vietnamese immigrants (average annual income of $52,941) send an average total remit amount of $8,029 per immigrant per year and has an average net income of $35,266 after remittances and fees (Chow, 2017).

Table 19: Remittance estimates

Remittance Receiving Country	Billions of U.S. dollars
Mexico	$30.02
China	$16.14
India	$11.71
Philippines	$11.10
Vietnam	$7.74

Source: The World Bank, 2017

A Socioeconomic Profile: The Burmese in Minnesota[1]

- **Population**
  The population of Burmese in 2017 was 15,046. That is, 0.27% of the population in MN.

- **Age composition**
  The Burmese are the youngest Asian population group with a median age of 20.7 years. Forty five percent (45%) of the Burmese population is below 18 years. In other words, nearly half the Burmese population are children.

- **Place of birth**
  The Burmese include the largest foreign-born population (88.3%).

- **Years lived in the U.S.**
  Nearly half of the Burmese population (49%) has entered the U.S. in 2010 or later and only 1 percent of the population has entered the U.S. before 1990. The Burmese include the largest share of the population who has lived in the U.S. for less than a decade.

- **Educational attainment**
  The Burmese include the highest proportion of people with less than a high school diploma. Eighty percent (80%) of the Burmese population has less than a high school diploma.

- **Language spoken at home**
  Only 3 percent of the Burmese population speaks only English at home. They have the largest share of people (97%) that speak a language other than English at home. The largest share of people who speak English "less than very well" (85%) is also found among the Burmese.

- **Employment status**
  The Burmese have the largest share of the population who is not in the labor force. More than half of the population (52%) is not in the labor force. This means that they do not have jobs and are not actively seeking work.

- **Occupation**
  The largest proportion of Asians working in production, transportation, and material moving occupations is Burmese. Nearly half of the Burmese population (47%) is engaged

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[1]This information in this section is based on data from the U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates. Data on multigenerational households was obtained from the U.S. Census Bureau, 2010 Census.

in this occupation that has an average annual salary of $37,224 compared to management, business, science, and arts occupations that have an average annual salary of $74,494.

- **Work status**
  The Burmese have the lowest percentage of people (39%) who usually worked thirty-five or more hours per week (considered "full-time" employees). They also have the largest percentage of people (46%) who did not work in the past twelve months.

- **Median household income**
  The Burmese have the lowest median household income among Asians. The median household income for Burmese is $25,823, which is nearly four times lower than the highest median household income ($96,291) earned by for Asian Indians.

- **Household income by income bracket**
  Only 0.6 percent of Burmese households have an income in the highest income bracket, which is more than $200,000 or more. They are the smallest percentage of households in this income bracket. Nineteen percent (19%) of Burmese earn less than $10,000 per year, which is the largest share of households in the lowest income bracket.

- **Per capita income**
  The Burmese have the lowest per capita income ($7,715) which is six times lower than the highest per capita income earned by the Pakistani ($46,726).

- **Poverty**
  The largest proportion of Asians with an income below the poverty line is Burmese. Sixty percent (60%) of Burmese live in poverty. Child poverty is also the highest among Burmese, with 30 percent of children below the age of 18 living in poverty.

- **Housing tenure**
  The Burmese have the largest share of the population living in renter-occupied households (85%).

- **Household size**
  The Burmese have the second largest household size: 5.3 for owner-occupied units and 5.2 for renter-occupied units. Burmese households are also multigenerational, with 15.2 percent of the households (fourth highest) having three or more generations. Burmese households are also the most overcrowded, with 28 percent of owner-occupied housing units with more than one occupant per room and 72 percent of renter-occupied housing units with more than one occupant per room.

Strategies for Alleviating Poverty and Supporting Wealth-building

There are several organizations in Minnesota working with Asian communities to improve their socioeconomic status and overall well-being. Table 20 includes the names of a few of those organizations along with a list of a select number of programs and services that they provide.

