INTERRACIAL COUPLES AND RESIDENTIAL OUTCOMES IN AVERAGE INCOME,

PERCENT WHITE, AND ENTROPY

HANNAH SPENCER, BRIGHAM YOUNG UNIVERSITY

Abstract Previous studies of interracial couples' residential outcomes in the United States have limited their focus to a truncated selection of interracial couple types. To provide a more complete understanding of the residential patterns of interracial couples and how they fit into the contemporary color line, I assess an expanded set of interracial and monoracial couple types' outcomes in neighborhood income, percentage White, and entropy. I do this by employing multilevel OLS regression analysis using data from the Home Mortgage Disclosure Act from 2005 to 2015. My results suggest that different types of interracial couples follow residential patterns that are distinctive from those of monoracial White couples and in many instances, from those of their monoracial couple type counterparts.

Introduction

Social scientists have long considered trends in interracial coupling as indicators of changes in social distance and group boundaries (Lee & Bean 2004, Fryer 2007, Qian et al. 2012). Indeed, interracial partnering has been described as the final step in the assimilation process of a minority group into the majority group (Qian and Lichter 2007). Current trends thus suggest that racial group boundaries are weakening and assimilation is occurring. Since the U.S. Supreme Court struck down anti-miscegenation laws in 1967, rates of marriage and cohabitation between members of different racial and ethnic groups have increased substantially (Lee & Bean 2004, Iceland 2017). In 2015, interracial couples represented 10% of all married couple households, and one in six new marriages were interracial or interethnic (Bialik 2017).

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This increase in interracial couples has largely been spurred by the dramatic growth in the number of Latino and Asian immigrants coupled with a declining of racial prejudice (Wright et al. 2003, Qian & Lichter 2007). Because of this increase in immigrants and the subsequent growing population of interracial couples, the traditional black/white color line, which has historically governed racial and ethnic relations in the U.S., has entered a state of flux. This line has traditionally been demarcated by the persistence of white prejudice and of black disadvantage across numerous life course outcomes, such as education levels, employment, and housing (Lee and Bean, 2007). However, these recent changes in the racial and ethnic composition of the U.S. have prompted scholars to redefine the color line in alternate ways in an attempt to reflect this demographic and social transformation. For instance, scholars have put forth a tripartite racial classification scheme where blacks and whites are at the end of a spectrum with non-black minorities in the middle (Bonilla-Silva 2004), while others have posited a white/non-white demarcation (Skrentny 2002; Lee and Bean 2007). Numerous scholars have also extended the notion that U.S. multiethnic society is forming around a black/non-black divide (Lee and Bean 2004; Marrow 2009). Others suggest that racial lines may be fading altogether (Lee and Bean 2004).

Despite the growing discourse on the nature of the changing color line, we have a limited understanding as to how the increasing share of interracial couples fit within, and inform, the contemporary color line. Past scholars have attempted to understand interracial couples' place in the color line by observing their relationship with the housing market. However, of the research conducted in this area, only a truncated set of couples have been closely examined (cf. Wright et al. 2011; Wright et al. 2013; Gabriel 2016). While this existing research provides valuable insights, it ignores multiple types of interracial couples, only giving us a partial view of how

various types of interracial couples relate to, and potentially transform, the color line in the U.S. Moreover, limiting the types of interracial couples one examines obscures the complex racial interactions and assimilation patterns of individuals and couples that do not fit cleanly into the black/white divide. For instance, what is the neighborhood attainment of an Asian individual, a member of a minority group which is generally higher on the racial hierarchy (Xu and Lee 2013), who partners with a member of a group lower on the racial hierarchical ladder, such as a Black individual? And, what does that indicate for the contemporary color line?

Thus, in this paper, I use a decade of data from the Home Mortgage Disclosure Act and the U.S. Census to investigate the neighborhood attainment of an expanded set of interracial and monoracial couples, including types of interracial couples that have rarely, if at all, been studied. These will include each possible interracial couple that can be comprised from the four largest racial and ethnic groups in the U.S.: Whites, Latinos, Blacks, and Asians. Specifically, I will examine where these couples fall across a number of neighborhoods outcomes, namely, average income, percentage white, and entropy. The results investigating these neighborhood outcomes have the potential to provide added insight into emerging changes to the color line in contemporary America, changes that are increasingly important to understand in the context of America's growing diversity.

