Fair Housing: Asian and Latino/a Experiences, Perceptions, and Strategies

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This article uses the National Asian American Survey to explore issues of housing access and discrimination among Asians and Latino/as, and particularly how identity and heterogeneity within these two groups can lead to their underrepresentation in housing programs. Then, using Philadelphia as a case study, we draw on administrative data, interviews, and focus groups to show that both Asians and Latino/as are underrepresented due to a range of linguistic, cultural, and structural barriers. These findings highlight the complexity of affirmatively furthering fair housing for America's increasingly diverse population.

Keywords: fair housing, housing assistance, affordable housing, Asians, Latino/as

In the past two decades, America's urban counties have shifted from a majority White to a majority non-White population (Parker et al. 2018). Asians and Latino/as are the fastest growing racial and ethnic minorities in metropolitan areas; their numbers have grown by 27 percent and 19 percent, respectively, since 2010 (Frey 2019). Jennifer Lee and Karthik Ramakrishnan (2021, this issue) find that in the case of Asians, a shift in national origins toward South and Southeast Asian has also resulted in "unprecedented diversity within the U.S. Asian population." Latino/a diversity in the United States is also increasing as earlier cohorts of Puerto Rican and Mexican migrants are joined by growing shares of residents from El Salvador, Guatemala, Colombia, and other Latin American nations (Flores 2017). The diversification of Asian and Latino/a Americans has critical implications for ensuring fair access to decent housing.

This analysis draws on data from the National Asian American Survey (NAAS) to explore the growing heterogeneity in housing access and needs, and perceptions of discrimination, among Asians and Latino/as. It suggests four hypotheses about how diversification of identities and its implications for perceptions around government, discrimination, and housing might affect participation in government housing programs. We test these hypotheses through a case study of Philadelphia,

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which is home to growing and diversifying Asian and Latino/a minorities. An analysis of aggregated administrative data from HUD, the City of Philadelphia, and the Philadelphia Housing Authority (PHA) shows that although many newcomers to Philadelphia are income-eligible for housing assistance, the racial and ethnic composition of households receiving housing assistance (such as rental vouchers, repair grants, and publicly subsidized units) has not reflected these demographic changes. Finally, we use interviews with local service providers and other stakeholders, as well as focus groups with residents, to analyze inter- and intragroup differences in the experience and perception of barriers to housing assistance and how this diversity has shaped each community's participation in housing programs.

Philadelphia is a particularly useful case study for two reasons. First, it has experienced recent growth in both Asian and Latino/a diversity. Two decades ago, more than 85 percent of the population of Philadelphia identified as being either non-Hispanic White or Black.[1] Since then, the Latino/a population has nearly doubled and the Asian community has grown by half. Both groups have diversified internally, in regard not only to national origin but also to language, socioeconomic status, and immigration status. Second, Philadelphia recently engaged in a citywide conversation about fair housing. It was one of forty-nine cities to submit an Assessment of Fair Housing (AFH) pursuant to a 2015 mandate by the U.S. Department of Housing and Urban Development (HUD), which has since been repealed by the Trump administration. The AFH affords us a window into the perceptions of discrimination and attitudes toward government among Asian and Latino/a residents, which have critical implications for their participation in housing assistance programs.

Discrimination in housing markets is illegal. The Fair Housing Act, passed in 1968 and amended in 1988, forbids discrimination on the basis of race, religion, sex, national origin, disability, and familial status in the sale and rental of housing, in mortgage lending, and in the provision of housing assistance. Furthermore, Title VI of the Civil Rights Act strictly prohibits discrimination in any program or activity that receives federal assistance from HUD. However, more than fifty years after the passage of the Fair Housing Act, equal access to housing opportunities remains a distant goal for many American cities. Contemporary research shows that despite antidiscriminatory lending regulations, racial and ethnic minorities continue to face discrimination in the housing market that cannot be explained by their incomes, credit scores, or other qualifications (Turner et al. 2013). Beyond the private market, minorities continue to face unequal access to housing resources provided by governments, including subsidies, programs, and planning efforts (Husock 2017; City of Savannah 2017). These issues were brought to the forefront of cities' agendas in 2015 when HUD released a new rule requiring municipalities to "affirmatively further fair housing." Municipalities were for the first time given an enforceable obligation not only to prevent housing discrimination, but to overcome the barriers to housing opportunity that are the legacy of systemic disadvantage among racial, ethnic, and other groups.

The Philadelphia AFH included a detailed evaluation of local fair housing issues and a set of strategies to address them. The city partnered with the Philadelphia Housing Authority to jointly map housing conditions across the city, survey more than five thousand residents about their experiences and perceptions, hold five focus groups with residents and three other meetings with PHA tenants, and repeatedly invite stakeholders to share their ideas and concerns (City of Philadelphia 2016). One of the most important findings was the concern among Philadelphia's Asian and Latino/a populations that they were disproportionately less likely to benefit from local and federal housing subsidy programs. The plan that was produced suggested but did not conclusively identify why Asian and Latino/a residents are underrepresented in government housing assistance pro-

1. The first year in which the combined non-Hispanic White and Black population dropped below 80 percent, according to the U.S. Census Bureau's American Community Survey five-year estimates, is 2010. In 2009, 41.91 percent of Philadelphians were non-Hispanic Black and 39.73 percent were non-Hispanic White (2017).

grams. The answer is crucial to understanding which strategies may be most successful in providing assistance to Asian and Latino/a residents who struggle to access, maintain, or afford housing.

By combining an analysis of NAAS data with a quantitative and qualitative case study of Philadelphia, we find that Asian and Latino/a residents are indeed underrepresented in most housing programs, and that this lack of representation is a function of complex linguistic, cultural, structural, and legal barriers. Although it would be easy to lay the blame on local authorities, implementing meaningful fair housing policies often exceeds the capacity and resources of both local government agencies and of the community organizations with which they partner, and is further thwarted by a lack of federal investment in this capacity.

LITERATURE

Studies show that Latino/as and Asian Americans across the United States face significant challenges in accessing affordable and adequate housing. Some of these challenges stem from poverty; both Latino/as and Asians are more likely to live in poverty than non-Hispanic Whites.[2] We know that the lowest-income households tend to have the highest housing costs relative to their incomes and experience high rates of eviction and housing insecurity (Lew 2016). Immigrants face special disadvantages in the housing market as well. Their limited English proficiency or ignorance of their rights as tenants exposes them to exploitation at the hands of unscrupulous landlords. Refugees are especially vulnerable; as a result, they tend to remain in rental housing for long periods—often their entire lives (Carter and Vitiello 2011). Legal status also plays an important role in the housing challenges of immigrants. Elizabeth McConnell finds that unauthorized Latino/a immigrants "experience persistent and unexplained disadvantages" in terms of housing cost burdens and that "this 'penalty' for unauthorized Latino/a immigrants persists even after controlling for indicators of immigrant assimilation, such as duration of U.S. residence" (2013, 186).

Poverty and immigration can explain some of the disadvantages that Latino/as and Asians face in the housing market, but not all. Some are the result of historic and continuing discrimination. Both Asians and Latino/as are told about and shown fewer housing units than White homeseekers who are identical in every respect other than race or ethnicity (Turner et al. 2013). Such steering mechanisms segregate Latino/a and Asian households into poor-quality housing and low-opportunity neighborhoods. For example, John Betancur (1996) describes how, when Mexicans first moved to Chicago, landlords and realtors steered them to the poorest areas; by creating these clusters of artificial scarcity, landlords were then able to charge higher rents. In some cases, local governments have reinforced the segregation of Latino/a and Asian households through the selective enforcement of zoning ordinances and building codes, and by adhering to restrictive definitions of what constitutes a family that can legally occupy a single-family home (Bender 2010). Both populations also face discrimination in mortgage lending. Asians as a group are more likely than non-Hispanic Whites to be denied a mortgage, even controlling for credit scores and other factors; in addition, certain Asian subgroups, such as Taiwanese, Hmong, and Koreans, have especially high mortgage denial rates, and others, such as Bangladeshi, Indonesians, and Cambodians, pay especially high prices (Courchane, Darolia, and Gailey 2015). Latino/as, too, have disproportionately high mortgage denial rates and are significantly more likely than non-Hispanic Whites to be given high-cost loans (Faber 2018). Moreover, Latino/as as well as some Asian groups have been targeted by predatory lenders for subprime loans, contributing to higher mortgage default and foreclosure rates following the housing crisis of 2007 (Reid et al. 2017; Anacker 2019).

