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Practitioner Essay

Asian Americans and Pacific Islanders and Philanthropy in 2040

Andrew Ho

Abstract

The trends we see in today's philanthropy will have significant effects on the philanthropy of 2040, especially for Asian Americans and Pacific Islanders. As the blended, multiracial Asian American population continues to increase, the very definition of Asian American philanthropy is up for grabs. Add in the trend of giving while living, the increase in the blurring of philanthropic forms and structures, and the ubiquity of technology, social media, and connectedness, and you have a future of philanthropy in 2040 that is more diverse, global, and participatory than the present day.

Introduction

Max Zuckerberg, daughter of Facebook founder Mark Zuckerberg and his Chinese American wife, Dr. Priscilla Chan, was born December 1, 2015. The news was announced with great fanfare, not so much because she was the firstborn child of Silicon Valley's power couple, but because her birth came with a letter from her mom and dad. This letter announced they would donate 99 percent of their Facebook shares, worth a current \$55 billion, to charity "during our lives" to advance a mission of "advancing human potential and promoting equality for all children in the next generation" (Zuckerberg, 2015). By 2040, Max will be in her youthful prime—twenty-four years old—and likely being groomed for leadership in her family's charitable giving, established through the Chan Zuckerberg Initiative, LLC. Her family's wealth could likely be well more than \$200 billion by the year 2040.

Max and her parents will be at the vanguard of Asian American philanthropy, with their outsized fortune to invest charitably. Questions about Max's multiracial Asian American heritage, her being part of the "Blended New Majority," and the degree to which she personally

identifies with her mother's Chinese American heritage will affect how much she gives to Asian American community organizations. Certainly demography is not destiny, but one's personal identity can be. How much of the needs of the growing recent immigrant populations should influence her giving? Or will the more immediate affiliations of university, community, and global interests inform her giving interests?

This is one of the greatest questions about the Asian American philanthropy of 2040 and what it will look like. Where philanthropic dollars of Asian Americans go may be determined more by one's identity, generation, and sense of "Asian-ness." As the multiracial, blended Asian American population continues to increase, the very definition of what constitutes Asian American philanthropy is up for grabs.

The example of Max Zuckerberg offers a glimpse into trends and forces shaping Asian American philanthropy, and philanthropy broadly, over the next twenty-five years.

1. The Giving While Living trend is in full effect. Mark Zuckerberg, thirty-one, and Priscilla Chan, thirty, are young but have already given away \$1.5 billion.
2. The social economy and blurring of philanthropic forms and structures: the Chan Zuckerberg Initiative was established as a limited liability corporation (LLC), something typically established as a for-profit enterprise.
3. Ubiquitous technology for philanthropy will be the norm. By 2040, digital giving and digital infrastructure to gain information about philanthropy will be predominant, and make the process of giving much more efficient.
4. The Asian American population continues to grow and become more diverse and multiracial, even as first-generation immigrants from Asia continue to come to the United States.

We will look into each of these trends and forces in more detail and into how they will shape Asian American philanthropy in 2040. Then we will come back to Max and her world in 2040, and make predictions about the future of Asian American philanthropy.