Background and Theory

There are three foundational theoretical perspectives that scholars have used to explicate the continuing prevalence of residential stratification in the U.S.: spatial assimilation, place stratification, and preferences. The first theoretical perspective, spatial assimilation, posits that as racial and ethnic minority groups gain in socioeconomic status, they translate those gains into higher-income neighborhoods, neighborhoods that often have higher percentages of Whites

(Charles 2003). Therefore, any difference in the quality of neighborhoods among different races and ethnicities is primarily due to differences in socioeconomic resources. In accordance with this perspective, Holloway et al. (2005) found that although interracial couples are unusually concentrated in diverse neighborhoods, higher income interracial couples are more likely to live near Whites than low-income interracial couples. By this understanding, controlling for the socioeconomic characteristic of income should account for the vast majority of differences in residential areas among racial and ethnic groups. In other words, we would expect that interracial couples would live in similar higher-income White neighborhoods as other couples with comparable incomes, regardless of the race or ethnic group that comprise the partnership (i.e. a Black-Latino couple with the same income as a White-Asian couple would live in similar neighborhoods).

Another theory, known as the place stratification model, focuses on the continuing discriminatory practices that prevent nonwhites, particularly Blacks and Latinos, from assimilating into higher-quality and Whiter neighborhoods (Charles 2003). According to this theory, discriminatory practices in real estate markets, whether subtle or overt, are primarily to blame for continued racial and ethnic residential stratification. Well-documented examples of discrimination in the housing market include racial steering by real estate agents into segregated neighborhoods (Galster and Godfrey 2005; Ross and Turner 2005), exclusionary zoning (Rothwell and Massey 2009), and discriminatory practices from mortgage lenders (Rugh et al. 2015). In addition to discriminatory measures that succeed in preventing racial and ethnic minorities from moving into integrated neighborhoods, Roscigno et al. (2009) suggests that nonexclusionary discriminatory practices such as harassment, intimidation, and the use of racial slurs may be employed by landlords, realtors, and neighborhoods to target minorities, even once

they've already moved into the neighborhood. Such negative experiences may continue to affect segregation levels through driving minority groups from neighborhoods or through information sharing that discourages future minority groups from moving into such neighborhoods (Roscigno et al. 2009).

The place stratification theory also has two variants that scholars have traditionally assessed (Logan and Alba 1993): the strong version and the weak version. The strong version theorizes that racial and ethnic minorities have a more difficult time translating their socioeconomic resources, such as income, into higher-status neighborhoods due to discrimination. This leads to income having a stronger impact for Whites in neighborhood attainment than for racial and ethnic minorities. The weak version posits that the effect of racial and ethnic minorities' socioeconomic resources is stronger than the effect of Whites' socioeconomic resources when it comes to residing in higher-status areas; however, even racial and ethnic minorities with the highest incomes still cannot attain the neighborhoods that Whites can (Logan and Alba 1993).

These processes may affect interracial couples in different ways. One possibility is that a couple comprising of one partner of high racial or ethnic status (such as a White or Asian individual) and one of traditionally low racial or ethnic status (such as a Black or Latino individual) has a more favorable chance of obtaining access to a high-quality neighborhood, due to the social privileges ascribed to the partner of high racial status. If that is the case, we would expect that couples with one White or Asian partner can more easily enter higher quality neighborhoods than couples without a White or Asian partner (Gabriel 2016).

Another possibility is that due to a persistent number of individuals who are uncomfortable with, or who outright oppose, interracial coupling, interracial partnerships may

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experience discrimination as great as or greater than that faced by monoracial minority couples (Roscigno et al. 2009). Indeed, many Black-White couples have reported encountering discriminatory roadblocks in the housing market for "crossing the color line" (Dalmage 2000). Hence, interracial couples may face similar discriminatory obstacles that certain monoracial minority couples face in navigating the housing market. However, these patterns likely will not manifest equally among all types of interracial couples, considering the racial hierarchy that favors Whites and, to a lesser degree, Asians, will likely still be present in spite of the racial or ethnic group they are paired with. In addition, the social stigma of interracial marriage is fading to a certain extent, to the point where a significant portion of individuals no longer disapprove of it (Parker 2015; Bialik 2017).