The challenges that confront Latino/as and Asians in accessing housing are not confined to the private market. They extend to the very

2. In 2018, 12 percent of Asians and 21 percent of Latino/as had incomes below the federal poverty threshold, versus 10 percent of non-Hispanic Whites (U.S. Census Bureau 2017).

government programs designed to remedy the private market's failure to provide affordable, adequate housing. At the national level, both Asian and Latino/a Americans participate in housing assistance programs at disproportionately low rates. American Community Survey (ACS) Public Use Microdata Sample (PUMS) files from 2018 show that 12 percent of Asian Americans as a whole live below the poverty line, with shares being higher among some subgroups such as Cambodians (16 percent). About 21 percent of Latino/as are impoverished, and rates are still higher among groups such as Puerto Ricans and Guatemalans (23 and 27 percent, respectively). As many as 37 percent of Asians and 45 percent of Latino/as are housing cost burdened, meaning that they pay more than 30 percent of their income for housing costs. Yet Asians make up only 4 percent of households assisted by HUD programs; the share is even lower among specific programs, such as public housing and housing choice vouchers (3 percent each). Latino/as are better represented at 19 percent of all HUD-assisted households but underserved by specific programs, including Project-Based Section 8 and Section 202/PRAC, where they make up 16 and 15 percent of households, respectively (HUD 2019a).

In cities across America, Latino/as and Asians are less likely to receive housing assistance from public sources than similar non-Hispanic Whites (Husock 2017; City of Savannah 2017). Sometimes the barriers to program participation are explicit, such as rules that require proof of legal immigration. HUD currently reduces assistance to households based on the number of household members who are unauthorized immigrants; a rule proposed by the Trump administration would prohibit giving any federal housing assistance to such "mixed families" (HUD 2019b). This rule would clearly disadvantage Latino/a households. Program rules that favor the construction or subsidy of one- to two-bedroom units disadvantage both Asians and Latino/as, who are more likely to live with extended or multigenerational families (Zonta 2016; Cohn and Passel 2018).

In other cases, housing authorities have discriminated against Latino/a and Asian residents by omission: they fail to site subsidized housing in neighborhoods where Latino/as and Asians live, do not address language barriers, or do not market their programs to Latino/a and Asian communities (Alvarez 1996; Troche-Rodriguez 2009). Latino/a activists have successfully sued local and federal housing assistance providers for discrimination on multiple occasions. In 1995, a coalition of housing advocates called Latinos United won additional housing vouchers and voucher counseling for Latino/a residents in the settlement of a class action lawsuit against the Chicago Housing Authority and HUD for discriminatory site selection and program administration (Alvarez 1996). More recently, HUD settled a case against the Housing Authority of the City of Hazleton on behalf of six Latino/a families who had been denied limited English-proficiency services (Pennsylvania Legal Aid 2015). Asian Americans, perhaps because they are more divided than Latino/as by class and language, have not made the same demands for fair housing assistance. In 1990s-era San Francisco, where Asians were overwhelmingly segregated into two of twenty-four public housing projects, the Asian Law Caucus initiated a series of lawsuits to force integration and improve housing conditions (Ancheta 2006). Examples of Asian recipients of local and federal housing assistance organizing for better conditions are numerous. However, we are unable to discover any instances of Asian individuals or organizations suing the government for fair access to housing assistance programs.

Perceptions of government, attitudes of accepting government assistance, and awareness of government discrimination may also play a role in inequitable Asian and Latino/a participation in housing programs. The literature on this topic, however, is slight. The historian Charlotte Brooks (2009, 92) recounts how in 1930s San Francisco, Chinese Americans were torn between fears that their communities would become dependent on public assistance made available through the New Deal and hopes that government intervention could play a positive role in Chinatown. It is unclear how these attitudes have evolved or how they differ among Asian subgroups. Studies of present-day underuse of external assistance among Asian

Americans often cite the "collectivistic" or self-reliant orientation of Asian American cultures (Chen, Jo, and Donnell 2004; Crystal 1989). The NAAS, which includes questions related to perceptions of government and discrimination, can help substantiate or contest these claims—particularly when combined with rich local interview data.

METHODS

We use weighted data from the 2008 NAAS and from the pre- and post-election 2016 NAAS to understand Asians' and Latino/as' experience with housing assistance. These data, combined with existing literature, frame four hypotheses about why these two groups are underrepresented in housing assistance programs and what might explain the difference between them. The hypotheses are then highlighted in our case study of Philadelphia. Combining national and local analyses enables us to use broad, national findings to frame the more granular analysis required to fully understand issues of housing discrimination and use of government services. This is an important application of surveys like NAAS and highlights the necessity of studying housing within the context of a broader set of public policy issues.

For the Philadelphia study, we offer a brief overview of how the city's Asian and Latino/a communities have grown and diversified over time and how this has affected their housing needs before exploring the extent to which Asians and Latino/a residents of Philadelphia are currently underrepresented in government housing assistance programs. We analyze aggregated administrative data from the U.S. Department of Housing and Urban Development, the City of Philadelphia, and the PHA to ascertain housing program participation rates by race and ethnicity and compare them to the levels of need among Asian and Latino/a Philadelphians according to census data.[3] Use rates are constructed by dividing the number of Asian and Latino/a participants in a given program by the total number of participants for whom race or ethnicity is known; rates of need are constructed by dividing the number of Asian and Latino/a Philadelphians living below the federal poverty line by the total number of impoverished Philadelphians.[4] We use a paired t-test of means to ascertain whether the need for and use of assistance are statistically similar or different. We also use correspondence and interviews with city and housing authority officials to describe what policies and practices govern local government housing outreach to Asian and Latino/a residents.

We complement this descriptive analysis with twenty-two interviews with twenty-five stakeholders and four focus groups with thirty-three residents meant to test our hypotheses about why Asians and Latino/as are underrepresented in government housing assistance programs in Philadelphia (see tables 1 and 2). We interviewed persons who occupy leadership positions in housing-related nonprofit organizations that specifically serve Latino/a or Asian communities, are fair housing advocates or housing service providers, or are leaders in

3. Administrative data include HUD's publicly available *Picture of Subsidized Households* for the years from 2014 through 2017; the City of Philadelphia's Division of Housing and Community Development Quarterly Production Reports for the same period, which were shared with us by division staff; 2018 program usage data from the City of Philadelphia's Office of Homeless Services (OHS) and the Department of Behavioral Health and Intellectual Disability Services, which were shared with us by OHS staff; and the Philadelphia Housing Authority's 2017 Moving to Work Annual Report, which is publicly available.

4. In this analysis, we use poverty as a proxy for government housing program eligibility. In reality, the eligibility criteria are more complex. Most determine eligibility based on a family's income as a share of area median income, which is set by HUD for each county or metropolitan area. Assistance is often limited to families at or below 60 or 80 percent of area median income (AMI) and prioritized to those at or below 30 percent of AMI. In Philadelphia, families of four meet this criterion if they earned no more than $27,050 in 2019. Meanwhile, the poverty threshold for a family of four is still lower at $26,370. Thus, if the share of the impoverished who are Asian outweighs the share of housing program participants who are Asian, it is almost certain that Asian Americans are underserved by these programs.

