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PART I: THE AMERICAN CONSUMER
DEMOGRAPHIC OVERVIEW

1.1 Population Distribution

Census 2010 counted the U.S. population on April 1, 2010 at 308.75 million, a 9.7% increase over the count of 281.42 million from Census 2000.

The U.S. Census Bureau (www.census.gov) estimated the U.S. population by gender as of April 2018 as follows:

- Female: 166,322,710
- Male: 161,267,206
- Total: 327,589,916

There is in the United States, on average, one birth every 8 seconds, one death every 12 seconds, one international migrant (net) every 28 seconds, and a net population gain of one person every 13 seconds.

The U.S. population distribution by age in 2017 was as follows (source: Census Bureau)

<table>
<thead>
<tr>
<th>Age</th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0.63%</td>
<td>0.60%</td>
<td>21</td>
<td>0.70%</td>
</tr>
<tr>
<td>1</td>
<td>0.63%</td>
<td>0.60%</td>
<td>22</td>
<td>0.71%</td>
</tr>
<tr>
<td>2</td>
<td>0.63%</td>
<td>0.60%</td>
<td>23</td>
<td>0.72%</td>
</tr>
<tr>
<td>3</td>
<td>0.63%</td>
<td>0.60%</td>
<td>24</td>
<td>0.74%</td>
</tr>
<tr>
<td>4</td>
<td>0.63%</td>
<td>0.60%</td>
<td>25</td>
<td>0.75%</td>
</tr>
<tr>
<td>5</td>
<td>0.64%</td>
<td>0.61%</td>
<td>26</td>
<td>0.75%</td>
</tr>
<tr>
<td>6</td>
<td>0.64%</td>
<td>0.61%</td>
<td>27</td>
<td>0.72%</td>
</tr>
<tr>
<td>7</td>
<td>0.64%</td>
<td>0.61%</td>
<td>28</td>
<td>0.70%</td>
</tr>
<tr>
<td>8</td>
<td>0.66%</td>
<td>0.63%</td>
<td>29</td>
<td>0.69%</td>
</tr>
<tr>
<td>9</td>
<td>0.66%</td>
<td>0.63%</td>
<td>30</td>
<td>0.69%</td>
</tr>
<tr>
<td>10</td>
<td>0.66%</td>
<td>0.63%</td>
<td>31</td>
<td>0.69%</td>
</tr>
<tr>
<td>11</td>
<td>0.65%</td>
<td>0.63%</td>
<td>32</td>
<td>0.67%</td>
</tr>
<tr>
<td>12</td>
<td>0.65%</td>
<td>0.63%</td>
<td>33</td>
<td>0.68%</td>
</tr>
<tr>
<td>13</td>
<td>0.65%</td>
<td>0.63%</td>
<td>34</td>
<td>0.67%</td>
</tr>
<tr>
<td>14</td>
<td>0.65%</td>
<td>0.62%</td>
<td>35</td>
<td>0.66%</td>
</tr>
<tr>
<td>15</td>
<td>0.66%</td>
<td>0.64%</td>
<td>36</td>
<td>0.68%</td>
</tr>
<tr>
<td>16</td>
<td>0.66%</td>
<td>0.64%</td>
<td>37</td>
<td>0.63%</td>
</tr>
<tr>
<td>17</td>
<td>0.68%</td>
<td>0.64%</td>
<td>38</td>
<td>0.62%</td>
</tr>
<tr>
<td>18</td>
<td>0.67%</td>
<td>0.64%</td>
<td>39</td>
<td>0.61%</td>
</tr>
<tr>
<td>19</td>
<td>0.67%</td>
<td>0.64%</td>
<td>40</td>
<td>0.59%</td>
</tr>
<tr>
<td>20</td>
<td>0.68%</td>
<td>0.65%</td>
<td>41</td>
<td>0.61%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>42</td>
<td>0.59%</td>
</tr>
</tbody>
</table>
“Overall, there are now more people in their 20s than in any other 10-year group. In 2010, those in their 40s were the largest group.”

*The New York Times*

The U.S. Census Bureau defines four statistical regions, as follows:

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20s</td>
<td>0.66%</td>
</tr>
<tr>
<td>30s</td>
<td>0.67%</td>
</tr>
<tr>
<td>40s</td>
<td>0.68%</td>
</tr>
<tr>
<td>50+</td>
<td>0.69%</td>
</tr>
</tbody>
</table>
• Region 1 - Northeast: Connecticut, Maine, Massachusetts, New Jersey, New York, New Hampshire, Pennsylvania, Rhode Island, Vermont
• Region 2 - Midwest: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin
• Region 3 - South: Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington D.C., West Virginia
• Region 4 - West: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

In April 2018, the population distribution by region was as follows:
• Northeast: 56.67 million (17.3% of total)
• Midwest: 68.46 million (20.9% of total)
• South: 124.48 million (38.0% of total)
• West: 77.97 million (23.8% of total)

1.2 Median Age
The median age of the U.S. population was reported by Census 2010 as follows:
• Female: 39.1
• Male: 36.1
• Both genders: 37.8

The national median age was 37.9 years in 2018. Overall the median age of the U.S. population is rising and will continue to do so for the foreseeable future.

________________________________________________
“The country has been getting older. The median age of the population was 38 in 2015. The Census Bureau forecasts it will continue to rise, reaching 41 years old in 2059. In 1970, the median age was 27, just one year higher than it had been in 1930.”

The New York Times

________________________________________________
In 1950, just 8% of Americans were 65 or older. By 2018, the figure was 15%. By 2030, all Baby Boomers will be older than age 65. This will expand the size of the older population so that 1 in every 5 residents will be retirement age.

### 1.3 Births

According to the National Center for Health Statistics (www.cdc.gov/nchs/), the number of births in the U.S. have been as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Births</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>4,316,000</td>
</tr>
<tr>
<td>2008</td>
<td>4,248,000</td>
</tr>
<tr>
<td>2009</td>
<td>4,131,000</td>
</tr>
<tr>
<td>2010</td>
<td>3,999,000</td>
</tr>
<tr>
<td>2011</td>
<td>3,954,000</td>
</tr>
<tr>
<td>2012</td>
<td>3,953,000</td>
</tr>
<tr>
<td>2013</td>
<td>3,932,000</td>
</tr>
<tr>
<td>2014</td>
<td>3,988,000</td>
</tr>
<tr>
<td>2015</td>
<td>3,978,000</td>
</tr>
<tr>
<td>2016</td>
<td>3,946,000</td>
</tr>
<tr>
<td>2017</td>
<td>3,853,000</td>
</tr>
</tbody>
</table>

In 2017, 92,000 fewer babies were born than in 2016, a 2% drop. The nation’s fertility rate fell to 60.2 births per 1,000 women ages 15-to-44, an all-time low. Birth rates for women ages 15-to-19, 20-to-24, and 25-to-29 fell to new record lows. Even among women in their 30s, birth rates fell between 2016 and 2017, after rising for the past few years. Women ages 40 or older were the only ones with higher birth rates in 2017.

“Births in 2017 were at lowest level in 30 years. Except for a small increase in 2014, the number of births has fallen in every year since 2007, when births hit a record high of 4.3 million. The continuing baby bust despite the economic recovery is a surprise. While there are many possible explanations, one stands out. Young adults are economically fragile. Student loans, rising rents, unpredictable work schedules, costly day care, and the growing importance of women’s earnings to financial wellbeing are all behind the baby bust.”

Demo Memo, 5/17/18
1.4 Generational Demographics

Marketers typically categorize consumers into five generations, as follows:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Seniors:</td>
<td>1945 and before</td>
<td>73 and older</td>
<td>28.23 million</td>
<td>9.7%</td>
</tr>
<tr>
<td>Baby Boomers:</td>
<td>1946-1964</td>
<td>54-to-72</td>
<td>73.47 million</td>
<td>22.6%</td>
</tr>
<tr>
<td>Generation X:</td>
<td>1965-1979</td>
<td>39-to-53</td>
<td>49.16 million</td>
<td>15.1%</td>
</tr>
<tr>
<td>Millennials (Gen Y):</td>
<td>1980-2000</td>
<td>18-to-38</td>
<td>79.67 million</td>
<td>24.5%</td>
</tr>
<tr>
<td>Generation Z:</td>
<td>2001-present</td>
<td>17 and younger</td>
<td>95.16 million</td>
<td>29.2%</td>
</tr>
</tbody>
</table>

“Generational power is shifting. Older generations are losing people, while younger generations are growing because of immigration. Between 2010 and 2017, Baby Boomers lost nearly 4 million of their peers, a 5% decline in the size of the generation. Gen Xers saw their ranks fall by 87,000 during those years. Meanwhile, the number of Millennials grew by 2.8 million between 2010 and 2017, thanks to immigration.”

Demo Memo, 4/20/18

Generational assessments explore how the era in which people live influences their behavior. Many consumers who lived through the Great Depression of 1929, for example, remained frugal their entire lives because of the profound impact it had on them. Baby Boomers grew up without psychological scars from the Depression and generally spend more freely than their parents’ generation. Subsequent generations have grown up in an age of abundance, easy credit, and a taste for luxury. Spending and lifestyles of Generation Z will likely be influenced by the Great Recession of 2008-2009.

Spending is also influenced by life cycles. Most members of Generation X are now in their peak earning and spending years. Baby Boomers, some looking toward retirement or semi-retirement, are beginning to spend less.

Generational demographics are further assessed in Part IX of this handbook.
1.5 Race/Ethnicity Distribution

The following is the U.S. population by race/ethnicity reported by Census 2010 (source: Census Bureau):

- Hispanic: 50,477,594
- White: 197,318,956
- Black or African American: 37,922,522
- Asian: 14,661,516
- American Indian or Alaska Native: 2,263,258
- Native Hawaiian or other Pacific Islander: 497,216
- Two or more races: 5,609,538
- Total: 308,745,538

As reported in Census 2010, 50.5 million people, or 16% of the total population, identify themselves as Hispanic or Latino. The Hispanic population increased from 35.3 million in 2000, when this group made up 13% of the total population. The Hispanic population increased 43.0% between Census 2000 and Census 2010, while the non-Hispanic population increased 4.9% during that period.

The American Community Survey, published in September 2017 by the Census Bureau, reported the U.S. population in 2016 distributed by race/ethnicity as follows:

- One race: 308,805,215 96.9%
  - White: 197,362,672 62.0%
  - Hispanic or Latino: 55,199,107 17.3%
  - Black or African American: 40,241,818 12.6%
  - Asian: 16,614,625 5.2%
  - Native Hawaiian and Other Pacific Islander: 560,021 0.2%
  - Other races: 15,133,856 4.8%
- Two or more races: 9,752,947 3.1%
  - White and Black or African American: 2,525,509 0.8%
  - American Indian and Alaska Native: 2,597,817 0.8%
  - White and American Indian and Alaska Native: 1,884,407 0.6%
  - White and Asian: 1,956,740 0.6%
  - Black or African American and American Indian and Alaska Native: 318,302 0.1%

The ethnic composition of the U.S. population by generation is as follows:

<table>
<thead>
<tr>
<th>Generation</th>
<th>Caucasian</th>
<th>Hispanic</th>
<th>African American</th>
<th>Asian American</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baby Boomers</td>
<td>72%</td>
<td>11%</td>
<td>11%</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>Generation X</td>
<td>62%</td>
<td>18%</td>
<td>12%</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td>Millennials (Gen Y)</td>
<td>58%</td>
<td>20%</td>
<td>14%</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>Generation Z</td>
<td>54%</td>
<td>24%</td>
<td>14%</td>
<td>4%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Ethnic demographics are further assessed in Part VIII of this handbook.
1.6 Overall Demographic Distribution

The following is the demographic distribution of U.S. adults (source: Pew Research Center [www.pewresearch.org]):

Age
• 18-to-29: 21%
• 30-to-44: 25%
• 45-to-64: 34%
• 65 and older: 19%

Race/Ethnicity
• Caucasian: 65%
• Hispanic: 15%
• African-American: 12%
• Asian-American: 6%

Education
• Less than high school graduate: 12%
• High school graduate: 30%
• Some college/two-year degree: 28%
• Bachelor’s degree or more: 30%

Family Status
• Married, no children at home: 24%
• Married, with children at home: 28%
• Unmarried: 48%

Nativity
• U.S. born: 84%
• Foreign born: 16%

1.7 Market Resources

U.S. Population Clock, U.S. Census Bureau; provides U.S. population estimate on a daily basis. (www.census.gov/popclock/)
DEMOGRAPHIC TRENDS

2.1 Overview
Studies by New Strategist (www.newstrategist.com), Pew Research Center (www.pewresearch.org), and The Conference Board (www.conference-board.org) that assess the impact of changing demographics are summarized in this chapter.

2.2 U.S. Demographic Trends Of The 2000s

Income Decline
• A decline in income began long before the Great Recession, and it has hit the American middle class hard. Men’s incomes were falling well before 2000, the household income decline began in 2000, and women’s steady income growth came to a halt in the 2000s.

Wealth Decline
• In addition to the economic wound of waning incomes, household net worth collapsed with the Great Recession as the housing bubble burst. Median household net worth fell 40% between 2007 and 2013, after adjusting for inflation.

Homeownership Decline
• The homeownership rate peaked in 2004. The number of homeowners peaked in 2006. By 2015, there were 1.4 million fewer homeowners than in the peak year. The homeownership rate in 2015 was the lowest since 1967.

Marriage Decline
• The Millennial generation is postponing marriage longer than any previous cohort of young adults. Delayed marriage has contributed the decline of homeownership, the baby bust, and population loss in nonmetropolitan areas.

Birth Decline
• The number of births in the U.S. peaked in 2007 at 4.3 million. Since then, births have fallen nearly every year and have been below 4 million each year since 2009. Fertility rates are at a record low for women under age 30, with Hispanic fertility falling the most.
• It had been forecast that during the 2040s the United States would become a majority-minority nation, a place where whites make up less than half the population while African-Americans, Asians, Hispanics, and other minority groups together account for slightly more. But the steep decline in Hispanic fertility may delay this by a few years.

Mobility Decline
• The geographic mobility rate hit an all-time low in 2015–2016, in part, because some residents of small towns and rural areas are trapped in their shrinking local economies. Many either cannot or will not move to pursue an American Dream in which they no longer believe.

Life Expectancy Decline
• Life expectancy at birth fell in 2015 for the first time since 1993. The decline was due to rising death rates among people under age 65. What’s going on? A big factor is a rise in ‘deaths of despair,’ a consequence of rural and small town stagnation.

City Growth and Rural Decline
• Urban centers have been experiencing a resurgence, thanks to Millennials seeking job opportunities. At the other extreme, since 2010 for the first time, non-metropolitan America has been losing population. The disparity between flourishing urban centers and languishing small-town and rural America has upended the nation’s politics.

_________________________________________________________________

“The 21st century has been a wild ride so far, and it has only just begun. The speed with which events are unfolding is creating turmoil and confusion, necessitating a step back to see the big picture. Many trends are important, but a handful stand out because of their far-reaching consequences.”

Demo Memo, 8/22/17

_________________________________________________________________
Majority Acceptance of Same-Sex Marriage
• According to the General Social Survey, the percentage of Americans who support the right of gay and lesbian couples to marry climbed from 31% in 2004 to 59% in 2016. Rarely has massive social change occurred so rapidly.

Increase in Health Insurance Coverage
• The percentage of Americans without health insurance fell to a record low in 2015, thanks to the Affordable Care Act. Although still reviled by many, the ACA has grown in popularity now that Americans better understand the alternatives.

2.3 Demographic Trends Shaping The U.S. and The World
 Demographic Trends Shaping The U.S. And The World, published by Pew Research Center in April 2017, identified the following demographic trends:

Millennials Are the United States’ Largest Living Generation
• There are an estimated 79.8 million Millennials (ages 20-to-37 in 2018) compared with 74.1 million Baby Boomers (ages 54-to-72). The Millennial population is expected to continue growing until 2036 as a result of immigration.
• By some measures, Millennials have very different lives than earlier generations did when they were young. They’re slow to adopt many of the traditional markers of adulthood. For the first time in more than 130 years, young adults are more likely to be living in their parents’ home than in any other living arrangement. In fact, a larger share of them are living with their parents than with a romantic partner. More broadly, young adult geographic mobility is at its lowest level in 50 years, even though today’s young adults are less likely than previous generations of young adults to be married, to own a home, or to be parents, all of which are traditional obstacles to moving.

Americans’ Lives at Home Are Changing
• Following a decades-long trend, just half of U.S. adults were married in 2015, down from 70% in 1950. As marriage has declined, the number in cohabiting relationships rose 29% between 2007 and 2016, from 14 million to 18 million. The increase was especially large among those ages 50 and older: 75% in the same period. The number of divorces among those 50 and older roughly doubled between 1990 and 2015.
• A record number of Americans (about 60 million) are living in multigenerational households, that is, households that include two or more adult generations or grandparents and grandchildren. Growing racial and ethnic diversity in the U.S. helps explain some of the rise in multigenerational living. The Asian and Hispanic populations overall are growing more rapidly than the white population, and those groups are more likely than whites to live in multigenerational family households.
Women May Never Make up Half of the U.S. Labor Force
• Women accounted for 46.8% of the U.S. labor force in 2015, similar to the share in the European Union. Although women comprised a much larger share of the labor force in 2015 than in 1950 (29.6%), the Bureau of Labor Statistics projected the share of women in the workforce will peak at 47.1% in 2025 before tapering off.
• For those women who do work, the gender pay gap has narrowed. Women earned $0.83 for every $1 a man earned in 2015, compared with $0.64 in 1980. The pay gap has narrowed even more among young adults ages 25-to-34: Working women in that age range made 90% of what their male counterparts made in 2015. At the same time, women continue to be underrepresented in leadership positions in the U.S. In 2017, women made up 19% of the U.S. Congress and about a quarter of state legislatures; some 8% of U.S. governors and 5% of Fortune 500 CEOs are female.

Immigrants Are Driving Overall Workforce Growth in the U.S.
• As the Baby Boom generation heads toward retirement, growth in the nation’s working-age population (those ages 25-to-64) will be driven by immigrants and the U.S.-born children of immigrants, at least through 2035. Without immigrants, there would be an estimated 18 million fewer working-age adults in the country in 2035 because of the dearth of U.S.-born children with U.S.-born parents. However, immigrants do not form a majority of workers in any industry or occupational group, though they form large shares of private household workers (45%) and farming, fishing, and forestry occupations (46%).
• In contrast to the policies of the current Administration, public opinion has turned more positive when it comes to immigrants’ impact on the U.S. workforce. The share of Americans saying that the growing number of immigrants working in the country helps American workers increased 14 percentage points in the last 10 years, from 28% in 2006 to 42% in 2016.

The U.S. Unauthorized Immigrant Population Is Shifting
• Pew Research Center estimates the unauthorized immigrant population in 2016 at 11.3 million, statistically no different from the 2009 and 2015 estimates. Mexicans remain the largest origin group of unauthorized immigrants, but their numbers have recently declined and their share of the 2016 preliminary data fell to 50%, the first time since at least 2005 that Mexicans did not account for a majority of this population. As the number of Mexicans decreased, the number of unauthorized immigrants from other parts of the world increased.
• An estimated 8 million unauthorized immigrants were working or looking for work in 2014, making up 5% of the civilian labor force. The number was unchanged from previous years and the share was down slightly since 2009. Although the estimated number of unauthorized immigrant workers was stable at the national level from 2009 to 2014, 15 U.S. states had increases or decreases.
Births Outside Of Marriage Are Declining
- The share of births outside of marriage declined for immigrant women from 2008 to 2014, but held steady for U.S.-born women. Immigrant women play an important role in overall U.S. fertility trends. Between 1970 and 2014, the increase in the annual number of U.S. births was driven entirely by immigrant women, while births to U.S.-born women fell. The important role of immigrant women in driving U.S. births stems from both the growth in the foreign-born population and the fact that immigrant women have, on average, more children than U.S.-born women.

Globally, Babies Born to Muslim Mothers Will Outnumber Babies Born to Christian Mothers by 2035
- This trend is largely driven by different fertility rates. The number of babies born to Christian mothers (223 million) far outnumbered the number of births to Muslim mothers (213 million) between 2010 and 2015. However, an aging Christian population – especially in Europe and North America – and high fertility rates among Muslim women is rapidly changing the global religious landscape. The number of births to Muslim women is projected to exceed births to Christian women by 2030-2035, with the disparity growing to 6 million by 2055-2060.
- Between 2010 and 2050, the global Muslim population is projected to grow 73%, while the Christian population will grow just 35%, about the rate of overall global population growth. In contrast, people who do not identify with a religion (“nones”) account for 16% of the world’s population, but only 10% of the babies born between 2010 and 2015, meaning that their projected share of the world’s population will decline.

Increase in Refugees in the U.S.
- The U.S. admitted 84,995 refugees in FY2016, the most since 1999. More than half resettled in one of just 10 states, with the largest numbers going to California and Texas. Nebraska, North Dakota, and Idaho ranked near the top for the most refugees resettled per capita, with rates over two-and-a-half times the national average. Forty-six percent (46%) of the FY2016 refugees were Muslim, the highest number for any year since refugees’ self-reported religious affiliation became publicly available in 2002.

2.4 Impact Of Demographic Trends On Consumer Spending
The Impact Of Demographic Trends On Consumer Spending, a 2017 report by The Conference Board, provided the following assessment:
Demographic Patterns
- The large generation of Baby Boomers is aging, and life expectancy for the elderly is increasing. As a result, while the U.S. population as a whole will grow by 8% between 2015 and 2025, the number of people between the ages of 70 and 84 will spike by 50%.
As people age, they also retire. The number of retirees is currently increasing by about 1.2 million a year, about three times as much as a decade ago. Retiring dramatically changes both time allocation and consumption patterns.

Population growth in the 5-to-24 age group will remain essentially unchanged from 2015 to 2025 as a result of two factors. First, the large generation of Millennials is aging out of this young age group. The smaller Generation Z who follow won’t make up for the aging of the Millennials. Second, fertility rates dropped during and after the Great Recession. Therefore, spending concentrated in these age groups is likely to grow slowly at best.

Consumption Implications

The purchasing power of U.S. consumers is likely to grow faster than population growth, since the economy is continuously getting richer as a result of labor productivity growth, which in turn raises wages.

Health spending is likely to be affected dramatically, growing at 15% from 2015-2025, due to population trends alone, compared with 8% for total consumption spending. Within health spending, categories that are especially concentrated among the older population, such as long-term care, are likely to experience even more dramatic growth of about 20% to 25%.

Other impacts from aging on consumption emerge from the tendency of retired people to spend more time within their homes on various activities and hobbies. As a result, spending in categories such as household maintenance, gardening, reading, and pets is likely to grow well above the rate of total consumption. In addition, consumption of products targeted at the older population within other broad consumption categories, such as personal care products and vacation travel, are likely to experience rapid growth as well.

Consumption categories older households tend to spend less on include men’s clothing, food away from home, rented homes, and used cars, among other categories, and will experience slower-than-average consumption growth.

Since the bulk of education sector spending is concentrated within the 5-to-24 age range, which will essentially remain unchanged from 2015 to 2025, the industry is likely to see slow growth rates in the coming decade. Other types of spending concentrated in this age group, such as school supplies and youth clothing, will suffer as well.

2.5 Market Resources

New Strategist, 26 Austin Avenue, P.O. Box 635, Amityville, NY 11701. (800) 848-0842. (www.newstrategist.com)


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The Conference Board, 845 Third Avenue, New York, NY 10022. (212) 759-0900. (www.conference-board.org)


3

CONSUMER INCOME & WEALTH

3.1 Household Income


The September 2017 edition reported 2016 incomes as follows:

- Nominal median income per capita: $31,099
- Mean income per capita: $46,550
- Real median household income: $59,039
- Real median family income: $72,707

Median household income, adjusted for inflation, has been as follows (change from previous year in parenthesis):

- 1997: $55,218 (2.1%)  
- 1998: $57,248 (3.7%)  
- 1999: $58,665 (2.5%)  
- 2000: $58,544 (-0.2%)  
- 2001: $57,246 (-2.2%)  
- 2002: $56,599 (-1.1%)  
- 2003: $56,528 (-0.1%)  
- 2004: $56,332 (-0.3%)  
- 2005: $56,935 (1.1%)  
- 2006: $57,379 (0.8%)  
- 2007: $58,149 (1.3%)  
- 2008: $56,076 (-3.6%)  
- 2009: $55,683 (-0.7%)  
- 2010: $54,245 (-2.6%)  
- 2011: $53,401 (-1.6%)  
- 2012: $53,331 (-0.1%)  
- 2013: $55,214 (3.5%)  
- 2014: $54,398 (-1.5%)  
- 2015: $57,230 (5.2%)  
- 2016: $59,039 (3.2%)  

3.2 Income Distribution

In 2016, median household income of $59,039 was distributed as follows (source: Census Bureau; change from previous year in parenthesis):

**Household**

- Family households: $75,062 (2.7%)
  - Married-couple: $87,057 (1.6%)
  - Female householder: $41,027 (7.2%)
  - Male householder: $58,051 (2.6%)
- Non-family households: $35,761 (4.5%)
  - Female householder: $30,572 (4.0%)
  - Male householder: $41,749 (1.1%)
### Age of Householder
- 15-to-24: $41,655 (13.9%)
- 25-to-34: $60,932 (4.9%)
- 35-to-44: $74,481 (3.0%)
- 45-to-54: $77,213 (3.2%)
- 55-to-64: $65,239 (2.6%)
- 65 and older: $39,823 (2.1%)

### Race/Ethnicity
- African-American: $39,490 (5.7%)
- Asian-American: $81,431 (4.2%)
- Caucasian: $61,858 (1.6%)
- Hispanic: $47,675 (4.3%)

### Region
- Northeast: $64,390 (2.3%)
- West: $64,275 (3.3%)
- Midwest: $53,861 (0.9%)
- South: $53,861 (3.9%)

### Community
- Inside metropolitan areas: $61,521 (2.5%)
- Outside metropolitan areas: $45,830 (1.3%)

### Nativity
- U.S. born: $59,781 (3.3%)
- Foreign born: $55,559 (4.9%)
  - Naturalized citizen: $63,894 (1.8%)
  - Not a citizen: $48,066 (5.2%)

### 3.3 Income By State
Median income by state in 2016 was as follows (source: Census Bureau; change from previous year in parenthesis):
- Alabama: $46,257 (2.4%)
- Alaska: $76,440 (3.1%)
- Arizona: $53,558 (2.9%)
- Arkansas: $44,334 (4.2%)
- California: $67,739 (4.1%)
- Colorado: $65,685 (1.7%)
- Connecticut: $73,433 (1.8%)
- Delaware: $61,757 (-0.2%)
- District of Columbia: $75,506 (-0.6%)
<table>
<thead>
<tr>
<th>State</th>
<th>Salary</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida</td>
<td>$50,860</td>
<td>2.0%</td>
</tr>
<tr>
<td>Georgia</td>
<td>$53,559</td>
<td>3.5%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>$74,511</td>
<td>0.1%</td>
</tr>
<tr>
<td>Idaho</td>
<td>$51,807</td>
<td>6.3%</td>
</tr>
<tr>
<td>Illinois</td>
<td>$60,960</td>
<td>1.4%</td>
</tr>
<tr>
<td>Indiana</td>
<td>$52,314</td>
<td>2.8%</td>
</tr>
<tr>
<td>Iowa</td>
<td>$56,247</td>
<td>1.9%</td>
</tr>
<tr>
<td>Kansas</td>
<td>$54,935</td>
<td>0.8%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>$46,659</td>
<td>2.5%</td>
</tr>
<tr>
<td>Louisiana</td>
<td>$45,146</td>
<td>-2.1%</td>
</tr>
<tr>
<td>Maine</td>
<td>$53,079</td>
<td>1.9%</td>
</tr>
<tr>
<td>Maryland</td>
<td>$78,945</td>
<td>3.1%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$75,297</td>
<td>5.8%</td>
</tr>
<tr>
<td>Michigan</td>
<td>$52,492</td>
<td>1.8%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>$65,599</td>
<td>2.2%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>$41,754</td>
<td>2.1%</td>
</tr>
<tr>
<td>Missouri</td>
<td>$51,746</td>
<td>2.2%</td>
</tr>
<tr>
<td>Montana</td>
<td>$50,027</td>
<td>0.2%</td>
</tr>
<tr>
<td>Nebraska</td>
<td>$56,927</td>
<td>2.6%</td>
</tr>
<tr>
<td>Nevada</td>
<td>$55,180</td>
<td>3.5%</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>$70,936</td>
<td>0.2%</td>
</tr>
<tr>
<td>New Jersey</td>
<td>$76,126</td>
<td>3.9%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>$46,748</td>
<td>2.3%</td>
</tr>
<tr>
<td>New York</td>
<td>$62,909</td>
<td>2.6%</td>
</tr>
<tr>
<td>North Carolina</td>
<td>$50,584</td>
<td>4.5%</td>
</tr>
<tr>
<td>North Dakota</td>
<td>$60,656</td>
<td>-0.5%</td>
</tr>
<tr>
<td>Ohio</td>
<td>$52,334</td>
<td>1.4%</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>$49,176</td>
<td>0.2%</td>
</tr>
<tr>
<td>Oregon</td>
<td>$57,532</td>
<td>5.1%</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>$56,907</td>
<td>1.2%</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>$60,596</td>
<td>3.0%</td>
</tr>
<tr>
<td>South Carolina</td>
<td>$49,501</td>
<td>3.6%</td>
</tr>
<tr>
<td>South Dakota</td>
<td>$54,467</td>
<td>1.3%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>$48,547</td>
<td>1.5%</td>
</tr>
<tr>
<td>Texas</td>
<td>$56,565</td>
<td>0.8%</td>
</tr>
<tr>
<td>Utah</td>
<td>$65,977</td>
<td>3.4%</td>
</tr>
<tr>
<td>Vermont</td>
<td>$57,677</td>
<td>0.2%</td>
</tr>
<tr>
<td>Virginia</td>
<td>$68,114</td>
<td>1.8%</td>
</tr>
<tr>
<td>Washington</td>
<td>$67,106</td>
<td>3.6%</td>
</tr>
<tr>
<td>West Virginia</td>
<td>$43,385</td>
<td>1.8%</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>$56,811</td>
<td>1.2%</td>
</tr>
<tr>
<td>Wyoming</td>
<td>$59,882</td>
<td>-1.1%</td>
</tr>
</tbody>
</table>
3.4 Household Wealth

According to the Survey of Consumer Finances, published every three years by the Federal Reserve (www.federalreserve.gov), median household net wealth, adjusted for inflation, has been as follows:
- 1989: $87,500
- 1992: $83,100
- 1995: $90,600
- 1998: $105,800
- 2001: $117,300
- 2004: $118,400
- 2007: $139,700
- 2010: $85,400
- 2013: $83,700
- 2016: $97,300

From 2007 to 2010, median inflation-adjusted net worth (e.g. wealth) fell 38.8% to $77,300, the same level as in 2001. This drop is attributed to the Great Recession. After almost a decade of decline, household wealth is growing again. Median household net worth in 2016 rose 16% from 2013, although still 30% below the 2007 peak.

Components of household net worth in 2016, and changes from 2013 and 2007 were as follows:

<table>
<thead>
<tr>
<th>2016</th>
<th>Chg. from 2013</th>
<th>Chg. from 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial assets:</td>
<td>$23,500</td>
<td>7%</td>
</tr>
<tr>
<td>Non-financial assets:</td>
<td>$158,900</td>
<td>4%</td>
</tr>
<tr>
<td>Household debt:</td>
<td>$59,800</td>
<td>-4%</td>
</tr>
</tbody>
</table>

3.5 Market Resources

Household Income Trends, Sentier Research. (www.sentierresearch.com)

Income and Poverty In The United States, Census Bureau. (www.census.gov/topics/income-poverty.html)

Panel Study of Income Dynamics, University of Michigan. (http://psidonline.isr.umich.edu)

Survey of Consumer Finances, Federal Reserve. (www.federalreserve.gov/econres/scfindex.htm)
4.1 Consumer Contribution to the GDP

According to the Bureau of Economic Analysis (www.bea.gov), real gross domestic product (GDP) – the output of goods and services produced by labor and property located in the United States – was $19.36 trillion in 2017, or $59,500 per capita. Consumer spending (i.e. personal consumption expenditures) was $13.45 trillion, or 69.5% of GDP.