Table 20: Organizations Working to Improve Economic Stability for Asian Minnesotans

Organization	Location	Programs and Services
Asian Economic Development Association	St. Paul	- Small Business Development Program - Financial Education and Credit Building - Creative Placemaking through the Little Mekong Asian Business and Cultural District - Advocacy and Policy
Hmong Cultural Center	St. Paul	- Adult Language Education - Hmong 101 Multicultural Program - Cultural Arts Education
Karen Organization of Minnesota	Roseville	- Employment Services - Social Services - Community Health Programs - Youth Development
Lao Assistance Center Minnesota	Minneapolis	- Health Outreach - Housing Counseling - Elder Empowerment - Employment Counseling - Youth Advancement - Adult Stability - Civic Engagement
United Cambodian Association in Minnesota	Mendota Heights	- Nutrition Program - Health Education - Elder Independent Living - Youth Development - Adult Day Care Services
Hmong American Farmers Association	St. Paul and Hastings	- Agricultural Land Trusts - Alternative Markets for Farmers - Business Development - Research and Training
Center for Asian and Pacific Islanders	Brooklyn Center and Minneapolis	- Workforce Development - Food and Nutrition - Health and Human Services - Civic and Community Engagement

Research shows that conventional approaches to increasing wealth focus on "removing perceived deficiencies in certain groups," that is, by increasing educational attainment and changing financial habits, and that these approaches are insufficient to address the wealth gap (Runes, 2018; Darity, et al, 2018). Below are three case studies that highlight efforts made by local and non-local organizations to help alleviate poverty through traditional and non-traditional wealth-building strategies.

Case Study 1
The Hmong American Farmers Association (HAFA) Farm, Hastings, MN

The HAFA Farm, acquired by the Hmong American Farmers Association in 2013, is a 155-acre farm land that is sublet to member families in an effort to support intergenerational wealth-building among them. Many Hmong families, who arrived in the United States as political refugees, "have relied on their agricultural heritage to make a living growing produce and flowers for local farmers markets" (Hmong American Farmers Association, 2018). A recent study found that in the Twin Cities metro area, Hmong farmers make up over half of all producers at farmers markets (Hmong American Farmers Association, 2018).

HAFA supports farming families by providing them with access to land, new markets such as farm to institution and community supported agriculture programs, bi-cultural and bi-lingual trainings on business development and financing, as well as latest farming techniques through research and data collection (Hmong American Farmers Association, 2018).

Through this "collective farm business development, education, and advocacy," HAFA aims to "build paths to wealth creation, not just income generation" (Hmong American Farmers Association, 2018).

Case Study 2
Lending Circles, Greater New York City Area

In 2014, Chhaya CDC in partnership with the National Coalition for Asian Pacific American Community Development and Mission Asset Fund launched the first lending circle in the Greater New York City area. Lending circles are a form of community lending practice that operates as a credit-building activity, allowing participants to rotationally make a monthly payment, that is reported to credit bureaus, and withdraw funds in the form of a zero-interest loan (Mission Asset Fund, 2018).

Through this program, low-income, underbanked individuals with no or little credit history can not only build and repair their credit scores without having to experience predatory practices of lending agencies and high interest rates associated with bank loans, they can also gradually alleviate debt by using that money to pay off other loans and build a habit of saving (Northwest Queens Financial Education Network, 2015, p.11).

In less than a year, Chhaya's first lending circle participants, that included a diverse group of South Asians and mostly women, had generated over $16,000 is loans with zero defaults (Northwest Queens Financial Education Network, 2015, p.11). According to Mission Asset Fund (2018), participants in the lending circles program increased their credit scores by 168 points on average.

Case Study 3
Kahua Waiwai Financial Capability Program, Hawaii

Hawaiian Community Assets (HCA) is a nonprofit organization in Hawaii that works with its members and partners to build wealth in Native Hawaiian communities through culturally-relevant, multigenerational financial capability programming including financial education, renter and homeowner programs, individualized counseling, asset building, loan services, and outreach (Hawaiian Community Assets, 2015; Santos et al, 2017).

In 2015, HCA launched the Kahua Waiwai (meaning foundation of wealth) financial capability program to increase financial capabilities and long-term economic sufficiency for participating Native Hawaiian and Pacific Islander families (Hawaiian Community Assets, 2016). The program and curriculum is developed in the context of Native Hawaiian culture to move communities toward "equitable, shared power and wealth structures" that affirm cultural values and identities (Santos et al, 2017).