The State of Philanthropy Today

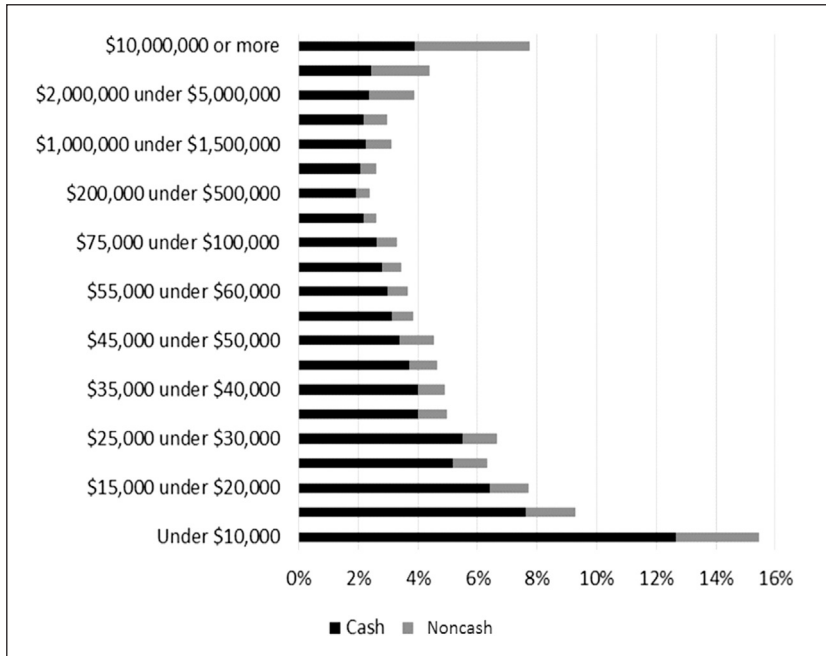
Growth Trends in Wealth and Philanthropy

One silver lining of the worst income equality in the United States today since the 1920s is the increase in future philanthropy due to accelerated wealth creation. Wealth creation is happening at a fast rate among the wealthiest 1 percent in the country. According to CapGemini's World

Wealth Report (2015), the United States had approximately 4.4 million households with \$1 million in investible assets, the most of any country in the world. California and New York, states with the highest Asian American populations, also had the most ultrahigh net worth individuals (defined as those with US\$30 million or more in net assets, according to Wealth-X [2015]). Wealth transfer from one generation to the next is also spurring more philanthropy. According to the Boston College Center on Wealth and Philanthropy, its 2014 report estimated a \$59 trillion wealth transfer from 2007 to 2061—a fifty-five-year period. Of this amount, they estimate that \$5.4 trillion will go toward charity, with the bulk going to taxes and heirs (Havens and Schervish, 2014).

While the wealthy are lauded for their philanthropic efforts, it is not only the wealthy that are generous. In 2015, Americans gave nearly \$359 billion to charity, the highest absolute total in history (Giving USA, 2015). Total U.S. foundation assets are also at an all-time high, reaching \$715 billion as of 2012, with foundation giving at \$54.7 billion (Loe, 2014).

Figure 1. Deductible Contributions as a percentage of Income



Source: Tabulations and analysis by Paul Ong and Elena Ong. U.S. Internal Revenue Service, State of Income.

Some of the most generous Americans, when measuring charity as a percentage of income, are at the bottom of the income scale. Analysis of 2013 Internal Revenue Service data shows that giving as a percentage of income takes a “U” shape pattern, with those at the two ends having higher rates of giving than those in the middle. The data are for those who itemize, thus exclude those who take a standard deduction, who are disproportionately low income. Filers with less than \$200,000 of income give more than half of itemized deductions. Interestingly, those making between \$200,000 and \$500,000 have the lowest percentage of charitable giving of all the income classes, as shown in Figure 1.

Where are the charitable dollars going? The purpose of giving varies by income. About three-fifths of all giving goes to religious organizations (churches and programs run by churches), and those with lower incomes tend to give proportionally more to this sector. The more affluent give proportionately more to arts, cultural, educational, and medical/health institutions.

Trends in Asian American Philanthropy

Specific to Asian Americans, the levels of wealth creation in a “new class of affluent Asian Americans” is leading to a growth of philanthropy which is now going mainstream to universities, museums, concert halls, and hospitals. Asian cultures have a strong tradition of philanthropy in the broadest sense, though it has usually involved donations to relatives, neighbors, churches, and business associations. Many Asian immigrants have not immediately embraced the Western-style practice of giving to large philanthropic institutions.