4.2 Spending Assessment

According to the Consumer Expenditure Survey, published by the Bureau of Labor Statistics (BLS, www.bls.gov) in April 2018, average spending per household was $57,311 in 2016, a 2.4% increase from the previous year. Spending was distributed as follows (change from previous year in parenthesis):

- Housing: $18,886 (2.6%)
- Transportation: $ 9,049 (-4.8%)
- Food: $ 7,203 (2.6%)
  - At home: $ 4,049 (0.8%)
  - Away from home: $ 3,154 (4.9%)
- Personal insurance and pensions: $ 6,831 (7.6%)
- Healthcare: $ 4,612 (6.2%)
- Entertainment: $ 2,913 (2.5%)
- Cash contributions: $ 2,081 (14.4%)
- Apparel and services: $ 1,803 (-2.3%)
- Education: $ 1,329 (1.1%)
- Personal care products and services: $ 707 (3.5%)
- All other expenditures: $ 1,898 (2.7%)

The BLS provides regional consumer spending surveys for the following metropolitan areas: Atlanta, Baltimore, Boston, Chicago, Cleveland, Dallas-Fort Worth, Detroit, Houston, Los Angeles, Miami, Minneapolis, New York, Phoenix, Philadelphia, San Diego, San Francisco, Seattle, and Washington, D.C., available online at www.bls.gov/cex/csxregreleases.htm.
4.3 Household Spending

According to the Consumer Expenditure Survey, average annual household spending has been as follows:

- 2000: $52,303
- 2006: $56,833
- 2010: $52,230
- 2011: $52,312
- 2012: $53,042
- 2013: $51,100
- 2014: $53,495
- 2015: $55,978
- 2016: $57,311

4.4 Retail Spending

According to the Census Bureau (www.census.gov) of the U.S. Department of Commerce, total U.S. retail spending was $5.75 trillion in 2017, a 4.2% gain from 2016.

Spending at GAFO (general merchandise, apparel, furnishings, and other) stores was $1.28 trillion in 2017, a 1.6% gain from 2016.

Total retail and GAFO spending have been as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Retail</th>
<th>GAFO</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>$4.39 trillion</td>
<td>$1.14 trillion</td>
</tr>
<tr>
<td>2009</td>
<td>$4.07 trillion</td>
<td>$1.09 trillion</td>
</tr>
<tr>
<td>2010</td>
<td>$4.29 trillion</td>
<td>$1.11 trillion</td>
</tr>
<tr>
<td>2011</td>
<td>$4.60 trillion</td>
<td>$1.16 trillion</td>
</tr>
<tr>
<td>2012</td>
<td>$4.83 trillion</td>
<td>$1.19 trillion</td>
</tr>
<tr>
<td>2013</td>
<td>$5.01 trillion</td>
<td>$1.21 trillion</td>
</tr>
<tr>
<td>2014</td>
<td>$5.21 trillion</td>
<td>$1.24 trillion</td>
</tr>
<tr>
<td>2015</td>
<td>$5.35 billion</td>
<td>$1.26 billion</td>
</tr>
<tr>
<td>2016</td>
<td>$5.52 billion</td>
<td>$1.26 billion</td>
</tr>
<tr>
<td>2017</td>
<td>$5.75 billion</td>
<td>$1.28 billion</td>
</tr>
</tbody>
</table>

GAFO spending was distributed by month in 2017 as follows:

- January: $ 89.4 billion
- February: $ 91.2 billion
- March: $103.1 billion
- April: $100.8 billion
- May: $104.9 billion
- June: $103.0 billion
- July: $102.5 billion
- August: $108.8 billion
- September: $100.9 billion
- October: $103.1 billion
4.5 Spending By Category

Retail spending in 2017 for stores in the GAFO categories was as follows (change from previous year in parenthesis):

- General merchandise stores, including leased departments (NAICS 452): $691.9 billion (2.4%)
  - Superstores and warehouse clubs (NAICS 45291): $465.2 billion (3.2%)
  - Discount department stores, including leased departments (NAICS 452112): $98.2 billion (-2.1%)
  - Variety stores and miscellaneous (NAICS 45299): $74.9 billion (6.2%)
  - Conventional and national chain department stores, including leased departments (NAICS 452111): $55.2 billion (-5.8%)
- Apparel and accessories stores (NAICS 448): $260.7 billion (0.9%)
  - Family clothing (NAICS 44814): $102.1 billion (1.6%)
  - Women’s ready-to-wear (NAICS 44812): $39.4 billion (-2.7%)
  - Shoe stores (NAICS 4482): $35.6 billion (-1.4%)
  - Jewelry stores (NAICS 44831): $34.6 billion (5.2%)
  - Men’s and boy’s clothing (NAICS 44811): $9.1 billion (5.8%)
- Furniture and home furnishings (NAICS 442): $115.7 billion (4.7%)
- Electronics and appliance stores (NAICS 443): $97.3 billion (-0.3%)
- Sporting goods stores (NAICS 45111): $43.4 billion (-6.2%)
- Hobby, toy, and game stores (NAICS 45112): $19.2 billion (2.7%)
- Used merchandise stores (NAICS 4533): $19.1 billion (11.0%)
- Gift, novelty, and souvenir stores (NAICS 45322): $16.1 billion (-5.8%)
- Office supplies and stationery stores (NAICS 45321): $12.8 billion (-6.6%)
- Book stores (NAICS 451211): $10.7 billion (-3.6%)

Retail spending in non-GAFO retail categories in 2017 was as follows:

- Motor vehicles and parts stores (NAICS 441): $1.187 trillion (4.1%)
- Food and beverage stores, not including restaurants (NAICS 445): $718.6 billion (2.4%)
- Restaurants and drinking places (NAICS 722): $678.6 billion (2.8%)
- Non-store retailers (NAICS 454): $624.0 billion (10.2%)
- Gasoline stations (NAICS 447): $455.9 billion (8.9%)
- Building materials, home improvement and gardening equipment, and supplies dealers (NAICS 444): $378.4 billion (8.0%)
- Health and personal care stores, including pharmacies and drug stores (NAICS 446): $330.8 billion (0.5%)
## 4.6 Spending By State

According to the National Retail Federation (NRF, www.nrf.com), retail spending in 2017 was distributed by state as follows:

<table>
<thead>
<tr>
<th>State</th>
<th>Retail Spending</th>
<th>Pct. of National Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>$ 52.69 billion</td>
<td>1.50%</td>
</tr>
<tr>
<td>Alaska</td>
<td>$ 9.13 billion</td>
<td>0.26%</td>
</tr>
<tr>
<td>Arizona</td>
<td>$ 78.69 billion</td>
<td>2.24%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>$ 31.96 billion</td>
<td>0.91%</td>
</tr>
<tr>
<td>California</td>
<td>$418.06 billion</td>
<td>11.90%</td>
</tr>
<tr>
<td>Colorado</td>
<td>$ 59.72 billion</td>
<td>1.70%</td>
</tr>
<tr>
<td>Connecticut</td>
<td>$ 43.91 billion</td>
<td>1.25%</td>
</tr>
<tr>
<td>Delaware</td>
<td>$ 12.99 billion</td>
<td>0.37%</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>$ 5.26 billion</td>
<td>0.15%</td>
</tr>
<tr>
<td>Florida</td>
<td>$256.46 billion</td>
<td>7.30%</td>
</tr>
<tr>
<td>Georgia</td>
<td>$105.74 billion</td>
<td>3.01%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>$ 17.56 billion</td>
<td>0.50%</td>
</tr>
<tr>
<td>Idaho</td>
<td>$ 17.91 billion</td>
<td>0.51%</td>
</tr>
<tr>
<td>Illinois</td>
<td>$142.28 billion</td>
<td>4.05%</td>
</tr>
<tr>
<td>Indiana</td>
<td>$ 69.91 billion</td>
<td>1.99%</td>
</tr>
<tr>
<td>Iowa</td>
<td>$ 32.32 billion</td>
<td>0.92%</td>
</tr>
<tr>
<td>Kansas</td>
<td>$ 27.75 billion</td>
<td>0.79%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>$ 44.26 billion</td>
<td>1.26%</td>
</tr>
<tr>
<td>Louisiana</td>
<td>$ 46.72 billion</td>
<td>1.33%</td>
</tr>
<tr>
<td>Maine</td>
<td>$ 17.91 billion</td>
<td>0.51%</td>
</tr>
<tr>
<td>Maryland</td>
<td>$ 69.91 billion</td>
<td>1.99%</td>
</tr>
<tr>
<td>Michigan</td>
<td>$108.90 billion</td>
<td>3.10%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>$ 63.23 billion</td>
<td>1.80%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>$ 31.26 billion</td>
<td>0.89%</td>
</tr>
<tr>
<td>Missouri</td>
<td>$ 69.20 billion</td>
<td>1.97%</td>
</tr>
<tr>
<td>Montana</td>
<td>$ 12.64 billion</td>
<td>0.36%</td>
</tr>
<tr>
<td>Nebraska</td>
<td>$ 21.78 billion</td>
<td>0.62%</td>
</tr>
<tr>
<td>Nevada</td>
<td>$ 40.05 billion</td>
<td>1.14%</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>$ 23.53 billion</td>
<td>0.67%</td>
</tr>
<tr>
<td>New Jersey</td>
<td>$109.61 billion</td>
<td>3.12%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>$ 21.78 billion</td>
<td>0.62%</td>
</tr>
<tr>
<td>New York</td>
<td>$208.33 billion</td>
<td>5.93%</td>
</tr>
<tr>
<td>North Carolina</td>
<td>$101.53 billion</td>
<td>2.89%</td>
</tr>
<tr>
<td>North Dakota</td>
<td>$  8.78 billion</td>
<td>0.25%</td>
</tr>
<tr>
<td>Ohio</td>
<td>$119.09 billion</td>
<td>3.39%</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>$ 35.13 billion</td>
<td>1.00%</td>
</tr>
<tr>
<td>Oregon</td>
<td>$ 44.61 billion</td>
<td>1.27%</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>$142.98 billion</td>
<td>4.07%</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>$ 11.94 billion</td>
<td>0.34%</td>
</tr>
<tr>
<td>South Dakota</td>
<td>$ 11.24 billion</td>
<td>0.32%</td>
</tr>
</tbody>
</table>
• Tennessee: $ 73.77 billion 2.10%
• Texas: $263.13 billion 7.49%
• Utah: $ 29.51 billion 0.84%
• Vermont: $ 8.78 billion 0.25%
• Virginia: $ 92.39 billion 2.63%
• Washington: $ 79.39 billion 2.26%
• West Virginia: $ 18.97 billion 0.54%
• Wisconsin: $ 63.23 billion 1.80%
• Wyoming: $ 7.37 billion 0.21%

4.7 Market Resources


Monthly and Annual Retail Trade, U.S. Department of Commerce. (www.census.gov/retail)

National Retail Federation, 1101 New York Avenue NW, Washington, DC 20005. (202) 783-7971. (www.nrf.com)
CONSUMER DEBT

5.1 Total U.S. Household Debt

According to the Quarterly Report On Household Debt and Credit, by the Federal Reserve Bank of New York (www.newyorkfed.org), total U.S. household debt at the end of First Quarter 2018 was $13.21 trillion, distributed as follows:

- Mortgages: $8.94 trillion
- Student loans: $1.41 trillion
- Motor vehicle loans: $1.23 trillion
- Credit cards/revolving credit: $815 billion
- Home equity line of credit: $436 billion

The First Quarter 2018 report provided the following assessment of delinquencies, bankruptcies, and credit inquiries:

- Credit card delinquency rates rose by about half a percentage point, with 8% of balances 90 or more days delinquent.
- For student loans, 10.7% of aggregate debt was 90 or more days delinquent or in default at the end of the first quarter, a decline of three-tenths of a percentage point from the previous quarter.
- Auto loan delinquency rates edged higher, with 4.3% of auto loan balances 90 or more days delinquent.
- About 192,000 consumers had a bankruptcy notation added to their credit reports in the first quarter, the lowest observed in the 19 year history of the assessment.
- The number of credit inquiries within the past six months – an indicator of consumer credit demand – declined in the first quarter to 146 million, the lowest level seen in the history of the assessment.

5.2 Household Debt

There are 126.2 million households in the United States. The average debt per household at the end of First Quarter 2018 was $106,675, distributed as follows:

- Mortgages: $70,840
- Student loans: $11,172
- Motor vehicle loans: $9,746
- Credit cards/revolving credit: $6,458
- Home equity line of credit: $3,454
Mortgage debt accounts for about 70% of total consumer debt. Sixty-six percent (66%) of adults have mortgages on their homes, according to The Harris Poll (www.theharrispoll.com).

According to The Federal Home Loan Mortgage Corporation (FHLMC), known as Freddie Mac (www.freddiemac.com), homeowners are shortening the terms of their mortgages. Since 2011, over one-third of refinancers paid off a 30-year loan and switched to a 20- or 15-year loan.

According to the Federal Reserve Bank of New York, approximately 49% of households have credit card debt. Among those with credit card debt, the average was $15,762 per household at year-end 2015.

Many consumers have given up using credit cards entirely. According to the Federal Reserve, 30% of families have no credit cards.

5.3 Student Loans

About two-thirds of bachelor’s degree recipients borrow money to attend college, either from the government or private lenders, according to the U.S. Department of Education (www.ed.gov).

Outstanding educational debt has been as follows (source: Federal Reserve):

- 2008: $731 billion
- 2009: $832 billion
- 2010: $912 billion
- 2011: $1.01 trillion
- 2012: $1.13 trillion
- 2013: $1.22 trillion
- 2014: $1.20 trillion
- 2015: $1.23 trillion
- 2016: $1.29 trillion
- 2017: $1.38 trillion

The National Center for Education Statistics (www.nces.ed.gov) reports the percentage of households with education loans, by age of householder, as follows:

- Under 35: 44.8%
- 35-to-44: 34.4%
- 45-to-54: 23.8%
- 55-to-64: 12.9%

The Harris Poll (www.theharrispoll.com) found that 36% of U.S. adults are currently paying or have paid student debt in the past, a figure relatively unchanged since 2013. Among these debtors, 39% say they have put off savings toward retirement, 30% have delayed buying or leasing a new car, and 30% have delayed buying a home.
A 2017 study by the National Center for Education Statistics looked at the status among beginning post-secondary students who entered school in 1995-1996. Among the 55% who took out federal education loans, 70% of the amount of the loans were still owed, and after 20 years (in 2017), 1994-1995 students still owed 22% of their education loan amount.

“Most college students take out loans to pay for their education, and many are still paying them back decades later. Those loans never die, apparently.”

Demo Memo, 10/27/17

5.4 Market Resources

Survey of Consumer Finances, Federal Reserve. (www.federalreserve.gov/econresdata/scf/scfindex.htm)
6.1 Households

According to the U.S. Census Bureau (www.census.gov), a household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters. A household includes the related family members, as well as all the unrelated people who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, such as partners or roommates, are also counted as households. The count of households excludes group quarters.

The Current Population Survey, published annually by the Census Bureau, reports the number of households in the U.S. as follows:

- 2001: 108.21 million
- 2002: 109.30 million
- 2003: 111.28 million
- 2004: 112.00 million
- 2005: 113.34 million
- 2006: 114.38 million
- 2007: 116.01 million
- 2008: 116.78 million
- 2009: 117.18 million
- 2010: 117.54 million
- 2011: 118.68 million
- 2012: 121.08 million
- 2013: 122.46 million
- 2014: 123.23 million
- 2015: 124.59 million
- 2016: 125.82 million
- 2017: 126.22 million

Distribution by race and ethnicity in 2017 was as follows:
- Non-Hispanic white: 67.6%
- Black: 13.8%
- Hispanic: 13.0%
- Asian: 5.1%

Distribution by type of household was as follows:
- Family households, married couple: 48.3%
- Non-family households (a person living alone, unrelated people living together, or people in group settings): 33.8%
- Family households, husband or wife only present: 17.9%
Household composition has undergone significant shifts in recent decades. Distributions since 1970 have been as follows:

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Married couples with children:</td>
<td>40.3%</td>
<td>30.9%</td>
<td>26.3%</td>
<td>24.1%</td>
<td>20.9%</td>
</tr>
<tr>
<td>Married couples without children:</td>
<td>30.3%</td>
<td>29.9%</td>
<td>29.8%</td>
<td>18.7%</td>
<td>28.8%</td>
</tr>
<tr>
<td>Other family households:</td>
<td>10.6%</td>
<td>12.9%</td>
<td>14.8%</td>
<td>16.0%</td>
<td>17.4%</td>
</tr>
<tr>
<td>Men living alone:</td>
<td>5.6%</td>
<td>8.6%</td>
<td>9.7%</td>
<td>10.7%</td>
<td>11.9%</td>
</tr>
<tr>
<td>Women living alone:</td>
<td>11.5%</td>
<td>14.0%</td>
<td>14.9%</td>
<td>14.8%</td>
<td>14.8%</td>
</tr>
<tr>
<td>Other non-family households:</td>
<td>1.7%</td>
<td>3.6%</td>
<td>4.6%</td>
<td>5.7%</td>
<td>6.2%</td>
</tr>
</tbody>
</table>

According to the *Current Population Survey*, households grew an average of about 500,000 per year from 2007 through 2017. This is less than half the annual pace of 1.2 million averaged 2000 through 2007, and lower than that averaged in the 1990s, when Generation X matured to become heads of households.

6.2 Shared Households

The Census Bureau defines shared households as those with a household member ages 18 or older who is not in school nor the head householder, spouse, or cohabiting partner.

“While the rise in shared living during and immediately after the recession was attributed in large part to a growing number of Millennials moving back in with their parents, the longer-term increase has been partially driven by a different phenomenon: parents moving in with their adult children.”

Pew Research Center, 1/31/18

Among shared households, the majority are multigenerational households, with adult children living with a parent or grandparent, or an elderly parent living with their adult children.

In 2017, nearly 79 million adults (31.9% of the adult population) lived in a shared household, according to Pew Research Center (www.pewresearch.org). For comparison, 28.9% lived in a shared household in 1995, and in 2004, at the peak of
homeownership and before the onset of the home foreclosure crisis, 27.4% of adults shared a household.

6.3 Home Ownership

Annual Gallup Polls (www.gallup.com) have reported the percentages of adults who own or rent their primary residence as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Own</th>
<th>Rent</th>
<th>Year</th>
<th>Own</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>67%</td>
<td>29%</td>
<td>2010</td>
<td>65%</td>
<td>30%</td>
</tr>
<tr>
<td>2002</td>
<td>70%</td>
<td>28%</td>
<td>2011</td>
<td>68%</td>
<td>28%</td>
</tr>
<tr>
<td>2003</td>
<td>69%</td>
<td>27%</td>
<td>2012</td>
<td>62%</td>
<td>34%</td>
</tr>
<tr>
<td>2004</td>
<td>71%</td>
<td>26%</td>
<td>2013</td>
<td>62%</td>
<td>34%</td>
</tr>
<tr>
<td>2005</td>
<td>74%</td>
<td>24%</td>
<td>2014</td>
<td>64%</td>
<td>32%</td>
</tr>
<tr>
<td>2006</td>
<td>73%</td>
<td>22%</td>
<td>2015</td>
<td>61%</td>
<td>34%</td>
</tr>
<tr>
<td>2007</td>
<td>73%</td>
<td>22%</td>
<td>2016</td>
<td>62%</td>
<td>35%</td>
</tr>
<tr>
<td>2008</td>
<td>70%</td>
<td>26%</td>
<td>2017</td>
<td>59%</td>
<td>35%</td>
</tr>
<tr>
<td>2009</td>
<td>70%</td>
<td>26%</td>
<td>2018</td>
<td>61%</td>
<td>33%</td>
</tr>
</tbody>
</table>

The Census Bureau publishes homeownership rates in its annual Housing Vacancies and Homeownership report. The homeownership rate has been reported as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>63.9%</td>
</tr>
<tr>
<td>2000</td>
<td>67.4%</td>
</tr>
<tr>
<td>2004</td>
<td>69.0% (all-time peak)</td>
</tr>
<tr>
<td>2010</td>
<td>66.9%</td>
</tr>
<tr>
<td>2015</td>
<td>63.7%</td>
</tr>
<tr>
<td>2016</td>
<td>63.4% (post-Great Recession low)</td>
</tr>
<tr>
<td>2017</td>
<td>63.9%</td>
</tr>
</tbody>
</table>

Ownership rates by age in 2017 were as follows (percentage point change from 2004 in parenthesis):

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>22.6%</td>
<td>-2.6%</td>
</tr>
<tr>
<td>25-to-29</td>
<td>32.1%</td>
<td>-8.1%</td>
</tr>
<tr>
<td>30-to-34</td>
<td>45.7%</td>
<td>-11.7%</td>
</tr>
<tr>
<td>35-to-39</td>
<td>56.4%</td>
<td>-9.8%</td>
</tr>
<tr>
<td>40-to-44</td>
<td>61.8%</td>
<td>-10.1%</td>
</tr>
<tr>
<td>45-to-54</td>
<td>68.3%</td>
<td>-7.9%</td>
</tr>
<tr>
<td>55-to-64</td>
<td>75.3%</td>
<td>-6.4%</td>
</tr>
<tr>
<td>65 and older</td>
<td>78.7%</td>
<td>-2.4%</td>
</tr>
</tbody>
</table>

Among the nation’s 75 largest metropolitan areas, the following have the highest rate of home ownership:
• Grand Rapids, MI: 76.2%
• Akron, OH: 74.9%
• Sarasota, FL: 73.4%
• Pittsburgh, PA: 72.2%
• Detroit, MI: 71.6%
• Omaha, NE: 69.2%
• Salt Lake City, UT: 69.2%
• Minneapolis, MN: 69.1%
• Allentown, PA: 68.9%
• Birmingham, AL: 68.7%

The following have the lowest rate of home ownership:
• Los Angeles, CA: 47.1%
• San Jose, CA: 49.9%
• New York, NY: 50.4%
• Las Vegas, NV: 51.3%
• San Diego, CA: 53.3%
• San Francisco, CA: 55.8%
• Fresno, CA: 56.0%
• Tucson, AZ: 56.0%
• Austin, TX: 56.5%
• Providence, RI: 57.5%

6.4 Home Values

Estimated home values by income quintile were as follows:
• Lowest quintile: $63,932
• Second quintile: $102,084
• Middle quintile: $128,788
• Fourth quintile: $186,282
• Highest quintile: $380,958

The average valuation of homes in 2016 was 5.9% lower than the non-inflation-adjusted valuation of $183,212 in 2006.

6.5 Home Improvement
New homeowners are the most “home-improvement happy.” According to the Joint Center for Housing Studies at Harvard University (www.jchs.harvard.edu), even though they represent only 13% of all homeowners, they typically account for 25% of
home improvement spending. With home sales in decline, the home improvement market suffered during the economic downturn. Home improvement spending has been on the rise since 2011. The Home Improvement Research Institute (www.hiri.org) assesses home improvement spending as follows (change from previous year in parenthesis):

- 2013: $289.7 billion (4.2%)
- 2014: $308.5 billion (6.5%)
- 2015: $330.2 billion (7.0%)
- 2016: $346.8 billion (5.0%)
- 2017: $363.4 billion (4.8%)
- 2018: $377.6 billion (3.9%)

### 6.6 Vacation Homes

According to data by the U.S. Census Bureau, there are 5.33 million vacation, seasonal, or recreational homes in the United States. This represents 4.0% of the total U.S. housing stock. The following states have the highest concentration of vacation homes:

<table>
<thead>
<tr>
<th>No. Vacation Homes</th>
<th>Pct. of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maine: 125,000</td>
<td>17.2%</td>
</tr>
<tr>
<td>Vermont: 50,000</td>
<td>15.4%</td>
</tr>
<tr>
<td>New Hampshire: 69,000</td>
<td>11.2%</td>
</tr>
<tr>
<td>Delaware: 45,000</td>
<td>11.0%</td>
</tr>
<tr>
<td>Alaska: 32,000</td>
<td>10.2%</td>
</tr>
<tr>
<td>Florida: 887,000</td>
<td>9.8%</td>
</tr>
<tr>
<td>Montana: 40,000</td>
<td>8.2%</td>
</tr>
</tbody>
</table>

According to the National Association of Realtors (NAR, www.realtor.org), vacation properties are distributed by location as follows:

- Beach: 36%
- Lake front: 21%
- Country: 20%
- Mountain: 14%
- Ranch: 7%
- Other: 3%

The *Investment and Vacation Home Buyers Survey*, by the NAR, reported that 721,000 vacation homes were sold in 2017, down 18.5% from their most recent peak level of 1.13 million in 2014. The median vacation home price in 2017 was $200,000, a 4% increase.
6.7 Market Resources


Home Improvement Research Institute, 6640 Intech Boulevard, Suite 100, Indianapolis, IN 46278. (317) 982-3979. ([www.hiri.org](http://www.hiri.org))

*Housing Vacancies and Homeownership*, Census Bureau, 2018. ([www.census.gov/housing/hvs/](http://www.census.gov/housing/hvs/))

Joint Center for Housing Studies at Harvard University, 1033 Massachusetts Avenue, Fifth Floor, Cambridge, MA 02138. (617) 495-7908. ([www.jchs.harvard.edu](http://www.jchs.harvard.edu))

*State of the Nation’s Housing*, Joint Center for Housing Studies at Harvard University, 2018. ([www.jchs.harvard.edu/research/state_nations_housing](http://www.jchs.harvard.edu/research/state_nations_housing))
7

COMMUNITIES

7.1 Overview
Metropolitan and micropolitan statistical areas, or metro and micro areas, are geographic entities defined by the U.S. Office of Management and Budget (www.omb.gov) for use by federal statistical agencies in collecting, tabulating, and publishing federal statistics. A metro area contains a core urban area population of 50,000 or more. A micro area contains a core urban area population of at least 10,000 but less than 50,000. Census 2010 reported the population distribution by core statistical area as follows:

- Metropolitan Statistical Area: 83.7%
- Micropolitan Statistical Area: 10.0%
- Outside core area: 6.3%

According to the Current Population Survey, by the U.S. Census Bureau (www.census.gov), households are distributed by type of community as follows:

- Inside principal cities of Metropolitan Statistical Areas: 39.47 million (33% of total)
- Outside principal cities of Metropolitan Statistical Areas: 59.79 million (50%)
- Outside Metropolitan Statistical Areas: 19.42 million (16%)

There are 19,508 cities in the U.S. which comprise 3.5% of land area in the nation. Population Trends In Incorporated Areas, published in 2015 by the Census Bureau, reported that 62.7% of the U.S. population lives in a city.

7.2 Urban And Rural Populations
The U.S. Census Bureau (www.census.gov) identifies two types of urban areas, as follows:

- Urbanized Areas (UAs) of 50,000 or more people;
- Urban Clusters (UCs) of at least 2,500 and less than 50,000 people.

"Rural" encompasses all population, housing, and territory not included within an urban area.

Census 2010 counted the U.S. population as follows:

- Urbanized Areas: 219,922,123
- Urban Clusters: 29,331,148
• Rural: 59,492,267
• Total: 308,745,538

There were 486 UAs and 3,087 UCs.
The total population in 2010 and, for comparison, in 2000, was distributed as follows:

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urbanized Areas</td>
<td>71.2%</td>
<td>68.3%</td>
</tr>
<tr>
<td>Urban Clusters</td>
<td>9.5%</td>
<td>10.7%</td>
</tr>
<tr>
<td>Rural</td>
<td>19.3%</td>
<td>21.0%</td>
</tr>
</tbody>
</table>

Rural and urban residents spend significantly differently on housing and transportation. The Bureau of Labor Statistics reports the percentage of household spending as follows:

<table>
<thead>
<tr>
<th></th>
<th>Housing</th>
<th>Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>26.8%</td>
<td>22.8%</td>
</tr>
<tr>
<td>Urban</td>
<td>33.4%</td>
<td>16.5%</td>
</tr>
</tbody>
</table>

“Millions of Americans live in far-flung suburbs and rural areas, thanks to the automobile, but that freedom comes at a cost. Rural households must devote a substantial percentage of their household budget to transportation. But there’s a flip side to that equation. By living in remote locations, rural residents spend less on housing.”

Demo Memo

Combined, rural households devote 49.6% of their average annual expenditures to housing and transportation. For urban residents, the figure is an almost identical 49.9%.

7.3 Population Growth Trends

According to City and Town Totals, published in May 2018 by the Census Bureau, the population of the nation’s 757 largest cities (incorporated places with
populations of 50,000 or more) increased 7.0% between 2010 and 2017; the remainder of the United States grew by 4.2%.

Population growth between 2010 and 2017 by city size was as follows:

- 50,000 to 99,999: 6.5%
- 100,000 to 149,999: 8.5%
- 150,000 to 199,999: 7.4%
- 200,000 to 249,999: 6.2%
- 250,000 to 499,999: 6.8%
- 500,000 to 999,999: 6.8%
- 1 million or more: 6.7%

Among all cities with populations of 50,000 or more, the annual growth rate since 2010 slowed from about 1.0% per year to 0.8% between 2016 and 2017. At the same time, the annual growth rate of the population outside of large cities increased, rising from about 0.5% per year to 0.7% between 2016 and 2017.

“Widespread recovery from the Great Recession is reducing the economic incentive to move to large cities.”

Demo Memo, 5/24/18

7.4 Most Desirable Places To Live

A survey by Pew Research Center’s Social & Demographic Trends Project (www.pewsocialtrends.org) found that 46% of U.S. adults would rather live in a different type of community from the one in which they are presently living. There was no consensus, however, as to what is the ideal place to live. Survey participants responded as follows about their ideal community:

- Small town: 30%
- Suburb: 25%
- City: 23%
- Rural area: 21%
“Most city dwellers think the grass would be greener in a suburb, small town or rural area. But urbanites aren’t alone in feeling mismatched with their surroundings. More than four-in-ten residents of suburbs, small towns and rural areas also report they would prefer to live in a different type of community.”

Social & Demographics Trends Project
Pew Research Center

The following are other findings of the Pew study:

- By a ratio of more than three-to-one, Americans prefer living where the pace of life is slow. A similarly lopsided majority prefer a place where neighbors know each other well over one where neighbors generally are not acquainted.
- Over 60% of people prefer to live in a warmer climate.
- About seven-in-10 whites rate their current community as “excellent” or “very good”; only about half of Hispanics and four-in-10 blacks say the same. Rural and suburban residents rate their communities better than do residents of cities and small towns.
- People who live in a city – as well as people who wish to live in a city – are more open than others to the idea of living with neighbors who are of different races. They are also more open to living among immigrants.
- When it comes to community involvement, there is no difference among those who live in cities, suburbs, small towns, or rural areas. About half of the residents in each place say they are involved in their communities.

7.5 Satisfaction With Communities

A study by the Urban Land Institute (www.uli.org) assessed Americans’ satisfaction with their communities, housing, and transportation and what they want for themselves and their families. The study was based on a survey of homeowners by Belden Russonello Strategists (www.brspoll.com). The following is a summary of the assessment:

Quality of Life

- Ninety percent (90%) of American adults are satisfied with their community’s quality of life, and few worry that these communities are in danger of deteriorating. Groups who are least satisfied with where they currently live, such as Latinos and big-city
residents, tend to be the ones who are the most optimistic and who think their communities are on the upswing.

Community
• About a third of the American public live in what they consider small towns, a third in middle-sized or big cities, 21% in suburbs, and 15% in rural areas. If given a choice, a quarter say they would like to be living in rural communities.

Satisfaction With Residence
• Be it single-family houses, apartments, or other structures, most adults like where they live. Nine in 10 adults report satisfaction with their current dwelling, and four in five are happy with the range of housing choices in their communities. Even among pockets of less contentment with housing, for example among Millennial adults (ages 18-to-34), Latinos, and big-city residents, dissatisfaction does not rise to high levels.

Home Ownership
• Seven in 10 believe that buying a home is a good investment for them, even in the aftermath of the housing and mortgage difficulties of the last few years. Two-thirds of survey respondents said they own their home and seven in 10 renters are hopeful that within five years they will join the ranks of home ownership.

Single-Family Homes
• Two-thirds of the survey participants say they live in detached single-family homes and the remainder live in apartments, duplexes, row houses, and manufactured homes. Among those who believe they will move in the next five years, the appeal of the single-family home is strong, with two-thirds expecting to move into or remain in a detached single-family home.

Mixed-Use Development
• Two groups have high interest in mixed-use development:
  - Young people and college graduates who are most enthusiastic about living in centers with shops and offices nearby.
  - Lower-income groups who would like to live in areas with more variety in housing type and economic diversity.
• Both of these groups share an interest in living close to where they work or go to school. They prefer to live in areas with public transit and would choose shorter commutes with smaller homes over longer commutes and bigger houses.