A third theoretical perspective asserts that the segregated residential patterns evident among racial and ethnic groups can mainly be attributed to differences in personal preferences. Some researchers assert that individuals are simply "more comfortable" living around members of their own race and ethnicity. Whites, in particular, tend to prefer living in predominantly White areas, whereas Blacks express a clear preference for higher diversity (Charles 2003). This pattern holds true even after controlling for the perceived social class of neighborhoods (Krysan et al. 2009). Moreover, Whites have exhibited an aversion to living too close to higher concentrations of racial and ethnic minorities, particularly Blacks. Quantitative evidence points to the fact that Whites tend to relocate out of neighborhoods at higher rates when other racial and ethnic minorities move into their neighborhoods (South and Crowder 1998; Crowder 2000, Crowder et al. 2011), contributing to a phenomenon known as "white flight." There is also evidently a rank-ordering of the racial and ethnic groups that Whites are comfortable sharing a

neighborhood with, with Asians at the top, Hispanics in the middle, and Blacks at the bottom (Charles 2003).

In the case of interracial couples, past research has suggested that these couples are drawn to areas with higher racial and ethnic diversity (Holloway et al. 2005, Wright et al. 2013, Gabriel 2016). Black-White couples in particular seem drawn to diversity no matter which racial group forms the neighborhood majority (Wright et al. 2011). The potential reasons why this is are manifold. For Black-White couples, many report choosing to live in diverse neighborhoods as a response to not fitting in either predominantly White neighborhoods nor predominantly Black neighborhoods (Dalmage 2000). Likewise, all types of interracial couples may choose a more diverse neighborhood as a place where they feel comfortable and relatively safe as an interracial couple (Dalmage 2000). Interracial couples' preferences for diverse neighborhoods could also stem from a compromise between both members of the partnership, or a combination of both partners' knowledge of available neighborhoods (Gabriel 2018). It is unclear, however, whether and to what extent this preference for diversity varies across different types couples, although we may expect that couples with a White partner will generally live in less diverse neighborhoods than couples with a Black partner, regardless of their partner's race/ethnicity (Gabriel 2016).

The metropolitan context of an area is another important force in influencing the extent of, and variation in, patterns of residential stratification between different racial and ethnic groups. In particular, there are certain characteristics which may shape the ability of racial and ethnic minorities to move into high-quality neighborhoods (Pais et al. 2012). One of these characteristics is the level of racial and ethnic residential segregation in the greater metropolitan area. High levels of such segregation may signify discriminatory practices already present in the

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local housing market, making it difficult for nonwhites to attain residence in higher-quality

neighborhoods, even if they possess the socioeconomic status to do so (Pais et al. 2012). In this

vein, certain regions of the U.S., such as the Northeast and Midwest, tend to have higher levels

of segregation due to historical patterns of discrimination (Timberlake and Iceland 2007).

Furthermore, the overall racial and ethnic composition of the metropolitan area affect

patterns of residential segregation. In areas with large nonwhite populations, there is some

evidence that Whites segregate themselves more vigorously from nonwhites (such as through

participating in "white flight"), possibly because they view the minority population as more of a

threat (Pais et al. 2012). Additionally, metropolitan areas with an overall diverse racial and

ethnic population are simply more likely to have diverse neighborhoods for interracial couples to

move into (Gabriel 2018).

Because large metropolitan areas are generally more expensive to migrate into, the size of

a metropolitan area also matters, considering that nonwhites, along with Whites, will have a

more difficult time moving there, even if they have a high level of socioeconomic status.

Additionally, the availability of new housing in an area provides racial and ethnic minorities with

a greater opportunity to gain access to those neighborhoods, because new housing developments

are more likely to prioritize fair housing laws and lack the exclusionary legacy of old housing

developments (Timberlake and Iceland 2007; Pais et al. 2012). Finally, a metropolitan's

economic base often influences the size of certain subpopulations residing there, which can also

have an effect on residential segregation patterns (Logan et al. 2004). These subpopulations

include members of the military, government employees, and university students, which tend to

be associated with lower segregation, as well as manufacturing workers and seniors over the age

of retirement, which are associated with higher levels of segregation (Timberlake and Iceland 2007).

Based on this theoretical information, I proceed with investigating the following research questions:

1. How do neighborhood outcomes such as average income, percentage white, and entropy differ for interracial couples versus monoracial couples, after accounting for theoretically-derived metropolitan contextual variables?

2. How do these neighborhood outcomes vary among different types of interracial couples? What is the effect of partnering with an Asian, White, Black, or Latino?