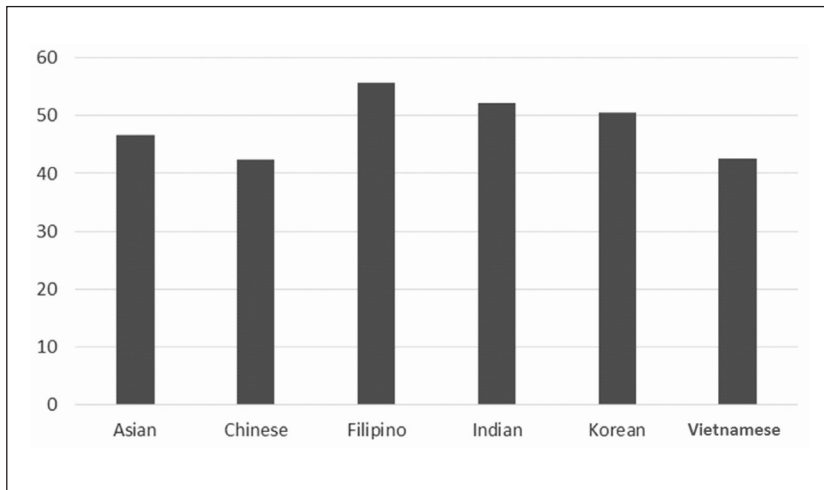
Measurable philanthropy among Asian Americans is currently occurring in pockets, in major population centers like San Francisco, Seattle, Los Angeles, and New York City. Growth in “new” Asian American population centers like Houston, Minneapolis/St. Paul, Washington, DC, Atlanta, Chicago, and Boston could accelerate influence both in philanthropy and politics. National organizations such as Asian Americans/Pacific Islanders in Philanthropy are encouraging networks of philanthropists and professionals in philanthropy to engage further, particularly through the growth of giving circles—the notion that a group of friends or individuals with similar interests can pool their philanthropic dollars and together make decisions about what organizations or causes to support. To date, there are more than fifty AAPI giving circles established around the United States. Since 2005, more than two thousand AAPI donors have pooled their money and

time to award more than \$2.2 million to more than four hundred AAPI nonprofit organizations.

Asian American population growth and increasing wealth over the next twenty-five years represents an opportunity for AAPIs to demonstrate what philanthropy can do to improve underrepresented and underserved populations, and to increase its philanthropic engagement throughout the United States and globally. The increasing multiracial Asian American population diversifies philanthropy and makes it more mainstream and widespread.

Studies about giving among Asian ethnic groups are rare. However, a study by Paul and Elena Ong asked respondents whether they had donated at least \$25 to charity in the last twelve months. Results in Figure 2 showed that Filipinos, Indians, and Koreans have a higher than average percentage of charitable giving when compared to all Asians.

Figure 2. Percentage Giving at \$25, Asians by Ethnicity



Source: Tabulations by Paul Ong and Elena Ong. Pooled Current Population Survey, September Supplement 2008–11.

Asian American Community Needs

While philanthropy is on the rise, the needs in the Asian American populace are often overlooked thanks to the perpetuation of the model minority myth. Social problems like poverty, mental illness, and unmet needs of the elderly are not given enough resources. The White House Initiative on Asian Americans and Pacific Islanders identified some of

the major needs in the Asian American population that could benefit from more public and private investments, such as equitable and affordable education, healthy families, economic mobility and healthy work opportunities, culturally vibrant and sustainable communities, and democratically engaged, organized communities. (Saika, 2015)

Trends and Forces Shaping Asian American Philanthropy

Giving While Living

“Giving While Living” is a growing trend of not waiting until one is aged or passed away before beginning major philanthropic endeavors. Traditionally, the wealthy set up charitable foundations such that their wealth was transferred to the foundation upon their death, and other family members or friends took up the responsibility to determine a strategy for giving away the money. That is shifting profoundly, and many wealthy are seeking to make a difference while they are still young and able, so they can see how their philanthropy is making an impact. Bill and Melinda Gates are a prime example of giving while living, having given away an estimated \$27 billion already (Loudenback and Martin, 2015). Another is Charles Feeney, who founded the Duty Free Shops and later established the Atlantic Philanthropies. He has given away more than \$6 billion and only kept \$1.5 million for himself. He believed that “people of substantial wealth potentially create problems for future generations unless they themselves accept responsibility to use their wealth during their lifetime to help worthwhile causes.” (Dutt, 1997)