The Appeal of Compact Development
• While much of the public expresses a desire for single-family homes and rural and small town life, there are competing pressures and needs that make compact development more attractive. Proximity to jobs, schools, and medical services, as well as a community’s walkability, are powerful draws for many Americans.
Commuting and Driving
• Most Americans travel by car, truck, or motorcycle nearly every day, and when the two-thirds who commute regularly go to their jobs or school, 85% travel in a car.
• Travel times to work or school divide in relative thirds: fewer than fifteen minutes, fifteen minutes to half an hour, and over half an hour. Rural and suburban residents and African Americans have the longest commutes; about half need thirty minutes or more to travel to their job or school.

Public Transportation
• Overall, one in 10 commuters use public transit to get to school or work. Reliance on buses and trains is highest among people of color and, naturally, residents of urban areas. The public that is served by buses and trains say the quality of their public transit systems is satisfactory; however, half of those who do not have access to trains and buses are discontent with the lack of public transportation.

Walkability
• Americans place high priority on having communities that are walkable, and most are already at least somewhat content with this aspect of their own communities: 70% say their local sidewalks and crosswalks are satisfactory. One in five walk to a destination most days, and almost one-half do so at least once a week.

Job Market Dissatisfaction
• One area of some discontent with community life is the number and quality of job and career opportunities. More than two in five say this situation in their community is unsatisfactory. This is a problem most acutely felt by people of color and rural residents and, to a smaller degree, Millennials and Baby Boomers.

Migration
• Almost one-third of survey respondents said they moved to a different home in the last five years. The highest percentages of those who moved were young people, residents of large cities, and lower-income households. Most of those who moved did so because they sought larger homes. Two in five households anticipate moving within the next five years. Among Baby Boomers (ages 48-to-66), Caucasians, and Midwesterners anticipating a move, the majority say they would prefer moving to a rural location. Most Generation Yers, people of color, Westerners, and singles expressed an interest in urban living.

7.6 Generational Preferences
As Americans age and their incomes rise and then fall, their housing and community preferences shift.
Millennials (ages 18-to-34), half of whom are people of color, show the strongest preference for mixed-use communities. Most currently have an urban, apartment-living
lifestyle. At the same time, Millennials are among the least satisfied with where they live and the most likely to be anticipating moving. They want walkable communities and use public transit more than others, although they are still very car dependent.

Many Generation Xers are in the child-rearing life stage and prefer single-family home ownership. While many members of Generation X are anticipating moving, they are not likely to be looking for mixed-use communities, nor to push for mass transit. This group has the largest percentages of high-income members, and if they move they will be seeking to buy single-family homes.

Baby Boomers, the middle ground on housing and transportation preferences and behaviors, live in a wide range of cities and towns. They are not as likely to move, but if they do Boomers will seek out smaller homes and shorter commutes. This cohort, as it eases into retirement, would like to be close to parks and apart from neighbors.

Seniors are the most likely to stay in their current homes. These older adults, who are mainly out of the workforce, are especially likely to want to be in walkable neighborhoods and close to health services, family and friends, and shopping and entertainment.

### 7.7 Important Community Attributes

When asked what attributes they considered important in a community, survey responses were as follows (percentage of respondents; source: Urban Land Institute):

- **Neighborhood safety:** 92%
- **Quality of public schools:** 79%
- **Space between neighbors:** 72%
- **Walk or short drive to work or school:** 71%
- **Walk or short drive to doctors and hospitals:** 71%
- **Walkability - sidewalks/crosswalks:** 70%
- **Walk or short drive to shopping and entertainment:** 66%
- **Walk or short drive to parks or recreational areas:** 64%
- **Walk or short drive to family or friends:** 63%
- **Convenient public transportation:** 52%

### 7.8 Market Resources

Better Cities & Towns, P.O. Box 6515, Ithaca, NY 14851. (607) 275-3087. (www.bettercities.net)

General Social Survey, National Opinion Research Center at the University of Chicago, 1155 E. 60th Street, Chicago, IL 60637. (773) 256-6288. (http://www3.norc.org/GSS+Website/)

8.1 Most Desirable States

The Harris Poll (www.theharrispoll.com) asked adults the state they would most
like to live in, not including the state where they currently live. Responses ranked as
follows:

1. Florida
2. California
3. Hawaii
4. Colorado
5. New York
6. Texas
7. North Carolina
8. Arizona
9. Oregon
10. Tennessee
11. Alaska
12. South Carolina
13. Georgia
14. Washington
15. Pennsylvania

By gender and generation, the most desirable states to live in are as follows:

<table>
<thead>
<tr>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Florida</td>
<td>1. (tie) California</td>
</tr>
<tr>
<td>2. Hawaii</td>
<td>1. (tie) Florida</td>
</tr>
<tr>
<td>3. California</td>
<td>3. Hawaii</td>
</tr>
<tr>
<td>4. Oregon</td>
<td>4. (tie) Colorado</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Millennials</th>
<th>Generation X</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. California</td>
<td>1. California</td>
</tr>
<tr>
<td>2. Florida</td>
<td>2. Florida</td>
</tr>
<tr>
<td>4. Hawaii</td>
<td>4. Tennessee</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Baby Boomers</th>
<th>Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Florida</td>
<td>1. Hawaii</td>
</tr>
<tr>
<td>2. Hawaii</td>
<td>2. Florida</td>
</tr>
<tr>
<td>3. (tie) California</td>
<td>4. California</td>
</tr>
<tr>
<td>5. Oregon</td>
<td>5. Arizona</td>
</tr>
</tbody>
</table>
When asked the state they would least like to live in, responses ranked as follows:

1. California
2. New York
3. Alaska
4. Mississippi
5. Texas
6. Alabama
7. Florida
8. Illinois
9. Michigan
10. District of Columbia
11. North Dakota
12. Arizona
13. Oklahoma
14. Kansas
15. (tie) Arkansas
15. (tie) Missouri

8.2 Most Desirable Cities

The Harris Poll asked adults the city they would most like to live in or near, not including the city where they currently live. Responses ranked as follows:

1. New York, NY
2. San Diego, CA
3. Denver, CO
4. Los Angeles, CA
5. Miami, FL
6. San Francisco, CA
7. Honolulu, HI
8. Atlanta, GA
9. Seattle, WA
10. Orlando, FL
11. Las Vegas, NV
12. Phoenix, AZ
13. Maui, HI
14. Portland, OR
15. Austin, TX

By gender and generation, the most desirable states to live in are as follows:

**Female**
1. New York, NY
2. San Diego, CA
3. Denver, CO
4. Honolulu, HI
5. Atlanta, GA

**Male**
1. New York, NY
2. San Diego, CA
3. (tie) Los Angeles, CA
3. (tie) Miami, FL
5. San Francisco, CA

**Millennials**
1. New York, NY
2. Los Angeles, CA
3. Denver, CO
4. Miami, FL
5. San Francisco, CA

**Generation X**
1. New York, NY
2. Seattle, WA
3. Denver, CO
4. (tie) Honolulu, HI
4. (tie) San Diego, CA
Baby Boomers
1. San Diego, CA
2. New York, NY
3. (tie) Austin, TX
3. (tie) Denver, CO
5. Honolulu, HI

Seniors
1. San Diego, CA
2. Honolulu, HI
3. Phoenix, AZ
4. New York, NY
5. (tie) Atlanta, GA
5. (tie) Miami, FL

When asked the city they would least like to live in, responses ranked as follows:
1. New York, NY
2. Detroit, MI
3. Los Angeles, CA
4. Chicago, IL
5. Dallas, TX
6. Miami, FL
7. San Francisco, CA
8. Houston, TX

8.3 Reasons For Wanting To Move
The Harris Poll asked adults the reasons they would consider moving to another state. Responses were as follows (multiple responses allowed):
• Better climate or better weather: 52%
• Job opportunity: 41%
• Proximity to family: 36%
• Health reasons: 25%
• Proximity to friends: 18%
• Proximity to significant other: 16%
• Educational opportunity: 14%
• An area where lifestyle is more accepted: 13%
• Where political views are more accepted: 11%
• To live in an area where recreational marijuana is legal: 11%
• Someplace where religious views are more accepted: 7%

Fifteen percent (15%) would not consider moving to another state for any reason.
9

POPULATION MIGRATION

9.1 Overview

According to the U.S. Census Bureau (www.census.gov), 34.9 million Americans moved in 2017. This represents 11.0% of the U.S. population ages one and older.

People who moved relocated as follows (percent of population ages one and older in parenthesis):

- Same county: 21.6 million (6.8%)
- Different county, same state: 6.7 million (2.1%)
- Different state, same division: 1.6 million (0.5%)
- Different division, same region: 1.0 million (0.3%)
- Different region: 2.7 million (0.9%)
- Abroad: 1.3 million (0.4%)

These moves, which are typically job- or retirement-related, shift where billions of dollars are spent annually. Keeping abreast of population shifts can help businesses with expansion strategies.

9.2 Migration Trends

The rate of population migration, already in decline over several years, saw an even greater decline during the recession. According to the Census Bureau, the nation’s mobility rates during the Great Recession were among the lowest since World War II.

The Census Bureau began tracking migration when the annual mover rate was 20.2%. Over time, the mover rate gradually declined. Rates hovered around 16% in the late 1990s and fell to around 14% by the early 2000s.

According the Census Bureau, the mobility rate (i.e. percentage of people who moved) has been as follows:

- 2006-2007: 13.2%
- 2007-2008: 11.9%
- 2008-2009: 12.5%
- 2009-2010: 12.5%
- 2010-2011: 11.6%
- 2011-2012: 12.0%
- 2012-2013: 11.7%
Among people living in owned homes, 5.5% moved from one house to another between 2016 and 2017, above the all-time low of 4.7% recorded in 2011 and 2012. Among people living in rented homes, the mobility rate fell to a new all-time low of 21.7% in 2017.

According to the Census Bureau, 21 states and the District of Columbia had positive net domestic migration rates. The following states had the highest rates of net domestic migration:
1. North Dakota
2. District of Columbia
3. Colorado
4. South Carolina
5. South Dakota
6. Montana
7. Florida
8. Nevada
9. Wyoming
10. Texas

New Mexico, New Jersey, Illinois, New York, and Alaska had the largest negative net domestic migration rates.

Mobility rates by age are as follows:
• Under 18: 13.1%
• 19-to-36: 20.4%
• 37-to-48: 10.6%
• 49-to-67: 5.9%
• 68 and older: 3.5%
9.3 Mobility Among Young Adults

According to a 2017 study by Pew Research Center (www.pewresearch.org), a primary reason Americans are moving at the lowest rate on record is that Millennials are moving significantly less than earlier generations of young adults.

The percentage of 25-to-34 year-olds who moved has been as follows:

- 1963: 26%
- 1981: 25%
- 1990: 27%
- 2000: 26%
- 2016: 20%

“It may seem counterintuitive that Millennials would be contributing to a trend toward less geographic mobility. After all, they are less likely than earlier generations to have three things that tend to be impediments to moving for a young adult: a spouse, a house, or a child. So, if Millennials are less hampered, why are they moving less than previous generations did at their age? Labor market opportunities may be a factor. Millennials were hit hard by the Great Recession in terms of job-holding and wages. For many young adults who moved in the past year, job opportunities were a prime motivation for moving, and the modest jobs recovery may not be providing the impetus Millennials need.”

Pew Research Center, 2/13/17

By metropolitan area, Portland, Oregon; Austin, Texas; and Houston, Texas, experienced the highest gains in young adults, reflecting stronger local economies. Among college graduates 25 and older, Denver, Colorado, and Washington, DC, topped the list of destinations.
9.4 Reasons For Moving

Not only are Americans moving less than they once did, the reasons for moving are changing.

According to *Reason For Moving*, a report by the Census Bureau, people who move do so for the following reasons:

- Housing: 48%
- Family: 30%
- Employment: 19%
- Other: 2%

A study conducted at the Luskin School of Public Affairs at the University of California Los Angeles (http://luskin.ucla.edu/public-policy) compared the reason that people moved within their communities prior to and after the Great Recession. Primary reasons for moving before and during the Great Recession (2007-2009) were as follows:

<table>
<thead>
<tr>
<th></th>
<th>Pre-Recession</th>
<th>During Recession</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demographic/life cycle</td>
<td>28.2%</td>
<td>31.1%</td>
</tr>
<tr>
<td>Own home/better neighborhood</td>
<td>41.3%</td>
<td>30.4%</td>
</tr>
<tr>
<td>Find cheaper housing</td>
<td>20.8%</td>
<td>23.1%</td>
</tr>
<tr>
<td>Look for work</td>
<td>4.9%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Take a new job</td>
<td>1.9%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Other</td>
<td>2.8%</td>
<td>5.4%</td>
</tr>
</tbody>
</table>

9.5 Metropolitan Relocation

Surveys by The Media Audit (www.themediaaudit.com) found that the migration of adults from metropolitan areas was half the rate prior to the Great Recession. The percentage of adults in metropolitan areas who moved outside that region dropped from 3.5% and 4.4% in 2007 and 2005, respectively, to 2.2% post-recession.

The Census Bureau reported the following metros attracted residents from other areas (population change from domestic migration):

- Austin, TX: 5.4%
- Raleigh, NC: 3.7%
- San Antonio, TX: 3.2%
- Denver, CO: 2.9%
- Charlotte, NC: 2.6%
- Nashville, TN: 2.6%
- Oklahoma City, OK: 2.6%
- Orlando, FL: 2.3%
- Houston, TX: 2.1%
- Dallas-Fort Worth, TX: 2.1%
The following metros lost residents to other areas:

- New York, NY: -1.9%
- Chicago, IL: -1.8%
- Detroit, MI: -1.6%
- Hartford, CT: -1.6%
- Cleveland, OH: -1.5%
- Los Angeles, CA: -1.1%
- Rochester, NY: -1.1%
- Providence, RI: -1.1%
- Virginia Beach, VA: -1.1%
- Memphis, TN: -1.1%

According to The Media Audit, 61% of adults have lived within the same metro area for 20 years or more. The following are the metropolitan areas with the highest percentage of residents who have lived in the area for 20 or more years:

- Buffalo, NY: 84%
- Pittsburgh, PA: 81%
- Cleveland, OH: 79%
- Syracuse, NY: 77%
- Rochester, NY: 76%

### 9.6 Relocation Assessments


*50th Annual Magnet States Report*, published in January 2018 by Allied Van Lines, reported the top inbound states as follows:

- Florida
- Arizona
- North Carolina
- South Carolina
- Texas

The top outbound states were as follows:

- California
- Illinois
- Pennsylvania
- New Jersey
- Michigan

*2017 Migration Patterns* (26th edition), published in January 2018 by Atlas Van Lines, reported the states with the highest percentage of inbound moves as follows:
The following states had the highest percentage of outbound moves:
- Illinois
- West Virginia
- Nebraska
- South Dakota
- Hawaii

The 41st Annual Migration Study, published in January 2018 by United Van Lines, reported the top inbound states in 2017 were as follows:
- Vermont
- Oregon
- Idaho
- Nevada
- South Dakota

The following were the top outbound states in 2017:
- Illinois
- New Jersey
- New York
- Connecticut
- Kansas

9.7 Market Resources
Migration/Geographic Mobility, U.S. Census Bureau.  
(www.census.gov/topics/population/migration/data/tables.html)

The Media Audit, 1400 Broadfield Boulevard, Suite 200, Houston, TX 77084.  
(713) 626-0333.  (www.themediaaudit.com)
**PERSONAL LIFE**

**10.1 Satisfaction With Personal Life**
Gallup Polls (www.gallup.com) periodically ask adults how satisfied they are with the way things are going in their personal life. Responses have been as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>56%</td>
<td>29%</td>
<td>9%</td>
<td>5%</td>
</tr>
<tr>
<td>2005</td>
<td>57%</td>
<td>28%</td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>2008</td>
<td>47%</td>
<td>33%</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>2011</td>
<td>46%</td>
<td>32%</td>
<td>12%</td>
<td>8%</td>
</tr>
<tr>
<td>2013</td>
<td>50%</td>
<td>29%</td>
<td>13%</td>
<td>7%</td>
</tr>
<tr>
<td>2016</td>
<td>53%</td>
<td>32%</td>
<td>8%</td>
<td>6%</td>
</tr>
<tr>
<td>2017</td>
<td>57%</td>
<td>30%</td>
<td>7%</td>
<td>5%</td>
</tr>
</tbody>
</table>

**10.2 Personal Financial Situation**
When asked by Gallup how they would rate their financial situation, responses were as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>9%</td>
<td>43%</td>
<td>35%</td>
<td>13%</td>
</tr>
<tr>
<td>2003</td>
<td>5%</td>
<td>45%</td>
<td>38%</td>
<td>12%</td>
</tr>
<tr>
<td>2004</td>
<td>9%</td>
<td>42%</td>
<td>36%</td>
<td>13%</td>
</tr>
<tr>
<td>2005</td>
<td>8%</td>
<td>44%</td>
<td>36%</td>
<td>12%</td>
</tr>
<tr>
<td>2006</td>
<td>10%</td>
<td>41%</td>
<td>37%</td>
<td>12%</td>
</tr>
<tr>
<td>2007</td>
<td>10%</td>
<td>45%</td>
<td>31%</td>
<td>14%</td>
</tr>
<tr>
<td>2008</td>
<td>7%</td>
<td>38%</td>
<td>37%</td>
<td>17%</td>
</tr>
<tr>
<td>2009</td>
<td>6%</td>
<td>36%</td>
<td>39%</td>
<td>19%</td>
</tr>
<tr>
<td>2010</td>
<td>8%</td>
<td>33%</td>
<td>40%</td>
<td>19%</td>
</tr>
<tr>
<td>2011</td>
<td>5%</td>
<td>37%</td>
<td>40%</td>
<td>18%</td>
</tr>
<tr>
<td>2012</td>
<td>7%</td>
<td>34%</td>
<td>41%</td>
<td>18%</td>
</tr>
<tr>
<td>2013</td>
<td>7%</td>
<td>38%</td>
<td>40%</td>
<td>14%</td>
</tr>
<tr>
<td>2014</td>
<td>9%</td>
<td>39%</td>
<td>36%</td>
<td>16%</td>
</tr>
<tr>
<td>2015</td>
<td>7%</td>
<td>39%</td>
<td>35%</td>
<td>17%</td>
</tr>
<tr>
<td>2016</td>
<td>9%</td>
<td>41%</td>
<td>32%</td>
<td>17%</td>
</tr>
<tr>
<td>2017</td>
<td>11%</td>
<td>41%</td>
<td>35%</td>
<td>12%</td>
</tr>
</tbody>
</table>

When asked to compare their current financial situation with that of one year prior, responses were as follows:
<table>
<thead>
<tr>
<th>Year</th>
<th>Getting Better</th>
<th>Getting Worse</th>
<th>Same</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>52%</td>
<td>29%</td>
<td>19%</td>
</tr>
<tr>
<td>2003</td>
<td>43%</td>
<td>35%</td>
<td>20%</td>
</tr>
<tr>
<td>2004</td>
<td>53%</td>
<td>29%</td>
<td>18%</td>
</tr>
<tr>
<td>2005</td>
<td>49%</td>
<td>35%</td>
<td>15%</td>
</tr>
<tr>
<td>2006</td>
<td>47%</td>
<td>37%</td>
<td>15%</td>
</tr>
<tr>
<td>2007</td>
<td>51%</td>
<td>32%</td>
<td>16%</td>
</tr>
<tr>
<td>2008</td>
<td>32%</td>
<td>49%</td>
<td>17%</td>
</tr>
<tr>
<td>2009</td>
<td>34%</td>
<td>43%</td>
<td>22%</td>
</tr>
<tr>
<td>2010</td>
<td>39%</td>
<td>40%</td>
<td>19%</td>
</tr>
<tr>
<td>2011</td>
<td>41%</td>
<td>41%</td>
<td>16%</td>
</tr>
<tr>
<td>2012</td>
<td>42%</td>
<td>41%</td>
<td>16%</td>
</tr>
<tr>
<td>2013</td>
<td>47%</td>
<td>36%</td>
<td>15%</td>
</tr>
<tr>
<td>2014</td>
<td>43%</td>
<td>40%</td>
<td>16%</td>
</tr>
<tr>
<td>2015</td>
<td>52%</td>
<td>33%</td>
<td>15%</td>
</tr>
<tr>
<td>2016</td>
<td>47%</td>
<td>38%</td>
<td>14%</td>
</tr>
<tr>
<td>2017</td>
<td>54%</td>
<td>27%</td>
<td>17%</td>
</tr>
</tbody>
</table>

10.3 Economic Well-Being


- Seventy-four percent (74%) of adults report that they are either “living comfortably” or “doing okay,” compared to 62% in 2013.
- Three in 10 adults have family income that varies from month to month, and 1 in 10 adults experience hardship because of monthly changes in income.
- Twenty five percent (25%) of young adults under age 30, and 10% of all adults, receive some form of financial support from someone living outside their home.
- Three in 10 adults participated in the gig economy in 2017.
- Eighty percent (80%) of adults living in middle- and upper income neighborhoods are satisfied with the overall quality of their community; 60% living in low- and moderate-income neighborhoods are satisfied.
- Less than two-fifths of non-retired adults think that their retirement savings are on track, and one-fourth have no retirement savings or pension whatsoever.

10.4 Happiness

Since 2008, The Harris Poll (www.theharrispoll.com) has conducted a happiness poll. The poll ascertains a Happiness Index based on survey responses relating to various aspects of their lives. The poll was annual prior to 2011 and biennial thereafter.

The median Happiness Index among all adults has been as follows:
<table>
<thead>
<tr>
<th>Year</th>
<th>Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>35</td>
</tr>
<tr>
<td>2009</td>
<td>35</td>
</tr>
<tr>
<td>2010</td>
<td>33</td>
</tr>
<tr>
<td>2011</td>
<td>33</td>
</tr>
<tr>
<td>2013</td>
<td>33</td>
</tr>
<tr>
<td>2015</td>
<td>34</td>
</tr>
<tr>
<td>2016</td>
<td>31</td>
</tr>
<tr>
<td>2017</td>
<td>33</td>
</tr>
</tbody>
</table>

By demographic, the Happiness Index is as follows:

**Gender**
- Female: 36
- Male: 33

**Age**
- 18-to-24: 32
- 25-to-29: 31
- 30-to-39: 31
- 40-to-49: 30
- 50-to-50: 36
- 65 and older: 42

**Race/Ethnicity**
- African American: 36
- Caucasian: 34
- Hispanic: 28

**Income**
- Less than $35,000: 30
- $35,000 to $49,999: 35
- $50,000 to $74,999: 34
- $75,000 to $99,999: 35
- $100,000 or more: 38

**Education**
- High school or less: 34
- Some college: 34
- College graduate: 36
- Post graduate: 37

According to a study by economist Angus Deaton, Ph.D., and Nobel Laureate Daniel Kahneman, Ph.D., at the Woodrow Wilson School of Public Affairs, Princeton University (http://wws.princeton.edu), income increases happiness only for those with annual incomes below $75,000. The lower a person’s annual income falls below that
benchmark, the unhappier he or she feels. But no matter how much above $75,000 people earn, they don’t report any greater degree of happiness.

Researchers at Brookings Institution (www.brookings.org) have found a correlation between age and happiness. Happiness in most adults tends to diminish until age 50 or 55, then increases with age.

_________________________________________________________________

“The true causes of midlife dissatisfaction are not what you probably think. A growing body of research shows that they lie deep within our biology and that we reliably grow happier, regardless of circumstances, after our 40s have passed. The peak of emotional life may not occur until well into the seventh decade.”

Jonathan Rauch, Senior Fellow
Brookings Institution

_________________________________________________________________

10.5 Personal Health

A November 2017 poll conducted by Gallup asked adults how they would describe their physical health. Responses were as follows:

• Excellent: 29%
• Good: 47%
• Fair: 19%
• Poor: 5%

When asked how they would describe their mental health or emotional well-being, responses were as follows:

• Excellent: 45%
• Good: 37%
• Fair: 14%
• Poor: 3%

10.6 Market Resources

Stress In American, American Psychological Association.  
(www.apa.org/news/press/releases/stress/)  

(www.gallup.com)  

(www.theharrispoll.com)  

The NPD Group, 900 West Shore Road, Port Washington, NY 11050. (516) 625-0700.  
(www.npd.com)
PERSONAL WELL-BEING

11.1 Overview
Gallup (www.gallup.com) has been tracking personal well-being since 2008. The assessment is made in conjunction with Sharecare (www.sharecare.com).

The Gallup-Sharecare Well-Being Index® provides an assessment of well-being across five elements, as follows:
• Purpose: Liking what you do each day and being motivated to achieve your goals
• Social: Having supportive relationships and love in your life
• Financial: Managing your economic life to reduce stress and increase security
• Community: Liking where you live, feeling safe and having pride in your community
• Physical: Having good health and enough energy to get things done daily

The Well-Being Index is computed annually for each state and major metropolitan area as well as for the entire U.S.

Gallup found that compared with residents of low well-being communities, residents of high well-being communities have the following attributes:
• Purpose Well-Being: 12% more likely to learn new and interesting things
• Social Well-Being: 6% more likely to get positive energy from family and friends
• Financial Well-Being: 16% less likely to worry about money
• Community Well-Being: 18% more likely to be proud of their community
• Physical Well-Being: 25% less likely to have depression over their lifetime

“In communities with higher well-being, we have found that people live longer, happier lives and businesses and local economies flourish.”

Gallup

The Well-Being Index® among all U.S. adults has been as follows:
• 2014: 61.6
• 2015: 61.7
• 2016: 62.1
• 2017: 61.5
“Overall well-being among U.S. adults has declined substantially this year. This year marks a reversal of the three-year upward trend. This decline is both statistically significant and meaningfully large. The overall decline in well-being in 2017 is driven by dips in emotional health, social well-being and purpose well-being.”

Gallup, 11/8/17

11.2 Well-Being Demographics

The Well-Being Index, by demographic, in 2017 was as follows (change from previous year in parenthesis):

**Gender**
- Male: 61.4 (no change)
- Female: 61.7 (-1.1)

**Race/Ethnicity**
- Caucasian: 61.9 (-0.3)
- Asian: 64.0 (-0.6)
- Black: 58.5 (-1.3)
- Hispanic: 62.3 (-1.0)

**Annual income**
- Less than $24,000: 54.2 (-2.2)
- $24,000-$47,999: 58.8 (-0.9)
- $48,000-$89,999: 62.5 (no change)
- $90,000-$119,999: 64.4 (no change)
- $120,000 and higher: 66.7 (0.3)

11.3 Well-Being by State

The 2017 well-being ranking by state was as follows:
1. South Dakota
2. Vermont
3. Hawaii
4. Minnesota
5. North Dakota
6. Colorado
7. New Hampshire
8. Idaho
9. Utah
10. Montana
11. Massachusetts
12. Florida
13. Texas
14. California
15. Arizona
16. Wyoming
17. Nebraska
18. Virginia
19. North Carolina
20. Connecticut
21. Iowa
22. Washington
23. New York
24. Maine
25. Alaska
26. New Mexico
27. Wisconsin
28. New Jersey
29. Tennessee
30. Maryland
31. Georgia
32. Michigan
33. Kansas
34. Pennsylvania
35. Oregon
36. Illinois
37. South Carolina
38. Alabama
39. Missouri
40. Delaware
41. Rhode Island
42. Indiana
43. Nevada
44. Ohio
45. Kentucky
46. Oklahoma
47. Mississippi
48. Arkansas
49. Louisiana
50. West Virginia

11.4 Well-Being by Metro

The 2017 well-being ranking for metropolitan areas was as follows:

1. Naples-Immokalee-Marco Island, FL
2. Barnstable Town, MA
3. Boulder, CO
4. Santa Cruz-Watsonville, CA
5. Charlottesville, VA
6. Lynchburg, VA
7. North Port-Sarasota-Bradenton, FL
8. Santa Rosa, CA
9. Prescott, AZ
10. San Luis Obispo-Paso Robles-Arroyo Grande, CA
11. Santa Maria-Santa Barbara, CA
12. Ann Arbor, MI
13. Salinas, CA
14. Fort Collins, CO
15. El Paso, TX
16. Portland-South Portland, ME  
17. Lancaster, PA  
18. Honolulu (urban), HI  
19. Asheville, NC  
20. San Diego-Carlsbad, CA  
21. Durham-Chapel Hill, NC  
22. Cape Coral-Fort Myers, FL  
23. Visalia-Porterville, CA  
24. Kennewick-Richland, WA  
25. Crestview-Fort Walton Beach-Destin, FL  
26. Grand Rapids-Wyoming, MI  
27. McAllen-Edinburg-Mission, TX  
28. Port St. Lucie, FL  
29. Provo-Orem, UT  
30. Raleigh, NC  
31. Miami-Fort Lauderdale-West Palm Beach, FL  
32. San Jose-Sunnyvale-Santa Clara, CA  
33. Charleston-North Charleston, SC  
34. San Francisco-Oakland-Hayward, CA  
35. Greeley, CO  
37. Burlington-South Burlington, VT  
38. Duluth, MN-WI  
39. Boston-Cambridge-Newton, MA-NH  
40. Clarksville, TN-KY  
41. Minneapolis-Saint Paul-Bloomington, MN-WI  
42. Bridgeport-Stamford-Norwalk, CT  
43. Oxnard-Thousand Oaks-Ventura, CA  
44. San Antonio-New Braunfels, TX  
45. Denver-Aurora-Lakewood, CO  
46. Nashville-Davidson-Murfreesboro-Franklin, TN  
47. Dallas-Fort Worth-Arlington, TX  
48. Phoenix-Mesa-Scottsdale, AZ  
49. Austin-Round Rock, TX  
50. Fayetteville-Springdale-Rogers, AR-MO  
51. Ogden-Clearfield, UT  
52. Des Moines-West Des Moines, IA  
53. Los Angeles-Long Beach-Anaheim, CA  
54. Ocala, FL  
55. Myrtle Beach-Conway-North Myrtle Beach, SC-NC  
56. Deltona-Daytona Beach-Ormond Beach, FL  
57. Houston-The Woodlands-Sugar Land, TX  
58. Lincoln, NE  
59. Manchester-Nashua, NH
60. Green Bay, WI
61. Madison, WI
62. Salisbury, MD-DE
63. Greenville-Anderson-Mauldin, SC
64. Charlotte-Concord-Gastonia, NC-SC
65. Pittsburgh, PA
66. Jacksonville, FL
67. Lakeland-Winter Haven, FL
68. Eugene, OR
69. Sacramento-Roseville-Arden-Arcade, CA
70. Augusta-Richmond County, GA-SC
71. Boise City-Nampa, ID
72. Colorado Springs, CO
73. Anchorage, AK
74. Valdejo-Fairfield, CA
75. New York-Newark-Jersey City, NY-NJ-PA
76. Orlando-Kissimmee-Sanford, FL
77. Kalamazoo-Portage, MI
78. Albany-Schenectady-Troy, NY
79. Knoxville, TN
80. Trenton, NJ
81. Atlanta-Sandy Springs-Roswell, GA
82. Omaha-Council Bluffs, NE-IA
83. Palm Bay-Melbourne-Titusville, FL
84. Columbus, GA-AL
85. Seattle-Tacoma-Bellevue, WA
86. Salt Lake City, UT
87. Kansas City, MO-KS
88. Tucson, AZ
89. Allentown-Bethlehem-Easton, PA-NJ
90. Birmingham-Hoover, AL
91. Greensboro-High Point, NC
92. Portland-Vancouver-Hillsboro, OR-WA
93. Richmond, VA
94. Rochester, NY
95. Chicago-Naperville-Elgin, IL-IN-WI
96. Chattanooga, TN-GA
97. Lansing-East Lansing, MI
98. Riverside-San Bernardino-Ontario, CA
99. Savannah, GA
100. Virginia Beach-Norfolk-Newport News, VA-NC
101. Corpus Christi, TX
102. Milwaukee-Waukesha-West Allis, WI
103. Tampa-St. Petersburg-Clearwater, FL
<table>
<thead>
<tr>
<th></th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>104.</td>
<td>Hartford-West Hartford-East Hartford, CT</td>
</tr>
<tr>
<td>105.</td>
<td>Louisville-Jefferson County, KY-IN</td>
</tr>
<tr>
<td>106.</td>
<td>New Haven-Milford, CT</td>
</tr>
<tr>
<td>107.</td>
<td>Pensacola-Ferry Pass-Brent, FL</td>
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<tr>
<td>108.</td>
<td>Gainesville, FL</td>
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<tr>
<td>109.</td>
<td>Modesto, CA</td>
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<tr>
<td>110.</td>
<td>York-Hanover, PA</td>
</tr>
<tr>
<td>111.</td>
<td>Utica-Rome, NY</td>
</tr>
<tr>
<td>112.</td>
<td>Stockton-Lodi, CA</td>
</tr>
<tr>
<td>113.</td>
<td>Huntsville, AL</td>
</tr>
<tr>
<td>114.</td>
<td>Harrisburg-Carlisle, PA</td>
</tr>
<tr>
<td>115.</td>
<td>Davenport-Moline-Rock Island, IA-IL</td>
</tr>
<tr>
<td>116.</td>
<td>Las Vegas-Henderson-Paradise, NV</td>
</tr>
<tr>
<td>117.</td>
<td>St. Louis, MO-IL</td>
</tr>
<tr>
<td>118.</td>
<td>Bremerton-Silverdale, WA</td>
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<tr>
<td>119.</td>
<td>Jackson, MS</td>
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<td>120.</td>
<td>Albuquerque, NM</td>
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<td>121.</td>
<td>Cincinnati, OH-KY-IN</td>
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<tr>
<td>122.</td>
<td>Winston-Salem, NC</td>
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<tr>
<td>123.</td>
<td>Spokane-Spokane Valley, WA</td>
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<tr>
<td>124.</td>
<td>Reno, NV</td>
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<tr>
<td>125.</td>
<td>Columbus, OH</td>
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<td>126.</td>
<td>Evansville, IN-KY</td>
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<td>127.</td>
<td>Cleveland-Elyria, OH</td>
</tr>
<tr>
<td>128.</td>
<td>Olympia, WA</td>
</tr>
<tr>
<td>129.</td>
<td>Lexington-Fayette, KY</td>
</tr>
<tr>
<td>130.</td>
<td>Kingsport-Bristol-Bristol, TN-VA</td>
</tr>
<tr>
<td>131.</td>
<td>Syracuse, NY</td>
</tr>
<tr>
<td>132.</td>
<td>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</td>
</tr>
<tr>
<td>133.</td>
<td>Indianapolis-Carmel-Anderson, IN</td>
</tr>
<tr>
<td>134.</td>
<td>Worcester, MA-CT</td>
</tr>
<tr>
<td>135.</td>
<td>Cedar Rapids, IA</td>
</tr>
<tr>
<td>136.</td>
<td>Toledo, OH</td>
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<tr>
<td>137.</td>
<td>Salem, OR</td>
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<tr>
<td>138.</td>
<td>Wilmington, NC</td>
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<td>139.</td>
<td>Peoria, IL</td>
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<tr>
<td>140.</td>
<td>Tallahassee, FL</td>
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<td>141.</td>
<td>Springfield, MA</td>
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<tr>
<td>142.</td>
<td>Akron, OH</td>
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<tr>
<td>143.</td>
<td>Beaumont-Port Arthur, TX</td>
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<tr>
<td>144.</td>
<td>Dayton, OH</td>
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<tr>
<td>145.</td>
<td>Detroit-Warren-Dearborn, MI</td>
</tr>
<tr>
<td>146.</td>
<td>Lubbock, TX</td>
</tr>
<tr>
<td>147.</td>
<td>Baltimore-Columbia-Towson, MD</td>
</tr>
</tbody>
</table>
148. Mobile, AL
149. Providence-Warwick, RI-MA
150. Chico, CA
151. Norwich-New London, CT
152. Lafayette, LA
153. Fort Wayne, IN
154. Springfield, MO
155. Fresno, CA
156. Buffalo-Cheektowaga-Niagara Falls, NY
157. Wichita, KS
158. Spartanburg, SC
159. Reading, PA
160. Baton Rouge, LA
161. Little Rock-North Little Rock-Conway, AR
162. Shreveport-Bossier City, LA
163. New Orleans-Metairie, LA
164. Killeen-Temple, TX
165. Scranton-Wilkes Barre-Hazleton, PA
166. Columbia, SC
167. Youngstown-Warren-Boardman, OH-PA
168. Montgomery, AL
169. Huntington-Ashland, WV-KY-OH
170. Lake Havasu City-Kingman, AZ
171. Bakersfield, CA
172. Roanoke, VA
173. Oklahoma City, OK
174. Medford, OR
175. Tulsa, OK
176. Memphis, TN-MS-AR
177. Flint, MI
178. Rockford, IL
179. Fayetteville, NC
180. Erie, PA
181. South Bend-Mishawaka, IN-MI
182. Binghamton, NY
183. Hickory-Lenoir-Morganton, NC
184. Gulfport-Biloxi-Pascagoula, MS
185. Canton-Massillon, OH
186. Fort Smith, AR-OK

11.5 Market Resources
12

EDUCATION

12.1 Overview

Education attainment is an important parameter in the assessment of consumer behavior. Not only do more educated consumers generally have higher discretionary incomes, they also have different spending habits. Many of the surveys cited in this handbook include education along with gender, age, and ethnicity/race in their demographic assessment.