Table 1. Interviews and Correspondence, 2019–2020

Organization or Community Type	Interviewees or Correspondents
Asian-serving nonprofits	7
Asian community leaders	4
Latino/a-serving nonprofits	3
Latino/a community leaders	2
Fair housing and housing service organizations	9
Government agencies	7

Source: Authors' calculations.

Table 2. Focus Groups, 2019–2020

Community	Number of Participants
Latino/a	8
Latino/a	12
Asian	4
Asian	9

Source: Authors' calculations.

Asian or Latino/a communities.[5] Interviewees answered questions about barriers their constituents face to access affordable housing and housing assistance and how they cope with these barriers. Four focus groups—two in Spanish, one in Mandarin, and one in English—were conducted with Asian and Latino/a Philadelphians representing a broad cross section of ethnicities, national origins, ages, and socioeconomic characteristics; we used these to identify community perceptions of barriers to housing assistance.[6]

NATIONAL ANALYSIS

The National Asian American Survey data reveal several important realities that help us understand why Asians, and by extension Latino/as, continue to be underrepresented in housing assistance programs. First, diversity within the Asian American population nationally is considerable. Some of the larger subgroups include those of Chinese (23 percent of all Asian Americans, according to census data), Vietnamese (10 percent), or Cambodian origin (1.5 percent). These three groups differ significantly in terms of age, household income, educational attainment, tenure, household composition, and English proficiency. Combined, weighted pre- and post-election 2016 NAAS data show that Chinese Americans tend to be older than Vietnamese or Cambodian Americans and at least twice as likely to have a household income

5. An initial cohort of interviewees was identified because of their participation in Philadelphia's affirmatively furthering fair housing process. Then snowball sampling was used to identify additional interviewees, since organizations offering housing services are often aware of one another. Interviews were primarily in person and typically lasted thirty to forty-five minutes. Interviews were semi-structured, and interviewees were encouraged to expand on responses that were particularly interesting or surprising. Interviews were audio recorded and later analyzed thematically.

6. Focus group participants were recruited by housing service providers among their constituents or by community leaders with strong ties to a particular community. Focus group participants were each compensated with a $10 gift card. The authors facilitated these focus groups with the assistance of Spanish- and Mandarin-speaking translators. Some questions were posed to the group at large with discussion encouraged; in other cases, when it was desirable to determine the share of participants who shared a certain perception or experience, participants were each asked to either respond individually or "pass." The sessions, which lasted an hour each, were audio recorded and later analyzed thematically.

above $125,000. More than half of Chinese Americans have received a college degree, versus 39 percent of Vietnamese and only 23 percent of Cambodian Americans. Cambodian Americans, more than half of whom have a household income below $50,000, are much more likely than the average Asian American to rent their home (50 percent versus 36 percent). According to the 2016 post-election NAAS, Cambodian Americans are more likely than Chinese or Vietnamese Americans to live alone or in a multigenerational household. Approximately 68 percent speak only a little English or none at all, versus 56 percent of Vietnamese and 50 percent of Chinese Americans (Ramakrishnan et al. 2018, 2017).[7]

This internal diversity suggests a first hypothesis as to why Asian Americans might be underrepresented in housing assistance programs: relatively high incomes and rates of homeownership for Asians as a whole disguise the level of need among subgroups and individuals. This could result in housing assistance being targeted to racial or ethnic groups that are more uniformly disadvantaged. As Lucas Drouhot and Filiz Garip (2021, this issue) point out, it is routine in statistical analysis to aggregate individuals into racial and ethnic groups, which obscures within-group socioeconomic diversity and leads to misguided conclusions. Such a hypothesis would not seem to apply to Latino/as, however. As a group, they are less likely to own their homes, more likely to have household incomes below $50,000, much less likely to have received college degrees, and much less likely to speak English proficiently than either the average Asian American or the average NAAS respondent. But if the diversity among Asians is any indication, diversity is likely among Latino/a subgroups as well.[8] Internal diversity could plausibly lead to underrepresentation in housing programs for other reasons, including the difficulty of distributing aid to persons who speak a wide variety of languages or dialects, or have varied immigration statuses or social norms.

The 2008 NAAS allows us to look at change in key sociodemographic indicators for Asian Americans over time. Based on weighted survey results, more Asian Americans were renting their homes in 2016 than in 2008 (by an increase of 6 percentage points). The share of Asian Americans with household incomes under $50,000 greatly increased, from 25 percent to 44 percent. Meanwhile, the share earning a college degree decreased by 11 percentage points. The share reporting that they speak no or little English remained constant at about 52 percent. At the same time, census data show that the three largest Asian national-origin groups (Asian Indian, Chinese, and Filipino) made up a slowly declining share of all Asians, whereas smaller subgroups such as Bangladeshi, Bhutanese, and Burmese Americans grew. These shifts lead to our second hypothesis for underrepresentation, namely, that the Asian American population's diversity has increased, and its need and eligibility for housing assistance has grown, even as the availability of housing assistance has decreased. This could easily be the case for Latino/as well, though the 2008 NAAS includes only Asian respondents (Ramakrishnan et al. 2012).

7. The NAAS, despite its relatively small sample size, tracks fairly closely with the Public Use Microsample of American Community Survey data (U.S. Census Bureau 2017). According to 2018 PUMS results, 13 percent of Chinese Americans are age sixty-five or older, versus 11 percent of Vietnamese and 8 percent of Cambodian Americans. Chinese Americans' average household income is above $110,000, against $88,455 and $76,468 for Vietnamese and Cambodian Americans, respectively. In line with NAAS data, PUMS data show that Cambodian American households are more likely to rent (at 46 percent) than Vietnamese or Chinese ones (34 and 37 percent of whom are renters). Cambodian American households are likely to be large (averaging 3.4 persons) and multigenerational (70 percent of households).

8. Data in the 2014–2018 ACS PUMS support this conclusion. Guatemalans, who are twice as likely as Mexicans to be noncitizens, have higher rates of poverty, are more likely to be renters, and are much more likely to belong to a multigenerational or multifamily household than either Puerto Ricans or Mexicans. The average Guatemalan American household's income is only $57,610, versus $65,056 for the average Latino/a household. Still, the diversity among Latino/a subgroups is less pronounced; for example, the spread in average income among major Latino/a subgroups is a fifth that of major Asian subgroups.

Table 3. Perceptions of Discrimination and Government, 2016

Question	All Americans	Asians	Chinese	Vietnamese	Cambodians	Latino/as
In the average month, do you receive poorer service than other people at restaurants or stores?	23	21	21	15	16	23
In the average month, do people act as if you don't speak English?	16	28	27	24	19	39
In the average month, do people act as if they are afraid of you?	14	8	6	4	7	18
In the average month, do people act as if they think you are dishonest?	17	8	6	5	8	24
Do you think you have ever been unfairly prevented from moving into a neighborhood because the landlord or a realtor refused to sell or rent you a house or apartment?	9	5	3	3	7	10
Have you ever moved into a neighborhood where neighbors made life difficult for you or your family?	15	9	7	9	14	18
Agree or agree strongly that "public officials don't care much what people like me think"	67	81	78	87	67	65

Source: Ramakrishnan et al. 2017.
Note: Numbers in percentages.