3. Are there differences in neighborhood outcomes across couple-types moderated by applicant income and, if so, to what degree?

4. How do two traditionally high-status racial groups, whites and Asians, compare when it comes to attaining neighborhood outcomes when partnered with a lower-status racial or ethnic group, such as Latinos and Blacks?

Data and Methods

The data I use to answer these questions originates from the Federal Financial Examinations Council (FFIEC) under the 1975 Home Mortgage Disclosure Act (HMDA), which makes available data from millions of individuals who received mortgage loans to buy a house. This is a universe of data and not a random sample, providing substantial statistical power to analyze these research questions.

In addition to providing information on the mortgage loans received, the HMDA data includes information on the borrowers' (and co-borrowers') race, ethnicity, income, and the census tract location of the mortgaged property. For this study, I focus on the characteristics of

the borrowers and the census tracts they migrate to. Additionally, I am only interested in mortgage borrowers who are actually moving to a new home; thus, I exclude individuals who are refinancing their existing mortgage.

In using this data, I am using census tracts to represent neighborhoods, a method that has been used in prior research concerning neighborhood attainment (Crowder et al. 2011, Crowder et al. 2012). I use the Neighborhood Change Database (NCDB), which normalizes 2000 census tract data to 2010 census boundaries. I also use linear interpolation/extrapolation to estimates values for data in the years in between censuses.

The HMDA data include a variety of racial and ethnic categories for respondents; however, the borrowers and co-borrowers I have included are limited to White (N=9,164,829), Black (N=433,622), Asian (N=587,680), and Latino (N=788,761) monoracial couples, as well as interracial couples made up of any combination of those races, that is, White-Black (N=100,782), White-Latino (N=400,275), White-Asian (N=209,276), Black-Latino (N=20,157), Black-Asian (N=10,112), and Latino-Asian (N=19,430). In total, this data includes 11,734,924 borrowers and co-borrowers, comprising of 10,974,892 monoracial couples and 760,032 interracial couples.

I analyzed these data using linear regression, with my dependent variables being at the neighborhood-level: percent white, entropy, and average family income. I include a variety of individual-level and metropolitan-level controls, including applicant income, the percentage of whites in the metropolitan area, log of the population in the metropolitan area, the percentage of individuals in government positions, the percentage of individuals who work in manufacturing, the percentage of the population who are over the age of 65, the percentage of individuals in the military, the percentage of college students, the percentage of housing in the area which was built in the last 10 years, the region of the U.S., and the year of observation.

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Results

Table 1 shows the descriptive statistics for the variables of interest in this paper, arranged by

couple type. Examining the descriptive statistics for the dependent variables, we see that Asian

couples live in neighborhoods with the highest average family income ($115,401), with Latino

couples living in the lowest-income neighborhoods ($77,477). Of the interracial couples, White-

Asian couples live in the richest neighborhoods ($113,960), with Black-Latino couples residing

in the poorest tracts ($84,565). Perhaps not surprisingly, White couples reside in tracts with the

highest percentage of Whites (79.18%) and the least amount of diversity (entropy score of

38.18).   Latino couples are concentrated in areas with the fewest Whites (42.88%).

<center>[Table 1 about here]</center>

Couples who live in the most diverse neighborhoods tend to involve at least one Asian

partner: the three highest entropy scores are associated with Latino-Asian (58.59), Black-Asian

(58.41), and Asian (58.03) couples. White-Asian couples are the exception, with a considerably-

lower entropy score of 49.96.

Neighborhood Income

Table 2 presents the findings from a multilevel linear regression analysis with average family

income in the neighborhood as the outcome variable. Model 1 contains indicator variables for

nine monoracial and interracial couple types, with White couples as the reference category. As

illustrated in Model 1, before accounting for individual- and metropolitan-level controls, Asian

couples live in neighborhoods with the highest average family income ($b = 16308.966$, $p < .001$),

with White-Asian couples similarly high ($b = 14022.311$, $p < .001$). All other couple types live in

neighborhoods with average incomes that are below that of Whites, with couples that have one

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White partner (excepting White-Asian) more similar to Whites than their monoracial couple counterparts.

[Table 2 about here]

Model 2 of Table 2 tests the metropolitan context theory by adding metropolitan-level controls. Although the coefficient for Asian couples is no longer statistically significant in this model, White-Asian couples remain concentrated in neighborhoods with higher average incomes than Whites. In addition, the coefficients for all couple types decreased from Model 1 to Model 2.