The Social Economy and Blurring of Philanthropic Forms and Structures

Today and more so into the future, U.S. philanthropic capital is taking on forms beyond charitable foundations and a fund at the local community foundation. For-profit companies are engaging in more charitable activity, and charitable giving vehicles are set up as private businesses. This is all adding to the shifting and growing landscape of the philanthropy of 2040. As Lucy Bernholz put it in her 2016 blueprint, “The dynamic relationships among social businesses, nonprofits, and social welfare organizations are no longer abstract possibilities; they are the everyday experience of people using their private resources to make the world a better place” (Bernholz, 2015, Page 3).

The blurring of philanthropic forms and structures also is about leveraging philanthropy—using philanthropic capital in other ways besides grants. Examples include capital for low or no-cost loans (also known as program-related investments), social impact bonds (money

is paid for improved social outcomes that result in savings), development impact bonds, venture philanthropy, and impact investing. No research is currently public about the extent to which Asian Americans and Pacific Islanders (AAPIs) are utilizing these nontraditional forms of philanthropic investing. The AAPIs who are younger and working in finance and/or technology may be more likely to engage in these newer forms of philanthropy. These innovative social impact financing mechanisms will continue to grow in popularity in the next twenty-five years.

The growth of donor-advised funds (DAFs) is also a relatively new structure for philanthropy that has become very popular. DAFs allow donors to make an irrevocable charitable contribution, receive an immediate tax benefit, and then make grants over time. There are now about \$70.7 billion in assets in DAFs (National Philanthropic Trust, 2015). Financial services firms such as Fidelity, Schwab, and others have among the largest assets under management of DAFs. DAFs are poised to play an increasingly larger role in philanthropic vehicles over the next twenty-five years. While there are no data on ownership of DAFs by ethnicity, Asian Americans' use of this giving vehicle is certain to increase due to its favorable tax structure and ease of contributing stocks to the fund.

Ubiquitous Technology and Philanthropy

Ubiquitous technology will also help philanthropy grow. Virtual reality site visits will enable faster decision making. Streamlined grant-making processes using automated artificial intelligence software (“the robo-philanthropist”) and 100 percent electronic bank transfers help eliminate the waiting for the check in the mail from eager nonprofits. The millennial generation, who is already pushing for greater charitable activity through mobile texting, greater corporate engagement, and social entrepreneurs, will make this entirely mainstream by 2040. The next twenty-five years may also see an increase in automated giving through direct debit and gamification, encouraging more interaction with charities through online games. Data collection will be easier and faster. As a result, it will be easier to track Asian American philanthropy—to whom and to where—provided that data is available.

Will the percentage of charitable giving in the United States increase because of technology innovations? An optimistic view says yes—but a realistic view says no. Doubling the amount of giving would be nearly \$700 billion in 2015 dollars. However, as much as the millennial generation has greater philanthropic engagement, the actual amount of dollars has not increased.

Growing Diversity among AAPI Population

Among the AAPI population there has been a marked increase in growth and diversity. In 2010 there were roughly 17.3 million AAPIs—a 46 percent growth rate from 2000 to 2010 (Hoeffel et al., 2012). Diversity has increased as well. The top six groups—Chinese, Filipino, Indian, Vietnamese, Korean, and Japanese—represented 85 percent of all residents in 2012. This is a decrease from 89 percent in 2000. Some subgroups have grown tremendously since 2000. For example, Indians experienced a 76 percent growth rate from 2000 to 2012, and Filipinos had a 52 percent growth rate. Bangladeshis grew at a 177 percent rate between 2000 and 2010 (Ramakrishnan, 2014). Multiracial Asian growth is also contributing prominently to diversity. The number of multiracial Asians grew by 60 percent from 2000 to 2010 to 2.6 million people (Jones, 2012). These trends in growth and diversity among AAPI are expected to continue to 2040 and beyond.