Perhaps most interestingly, the NAAS includes a series of questions about perceptions of discrimination (in the 2016 post-election wave) and of government (in the 2016 pre-election wave) (see table 3). Asian respondents were unlikely to report that they had ever been "unfairly prevented from moving into a neighborhood because the landlord or a realtor refused to sell or rent [them] a house or apartment" (5 percent) or that people had treated them as if they thought they were frightening or dishonest (8 percent each). They were much more likely to report that, in the average month, they had received poorer service than other customers at restaurants and stores (21 percent) or that people had acted as if the respondent did not speak English (28 percent). Asian subgroups certainly show variation, with Cambodian Americans more likely than others to have reported discrimination at the hands of a landlord, a realtor, or their neighbors. But even Cambodians were far less likely to feel discriminated against than Latino/as, 10 percent of whom reported that they had been unfairly prevented from buying or renting a home, 18 percent of whom had been discriminated against by neighbors, and 39 percent of whom had been treated as if they did not speak English in the average month.

These results suggest several possibilities. First is that both Asians and Latino/as experience less direct housing discrimination than they do bureaucratic discrimination—that is, poorer service—but that the latter nevertheless leads them to be underserved by housing assistance programs, which violates fair housing principles. Second, it suggests that Latino/a Americans either experience more discrimination than Asian Americans, including even disadvantaged subgroups like Cambodian Americans, or that they are more likely to perceive such discrimination. If the former is true, we might expect Latino/as to be even less represented in housing assistance programs than Asians. If the latter is, Latino/as might also be more likely than Asians to mount concerted

education or advocacy efforts, potentially enabling them to win greater representation in housing assistance programs than they otherwise would. A NAAS pre-election question asked respondents to evaluate whether "public officials don't care much what people like me think." Asian Americans overwhelmingly agreed or strongly agreed with this statement (81 percent); two-thirds (65 percent) of Latino/a Americans did. These feelings toward government might translate into a low rate of government program use for both groups, but a slightly higher rate for Latino/a residents than Asians.

The NAAS is an evolving tool. In 2008, it included no other races or ethnicities than Asians. By 2016, it had added White, Latino/a, and Black respondents, allowing for comparison across race and ethnicity. The sample size has also grown over time, from 5,159 respondents in 2008 to 11,235 in 2016. Finally, the capacity to group respondents by ancestry and national origin has become more sophisticated. But NAAS does not yet allow for much geographic granularity, which makes it challenging to explore the nuanced, hyperlocal relationship between racial diversity and housing needs and perceptions. By using a local case study, however, we can test hypotheses suggested at a national level and delve more deeply into the nuanced barriers to housing assistance that Asian and Latino/a Americans face.

ASIAN AND LATINO/A COMMUNITIES IN PHILADELPHIA

Any attempt to understand the underrepresentation of Asians and Latino/as in Philadelphia's housing programs must first acknowledge the enormous diversity among these groups as well as the long history of discrimination against Asians and Latino/a Philadelphians in provision of housing resources. Philadelphia's Asian population has grown much more diverse over time. The founders of Philadelphia's Chinatown were Cantonese-speaking Chinese from Guangdong province (Lee 1994). They have been joined by waves of ethnically Chinese immigrants from Hong Kong, Taiwan, and Vietnam, as well as of wealthier Fujianese immigrants (Lee 1994). Koreans also arrived in large numbers beginning in the 1980s, most moving directly to the suburbs (Lee 1994). An important share of Asian newcomers (about 12 percent) have arrived as refugees; the Philadelphia metro resettled a total of 18,100 refugees between 1990 and 1999 (Singer and Wilson 2006). The first wave of refugees to Philadelphia were Vietnamese, who were resettled in West and South Philadelphia beginning in the 1970s. They were followed by Cambodians and Laotians (Vitiello and Acolin 2017). More recently, Bhutanese and Burmese refugees have arrived and begun to form their own networks of associations (McWilliams and Bonet 2015). According to the 2014–2018 ACS estimates, Philadelphians with Chinese origins now make up one-third of Asians in the city, the other two-thirds divided principally between Indians (20 percent), Vietnamese (13 percent), Cambodians (8 percent), Koreans (6 percent), and Filipinos (5 percent).[9]

Housing experiences differ sharply along lines of national origin and class. For instance, many of Philadelphia's Cantonese families have moved out of Chinatown and into middle-class suburbs, joining both professional-class Koreans and Indians and the wealthier Chinese immigrants who settle in the suburbs directly. Those who remain behind in Chinatown tend to be poorer and—as low-income renters in a neighborhood with rapidly appreciating land values—have housing experiences that are "sensibly different from those of Chinatown immigrants in the suburbs" (Vitiello and Acolin 2017, 199). The Philadelphia Chinatown Development Corporation (PCDC), founded in 1969, has developed more than 225 units of both subsidized and market-rate housing in Chinatown in an effort to anchor the Chinese community and prevent displacement (Vitiello 2014; Greco 2016). But ever-higher land prices have stalled housing production in recent years, and PCDC has adapted to serve an increasingly geographically scattered constituency (Vitiello and Acolin 2017). This situation is far from unique to Philadelphia; most Asian

9. Pakistani, Indonesian, Bangladeshi, Japanese, Laotian, Taiwanese, Thai, Burmese, and Bhutanese Americans each make up less than 3 percent of Philadelphia's Asian population (U.S. Census Bureau 2017).

Americans now live in the suburbs and they in fact make up the "fastest growing of all racial minority groups in the U.S. suburbs today" (Lung-Amam 2017, 5).

Meanwhile, the Southeast Asian community, whose original members arrived as refugees, continues to face challenges of poverty and economic exclusion rooted in the resettlement experience. Tram Nguyen (2001) writes that when Philadelphia was designated as a resettlement area in the 1980s, "almost overnight, hundreds of Vietnamese and Cambodians moved into the inner-city neighborhood of West Philly. . . . Agencies that got paid per capita for resettling refugees set up arrangements with slumlords to house as many families as quickly as possible." Having fled their home countries without wealth or preparation, and then having been resettled in neighborhoods where they are "culturally and linguistically isolated," Southeast Asians in Philadelphia have not enjoyed the same upward mobility as other Asian immigrants (G. Nguyen et al. 2011). Although some Vietnamese families have succeeded in moving to middle-class suburbs, Cambodians have "largely remained in poverty in the inner city, mostly in South and Southwest Philadelphia" (Vitiello and Acolin 2017, 201). Unfortunately, the latest cohorts of Southeast Asian refugees, displaced from their home countries of Burma and Bhutan by ethnic cleansing, face much the same challenges. Indeed, because of federal funding cuts, Philadelphia resettlement agencies are now even more restricted in the housing and case management services they provide (McWilliams and Bonet 2015).

Philadelphia's Latino/a community is predominantly Puerto Rican (60 percent), but it increasingly includes Dominicans (12 percent), Mexicans (8 percent), and Central (7 percent) and South Americans (6 percent) as well.[10] Puerto Ricans were the first to arrive en masse, beginning in the late 1940s. Carmen Whalen (2001) recounts how redlining and other discriminatory practices compressed Puerto Ricans into neighborhoods buffering Black North Philadelphia from White working-class Kensington. These neighborhoods have been characterized by high levels of renter-ship, poor access to transportation, and low levels of investment and access to credit (Whalen 2001, 225–26). But concentration (combined with systematic deprivation) may also have helped the Puerto Rican community to form the network of high-capacity community development and social service nonprofits it has today; organizations such as Associaciòn Puertorriqueños en Marcha (APM), Nueva Esperanza, Congreso, and Concilio have developed hundreds of affordable housing units and offer a wide array of housing counseling, financial literacy, and other services (Axelrod et al. 2018).