The curriculum embeds the following promising practices:
- Blending personal finance with cultural values from communities of color;
- Offering financial tools and education through shame-free dialogue;
- Integrating multigenerational programming and intergeneration learning; and
- Utilizing a community embedded approach (Santos et al, 2017, pp.26-36).

Between 2015-2016, the program reported average increases in annual household income, credit scores, and savings among many other positive impacts (Hawaiian Community Assets, 2016).

Recommendations and Future Directions

Below a list of suggested approaches for CAAL and other organizations working to advance economic stability for Asian Minnesotans to consider in their programming, outreach, and policy advocacy efforts.

1. Collect and use data disaggregated by race, ethnicity, language, and geography among others to perform better analyses relevant to the different Asian subpopulations in Minnesota.
2. Collect and use both quantitative and qualitative data to develop a more nuanced and comprehensive understanding of the economic challenges experienced by individuals and families in the Asian community.
3. Develop quantitative and qualitative indicators to evaluate program outcomes at the program level (e.g. increased savings and credit, reduced debt, etc.) as well we at the individual and community level (e.g. community empowerment, financial independence and capabilities, etc.).
4. Identify funding opportunities and partnerships for Asian American-led education, research, and advocacy organizations to carry out research on Asian Minnesotan poverty and share findings with policymakers.
5. Create a capacity-building fund to increase financial resources for Asian American-led organizations to strengthen community-oriented programming, such as financial literacy, language education, homeowner programs, and business development programs, particularly for new immigrants and low-income communities.
6. Identify and leverage cultural assets as an economic development strategy to create jobs and build wealth.
7. Use culturally-embedded, place-based strategies that leverage community knowledge to develop programming and policies that support wealth-building for Asian Minnesotans.
8. Address structural and systemic limitations that create barriers for Asian communities to access financial resources and build assets for long-term financial stability.
9. Develop in-depth case studies of existing Asian American wealth-building initiatives to identify innovative, nontraditional poverty alleviation strategies implemented by other organizations that might be relevant to Asian Minnesotan communities.
10. Work with policymakers, advocacy organizations, community members, and others to identify and strengthen existing poverty alleviation and wealth-building programs, provide targeted outreach, and eliminate barriers to accessing these programs.

As recommended above, using a mixed-methods data collection approach can help CAAL and other organizations working with Asian communities perform more nuanced analyses of poverty and barriers to wealth-building as it relates to the different Asian Minnesotan communities. To my knowledge, no qualitative data has been collected on this topic in Minnesota, therefore CAAL has the opportunity to pioneer such an effort and enrich existing data by adding narratives from community members about their lived experiences. To that end, this report includes a qualitative research design, an interview and focus group protocol, a draft consent form, and references to interview and focus group training resources (see Appendix A, B, and C).

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Appendix A: Proposed Qualitative Research Design

Research Questions
1. What are the employment choices and income sources of Asian families?
2. How do Asians use their earnings to support their family?
3. How do Asians build wealth across generations and what are the barriers?
4. What are the characteristics of housing/living choices of Asian families?

Working Definitions
- Wealth

  Wealth can mean many different things to different people. Based on the literature review, the following definitions of wealth can be used for the purpose of this study.

  Wealth is having enough savings to ensure economic security today and economic mobility in the future. Having economic security today allows you to weather unexpected events, such as an illness, a layoff, or retirement, while economic mobility allows you to start a business, make a down payment for a house, or send your children to college (Weller & Thompson, 2016).

  In other words, wealth can be defined as the difference between assets (savings, retirement accounts, homes, and cars) and debt (mortgages, auto loans, and credit card debt) (Pew Research Center, 2013)

Study Design

- *Interviews*

  o **Purpose**: The purpose of the one-on-one interviews is to learn about the lived experiences of Asian Minnesotan families to understand the unique challenges they face in relation to employment and housing as well as the unique cultural and economic practices in relation to familial money sharing practices and inter-generational wealth building.

  o **Participants**: Interviews to be conducted with individuals and families that identify as Asian Minnesotan. Interviewees to be representative of nuclear households, multi-generational households, new immigrant families, 1st, 1.5, and 2nd generation family members, different Asian subpopulations, etc.).

  o **Recruitment**: Recruit participants through CAAL networks, including CAAL work groups and other community-based organizations/cultural organizations who have already established community, social or personal relationships with Asian communities. For example, the Hmong Cultural Center, Asian Economic

Development Association, Karen Organization of Minnesota, Lao Assistance Center of Minnesota, Hmong American Farmers Association, National Association of Asian American Professionals, and the United Cambodian Association in Minnesota.

