

Recognizing Racial Diversity Within Households

Implications for Housing Research

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Abstract

Demographic research frequently categorizes households by race and ethnicity using the characteristics of a single person rather than considering all household members. In this paper, we explore how this common method of assigning race/ethnicity might understate the diversity of US households. We consider the race/ethnicity of all adult household members to estimate how prevalent multi-race households are, how they differ from single-race households, and what their housing outcomes are.

Through this analysis, we identify 13.5 million multi-race households in the US, representing 10 percent of all households. About half of these households are characterized as white by the traditional householder method for assigning race/ethnicity. When the races/ethnicities of all adult household members are taken into account, the share of households that include a person of color increases by 5 percentage points, capturing greater diversity. Multi-race households tend to have lower homeownership rates than single-race households, and cost burden rates are essentially the same for both groups. However, there is wide variation in housing outcomes among multi-race households based on the racial and ethnic makeup of adults in their household. The findings underscore the greater diversity and complexity of household composition that can be illuminated by looking beyond the race/ethnicity of the householder alone.

Introduction

Demographic research usually assigns the race and ethnicity of a household in a survey based on that of a single person, the householder, as designated by the survey respondent.¹ Yet, looking at only one person's race understates the racial and ethnic diversity within US households by glossing over intra-household differences and makes it impossible to observe or study households in which residents of multiple races or ethnicities co-reside.

Multi-race households,² which are not identified at all by the traditional method, may have meaningful differences in their household characteristics and outcomes such as household income, homeownership, and housing cost burdens. People who present different characteristics could also have different experiences with segregation than those observed in single-race/ethnicity households (Holloway et al. 2005). Having people of different races in a household could affect housing outcomes as compared to households in which all adult members are the same race through two different pathways. Single-race households of color are exposed to greater risk of discrimination during the housing search and when applying for apartments or mortgages than white households. For such households, discrimination in education and the labor force may also result in lower household incomes that can in turn affect access to homeownership and affordability. Multi-race households might have lower exposure to these risks and economic impacts. Given the growing diversity of younger generations (Bratter et al. 2022), racially diverse households may have an increasing influence on housing markets, which makes it more important to understand the extent, characteristics, and experiences of these households.

This paper identifies and describes multi-race households. In our exploration of household race/ethnicity, we seek to answer the following research questions:

1. How many multi-race households are there in the country? How common is it for adults of different races/ethnicities to live together?
2. What are the most frequent combinations of races/ethnicities in multi-race households?

¹ See American Community Survey and Puerto Rico Community Survey 2022 Subject Definitions: "In most cases, [the householder] is the person or one of the people in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder." See https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2022_ACSSubjectDefinitions.pdf.

² To simplify the terminology, we refer to households with adults of different races or different ethnicities as multi-race households throughout the paper. We acknowledge that a Hispanic person could live with an adult of the same race but who is not of Hispanic origin, and these households would be multi-ethnic but are included in our multi-race category.

3. What are the characteristics of multi-race households, and how do they compare to those of single-race households?
4. How do housing outcomes, specifically the incidence of housing cost burdens and homeownership rates, differ across single-race and multi-race households?

In answering these questions, this analysis provides a descriptive look at multi-race households, estimating their prevalence and characteristics. We identify 13.5 million multi-race households in the US, representing 10 percent of all households. About half of these households are characterized as white by the traditional householder method for assigning race/ethnicity. When the races/ethnicities of all adult household members are taken into account, the share of households that include a person of color increases by 5 percentage points; this measurement thus captures greater diversity. Households with a Hispanic person and a white person are the most common among multi-race households, and multi-race households tend to be younger with more working-age people. We do find that while the traditional householder method for categorizing households slightly underestimates the racial diversity among households and leaves smaller racial groups underrepresented in household statistics, it generally works well because most households are single-race. However, as the population becomes more diverse in the coming decades, considering the diversity of households when possible can deepen our understanding of the housing outcomes of multi-race households, acknowledging the presence of smaller, understudied populations and complex housing arrangements and advancing racial equity.

Data Source, Sample, and Methods

The data source for this analysis is the 2022 1-year American Community Survey Public Use Microdata Sample (ACS PUMS). The ACS PUMS is uniquely suited for this analysis because it provides detailed information on the self-reported race and ethnicity of each household member, includes several variables relevant to the socioeconomic status and housing outcomes of households, and has sufficiently large sample sizes. Household and person survey weights are provided, making the results interpretable at the broader population level.