The largest recent increase in the foreign-born population has been among Mexicans. Although "scarcely a presence prior to 1990," Mexicans grew to number six thousand by 2000 and doubled to twelve thousand by 2005 (Singer et al. 2008; Stern, Seifert, and Vitiello 2008). Mexicans did not join the Puerto Rican community as Dominicans and Jamaicans have done; instead, they formed a distinct community in South Philadelphia, which is more convenient to the Center City restaurant industry as well as to the manufacturing and distribution hubs near the Philadelphia International Airport, and in South Jersey (Singer et al. 2008). South Philadelphia also had the advantage of a cheap, under-the-table rental market. But as rents in the neighborhood increase, Mexican immigrants are increasingly displaced to areas in North Philadelphia and Upper Darby.[11]

In Philadelphia, questions of fair access to housing assistance for Asians and Latino/as are long-standing. In the 1950s, as the first waves of Puerto Ricans arrived in Philadelphia, they competed with Blacks for the limited housing options available in predominantly Black neighborhoods (Ribeiro 2013). Later waves of Asian and Latino/a immigrants have arrived in Philadelphia too late to access many housing assistance resources. Federal funding for housing authorities has plummeted since

10. Cubans once made up a larger share of Latino/a Philadelphians, but now make up only 2 percent (U.S. Census Bureau 2017).

11. Carlos Pascual-Sanchez, personal interview, September 6, 2019, Puentes de Salud.

the 1980s, when President Reagan cut HUD's budget authority by more than 70 percent. PHA's waitlists for public housing and vouchers are closed indefinitely; they last opened briefly in 2013 and 2010, respectively. HUD's Community Development Block Grant, which supports a wide range of municipal activities including affordable housing construction, assistance, and rehab, has seen repeated funding cuts as well; the program now provides less than half the funding it did in 1995 (Theodos, Stacy, and Ho 2017). Despite shrinking resources and increasing need, PHA and the city made some efforts to expand housing assistance to Asian and Latino/a communities during this period. For example, in the 1980s and 1990s, the city worked with PCDC to finance affordable housing for Chinatown residents (HUD 1999).

HOUSING NEEDS IN PHILADELPHIA'S ASIAN AND LATINO/A COMMUNITIES

According to U.S. Census Bureau estimates, approximately 112,600 Asians live in Philadelphia today, about 7 percent of the total city population (2017). This is a dramatic increase over 1980, when the official count was below twenty thousand (1 percent of the population). Philadelphia's Latino/a population is larger than the Asian minority and has grown significantly in the last forty years—from about sixty-four thousand (less than 4 percent of the population) to nearly 222,000 (14 percent). We should note that the accuracy of these figures is open to question. Researchers believe that in the 1980s and 1990s, the census undercounted both Asians and Latino/as. Asian ethnic organizations conducting their own population counts have arrived at much higher combined estimates (Lee 1994). Similarly, the Latino/a community assessed its real population in 1990 to be greater than 120,000, whereas the decennial census put it at only around eighty-nine thousand (Goode and Schneider 1994).

As of 2018, roughly 7 percent of Philadelphians living below the federal poverty line were Asian—which is the same as the Asian share of the overall population of Philadelphia. This statistic obscures higher levels of poverty among some Asian ethnic groups. ACS PUMS estimates from 2014 to 2018 suggest that although 24 percent of Asian Philadelphians are in poverty, the share is closer to 27 percent for Chinese residents. Southeast Asian groups, possibly even more impoverished, are too small a sample to yield accurate poverty measures. Meanwhile, we know that Latino/a Philadelphians as a whole are disproportionately poor; they make up only 15 percent of the population for whom poverty status is known but 22 percent of those living below the federal poverty line. These rates mean that Latino/a Philadelphians as well as members of some Asian groups are less able to afford adequate housing than the average Philadelphian.

Beyond poverty, census surveys suggest other symptoms of housing challenges. Asians are equally likely to be renters, at 48 percent, and Latino/as are more likely to rent, at 58 percent, than Philadelphians overall. Thomas Carter and Domenic Vitiello report that immigrants who are "stuck" in the rental market are more vulnerable to discrimination and housing insecurity (2011). Both Asian and Latino/a households are twice as likely as the average Philadelphia household to have more than one occupant per room, at 8 percent and 5 percent of households, respectively. This can be partially attributed to the propensity for forming larger and multigenerational households, around 50 percent of Latino/a and Asian households in Philadelphia being multigenerational, versus 38 percent of households overall. However, it may also indicate that households double up to afford their housing. The classic measure of housing affordability is housing cost burden: the ratio of a household's monthly housing costs to its income. PUMS data suggest that more than a quarter (27 percent) of Asian households and more than one-third (36 percent) of Latino/a households in Philadelphia are severely housing cost burdened, meaning that they devote more than half of their income to housing costs. These are very similar to the city's overall rate of severe housing cost burden (27 percent). But Latino/a households, as well as some Asian households (Cambodians and Vietnamese, in particular) tend to occupy units with rents and ownership costs well below average, despite their larger family sizes, indicating that they may be trading quality for affordability.

Table 4. Housing Assistance Programs: Average Annual Usage Rates (2014–2017) Versus Poverty Population (2013–2017)

Program	Units Served	Percentage Asian Users	Significantly Under-represented	Percentage Latino/a Users	Significantly Under-represented
Housing counseling	11,582	2.2	*	17.7	*
Settlement grants	208	2.2	*	38.5	
Heater hotline	4,013	0.1	*	9.7	*
Basic systems repair	1,052	0.7	*	11.5	*
Adaptive modifications	96	1.6	*	11	*
Weatherization assistance	667	0	*	2.6	*

Source: Authors' tabulation based on Division of Housing and Community Development Quarterly Production Reports, 2014–2017; U.S. Census Bureau 2017.
*$p < .01$

HOUSING ASSISTANCE PROGRAMS IN PHILADELPHIA

Both Asians and Latino/as are underrepresented in most of Philadelphia's housing programs relative to their share of the poverty population (7 percent and 22 percent, respectively). Running a simple t-test, we find that Asians who are income-eligible to receive housing assistance are significantly underrepresented ($p < .01$) in all of the major housing assistance programs offered by the City of Philadelphia (see table 4). The highest degree of underrepresentation occurs in the Weatherization Assistance Program, which provides free home energy efficiency improvements to low-income homeowners and renters: it did not serve a single Asian household between 2014 and 2017. Asians are also significantly underrepresented in the PHA's two largest housing programs: conventional public housing and the housing choice voucher program (see table 5). Despite proportional representation in two smaller programs (the Section 202 program for senior housing and the Project-Based Section 8 program), only 3 percent of the more than forty-two thousand HUD-subsidized households in the city are Asian, but more twice that in the poverty population are. Further, as of 2017, only 2 percent of those on the waitlists for public housing or housing vouchers in Philadelphia were Asian (PHA 2017).

Income-eligible Latino/a Philadelphians, for their part, are significantly underrepresented in all city-operated housing programs except the Settlement Assistance Grants Program (a program that provides up to $500 in down payment and closing cost assistance to new, low-income homebuyers). Like Asians, they are most underrepresented in the Weatherization Assistance Program, which serves almost exclusively African American households (see table 4). Latino/a households are also underrepresented in PHA housing programs. Only 6 percent of all HUD-subsidized households are Latino/a. Fewer than 2 percent of public housing residents report Spanish as their primary language, and as of 2016, only eighteen of Philadelphia's nearly nineteen thousand housing choice voucher recipients spoke Spanish at home.[12] Furthermore, only 9 percent of the current waitlisted applicants for public housing and housing vouchers identify as Latino/a (PHA 2017) (see table 5). One gateway to receiving housing services in Philadelphia is admission to an emergency shelter. Because the receipt of shelter services often gives a household priority for housing vouchers and other aid, underrepresentation

12. Kyle Flood, personal correspondence, October 28, 2019, Philadelphia Housing Authority; Dan Urevick-Ackelsberg, letter to Kelvin Jeremiah and Frederick S. Purnell Sr., in "Assessment of Fair Housing," City of Philadelphia and the Philadelphia Housing Authority, October 4, 2016, E137–E139, https://www.phila.gov/media/20190502115754/afh-2016-for-web.pdf (accessed November 12, 2020).