- o **Notification**: Contact potential interviewees by phone or in person. Send a written personalized invitation via mail or email. Confirm time and venue the day before the interview.

- o **Locations**: Choose interview locations that are familiar to participants. In other words, go to where the people are instead of asking people to come to where you are. Make sure interviews are held in places that are conveniently accessible via public transit.

- o **Scheduling**: Be flexible with times and days to accommodate participants' schedules. Consider the needs of those who work night shifts or more than one job, women with children, and older adults.

- o **Incentives**: Provide compensation for interview participants (e.g. gift cards). Provide food or snacks for participants. Ensure childcare is available, if needed.

- o **Inclusive Participation**: Provide interpreters and translations of consent forms for limited English participants.

- o **Data collection**: Secure good quality audio recorders to record interviews. Take notes during interviews, particularly to record changes to interview questions or suggestions for questions that need to be prioritized.

- o **Data analysis**: Develop coding guide for a systematic analysis of audio recordings.

- o **Reporting**: Identify key themes for discussion in focus groups. Use quotes to illustrate findings in the final report.

- *Focus groups*

- o **Purpose**: Use key themes that emerged from the interviews to facilitate a discussion so that focus group participants can comment on and add to the information.

- o **Participants**: Use a place-based approach for data gathering. That is, carefully recruit people from a specific Asian subpopulation and geographic locations for

each focus group. Preferably 6-8 people per group.

- **Recruitment**: Recruit participants through CAAL networks, including CAAL work groups and other specific cultural organizations who have already established community, social or personal relationships with Asian communities. For example, the Hmong Cultural Center, Karen Organization of Minnesota, Lao Assistance Center of Minnesota, and the United Cambodian Association in Minnesota.

- **Location**: Choose locations that are familiar to participants. In other words, go to where the people are instead of asking people to come to where you are. Make sure locations are conveniently accessible via public transit.

- **Scheduling**: Be flexible with times and days to accommodate participants' schedules. Consider the needs of those who work night shifts or more than one job, women with children, and older adults.

- **Incentives**: Provide compensation for interview participants (e.g. gift cards). Provide food or snacks for participants. Ensure childcare is available, if needed.

- **Inclusive Participation**: Provide interpreters and translations of focus group materials for limited English participants.

- **Setting**: Comfortable, circle seating, tape recorded session with note taking.

- **Facilitator**: Exercise subtle group control, knowledge of the topic/study, appears like the participants, listen for vague or cryptic comments and probe for understanding.

- **Assistant facilitators/notetakers**: handles logistics - sign in, refreshments, etc., take careful notes, monitors recording equipment, draw a diagram of seating arrangement.

- **Data Handling**: Immediately after focus groups - label and file field notes, tapes and other materials; soon after focus groups - make a back-up copy of tapes and send tape to transcriptionist; conduct a facilitator-Assistant facilitator/notetaker debrief.

- **Data Analysis**: Develop coding guide for a systematic analysis of audio recordings. Compare and contrast results by categories of each focus group.

- **Reporting**: Identify key themes, describe findings, and use quotes to illustrate.

Interview and Focus Group Training Resources
The following resources include some valuable pointers on how to conduct a successful interview and focus group, including active listening techniques, how to avoid bias, how to ask questions and follow up, and how to prepare for interviews and focus groups.