The sample in our study consists of households that have at least one adult aged 18 or older, which encompasses more than 99.99 percent of all households in the PUMS. This sample yields 1,499,912 unweighted household observations and 129,860,815 weighted households encompassing 333.1 million people. When categorizing the race/ethnicity of the household, we focus solely on the adults in the household aged 18 or older, primarily because these would likely be the household

members who are searching for housing, applying for apartments or mortgages, and most engaged in the labor force. These are all points of contact where discrimination could happen that might then appear in the socioeconomic characteristics and housing outcomes of multi-race households or households of color.

We start by coding the race/ethnicity of all adults in each household into eight categories using the variables RAC1P and HISP. For this classification, anyone who identifies as being of Hispanic origin is coded as Hispanic, regardless of their race. The remaining racial categories are all people who do not report being of Hispanic origin. These categories include American Indian or Alaska Native, Asian, Black, Native Hawaiian or Pacific Islander, white, multiracial, and another single race. It is important to note that multiracial people can be any combination of races and another single race includes all other people who do not fall into the preceding categories. Ideally, these two categories would be further disaggregated, but the sample sizes would become too small for analysis.

We then classify households as single-race or multi-race by considering the race/ethnicity of all adult household members. In a single-race household, all adults report being of the same race/ethnicity, and being Hispanic supersedes reported race. A two-adult household in which both are Hispanic would therefore be categorized as a single race/ethnicity Hispanic household even if the household members are of different races. Because we do not further disaggregate the multiracial and another race categories for individuals, we consider households in which all adults are multiracial or are another single race to be single-race, and this is a limitation of the study. Multi-race households are those in which there are at least two adults who identify as different race/ethnicities from each other. For example, a household in which a Hispanic and a Black adult are present would be classified as multi-race. We delve further into multi-race households and examine the unique combinations of race/ethnicity that households exhibit, focusing on the ten most common combinations in particular.

For some of the analyses in the paper, we use the traditional householder method of categorizing households by race/ethnicity to understand how a more inclusive look at household composition compares to the method commonly used in research at the Center where the household is assigned the race/ethnicity of the householder.³

We use these categorizations to produce a series of descriptive tables that explore the diversity of US households and the characteristics of multi-race households as compared to single-race households. We also consider the different housing outcomes that multi-race households might

³ The householder is the first listed person in the data and is typically the person who filled out the survey.

experience, specifically examining differences in cost burden and homeownership rates. Because multi-race households have at least two adults by definition and this could skew characteristics and housing outcomes, we focus on comparisons to single-race households with at least two adults. The following results section is organized around six key findings from these descriptive tables and figures.

Findings: The Racial/Ethnic Composition of Households

Examining the race/ethnicity of all adults in the household reveals 13.5 million multi-race households in the country. Among these households, 6.7 million appear in traditional household statistics as being a non-Hispanic white household despite having a person of color. Three racial combinations are especially common—Hispanic-white, multiracial (person)-white, and Asian-white households—accounting for just over two-thirds of all multi-race households. We find that people of color are more likely than white people to live in multi-race households and as a result make up a disproportionate share of the population living in multi-race households. As compared to single-race households, multi-race households tend to consist of roommates and younger adults. With more people in their prime working years, multi-race households have slightly higher incomes than single-race households. Despite having higher incomes, multi-race households have lower homeownership rates than single-race households and their cost burden rates are about the same.

1. Fully 13.5 million households in the US are multi-race, containing adults of at least two different races or ethnicities

Table 1 shows the number of races/ethnicities in the household. Looking at the race/ethnicity of all adult household members reveals that 13.5 million households (10 percent) are multi-race. Most of these multi-race households have just two races/ethnicities, while a small fraction of all households (0.4 percent) has three or more races/ethnicities represented. That leaves 116.3 million households (90 percent) that are made up of adults who are all the same race.

The large population of single-adult households makes households look more homogenous. Indeed, 43.1 million households in our sample (33 percent) have only one adult, including 37.2 million of these households that consist of just one person, and thus are categorized as single-race households by default. However, the share of single-race households remains high even when restricting the sample to households with at least two adults. About 84 percent of households with at least two adults are single-race, leaving just over 15 percent that are multi-race.