12.2 Educational Attainment

*Educational Attainment in the United States: 2017*, by the U.S. Census Bureau ([www.census.gov](http://www.census.gov)), reported educational attainment as follows:

- None: 717,000
- 1st - 4th grade: 1,490,000
- 5th - 6th grade: 3,133,000
- 7th - 8th grade: 3,467,000
- 9th grade: 3,253,000
- 10th grade: 3,663,000
- 11th grade: 6,817,000
- High school graduate: 62,512,000
- Some college, no degree: 35,455,000
- Associate’s degree, occupational: 9,408,000
- Associate’s degree, academic: 12,902,000
- Bachelor’s degree: 46,262,000
- Master’s degree: 20,592,000
- Professional degree: 3,172,000
- Doctoral degree: 4,077,000

In 2017, 90% of adults ages 25 and older were high school graduates, an increase from 84% in 2000.

12.3 Earnings Based On Education

A 2018 study by the National Center for Education Statistics ([www.nces.ed.gov](http://www.nces.ed.gov)) reported median income of adults ages 25-to-34 who work full-time by education as follows:
Female                          Male

- Did not graduate from high school: $21,900      $28,560
- High school graduates only: $28,000          $34,750
- Some college, no degree: $29,980            $37,980
- Associates degree: $31,870                  $43,000
- Bachelor’s degree: $44,990                  $56,960
- Master’s or higher degree: $57,690          $71,640

12.4 Net Worth Of College Graduates

Thirty-four percent (34%) of households are headed by someone with a bachelor’s degree or more education.

A 2018 study by the Federal Reserve Bank of St. Louis (https://www.stlouisfed.org) found the net worth of households by educational attainment as follows:

- Householder is a college graduate: $291,000
- Householder not a college graduate: $ 54,000

Households headed by college graduates controlled 74% of household wealth in 2017, up from 50% in 1989.

12.5 Market Resources

(www.census.gov/topics/education/educational-attainment.html)
PART II: ACTIVITIES
USE OF TIME

13.1 Americans’ Use of Time


Use-of-time data is skewed because most people do not participate in all types of activities. ATUS accounts for this by quantifying for each type of activity the average amount of time spent both by all consumers and by only those who participate in an activity.

According to the 2017 ATUS, published by the BLS in June 2018, American adults’ average 24-hour day, the percentage participating in various activities, and the average time spent among participants were distributed as follows:

<table>
<thead>
<tr>
<th>Activity</th>
<th>All Consumers</th>
<th>Pct.</th>
<th>Active Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sleeping and personal care:</td>
<td>9.59 hours</td>
<td>100%</td>
<td>9.59 hours</td>
</tr>
<tr>
<td>Leisure and sports:</td>
<td>5.24 hours</td>
<td>96%</td>
<td>5.48 hours</td>
</tr>
<tr>
<td>Working and work-related activities:</td>
<td>3.59 hours</td>
<td>44%</td>
<td>8.21 hours</td>
</tr>
<tr>
<td>Household activities:</td>
<td>1.81 hours</td>
<td>76%</td>
<td>2.38 hours</td>
</tr>
<tr>
<td>Eating and drinking:</td>
<td>1.18 hours</td>
<td>95%</td>
<td>1.24 hours</td>
</tr>
<tr>
<td>Purchasing goods and services:</td>
<td>0.72 hours</td>
<td>44%</td>
<td>1.64 hours</td>
</tr>
<tr>
<td>Caring for/helping household members:</td>
<td>0.52 hours</td>
<td>25%</td>
<td>2.13 hours</td>
</tr>
<tr>
<td>Educational activities:</td>
<td>0.48 hours</td>
<td>9%</td>
<td>5.63 hours</td>
</tr>
<tr>
<td>Organizational, civic, religious:</td>
<td>0.33 hours</td>
<td>14%</td>
<td>2.35 hours</td>
</tr>
<tr>
<td>Caring for/helping non-household members:</td>
<td>0.18 hours</td>
<td>9%</td>
<td>1.76 hours</td>
</tr>
<tr>
<td>Telephone calls, mail, email:</td>
<td>0.15 hours</td>
<td>20%</td>
<td>0.75 hours</td>
</tr>
<tr>
<td>Other activities:</td>
<td>0.20 hours</td>
<td>17%</td>
<td>1.20 hours</td>
</tr>
</tbody>
</table>

By gender, adults’ 24-hour day was distributed as follows:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sleeping and personal care:</td>
<td>9.35 hours</td>
<td>9.81 hours</td>
</tr>
<tr>
<td>Leisure and sports:</td>
<td>5.53 hours</td>
<td>4.98 hours</td>
</tr>
<tr>
<td>Working and work-related activities:</td>
<td>4.32 hours</td>
<td>2.89 hours</td>
</tr>
<tr>
<td>Household activities:</td>
<td>1.41 hours</td>
<td>2.19 hours</td>
</tr>
<tr>
<td>Eating and drinking:</td>
<td>1.22 hours</td>
<td>1.14 hours</td>
</tr>
<tr>
<td>Purchasing goods and services:</td>
<td>0.60 hours</td>
<td>0.83 hours</td>
</tr>
<tr>
<td>Caring for/helping household members:</td>
<td>0.36 hours</td>
<td>0.68 hours</td>
</tr>
<tr>
<td>Educational activities:</td>
<td>0.52 hours</td>
<td>0.45 hours</td>
</tr>
</tbody>
</table>
• Organizational, civic, religious: 0.26 hours 0.33 hours  
• Caring for/helping non-household members: 0.15 hours 0.22 hours  
• Telephone calls, mail, email: 0.11 hours 0.19 hours  
• Other activities: 0.18 hours 0.22 hours  

13.2 Older Americans  
Among those ages 55 and older, time spent daily doing select activities was as follows:  

<table>
<thead>
<tr>
<th>Activity</th>
<th>Ages 55-64</th>
<th>Ages 65-74</th>
<th>75 and Older</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leisure and sports:</td>
<td>5.7 hours</td>
<td>7.2 hours</td>
<td>7.5 hours</td>
</tr>
<tr>
<td>Working and related activities:</td>
<td>3.6 hours</td>
<td>1.2 hours</td>
<td>0.4 hours</td>
</tr>
<tr>
<td>Household activities:</td>
<td>2.1 hours</td>
<td>2.4 hours</td>
<td>2.2 hours</td>
</tr>
</tbody>
</table>

By employment status, those ages 55 or older spent leisure time as follows:  

<table>
<thead>
<tr>
<th>Activity</th>
<th>Not Employed</th>
<th>Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watching TV:</td>
<td>4.4 hours</td>
<td>2.8 hours</td>
</tr>
<tr>
<td>Reading:</td>
<td>1.0 hours</td>
<td>0.7 hours</td>
</tr>
<tr>
<td>Socializing and communicating:</td>
<td>0.7 hours</td>
<td>0.6 hours</td>
</tr>
<tr>
<td>Relaxing and thinking:</td>
<td>0.7 hours</td>
<td>0.3 hours</td>
</tr>
<tr>
<td>Other leisure:</td>
<td>1.1 hours</td>
<td>0.7 hours</td>
</tr>
</tbody>
</table>

13.3 Students  
High school students spent the average weekday engaged in various activities as follows:  

<table>
<thead>
<tr>
<th>Activity</th>
<th>Not Employed</th>
<th>Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sleeping:</td>
<td>8.8 hours</td>
<td>8.4 hours</td>
</tr>
<tr>
<td>Education:</td>
<td>6.3 hours</td>
<td>5.6 hours</td>
</tr>
<tr>
<td>Socializing, relaxing and leisure:</td>
<td>3.7 hours</td>
<td>3.0 hours</td>
</tr>
<tr>
<td>Sports, exercise and recreation:</td>
<td>0.9 hours</td>
<td>0.6 hours</td>
</tr>
<tr>
<td>Spiritual and volunteering:</td>
<td>0.2 hours</td>
<td>0.4 hours</td>
</tr>
<tr>
<td>Working:</td>
<td>0.0 hours</td>
<td>1.6 hours</td>
</tr>
</tbody>
</table>

Full-time college and university students spent the average weekday engaged in various activities as follows:  

<table>
<thead>
<tr>
<th>Activity</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sleeping:</td>
<td>8.3 hours</td>
</tr>
<tr>
<td>Leisure and sports:</td>
<td>3.7 hours</td>
</tr>
<tr>
<td>Educational activities:</td>
<td>3.3 hours</td>
</tr>
<tr>
<td>Working and related activities:</td>
<td>3.1 hours</td>
</tr>
<tr>
<td>Travel:</td>
<td>1.5 hours</td>
</tr>
<tr>
<td>Eating and drinking:</td>
<td>1.0 hours</td>
</tr>
<tr>
<td>Grooming:</td>
<td>0.8 hours</td>
</tr>
<tr>
<td>Other:</td>
<td>2.3 hours</td>
</tr>
</tbody>
</table>
13.4 Market Resources
(www.bls.gov/news.release/atus.nr0.htm)
### USE OF MEDIA & THE INTERNET

#### 14.1 Time Spent Using Media

According to eMarketer (www.emarketer.com), the average time spent per day by U.S. adults using major media has been as follows (hours:minutes):

<table>
<thead>
<tr>
<th>Media Type</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital Media</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Audio/radio</td>
<td>0:26</td>
<td>0:32</td>
<td>0:39</td>
<td>0:44</td>
<td>0:47</td>
<td>0:50</td>
<td>0:52</td>
</tr>
<tr>
<td>- Social networks</td>
<td>0:09</td>
<td>0:18</td>
<td>0:23</td>
<td>0:26</td>
<td>0:29</td>
<td>0:32</td>
<td>0:34</td>
</tr>
<tr>
<td>- Video</td>
<td>0:09</td>
<td>0:17</td>
<td>0:22</td>
<td>0:26</td>
<td>0:29</td>
<td>0:31</td>
<td>0:34</td>
</tr>
<tr>
<td>- Other</td>
<td>0:44</td>
<td>1:08</td>
<td>1:14</td>
<td>1:16</td>
<td>1:20</td>
<td>1:22</td>
<td>1:24</td>
</tr>
<tr>
<td>Desktop/laptop</td>
<td>2:24</td>
<td>2:16</td>
<td>2:14</td>
<td>2:12</td>
<td>2:11</td>
<td>2:10</td>
<td>2:08</td>
</tr>
<tr>
<td>- Video</td>
<td>0:20</td>
<td>0:22</td>
<td>0:23</td>
<td>0:24</td>
<td>0:25</td>
<td>0:25</td>
<td>0:24</td>
</tr>
<tr>
<td>- Social networks</td>
<td>0:22</td>
<td>0:17</td>
<td>0:16</td>
<td>0:15</td>
<td>0:14</td>
<td>0:13</td>
<td>0:13</td>
</tr>
<tr>
<td>- Audio/radio</td>
<td>0:07</td>
<td>0:06</td>
<td>0:06</td>
<td>0:06</td>
<td>0:06</td>
<td>0:06</td>
<td>0:05</td>
</tr>
<tr>
<td>- Other</td>
<td>1:35</td>
<td>1:31</td>
<td>1:28</td>
<td>1:27</td>
<td>1:26</td>
<td>1:26</td>
<td>1:26</td>
</tr>
<tr>
<td>Other connected devices</td>
<td>0:18</td>
<td>0:17</td>
<td>0:19</td>
<td>0:23</td>
<td>0:26</td>
<td>0:28</td>
<td>0:30</td>
</tr>
<tr>
<td>Traditional Media</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Television</td>
<td>4:38</td>
<td>4:31</td>
<td>4:22</td>
<td>4:11</td>
<td>4:05</td>
<td>4:00</td>
<td>3:55</td>
</tr>
<tr>
<td>Radio</td>
<td>1:32</td>
<td>1:30</td>
<td>1:28</td>
<td>1:27</td>
<td>1:27</td>
<td>1:26</td>
<td>1:25</td>
</tr>
<tr>
<td>Newspapers</td>
<td>0:24</td>
<td>0:20</td>
<td>0:18</td>
<td>0:17</td>
<td>0:16</td>
<td>0:15</td>
<td>0:15</td>
</tr>
<tr>
<td>Magazines</td>
<td>0:17</td>
<td>0:16</td>
<td>0:13</td>
<td>0:13</td>
<td>0:12</td>
<td>0:11</td>
<td>0:11</td>
</tr>
<tr>
<td>Other non-digital</td>
<td>0:38</td>
<td>0:31</td>
<td>0:26</td>
<td>0:24</td>
<td>0:22</td>
<td>0:21</td>
<td>0:20</td>
</tr>
<tr>
<td>Total:</td>
<td>11:39</td>
<td>11:55</td>
<td>11:57</td>
<td>12:00</td>
<td>12:05</td>
<td>12:07</td>
<td>12:08</td>
</tr>
</tbody>
</table>

The time adults spend using digital media surpassed the time spent watching TV in 2013.

In a March 2018 survey by Pew Research Center (www.pewresearch.org), 26% of adults said they are almost constantly online. By age, the percentage that go online almost constantly are as follows:

- 18-to-29: 39%
- 30-to-49: 36%
14.2 Internet Access

According to Pew Research Center, 84% of adults used the Internet in 2018, a figure that has remained unchanged since 2013.

Internet usage among adults is as follows:

Gender
• Female: 84%
• Male: 85%

Age
• 18-to-29: 96%
• 30-to-49: 93%
• 50-to-64: 81%
• 65 and older: 58%

Education
• Some high school: 66%
• High school graduate: 76%
• Some college: 90%
• College graduate: 95%

Income
• Less than $30,000: 74%
• $30,000 to $49,999: 85%
• $50,000 to $74,999: 95%
• $75,000 and higher: 97%

Race/Ethnicity
• African-American: 78%
• Asian-American: 97%
• Caucasian: 81%
• Hispanic: 85%

Residence
• Rural: 78%
• Suburban: 85%
• Urban: 85%

According to eMarketer, U.S. Internet users and penetration have been, and are projected, as follows:
According to the National Telecommunications and Information Administration (www.ntia.doc.gov), 78% of people ages 3 and older used the Internet at year-end 2017. At year end-2017, connections to the Internet were as follows:

- Mobile data plans: 88.9 million
- Broadband service: 85.3 million

The percentage of households using various computing devices to access the Internet at year-end 2017, and, for comparison, in 2011, was as follows:

<table>
<thead>
<tr>
<th>Device Type</th>
<th>2011</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartphones</td>
<td>43%</td>
<td>64%</td>
</tr>
<tr>
<td>Laptop</td>
<td>43%</td>
<td>46%</td>
</tr>
<tr>
<td>Smart TV</td>
<td>14%</td>
<td>34%</td>
</tr>
<tr>
<td>Tablet</td>
<td>6%</td>
<td>32%</td>
</tr>
<tr>
<td>Desktop computer</td>
<td>45%</td>
<td>30%</td>
</tr>
<tr>
<td>Wearable device</td>
<td>0%</td>
<td>8%</td>
</tr>
</tbody>
</table>

“Desktop computers and broadband connections were once the primary way we went online. That’s no longer the case. Today, the number of households connected to the internet through mobile data plans surpasses the number connected to the Internet through wired broadband service. The use of desktop computers has fallen behind smartphones, laptops, and even tablet computers.”

Demo Memo, 6/13/18
14.3 Internet Use By Platform

According to comScore (www.comscore.com), the share of digital media time spent in 2017 by platform was as follows:

<table>
<thead>
<tr>
<th></th>
<th>Smartphone</th>
<th>Desktop</th>
<th>Smartphone</th>
<th>Tablet</th>
<th>Tablet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>App</td>
<td>Web</td>
<td>Web</td>
<td>App</td>
<td>Web</td>
</tr>
<tr>
<td>18-to-24:</td>
<td>63.1%</td>
<td>23.0%</td>
<td>6.7%</td>
<td>6.4%</td>
<td>0.7%</td>
</tr>
<tr>
<td>25-to-34:</td>
<td>55.9%</td>
<td>29.8%</td>
<td>7.5%</td>
<td>5.4%</td>
<td>1.4%</td>
</tr>
<tr>
<td>35-to-44:</td>
<td>56.2%</td>
<td>28.1%</td>
<td>7.3%</td>
<td>6.8%</td>
<td>1.6%</td>
</tr>
<tr>
<td>45-to-54:</td>
<td>52.6%</td>
<td>31.9%</td>
<td>7.0%</td>
<td>6.6%</td>
<td>2.0%</td>
</tr>
<tr>
<td>55-to-64:</td>
<td>51.7%</td>
<td>26.6%</td>
<td>8.7%</td>
<td>10.0%</td>
<td>3.0%</td>
</tr>
<tr>
<td>65 and older:</td>
<td>29.4%</td>
<td>48.5%</td>
<td>6.5%</td>
<td>12.1%</td>
<td>3.6%</td>
</tr>
<tr>
<td>All adults:</td>
<td>53.7%</td>
<td>29.7%</td>
<td>7.4%</td>
<td>7.3%</td>
<td>1.9%</td>
</tr>
</tbody>
</table>

“Smartphone apps are the digital platform of choice for young adults.”

Advertising Age, 12/18/17

14.4 Home Broadband

Sixty-five percent (65%) of households used home broadband for Internet access in 2018, according to Pew Research Center. Broadband use peaked at 70% in 2013 and has declined as people increasingly depend on a smartphone for Internet connectivity.

14.5 Smartphone Use

U.S. Smartphone Use in 2018, by Pew Research Center, reported that 77% of adults own a smartphone. The demographics of smartphone owners were as follows:

Gender
• Female: 75%
• Male: 80%

Age
• 18-to-29: 94%
• 30-to-49: 89%
• 50-to-64: 73%
• 65 and older: 46%
14.6 Online Activities

Since 2000, the Center for the Digital Future (www.digitalcenter.org) at the University of Southern California, Annenberg School for Communication has conducted the Digital Future Project. The 2017 Digital Future Project reported that 90% of Americans accessed the Internet, with an average of 21.8 hours per week spent online, 16.3 hours of which were at home.

The 2017 Digital Future Project reported devices used to connect to the Internet as follows (percentage of Internet users):

- Computer: 89%
- Mobile phone: 83%
- Tablet: 55%

Among Internet users who connect through two or more devices, the following is used most often (percentage of respondents):

- Mobile phone: 45%
- Computer: 44%
- Tablet: 11%

Among Internet users who connect through three or more devices, the following is used most often (percentage of respondents):
• Computer: 43%
• Mobile phone: 38%
• Tablet: 19%

According to the center, the following percentages of Internet users engaged in these online activities at least once a month:

• Email: 96%
• Surf Internet without a specific destination: 87%
• Look for news online: 79%
• Visit social networking sites: 74%
• Download/listen to music: 65%
• Download/watch videos: 64%
• Look for health information: 54%
• Play online games: 53%
• Search for humorous content: 52%
• Read blogs: 43%
• Listen to online radio stations: 38%
• Look for travel information: 37%
• Look for job/work: 29%
• Look at religious/spiritual content: 26%
• Gamble: 11%

14.7 Digital Media Trends

Digital Media Trends Survey, 12th Edition, published in March 2018 by Deloitte (www.deloitte.com), reported the following major shifts in media consumption:

Increased Popularity of Streaming Video
• The adoption of streaming video subscriptions continues to grow, fueled by consumers’ strong desire for original content and the flexibility to consume media wherever and whenever they want.
• In 2017, 55% of U.S. households subscribed to paid streaming video services.
• On average, U.S. consumers spend 38 hours watching video content each week, 15 hours (or 39%) of which is streamed.

Pay TV’s Value Gap
• The growth of streaming video has, in part, led consumers to reassess the value of their pay TV subscriptions. There is a widening value gap between what they expect and what pay TV providers actually deliver.
• Seventy percent (70%) of adults feel they get too little value for their money. This dissatisfaction is widespread, across all generations, from Millennials to Seniors.
• After remaining steady at about 75% for years, pay TV penetration fell to 63% in 2017. Among those who said they no longer have a pay TV subscription, 27% said they “cut the cord” in 2017.
Personal Data Increasingly A Concern

- With a sizable portion of consumption happening online, all consumers are increasingly protective of their personal data. This creates an opportunity for providers to give customers more control over their personal data.
- In 2017, 73% of all U.S. consumers indicated that they were concerned about sharing their personal data online and the potential for identity theft.
- In 2017, there was a 10-point drop in willingness to share personal data in exchange for personalized advertising (from 37% to 27%).

“With the proliferation of mobile devices, wireless connectivity, and alternative digital media platforms, one thing has become clear: Consumers are increasingly in control. They now enjoy unparalleled freedom when it comes to selecting media and entertainment options and their expectations are at an all-time high. Consumers today want original, high-quality content, and are less willing to pay for packages containing programming they’ll never watch. They are demanding the ability to view content whenever, wherever, and in the format that best suits their needs at any given moment. And, more than ever before, they are willing to leave providers who don’t satisfy these requirements.”

_Digital Media Trends Survey_  
Deloitte, 3/18

14.8 Cross-Platform Access Of Content

According to comScore (www.comscore.com), time spent by consumers online with various types of content is distributed by platform as follows:
### 14.9 Market Resources

Center for the Digital Future at the University of Southern California, Annenberg School for Communication & Journalism, 11444 West Olympic Boulevard, Suite 120, Los Angeles, CA 90064. [www.digitalcenter.org](http://www.digitalcenter.org)

comScore, 11950 Democracy Drive, Suite 600, Reston, VA 20190. (703) 438-2000. [www.comscore.com](http://www.comscore.com)

eMarketer, 11 Times Square, New York, NY 10036. (212) 376-5291. [www.emarketer.com](http://www.emarketer.com)

Pew Research Center, 1615 L Street NW, Suite 700, Washington, DC 20036. (202) 419-4500. [www.pewinternet.org](http://www.pewinternet.org)

<table>
<thead>
<tr>
<th>Category</th>
<th>Computer</th>
<th>Smartphone</th>
<th>Tablet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automotive:</td>
<td>76%</td>
<td>16%</td>
<td>8%</td>
</tr>
<tr>
<td>Business/finance:</td>
<td>68%</td>
<td>29%</td>
<td>3%</td>
</tr>
<tr>
<td>Entertainment:</td>
<td>50%</td>
<td>39%</td>
<td>11%</td>
</tr>
<tr>
<td>Food:</td>
<td>56%</td>
<td>28%</td>
<td>16%</td>
</tr>
<tr>
<td>Games:</td>
<td>18%</td>
<td>48%</td>
<td>34%</td>
</tr>
<tr>
<td>Health:</td>
<td>54%</td>
<td>40%</td>
<td>6%</td>
</tr>
<tr>
<td>Lifestyles:</td>
<td>50%</td>
<td>32%</td>
<td>18%</td>
</tr>
<tr>
<td>News/information:</td>
<td>62%</td>
<td>31%</td>
<td>7%</td>
</tr>
<tr>
<td>Radio:</td>
<td>8%</td>
<td>77%</td>
<td>15%</td>
</tr>
<tr>
<td>Retail:</td>
<td>49%</td>
<td>35%</td>
<td>16%</td>
</tr>
<tr>
<td>Social media:</td>
<td>33%</td>
<td>58%</td>
<td>9%</td>
</tr>
<tr>
<td>Sports:</td>
<td>62%</td>
<td>31%</td>
<td>7%</td>
</tr>
<tr>
<td>Technology:</td>
<td>20%</td>
<td>64%</td>
<td>16%</td>
</tr>
<tr>
<td>TV:</td>
<td>68%</td>
<td>12%</td>
<td>20%</td>
</tr>
<tr>
<td>Weather:</td>
<td>36%</td>
<td>55%</td>
<td>9%</td>
</tr>
<tr>
<td>Total:</td>
<td>49%</td>
<td>39%</td>
<td>12%</td>
</tr>
</tbody>
</table>

CONSUMER BEHAVIOR 2019-2020
• 99 •
### 15.1 Public Participation In The Arts

*Survey of Public Participation in the Arts*, published once a decade and most recently in 2013 by The National Endowment for the Arts (www.arts.gov), asked U.S. adults which cultural and performing arts activities they had participated in during the prior 12 months. Responses were as follows:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Percent</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Arts through electronic media:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Used TV, radio, or the Internet to access arts programming:</td>
<td>61%</td>
<td>144 million</td>
</tr>
<tr>
<td>- Music of any kind:</td>
<td>57%</td>
<td>135 million</td>
</tr>
<tr>
<td>- Programs or information about the visual arts:</td>
<td>14%</td>
<td>33 million</td>
</tr>
<tr>
<td>- Ballet, modern, or contemporary dance programs/shows:</td>
<td>11%</td>
<td>26 million</td>
</tr>
<tr>
<td>- Theater productions (e.g. a musical or stage play):</td>
<td>7%</td>
<td>16 million</td>
</tr>
<tr>
<td>- Books, short stories, or novels read aloud:</td>
<td>7%</td>
<td>16 million</td>
</tr>
<tr>
<td>- Opera:</td>
<td>4%</td>
<td>9 million</td>
</tr>
<tr>
<td><strong>Used a handheld or mobile device to access art:</strong></td>
<td>38%</td>
<td>90 million</td>
</tr>
<tr>
<td>- Music of any kind:</td>
<td>34%</td>
<td>80 million</td>
</tr>
<tr>
<td>- Novels, short stories, or plays:</td>
<td>16%</td>
<td>38 million</td>
</tr>
<tr>
<td>- Visual artworks (e.g. painting, sculpture, graphic design, photography):</td>
<td>8%</td>
<td>19 million</td>
</tr>
<tr>
<td>- Theater or dance performances:</td>
<td>3%</td>
<td>7 million</td>
</tr>
<tr>
<td><strong>Used a DVD or CD player, record-player, or tape-player to watch or listen to music or to programs about theater, dance, visual arts, or literature:</strong></td>
<td>27%</td>
<td>64 million</td>
</tr>
<tr>
<td><strong>Moviegoing</strong> (excluding at-home viewing):</td>
<td>59%</td>
<td>139 million</td>
</tr>
<tr>
<td><strong>Reading</strong> (excluding reading required for school or work):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Books:</td>
<td>54%</td>
<td>127 million</td>
</tr>
<tr>
<td>- Novels or short stories:</td>
<td>45%</td>
<td>106 million</td>
</tr>
<tr>
<td>- Poetry:</td>
<td>7%</td>
<td>16 million</td>
</tr>
<tr>
<td>- Plays:</td>
<td>3%</td>
<td>7 million</td>
</tr>
</tbody>
</table>
### Visual and performing arts attendance:

- **Attended a visual arts event or activity:** 39% (92 million)
  - Touring a park, monument, building, or neighborhood for historic or design purposes: 24% (57 million)
  - Attending a visual arts festival or a crafts fair: 22% (52 million)
  - Visiting an art museum or gallery: 21% (50 million)

- **Attended a live performing arts event:** 37% (87 million)
  - Outdoor performing arts festivals: 21% (50 million)
  - Musical or non-musical plays: 18% (42 million)
  - Classical music, jazz, or Latin, Spanish, or salsa music: 17% (40 million)
  - Dance of any kind: 7% (16 million)
  - Opera: 2% (5 million)

### Art-making or art sharing:

- **Created, performed, or shared art through various activities:** 50% (118 million)
  - Social dancing: 32% (76 million)
  - Weaving, crocheting, quilting, needlepoint, knitting, sewing: 13% (31 million)
  - Played a musical instrument: 12% (28 million)
  - Sang, either alone or with others: 9% (21 million)
  - Created leatherwork, metalwork, or woodwork: 8% (19 million)
  - Created pottery, ceramics, or jewelry: 5% (12 million)
  - Acting: 1% (2 million)

- **Performed or practiced in a specific art form:** 10% (24 million)
  - Dance of any kind: 5% (12 million)
  - Choral singing or singing in a choir or glee club: 3% (7 million)
  - Classical music: 2% (5 million)
  - Latin, Spanish, or salsa music: 1% (2 million)
  - Jazz: 1% (2 million)
  - Musical or non-musical plays: 1% (2 million)
  - Opera: <1% (1 million)

- **Emailed, posted, or shared artwork:** 40% (94 million)
  - Photography: 26% (61 million)
  - Music of any kind: 21% (50 million)
  - Films or videos: 13% (31 million)
  - Other visual art (e.g. painting, sculpture, graphic design): 6% (14 million)
  - Dance of any kind: 5% (12 million)
  - Poetry, plays, or novels or short stories: 4% (9 million)