I included interactions between applicant income and couple type in Model 3 to assess differences in the effect of income among couple types. The results reveal that for Latino, Asian, White-Latino, White-Asian, and Black-Asian couples, the effect of applicant income on gaining access to high-income neighborhoods is stronger than that of Whites. This is consistent with the weak version of the place stratification theory.

Percentage White

Table 3 presents the results from a multilevel linear regression analysis with percentage White in the neighborhood as the outcome variable. As before, Model 1 includes dummy variables for each of the couple types included in this study, with White couples serving as the reference category. A main finding showcased in Model 1 is that couples with one White partner are more likely to live in neighborhoods with higher percentages of Whites than monoracial or interracial couples without a White partner. Besides White monoracial couples, White-Asian couples have the highest shares of Whites in their neighborhoods ($b = -36.392$, $p < .001$). However, other types of couples with Asian partners have noticeably lower percentages of Whites in their neighborhoods.

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[Table 3 about here]

In Model 2, I control for metropolitan-level characteristics. The coefficients for both percentage White in metropolitan area and log of total population are positive and statistically significant, indicating that percentage of Whites in a tract is positively associated with the percentage White in the metro and the total population of a metro. Controlling for metropolitan characteristics does explain some amount of the variation among couple types, whose coefficients are all less extreme in Model 2; however, the pattern illustrated in Model 1 remains.

In Model 3, I included an interaction of applicant income with each couple type. The results illustrate that the effect of income on living in neighborhoods with high concentrations of Whites is statistically stronger for all couple types (except Black-Asian and Latino-Asian, whose coefficients fail to reach statistical significance) than it is for White couples. This offers support for the weak version of the place stratification theory.

Entropy

Finally, Table 4 contains the results of a multilevel linear regression analysis with entropy as the outcome variable. In Model 1, all couple types live in neighborhoods with greater racial and ethnic diversity than the White couples, with Latino-Asian couples living in the most diverse tracts ($b = 20.190$, $p < .001$). However, couple types with one White partner live in substantially less diverse neighborhoods than couples without a White partner. For instance, Asian couples tend to reside in fairly diverse tracts ($b = 19.764$, $p < .001$), but Asian individuals paired with White partners are concentrated in more racially homogenous neighborhoods ($b = 11.570$, $p < .001$). A similar pattern plays out with other White-nonwhite couple types and their nonwhite monoracial couple counterparts, including Black couples ($b = 15.246$, $p < .001$) and White-Black

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couples ($b = 10.816$, $p < .001$), and Latino couples ($b = 16.722$, $p < .001$) and White-Latino couples ($b = 10.743$, $p < .001$).

[Table 4 about here]

I included metropolitan-level characteristics in Model 2, which lowered the coefficients for each couple type, indicating that a noticeable portion of the variation in neighborhood entropy between monoracial and interracial couples relative to White couples is explained by differences in the characteristics of metropolitan areas. As in the previous outcomes, I added an interactive measure in Model 3 to assess variation among the effects of income for different types of couples. In this case, the effect of income on neighborhood entropy is more negative for Asian, White-Black, White-Latino, White-Asian, and Black-Latino couples than the effect of income for White couples.

Conclusion

This paper seeks to address the gap in residential segregation literature by using 10 years of HMDA data to examine an expanded set of monoracial and interracial couple types and the outcomes they attain in neighborhood income, percentage White, and entropy. The results suggest that interracial couples tend to follow residential patterns that are distinct from those of White couples, and in many instances, from those of their monoracial couple type counterparts.

The effect of partnering with a White or an Asian individual seems to be the most impactful across neighborhood attainment outcomes. For instance, partnering with a White individual has the effect of increasing a non-White's chances of living in a neighborhood with a high concentration of Whites and a lower measure of diversity. For the outcome of average neighborhood income, Asian couples and couples with an Asian partner tend to live in areas with higher incomes.

Additionally, these results provide some evidence for the weak version of the place stratification theory, considering that the effect of income on attaining outcomes such as high-income neighborhoods and high-percent-White neighborhoods is stronger for many types of nonwhite and interracial couples than it is for White couples.

Further research may explore which forces are at play in influencing these patterns (i.e. unique residential preferences of interracial couples, targeted discrimination and/or inclusion of certain types of couples, etc.), and what implications these findings hold for the contemporary color line in the United States.