Table 5. Housing Authority Programs: Average Annual Usage Rates (2014–2017) Versus Poverty Population (2013–2017)

Program	Households Served	Percentage Asian Users	Significantly Under-represented	Percentage Latino/a Users	Significantly Under-represented
All HUD programs	42,418	3	*	6	*
Public housing	12,597	0.75	*	5.3	*
Housing choice vouchers	17,880	1	*	5.8	*
Project-based Section 8	8,919	10.3		7	*
Section 202	2,268	7		7.8	*
Section 811	284	0	*	4.8	*

Source: HUD 2017; U.S. Census Bureau 2017.
*$p < .01$

Table 6. Homeless Programs: Usage Rates (2018) Versus Poverty Population (2014–2017)

Program	Households Served	Percentage Latino/a Users	Significantly Underrepresented
Emergency shelter or transitional housing	13,052	1,183	*
Homeless outreach services	8,348	864	*

Source: Authors' tabulation based on Culhane et al. 2019; U.S. Census Bureau 2017.
*$p < .01$

in shelter services can have a snowball effect (see table 6).

Philadelphia's housing service providers are increasingly aware of the underrepresentation of Asians and Latino/as. In the past few years, both PHA and the two city departments that provide housing services to the public—the Department of Planning and Development (DPD) and the Office of Homeless Services (OHS)—have adopted new language access policies that call for bilingual staff, translation of key documents, and access to a translation hotline (PHA 2014; DPD 2016). PHA has partnered with community development corporations to expand its subsidized stock into predominantly Latino/a and Asian neighborhoods.[13] The city responds to the issue of unequal geographic access to municipal services through its network of neighborhood advisory councils (NACs). NACs are community-based organizations that apply to receive city block grant funds in exchange for educating residents about what city programs are available, and which they may be eligible for. They also compile and maintain information about neighborhood conditions and engage residents in public planning efforts. As of 2019, twenty-one NACs were listed on the city's website, including two primarily Latino/a-serving organizations (APM and HACE) and two Asian-serving ones (PCDC and the Greater Philadelphia Asian Social Service Center). The Office of Homeless Services has also recently hired three "mobile intake assessors." This step is designed to address the fact that, although Philadelphia's homeless shelters are concentrated in Center City, the homeless population is geographically dispersed. Two of the three mobile intake assessors speak Spanish (none, as yet, are Mandarin speaking but they do have access to a call center to assist with translation), and are able to provide homelessness prevention, counseling, and referral services remotely.[14]

13. Flood, personal correspondence.

14. Liz Hersch, director, Office of Homeless Services, interview, September 26, 2019, Philadelphia.

Table 7. Barriers to Accessing Affordable and Adequate Housing

Barrier	Percentage of Interviewees Who Mentioned It		
	Asian Organizations and Community Leaders	Latino/a Organizations and Community Leaders	Fair Housing or Housing Service Organizations
Shortage of affordable units in community	50	60	60
Low incomes	20	40	40
Large household sizes	10	40	0
Limited English proficiency	50	20	20
Lack of financial literacy	40	0	40
Lack of basic literacy	30	20	0
Poor credit or no credit	50	60	40
Immigration status	10	20	20

Source: Authors' calculations.

FOUR HYPOTHESES TO EXPLAIN UNDERREPRESENTATION

Our interviews and focus groups confirm that both Asian and Latino/a Philadelphians feel that it is difficult to find decent and affordable housing. The most commonly cited explanations among both groups are a shortage of low-cost housing in their neighborhoods, combined with persistently low incomes, language barriers, a lack of financial literacy, and difficulty building credit (see table 7). Mexicans, Guatemalans, and other Central Americans, as well as some Asian residents, also highlighted the importance of immigration status. Directly related to these barriers, some Asians and Latino/as described exploitation at the hands of landlords, lenders, and realtors.

Markedly missing from their accounts, however, were any efforts to access public housing resources. In fact, only three interviewees mentioned this strategy. "I don't know of any [Cambodian, Vietnamese, or Filipino] family that contacted PHA," one interviewee said. Indonesian focus group participants were able to think of only one Indonesian family that had accessed Section 8 housing but were unable to describe how the process worked or what the subsidy covered. A Salvadoran focus group participant told the story of how he had once received information about city housing programs along with his water bill, but assumed it was a scam. Elderly Chinese focus group participants had, in four cases, accessed Section 202 housing for seniors, but were unaware that it was subsidized by the government. In general, focus group participants were often unaware that housing counseling, grants and loans, and subsidized housing exist—let alone how to access them. In this section, we explore the four hypotheses suggested by our NAAS analysis for why Asians and Latino/as access housing programs at such low rates, despite their need and eligibility.

INTERNAL DIVERSITY

The first hypotheses suggested by our analyses of NAAS data and existing literature was that relatively high average income, English proficiency, and homeownership for a race or ethnicity as a whole, or for a dominant subgroup, might disguise the level of need among subgroups and thus lead them to be overlooked when governments conduct outreach or distribute aid. Alternatively, internal diversity might simply increase the structural difficulty of providing assistance. We found some evidence for both of these scenarios in Philadelphia.

Seven interviewees in both Asian- and Latino/a-serving organizations directly attributed underrepresentation to the government's failure to recognize the diversity among Asian and Latino/a Philadelphians. "The casting of Asians as a 'model minority' does a huge disservice to the diversity in the Asian commu-

nity," one interviewee said. The interviewee explained that when all Asians are grouped together, their high average income obscures the fact that some subgroups experience levels of poverty similar to those of other disadvantaged minorities in Philadelphia. Thus fewer resources are targeted to Asians as a whole. The extreme diversity within Philadelphia's Asian population, as well as the way its various subgroups are parceled out across the city, can also make it difficult for Asian-serving organizations to receive city funding. For example, interviewees representing one Asian-serving organizations said that despite the fact that their organization serves an income-eligible population, it has been unable to win a city contract to provide housing counseling services, because its headquarters are located within Center City census tracts that are relatively wealthy—not least because of a recent influx of wealthier Chinese to the area.

High internal diversity also created structural barriers. Language barriers were one of the most popular explanations for underrepresentation, cited by nineteen interviewees. Two interviewees added that linguistic diversity among Asian residents, who speak many languages in a wide variety of dialects, further complicates matters. Even a local community development corporation that serves Asians complained of difficulty hiring staff who can assist such a linguistically diverse constituency. Thus it is no surprise that the city and PHA, though making important strides in hiring Spanish-speaking staff and translating program materials into Spanish, continue to struggle to provide language access for Asian residents. Although anyone has the right to request translation services under the city and PHA's language access plans, three interviewees had concerns about the efficacy of these services and consistency in compliance.

Internal diversity is also problematic because of the current system for distributing housing aid. In Philadelphia, local networks of nonprofits and community-based organizations are crucial gatekeepers for city and housing authority programs; one city official told us that their department relies heavily on nonprofits to conduct outreach and to provide counseling and referrals. As a result, communities lacking a well-developed nonprofit network will face much greater difficulty accessing public resources. Another city official noted that their agency also recruits nonprofits to provide housing counseling services and to advertise its programs. Limited public resources mean that the city's nonprofit partners must have high internal capacity; other than the opportunity to give their constituents access to city programs, nonprofits receive very little compensation and no operating support, according to one interviewee. High internal diversity and friction between racial and ethnic subgroups leave many communities too fractioned to achieve this kind of capacity.