Asian American Philanthropy in the Next Twenty-Five Years

Increasing levels of wealth, education, and professional accomplishments will provide the basis for growing philanthropy from the increasing Asian American population in 2040. In order to increase interest and opportunity in philanthropy, it will take concerted efforts to educate AAPIs about the options for giving, exploring the motivations, goals, and strategies for giving. Sharing the philanthropic stories of AAPIs and how they choose to give can also grow philanthropy more broadly. Community organizations serving Asian American populations could provide some of these education opportunities, with a cultural lens to AAPI heritage. Enacting public policies that encourage volunteering may also lead to greater engagement, which research shows leads to greater giving.

Philanthropy will become even more “normal” in 2040 because it continues to be deeply embedded in American society, through increasing volunteer rates and greater overall awareness of philanthropy. Philanthropy will still be an individual expression of passion, and individuals at all levels of wealth will see charitable giving as part of what they do, like paying taxes. To be uncharitable would be an anomaly. In 2015, the seeds of “democratic philanthropy,” which were planted twenty-five to thirty years ago, are being cultivated among the Asian American population. Increasing rates of volunteerism, engagement in giving circles, and coverage of effectiveness of philanthropy will be part of the everyday aspect of being in the United States. This is also

poised to change as more generations of Asian Americans grow up in a diverse country, and as more Asian Americans simply see themselves as Americans that happen to have Asian heritage—the second, third, and successive generations in the United States.

The development of a more diverse AAPI population in 2040 will result in a more diverse philanthropy. With greater rates of interracial marriage and interethnic marriage and greater awareness of opportunities to give, charitable giving from Asian Americans will reflect this increasing diversity of interests and go to all types of causes—expanding beyond the traditional broad categories of universities, health care, and social services to a more diverse set of organizations.

Philanthropy from Asian Americans will also become a greater part of increasing political activity from AAPIs. In 2040, wealthy donors will continue to hold disproportionate influence on the political system as they do today. The combination of increasing levels of AAPI wealth and increasing numbers of Asian Americans entering mainstream politics makes for a future where the wealthy, Asian American or not, will continue to play a role in influencing the political process. Perhaps a billionaire Asian American will take a visible stake in politics, while low-dollar donors may be prevalent among AAPIs as more engage financially in the political process.

Asians and the Globalization of Philanthropy

The wealthy middle-upper and upper classes from Asia will also play a factor in the growth of Asian American philanthropy. Many of their children are now educated in the United States, often as early as prep school (if not flown to the United States to be born), and no doubt many choose to make the United States their home base as well, while traversing between the United States and Asia for business and personal opportunities. By 2040 there is predicted to be a greater understanding and sensitivity to philanthropy from the wealthy elite of Asia than in generations past. Effects of climate change, especially the extremely polluted breathing air in the major cities such as Beijing, Shanghai, and Hong Kong, will bring many wealthier Chinese and others to the United States for the education and the (relatively) clean air.

The globalization of philanthropy is an expansion of historical roots of Asian immigrants sending money back to the homeland to support community projects. This remittance philanthropy continues to be quite active among a broad set of recent immigrants from India, China, and the Philippines. Disaster-relief giving is also currently popular

among AAPIs, and this would be expected to increase, unfortunately due to more natural and weather-related disasters resulting from effects of climate change. Those with Pacific Islander heritage may also be compelled to engage in disaster philanthropy if one of the islands experiences a major disaster.

The positive and growing effects of globalization should increase more giving everywhere. While there may be a reduction in the number of nonprofits in the United States, globally nonprofits will have increased. Gains in technology, efficiency, and greater focus on effectiveness drive nonprofits to merge, others to close, and new ones to start. The growth of civil society globally, in spite of crackdowns in a few places, allows for greater opportunities for donors. Asian Americans, with their bicultural identities, will find it easier to give to organizations in their country of heritage.

Increasing Asian American Role Models for Philanthropy

Increasing the numbers of examples of Asian American philanthropists that are not only giving to mainstream causes but also in significant ways will help increase exposure to philanthropy and to what Asian Americans are doing about it. The Giving While Living movement will increase and give greater spotlight to philanthropy and not waiting until an older age to give it all away.