Table 1: Number of races/ethnicities in household

Number of Races/Ethnicities in Household	Households	Share of Households
1	116,326,633	89.6
2	13,029,749	10.0
3	484,141	0.4
4	19,923	0.02
5	369	0.00
Total Multi-race Households	13,534,182	10.4
Total	129,860,815	100

Note: Multi-race households include at least two adults who are not the same race/ethnicity.

Source: Author tabulations of US Census Bureau, 2022 American Community Survey 1-Year Estimates.

Looking at the race/ethnicity of all adult members of a household not only reveals the extent of multi-race households but also highlights the racial diversity that the traditional householder method does not capture. The vast majority of households consist of people of a single race, and in these cases the traditional householder method accurately captures the race/ethnicity of the household by default. Among multi-race households, however, 6.7 million appear in traditional household statistics as white households despite having a person of color present (**Table 2**). In other words, the traditional householder method understates the number of households with a person of color by 6.7 million, amounting to 5.1 percent of all households.

Table 2: Single-race and multi-race households and how they are represented by the race/ethnicity of the householder

Household Type	Households	Share of Households
Single-race, white householder	76,379,103	58.8
Single-race, householder of color	39,947,530	30.8
Multi-race, white householder	6,664,204	5.1
Multi-race, householder of color	6,869,978	5.3
Total	129,860,815	100

Notes: Multi-race households include at least two adults who are not the same race/ethnicity. White householders are non-Hispanic.

Source: Author tabulations of US Census Bureau, 2022 American Community Survey 1-Year Estimates.

2. Just three combinations of races make up two-thirds of all multi-race households

Next, we look at the race/ethnicity of the adults in multi-race households to see what combinations of race/ethnicity are most common. While there is great diversity within multi-race households, with one hundred unique combinations, the ten most frequent combinations account for about 92 percent of the 13.5 million multi-race households (**Table 3**). Three combinations (Hispanic-white, Multiracial (person)-white, and Asian-white) alone comprise just over two-thirds of all multi-race households.

Hispanic-white households (meaning households with at least one non-Hispanic white adult and one Hispanic adult of any race) are the most common, at 4.9 million. These make up 4 percent of all households in our sample and 36 percent of multi-race households. It is perhaps unsurprising that this is the most frequent combination since white and Hispanic people make up the largest shares of the adult population in the United States. Multi-race household configurations with Hispanic or white adults are in fact quite common. Of the ten combinations that make up the largest shares of multi-race households, 8 have at least one Hispanic or white adult present. After Hispanic-white households, multiracial (person)-white, Asian-white, and Black-white households are most common, with each accounting for more than 1 million households.

Table 3: Most common combinations of multi-race households

Combination	Number of Households	Share of All Households	Share of Multi-race Households	Most Frequent Race of Householder (Percent of Occurrences)
Hispanic/White	4,897,801	3.8	36.2	White (58)
Multiracial (Person)/White	2,875,445	2.2	21.2	White (58)
Asian/White	1,409,964	1.1	10.4	White (68)
Black/White	1,068,577	0.8	7.9	White (61)
Black/Hispanic	513,981	0.4	3.8	Black (51)
Hispanic/Multiracial (Person)	440,527	0.3	3.3	Multiracial person (54)
Black/Multiracial (Person)	359,304	0.3	2.7	Multiracial person (55)
Native American/White	324,085	0.2	2.4	White (65)
Asian/Hispanic	316,941	0.2	2.3	Hispanic (53)
Asian/Multiracial (Person)	229,263	0.2	1.7	Multiracial person (52)
Total (10 Largest Combinations)	12,435,888	9.6	91.9	
All Other Multi-Race Household Combinations	1,098,294	0.6	8.1	
Total Multi-Race Households	13,534,182	10.2	100.0	

Notes: Multi-race households include at least two adults who are not the same race/ethnicity. Hispanic people may be of any race. Asian, Black, multiracial, Native American, and white people are non-Hispanic.