- **Created photography for artistic purposes or did photo editing:** 18% (42 million)
- **Created other types of visual artworks, did scrapbooking, or creative writing:** 14% (33 million)
• Created, performed, recorded, edited, or remixed music, dance, film, or video: 10% 24 million

**Arts learning through classes or lessons:**
- Voice training or playing a musical instrument: 3% 7 million
- Art appreciation or art history: 2% 5 million
- Creative writing: 2% 5 million
- Visual arts such as drawing, painting, pottery, weaving, or graphic or fashion design: 2% 5 million
- Dance of any kind: 2% 5 million
- Music appreciation: 1% 2 million
- Photography or filmmaking: 1% 2 million
- Acting or theater: <1% 1 million

### 15.2 Performing Arts Activities

Survey of Public Participation in the Arts reported the following percentages of adults attending at least one performing arts function annually:

**Musical**
- Classical: 8.8%
- Jazz: 8.1%
- Dance other than ballet: 5.6%
- Latin, Spanish, or salsa: 5.1%
- Ballet: 2.7%
- Opera: 2.1%

**Theater**
- Musical play: 15.2%
- Non-musical play: 8.3%

### 15.3 Survey Of Metropolitan Areas

According to The Media Audit (www.themediaaudit.com), 30% of U.S. adults living in metropolitan areas attended an opera, symphony, or theatre event within the prior 12 months. The following metropolitan areas have the highest percentage of adults who did so:
- Salt Lake City, UT: 41.1%
- Washington, DC: 38.4%
- Omaha-Council Bluffs, NE: 36.9%
- Ft. Myers-Naples, FL: 36.6%
- Madison, WI: 35.3%
15.4 Market Resources
Americans for the Arts, 1000 Vermont Avenue NW, 6th Floor, Washington, DC 20005. (202) 371-2830. (www.americansforthearts.org)

National Endowment for the Arts, 400 7th Street SW, Washington, DC 20506. (202) 682-5400. (www.arts.gov)

The Media Audit, 1400 Broadfield Boulevard, Suite 200, Houston, TX 77084. (713) 626-0333. (www.themediaaudit.com)
LEISURE ACTIVITIES

16.1 Time Spent On Leisure Activities

The American Time Use Survey (ATUS, www.bls.gov/tus), published June 2018 by the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor, assessed daily time spent with leisure activities in 2017 as follows:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Entire Population</th>
<th>Pct. Who Participate</th>
<th>Among Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watching television</td>
<td>2.77 hours</td>
<td>77.7%</td>
<td>3.56 hours</td>
</tr>
<tr>
<td>Socializing and communicating (except events)</td>
<td>0.57 hours</td>
<td>34.1%</td>
<td>1.66 hours</td>
</tr>
<tr>
<td>Relaxing</td>
<td>0.36 hour</td>
<td>20.6%</td>
<td>1.73 hours</td>
</tr>
<tr>
<td>Reading for personal interest</td>
<td>0.28 hour</td>
<td>18.7%</td>
<td>1.48 hours</td>
</tr>
<tr>
<td>Participating in sports, exercise, recreation</td>
<td>0.28 hour</td>
<td>19.0%</td>
<td>1.50 hours</td>
</tr>
<tr>
<td>Playing games</td>
<td>0.27 hour</td>
<td>11.4%</td>
<td>2.41 hours</td>
</tr>
<tr>
<td>Travel to leisure and sports</td>
<td>0.21 hour</td>
<td>32.8%</td>
<td>0.65 hour</td>
</tr>
<tr>
<td>Computer use for leisure (except games)</td>
<td>0.19 hour</td>
<td>12.7%</td>
<td>1.49 hours</td>
</tr>
<tr>
<td>Arts and entertainment (other than sports)</td>
<td>0.09 hour</td>
<td>3.0%</td>
<td>2.84 hours</td>
</tr>
<tr>
<td>Attending/hosting social events</td>
<td>0.09 hour</td>
<td>2.6%</td>
<td>3.30 hours</td>
</tr>
<tr>
<td>Attending sporting or recreational events</td>
<td>0.03 hour</td>
<td>1.1%</td>
<td>2.64 hours</td>
</tr>
<tr>
<td>All leisure and sports</td>
<td>5.24 hours</td>
<td>95.6%</td>
<td>5.48 hours</td>
</tr>
</tbody>
</table>

According to the ATUS, Americans spend, on average, 5.24 hours per day engaged in leisure activities, which represents about \( \frac{1}{3} \) of their time. Daily leisure time is distributed by demographics as follows:

**Gender**
- Men: 5.58 hours
- Women: 4.86 hours

**Age**
- 15-to-19: 5.78 hours
- 20-to-24: 5.10 hours
- 25-to-34: 4.30 hours
- 35-to-44: 4.20 hours
- 45-to-54: 4.67 hours
- 55-to-64: 5.27 hours
- 65 and above: 7.16 hours
Education/work
- Less than high school education: 6.07 hours
- High school graduate: 5.37 hours
  - Age 25+ and employed full time: 3.18 hours
- Bachelor’s degree or higher: 4.30 hours
  - Age 25+ and employed full time: 2.98 hours

16.2 Top 10 Leisure Activities
Leisure Business Market Research Handbook 2019-2020 reports that the following were the Top 10 leisure activities in 2017:

Collecting
- Virtually everyone collects something. And for nearly every conceivable object, there are collectors. In 2017, 50 million collectors spent $70 billion purchasing items for their collections. Among the most popular collections: art, coins, dolls, and celebrity memorabilia.

Fitness Walking
- In 2017, 111 million Americans (ages six and older) walked as a fitness activity – walking ranked at #1 among all types of recreational activities.

Gardening
- Eighty million households, or 70% of all households, engaged in indoor/outdoor lawn and garden activities in 2017 and spent almost $30 billion in these activities.

Going to Movies
- Cinema box office attendance was approximately 1.2 billion in 2017; receipts were about $11 billion.

Going to the Beach
- When given a choice of destinations for leisure travel, 44% of adults pick one of America’s 3,500 public beaches – this ranks #1 among all types of travel destinations.

Outdoor Activities in Public Parks
- Americans made more than 330 million visits to National Parks and 791 million visits to State Parks in 2017. Visits to city parks numbered in the trillions.

Reading
- 191 million adults, or 76% of all adults, read at least one book in 2017. Among those who read, the mean number of books read is 12. Women and seniors read the most.
Social Networking
• Among Internet users, 71% of adults and 85% of teens engaged in online social networking in 2017. On any given day, more than 65% of Americans – 208 million people – visit Facebook, the most popular social site.

Travel
• Americans took 1.5 billion trips for leisure in 2017 – spending an estimated $530 billion, which ranks it #1 in spending among all leisure activities. Over 40% of adults traveled on a summer vacation in 2017. Favorite activities for leisure travelers: dining out and shopping.

Watching Television
• Adults and teens spent an average 4.3 hours each day in 2017 watching television, with TV topping all media activities. Few, however, gave TV their undivided attention – three-quarters of viewers multitask while watching – going online, talking on mobile devices, or text messaging while also watching TV.

Other Popular Activities
• Over 40 million people participated in each of the following leisure activities in 2017:
  - Attended a college or professional sports event
  - Attended a fair or festival
  - Attended a music concert
  - Attended the theater/opera/symphony
  - Bicycled
  - Bowled
  - Exercised at a fitness club
  - Fished
  - Hiked and went camping
  - Hunted or went target shooting
  - Played a lottery
  - Played billiards/pool
  - Played video games
  - Visited a casino
  - Visited a museum
  - Visited a theme park
  - Visited a zoo or aquarium
  - Volunteered

16.3 Favorite Leisure Activities
The Harris Poll (www.theharrispoll.com) asked consumers what were their two or three favorite leisure-time activities. Responses by gender were as follows:
<table>
<thead>
<tr>
<th>Activity</th>
<th>Total</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watching TV</td>
<td>42%</td>
<td>42%</td>
<td>43%</td>
</tr>
<tr>
<td>Reading</td>
<td>37%</td>
<td>48%</td>
<td>24%</td>
</tr>
<tr>
<td>Computer/Internet</td>
<td>19%</td>
<td>18%</td>
<td>20%</td>
</tr>
<tr>
<td>Time with family/friends</td>
<td>18%</td>
<td>23%</td>
<td>13%</td>
</tr>
<tr>
<td>Watching/go to movies</td>
<td>11%</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>Exercise/working out</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Video/computer games</td>
<td>10%</td>
<td>8%</td>
<td>13%</td>
</tr>
<tr>
<td>Walking/running/jogging</td>
<td>8%</td>
<td>10%</td>
<td>7%</td>
</tr>
<tr>
<td>Gardening</td>
<td>7%</td>
<td>9%</td>
<td>5%</td>
</tr>
<tr>
<td>Concerts/listening to/playing music</td>
<td>7%</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td>Hobby-related activities</td>
<td>5%</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>Eating/going to restaurants</td>
<td>4%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Cooking/baking</td>
<td>4%</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>Sewing/needlework/quilting</td>
<td>4%</td>
<td>7%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Attending/watching sports events</td>
<td>4%</td>
<td>2%</td>
<td>6%</td>
</tr>
<tr>
<td>Shopping</td>
<td>4%</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td>Sleeping/napping</td>
<td>3%</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Relaxing/resting</td>
<td>3%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>Fishing</td>
<td>3%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>Crafts</td>
<td>3%</td>
<td>5%</td>
<td>1%</td>
</tr>
<tr>
<td>Swimming</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Golf</td>
<td>3%</td>
<td>1%</td>
<td>7%</td>
</tr>
<tr>
<td>Playing with pets</td>
<td>3%</td>
<td>3%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Responses by age were as follows:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Total</th>
<th>18-to-36</th>
<th>37-to-48</th>
<th>49-to-67</th>
<th>68+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watching TV</td>
<td>42%</td>
<td>38%</td>
<td>45%</td>
<td>42%</td>
<td>48%</td>
</tr>
<tr>
<td>Reading</td>
<td>37%</td>
<td>31%</td>
<td>35%</td>
<td>40%</td>
<td>42%</td>
</tr>
<tr>
<td>Computer/Internet</td>
<td>19%</td>
<td>16%</td>
<td>19%</td>
<td>21%</td>
<td>19%</td>
</tr>
<tr>
<td>Time with family/friends</td>
<td>18%</td>
<td>19%</td>
<td>19%</td>
<td>17%</td>
<td>20%</td>
</tr>
<tr>
<td>Watching/go to movies</td>
<td>11%</td>
<td>13%</td>
<td>13%</td>
<td>10%</td>
<td>5%</td>
</tr>
<tr>
<td>Exercise/working out</td>
<td>10%</td>
<td>13%</td>
<td>12%</td>
<td>7%</td>
<td>6%</td>
</tr>
<tr>
<td>Video/computer games</td>
<td>10%</td>
<td>16%</td>
<td>10%</td>
<td>8%</td>
<td>6%</td>
</tr>
<tr>
<td>Walking/running/jogging</td>
<td>8%</td>
<td>5%</td>
<td>11%</td>
<td>11%</td>
<td>7%</td>
</tr>
<tr>
<td>Gardening</td>
<td>7%</td>
<td>1%</td>
<td>4%</td>
<td>11%</td>
<td>14%</td>
</tr>
<tr>
<td>Concerts/listening to/playing music</td>
<td>7%</td>
<td>10%</td>
<td>9%</td>
<td>7%</td>
<td>2%</td>
</tr>
<tr>
<td>Hobby-related activities</td>
<td>5%</td>
<td>3%</td>
<td>1%</td>
<td>6%</td>
<td>9%</td>
</tr>
<tr>
<td>Eating/going to restaurants</td>
<td>4%</td>
<td>5%</td>
<td>3%</td>
<td>4%</td>
<td>7%</td>
</tr>
<tr>
<td>Cooking/baking</td>
<td>4%</td>
<td>5%</td>
<td>3%</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Sewing/needlework/quilting</td>
<td>4%</td>
<td>2%</td>
<td>3%</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td>Attending/watching sports events</td>
<td>4%</td>
<td>2%</td>
<td>5%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Shopping</td>
<td>4%</td>
<td>5%</td>
<td>7%</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Sleeping/napping</td>
<td>3%</td>
<td>4%</td>
<td>4%</td>
<td>3%</td>
<td>1%</td>
</tr>
</tbody>
</table>
• Relaxing/resting: 3% 4% 3% 2% 1%
• Fishing: 3% 2% 4% 5% 2%
• Crafts: 3% 3% 3% 3% 4%
• Swimming: 3% 3% 1% 2% 6%
• Golf: 3% 3% 1% 4% 7%
• Playing with pets: 3% 3% 2% 2% 2%

The Harris Poll found that the number of leisure hours Americans have returned to 20 hours per week after dipping during the economic downturn. America’s leisure time had fluctuated less than one hour annually between 1987 and 2007, consistently remaining between 19 and 20 hours, but dropped to an all-time low of 16 hours from 2008 through 2011. Leisure time was 20 hours per week for both men and women in 2013.

By age, the median time for leisure in 2013 was as follows:
• 18-to-36: 20 hours per week
• 37-to-48: 18 hours per week
• 49-to-67: 21 hours per week
• 68 and older: 30 hours per week

Among those with children in the household, leisure time averaged 15 hours per week. Those without children at home enjoyed 25 hours per week of leisure time.

### 16.4 Leisure Activities For Millennials
A survey by Urban Land Institute (www.uli.org) asked Millennials their favorite leisure activities; up to five activities could be listed. Responses were as follows:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Total</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Watching TV:</td>
<td>56%</td>
<td>54%</td>
<td>58%</td>
</tr>
<tr>
<td>Spending time with family:</td>
<td>48%</td>
<td>57%</td>
<td>38%</td>
</tr>
<tr>
<td>Spending time with friends:</td>
<td>42%</td>
<td>43%</td>
<td>41%</td>
</tr>
<tr>
<td>Listening to/playing music:</td>
<td>41%</td>
<td>39%</td>
<td>43%</td>
</tr>
<tr>
<td>Reading:</td>
<td>38%</td>
<td>47%</td>
<td>29%</td>
</tr>
<tr>
<td>Playing computer/video games:</td>
<td>32%</td>
<td>21%</td>
<td>42%</td>
</tr>
<tr>
<td>Online social networking:</td>
<td>30%</td>
<td>33%</td>
<td>28%</td>
</tr>
<tr>
<td>Cooking:</td>
<td>22%</td>
<td>29%</td>
<td>16%</td>
</tr>
<tr>
<td>Exercise/go to the gym/indoor sports:</td>
<td>21%</td>
<td>17%</td>
<td>25%</td>
</tr>
<tr>
<td>Shop in stores:</td>
<td>18%</td>
<td>24%</td>
<td>11%</td>
</tr>
<tr>
<td>Shop online:</td>
<td>18%</td>
<td>21%</td>
<td>16%</td>
</tr>
</tbody>
</table>

### 16.5 Leisure Time For Seniors
The American Time Use Survey investigated leisure activities of Seniors, finding that this group spends their leisure time much differently than Seniors in years past.
“While individual retirees are probably as different as snowflakes, a deep dive into the demographic statistics of retirement shows that broader trends are shaping how retirees seek to enjoy the luxury of time – trends that confirm some popular assumptions about retirement while contradicting others.”

The New York Times

The following is a summary of the ATUS leisure assessment for Seniors:

- Of the 42 million Americans age 65 or above, 18.7% remain in the labor force, a sharp increase from 13.9% a decade ago. Americans over age 65 who were still employed typically worked 6¾ hours a day.
- People over 65 devoted 6 hours and 40 minutes a day to socializing, relaxing, and at leisure – 2 hours and 45 minutes more than those ages 25-to-54.
- Forty-three percent (43%) of those over 65 read regularly for personal interest, devoting nearly two hours a day to reading. In contrast, only 15% of those ages 25 to 54 read regularly for personal interest, devoting about 80 minutes a day.
- About 20% of Americans over 65 said they participated in sports or performed other exercise regularly, about 90 minutes each occasion. Only 1.6% of Americans older than 65 played golf regularly, devoting 4 hours and 20 minutes on average to the sport on the days they played. Slightly more popular is running or walking on a treadmill or using other cardiovascular equipment – men for 30 minutes on average and women for 45 minutes.
- Almost 90% of older Americans said they regularly watched TV and movies at home, on average for 4 hours and 40 minutes a day. That compares with 3 hours and 10 minutes for Americans ages 25-to-54.
- Eleven percent (11%) of those 65 and over said they regularly played non-computer games, like bridge or Scrabble, averaging 1 hour and 52 minutes of play.

16.6 Vacations

PhoCusWright (www.phocuswright.com), a travel industry research firm, found that 65% of U.S. adults travel for leisure each year. The Harris Poll (www.theharrispoll.com) reported a similar finding: 66% of U.S. adults plan at least one leisure summer trip each year.
Not taking time off burns people out and can wreak havoc on productivity. Vacation deprivation is one reason workers are reporting more mistakes, anger, and resentment at co-workers, according to the Families & Work Institute (www.familiesandwork.org), which found that those who vacationed experienced an 82% increase in job performance post-trip.

The now-popular micro-vacations – taking two or three days off – do not deliver the same stress-reduction benefits as vacations that last one and two weeks, research shows. Experts agree that a key ingredient in peak performance is a drastic change of scenery, coupled with shutting down for extended periods of time.

Vacations are also about health: At least two studies have correlated the stress-reducing benefits of annual vacations with lower rates of coronary heart disease.

“Research shows that vacations can reduce the risk of heart disease, depression, and a host of other ills, and even slow the aging process.”

Condé Nast Traveler

16.7 Market Resources

## 17.1 Conditioning and Fitness

The 2018 *Sports, Fitness And Leisure Activities Topline Participation Report*, published by the Sports & Fitness Industry Association (SFIA, www.sfia.org), reports total participation (at least once) and core participation (50 or more times) in conditioning and fitness activities among those ages six and older as follows (change from previous year in parenthesis):

<table>
<thead>
<tr>
<th>Activity</th>
<th>Total</th>
<th>Core</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aquatic exercise</td>
<td>10.5 million (-1.1%)</td>
<td>3.2 million (-5.9%)</td>
</tr>
<tr>
<td>Barre</td>
<td>3.4 million (3.2%)</td>
<td>735,000 (6.0%)</td>
</tr>
<tr>
<td>Boot camp style cross-training</td>
<td>6.6 million (1.0%)</td>
<td>2.0 million (-4.0%)</td>
</tr>
<tr>
<td>Calisthenics/bodyweight exercise</td>
<td>24.4 million (-2.6%)</td>
<td>14.4 million (-6.4%)</td>
</tr>
<tr>
<td>Cardio kickboxing</td>
<td>6.7 million (-3.0%)</td>
<td>2.0 million (-5.5%)</td>
</tr>
<tr>
<td>Cross-training style workouts</td>
<td>13.6 million (5.5%)</td>
<td>6.7 million (3.8%)</td>
</tr>
<tr>
<td>Dance/other exercise to music</td>
<td>22.6 million (3.6%)</td>
<td>7.7 million (0.9%)</td>
</tr>
<tr>
<td>Elliptical motion trainer</td>
<td>32.3 million (0.2%)</td>
<td>16.4 million (-0.6%)</td>
</tr>
<tr>
<td>Free weights (barbells)</td>
<td>27.4 million (3.7%)</td>
<td>16.6 million (2.8%)</td>
</tr>
<tr>
<td>Free weights (hand weights/dumbbells)</td>
<td>52.2 million (1.4%)</td>
<td>33.3 million (-4.1%)</td>
</tr>
<tr>
<td>High impact/intensity training</td>
<td>21.5 million (0.4%)</td>
<td>9.4 million (-2.3%)</td>
</tr>
<tr>
<td>Kettlebells</td>
<td>12.2 million (13.4%)</td>
<td>5.0 million (5.2%)</td>
</tr>
<tr>
<td>Pilates training</td>
<td>9.0 million (1.7%)</td>
<td>3.3 million (-0.6%)</td>
</tr>
<tr>
<td>Rowing machine</td>
<td>11.7 million (8.1%)</td>
<td>4.4 million (1.3%)</td>
</tr>
<tr>
<td>Running/jogging</td>
<td>50.8 million (7.1%)</td>
<td>26.8 million (4.5%)</td>
</tr>
<tr>
<td>Stair climbing machine</td>
<td>14.9 million (-0.9%)</td>
<td>5.4 million (-5.2%)</td>
</tr>
<tr>
<td>Stationary cycling (group)</td>
<td>9.4 million (5.3%)</td>
<td>3.4 million (6.3%)</td>
</tr>
<tr>
<td>Stationary cycling (upright/recumb.)</td>
<td>36.0 million (-0.2%)</td>
<td>17.6 million (-1.6%)</td>
</tr>
<tr>
<td>Stretching/flexibility training</td>
<td>33.2 million (-1.7%)</td>
<td>23.1 million (-3.7%)</td>
</tr>
<tr>
<td>Swimming for fitness</td>
<td>27.1 million (2.0%)</td>
<td>8.8 million (-0.1%)</td>
</tr>
<tr>
<td>Tai Chi</td>
<td>3.8 million (2.2%)</td>
<td>1.5 million (-0.2%)</td>
</tr>
<tr>
<td>Treadmill</td>
<td>53.0 million (2.1%)</td>
<td>28.5 million (0.5%)</td>
</tr>
<tr>
<td>Walking for fitness</td>
<td>110.8 million (2.7%)</td>
<td>75.5 million (2.9%)</td>
</tr>
<tr>
<td>Weight/resistance machine</td>
<td>36.3 million (1.5%)</td>
<td>21.8 million (1.7%)</td>
</tr>
<tr>
<td>Yoga</td>
<td>27.4 million (4.1%)</td>
<td>10.9 million (1.1%)</td>
</tr>
</tbody>
</table>
### 17.2 Individual Sports

Total participation (at least once) and core participation (varies by sport) in individual sports were as follows (change from previous year in parenthesis):

<table>
<thead>
<tr>
<th>Sport</th>
<th>Total</th>
<th>Core #</th>
<th>Core Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adventure racing</td>
<td>2.5 million (-15.7%)</td>
<td>2+</td>
<td>1.6 million (-15.0%)</td>
</tr>
<tr>
<td>Archery</td>
<td>7.8 million (-1.7%)</td>
<td>26+</td>
<td>1.2 million (-6.8%)</td>
</tr>
<tr>
<td>Bowling</td>
<td>45.5 million (-0.9%)</td>
<td>13+</td>
<td>9.6 million (-4.5%)</td>
</tr>
<tr>
<td>Boxing for competition</td>
<td>1.4 million (13.0%)</td>
<td>13+</td>
<td>199,000 (-3.1%)</td>
</tr>
<tr>
<td>Boxing for fitness</td>
<td>5.2 million (-0.3%)</td>
<td>13+</td>
<td>2.4 million (13.6%)</td>
</tr>
<tr>
<td>Golf</td>
<td>23.8 million (n/a)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Ice skating</td>
<td>10.0 million (-3.1%)</td>
<td>13+</td>
<td>1.5 million (-5.9%)</td>
</tr>
<tr>
<td>Martial arts</td>
<td>5.8 million (1.6%)</td>
<td>13+</td>
<td>3.8 million (0.9%)</td>
</tr>
<tr>
<td>Mixed martial arts (comp.)</td>
<td>1.0 million (-7.6%)</td>
<td>13+</td>
<td>280,000 (-9.6%)</td>
</tr>
<tr>
<td>Mixed martial arts (fitness)</td>
<td>2.4 million (-2.8%)</td>
<td>13+</td>
<td>1.1 million (-2.3%)</td>
</tr>
<tr>
<td>Roller skating (2x2 wheels)</td>
<td>6.3 million (-2.9%)</td>
<td>13+</td>
<td>1.2 million (-3.7%)</td>
</tr>
<tr>
<td>Roller skating (inline)</td>
<td>5.3 million (-2.1%)</td>
<td>13+</td>
<td>1.4 million (-6.9%)</td>
</tr>
<tr>
<td>Skateboarding</td>
<td>6.4 million (-0.9%)</td>
<td>26+</td>
<td>2.4 million (-3.0%)</td>
</tr>
<tr>
<td>Trail running</td>
<td>9.1 million (6.6%)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Triathlon (off-road)</td>
<td>1.9 million (10.2%)</td>
<td>2+</td>
<td>1.1 million (6.7%)</td>
</tr>
<tr>
<td>Triathlon (traditional/road)</td>
<td>2.2 million (-8.9%)</td>
<td>2+</td>
<td>1.4 million (11.4%)</td>
</tr>
</tbody>
</table>

### 17.3 Racquet Sports

Total participation (at least once) and core participation (varies by sport) in racquet sports were as follows (change from previous year in parenthesis):

<table>
<thead>
<tr>
<th>Sport</th>
<th>Total</th>
<th>Core #</th>
<th>Core Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Badminton</td>
<td>6.4 million (-12.6%)</td>
<td>13+</td>
<td>1.8 million (-9.8%)</td>
</tr>
<tr>
<td>Cardio tennis</td>
<td>2.2 million (4.6%)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Pickleball</td>
<td>3.1 million (11.3%)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Racquetball</td>
<td>3.6 million (-1.5%)</td>
<td>13+</td>
<td>1.1 million (-1.6%)</td>
</tr>
<tr>
<td>Squash</td>
<td>1.5 million (-3.7%)</td>
<td>8+</td>
<td>447,000 (2.2%)</td>
</tr>
<tr>
<td>Table tennis</td>
<td>16.0 million (-3.2%)</td>
<td>13+</td>
<td>4.2 million (-6.5%)</td>
</tr>
<tr>
<td>Tennis</td>
<td>17.7 million (-2.2%)</td>
<td>-</td>
<td>n/a</td>
</tr>
</tbody>
</table>

### 17.4 Team Sports

Total participation (at least once) and core participation (varies by sport) in team sports were as follows (change from previous year in parenthesis):

<table>
<thead>
<tr>
<th>Sport</th>
<th>Total</th>
<th>Core #</th>
<th>Core Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseball</td>
<td>15.6 million (6.0%)</td>
<td>13+</td>
<td>9.2 million (1.7%)</td>
</tr>
<tr>
<td>Basketball</td>
<td>23.4 million (4.7%)</td>
<td>13+</td>
<td>14.9 million (0.1%)</td>
</tr>
<tr>
<td>Cheerleading</td>
<td>3.8 million (-5.3%)</td>
<td>26+</td>
<td>1.7 million (-0.7%)</td>
</tr>
<tr>
<td>Field hockey</td>
<td>1.6 million (5.6%)</td>
<td>8+</td>
<td>700,000 (-5.3%)</td>
</tr>
</tbody>
</table>
• Football (flag): 6.6 million (6.1%) 13+ 3.0 million (11.7%)
• Football (touch): 5.6 million (-1.0%) 13+ 2.3 million (-3.6%)
• Football (tackle): 5.2 million (-4.7%) 26+ 3.1 million (-4.6%)
• Gymnastics: 4.8 million (-10.7%) 50+ 1.7 million (-7.5%)
• Ice hockey: 2.5 million (-5.7%) 13+ 1.3 million (-2.0%)
• Lacrosse: 2.2 million (3.9%) 13+ 1.0 million (9.8%)
• Paintball: 3.4 million (-8.1%) 8+ 1.1 million (2.4%)
• Roller hockey: 1.8 million (-4.9%) 13+ 415,000 (-15.5%)
• Rugby: 1.6 million (4.6%) 8+ 524,000 (14.0%)
• Soccer (indoor): 5.4 million (5.5%) 13+ 2.7 million (-1.0%)
• Soccer (outdoor): 11.9 million (-0.1%) 26+ 5.3 million (-5.9%)
• Softball (fast pitch): 2.3 million (-6.4%) 26+ 1.2 million (-2.9%)
• Softball (slow pitch): 7.3 million (-5.3%) 13+ 4.2 million (-2.1%)
• Swimming (team): 3.0 million (-10.7%) 50+ 1.3 million (-9.8%)
• Track and field: 4.2 million (1.1%) 26+ 2.1 million (-1.6%)
• Ultimate frisbee: 3.1 million (-14.9%) 13+ 856,000 (-7.6%)
• Volleyball (beach): 4.9 million (-9.9%) 13+ 1.4 million (-6.4%)
• Volleyball (court): 6.3 million (1.6%) 13+ 3.4 million (0.4%)
• Volleyball (grass): 3.5 million (-19.6%) 13+ 947,000 (-13.8%)
• Wrestling: 1.9 million (-1.4%) 26+ 717,000 (-8.4%)

17.5 Outdoor Sports

Total participation (at least once) and core participation (8 or more times) in outdoor sports were as follows (change from previous year in parenthesis):

<table>
<thead>
<tr>
<th>Activity</th>
<th>Total</th>
<th>Core #</th>
<th>Core Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Backpacking (overnight):</td>
<td>11.0 million (8.1)</td>
<td>8+</td>
<td>n/a</td>
</tr>
<tr>
<td>Bicycling - BMX:</td>
<td>3.4 million (9.9)</td>
<td>13+</td>
<td>1.4 million (2.2%)</td>
</tr>
<tr>
<td>Bicycling - mountain:</td>
<td>8.6 million (-0.1)</td>
<td>13+</td>
<td>4.2 million (-2.8%)</td>
</tr>
<tr>
<td>Bicycling - road/paved:</td>
<td>38.9 million (1.3%)</td>
<td>26+</td>
<td>18.7 million (-2.4%)</td>
</tr>
<tr>
<td>Birdwatching (&gt;¼ mile):</td>
<td>12.3 million (6.1%)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Camping (&lt;¼ mile):</td>
<td>26.3 million (-0.8%)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Camping (RV):</td>
<td>16.2 million (1.9%)</td>
<td>8+</td>
<td>6.8 million (-4.3%)</td>
</tr>
<tr>
<td>Climbing (sport/boulder):</td>
<td>2.1 million (n/a)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Climbing (indoor):</td>
<td>5.0 million (n/a)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Climbing (ice/mountaineering):</td>
<td>2.5 million (-9.4%)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Fishing (fly):</td>
<td>6.8 million (5.2%)</td>
<td>8+</td>
<td>2.3 million (3.1%)</td>
</tr>
<tr>
<td>Fishing (freshwater):</td>
<td>38.3 million (0.6%)</td>
<td>8+</td>
<td>18.4 million (3.1%)</td>
</tr>
<tr>
<td>Fishing (saltwater):</td>
<td>13.1 million (6.5%)</td>
<td>8+</td>
<td>5.4 million (7.3%)</td>
</tr>
<tr>
<td>Hiking (day):</td>
<td>44.9 million (6.6%)</td>
<td>-</td>
<td>n/a</td>
</tr>
<tr>
<td>Hunting (bow):</td>
<td>4.6 million (4.8%)</td>
<td>8+</td>
<td>2.0 million (0.5%)</td>
</tr>
<tr>
<td>Hunting (handgun):</td>
<td>3.2 million (-7.7%)</td>
<td>8+</td>
<td>1.0 million (-12.3%)</td>
</tr>
<tr>
<td>Hunting (rifle):</td>
<td>11.2 million (3.6%)</td>
<td>13+</td>
<td>2.8 million (-1.2%)</td>
</tr>
<tr>
<td>Hunting (shotgun):</td>
<td>8.6 million (3.4%)</td>
<td>8+</td>
<td>3.4 million (5.0%)</td>
</tr>
</tbody>
</table>
• Shooting (sport clays): 5.1 million (-7.2%) 8+ 1.5 million (-0.9%)
• Shooting (trap/skeet): 4.3 million (-6.5%) - n/a

17.6 Water Sports
Total participation (at least once) and core participation (8 or more times) in water sports were as follows (change from previous year in parenthesis):

<table>
<thead>
<tr>
<th>Activity</th>
<th>Total</th>
<th>Core</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boardsailing/windsurfing</td>
<td>1.6 million (-9.5%)</td>
<td>284,000 (-1.4%)</td>
</tr>
<tr>
<td>Canoeing</td>
<td>9.2 million (-8.2%)</td>
<td>n/a</td>
</tr>
<tr>
<td>Jet skiing (recreational)</td>
<td>5.4 million (-6.3%)</td>
<td>1.6 million (-9.1%)</td>
</tr>
<tr>
<td>Kayaking (recreational)</td>
<td>10.5 million (5.2%)</td>
<td>n/a</td>
</tr>
<tr>
<td>Kayaking (sea touring)</td>
<td>3.0 million (-5.4%)</td>
<td>n/a</td>
</tr>
<tr>
<td>Kayaking (white water)</td>
<td>2.5 million (-2.1%)</td>
<td>n/a</td>
</tr>
<tr>
<td>Rafting</td>
<td>3.5 million (1.5%)</td>
<td>n/a</td>
</tr>
<tr>
<td>Sailing</td>
<td>3.9 million (-3.0%)</td>
<td>1.3 million (-0.6%)</td>
</tr>
<tr>
<td>Scuba diving</td>
<td>2.9 million (-7.6%)</td>
<td>761,000 (-7.1%)</td>
</tr>
<tr>
<td>Snorkeling</td>
<td>8.4 million (-3.8%)</td>
<td>1.7 million (-6.2%)</td>
</tr>
<tr>
<td>Stand-up paddling</td>
<td>3.3 million (3.3%)</td>
<td>n/a</td>
</tr>
<tr>
<td>Surfing</td>
<td>2.7 million (-4.0%)</td>
<td>975,000 (-4.8%)</td>
</tr>
<tr>
<td>Wakeboarding</td>
<td>3.0 million (3.2%)</td>
<td>903,000 (1.0%)</td>
</tr>
<tr>
<td>Water skiing</td>
<td>3.6 million (-3.5%)</td>
<td>1.0 million (-3.0%)</td>
</tr>
</tbody>
</table>

17.7 Winter Sports
Total participation (at least once) in winter sports were as follows (change from previous year in parenthesis):

- Skiing, alpine/downhill: 9.9 million (6.6%)
- Skiing, cross-country: 5.1 million (9.0%)
- Skiing, freestyle: 5.4 million (15.5%)
- Sledding/saucer riding/tubing: 9.5 million (7.6%)
- Snowboarding: 7.6 million (-0.6%)
- Snowmobiling: 3.0 million (-9.5%)
- Snowshoeing: 3.7 million (5.0%)
- Telemarking, downhill: 2.5 million (-11.1%)

17.8 Market Resources
Sports & Fitness Industry Association (SFIA), 962 Wayne Avenue, Suite 300, Silver Spring, MD 20910. (301) 495-6321. (www.sfia.org)
18

HOW AMERICANS EAT

18.1 The U.S. Food Dollar

For several years now, more than 80% of meals have been sourced from home; fewer than 20% have been sourced from foodservice, and dollars are evenly split between the two.