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Table 1. Descriptive Statistics for the analyses of monoracial and interracial couples: Home Mortgage Disclosure Act: 2005-2015

	White		Black		Latino		Asian		White-Black		White-Latino		White-Asian		Black-Latino		Black-Asian		Latino-Asian	
Variable	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Dependent Variables																				
Average Family Income (Tract)	98,510	45,040	82,218	33,271	77,477	32,986	115,401	53,198	91,500	39,611	96,355	42,845	113,960	54,341	84,565	34,293	97,180	43,441	99,694	45,158
% White in Tract	79.18	17.33	50.10	27.95	42.88	27.08	54.67	25.48	66.97	23.13	66.35	23.00	68.03	21.87	50.69	25.88	54.44	25.38	52.88	25.03
Entropy	38.18	18.77	53.11	18.29	54.80	18.35	58.03	17.43	49.09	19.20	49.06	18.68	49.96	18.91	57.84	17.35	58.41	18.09	58.59	17.30
Independent Variables																				
Economic Resources																				
Applicant Income	117.56	135.95	96.60	94.23	86.37	80.10	140.35	126.06	104.35	103.49	110.49	108.44	141.39	135.55	95.87	64.12	117.35	120.48	119.97	113.82
Region																				
Northeast	0.16	0.37	0.13	0.33	0.09	0.29	0.18	0.39	0.14	0.35	0.11	0.31	0.14	0.35	0.16	0.37	0.12	0.33	0.10	0.30
Midwest	0.13	0.34	0.13	0.34	0.08	0.26	0.12	0.32	0.21	0.40	0.14	0.34	0.15	0.36	0.08	0.27	0.10	0.30	0.07	0.25
South	0.36	0.48	0.65	0.48	0.39	0.49	0.24	0.43	0.42	0.49	0.39	0.49	0.28	0.45	0.47	0.50	0.41	0.49	0.30	0.46
West	0.23	0.42	0.09	0.29	0.44	0.50	0.46	0.50	0.23	0.42	0.37	0.48	0.43	0.50	0.29	0.45	0.37	0.48	0.53	0.50
Metropolitan Characteristics																				
% White in metro	68.17	16.25	58.35	13.38	48.29	17.22	52.47	16.30	63.76	16.00	58.03	17.57	58.91	17.52	53.79	15.81	55.06	15.57	49.77	16.09
Log of total pop in metro	13.90	1.57	14.51	1.39	14.60	1.45	15.01	1.24	14.18	1.42	14.29	1.50	14.52	1.40	14.60	1.38	14.64	1.31	14.81	1.31
% housing built in past 10 years	14.21	6.45	15.59	6.43	15.64	7.00	12.40	6.47	14.73	6.39	15.45	6.69	13.69	6.52	15.40	6.91	14.81	6.66	14.39	6.97
% in govt. in metro	2.26	1.16	2.63	1.53	2.20	1.03	2.34	1.34	2.51	1.40	2.34	1.18	2.47	1.40	2.48	1.30	2.73	1.55	2.36	1.24
% in military in metro	0.34	0.96	0.59	1.16	0.54	1.22	0.58	1.31	0.55	1.20	0.52	1.23	0.64	1.36	0.71	1.36	0.85	1.54	0.71	1.54
% in manufacturing in metro	5.22	2.33	4.55	1.91	4.18	1.88	4.71	2.05	4.77	2.10	4.47	2.00	4.64	2.01	4.10	1.75	4.16	1.83	4.27	1.76
% in college in metro	2.39	3.62	3.24	3.94	3.09	4.22	4.67	5.15	2.58	3.57	2.64	3.83	3.35	4.33	3.38	4.62	3.33	4.30	3.67	4.59
% 65+ in metro	1.57	8.39	2.10	9.93	2.80	12.02	3.60	14.49	1.63	8.42	1.99	9.68	2.36	11.01	2.51	11.64	2.06	10.05	2.71	12.15
Year	2009	3.43	2008	3.38	2009	3.48	2009	3.38	2009	3.52	2009	3.48	2010	3.41	2009	3.53	2009	3.54	2010	3.48
N of observations	9,164,829		433,622		788,761		587,680		100,782		400,275		209,276		20,157		10,112		19,430	

Table 2. OLS regression of average income for monoracial and interracial couple types: Home Mortgage Disclosure Act: 2005-2015