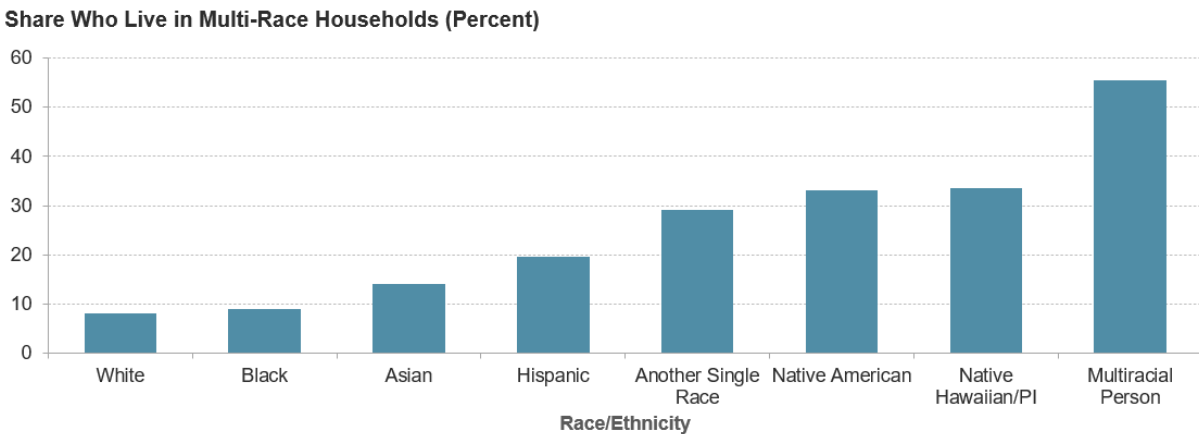
Source: Author tabulations of US Census Bureau, 2022 American Community Survey 1-Year Estimates.

The last column of Table 3 shows how each multi-race household is most commonly identified using the traditional householder method. Combinations in which a white person is present most frequently appear in household statistics as white. Hispanic-white households, for example, have a white household head 58 percent of the time, as do multiracial (person)-white households. This contributes to the underrepresentation of people of color when the race of only one household member is considered.

3. People of color are more likely to live in multi-race households

In this section, we focus on who lives in multi-race households, which we again define as those with at least two adults who are not of the same race/ethnicity. The demographics in this section include both adults and children in multi-race households. White and Black people are least likely to live in multi-race households. Just 8 percent of all white people and just 9 percent of Black people live within multi-race households (Figure 1). This may reflect the fact that they are both more likely to be single-person households, though it may be rooted in longstanding patterns of segregation, discrimination, and white supremacy.

Figure 1: White and Black People Are Least Likely to Live in a Multi-Race Household



Notes: Multi-race households include at least two adults who are not the same race/ethnicity. Hispanic people may be of any race. Asian, Black, multiracial, Native American, Native Hawaiian/Pacific Islander, white people, and people who are another single race are all non-Hispanic.

Source: Author tabulations of 2022 American Community Survey 1-Year Estimates.

Multiracial people are by far the most likely to live with people of other races/ethnicities. Fully 55 percent of multiracial people live in multi-race households. This in part reflects the fact that parents of different races result in multiracial children, and 38 percent of the multiracial people in multi-race households are indeed children under age 18. About a third of American Indian/Alaska Native and Native Hawaiian/Pacific Islander people also live in multi-race households.

The high shares of people of these races/ethnicities who live in multi-race households helps explain why traditional methods for assigning race/ethnicity to a household do not identify these groups as well as they identify white people, as we discussed in the previous section. Indeed, white people, who are least likely to live in multi-race households, are most likely to be reflected in the traditional method. Multiracial people are conversely most likely to live in multi-race households and are least likely to be identified by traditional methods.

4. People of color make up a disproportionate share of multi-race households

As a result of their greater likelihood of living in multi-race households, people of color also make up a disproportionate share of the members of multi-race households. We again keep the same definition of multi-race households but include children in the broader demographics reported in this section. **Table 4** shows the racial/ethnic composition of single-race households as compared to multi-race households. Unsurprisingly, multi-race households are significantly more diverse than single-race households. While multiracial people make up just 2 percent of the population in single-race households, the figure is 18 percent in multi-race households. The share of Hispanic people in multi-race households (29 percent) also jumps significantly compared to their distribution in single-race households (17 percent). At the other end of the spectrum, the share of Black people is smaller in multi-race households (8 percent) than in single-race households (12 percent). White people notably make up the largest share of people in multi-race households, at 36 percent. Additionally, a large share and number of multi-race households include at least one white person (83 percent). However, the white population is disproportionately low in multi-race households compared to their presence in single-race households. White people account for fully 61 percent of the people in single-race households.