According to the U.S. Department of Agriculture, Economic Research Service (www.ers.usda.gov), households allocate food spending as follows:

• Quick-service restaurants: 27%
• Full-service restaurants: 23%
• Complex ingredients: 18%
• Ready-to-eat food: 18%
• Ready-to-cook food: 8%
• Basic ingredients: 5%

“When Americans buy food, they devote most of their budget to convenience. Half of the average household’s food budget is devoted to the most convenient food of all – restaurant meals. Another 26% is spent on ready-to-eat or ready-to-cook foods. Only 5% of the food dollar is spent on basic ingredients.”

Demo Memo

18.2 Distribution Of Daily Food Consumption

According to the Healthy Eating Consumer Trend Report, by Technomic (www.technomic.com), 58% of consumers agree that it is important to eat healthfully and pay attention to nutrition. But a far lower percentage actually do so.

According to BMJ Open (http://bmjopen.bmj.com), daily food consumption in the
U.S. is distributed as follows:

- **Unprocessed or minimally processed food:** 32.6%
  - Meat and poultry: 7.9%
  - Fruit: 5.2%
  - Milk and plain yogurt: 5.1%
  - Grains: 2.8%
  - Potatoes and roots: 1.6%
  - Eggs: 1.4%
  - Pasta: 1.4%
  - Fish and seafood: 0.8%
  - Legumes: 0.8%
  - Vegetables: 0.7%
  - Other: 4.7%

- **Processed foods:** 9.4%
  - Cheese: 3.7%
  - Processed meat and fish: 1.2%
  - Pickles: 0.7%
  - Other: 3.8%

- **Ultra-processed foods:** 57.9%
  - Breads and cereal: 12.2%
  - Cake, ice cream, and other sweets: 12.3%
  - Soda and fruit drinks: 7.0%
  - Salty snacks: 4.6%
  - Frozen and packaged meals: 4.0%
  - Pizza: 3.5%
  - Sauces: 2.4%
  - Ultra-processed meat/fish: 2.4%
  - Milk-based drinks: 1.8%
  - Fries: 1.7%
  - Sandwiches: 1.4%
  - Soup: 0.8%
  - Other: 3.8%

According to the Office of Disease Prevention and Health Promotion (www.health.gov), the typical eating patterns of U.S. adults do not align with the federal Dietary Guidelines. About three-fourths of the population has an eating pattern that is low in vegetables, fruits, dairy, and oils. Most Americans exceed the recommendations for added sugars, saturated fats, and sodium. In addition, the eating patterns of many are too high in calories.

The USDA Economic Research Service reports fruit and vegetable consumption fell by 27 pounds per capita during the past decade, from 299 pounds per person to 272 pounds per person. Three items account for most of the decline: orange juice, potatoes, and head lettuce. Children (ages 2-to-19) and men (ages 20 or older) eat fewer vegetables while women are eating more vegetables (except for potatoes and...
tomatoes). Vegetable consumption (except potatoes) has also increased among the college educated.

“The standard American diet isn’t exactly a sterling example of healthy eating, and a new study in the journal *BMJ Open* suggests it may be worse than previously thought. When scientists surveyed a representative sample of more than 9,000 Americans, they found that nearly 60% of their calories came from ultra-processed foods like soft drinks, snacks, cakes, pizza, and frozen meals.”

*Time*

### 18.3 Dining Out

The Harris Poll ([www.theharrispoll.com](http://www.theharrispoll.com)) found that 90% of U.S. adults dine out at least once per month for lunch or dinner.

When asked the types of restaurants they visit in a typical month, responses were as follows:

- Quick-service restaurant chain (QSR): 64%
- Local casual-dining restaurant: 54%
- Casual-dining restaurant chain: 52%
- Local fine-dining restaurant: 18%
- Fine-dining restaurant chain: 9%

By demographic, dining-out experiences were as follows:

<table>
<thead>
<tr>
<th>Gender</th>
<th>QSR</th>
<th>LocalCasual</th>
<th>CasualChain</th>
<th>LocalFineDining</th>
<th>FineDining</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>62%</td>
<td>55%</td>
<td>54%</td>
<td>17%</td>
<td>9%</td>
</tr>
<tr>
<td>Male</td>
<td>66%</td>
<td>53%</td>
<td>50%</td>
<td>19%</td>
<td>8%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>QSR</th>
<th>LocalCasual</th>
<th>CasualChain</th>
<th>LocalFineDining</th>
<th>FineDining</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-to-35:</td>
<td>71%</td>
<td>52%</td>
<td>57%</td>
<td>21%</td>
<td>14%</td>
</tr>
<tr>
<td>36-to-47:</td>
<td>68%</td>
<td>51%</td>
<td>52%</td>
<td>20%</td>
<td>9%</td>
</tr>
<tr>
<td>48-to-66:</td>
<td>61%</td>
<td>55%</td>
<td>51%</td>
<td>14%</td>
<td>5%</td>
</tr>
<tr>
<td>67 and older:</td>
<td>51%</td>
<td>61%</td>
<td>45%</td>
<td>19%</td>
<td>7%</td>
</tr>
</tbody>
</table>
Family
• Children in HH: 73% 50% 56% 16% 13%
• No children in HH: 61% 55% 51% 18% 7%

Community
• Urban: 64% 50% 47% 23% 11%
• Suburban: 63% 56% 57% 19% 9%
• Rural: 67% 54% 47% 10% 5%

According to The NPD Group, consumers make 62 billion annual visits to restaurants, or 188 visits per capita. Quick-service restaurants (QSRs) represent 80% of total commercial foodservice visits.

Dine-in visits account for 39% of restaurant sector traffic, compared with take-out occasions, which account for 61% of traffic. Dine-in visits represent $223.4 billion dollars annually for the restaurant industry; off-premises visits represent $200.3 billion.

Forty-eight percent (48%) of dinner meals purchased from a restaurant are eaten at home as take-out.

18.4 Eating At Home

According to Demo Memo (July 2017), the frequency of preparing a hot meal at home is as follows:
• Less than daily: 22%
• Once a day: 30%
• Twice a day: 32%
• Three times a day: 15%

“Unlike recent generations, consumers today are shifting toward eating more dinners at home. The lower cost to eat at home and higher cost to eat at restaurants, combined with the ability to order and have delivered just about anything online, are among the reasons consumers are eating more at home.”

Nation’s Restaurant News, 11/27/17
According to *Eating Patterns In America 2017*, by The NPD Group, less than 30 minutes is spent for preparation and cooking time for 61% of dinners prepared at home. Eighteen percent (18%) of in-home meals in 2017 included at least one ready-to-eat item from foodservice, up from 15.5% in 2015.

“People want to eat at home, but they still need convenience. They’re not able to prepare scratch meals. As a result, the trend toward incorporating foodservice items from restaurants or retail into a ‘blended’ in-home dinner is on the rise. It’s clearly a generational thing; adults under age 40 [are] the primary consumers of the trend.”

David Portalatin, Analyst
The NPD Group
*Nation’s Restaurant News, 11/27/17*

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### 18.5 Snacking

On average, adults snack on about 1,100 occasions per year, a count which includes non-restaurant snacking as well as consumption at restaurants. Baby Boomers snack on 1,200 occasions per person annually; Millennials do so on 1,000 occasions, according to The NPD Group.

“Snacking may very well be the greatest Modern American pastime. Snacks account for 19% of all foodservice occasions. Snacking is a $56 billion sales opportunity in restaurants and retail foodservice combined. And unlike breakfast, lunch, and dinner dayparts, where traffic is fairly stagnant, snacking is growing at 7%.”

*Nation’s Restaurant News, 11/27/17*
Snack occasions account for about 12 billion visits to restaurants each year, according to The NPD Group (www.npd.com). Snack-eating places include a wide range of venues: bakeries, cupcake shops, doughnut shops, ice cream shops, juice bars, pastry shops, pretzel stands, smoothie bars, and more.

Although the snack sector is driven primarily by prepared and packaged items, fresh whole foods like fruits are found to be the most popular snack food of all. In fact, fresh fruit is the top snack food consumed in the United States and also the fastest-growing, according to Snacking in America, a report by The NPD Group. Fresh fruits are consumed in 10 more snack occasions a year than chocolate – the second-most popular snack food – and 25 more occasions a year than the third-most popular snack item, potato chips.

Snacking In America found a third of snack/appetizer items consumed for or instead of lunch or dinner are from the savory snack category. Over a third of snacks consumed after dinner are sweet. Over 40% of snacks carried from home and eaten at school, work, in the car, or at other locations are “better-for-you.”

The study also found more Americans to be consuming less during main meal times (i.e. breakfast, lunch, dinner) while increasing between-meal snack occasions. Ultimately, consumers are redefining completely what is a snack and when is a snack occasion.
19

AWAY FROM HOME

19.1 Overview

According to Nielsen (www.nielsen.com), the following are percentages of the U.S. population (age 12 and older) that visit various venues each month:

<table>
<thead>
<tr>
<th>Venue</th>
<th>Pct.</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airports:</td>
<td>21%</td>
<td>54 million</td>
</tr>
<tr>
<td>Bars:</td>
<td>29%</td>
<td>65 million</td>
</tr>
<tr>
<td>Coffeehouses or sandwich shops:</td>
<td>50%</td>
<td>130 million</td>
</tr>
<tr>
<td>Convenience stores:</td>
<td>72%</td>
<td>187 million</td>
</tr>
<tr>
<td>Drug stores:</td>
<td>69%</td>
<td>179 million</td>
</tr>
<tr>
<td>Fast food or casual dining restaurants:</td>
<td>79%</td>
<td>204 million</td>
</tr>
<tr>
<td>Gas stations:</td>
<td>88%</td>
<td>227 million</td>
</tr>
<tr>
<td>Grocery stores:</td>
<td>90%</td>
<td>232 million</td>
</tr>
<tr>
<td>Health clubs:</td>
<td>22%</td>
<td>86 million</td>
</tr>
<tr>
<td>Large retail or department stores:</td>
<td>72%</td>
<td>186 million</td>
</tr>
<tr>
<td>Movie theaters:</td>
<td>41%</td>
<td>107 million</td>
</tr>
<tr>
<td>Public transportation (bus, taxicab, train):</td>
<td>27%</td>
<td>69 million</td>
</tr>
<tr>
<td>Shopping malls:</td>
<td>65%</td>
<td>169 million</td>
</tr>
<tr>
<td>Stadiums and arenas:</td>
<td>20%</td>
<td>51 million</td>
</tr>
</tbody>
</table>

The following sections provide a demographic profile of visitors to each of these outlets. (note: Education and Household Composition categories are based on adults ages 18 and older; other categories are based on those ages 12 and older.)

19.2 Airports

Gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Pct.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female:</td>
<td>45%</td>
</tr>
<tr>
<td>Male:</td>
<td>55%</td>
</tr>
</tbody>
</table>

Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Pct.</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-to-17:</td>
<td>11%</td>
</tr>
<tr>
<td>18-to-24:</td>
<td>9%</td>
</tr>
<tr>
<td>25-to-34:</td>
<td>22%</td>
</tr>
<tr>
<td>35-to-44:</td>
<td>17%</td>
</tr>
</tbody>
</table>
• 45-to-54: 20%
• 55-to-64: 14%
• 65 and older: 8%

Race/Ethnicity
• African American: 14%
• Asian American/other: 10%
• Caucasian: 59%
• Hispanic: 17%

Annual Household Income
• Under $25,000: 11%
• $25,000 to $49,999: 16%
• $50,000 to $99,999: 46%
• $100,000 and above: 27%

Education
• Four-year college degree or higher: 63%

Household Composition
• Have children under age 18 living at home: 34%

19.3 Bars
Gender
• Female: 33%
• Male: 67%

Age
• 12-to-20: n/a
• 21-to-24: 21%
• 25-to-34: 26%
• 35-to-44: 26%
• 45-to-54: 13%
• 55-to-64: 9%
• 65 and older: 5%

Race/Ethnicity
• African American: 11%
• Asian American/other: 8%
• Caucasian: 62%
• Hispanic: 19%
Annual Household Income
• Under $25,000: 23%
• $25,000 to $49,999: 28%
• $50,000 to $99,999: 37%
• $100,000 and above: 14%

Education
• Four-year college degree or higher: 51%

Household Composition
• Have children under age 18 living at home: 39%

19.4 Coffeehouses And Sandwich Shops

Gender
• Female: 47%
• Male: 53%

Age
• 12-to-17: 14%
• 18-to-24: 16%
• 25-to-34: 20%
• 35-to-44: 19%
• 45-to-54: 13%
• 55-to-64: 12%
• 65 and older: 6%

Race/Ethnicity
• African American: 19%
• Asian American/other: 9%
• Caucasian: 55%
• Hispanic: 17%

Annual Household Income
• Under $25,000: 24%
• $25,000 to $49,999: 21%
• $50,000 to $99,999: 33%
• $100,000 and above: 22%

Education
• Four-year college degree or higher: 46%
Household Composition
• Have children under age 18 living at home: 44%

19.5 Convenience Stores

Gender
• Female: 43%
• Male: 57%

Age
• 12-to-17: 17%
• 18-to-24: 14%
• 25-to-34: 18%
• 35-to-44: 22%
• 45-to-54: 14%
• 55-to-64: 10%
• 65 and older: 6%

Race/Ethnicity
• African American: 16%
• Asian American/other: 6%
• Caucasian: 59%
• Hispanic: 17%

Annual Household Income
• Under $25,000: 29%
• $25,000 to $49,999: 26%
• $50,000 to $99,999: 33%
• $100,000 and above: 13%

Education
• Four-year college degree or higher: 41%

Household Composition
• Have children under age 18 living at home: 51%

19.6 Drug Stores

Gender
• Female: 54%
• Male: 46%
Age
- 12-to-17: 10%
- 18-to-24: 16%
- 25-to-34: 19%
- 35-to-44: 15%
- 45-to-54: 18%
- 55-to-64: 11%
- 65 and older: 11%

Race/Ethnicity
- African American: 19%
- Asian American/other: 4%
- Caucasian: 59%
- Hispanic: 18%

Annual Household Income
- Under $25,000: 29%
- $25,000 to $49,999: 28%
- $50,000 to $99,999: 30%
- $100,000 and above: 13%

Education
- Four-year college degree or higher: 43%

Household Composition
- Have children under age 18 living at home: 43%

19.7 Fast Food And Casual Dining Restaurants

Gender
- Female: 44%
- Male: 56%

Age
- 12-to-17: 13%
- 18-to-24: 15%
- 25-to-34: 17%
- 35-to-44: 19%
- 45-to-54: 16%
- 55-to-64: 11%
- 65 and older: 10%
Race/Ethnicity
- African American: 19%
- Asian American/other: 7%
- Caucasian: 60%
- Hispanic: 15%

Annual Household Income
- Under $25,000: 27%
- $25,000 to $49,999: 26%
- $50,000 to $99,999: 29%
- $100,000 and above: 17%

Education
- Four-year college degree or higher: 40%

Household Composition
- Have children under age 18 living at home: 42%

19.8 Gas Stations

Gender
- Female: 46%
- Male: 54%

Age
- 12-to-17: 13%
- 18-to-24: 13%
- 25-to-34: 18%
- 35-to-44: 21%
- 45-to-54: 19%
- 55-to-64: 10%
- 65 and older: 6%

Race/Ethnicity
- African American: 18%
- Asian American/other: 7%
- Caucasian: 59%
- Hispanic: 17%

Annual Household Income
- Under $25,000: 19%
- $25,000 to $49,999: 26%
- $50,000 to $99,999: 33%
- $100,000 and above: 22%

**Education**
- Four-year college degree or higher: 46%

**Household Composition**
- Have children under age 18 living at home: 50%

### 19.9 Grocery Stores

**Gender**
- Female: 49%
- Male: 51%

**Age**
- 12-to-17: 12%
- 18-to-24: 14%
- 25-to-34: 17%
- 35-to-44: 19%
- 45-to-54: 17%
- 55-to-64: 10%
- 65 and older: 11%

**Race/Ethnicity**
- African American: 14%
- Asian American/other: 8%
- Caucasian: 64%
- Hispanic: 14%

**Annual Household Income**
- Under $25,000: 26%
- $25,000 to $49,999: 29%
- $50,000 to $99,999: 30%
- $100,000 and above: 15%

**Education**
- Four-year college degree or higher: 40%

**Household Composition**
- Have children under age 18 living at home: 44%
19.10  Health Clubs

Gender
• Female: 51%
• Male: 49%

Age
• 12-to-17: 13%
• 18-to-24: 21%
• 25-to-34: 17%
• 35-to-44: 19%
• 45-to-54: 15%
• 55-to-64: 10%
• 65 and older: 7%

Race/Ethnicity
• African American: 12%
• Asian American/other: 10%
• Caucasian: 63%
• Hispanic: 15%

Annual Household Income
• Under $25,000: 9%
• $25,000 to $49,999: 16%
• $50,000 to $99,999: 47%
• $100,000 and above: 28%

Education
• Four-year college degree or higher: 67%

Household Composition
• Have children under age 18 living at home: 36%

19.11  Large Retail or Department Stores

Gender
• Female: 46%
• Male: 54%

Age
• 12-to-17: 11%
• 18-to-24: 16%
• 25-to-34: 16%
• 35-to-44: 22%
• 35-to-44: 22%
• 45-to-54: 16%
• 55-to-64: 9%
• 65 and older: 10%

Race/Ethnicity
• African American: 15%
• Asian American/other: 6%
• Caucasian: 65%
• Hispanic: 14%

Annual Household Income
• Under $25,000: 21%
• $25,000 to $49,999: 30%
• $50,000 to $99,999: 33%
• $100,000 and above: 17%

Education
• Four-year college degree or higher: 41%

Household Composition
• Have children under age 18 living at home: 42%

19.12  Movie Theaters

Gender
• Female: 46%
• Male: 54%

Age
• 12-to-17: 21%
• 18-to-24: 18%
• 25-to-34: 21%
• 35-to-44: 16%
• 45-to-54: 12%
• 55-to-64: 9%
• 65 and older: 4%

Race/Ethnicity
• African American: 15%
• Asian American/other: 8%
• Caucasian: 62%
• Hispanic: 15%
Annual Household Income
- Under $25,000: 19%
- $25,000 to $49,999: 27%
- $50,000 to $99,999: 39%
- $100,000 and above: 15%

Education
- Four-year college degree or higher: 50%

Household Composition
- Have children under age 18 living at home: 42%

19.13 Public Transportation (bus, taxicab, train)

Gender
- Female: 48%
- Male: 52%

Age
- 12-to-17: 4%
- 18-to-24: 20%
- 25-to-34: 23%
- 35-to-44: 17%
- 45-to-54: 17%
- 55-to-64: 11%
- 65 and older: 8%

Race/Ethnicity
- African American: 20%
- Asian American/other: 12%
- Caucasian: 50%
- Hispanic: 18%

Annual Household Income
- Under $25,000: 23%
- $25,000 to $49,999: 26%
- $50,000 to $99,999: 30%
- $100,000 and above: 21%

Education
- Four-year college degree or higher: 43%
Household Composition
• Have children under age 18 living at home: 43%

19.14 Shopping Malls
Gender
• Female: 47%
• Male: 53%

Age
• 12-to-17: 16%
• 18-to-24: 18%
• 25-to-34: 15%
• 35-to-44: 20%
• 45-to-54: 14%
• 55-to-64: 8%
• 65 and older: 9%

Race/Ethnicity
• African American: 20%
• Asian American/other: 7%
• Caucasian: 56%
• Hispanic: 17%

Annual Household Income
• Under $25,000: 23%
• $25,000 to $49,999: 25%
• $50,000 to $99,999: 33%
• $100,000 and above: 19%

Education
• Four-year college degree or higher: 43%

Household Composition
• Have children under age 18 living at home: 44%

19.15 Stadiums And Arenas
Gender
• Female: 41%
• Male: 59%
### Age
- 12-to-17: 16%
- 18-to-24: 18%
- 25-to-34: 20%
- 35-to-44: 20%
- 45-to-54: 15%
- 55-to-64: 7%
- 65 and older: 5%

### Race/Ethnicity
- African American: 11%
- Asian American/other: 10%
- Caucasian: 71%
- Hispanic: 8%

### Annual Household Income
- Under $25,000: 14%
- $25,000 to $49,999: 26%
- $50,000 to $99,999: 35%
- $100,000 and above: 25%

### Education
- Four-year college degree or higher: 56%

### Household Composition
- Have children under age 18 living at home: 33%
20

WORK

20.1 The American Workforce

According to the Bureau of Labor Statistics (BLS, www.bls.gov), the U.S. labor force count (ages 16 and older) was 160.32 million people at year-end 2017. Of these people, 153.34 million were employed and 6.98 million were not employed. Among those employed, 150.88 million were in non-agricultural sectors and 2.45 million worked in the agricultural industry. In 2017, 7.54 million people held more than one job. Among those ages 16 and older, 94.76 million were not in the labor force.

By type of occupation, the workforce at year-end 2017 was as follows:

- Management, business, and financial operations occupations: 60.90 million
- Professional and related occupations: 35.52 million
- Sales and office occupations: 33.57 million
- Service occupations: 26.75 million
- Production, transportation, and material moving occupations: 17.93 million
- Natural resources, construction, and maintenance: 14.19 million

The top 10 occupations, ranked by number employed, are as follows (source: Employment By Detailed Occupation, BLS):

- Drivers/truck drivers: 3.51 million
- Elementary and middle school teachers: 3.27 million
- Supervisors of retail sales workers: 3.27 million
- Retail salespersons: 3.23 million
- Registered nurses: 3.16 million
- Secretaries and administrative assistants: 2.77 million
- Customer service representatives: 2.49 million
- Building cleaning workers: 2.31 million
- Cooks: 2.08 million
- Waitstaff: 2.01 million

Median weekly earnings of the nation’s 113.27 million full-time wage and salary workers were $860 in the fourth quarter of 2017. Median weekly earnings for men and women were $941 and $770, respectively.

The federal minimum wage is $7.25 per hour. Nationally, 1.82 million workers are paid minimum wage or less. The following is a profile of minimum-wage workers:

- Percent who work full-time: 35.5%
- Percent with college experience: 42.2%
In 2017, 15.0 million people, or 10.1% of total U.S. workers, were self-employed. The self-employment rate – the proportion of total employment made up of self-employed workers – has trended down over the past two decades. In 1994, the self-employment rate was 12.1%.

### 20.2 Time Spent Working

The American Time Use Survey (ATUS, www.bls.gov/tus), published in June 2018 by the Bureau of Labor Statistics (BLS) and assessed in Chapter 13 of this handbook, reported that 42.0% of adults of all ages worked in 2017. Those who worked spent an average of 7.69 hours per week working or engaged in work-related activities. By gender, these figures are as follows:

<table>
<thead>
<tr>
<th>Pct. Who Work</th>
<th>Avg. Per Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female: 36.1%</td>
<td>7.25 hours</td>
</tr>
<tr>
<td>Male: 48.3%</td>
<td>8.04 hours</td>
</tr>
</tbody>
</table>

ATUS provided the following profile of workers:

- Far more people worked on weekdays than on weekend days: 82% of employed persons worked on an average weekday, compared with 33% on an average weekend day.
- On the days they worked, 83% of employed persons did some or all of their work at their workplace, and 23% did some or all of their work at home. Workers spent more time working at the workplace than at home, 8.0 hours compared with 3.1 hours.
- Multiple jobholders were more likely to work on an average weekday than were single jobholders, 92% compared with 81%. They were more also likely to work on an average weekend day than were single jobholders, 57% compared with 30%.
- Self-employed workers were nearly three times more likely than wage and salary workers to have done some work at home on days worked, 56% compared with 20%.
- On the days they worked, 46% of employed people age 25 and over with a bachelor’s degree or higher did some work at home, compared with 12% of those with less than a high school diploma.

### 20.3 Job Satisfaction

Annual surveys by Gallup (www.gallup.com) ask working people about satisfaction with their job. In 2017, responses were as follows:
• Completely satisfied: 52%
• Somewhat satisfied: 40%
• Somewhat dissatisfied: 6%
• Completely dissatisfied: 1%

The percentages of workers somewhat or completely satisfied with their jobs have been as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>86%</td>
</tr>
<tr>
<td>2006</td>
<td>90%</td>
</tr>
<tr>
<td>2007</td>
<td>94%</td>
</tr>
<tr>
<td>2008</td>
<td>90%</td>
</tr>
<tr>
<td>2009</td>
<td>87%</td>
</tr>
<tr>
<td>2010</td>
<td>87%</td>
</tr>
<tr>
<td>2011</td>
<td>83%</td>
</tr>
<tr>
<td>2012</td>
<td>89%</td>
</tr>
<tr>
<td>2013</td>
<td>85%</td>
</tr>
<tr>
<td>2014</td>
<td>89%</td>
</tr>
<tr>
<td>2015</td>
<td>86%</td>
</tr>
<tr>
<td>2016</td>
<td>91%</td>
</tr>
<tr>
<td>2017</td>
<td>92%</td>
</tr>
</tbody>
</table>

Survey participants in 2017 said they were satisfied with various aspects of their job as follows:

- Physical safety of workplace: 95%
- Relations with coworkers: 95%
- Flexibility of hours: 91%
- Job security: 91%
- Amount of work required: 86%
- Boss or immediate supervisor: 81%
- Recognition for work accomplishments: 81%
- Amount of vacation time: 79%
- Compensation: 78%
- Chances for promotion: 73%
- On-the-job stress: 69%
- Retirement plan: 68%
- Health insurance benefits: 67%

20.4 Working At Home

According to a recent study published in the *American Sociological Review*, nearly half of American workers bring work home with them regularly.

The U.S. Bureau of Labor Statistics estimates that 4.2 million adults are homeworkers; about 65% of these people work full-time at home. Fifty-eight percent (58%) of stay-at-home-workers run their own business and 35% telecommute, working for private companies or nonprofits located elsewhere.
“As communication and information technologies advance, we are seeing that workers are increasingly able to perform work at home.”

Peter J. Mateyka, Survey Statistician
U.S. Census Bureau

People who work exclusively from home have a median household income of $74,000, compared with $65,600 for on-site workers. Those who work both on-site and from home earn an average of $96,300.

Metropolitan areas in the southeast, southwest, and west have the largest share of home-workers, according to the Census Bureau. The following are the metropolitan areas with the highest share of people who work from home:

- Boulder, CO: 10.9%
- Medford, OR: 8.4%
- Santa Fe, NM: 8.3%
- Kingston, NY: 8.1%
- Santa Rosa, CA: 7.9%
- Mankato, MN: 7.7%
- Prescott, AZ: 7.6%
- St. Cloud, MN: 7.6%
- Athens, GA: 7.5%
- Austin, TX: 7.3%

The Harris Poll surveyed employed adults about working at home. Thirty-four percent (34%) said they worked at home at least part of the time. The extent of working at home was as follows:

- Work at home: 34%
  - Work primarily or exclusively from home: 9%
  - Spend about half of working time at home: 8%
  - Less than half my time working from home: 17%
- Do not currently work from home at all: 66%

Participants in the Harris Poll had the following opinions about working at home (multiple responses allowed):

- Working from home provides flexibility: 90%
- Working from home enables employees to balance work and family needs: 85%
- Working together in an office setting adds to team camaraderie: 84%
- Some of the best ideas or decisions can result from impromptu, in-person meetings and discussions: 83%
The option of working from home is a significant job perk: 83%
Working in an office setting improves communication/collaboration: 81%
Working from home increases productivity and work output: 64%
The option to telecommute has/would have an impact on my decision to take or stay at a job: 61%
Working from home hurts speed and work quality: 35%

20.5 Gig Work
According to Gig Work, Online Selling, And Home Sharing, by Pew Research Center, 24% of U.S. adults earn money in the digital commerce, or “gig,” economy. Activities are as follows:
- Selling goods online (such as eBay): 18%
- Selling services/labor through a digital platform (such as Uber): 8%
- Renting out property on a home-sharing site (such as Airbnb): 1%

Among those earning money by selling goods online, types of goods sold were as follows (percentage of U.S. adults):
- Used/second-hand goods: 14%
- Handmade items: 2%
- Consumer goods: 2%
- Other: 3%

Types of services sold among those earning money in the online gig economy are as follows (percentage of U.S. adults):
- Online tasks (surveys, data entry, etc.): 5%
- Ride hailing: 2%
- Shopping/delivery: 1%
- Cleaning/laundry: 1%
- Other: 2%

Demographics of adults who sell online or provide gig services are as follows (percentage of U.S. adults):

<table>
<thead>
<tr>
<th>Age</th>
<th>Sell Online</th>
<th>Provide Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-to-29:</td>
<td>23%</td>
<td>16%</td>
</tr>
<tr>
<td>30-to-49:</td>
<td>27%</td>
<td>10%</td>
</tr>
<tr>
<td>50-to-64:</td>
<td>12%</td>
<td>4%</td>
</tr>
<tr>
<td>65 and older</td>
<td>7%</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Sell Online</th>
<th>Provide Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black:</td>
<td>11%</td>
<td>14%</td>
</tr>
<tr>
<td>Latino:</td>
<td>16%</td>
<td>11%</td>
</tr>
<tr>
<td>White:</td>
<td>20%</td>
<td>5%</td>
</tr>
</tbody>
</table>

CONSUMER BEHAVIOR 2019-2020
Income
- Less than $30,000: 13% 10%
- $30,000 to $75,000: 22% 8%
- More than $75,000: 22% 4%

Education
- High school: 12% 9%
- Some college: 21% 9%
- College graduate: 24% 6%

20.6 Market Resources


Work and The Workplace, Gallup. (www.gallup.com/poll/1720/work-work-place.aspx)
21

USE OF TECHNOLOGY

21.1 Market Assessment
The Consumer Technology Association (CTA; www.cta.tech) estimates the total U.S. retail consumer electronics (CE) market as follows:

- 2012: $264 billion
- 2013: $295 billion
- 2014: $308 billion
- 2015: $315 billion
- 2016: $318 billion
- 2017: $339 billion
- 2018: $351 billion

21.2 Household Ownership Of CE Products
The 20th Annual Household CE Ownership and Market Potential Study, published in April 2018 by the CTA, reported the technology ownership by U.S. households at year-end 2017 as follows (percentage of households owning devices):

- Televisions: 96%
- Smartphones: 87%
- Laptop computers: 72%
- Digital streaming device: 45%
- Smart speakers: 22%
- Smartwatches: 18%
- Virtual reality headsets: 11%
- Drones: 10%

Next-generation screen technologies, such as large-screen 4K Ultra-HD TVs, saw the biggest gain in household ownership in 2017, climbing 15% year-over-year to 31% of U.S. households.