	Model 1		Model 2		Model 3	
Couple combinations						
Black couples	-14097.777***	(2227.661)	-22083.332***	(2112.732)	-17959.257***	(1670.664)
Latino couples	-20288.034***	(1681.636)	-29341.474***	(2689.477)	-26098.933***	(2047.333)
Asian couples	16308.966***	(2213.228)	2477.123	(2456.221)	-4823.398*	(2097.509)
White-Black couples	-7676.749***	(1250.839)	-11258.135***	(826.066)	-10653.719***	(1235.045)
White-Latino couples	-3106.196***	(810.496)	-7737.209***	(838.779)	-8491.675***	(1122.847)
White-Asian couples	14022.311***	(1849.867)	6413.488***	(866.084)	-884.598	(1295.440)
Black-Latino couples	-14637.439***	(1651.620)	-23746.094***	(2302.924)	-25001.078***	(2826.984)
Black-Asian couples	-2340.547	(1890.528)	-12159.961***	(1402.461)	-11235.055*	(4359.092)
Latino-Asian couples	-359.798	(1543.553)	-11543.860***	(2021.998)	-13519.656***	(3586.825)
Metropolitan characteristics						
% white in metro			-239.700**	(74.953)	-174.982**	(63.143)
Log of total population in metro area			7334.365***	(601.639)	6768.829***	(532.832)
% housing built in past 10 years			-193.270	(196.698)	-77.770	(168.216)
% in government in metro			3001.836*	(1410.276)	3059.516*	(1252.777)
% in military quarters in metro			204.132	(753.118)	139.434	(631.715)
% in manufacturing in metro			80.234	(460.042)	145.547	(389.535)
% in college in metro			800.253	(492.731)	585.105	(446.122)
% 65+ in metro			-105.878*	(52.726)	-71.990	(49.261)
Region						
Northeast			6212.657	(5192.572)	7283.184	(4651.723)
Midwest			2581.252	(2736.254)	4086.692	(2414.503)
South			-382.995	(2341.623)	542.138	(2115.997)
Interactions						
Applicant income					97.199***	(4.310)
Black couples X applicant income					-11.901	(9.166)
Latino couples X applicant income					20.874*	(8.142)
Asian couples X applicant income					54.922***	(11.367)
White-black couples X applicant income					11.337	(9.993)
White-Latino couples X applicant income					22.598**	(7.105)
White-Asian couples X applicant income					45.962***	(8.210)
Black-Latino couples X applicant income					52.005**	(19.596)
Black-Asian couples X applicant income					6.861	(38.635)
Latino-Asian couples X applicant income					34.714	(32.525)
Year	2828.578***	(90.572)	2408.503***	(99.401)	2353.283***	(90.698)
Constant	-5585762.527***	(180063.138)	-4834976.021***	(206283.733)	-4734500.679***	(188094.944)

N of observations = 11,734,924

* *p* < .05; ** *p* < .01; *** *p* < .001

Table 3. OLS regression of percentage white for monoracial and interracial couple types: Home Mortgage Disclosure Act: 2005-2015