Table 4: Population distribution of single-race and multi-race households

Race/Ethnicity	Share of Population (Percent)		
	Single-Race Households	Multi-Race Households	All Households
White	61.0	35.9	57.7
Hispanic	17.6	28.6	19.1
Black	12.4	8.1	11.9
Asian	5.8	6.3	5.8
Multiracial (Person)	2.2	18.2	4.3
Another Single Race	0.5	1.3	0.6
Native American	0.4	1.3	0.5
Native Hawaiian/PI	0.1	0.4	0.2
Total	100.0	100.0	100.0

Notes: Only households with at least two adults are included. Multi-race households include at least two adults who are not the same race/ethnicity. Hispanic people may be of any race. Asian, Black, multiracial, Native American, Native Hawaiian/Pacific Islander, white people, and people who are another single race are all non-Hispanic.

Source: Author tabulations of US Census Bureau, 2022 American Community Survey 1-Year Estimates.

5. Multi-race households are more likely to contain unrelated roommates, younger adults, and have higher incomes than single-race households

Multi-race households differ demographically from single-race households. Throughout this section, we focus in particular on the comparison between single-race households with at least two adults and multi-race households, who by definition also have at least two adults, because single-adult households vary significantly from those with multiple adults. The most common type of multi-race household is married couples without children, making up 37 percent, but that share is about 8 percentage points lower than for single-race households with at least two adults. Married couples with children are also common and make up only a slightly higher share of multi-race households (29 percent) than single-race households (26 percent). Additionally, non-family configurations that primarily reflect roommate situations account for the biggest difference between multi-race and single-race households. This household type is more common among multi-race households (19 percent) as compared to single-race households (9 percent).

In terms of size, multi-race households are slightly larger but have about the same number of children and adults as single-race households. Among multi-race households, 43 percent have two household members, compared to 49 percent of single-race households. Nearly a quarter (23 percent)

have three household members, compared to 20 percent of single-race households, and the remaining third (34 percent) consist of four people or more, only incrementally higher than the 31 percent of single-race households.

Table 5: Distribution of single-race and multi-race households

	Share of Households (Percent)	
	Single-Race Households	Multi-Race Households
<i>Household Type</i>		
Married without Children	44.9	37.3
Married with Children	26.2	28.6
Single Parent	6.0	6.7
Extended Family	13.8	8.3
Roommate	9.2	19.1
<i>Number of Adults in Household</i>		
2	75.3	71.6
3	16.6	18.0
4 or More	8.1	10.4
<i>Number of Children in Household</i>		
0	63.7	60.6
1	15.1	17.3
2	13.4	14.4
3	5.4	5.5
4 or More	2.4	2.2
<i>Age of Householder</i>		
Under 25	3.3	6.5
25–44	32.7	43.0
45–64	38.9	35.8
65 and over	25.2	14.7
<i>Age of at Least One Household Member</i>		
Prime Working Age (25–54)	66.6	76.8
Older Adult (65 and over)	31.8	20.6
<i>Household Income</i>		
Less than \$30,000	9.9	7.9
\$30,000–44,999	8.8	7.4
\$45,000–74,999	19.9	17.4
\$75,000 or More	61.4	67.3

Notes: Only households with at least two adults are included. Multi-race households include at least two adults who are not the same race/ethnicity.

Source: Author tabulations of US Census Bureau, 2022 American Community Survey 1-Year Estimates.

Multi-race households are about as likely to have minor children (39 percent) as single-race households (36 percent) and generally have a similar distribution in terms of the number of children (**Table 5**). Similarly, about 72 percent of multi-race households have just two adults and no more, on par with the share of single-race households with two adults.

Multi-race households are much more likely to have people in their prime working years than single-race households. More than three-quarters (77 percent) of multi-race households have at least one person in their prime working years of 25–54. This share is 10 percentage points higher than that of single-race households. Multi-race households are also more likely to have more than one potential earner of prime working age (59 percent) than single-race households (48 percent). Conversely, just 21 percent of multi-race households have at least one person age 65 and over, compared to 32 percent of single-race households.