1. Harvard Sociology. (n.d.). "Strategies for Qualitative Interviews". Retrieved from https://sociology.fas.harvard.edu/files/sociology/files/interview_strategies.pdf

2. Krueger, R.A. (2002). "Designing and Conducting Focus Group Interviews". Retrieved from https://www.eiu.edu/ihec/Krueger-FocusGroupInterviews.pdf

3. McNiff, K. (2017). "Are you really listening? Tips for conducting qualitative interviews", *QRS International*. Retrieved from https://www.qsrinternational.com/nvivo/nvivo-community/the-nvivo-blog/are-you-really-listening-tips-for-conducting-qual

4. Valenzuela, D. and Shrivastave, P. (n.d.). "Interview as a Method for Qualitative Research", *Arizona State University.* Retrieved from https://www.public.asu.edu/~kroel/www500/Interview%20Fri.pdf

Suggestions for Future Engagement and Data Collection

- *Survey*
  - Develop a survey to be distributed widely among Asian Minnesotans.
  - Survey questions can focus on wider and more general questions around poverty and economic disparities.
  - Surveys should be anonymous.

- *Photovoice*
  - Photovoice is a type of participatory action research that can be used as a qualitative research method.
  - It is a process in which people, typically with limited power due to poverty, language barriers, culture, ethnicity, gender or other circumstances, use photo images or videos to capture aspects of their environment and experiences and share them with others (Community Tool Box, University of Kansas).
  - Photovoice is an inexpensive and powerful tool that can be used to record disparities and inequities, facilitate a photo-based discussion that identifies both individual and community assets and issues, support community conversations around shared experiences, and formulate action steps to address issues, as well as potential policy strategies.
  - A Photovoice project needs to be planned and executed carefully to ensure safe and ethical documentary practices.

For more information about how to use Photovoice, see the following resources:

- Wang, C. (1999). Photovoice: A Participatory Action Research Strategy Applied to Women's Health. Journal of Women's Health 8(2). Retrieved from http://www.public.iastate.edu/~bestler/arts_based_articles/1999_Liebert_Photovoice.pdf
- Community Tool Box. "Implementing Photovoice in Your Community". University of Kansas. Retrieved from https://ctb.ku.edu/en/table-of-contents/assessment/assessing-community-needs-and-resources/photovoice/main

Appendix B: Proposed Interview Protocol and Consent Form

Introduction and Interview Background
A review of existing data and literature showed us that there is little information about the nuances of family structure, housing needs, employment, familial money sharing practices, and intergenerational wealth building strategies as it relates to poverty among Asian Minnesotans. To better understand these nuances and influence policy change, we are speaking with several Asian families, particularly in the Twin Cities. Because of your *[Insert reason here]*, you have been identified as a key informant for our research, and we believe that you will provide invaluable and important insights in this study.

Introductory Protocol

This interview is planned to take about 45-60 minutes. Your participation in this interview is voluntary. If there are questions you do not want to answer, just let me know and I will skip them. You can also withdraw from this study at any time if you feel uncomfortable. Your decision to do so will not affect your relationship with CAAL.

We will be putting together the information from these interviews in a report that we will share with the public. We will not include any names or personal information in that report.

Do you have any questions about what you are being asked to do or about the project?

Before we begin the interview, we ask that you read the consent form carefully and indicate whether you agree to participate in this study or not. To make sure we accurately capture our discussion today, we would like to record the audio of our conversation. Only select members of our immediate project team *[note any other people who will have access]* will have access to the tapes and original recordings, which will be eventually destroyed after they are transcribed. We have two copies of this form--one for you to keep, once signed, and the other for our records.

[If consent is granted and form signed] Thank you for your agreeing to participate in this interview.

Do you have any questions for me before we begin?

Interview Questions

Note: You might not have to ask each question in this guide, but make sure the priority questions (highlighted in blue) are asked. This guide is meant to be used as a prompt, not a script. Use the guide to remind you of necessary topics to cover, questions to ask, and areas to probe.

Begin recording interview. State the date, time, name of interviewer, and name/ID no of interviewee.

---Warm Up and General---

1. Could you tell me a bit about your family?
    a. Who is in your family?
    b. Could you describe to me what brought your family to Minnesota?
    c. How long have you lived in Minnesota?
    d. Could you tell me about the cultural or ethnic background of your family?
    e. Do you and your family speak any language other than English in your home?

---Housing--

2. What has your experience been like trying to find a home for you and your family?
    a. What, if anything, was challenging about that process? How did you and your family overcome those challenges?