In 2017, 19% of U.S. households owned at least one TV with a 60-inch or larger screen, according to the CTA.

21.3 Ownership Of Cellphones And Smartphones
A February 2018 study by Pew Research Group (www.pewresearch.org) reported that 95% of U.S. adults owned a cellphone. Seventy-seven percent (77%)
owned a smartphone, an increase from 35% in 2011. Cellphone and smartphone ownership in 2018, by age, was as follows:

- 18-to-29: 100% 94%
- 30-to-49: 98% 89%
- 50-to-64: 94% 73%
- 65 and older: 85% 46%

### 21.4 Ownership Of Computers

Pew Research Group reported ownership of computers as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Laptop/Desktop</th>
<th>Tablet</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>75%</td>
<td>40%</td>
</tr>
<tr>
<td>2015</td>
<td>73%</td>
<td>45%</td>
</tr>
<tr>
<td>2016</td>
<td>74%</td>
<td>48%</td>
</tr>
<tr>
<td>2017</td>
<td>78%</td>
<td>51%</td>
</tr>
<tr>
<td>2018</td>
<td>73%</td>
<td>53%</td>
</tr>
</tbody>
</table>

According to the U.S. Energy Information Administration (www.eia.gov), the average U.S. household owns 1.4 laptops, or 0.48 per household member. By age of householder, laptop ownership is as follows:

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Per Household</th>
<th>Per Household</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-to-24</td>
<td>1.5</td>
<td>0.52</td>
</tr>
<tr>
<td>25-to-34</td>
<td>1.5</td>
<td>0.51</td>
</tr>
<tr>
<td>35-to-44</td>
<td>1.4</td>
<td>0.40</td>
</tr>
<tr>
<td>45-to-54</td>
<td>1.4</td>
<td>0.49</td>
</tr>
<tr>
<td>55-to-64</td>
<td>1.0</td>
<td>0.48</td>
</tr>
<tr>
<td>65-to-74</td>
<td>0.8</td>
<td>0.42</td>
</tr>
<tr>
<td>75 and older</td>
<td>0.5</td>
<td>0.29</td>
</tr>
</tbody>
</table>

According to the National Telecommunications and Information Administration (www.ntia.doc.gov), 30% of adults used desktop computers at year-end 2017, a drop from 45% that did so in 2011.

### 21.5 Use Of Digital Voice Assistants

According to Pew Research Center, 46% of adults used digital voice assistants at year-end 2017. Penetration was 55% among those ages 50 and younger and 37% for those older than age 50.

Digital voice assistant use, by device, was as follows:

- Smartphone: 42%
- Computer or tablet: 14%
- Stand-alone device: 8%
- Other device: 3%
When users of digital voice assistants were asked why they use the technology, responses were as follows (percentage of respondents):

<table>
<thead>
<tr>
<th>Major Reason</th>
<th>Minor Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lets me use device without my hands:</td>
<td>55%</td>
</tr>
<tr>
<td>It is fun:</td>
<td>23%</td>
</tr>
<tr>
<td>Spoken language feels more natural than typing:</td>
<td>22%</td>
</tr>
<tr>
<td>It is easier for children to use:</td>
<td>14%</td>
</tr>
</tbody>
</table>

“Despite this being the early days for digital voice assistants, they are already remarkably popular.”

Demo Memo, 12/15/17

The use of digital voice assistants for shopping is assessed in Chapter 28.

21.6 Impact Of Technology

The Harris Poll (www.theharrispoll.com) found adults are divided on how technology impacts the way we live our lives. On the one hand, 71% say that technology has improved the overall quality of their lives, and 68% believe that it encourages people to be more creative. But at the same time, a strong majority of adults also believe technology is creating a lazy society (73%), has become too distracting (73%), is corrupting interpersonal communications (69%), and is having a negative impact on literacy (59%).

By generation, adults feel that technology has a positive affect on their lives in the following areas:

<table>
<thead>
<tr>
<th>Ability to learn new skills:</th>
<th>Millennials</th>
<th>Gen Xers</th>
<th>Boomers</th>
<th>Seniors</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationships with friends:</td>
<td>72%</td>
<td>59%</td>
<td>60%</td>
<td>56%</td>
<td>63%</td>
</tr>
<tr>
<td>Ability to live life the way they want:</td>
<td>53%</td>
<td>43%</td>
<td>39%</td>
<td>40%</td>
<td>45%</td>
</tr>
<tr>
<td>Happiness:</td>
<td>52%</td>
<td>42%</td>
<td>37%</td>
<td>38%</td>
<td>43%</td>
</tr>
<tr>
<td>Social life:</td>
<td>57%</td>
<td>42%</td>
<td>30%</td>
<td>29%</td>
<td>42%</td>
</tr>
<tr>
<td>Relationships with family:</td>
<td>46%</td>
<td>36%</td>
<td>33%</td>
<td>27%</td>
<td>37%</td>
</tr>
</tbody>
</table>

21.7 Market Resources

Consumer Technology Association, 1919 South Eads Street, Arlington, VA 22202. (866) 858-1555. (www.cta.tech)
22

USE OF TRANSPORTATION

22.1 Overview

According to the Transportation Statistics Annual Report 2017, published in May 2018 by the Bureau of Transportation Statistics (BTS, www.bts.gov), the average person travels about 17,500 miles per year using all modes of transportation, except bicycles and walking. Nearly four-fifths of person-miles were in cars or other personal vehicles, while domestic air travel accounted for 11%. U.S. residents and foreign visitors travel about 5.6 trillion miles within the United States each year.

The U.S. transportation infrastructure includes over 4.2 million miles of roads, nearly 138,000 miles of railroads, over 25,000 miles of navigable waterways, more than 5,000 public use airports, and 3,155 transit stations. The U.S. transportation infrastructure is valued at approximately $7.7 trillion, according to the BTS.

22.2 Market Assessment

According to the Consumer Expenditure Survey, published by the Bureau of Labor Statistics (BLS, www.bls.gov) in April 2018, average spending per household for transportation in 2017 was $9,049 per household. In total, consumers spent $1.17 trillion for transportation in 2017. The bulk of this spending was for purchase and operation of automotive vehicles. Transportation spending by businesses is not included in this figure.

Spending by consumers for public and other transportation was $80.67 billion, or $623 per household.

22.3 Travel To Work

According to the American Time Use Survey (www.bls.gov/tus), published in June 2018 by the Bureau of Labor Statistics (BLS), working adults spend 0.81 hours of their day traveling related to work. As of May 2018, the U.S. workforce count (ages 16 and older) was 160.32 million people, according to the BLS.

The American Community Survey, published in February 2018 by the Census Bureau, reported travel to work in 2016, and, for comparison, in 2006, as follows:

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drive self</td>
<td>76.3%</td>
<td>76.0%</td>
</tr>
<tr>
<td>Carpool</td>
<td>9.0%</td>
<td>10.7%</td>
</tr>
<tr>
<td>Public transportation</td>
<td>5.1%</td>
<td>4.8%</td>
</tr>
</tbody>
</table>
22.4 Personal Travel

Personal travel not related to work accounts for about 74.8% of total daily person-miles of travel. People on average devoted about 30.3% of their person-miles of travel for social purposes and recreation. Another 29.6% of person-miles of travel were divided about equally between shopping and running family or personal errands. Travel related to school and church accounted for 6.2% of person-miles of travel.

According to the Bureau of Transportation Statistics, social/recreational activities, family/personal errands, and shopping account for nearly 60% of household travel and 70% of household trips. U.S. households averaged about 9.6 trips per day, with the average trip slightly under 10 miles in length.

The American Time Use Survey (June 2018) reported personal travel per day as follows:

- Related to purchasing goods and services: 0.27 hour
- Related to leisure and sports: 0.21 hour
- Related to eating and drinking: 0.11 hour
- Related to caring for/helping household members: 0.08 hour
- Related to caring for/helping non-household members: 0.06 hour
- Related to household activities: 0.05 hour
- Related to organizational, civic, religious activities: 0.04 hour
- Related to education: 0.03 hour
- Total: 0.85 hour
22.5 Driving

The Federal Highway Administration (FHWA, www.fhwa.dot.gov) estimates that Americans drove 3.25 trillion miles in 2017, a 2.5% increase from the previous year.

Auto travel is an integral part of the travel industry, with approximately 1.7 billion person-trips (84% of all U.S. domestic person-trips) being taken by car, truck, camper/RV, or rental car, according to the U.S. Travel Association (USTA, www.ustravel.org).

The Federal Highway Administration reported that the average American driver logs 13,476 miles each year. By age and gender, average mileage by licensed drivers was as follows:

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Men</th>
<th>Women</th>
<th>Avg. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-to-19</td>
<td>8,206</td>
<td>6,873</td>
<td>7,624</td>
</tr>
<tr>
<td>20-to-34</td>
<td>17,976</td>
<td>12,004</td>
<td>15,098</td>
</tr>
<tr>
<td>35-to-54</td>
<td>18,858</td>
<td>11,464</td>
<td>15,291</td>
</tr>
<tr>
<td>55-to-64</td>
<td>15,859</td>
<td>7,780</td>
<td>11,972</td>
</tr>
<tr>
<td>65 and older</td>
<td>10,304</td>
<td>4,785</td>
<td>7,646</td>
</tr>
<tr>
<td>Average</td>
<td>16,550</td>
<td>10,142</td>
<td>13,476</td>
</tr>
</tbody>
</table>

A May 2018 survey by Gallup (www.gallup.com) asked adults if they personally enjoyed driving. Responses were as follows:

- A great deal: 34%
- Moderately: 44%
- Not much: 13%
- Not at all: 8%

According to the PIRG Educational Fund (www.uspirgedfund.org), 67% of Americans ages 16-to-24 have a driver’s license, the lowest level in roughly a half-century. Among adults older than age 24, 87% have a driver’s license. Americans of all ages have reduced their driving. Since 2001, the total distance Americans drove fell by about 1% – the U.S. population grew by about 10% during those years. Among the lower percentage of youth and young adults who drive, a weak economy, growing urban populations, and rising fuel prices contributed to the decline.

According to The Media Audit (www.themediaaudit.com), 15.8% of adults are high-mileage drivers, driving more than 350 miles in a typical week. Among high-mileage drivers, 45% earn more than $75,000 in household income, a figure that is 46% higher when compared to the typical U.S. adult. Further, 29.2% of high mileage drivers earn more than $100,000 in income, compared to 18.8% of all U.S. adults who fall into the same income category.

The following metropolitan areas have the highest percentages of high-mileage drivers:

- Charlotte, NC: 22.4%
- San Antonio, TX: 21.5%
- Columbia-Jefferson City, MO: 21.5%
- Little Rock, AR: 21.2%
- Columbia, SC: 21.0%
Edison Research (www.edisonresearch.com) reported that 90% of commuters listen to traditional AM/FM radio in their car on the way to work. Commuters spend an average of 87 minutes each day listening to audio in their cars. While most commute time is spent listening to radio, 54% listen to their own digital music files and 54% stream Internet radio some of the time. Given only one choice of audio media, 43% would choose traditional AM/FM radio. Among those who have ever listened to streaming Internet radio during their commute, 28% would stream while 25% would listen to traditional AM/FM radio.

22.6 Vehicle Ownership

According to the Bureau of Transportation Statistics, there are 255.8 million personal vehicles – automobiles, SUVs, vans, and pickup trucks – in operation in the United States. There are about 796 motor vehicles for every 1,000 people in the U.S., by far the highest per capita vehicle ownership in the world. There are 8.2 million motorcycles.

According to Pew Research Center (www.pewresearch.org), 88% of all households own or lease at least one vehicle, the same percentage as in 2001. However, among households headed by a person age 18-to-24, vehicle ownership dropped from 72% to 66%.

According to the National Automobile Dealers Association (www.nada.org), dealerships sold or leased 17.1 million new cars and light trucks in 2017, down 2.2% from 2016.

Sport utility vehicles (SUVs) garner almost 27.8% of new vehicle sales, according to Edmunds.com.

The Bureau of Labor Statistics reports average age of the nation’s cars, vans, and SUVs is 11.3 years. Fifteen percent (15%) of the automobiles owned by American households are new-to-five-years-old, and 52% are at least 11-years-old. Owners spend an average of $437 a year maintaining new-to-5-year-old automobiles and $588 annually on 6-to-10-year-old vehicles.

22.7 Market Resources


Transportation Sustainability Research Center, 1301 S. 46th Street, Building 190, Richmond, CA 94804. (510) 655-3467. (http://tsrc.berkeley.edu)

University of Michigan, Transportation Research Institute, 2901 Baxter Road, Ann Arbor, MI 48109. (734) 764-6504. (www.umtri.umich.edu)
PART III: SHOPPING CHANNELS
23

IN-STORE SHOPPING

23.1 Shopping In-Store Vs. Online

A 2018 survey by Oracle (www.oracle.com) asked U.S. adults which retail channels they use to shop on a weekly basis. Responses were as follows:

<table>
<thead>
<tr>
<th>All Adults</th>
<th>Both</th>
<th>In-Store</th>
<th>Online</th>
<th>Neither</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>24%</td>
<td>16%</td>
<td>17%</td>
<td>43%</td>
</tr>
</tbody>
</table>

Age

- Millennials: 41% 15% 14% 30%
- Gen Xers: 24% 20% 15% 40%
- Baby Boomers: 12% 15% 21% 54%

Annual Income

- Less than $25,000: 14% 20% 12% 54%
- $25,000 to $49,999: 19% 22% 16% 44%
- $50,000 to $99,999: 28% 15% 18% 39%
- $100,000 and more: 34% 10% 21% 35%

Family Status

- With children: 40% 15% 16% 29%
- Without children: 18% 17% 17% 48%

It’s easy to assume that many Americans shop out of need, but that’s not always the case. While in-store and infrequent shoppers are more likely to do so, 26% of consumers who frequently shop both channels and 29% of those who frequently shop online say they usually shop for fun, even if they don’t buy anything. However, need-based shopping was the second most popular response for these groups.

The Oracle survey asked consumers about shopping for specific needs and also about channels where they most frequently make impulse purchases. Responses were as follows:

<table>
<thead>
<tr>
<th></th>
<th>Both</th>
<th>In-Store</th>
<th>Online</th>
<th>Neither</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need-based shopping:</td>
<td>21%</td>
<td>42%</td>
<td>23%</td>
<td>54%</td>
</tr>
<tr>
<td>Impulse purchases:</td>
<td>56%</td>
<td>34%</td>
<td>22%</td>
<td>27%</td>
</tr>
</tbody>
</table>
“Why are the same number of shoppers choosing to shop in-store as online? Even though online shopping has never been easier, brick-and-mortar stores offer consumers experiences they simply can’t get from a device. Customers still enjoy the tactile experience of seeing, trying or touching something before buying it, as well as the instant satisfaction of taking items home after purchase. It’s also important to remember that some consumers may not have access to the Internet or credit cards. And they might live in areas where shipping is both financially and geographically prohibitive.”

*Online Or In-Store*
Oracle, 3/18

### 23.2 Preference For In-Store

An April 2018 survey by Morning Consult (www.morningconsult.com) asked adult Internet users their preferred channel when shopping for specific retail categories. Responses were as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>In-Store</th>
<th>Online</th>
<th>Both/No Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Furniture</td>
<td>80%</td>
<td>11%</td>
<td>9%</td>
</tr>
<tr>
<td>Shoes</td>
<td>74%</td>
<td>20%</td>
<td>6%</td>
</tr>
<tr>
<td>Clothing</td>
<td>71%</td>
<td>23%</td>
<td>6%</td>
</tr>
<tr>
<td>Grooming and beauty</td>
<td>68%</td>
<td>22%</td>
<td>10%</td>
</tr>
<tr>
<td>Home goods</td>
<td>67%</td>
<td>23%</td>
<td>10%</td>
</tr>
<tr>
<td>Apparel accessories</td>
<td>63%</td>
<td>26%</td>
<td>11%</td>
</tr>
<tr>
<td>Electronics</td>
<td>52%</td>
<td>40%</td>
<td>8%</td>
</tr>
</tbody>
</table>

### 23.3 Shopping At Mall Retail Stores

According to a June 2018 survey by Valassis (www.valassis.com), reasons that adults shop at mall retail stores rather than online are as follows (percentage of
respondents):
• Like shopping for apparel at a mall: 60%
• Visit multiple retailers and make several purchases at one location: 39%
• Enjoy an outing with family and friends: 24%
• Find it convenient for buying quick gifts: 20%
• Made a full day of it with dining and entertainment: 19%
• Like comparing products and prices across multiple stores: 18%

“It’s true that e-commerce has forever changed consumer expectations. But people still go to the mall for many reasons, some unique to brick-and-mortar retail. Advantages of mall shopping cited include the ability to visit multiple stores and, notably, social aspects like spending time with family and friends, as well as being able to make a day of a shopping excursion with on-site dining/entertainment.”

eMarketer, 6/21/18

23.4 The In-Store Experience

The Winter 2017/2018 Consumer View, by the National Retail Federation (www.nrf.com), asked adult shoppers when visiting a store or shopping online, is it typically to buy something specific or just to browse. Responses were as follows:

<table>
<thead>
<tr>
<th>In-Store</th>
<th>Online</th>
</tr>
</thead>
<tbody>
<tr>
<td>To buy something specific:</td>
<td>73%</td>
</tr>
<tr>
<td>Just to browse:</td>
<td>54%</td>
</tr>
</tbody>
</table>

When asked what types of retailer experiences are most important in determining where they shop, responses were as follows (percentage of respondents):
• Ability to find what I want quickly and easily: 58%
• Quality customer service: 44%
• Speedy, simple checkout: 42%
• Ability to interact and test products: 20%
• Shopping events: 12%
• Access to food and entertainment: 11%
• Access to brand experts: 10%
ONLINE SHOPPING

24.1 Why People Shop Online

A 2017 survey by Corra (www.corra.com) asked adult consumers their primary reasons for shopping online. Responses were as follows (percentage of respondents):

<table>
<thead>
<tr>
<th></th>
<th>More Convenient</th>
<th>Better Selection</th>
<th>Better Prices</th>
<th>Saves Time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female:</td>
<td>38%</td>
<td>36%</td>
<td>10%</td>
<td>9%</td>
</tr>
<tr>
<td>Male:</td>
<td>43%</td>
<td>24%</td>
<td>19%</td>
<td>8%</td>
</tr>
</tbody>
</table>

| **Age**                |                 |                  |               |            |
| Millennials:           | 43%             | 29%              | 29%           | 16%        |
| Gen Xers:              | 37%             | 31%              | 31%           | 14%        |
| Baby Boomers:          | 34%             | 29%              | 14%           | 10%        |

A poll of adult Internet users by Nielsen (www.nielsen.com) asking primary reasons for shopping online found the following:

- Able to shop 24 hours a day: 81%
- Saves time: 76%
- Able to comparison shop: 61%
- Easy to find what I am looking for: 56%
- Selection of items: 49%
- Can search by brands I like: 46%
- Available product information: 46%
- Low prices: 45%
- Items are in stock: 35%
- Low shipping costs: 24%
- Recommendations for items: 15%
- Customer service and communication: 12%
- Easy to return purchases: 11%
- Gift services such as cards, wrapping, or birthday/holiday reminders: 10%

A survey by Accenture (www.accenture.com) found parents with children in school liked to shop online for the following reasons (percentage of respondents):
• Save money/find discounts: 70%
• To research products and prices: 63%
• Avoid going to many stores: 40%
• Avoid boring trips for kids: 28%
• Avoid kid pressure to buy items: 17%
• School works with e-retailers to ensure supplies are in stock: 7%

26.2 Characteristics Of Online Shopping

When asked how they typically find what they’re shopping for online, responses were as follows (source: Nielsen; multiple responses allowed):
• Know the site by name: 69%
• Search engines: 62%
• Comparison shopping tools: 23%
• Subscribe to an e-newsletter from retailers: 15%
• Blogs/chat rooms/consumer reviews: 5%

Shopzilla (www.shopzilla.com) asked U.S. adults how they first saw the product they most recently purchased online. Responses were as follows:
• While surfing online: 29%
• Looking for something specific: 24%
• In email from store: 11%
• While “out and about”: 8%
• In friend’s house: 8%
• In a magazine: 7%
• In an ad: 6%
• On blog or other website content: 4%
• On Facebook: 2%
• On Pinterest: <1%
• On Twitter: <1%

24.3 Expectations Online

A 2017 survey by Cloud.IQ (www.cloudiq.com) asked adult online shoppers the contributors to a great online experience. Responses were as follows (percentage of respondents):

<table>
<thead>
<tr>
<th>Critical</th>
<th>Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can find and buy what I need quickly: 47%</td>
<td>47%</td>
</tr>
<tr>
<td>Seamless/easy: 45%</td>
<td>47%</td>
</tr>
<tr>
<td>Can search for answers, ask for help: 39%</td>
<td>51%</td>
</tr>
</tbody>
</table>
• Personalization; treated as an individual, offered products and discounts based on specific needs and preferences: 27% 55%
• Interactive, engaging, fun to use: 24% 55%
• Proactive, provides timely offers, alerts: 21% 52%

According to a survey by OneUpWeb (www.oneupweb.com), Internet users expect the following from e-commerce sites (percentage of respondents):
• Pricing/shipping information clearly stated: 96%
• Site looks credible and trustworthy: 76%
• Product displayed on homepage: 71%
• Visually appealing: 67%
• Total cost calculator: 59%
• Search function: 48%
• Privacy statement: 46%
• Onsite customer reviews: 41%
• Online customer service (live chat): 32%
• Links to social networks (Facebook, Twitter): 23%

According to a survey by A.T. Kearney (www.atkearney.com), the following attributes are important to consumers when shopping online (percentage of respondents):
• Finding specific products: 96%
• Free shipping: 93%
• Finding favorite brands: 92%
• Best price: 90%
• Ease of navigation: 88%
• Site security: 87%
• Special promotions: 78%
• Free samples: 67%
• Peer reviews: 59%
• New products: 55%

24.4 Selecting An Online Retailer
A survey by comScore (www.comscore.com) asked online shoppers the factors driving them to shop with an online retailer. Responses were as follows (two responses per survey participant):
• The ability to buy online and then make returns at the store: 62%
• The push of a coupon/promotion to my smartphone: 47%
• The ability to buy online and pick up in store: 44%
• The availability of an application designed specifically for a tablet: 41%
• The option to conduct one-click check-out online: 40%
• The ability to complete a purchase in store using mobile device: 37%
• The availability of a mobile application for a smartphone: 36%
• The availability of an in-store kiosk to browse products: 25%
• The ability to start a purchase online and then complete the purchase in store: 23%
• The ability to make an appointment for an in-store consult after researching online: 18%

When asked what factors have led them to recommend an online retailer to others, responses were as follows (multiple responses allowed):
• Free shipping: 68%
• Receiving my product when expected: 47%
• Free returns: 34%
• Easy returns and exchanges: 34%
• Tracking services: 29%
• Fast credits/refunds if I return products: 25%
25

MOBILE SHOPPING

25.1 Overview

The use of a smartphone or tablet to assist in shopping, or even to make a purchase, continues to increase in popularity. Product research, price comparisons, and mobile coupon redemption are the most common uses of mobile devices by shoppers. Many smartphone users also have used their device to make a purchase, an activity typically referred to as ‘mobile commerce’ or ‘m-commerce.’

A survey by Annalect (www.annalect.com) reported shopping-related activities conducted by mobile devices as follows (percentage of respondents):

<table>
<thead>
<tr>
<th>Activity</th>
<th>Smartphone</th>
<th>Tablet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compare/check prices</td>
<td>67%</td>
<td>54%</td>
</tr>
<tr>
<td>Look for coupons/discounts</td>
<td>64%</td>
<td>44%</td>
</tr>
<tr>
<td>Check reviews</td>
<td>52%</td>
<td>45%</td>
</tr>
<tr>
<td>Check product details</td>
<td>49%</td>
<td>43%</td>
</tr>
<tr>
<td>Check product availability</td>
<td>47%</td>
<td>43%</td>
</tr>
<tr>
<td>Make purchase</td>
<td>40%</td>
<td>41%</td>
</tr>
</tbody>
</table>

eMarketer (www.emarketer.com) assesses the percentages of mobile buyers as a percentage of mobile shoppers as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Smartphone</th>
<th>Tablet</th>
<th>Total Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>51.9%</td>
<td>79.1%</td>
<td>69.7%</td>
</tr>
<tr>
<td>2015</td>
<td>52.4%</td>
<td>80.9%</td>
<td>71.2%</td>
</tr>
<tr>
<td>2016</td>
<td>53.0%</td>
<td>85.1%</td>
<td>73.9%</td>
</tr>
<tr>
<td>2017</td>
<td>53.5%</td>
<td>86.8%</td>
<td>75.7%</td>
</tr>
<tr>
<td>2018</td>
<td>53.7%</td>
<td>88.1%</td>
<td>76.0%</td>
</tr>
<tr>
<td>2019</td>
<td>53.9%</td>
<td>88.3%</td>
<td>76.2%</td>
</tr>
</tbody>
</table>

The number of smartphone buyers and percentage of total digital buyers is assessed as follows (source: eMarketer):

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Pct. of Digital Buyers</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>67.2 million</td>
<td>40.8%</td>
</tr>
<tr>
<td>2015</td>
<td>78.3 million</td>
<td>45.6%</td>
</tr>
<tr>
<td>2016</td>
<td>87.8 million</td>
<td>49.1%</td>
</tr>
<tr>
<td>2017</td>
<td>95.1 million</td>
<td>51.2%</td>
</tr>
<tr>
<td>2018</td>
<td>100.7 million</td>
<td>52.6%</td>
</tr>
<tr>
<td>2019</td>
<td>105.6 million</td>
<td>54.1%</td>
</tr>
</tbody>
</table>

CONSUMER BEHAVIOR 2019-2020
25.2 Market Assessment

eMarketer assesses and forecasts spending via mobile devices as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales</th>
<th>Pct. of E-commerce Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>$24.78 billion</td>
<td>11%</td>
</tr>
<tr>
<td>2013</td>
<td>$42.13 billion</td>
<td>16%</td>
</tr>
<tr>
<td>2014</td>
<td>$56.67 billion</td>
<td>19%</td>
</tr>
<tr>
<td>2015</td>
<td>$88.53 billion</td>
<td>26%</td>
</tr>
<tr>
<td>2016</td>
<td>$123.13 billion</td>
<td>32%</td>
</tr>
<tr>
<td>2017</td>
<td>$151.11 billion</td>
<td>35%</td>
</tr>
<tr>
<td>2018</td>
<td>$178.27 billion</td>
<td>37%</td>
</tr>
<tr>
<td>2019</td>
<td>$208.58 billion</td>
<td>39%</td>
</tr>
<tr>
<td>2020</td>
<td>$242.08 billion</td>
<td>41%</td>
</tr>
</tbody>
</table>

The bulk of m-commerce spending is via tablets, which consumers tend to use more like a desktop than a phone. eMarketer assesses the percentage of total m-commerce sales that are via tablet as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>62.3%</td>
</tr>
<tr>
<td>2015</td>
<td>53.8%</td>
</tr>
<tr>
<td>2016</td>
<td>50.6%</td>
</tr>
<tr>
<td>2017</td>
<td>48.7%</td>
</tr>
<tr>
<td>2018</td>
<td>47.3%</td>
</tr>
<tr>
<td>2019</td>
<td>46.4%</td>
</tr>
<tr>
<td>2020</td>
<td>45.5%</td>
</tr>
</tbody>
</table>

25.3 Use Of Mobile Devices For Online Purchases

According to The Harris Poll (www.theharrispoll.com), the following percentages of adults have made select online purchases via cellphone or tablet (for comparison, using a laptop or desktop):

<table>
<thead>
<tr>
<th>Category</th>
<th>Laptop/Desktop</th>
<th>Smartphone</th>
<th>Tablet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing</td>
<td>65%</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>Digital content (movies, music, e-books)</td>
<td>48%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>Shoes and accessories</td>
<td>49%</td>
<td>5%</td>
<td>9%</td>
</tr>
<tr>
<td>Personal electronics</td>
<td>43%</td>
<td>5%</td>
<td>7%</td>
</tr>
<tr>
<td>Household electronics</td>
<td>38%</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>Cosmetics and personal grooming</td>
<td>31%</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>Prescription medications</td>
<td>21%</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>Specialty food and beverages</td>
<td>23%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>O-T-C medications</td>
<td>15%</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Groceries</td>
<td>12%</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

CONSUMER BEHAVIOR 2019-2020

• 155 •
25.4 Customer Service For Mobile Shoppers

In a survey by Contact Solutions (www.contactsolutions.com), 75% of mobile shoppers said access to customer care impacts their shopping experience.

Fifty-five percent (55%) of survey respondents report that they struggle at least 20% of the time when using a mobile app to shop. Forty-three percent (43%) say they have come to expect no customer service at all from mobile apps.

Mobile shoppers respond to shopping difficulties via an app as follows (percentage of respondents):

- Close app and abandon cart: 51.3%
- Go to web using desktop or laptop: 36.9%
- Go to store and shop: 11.5%
- Call customer service: 8.2%

Ninety-five percent (95%) say that a great customer experience will make them more likely to do business again with a retailer.

Ninety-two percent (92%) of shoppers say it would be helpful to have customer care automatically provided within an app to help complete a task.

25.5 In-Store Mobile

A study by the Consumer Technology Association (CTA; www.cta.tech) found that 58% of shoppers prefer to look up information on their mobile devices while shopping in stores, rather than talk to a salesperson. Shoppers ages 25-to-44 and men were most likely to prefer to access their device for product information. Nearly two-thirds felt that the information they gather on their mobile devices is more helpful than in-store information from product displays or sales literature.

“One thing is clear: Consumers still value customer service, but the way they want it delivered is changing with their consumption habits. As the retail path to purchase changes – mobile is now a significant part of the process, especially for researching on the go and even in-store – so do consumers’ preferences for how retailers connect with them.”

eMarketer
By product category, mobile shopper use of devices for assistance when shopping is as follows (source: CTA):

- Electronics: 60%
- Groceries: 55%
- Apparel: 47%
- Shoes: 45%
- Health and beauty products: 39%
26

PEER-TO-PEER SHOPPING

26.1 Overview
The peer-to-peer marketplace – which goes by a host of monikers such as collaborative consumption, communal consumption, asset-light lifestyle, the peer economy, the gig economy, and the sharing economy – lets individuals rent unused assets or services to other individuals. The economic downturn was the impetus for growth of the concept.

*Time* calls the sharing economy one of the 10 most important ideas that is changing the world.

There are numerous Internet-based services available to aggregate supply and demand.

The following are some examples of the sharing economy:
Automotive and Transportation
• RelayRides, Hitch, Uber, Lyft, Getaround, Sidecar

Hospitality and Dining
• CouchSurfing, Airbnb, Feastly, LeftoverSwap

Media and Entertainment
• Amazon Family Library, Wix, Spotify, SoundCloud, Earbits

Retail and Consumer Goods
• Neighborgoods, SnapGoods, Poshmark, Tradesy

People have always bartered and traded services, but the usability of this process is unprecedented thanks to the growing number of digital devices that make matching demand and supply easier than ever.

Sharing economy business models are hosted through digital platforms that enable a more precise, real-time measurement of spare capacity and the ability to dynamically connect that capacity with those who need it. Shared access can come in five forms, as follows:
• Lending
• Renting
• Reselling
• Subscribing
• Swapping
26.2 Market Assessment

*The Current And Future State Of The Sharing Economy*, by The Brookings Institution (www.brookings.edu), assessed the sharing economy at $14 billion.