Currently there are not many Asian American philanthropists as role models. Some include Jerry Yang, founder of Yahoo!, and his wife Akiko, who run the Red Husky Foundation; Ronnie Chan of Morning-side Investments, who donated \$350 million to Harvard University; Ming Hsieh, a major donor to University of Southern California; and Leslie Tang-Schilling of Union Square Investment Company and a major donor to the Asian Art Museum in San Francisco. Others include Andrew and Peggy Cherng of the Panda Restaurant Group; George Aratani of the Aratani Foundation; Dr. Paul Terasaki, a major donor to the division of life sciences at UCLA; the Charles B. Wang Foundation; and Patrick Soon-Shiong and family.

Increasing Trust in Institutional Philanthropy

There is still an overall lack of understanding and trust in institutional philanthropy among Asian Americans. Broadly speaking, many do not understand the role of nonprofits, the role that foundations play in financing many activities of nonprofits, and the varying types of foundations involved. The current understanding of philanthropy is at

the local level—giving to one’s alma mater, to a religious organization, as well as giving back to one’s family, one’s relatives in the homeland. We need to invest in greater understanding of institutional philanthropy. Peer networks, making knowledge accessible, and increasing positive stories about Asian American philanthropic impact will help change the way Asian Americans view philanthropy and the opportunity it has to make a difference, and will result in more philanthropy that can impact more communities.

A Caveat

While many of the data point to an optimistic growth in Asian American philanthropy by 2040, negative domestic or global circumstances could also keep philanthropy at the status quo, or even stagnate. A lasting economic recession could make things worse. A lack of inspiring role models for philanthropy may also lead to a lack of greater understanding of philanthropy. Continued or growing economic inequality could not only enhance philanthropy from the very wealthy, but also diminish the broader growth of philanthropy from all Asian Americans.

How Do We Get There? A Look at the World of Max Zuckerberg in 2040

By 2040, Max Zuckerberg will be twenty-four years old, and working toward greater involvement in her parents’ philanthropy through the Chan Zuckerberg Initiative, LLC. The Initiative’s LLC status allows its philanthropic funds to be invested in social startups, used in making low or no-cost loans to nonprofits, and used in the more traditional grant making. Her parents, by then fifty-five and fifty-four years old, will continue to steward the philanthropic funds, but will have already given away billions. Max Zuckerberg will only begin to serve as an example for the next generation of philanthropy by AAPIs. The full toolbox of investing will be at her disposal. While seeking to carry on the family’s initiatives and bearing the responsible stewardship of well more than \$100 billion in philanthropic dollars (presumably with a sibling or two), Max will have all the advantages of access to the latest technology in order to streamline the philanthropic investing process.

Max may dedicate a portion of philanthropic resources to meeting the needs of underserved and underprivileged Asian American communities around the country, in a nod to her Chinese and Vietnamese heritage.¹ She may also decide to follow in her parents’ philanthropy footsteps with a focus on education and health. Or she may forge her

own path and charitable destiny. The development of one's motivations and passions for philanthropy are complex. Time will only tell how the world Max grows up in will shape her, and how she will shape the world. Max's choices will be closely watched as one example of the evolving nature of Asian American philanthropy.

Conclusion

Asian American philanthropy in 2040 will be redefined as the population grows larger, richer, and more diverse. The nearly thirty-six million people in 2040 will have economic and social issues specific to its population that will need to be met by philanthropic resources. The rise of a multiracial, blended Asian American population will make philanthropy from Asian Americans even more mainstream than today. The identity of what it is to be Asian American, or to define issues as specific to Asian Americans, will affect where philanthropic dollars go. By 2040, Asian Americans can have a significant impact on making philanthropy more diverse—and an impact on making philanthropy more democratic. This will help all of us be more philanthropic—with Max Zuckerberg-Chan leading the way for the next generation of AAPI philanthropists.

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Notes

1. Priscilla Chan's father was a Chinese refugee in Vietnam. See <http://www.dailymail.co.uk/news/article-2150534/Facebook-bride-Priscilla-Chans-father-Asian-refugee-worked-Chinese-takeaway.html>.

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