3. Could you tell me a bit about you and your family's home?
    a. Probe: Do you live in a multifamily unit (e.g. duplex), multi-unit home (e.g. with an in-law suite or accessory unit), or single-family home, other?
    b. What are some of the challenges of living in a multi-family unit/multi-unit home/single-family home?
    c. How have you and your family responded to those challenges?
    d. Do you rent part of your home/unit to a family member/non-family member?
        i. [*If yes*] How do you work with the City to ensure that your home or rental unit is code compliant?

4. Could you tell me a bit about who lives in your home?
    a. Probe: What is the generational status of everyone living in your household? (1st, 1.5, 2nd generation)
        i. [*If multigenerational*] Why do you choose to live together? (Probe: Are there any economic and/or cultural factors that you considered when deciding where to live?)

---Employment--

5. What does a typical work-day look like for you?
    a. What do you do for work?
    b. Do you work part-time or full-time?
    c. Would you rather do something else for a living?

i. [If yes] What is preventing you from doing what you want to do?

6. How many adults are employed in your home?

7. Do you or any of your family members work more than one job?
    a. [*If yes*] Why are you/they working more than one job?

8. [If they own a business] Could you describe to me how you started your business?
    a. Probe: What led you to start your own business?
    b. Probe: How did you finance your business? (Savings, family/friends funds?)
    c. Probe: What, if any, challenges do you face as a business owner?

------------------------------------Building Intergenerational Wealth---------------------------------

9. Beyond earning money to make ends meet, what does your family do to increase savings and build wealth* over time?
   (Probe: to buy a house, send children to college, retire, start a business, etc.)

10. What, if anything, makes it difficult for you and /or your family to save for the future?

11. What, if any, are some of the programs and services you use to help you and your family live an economically secure, healthy life here in Minnesota?
    Probe: Are you aware/use of Section 8 housing choice voucher, low rent programs, food stamp program (SNAP-EBT) and/or WIC, Child and Adult Care Food program, Supplemental Security Income, Temporary Assistance for Needy Families, Medicaid and CHIP, etc.?

12. Could you describe any impacts that recent immigration policies have had on you and/or your family's ability to use these programs and services?

---------------------------------Income and Familial Money Sharing Practices---------------------------

13. Could you describe the different income sources in your family (e.g. salaries, rental incomes, etc.)?

14. Do you share money between your family members?
    a. [If yes] How do you do it, for what reasons?
    b. Do you and/or your family send money back to other family members in your country of origin? If so, could you tell me more about what that process looks like?

15. You shared earlier that you have [number] of members in your family. Given the number of people in your family, do you think the $15 minimum wage will be beneficial to you and your family? Why or why not?

---Wrap Up---

This brings us to the end of the interview. Is there anything else you would like to share today? Do you have any questions for me?

Thank you so much for your time and for sharing your experiences with us.

Total time: 45-60 mins
*Wealth can mean many different things to different people. Based on the literature review, the following definitions of wealth can be used for the purpose of this study.

*Wealth is having enough savings to ensure economic security today and economic mobility in the future. Having economic security today allows you to weather unexpected events, such as an illness, a layoff, or retirement, while economic mobility allows you to start a business, make a down payment for a house, or send your children to college (*Center for American Progress, 2016).

In other words, wealth can be defined as the difference between assets (savings, retirement accounts, homes, and cars) and debt (mortgages, auto loans, and credit card debt) (Pew Research Center, 2013)

Consent for Participation in CAAL Interview

I volunteer to participate in a research project conducted by *[name of principal investigator]* from the Coalition of Asian American Leaders. I understand that the project is designed to gather information about poverty among Asian Minnesotans. I will be one of approximately [number of people] being interviewed for this study.

1. My participation in this project is voluntary. I understand that I will be paid *[gift card amount]* for my participation. I may withdraw and discontinue participation at any time without penalty. If I decline to participate or withdraw from the study, my decision to do so will not impact my relationship with the Coalition of Asian American Leaders.
2. I understand that if I feel uncomfortable in any way during the interview session, I have the right to decline to answer any questions or to end the interview.
3. Participation involves being interviewed by researchers from the Coalition of Asian American Leaders. The interview will last approximately 45-60 minutes. Notes will be written during the interview. And the interview will be audiotaped for analysis.
4. I understand that the researcher will not identify me by name in any reports using information obtained from this interview, and that my confidentiality as a participant in

this study will remain secure. Subsequent uses of records and data will be subject to standard data use policies which protect the anonymity of individuals and institutions.