According to multiple interviews, Philadelphia's comparatively large and well-established Puerto Rican community has a strong network of nonprofits that both develop affordable housing and provide housing resources; to some extent, this network has benefited more recent Latino/a arrivals from Mexico and Central America. In contrast, six interviewees and three focus group participants said that Philadelphia's Asian communities have no strong nonprofit network, especially in the arena of housing services. These interviewees noted that housing is a technical field, and nonprofits must acquire substantial expertise to have an impact. One interviewee claimed that Asian nonprofits have had difficulty doing so for two reasons: first, high turnover in some predominantly Asian neighborhoods; and, second, the diversity among Asian communities. "In South Philadelphia, Cambodians say that as some Asians have done better economically, they've moved out to the suburbs, taking cultural institutions with them," noted one interviewee. In addition, this interviewee felt that "each Asian group tends to stick to its own particular organization. . . . This creates silos and inefficiencies, although a few organizations are trying to break this down." Even among Asian residents of the same national origin, lines are drawn by income and religious affiliation. "The majority of Indonesian community members in South Philly are from Java, so they are ethnic Chinese and Christian, even though most Indonesians overall are Muslim," one focus group participant explained. "There are ten churches and one mosque in South Philly. This abso-

lutely factors into our networks. . . . There is a great deal of tension. There are definitely gaps in who knows what, in access to resources within the community because of religious divisions." Three interviewees confirmed a lack of cooperation among Asian minorities and community organizations.

CHANGE OVER TIME

Another of our hypotheses for underrepresentation is that the Asian and Latino/a American populations have become more diverse, and their need and eligibility for housing assistance has therefore grown, even as the availability of housing assistance has decreased. Interviews and focus groups made it quite clear that this is indeed the case.

The Asian and Latino/a newcomers to Philadelphia are disadvantaged in a variety of ways. One has to do with literacy. In contrast to older Puerto Rican migrants, "Mexican and Central American immigrants are from small, rural towns. Many can barely read. Spanish is already their second language," one interviewee remarked. According to three Asian interviewees, illiteracy is also barrier among some Asian subgroups. One interviewee, a leader in the Indonesian community, highlighted the importance of literacy when contrasting Indonesian Philadelphians to newcomer groups such as the Burmese and Bhutanese. "Indonesians were literate; they were able to become landowners and landlords," which gave them an important economic advantage.

Another disadvantage, especially in the case of Latino/as, is immigration status. Many Asian newcomers to Philadelphia are refugees and therefore have a path to citizenship. This is not the case for Latino/a newcomers, and immigration status arose as a key impediment to accessing housing assistance for this group in interviews and focus groups. Currently, each member of a household applying for either public housing or housing vouchers from PHA must undergo citizenship screening. The household must pay higher rent if it includes "ineligible non-citizens." In May of this year, HUD proposed a new rule that would forbid public housing authorities providing any assistance to undocumented residents at all (HUD 2019b). Impediments to accessing PHA resources based on immigration status are real. In contrast, the City of Philadelphia does not verify citizenship for any of its housing programs. But undocumented Asian and Latino/a residents may simply assume that resources are closed to them. "Given my immigration status, and as a renter, I doubt there would be any formal assistance for me," one Latino/a focus group participant told us. Fear is also widespread that accessing public aid will have consequences, including deportation, as noted in several of the interviews and focus groups. These fears were heightened under the Trump administration, and especially as word spread of the new "public charge" rule, which would bar some immigrants from attaining permanent residency if they were judged likely to become dependent on government aid (but which, due to court challenges, was not enacted until February 2020) (USCIS 2019). "One of the reasons people don't want to apply [for housing assistance] is the atmosphere we live in now. . . . There's a specific threat that your green card will be taken away if you're found to receive assistance," said one Guatemalan focus group participant. "There are rumors that families are being affected by this change now." Though immigration status came up more frequently in Latino/a focus groups, five interviewees cited it as a barrier for Asians, as well. One interviewee suggested that Asians may even be less willing than Latino/as to reveal their documentation status and more likely to become nonresponsive for fear of legal consequences.

As newcomers arrive, it is not always possible for them to take advantage of existing ethnic enclaves. As Chinatown became more crowded and land values appreciated, lower-income Asian immigrants settled in southwest Philadelphia. One city official said that the Division of Housing and Community Development would be eager to have a greater presence in this area—but no funds are available to establish this presence without decreasing funds to an important existing initiative. The difficulty of providing services increases when the newer enclaves have not yet formed effective channels to receive and distribute municipal resources. For example, OHS relies heavily on nonprofit organizations to provide outreach. Until recently, OHS's partner organization in

Table 8. Perceptions of Discrimination

Form	Percentage of Interviewees Who Mentioned It		
	Asian Organizations and Community Leaders	Latino/a Organizations and Community Leaders	Fair Housing or Housing Service Organizations
Insufficient or inappropriate outreach	60	40	60
Failure to build affordable housing in Asian/Latino/a communities	40	20	20

Source: Authors' calculations.

the Latino/a community—Congreso—did not have the capacity to handle walk-in applicants for homeless services; thus Latino/a residents could still only access services by first processing through the downtown shelter system. One city official noted that Asians face still greater difficulties because they are more dispersed than Latino/a Philadelphians and have not yet developed a nonprofit social services network on a level with the Latino/a one.

PERCEPTIONS OF DISCRIMINATION

Our third hypothesis for underrepresentation is that Asians in particular are unlikely to perceive discrimination against them. We did in fact find that focus group participants did not see barriers to accessing housing resources as evidence of racial or ethnic discrimination on the part of the City or Housing Authority; however, this was equally true for Asian and Latino/a focus group participants. Stakeholder interviewees confirmed that this was more due to a lack of understanding of what constitutes discrimination than the absence of discrimination. According to one interviewee, "the [Chinese] community narrative focuses on there being a shortage of housing that is affordable and close to Center City. People don't know what discrimination is, and they don't know how to seek protection. It's hard to recruit them to fair housing workshops because they just don't recognize the issue." Similarly, another interviewee said that Indonesian Philadelphians do not see themselves as the victims of discrimination; "they just chalk negative outcomes up to language barriers." Two interviewees serving Latino/a communities also observed that discrimination against their constituents had become more subtle over time, making it harder to recognize and combat.

Asian and Latino/a stakeholders perceived two main forms of discrimination (see table 8). By far the most commonly cited was inadequate or inappropriate outreach to Asian and Latino/a residents on the parts of the city and PHA. Eleven interviewees criticized the city and PHA for failing to advertise existing programs specifically to Asian and Latino/a communities. "I have not seen any type of outreach regarding Section 8 or other programs in the immigrant community," said one interviewee. The representative of an Asian-serving organization gave the example of the city's settlement grant, which is a form of down payment assistance given to new, low-income homebuyers: "To be awarded a settlement grant, you have to go through a housing counseling program. None of the agencies that have been selected by the city as housing counseling agencies have bilingual Chinese staff." As a result, fewer Chinese residents know about the program, and if they do, they must access it using a translator. Interviewees also said that when government agencies do conduct outreach in Asian and Latino/a communities, they do so in culturally insensitive ways. "The city fails to build trust before having events in the Indonesian community. Or it puts the burden on community leaders to conduct outreach for them, without giving them enough time, or any pay."

Six interviewees perceived discrimination in the siting of subsidized housing, as well. "Historically, PHA housing has been severely underrepresented in Latino/a neighborhoods; [the

Housing Authority] failed to build up a concentration there. . . . There's currently lots of recrimination about that; it's why Esperanza received a grant from the PHA to develop its own low-income housing—it's an ongoing conversation," one said. Multiple interviewees in Asian-serving organizations described a pressing, unmet need for subsidized senior housing in their communities. "Senior housing is a huge and growing problem for Asian elders. There is no senior housing within the Cambodian/Laotian community, and outside the community there is no senior housing available that is culturally and linguistically appropriate." Chinatown has only one subsidized senior housing project—On Lok House—and, according to an interviewee, it currently has a waiting list at least ten years long. The same interviewee said that in the two subsidized developments for seniors nearest to Chinatown, at least a third of tenants are limited-English-proficient Chinese and waiting lists are five and eight years long, respectively. Although we cannot confirm whether that is the case, the perception of a lack of options and insurmountable waiting lists was consistent across interviews and focus groups.