	Model 1		Model 2		Model 3	
Couple combinations						
Black couples	-29.345***	(1.790)	-22.947***	(1.833)	-24.564***	(1.733)
Latino couples	-36.392***	(2.237)	-22.021***	(1.450)	-24.094***	(1.331)
Asian couples	-24.437***	(2.428)	-13.859***	(1.072)	-16.339***	(1.227)
White-black couples	-12.134***	(0.568)	-9.191***	(0.494)	-10.071***	(0.532)
White-Latino couples	-12.717***	(1.049)	-5.339***	(0.395)	-6.367***	(0.446)
White-Asian couples	-10.983***	(1.315)	-4.405***	(0.370)	-5.567***	(0.348)
Black-Latino couples	-28.406***	(1.477)	-18.568***	(1.484)	-21.934***	(1.650)
Black-Asian couples	-24.621***	(1.372)	-15.368***	(1.171)	-16.722***	(1.683)
Latino-Asian couples	-26.119***	(1.911)	-12.982***	(0.862)	-14.961***	(1.192)
Metropolitan characteristics						
% white in metro			0.701***	(0.020)	0.709***	(0.020)
Log of total population in metro area			1.144***	(0.191)	1.067***	(0.194)
% housing built in past 10 years			-0.072	(0.039)	-0.053	(0.043)
% in government in metro			-0.267	(0.198)	-0.265	(0.218)
% in military quarters in metro			-0.498**	(0.173)	-0.505**	(0.176)
% in manufacturing in metro			-0.075	(0.083)	-0.070	(0.091)
% in college in metro			0.022	(0.082)	-0.009	(0.084)
% 65+ in metro			-0.011	(0.009)	-0.006	(0.009)
Region						
Northeast			4.467***	(0.692)	4.681***	(0.726)
Midwest			4.670***	(0.674)	4.911***	(0.710)
South			3.573***	(0.493)	3.712***	(0.513)
Interactions						
Applicant income					0.011***	(0.001)
Black couples X applicant income					0.020***	(0.005)
Latino couples X applicant income					0.031***	(0.005)
Asian couples X applicant income					0.018***	(0.002)
White-black couples X applicant income					0.010***	(0.002)
White-Latino couples X applicant income					0.011***	(0.002)
White-Asian couples X applicant income					0.008***	(0.002)
Black-Latino couples X applicant income					0.040***	(0.007)
Black-Asian couples X applicant income					0.013	(0.009)
Latino-Asian couples X applicant income					0.019	(0.010)
Year	-0.342***	(0.035)	-0.002	(0.031)	-0.008	(0.031)
Constant	765.460***	(70.333)	18.328	(64.383)	28.601	(63.677)

N of observations = 11,734,924

* p < .05; ** p < .01; *** p < .001

Table 4. OLS regression of entropy for monoracial and interracial couple types: Home Mortgage Disclosure Act: 2005-2015

	Model 1		Model 2		Model 3	
Couple combinations						
Black couples	15.246***	(0.829)	8.870***	(0.934)	8.768***	(0.938)
Latino couples	16.722***	(1.126)	4.507**	(1.386)	3.765*	(1.625)
Asian couples	19.764***	(0.894)	10.547***	(0.769)	12.490***	(1.007)
White-Black couples	10.816***	(0.366)	7.712***	(0.293)	8.217***	(0.353)
White-Latino couples	10.743***	(0.622)	3.952***	(0.210)	4.440***	(0.286)
White-Asian couples	11.570***	(0.878)	5.329***	(0.259)	6.231***	(0.257)
Black-Latino couples	19.558***	(0.803)	10.537***	(0.787)	11.221***	(0.982)
Black-Asian couples	20.079***	(0.915)	11.125***	(0.644)	11.615***	(1.004)
Latino-Asian couples	20.190***	(0.994)	8.471***	(0.607)	8.949***	(0.614)
Metropolitan characteristics						
% white in metro			-0.453***	(0.043)	-0.458***	(0.043)
Log of total population in metro area			1.082**	(0.365)	1.121**	(0.367)
% housing built in past 10 years			0.306***	(0.083)	0.296***	(0.085)
% in government in metro			0.863***	(0.245)	0.859***	(0.251)
% in military quarters in metro			0.641**	(0.232)	0.643**	(0.236)
% in manufacturing in metro			0.024	(0.142)	0.022	(0.144)
% in college in metro			-0.069	(0.144)	-0.051	(0.145)
% 65+ in metro			0.004	(0.013)	0.001	(0.013)
Region						
Northeast			-7.381***	(1.773)	-7.475***	(1.800)
Midwest			-8.543***	(1.353)	-8.668***	(1.366)
South			-3.494***	(0.997)	-3.573***	(1.004)
Interactions						
Applicant income					-0.007***	(0.001)
Black couples X applicant income					-0.001	(0.003)
Latino couples X applicant income					0.004	(0.004)
Asian couples X applicant income					-0.014***	(0.003)
White-Black couples X applicant income					-0.006***	(0.002)
White-Latino couples X applicant income					-0.006***	(0.001)
White-Asian couples X applicant income					-0.006***	(0.002)
Black-Latino couples X applicant income					-0.010*	(0.004)
Black-Asian couples X applicant income					-0.005	(0.005)
Latino-Asian couples X applicant income					-0.005	(0.004)
Year	0.408***	(0.019)	0.225***	(0.037)	0.230***	(0.038)
Constant	-782.627***	(38.032)	-400.204***	(77.761)	-409.259***	(79.567)

N of observations = 11,734,924

* $p < .05$; ** $p < .01$; *** $p < .001$