

WORKING WITH PEOPLE FROM SOUTHEAST ASIAN CULTURES

People who live in Southeast Asian countries may have a different approach to life and a different way of thinking about the world based upon their cultural heritage and traditions. REALTORS® and other business people are well-served to remember that clients and customers who came from these countries – or whose parents came from those countries – may continue to hold some of these values and observe some of these customs in their daily lives. Certainly every individual is different in their way of thinking, conducting business and the degree to which they honor the customs and traditions of their ancestors. Some may purposefully choose to honor the traditions and values of their homeland while other may decide to change their perspective and adopt the mannerisms and lifestyle of the United States. For others, cultural characteristics and beliefs may gradually change over time.

Addressing Home-buying Education and Financial Literacy

The household size of Asian Americans is larger than the household size of the total population by approximately one person. Asian Americans live in overcrowded conditions in a greater proportion than the overall population. Asian Americans are better educated than the average American and many hold top-level jobs.



Many Asian homebuyers are not familiar with first-time homebuyers' programs, and may have undocumented income that could be used to help them qualify for a loan. The top five barriers facing Asian American Homebuyers are language, cultural (not fluent in English), lack of familiarity with the home buying process, unverifiable income, lack of credit, and fear of being ripped off. HUD studies report that Asian Americans face housing discrimination 21.5 percent of the time -- approximately the same rate as African Americans and Latinos.

When selecting a lender, Asian Americans will tend to base their decision primarily on the broker/agent relationship, language/cultural affinity and referral. Around half of Asian homebuyers are foreign-born.

Asian Americans may benefit from home-buying education and financial literacy classes presented in a language or cultural manner that they can readily understand. Attention should also be paid to unverifiable income and lack of credit as they impact the ability to obtain reasonable financing.

Cultural Awareness in Business Meetings

When working with persons from Southeast Asian cultures, it is helpful to be aware of some general characteristics and tendencies may be present. For more specific cultural information, see the individual country cultural summaries that review additional information that may be useful during business dealings.

-  Asians want to establish a relationship before doing business.
-  Upon meeting, a weak, extended grip is normal if handshakes are exchanged. If you are greeted with a bow, a polite attempt to reciprocate is appreciated. Bow to the same depth or lower if you are the subordinate.

- 👤 Promptness and courtesy is expected in business dealings.
- 👤 Apologize if there is any possibility that you have said or done something to offend. Do not allow an Asian person to feel disrespected or ashamed.
- 👤 The same or similar questions may be asked many times in different ways to see if the same answer is given – it is important to establish confidence and trust.
- 👤 Nodding may signify that the person is listening, not that they necessarily agree.
- 👤 Decisions may be carefully considered; silence is acceptable is allow time for thinking. The person will speak when they have finished thinking. Relax--sit respectfully in silence and wait.
- 👤 Asians will avoid saying “no” because it is seen as being disagreeable. Instead they may say “this is very difficult” or “maybe” when they mean “no.”
- 👤 Asian cultures dictate that no emotions will be shown in public. A smile does not necessarily show pleasure – it is a polite form of behavior which can be used to cover up embarrassment, dismay or anger.
- 👤 If a group of customers or clients confer in their native language, that may be a good sign. Be patient and await the result of their deliberations.
- 👤 Be precise with what you say because Asians tend to be very literal.

HELPFUL TIPS:

- ◆ The color white is associated with funerals and mourning in many Southeast Asian cultures so do not send white flowers and avoid other gifts that may be white.
- ◆ When dining, your efforts to use chopsticks may be most appreciated, provided that you don’t scatter your food about the restaurant. Remember to never stick your chopsticks vertically in a food bowl because it will resemble joss sticks, the incense sticks burned at funerals. Always use the clean back ends of the chopsticks for taking food from a communal platter or bowl if no serving utensils are provided.
- ◆ Green hats like “John Deere” signature caps may signify that you are a cuckold (your wife is cheating on you) so other headwear may be advisable.
- ◆ You may have to remove your shoes in Japanese homes or restaurants so make sure you have your best socks on!

Terminology and Names

While Western names use the first name, middle name and last name (surname), the order of Chinese names is reversed. For example, in the name Chang Wu Jiang, Chang is the surname, Wu is a generational name given to all siblings, and Jiang is the first name. This person would be addressed as Mr. Chang.

Race Alone or in Combination for American Indian, Alaska Native, and for Selected Categories of Asian and of Native Hawaiian and Other Pacific Islander: 2000.

Below is a table showing the Asia population in Wisconsin per the 2000 census:

	Alone	Combination	Total
ASIAN			
Asian Indian	12,665	13,372	14,800
Bangladeshi	66	67	78
Cambodian	726	774	856
Chinese, except Taiwanese	10,547	11,070	12,612
Filipino	5,158	5,282	7,807
Hmong	33,791	34,740	36,809
Indonesian	397	438	632
Japanese	2,868	2,981	4,884
Korean	6,800	6,868	8,316
Laotian	4,469	5,000	5,405
Malaysian	144	171	216
Pakistani	1,061	1,124	1,365
Sri Lankan	183	188	230
Taiwanese	637	690	773
Thai	953	1,018	1,273
Vietnamese	3,891	4,058	4,505
NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER			
Native Hawaiian	458	464	1,143
Samoan	333	337	483
Tongan	11	12	20
Guamanian or Chamorro	332	336	573
Fijian	8	8	8

The largest Southeast Asian population in Wisconsin is the Hmong.