Given that a higher share have someone in their prime working years and that there are more potential earners in their households, multi-race households have higher incomes than single-race households with two or more adults. The median annual income for multi-race households is \$104,000, 12 percent higher than that of single-race households (\$93,000) with at least two adults. Further, 67 percent of multi-race households make at least \$75,000, compared to 61 percent of single-race households. Multi-race households are also slightly less likely to be lower-income, with 8 percent making less than \$30,000 while 10 percent of single-race households have incomes this low.

In terms of their regional distribution in comparison to single-race households, multi-race households are more likely to be located in the West, reflecting the relative diversity of the population in that region. Nearly one-third (32 percent) of multi-race households are in the West, compared to just 22 percent of single-race households that are in that region. In contrast, the share of multi-race households located in the Midwest (17 percent) is disproportionately low relative to the share of single-race households (22 percent). Meanwhile, the shares of multi-race households located in the South (36 percent) and the Northeast (15 percent) are not much lower than their respective shares of single-race households (39 percent and 18 percent).

6. Homeownership and cost burden rates vary depending on the racial composition of the household

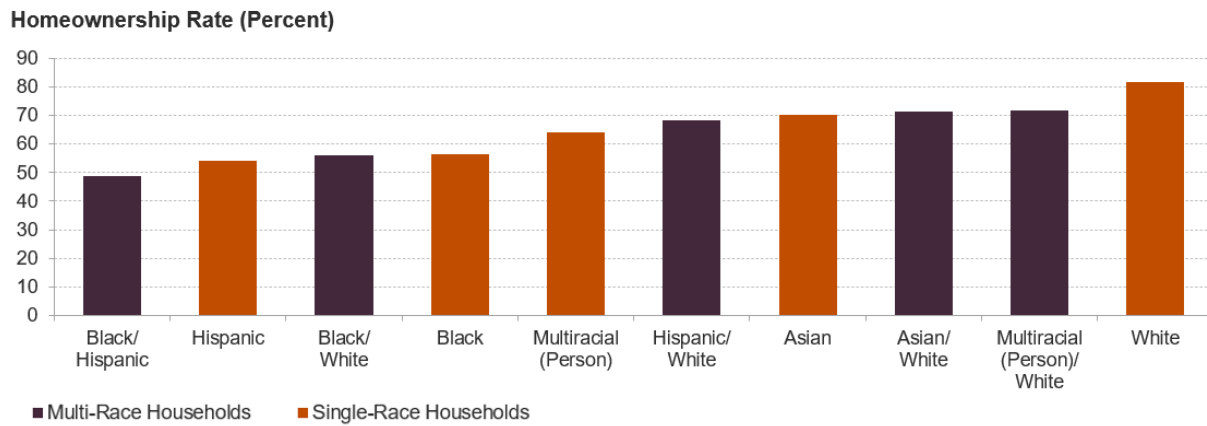
Overall, multi-race households have lower homeownership rates and nearly identical cost burden rates as compared to single-race households, but there is variation in that trend depending on the racial composition of the household. As in the last section, we focus in particular on the comparison between single-race households with at least two adults and multi-race households, who definitionally have at least two adults.

Multi-race households have lower homeownership rates (67 percent) than single-race households with at least two adults (74 percent). This difference is driven in part by factors mentioned above, such as the fact that adults in multi-race households tend to be younger than those in single-race households and homeownership rates generally rise with age. Multi-race households are also more often comprised of unrelated roommates than of families or married couples who have higher homeownership rates, though even when accounting for household type, multi-race households still have lower or similar homeownership rates as compared to single-race households.

Moreover, white people are overrepresented in single-race households while people of color are overrepresented in multi-race households. Indeed, generations of historical barriers to homeownership along racial lines, which have resulted in people of color having less access to homeownership than white people, may be apparent in the lower homeownership rates of multi-race households. These inequities are reflected in the stark differences in homeownership rates by race among single-race households, as more than 4 out of 5 single-race white households (82 percent) own their homes, compared to 70 percent of single-race Asian households, 56 percent of single-race Black households, and 54 percent of single-race Hispanic households (**Figure 2**).

Although lower than those of single-race households overall, homeownership rates of multi-race households vary widely depending on the combination of races within a household, highlighting the importance of recognizing the diversity of this group. In multi-race households, the presence of a white person appears to have a positive effect on homeownership rates in the majority of cases. Among multi-race households, multiracial (person)-white (72 percent), Asian-white (71 percent), and Hispanic-white (69 percent) households each are more likely to own their homes than multi-race households overall.