5. I have read and understand the explanation provided to me. I have had all my questions answered to my satisfaction, and I voluntarily agree to participate in this study.

6. I have been given a copy of the consent form.

_____   _____

My signature   Date

_____   _____

My printed name   Signature of the Interviewer

For further information, please contact *[Name of principal researcher]* at *[contact information for principal researcher]*.

Appendix C: Proposed Focus Group Protocol

Background and Preparation

Materials
name tents
markers
flip charts
agenda with timings (written on flip chart and posted throughout the session)
key takeaways from interviews (on PPT slides)
reflection questions (on PPT slide)
post-it notes
pens

Part 1 Welcome
- Introduce facilitator and assistants
- State purpose and goals of the focus group
    - Gather insights and reflections on the first set of data from interviews.
    - Better understand and pinpoint specific economic challenges experienced by a wider cross-section of Asian Minnesotans
- It is important for you to know that all information shared today will be kept anonymous. Upon completing the focus group session, our research team will transcribe the audio recording and remove any and all identifying information that would link you to the transcript.

Draft Script
Hello and welcome to our focus group session. Thank you for taking the time to join us to talk about the economic challenges you face as an Asian American living in Minnesota. My name is *[Insert name]* and assisting me is *[Insert names]*. I represent the Coalition of Asian American Leaders and the Principal Investigator for this project, *[Name of PI]* is also with the Coalition of Asian American Leaders. *[Insert more background about the study as necessary]*.

You were invited here because of your *[Insert reason for choosing them]*.

In our discussion today, there are no wrong answers but rather differing points of view. Please feel free to share your point of view even if it differs from what others have said. Keep in mind that we're just as interested in hearing negative comments as positive comments, and at times the negative comments are the most helpful.

You've probably noticed the audio recorders spread throughout the room. We're audio recording the session because we don't want to miss any of your comments. People often say very helpful things in these discussions and we can't write fast enough to get them all down. We will be on a first name basis tonight, and we won't use any names in our reports.

We anticipate today's conversation lasting for about 90 minutes. We will take a look at the agenda in a few minutes.

Part 2 Icebreaker

Well, let's begin. We've placed name tents on the table in front of you to help us remember each other's names. Let's find out some more about each other by going around the table. Tell us your name, where you live, and one thing that you like and dislike about living in Minnesota *[less serious]* OR what you brought you here today *[more serious]*.

Part 3 Agenda and Guidelines
- Walk through the agenda using the flipchart.
- Clarify any questions.
- Guidelines for the Focus Group Session
  - No right or wrong answers, only differing points of view
  - We're tape recording - when speaking, please do so one person at a time
  - We're on a first name basis
  - You don't need to agree with others, but you must listen respectfully as others share their views
  - [If applicable, rules for cellular phones and pagers. For example, "We ask that you turn off your phones or pagers. If you cannot and if you must respond to a call, please do so as quietly as possible and rejoin us as quickly as you can."]
  - My role as moderator will be to guide the discussion.
  - Talk to each other.

Part 4: Interview Deep Dive
- Explain how the interviews were done.
- Present key takeaways from interviews (use slides).
- Display reflection questions (use slides).
  - In a few words, jot down your immediate reactions and share with the person next to you/with your group.
  - Do these findings reflect your own experiences? Why or why not?
  - What, if anything, from the findings did you find surprising? Why?
  - If you have different experiences, could you please share them?
- Identify one person from a pair/group to report out what they discussed.
- Notetaker will write main points on flip chart.

Part 5 Group Activity
- Ask them: What comes to your mind when you think about economic challenges as *you* experience it and/or see it in your community? Discuss with the person sitting next to you/with your group. Jot down your thoughts in post-it notes. Use as many post-it notes as you want to.
- Then ask participants to put the post-its on a flip chart. Pick out a few and read them out loud. Encourage reactions. Take notes.

Part 6 Closing Reflections

- Is there anything else you would like to discuss today or that you believe is missing from our conversation?
- Thank participants.

COALITION OF ASIAN AMERICAN LEADERS