PERCEPTIONS OF GOVERNMENT AND GOVERNMENT ASSISTANCE

Finally, we hypothesized that both groups have limited trust in public officials, but that Latino/a residents have slightly more trust, which translates into higher program participation. Distrust of the government was a popular subject that came up twelve times, in two-thirds of Asian-serving stakeholder interviews, one-third of Latino/a-serving stakeholder interviews, and one Asian focus group. "Immigrant communities distrust 'free money' and government aid. They fear scams, eviction, even deportation. This leads to an unwillingness to report landlords' housing violations and to apply for assistance," said one interviewee. In the case of refugees, distrust of government was rooted not in a lack of representation but in past trauma. An interviewee noted that "In their home countries of Vietnam and Cambodia, [Asian Philadelphians] would have been afraid to ask for housing resources, or they would use networks that they no longer have once immigrating here." Distrust is sometimes accompanied by shame; for example, one interviewee said that Muslim Asians "are supposed to turn to their Imam instead of utilizing government resources," and failure to do so results in communal shame. One interviewee suggested that Asians also fear being branded as needy and avoid accessing public benefits for that reason. Focus groups suggested that Guatemalans, too, tend to uphold community self-reliance rather than look for outside help. In some cases, the assistance itself takes a form that is not culturally suited to Asian and Latino/a residents. Three Asian and one Latino/a stakeholders commented that resources that are predicated on homelessness are difficult for their constituents to access because Asians and Latino/as tend to double up with relatives rather than live on the street. The same interviewees added that both groups may perceive available subsidized housing options as unsuitable, either because they cannot accommodate large or nontraditional families or because they are disconnected from familiar and comfortable environments.

Both Asian and Latino/a residents lack familiarity with Philadelphia's complex public assistance system, a barrier that was cited in seven interviews and all four focus groups. The application processes, especially for federal housing programs administered by the PHA, involve multiple steps and copious amounts of paperwork, and sometimes result in nothing more than a spot on a long waitlist—which erodes trust in government. As one focus group participant noted, "In Indonesia, everything is easy. People just pay an agency to arrange things for them. It's not a bribe—there's just a service for everything. It's the same thing in the Chinese community. But in America, you have to do it yourself, engage with the program yourself. . . . It's difficult for Asians. We need someone in the middle between us and the government." But an even more fundamental challenge, according to eight interviewees and five focus group participants, is that Asian and Latino/a residents are unaware that public housing programs exist. "If people knew where to go, then yeah, they would access [home repair assistance], but they don't, so they end up doing it themselves," one focus group partici-

Table 9. Barriers to Accessing Public Housing Assistance

Barrier	Percentage of Interviewees Who Mentioned It		
	Asian Organizations and Community Leaders	Latino/a Organizations and Community Leaders	Fair Housing or Housing Service Organizations
Limited English proficiency	100	80	100
Complexity of housing assistance systems or lack of literacy in navigating public systems	30	40	40
Digital literacy	0	20	40
Immigration status	10	0	40
Distrust of government	70	40	60
Culture of community self-reliance	10	20	20
Culturally inappropriate assistance	30	20	0
Underdeveloped nonprofit network	50	0	20

Source: Authors' calculations.

pant said. Asian focus group participants and interviewees especially identified "a lack of education and awareness . . . around what resources exist [as well as] how to apply."

DISCUSSION AND CONCLUSION

Our analysis shows that Asian and Latino/a Philadelphians are underrepresented relative to their share of the income-eligible households in almost every housing program offered by either the city or the Housing Authority. One reason is that many of these resources have already been allocated to highly impoverished populations who have resided in the city for longer. However, other factors associated with the growing heterogeneity of Asians and Latino/as in Philadelphia, including language barriers, financial and digital illiteracy, and cultural barriers, play an important role. Our research suggests that Asian and Latino/a residents do not perceive that the city and PHA are actively discriminating against them; nevertheless, the interviews and focus groups show signs of distrust and feelings that the city could be doing more to ensure equal access to services.

Our analysis highlights that Asian and Latino/a communities in Philadelphia face many of the same barriers to accessing housing resources (see table 9). Yet differences are important as well. Philadelphia's Asian population, though smaller than its Latino/a one, is even more internally diverse; it comprises a wider range of languages, national origins, religions, and socioeconomic backgrounds. This diversity has created additional challenges for the fair distribution of housing resources. First, the city and PHA rely heavily on a translation hotline to assist Asians due to their linguistic diversity and a lack of local partners with staff who can speak all of these languages. Dialect varies among Latino/as, the majority of whom speak Spanish, which has allowed for services provided in Spanish to reach a larger share of the population. Second, unlike Latino/as, Asian Philadelphians have not succeeded in building a nonprofit network with housing expertise. Some stakeholders have attributed this to the difficulty of cooperating across Asians' many linguistic, religious, and ethnic divides. Because the city relies on nonprofits to distribute and advertise resources, this lack represents a barrier to both private and public housing resources. Finally, the diversity of incomes and educational backgrounds among Philadelphia's Asians disguise their need for housing resources. Even though many Asian Philadelphians are eligible for housing assistance, the model minority stereotype affects program usage.

Both interviewees and focus group participants had ideas for how the city can improve

access to housing programs. Many suggested that the city, if it continues to use a decentralized model that relies on nonprofits to conduct outreach and administer some services, should carefully assess these nonprofits' capacity and provide them with enough resources to build and sustain their capacity. As one interviewee noted, "Cultural institutions offer some of the best resources and have a deep understanding of local conditions." Another interviewee expressed a similar sentiment, stating that "city programs are not culturally or linguistically appropriate; in order to really help Cambodians and other Asian immigrant groups, community- and faith-based organizations have to be given more city resources." This could mean partnering with arts, service, or cultural organizations that may not traditionally focus on housing but work with ethnic groups that are currently underserved. However, as one city official noted, the government must go through a formal request for proposals process to partner with organizations. The city cannot select organizations that do not meet certain capacity standards; neither can it force organizations to apply. This latter point is particularly salient given that one interviewee noted that their organization is reluctant to broaden its scope because of capacity limitations and politics around local resources and turf. However, another interviewee signaled that though their organization recognizes these challenges, it is also planning to enter the housing space and to do so in a sensitive and informed way.

Others felt that the city and PHA should focus on improving language access by boosting the number of bilingual staff and providing websites and seminars tailored to Asian and Latino/a communities. These solutions require additional resources, which are scarce, considering that most federal funding streams are remaining constant or declining. Allocating additional funding for outreach efforts may come at the cost of other existing efforts, possibly reducing the number of households served. This also raises a question of access versus scale: in an effort to increase staff or invest in nonprofits to serve one ethnic group that represents a small share of the city's overall population, the city may sacrifice the ability to increase outreach or services to another group that represents a much larger share. One potential solution would be a strategy to increase resources across all of the city's programs. In other words, rather than each individual agency hiring people who speak Cambodian, city agencies could collectively fund an outreach office that has the capacity to advertise programs, provide referrals, and conduct program intake in a broad range of languages. This approach may not work well in the case of a mobile homeless outreach program, but it could work for other programs.

Our findings have important implications not only for Philadelphia, but also for the United States as a whole. As mentioned earlier, America's urban counties have recently shifted to a majority non-White population (Parker et al. 2018). Cities must seek ways to serve their diversifying constituencies to ensure fair access to housing resources for all in the face of very limited resources to do so. This research shows the complexity of this endeavor, but points to some potential solutions that require breaking down silos across service organizations and government agencies. Ultimately our findings point to an urgent need for a national conversation about, and a plan to address, the complex and overlapping fair housing challenges that Asians and Latino/as face.

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