Figure 2: Systemic Discrimination Has Left Black-Hispanic Multi-Race Households with the Lowest Homeownership Rates



Notes: Only households with at least two adults are included. Multi-race households include at least two adults who are not the same race/ethnicity. Hispanic people may be of any race. Asian, Black, multiracial, Native American, Native Hawaiian/Pacific Islander, white people, and people who are another single race are all non-Hispanic.

Source: Author tabulations of 2022 American Community Survey 1-Year Estimates.

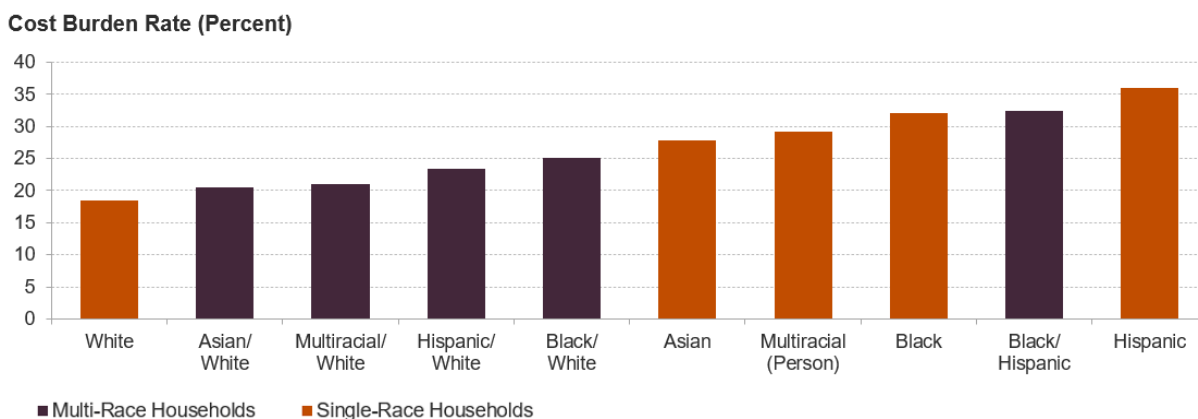
In contrast, households with Hispanic or Black adults generally have the lowest homeownership rates for both multi-race and single-race households. Fewer than half of multi-race households with a Black and Hispanic adult are homeowners, while 54 percent of single-race Hispanic households and 56 percent of single-race Black households are homeowners. Likewise, just 56 percent of multi-race households with both a Black and white adult own their homes.

Housing cost burden rates for multi-race (24 percent) and single-race households (23 percent) are similar, but again there is wide variation depending on the race and ethnicity of household members (**Figure 3**). Households with white adults, whether single-race or multi-race, have the lowest cost burden rates. Single-race white households have the lowest cost burden rates of all combinations at just 18 percent, compared to 20 percent of Asian-white households, 21 percent of multiracial (person)-white households, 23 percent of Hispanic-white households, and 25 percent of Black-white households. Meanwhile, more than 30 percent of Black (32 percent) and Hispanic (36 percent) single-race households have cost burdens. Similarly, 32 percent of Black-Hispanic multi-race households are cost burdened.

In sum, the wide variation in housing outcomes for these two measures alone, homeownership rates and cost burdens, shows how the race and ethnicity of all adults present matters significantly and how important it therefore is to capture the complexity of the 13.5 million multi-race households in the

US. Homeownership rates range from 72 percent for multiracial (person)-white households to less than 50 percent for Black-Hispanic multi-race households. Similarly, housing cost burden rates among multi-race households range from 20 percent for Asian-white households to 32 percent for Black-Hispanic households. These differences offer just a small sample of new findings that would not be available using the traditional method of categorizing households by the race and ethnicity of the householder.

Figure 3: Households with White Adults Have the Lowest Cost Burden Rates



Notes: Only households with at least two adults are included. Multi-race households include at least two adults who are not the same race/ethnicity. Hispanic people may be of any race. Asian, Black, multiracial, Native American, Native Hawaiian/Pacific Islander, white people, and people who are another single race are all non-Hispanic. Cost-burdened households spend more than 30% of income on housing and utilities.

Source: Author tabulations of 2022 American Community Survey 1-Year Estimates.

Conclusions

Only considering the race and ethnicity of the householder overlooks a wealth of racial and ethnic diversity that exists within households. A more comprehensive method of classification that considers the races and ethnicities of all adult household members better uncovers this diversity in a way that could increase our understanding of households and the differing dynamics and outcomes of the people within them.

In all, looking at the races and ethnicities of all adult members of a household, we find 13.5 million multi-race households that are not visible when only the race of the head of household is taken into account. As an example of the increased household racial diversity uncovered by this method, this number includes 6.7 million households, or 5.1 percent of all households, headed by a non-Hispanic white person and thus traditionally categorized as white that, in fact, include an adult person of color.

This method extends our view of what constitutes a household of color from those headed by a person of color to those *including* an adult person of color, and it increases our estimation of how many such households exist in the US. As a result, looking at all household members can increase the representation (and boost sample sizes in research) for smaller racial and ethnic groups such as Native American, Native Hawaiian/Pacific Islander, and multiracial people who often live in multi-race households.

Furthermore, looking at all household members uncovers differences between the makeup of single- and multi-race households as well as the diversity within multi-race households. Compared to households where all adults are of the same race, multi-race households are more likely to be younger, to have higher incomes, and to consist of unrelated roommates rather than of married couples or other kinds of families. But there is also great diversity within multi-race households, producing significant variations in household composition.

Indeed, a hundred different combinations of races and ethnicities are represented within multi-race households, and these different combinations can reflect different household experiences and outcomes for people. At the same time, the three most common combinations make up just over two-thirds of all multi-race households, which allows us to focus our comparisons. Looking at two housing outcomes, homeownership and cost burden rates, and considering the most common combinations of multi-race households, we find wide variation in rates among multi-race households based on the racial and ethnic makeup of adults in the household. We find homeownership rates range from less than 50 percent for Black-Hispanic households to over 70 percent for multiracial (person)-white households. Similarly, we find cost burden rates ranging from less than 20 percent for Asian-white households to over 30 percent for Black-Hispanic multi-race households.

Although we do not control for other factors and cannot establish causality, we do find some general distinctions among the outcomes of these groups. In particular, homeownership rates are generally higher and cost burden rates lower for multi-race households with a white adult. But there are exceptions. The large share of multi-race households headed by a white person also raises questions for future investigation. Fifty-eight percent of the time, households that are Hispanic-white or multiracial (person)-white have a white householder. This also happens for 61 percent of Black-white, 65 percent of Native American-white, and 68 percent of Asian-white households. If the householder designation is not randomly distributed, researchers might study these households to gain insight into differences in housing experience by race and ethnicity. Future study will enable a more meaningful look into the different outcomes and experiences of these households.

Although this more complete method of categorizing households by race and ethnicity illuminates a much wider range of diversity and complexity of household composition than previously available, our results also highlight how homogenous most households in the US are. Fully 90 percent of all households are single-race households where all adults are of the same race or ethnicity. Even excluding single-adult households, about 84 percent of households with at least two adults are still single-race. Given this homogeneity, the traditional method of categorizing households by the race of the householder provides reasonable estimates. Therefore, the practical benefits of categorizing households based on the householder—primarily its ease of use due to fewer, mutually exclusive categories—make it a valid method or proxy for household race in many cases. But this method may not be sufficient for researchers, practitioners, and policymakers who are interested in multi-race households in particular.

These results provide just a limited example of the types of new analysis possible using this method of categorizing households by race. More comprehensive household race and ethnicity categorizations could be used in countless ways to better understand the influence of race and ethnicity on housing outcomes. A more precise accounting of household composition can be important for better identifying and addressing housing disparities and needs, which in turn could help communities further racial equity and understand pathways toward racial integration. Future research could additionally advance the descriptive analyses in this paper, further disaggregating multi-race households and using models to better isolate the role of specific household racial compositions in producing disparate housing outcomes. Doing so would offer greater insight into whether there are distinct, systemic advantages to having certain races or ethnicities or combinations of races and ethnicities present in a household that might increase homeownership rates and decrease cost burden rates, as well as insight into how these advantages operate. Such work disaggregating these categories could highlight the complexity of racial and ethnic identity and help us understand how these complexities affect experiences in neighborhoods and housing markets over time.

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