26.3 Users Of Shared And On-Demand Services

According to *The New Digital Economy*, by Pew Research Center (www.pewresearch.com), 74% of adults have used some type of shared or on-demand online service. Types of services used and products purchased are as follows (percentage of U.S. adults):

- Purchased used or second-hand goods online: 50%
- Used programs offering same-day or expedited delivery: 41%
- Purchased tickets from an online reseller: 28%
- Purchased handmade or artisanal products online: 22%
- Contributed to online funding project: 22%
- Used ride-hailing apps: 15%
- Used online home sharing services: 11%
- Ordered delivery of groceries online from local store: 6%
- Hired someone online for task/labor services: 4%

Service use by consumers is as follows (percentage of U.S. adults):

- None: 28%
- One: 20%
- Two: 18%
- Three: 14%
- Four: 9%
- Five: 6%
- Six or more: 7%

The following are demographic profiles for users of peer-to-peer services, selling, and sharing:

<table>
<thead>
<tr>
<th>Gender</th>
<th>Ride-Hailing</th>
<th>Home-Sharing</th>
<th>Crow dsourced Fund Raising</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male:</td>
<td>16%</td>
<td>10%</td>
<td>19%</td>
</tr>
<tr>
<td>Female:</td>
<td>14%</td>
<td>13%</td>
<td>24%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Ride-Hailing</th>
<th>Home-Sharing</th>
<th>Crow dsourced Fund Raising</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black:</td>
<td>14%</td>
<td>13%</td>
<td>24%</td>
</tr>
<tr>
<td>Latino:</td>
<td>15%</td>
<td>5%</td>
<td>19%</td>
</tr>
<tr>
<td>White:</td>
<td>18%</td>
<td>9%</td>
<td>16%</td>
</tr>
</tbody>
</table>
### Age
- 18-to-29: 28% 11% 30%
- 30-to-49: 19% 15% 27%
- 50-to-64: 8% 10% 18%
- 65 and older: 4% 6% 8%

### Education
- High school: 6% 4% 11%
- Some college: 15% 8% 24%
- College graduate: 29% 25% 35%

### Income
- Less than $30,000: 10% 4% 15%
- $30,000 to $75,000: 13% 9% 23%
- More than $75,000: 26% 24% 30%

### Community
- Urban: 21% 14% 25%
- Suburban: 15% 11% 22%
- Rural: 3% 6% 14%

<table>
<thead>
<tr>
<th>Used Items Purchased Online</th>
<th>Speedy Delivery Programs</th>
<th>Online Ticket Resellers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male:</td>
<td>52%</td>
<td>43%</td>
</tr>
<tr>
<td>Female:</td>
<td>48%</td>
<td>39%</td>
</tr>
</tbody>
</table>

### Race/Ethnicity
- Black: 53% 41% 31%
- Latino: 36% 33% 19%
- White: 48% 39% 24%

### Age
- 18-to-29: 64% 56% 38%
- 30-to-49: 62% 51% 36%
- 50-to-64: 42% 30% 23%
- 65 and older: 23% 20% 11%

### Education
- High school: 37% 26% 15%
- Some college: 57% 45% 32%
- College graduate: 61% 57% 44%
### Income

- Less than $30,000: 36% 31% 17%
- $30,000 to $75,000: 56% 39% 28%
- More than $75,000: 61% 55% 44%

### Community

- Urban: 51% 43% 29%
- Suburban: 50% 41% 31%
- Rural: 46% 34% 20%

<table>
<thead>
<tr>
<th></th>
<th>Handmade Goods Purchased Online</th>
<th>Groceries Ordered Online</th>
<th>Tasks/Labor Services Hired Online</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>15%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Female</td>
<td>29%</td>
<td>6%</td>
<td>4%</td>
</tr>
</tbody>
</table>

### Race/Ethnicity

- Black: 25% 5% 4%
- Latino: 10% 5% 4%
- White: 20% 5% 5%

### Age

- 18-to-29: 34% 9% 7%
- 30-to-49: 28% 7% 6%
- 50-to-64: 15% 3% 2%
- 65 and older: 7% 2% 2%

### Education

- High school: 11% 3% 4%
- Some college: 25% 6% 5%
- College graduate: 34% 8% 5%

### Income

- Less than $30,000: 14% 5% 5%
- $30,000 to $75,000: 23% 3% 3%
- More than $75,000: 33% 9% 4%

### Community

- Urban: 24% 7% 5%
- Suburban: 23% 5% 4%
- Rural: 17% 2% 3%
26.4 Benefits Of The Sharing Economy

According to *The Sharing Economy*, by PricewaterhouseCoopers (www.pwc.com), among adults who have participated in or are familiar with the sharing economy, perceived benefits are as follows:

- It is based on trust between providers and users: 89%
- It makes life more affordable: 86%
- It makes life more convenient and efficient: 83%
- It is less expensive to share goods than to own them individually: 81%
- It builds a stronger community: 78%
- It is better for the environment: 76%
- It is more fun than engaging with conventional businesses: 63%
- Access is the new ownership: 57%
- Owning feels like a burden: 43%

26.5 Market Resources

The following are lists of sharing economy and peer-to-peer services platforms:

- https://hurdlr.com/blog/on-demand/on-demand-economy-gigs
- http://moneynomad.com/100-sharing-economy-apps-websites/
- https://due.com/blog/101-websites-to-find-freelancing-gigs/
- www.web-strategist.com/blog/2013/02/24/the-master-list-of-the-collaborative-economy-rent-and-trade-everything/
OMNICHANNEL SHOPPING

27.1 Overview

Omnichannel shopping allows consumers to shop across multiple channels – in-store, online, and on a tablet or cellphone – potentially at the same time. Shopping by catalog and by TV are also part of the omnichannel retail mix.

In a survey of cardholders, VISA found that 83% of adults would choose a retailer based on how easy it is to transact across online, in-store, and mobile.

27.2 Web-Influenced Retail Sales

In conjunction with in-store purchases, customers often use the Internet to research products, check prices, obtain coupons, and more.

“For consumers, it’s just shopping. U.S. shoppers expect brands to offer the same experience across physical and digital channels.”

eMarketer, 6/25/18

Forrester Research (www.forrester.com) assessed web-influenced retail sales as follows:

- 2012: $1.16 trillion
- 2013: $1.29 trillion
- 2014: $1.41 trillion
- 2015: $1.55 trillion
- 2016: $1.67 trillion
- 2017: $1.80 trillion
As a point of reference, e-commerce sales were $453.5 billion in 2017. Web-influenced retail sales were approximately four times this amount.

### 27.3 Physical Stores For E-Commerce Brands

A survey by iModerate Research Technologies (www.imoderate.com) reported Internet users who believe it is important for e-commerce brands to operate physical stores as follows:

- Baby Boomers: 65%
- Generation Xers: 69%
- Millennials: 82%
- Generation Zers: 80%

Forrester Research found that 71% of consumers expect to view in-store inventory online.

In the *Multichannel Consumer Survey*, by PricewaterhouseCoopers (PwC, www.pwc.com), 56% of U.S. adults said they are likely to spend more with multichannel retailers than with either online-only retailers or stores with bricks-and-mortar-only locations.

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“Our research shows that when consumers use multiple channels, they spend more. That flies in the face of conventional wisdom that launching an online store steals sales from physical stores.”

Lisa Feigen Dugel, Director
PwC Retail and Consumer Advisory Practice

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According to *Omnichannel Preferences Study*, a report by A.T. Kearney (www.atkearney.com), 67% of consumers who purchase online use the physical store before or after the transaction.

### 27.4 Buy Online, Pick Up In-Store

A survey by King Retail Solutions (www.kingrs.com) found that among adults who shop online, 78% find the buy-online, pick up in-store option appealing; 40% have used the option. By demographic, attitudes toward buying online and picking up in-
store were reported as follows:

<table>
<thead>
<tr>
<th>Gender</th>
<th>Have Used</th>
<th>Appealing But Not Used</th>
<th>Not Appealing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male:</td>
<td>45%</td>
<td>32%</td>
<td>23%</td>
</tr>
<tr>
<td>Female:</td>
<td>36%</td>
<td>42%</td>
<td>22%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Have Used</th>
<th>Appealing But Not Used</th>
<th>Not Appealing</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-to-34:</td>
<td>34%</td>
<td>40%</td>
<td>26%</td>
</tr>
<tr>
<td>35-to-49:</td>
<td>42%</td>
<td>38%</td>
<td>20%</td>
</tr>
<tr>
<td>50-to-68:</td>
<td>45%</td>
<td>36%</td>
<td>19%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household</th>
<th>Have Used</th>
<th>Appealing But Not Used</th>
<th>Not Appealing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families with children:</td>
<td>48%</td>
<td>34%</td>
<td>18%</td>
</tr>
<tr>
<td>No children:</td>
<td>35%</td>
<td>41%</td>
<td>24%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Location</th>
<th>Have Used</th>
<th>Appealing But Not Used</th>
<th>Not Appealing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suburban:</td>
<td>42%</td>
<td>37%</td>
<td>21%</td>
</tr>
<tr>
<td>Urban:</td>
<td>37%</td>
<td>42%</td>
<td>21%</td>
</tr>
<tr>
<td>Rural:</td>
<td>36%</td>
<td>36%</td>
<td>28%</td>
</tr>
</tbody>
</table>

In a survey by Blackhawk Engagement Solutions (www.bhengagement.com), 86% of online shoppers said they would consider the buy online-pick up in-store option to save $10 on a $50 item; 78% would do so to receive an item three days earlier.

Accenture (www.accenture.com) found that 50% of online shoppers now expect retailers to offer the service.

As retailers have increased their focus on creating an omnichannel experience, buy online, pick up in-store has emerged as one way to bridge the physical-digital divide. Based on research, consumer demand for such services is huge, meaning retailers that don’t provide this purchase option risk getting left behind.”

eMarketer

Curbside pickup of online groceries is on the rise and will likely surpass local delivery. According to Market Force Information (www.marketforce.com), adults who...
have used buy online, pick up in-store to purchase groceries have been as follows (percentage of respondents):

- 2016: 4.3%
- 2017: 8.9%
- 2018: 14.9%

An April 2018 survey by Market Force Information found that there were nearly equal amounts of Internet users who had bought online groceries in the prior 90 days for delivery (10%) and curbside pickup (9%).
28.1 Use Of Digital Voice Assistants

As assessed in Section 21.5 of this handbook, 46% of adults used digital voice assistants at year-end 2017; 8% used stand-alone devices.

OC&C Strategy Consultants (www.occstrategy.com) estimated that 13% of U.S. households had a stand-alone digital voice assistant, or smart speaker, as of April 2018. Penetration by brand was as follows:

- Amazon Echo (Alexa): 10%
- Google Home: 4%
- Microsoft Contana: 2%
- Apple HomePod: >1%*

* Introduced in February 2018.

The share of homes using a stand-alone digital voice assistant is projected to increase to 55% by 2022.

28.2 Market Assessment

OC&C Strategy Consultants estimates that consumers spent $2 billion through voice-search shopping with smart speakers. Voice purchases tend to be commodified, lower value items. The most commonly shopped categories through voice are as follows:

- Groceries: 20%
- Entertainment: 19%
- Electronics: 17%
- Clothing: 8%

Smart speaker owners skew younger and more affluent than the overall population and generally spend more online. According to Consumer Intelligence Research Partners (www.cirpllc.com), people who are Amazon Echo owners spend $1,700 annually at Amazon on average, while members of the Amazon Prime program spend around $1,300 a year at Amazon. The average spend for all U.S. adult customers is $1,000 per year.

Use of voice technology for shopping is in the early stage and it is impossible to project how rapid retail spending will grow through this channel, but it is clear that spending has the potential to soar.
“Gartner has predicted 30% of browsing sessions will be done without a screen by 2020, leaving many buying decisions to voice assistants choosing brands from an invisible virtual grocery shelf.”

Advertising Age, 1/8/18

28.3 Voice-Search Promotions

Brands are exploring ways to attract customers to their products via voice-search.

“Experts say Alexa’s Skills and Google’s Actions – essentially apps – are good ways to dabble in the space so brands will be prepared as voice proliferates. Brands and agencies are looking to create identities for when consumers can’t see the products, such as offering recipes or developing a unique voice or audio signature that makes their brands instantly recognizable.”

Advertising Age, 1/8/18

According to Advertising Age, brands can offer voice-only deals exclusive to Amazon via the Echo device. Using Alexa, Tide’s Stain Remover app, for example, doles out advice for more than 200 types of stains. Campbell’s Kitchen helps consumers choose recipes and then helps guide the cooking process. And Nestlé has rolled out a “GoodNes” skill, which pairs voice cooking instructions with an online guide.
“Many voice applications are not about directly driving sales, but getting people to use more. [For example], ‘Here are recipe suggestions for this product’ geared toward getting people to use more of it. A byproduct: Getting people more used to engaging with your brand with voice.”

*Advertising Age, 1/8/18*

In early 2018, Google introduced Shopping Actions, an evolution of Google Express offering products on newer platforms like Google Assistant to let people add products to a universal basket that connects mobile, browser and voice platforms for easier ordering. Early results from Shopping Actions, including the Target coupon program, found that the number of items in customers’ Google Express carts jumped an average of 20%.

Target and Google teamed up using Shopping Actions for a voice-activated coupon on Google Assistant. Consumers could activate the discount by saying or typing “spring into Target” on their Google Assistant app on iOS or Android or other device that has the voice-based feature built in. Those who activated the coupon received $15 credit toward their next Target order through Google Express.

“As consumers become increasingly accustomed to shopping and completing transactions with voice technology, it’s a natural progression to receive product or retailer coupons through the same medium.”

*Center for Media Research Research Brief, 4/20/18*
PART IV: SHOPPING BEHAVIORS
29

BACK-TO-SCHOOL SHOPPING

29.1 Market Assessment

The back-to-school season typically is the second-biggest consumer spending event for retailers – behind the winter holidays – and can account for up to 15% of retailers’ annual sales. It is sometimes used to gauge the health of the upcoming holiday shopping season.

According to the National Retail Federation (NRF, www.nrf.com), back-to-school (K-12) and back-to-college spending have been as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Back-to-School</th>
<th>Back-to-College</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009-2010</td>
<td>$17.4 billion</td>
<td>$30.1 billion</td>
<td>$47.5 billion</td>
</tr>
<tr>
<td>2010-2011</td>
<td>$21.4 billion</td>
<td>$45.8 billion</td>
<td>$67.2 billion</td>
</tr>
<tr>
<td>2011-2012</td>
<td>$22.8 billion</td>
<td>$46.6 billion</td>
<td>$69.4 billion</td>
</tr>
<tr>
<td>2012-2013</td>
<td>$30.3 billion</td>
<td>$53.5 billion</td>
<td>$83.8 billion</td>
</tr>
<tr>
<td>2013-2014</td>
<td>$26.7 billion</td>
<td>$45.8 billion</td>
<td>$72.5 billion</td>
</tr>
<tr>
<td>2014-2015</td>
<td>$26.6 billion</td>
<td>$48.4 billion</td>
<td>$75.0 billion</td>
</tr>
<tr>
<td>2015-2016</td>
<td>$25.0 billion</td>
<td>$43.1 billion</td>
<td>$68.1 billion</td>
</tr>
<tr>
<td>2016-2017</td>
<td>$27.4 billion</td>
<td>$48.6 billion</td>
<td>$76.0 billion</td>
</tr>
<tr>
<td>2017-2018</td>
<td>$29.5 billion</td>
<td>$54.1 billion</td>
<td>$83.6 billion</td>
</tr>
<tr>
<td>2018-2019</td>
<td>$27.5 billion</td>
<td>$55.3 billion</td>
<td>$82.8 billion</td>
</tr>
</tbody>
</table>

29.2 Back-to-School Spending

According to the NRF’s Consumer Intentions and Actions Survey, conducted by Prosper Business Development (www.goprosper.com), students and parents reported average spending of $688 on back-to-school merchandise.

Back-to-school spending was distributed by category as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>Avg. Per Student</th>
<th>Total Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apparel</td>
<td>$239</td>
<td>$10.2 billion</td>
</tr>
<tr>
<td>Electronics/computers</td>
<td>$204</td>
<td>$ 8.8 billion</td>
</tr>
<tr>
<td>Shoes</td>
<td>$130</td>
<td>$ 5.6 billion</td>
</tr>
<tr>
<td>School supplies</td>
<td>$114</td>
<td>$ 4.9 billion</td>
</tr>
</tbody>
</table>

Students and parents reported purchases for back-to-school items from the following retail channels (percentage of shoppers):

- Discount store: 57%
- Department store: 54%
• Specialty apparel: 46%
• Online: 45%
• Office supply store: 36%
• Electronics store: 25%
• Drug store: 12%

Students and their parents had planned their shopping for back-to-school merchandise as follows (percentage of shoppers):
• At least two months before school started: 27%
• Three-to-four weeks before school started: 47%
• One-to-two weeks before school started: 21%
• The week school started: 3%
• After school started: 2%

29.3 Back-to-College Spending
NRF’s Consumer Intentions and Actions Survey reported average student and parent spending of $970 on back-to-college merchandise (excluding textbooks).

Back-to-college spending was distributed by category as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>Avg. Per Student</th>
<th>Total Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronics/computers</td>
<td>$229</td>
<td>$12.8 billion</td>
</tr>
<tr>
<td>Apparel</td>
<td>$143</td>
<td>$8.0 billion</td>
</tr>
<tr>
<td>Food, snacks and beverages</td>
<td>$134</td>
<td>$7.5 billion</td>
</tr>
<tr>
<td>Dorm/apartment furnishings</td>
<td>$105</td>
<td>$5.9 billion</td>
</tr>
<tr>
<td>Personal care items</td>
<td>$81</td>
<td>$4.5 billion</td>
</tr>
<tr>
<td>Shoes</td>
<td>$81</td>
<td>$4.5 billion</td>
</tr>
<tr>
<td>School supplies</td>
<td>$70</td>
<td>$3.9 billion</td>
</tr>
<tr>
<td>Gift cards/pre-paid cards</td>
<td>$69</td>
<td>$3.9 billion</td>
</tr>
<tr>
<td>Collegiate branded gear</td>
<td>$57</td>
<td>$3.2 billion</td>
</tr>
</tbody>
</table>

College students and their parents reported purchases for back-to-school items from the following retail channels (percentage of shoppers):
• Online: 44%
• Discount store: 40%
• Department store: 38%
• College bookstore: 34%
• Office supply store: 28%
• Apparel store: 26%
• Electronics store: 15%
• Drug store: 13%
• Home furnishings store: 12%
• Thrift/resale store: 9%
Students and their parents had planned their shopping for back-to-college merchandise as follows (percentage of shoppers):

- At least two months before school started: 32%
- Three-to-four weeks before school started: 35%
- One-to-two weeks before school started: 21%
- The week school started: 7%
- After school started: 6%

29.4 Market Resources


National Retail Federation, 1101 New York Avenue NW, Washington, DC 20005. (202) 783-7971. (www.nrf.com)
30.1 Overview
A survey by Principal Financial Group (www.principal.com) found that consumers generally prefer communications with companies and brands via email. In lieu of email communications, consumers are open to in person, postal mail, and telephone communications when appropriate. Less than 10% of consumers prefer to be contacted via social media, online chat, and text message.

“Be wary of how far you tilt your customer service toward social media. Even among Millennials, Internet users still prefer more old-fashioned types of communication – including digital ones, of course. Email is Millennials’ channel of choice for communicating with retailers. The idea of ‘tried and true’ may be a common way of denigrating email as unsexy, but sometimes unsexy works.”

eMarketer

30.2 Preferred Communications By Sector
When asked by Principal Financial Group their preferred method of contact by brands in various sectors, responses were as follows:

**Financial Institutions**
- Email: 43%
- In person: 22%
- Postal mail: 15%
- Telephone: 11%
• Online chat: 5%
• Text message: 3%
• Social media: 2%

Insurance Companies
• Email: 42%
• Telephone: 19%
• In person: 14%
• Postal mail: 13%
• Online chat: 5%
• Social media: 4%
• Text message: 4%

Retailers
• Email: 47%
• In person: 28%
• Postal mail: 8%
• Social media: 6%
• Telephone: 5%
• Online chat: 5%
• Text message: 2%

Wellness Centers
• Email: 43%
• In person: 28%
• Postal mail: 9%
• Social media: 9%
• Telephone: 6%
• Text message: 3%
• Online chat: 2%

“As the number of channels marketers can use to interact with consumers grows, customer preferences will continue to evolve.”

Michael Fisher, President
Yes Lifecycle Marketing
Research Brief, 6/21/17
30.3 Promotions
CrossView (www.crossview.com) found shoppers’ preference for delivery of retail promotions as follows:
- Email: 37%
- Mailer: 23%
- Text message: 18%
- In-store: 11%
- Social media: 9%
- Other: 3%

30.4 Customer Service
According to the Customer Service Barometer, by American Express (www.americanexpress.com), the preferred channel for making customer service inquiries is as follows:
Simple Inquiry
- Email or company website: 36%
- Speaking with a person by telephone: 14%
- Telephone automated voice-response system: 12%
- Face-to-face: 9%
- Online chat/instant messaging: 9%
- Smartphone app: 9%
- Text message: 6%
- Social network: 5%

More Complex Inquiry
- Speaking with a person by telephone: 37%
- Face-to-face: 19%
- Email or company website: 17%
- Online chat/instant messaging: 12%
- Telephone automated voice-response system: 5%
- Social network: 4%
- Smartphone app: 3%
- Text message: 3%

Difficult Inquiry
- Speaking with a person by telephone: 48%
- Face-to-face: 24%
- Email or company website: 10%
- Telephone automated voice-response system: 5%
- Online chat/instant messaging: 4%
- Smartphone app: 3%
- Social network: 3%
- Text message: 2%
30.5 Email Communications

Thirty-six percent (36%) of Internet users have opened separate email accounts solely for brand communication, according to a 2017 survey by Yes Lifecycle Marketing (www.yeslifecyclemarketing.com). Fifty-eight percent (58%) of Millennials have opened an emailbox for brand communications; 26% of Baby Boomers have done so.

By generation, those feel email communications are important for their purchase decision-making are as follows:
- Baby Boomers: 59%
- Generation X: 59%
- Millennials: 67%
- Generation Z: 46%

Email communications are effective. Sixty-eight percent (68%) of Internet users say that they have made a purchase after receiving a brand email in the three months prior to the survey. By generation, those that have done so are as follows:
- Baby Boomers: 62%
- Generation X: 77%
- Millennials: 83%
- Generation Z: 60%

The survey found that most consumers check their email for brand promotions at home. Thirty-two percent (32%) do so in the morning, 31% check in the evening, and 25% look for brand emails throughout the day. Generation Zs are most likely to check email on the go and to pass time; 6% check for marketing emails while commuting and 14% do so while waiting in line.

_________________________________________________________________

“Because their inboxes have become flooded with marketing emails in recent years, consumers across generations are opting for brand-only email accounts; but this isn’t a bad thing for marketers. Brands need cross-channel communication platforms so they can reach the consumer when they want, where they want, and how they want.”

Michael Iaccarino, CEO
InfoGroup
Research Brief, 6/21/17
30.6 Text Message Communications

While consumers generally do not like receiving unsolicited text messages from brands, they often prefer texting when they initiate the communications. In a survey by Ovum (www.ovum.com), respondents said they would prefer to send a text rather than call a company for the following reasons (percentage of respondents):

- Less time consuming: 44%
- More convenient: 42%
- Less frustrating: 30%
- Enables me to ask the company to text: 26%
- To have a record of the communication: 19%
- Less expensive way of contacting a company: 17%

A 2016 survey by Mobile Ecosystem Forum (https://mobileecosystemforum.com) found that 65% of mobile users have communicated with businesses via mobile apps; 76% have done so via SMS. Messaging with businesses was reported as follows (percentage of respondents):

<table>
<thead>
<tr>
<th>Category</th>
<th>SMS</th>
<th>App</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank or financial institution</td>
<td>33%</td>
<td>22%</td>
</tr>
<tr>
<td>Consumer goods provider</td>
<td>26%</td>
<td>15%</td>
</tr>
<tr>
<td>Website/email service provider</td>
<td>24%</td>
<td>17%</td>
</tr>
<tr>
<td>Order information communication</td>
<td>23%</td>
<td>16%</td>
</tr>
<tr>
<td>School or university</td>
<td>17%</td>
<td>14%</td>
</tr>
<tr>
<td>Appointment confirmation</td>
<td>16%</td>
<td>11%</td>
</tr>
<tr>
<td>Healthcare professional</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>Employer</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Social or sports club</td>
<td>11%</td>
<td>9%</td>
</tr>
<tr>
<td>Airline</td>
<td>11%</td>
<td>9%</td>
</tr>
<tr>
<td>Utility</td>
<td>10%</td>
<td>5%</td>
</tr>
<tr>
<td>Government department/local authority</td>
<td>9%</td>
<td>6%</td>
</tr>
</tbody>
</table>
31.1 How Brands Earn Loyalty

A survey by Accenture Strategy (www.accenture.com) asked consumers what factors make them loyal to a brand. Responses were as follows (percentage of respondents):

- Trustworthiness in regards to privacy: 81%
- Respect my time – be there when needed but otherwise left alone and contacted minimally: 79%
- Receiving acknowledgment and gratitude: 69%
- Earning gifts and discounts: 59%

“Consumers are loyal to brands that respect their privacy and demonstrate their trustworthiness by safeguarding customer’s personal information.”

eMarketer

31.2 How Consumers Demonstrate Loyalty

A 2017 survey by Wunderman (www.wunderman.com) asked adults ways they demonstrated loyalty to brands. Responses were as follows (percentage of respondents):

- Buy more of their products or services: 65%
- Recommend them to people I know: 61%
- Sign up for a loyalty or rewards program: 41%
- Read and share news about them with others: 21%
- Promote their brands on social media: 15%
- Interact with them on social media: 14%
“Once brands find the right recipe for customer loyalty, they not only reap the benefit of repeat customers, but also gain exposure to their loyal customers’ networks.”

eMarketer

31.3 Loyalty Attitudes By Gender

The Gender Loyalty Report, by CrowdTwist (www.crowdtwist.com), reported the primary attitudes among men and women toward buying from their preferred brand as follows (percentage of respondents):

- Always buy regardless of price, quality, convenience, or brand promise: 27% 21%
- Sometimes buy brand but would consider lower-priced alternatives: 35% 33%
- Sometimes buy brand but would consider alternatives that offer better quality: 29% 36%
- Sometimes buy brand but would consider alternatives with more compelling brand promise (e.g. better results, longer lasting): 7% 8%
- Sometimes buy brand but would consider more convenient alternatives: 2% 2%

“Females are more brand loyal than males. Most shoppers can be swayed by a different brand’s price or quality, but which appeals most depends on gender.”

eMarketer

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31.4 Brand Loyalty Among Millennials

A 2018 survey by Daymon Worldwide (www.daymon.com) found that 29% of Millennials usually buy the same brand consistently. Among Gen Xers and Baby Boomers that figure is 35% and 42%, respectively.

“Brand loyalty is not a Millennial trait. Several recent studies have shown that Millennials are less brand loyal than preceding generations.”

Research Brief, 3/20/18
Center for Media Intelligence

31.5 Brand Preferences

Consumer brand preferences vary by product category. A survey by The NPD Group (www.npd.com) found brand names to be relevant in some retail categories but of minimal importance in others. By category, shoppers look for a specific brand as follows:

```
<table>
<thead>
<tr>
<th>Category</th>
<th>Always</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housewares/textiles</td>
<td>4%</td>
<td>40%</td>
</tr>
<tr>
<td>Furniture</td>
<td>6%</td>
<td>44%</td>
</tr>
<tr>
<td>Apparel</td>
<td>14%</td>
<td>25%</td>
</tr>
<tr>
<td>Food (grocery)</td>
<td>21%</td>
<td>12%</td>
</tr>
<tr>
<td>Footwear</td>
<td>23%</td>
<td>23%</td>
</tr>
<tr>
<td>Cosmetics</td>
<td>31%</td>
<td>22%</td>
</tr>
<tr>
<td>Electronics</td>
<td>31%</td>
<td>16%</td>
</tr>
</tbody>
</table>
```

By category, the following are percentages of consumers willing to pay a lot more for premium brands:

- Electronics: 11%
- Footwear: 9%
- Cosmetics: 8%
- Furniture: 8%
- Food (grocery): 6%
- Housewares/textiles: 4%

Retailing Today, in conjunction with Shapiro+Raj (www.shapiroraj.com), surveyed consumers on their brand preferences. Based on the percentage of consumers with a brand preference, the following is a ranking of retail product

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categories for which consumers are most brand sensitive:

- Beverages: 90%
- Snacks: 88%
- Health and beauty aids: 87%
- Cosmetics: 81%
- Cameras/film: 79%
- Candy: 78%
- Groceries and canned foods: 72%
- Consumer electronics: 65%
- Men’s apparel: 64%
- Intimate apparel: 63%
- Toys: 58%
- Computer/entertainment software: 56%
- Greeting cards: 54%
- Women’s apparel: 52%
- Children’s apparel: 51%
- Domestics: 37%

In a survey by comScore (www.comscore.com), the following percentages of consumers said they buy their preferred brand of these select consumer packaged goods regardless of cost:

- Toothpaste: 57%
- Canned soup: 52%
- Shampoo: 52%
- Laundry detergent: 47%
- Pasta sauce: 45%
- Mouth rinse: 44%
- OTC medications: 43%
- Fruit juice: 40%
- Facial tissue: 39%
- Jeans: 39%
- Paper towels: 35%
- Small appliances: 34%

### 31.6 Store Brands

In a survey by Accenture (www.accenture.com), 39% of consumers said they have increased their purchases of store brands or private label brands in recent years. The study reported the following attitudes toward private label products (percentage of respondents):

- Buy because they are cheaper: 66%
- Quality is just a good: 50%
- Better variety: 48%
Private label sales were $157 billion in 2017, distributed by retail channel as follows (source: Private Label Manufacturers Association [www.plma.com] and Nielsen [www.nielsen.com]):

- Supermarkets: $67 billion
- Mass retail channels: $55 billion
- Wholesale clubs: $35 billion

In 2017, private label increased 9.3% in sales across all retail channels and 9.1% in unit volume. National brand sales decreased 0.3% in sales and 1.0% in unit volume.

“In some categories such as the activewear Americans increasingly don all day whether or not they hit the gym – private labels make up 20% of the market. That makes store brands in aggregate larger than any single brand.”

_Bloomberg Businessweek, 12/18/17_

### 31.7 Brand Loyalty In Travel

A survey by Deloitte (www.deloitte.com) found that only 14% of travelers say they are loyal to a particular airline; just 8% say they are loyal to any hotel brand.

Price, comfort and service drive decisions more than loyalty programs. When picking airlines, most travelers say they look first at safety, value, and whether flights are on time. When choosing hotels, they look at price, whether there is free parking, comfort, and location. Loyalty programs rank near the bottom of influencing factors.

### 31.8 Increasing Brand Loyalty

Various studies point to convenience, customer service, loyalty programs, price, and social network connections as influences on customer loyalty.
Convenience
• According to Brand Keys (www.brandkeys.com), convenience increases product and service consideration, adoption, and loyalty by 19%.

Customer Service
• Few things can affect customer loyalty like customer service. According to a survey by Accenture, in assessing loyalty related to retailers of technology products, over 80% of customers who rated their service below average said they would buy from a different company next time. Merely average service dropped customer purchasing loyalty from 51% to 27%.

Customer Surveys
• Many customers feel more loyal to a brand if it takes the time to find out their opinion. In a survey by Cint (www.cint.com), 62% of customers said they were more likely to purchase a brand’s product if their opinion has been sought by the brand.

Price
• A survey by Acxiom (www.acxiom.com) found that 53% of adults would change to a new auto insurance carrier to save $300 annually.

Social Network Connections
• Studies have shown that a company’s social followers are more likely to buy the brand’s products. In a survey by Chadwick Martin Bailey (www.cmbinfo.com), more than half of Facebook users said they are likely to purchase at least a few brands they are social friends and followers of; 67% of Twitter followers indicated the same. Also, 60% of respondents claimed their Facebook fandom increased the chance that they would recommend a brand to a friend; among Twitter followers, that percentage rose to almost 80%.

In the Brand Loyalty Survey by ClickFox (www.clickfox.com), survey respondents identified the following as the best ways companies can build brand loyalty (percentage of respondents):
• Providing exceptional customer service: 34%
• Rewarding purchases, feedback, and referrals: 20%
• Sending exclusive or relevant offers and specials: 13%
• Providing personalized products or services: 12%
• Knowing the customer when they visit or call: 10%
32

BUSINESS SECTOR PERCEPTION

32.1 Consumer Impressions Of Sectors

Gallup (www.gallup.com) has tracked consumers’ overall impressions of 25 business and industry sectors each August since 2001.

The following are the results of the August 2018 Gallup poll:

<table>
<thead>
<tr>
<th>Sector</th>
<th>Positive</th>
<th>Neutral</th>
<th>Negative</th>
<th>Net Positive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer industry</td>
<td>75%</td>
<td>15%</td>
<td>8%</td>
<td>67%</td>
</tr>
<tr>
<td>Restaurant industry</td>
<td>72%</td>
<td>21%</td>
<td>7%</td>
<td>65%</td>
</tr>
<tr>
<td>Farming and agriculture</td>
<td>70%</td>
<td>17%</td>
<td>12%</td>
<td>58%</td>
</tr>
<tr>
<td>Grocery industry</td>
<td>60%</td>
<td>23%</td>
<td>17%</td>
<td>43%</td>
</tr>
<tr>
<td>Internet industry</td>
<td>59%</td>
<td>21%</td>
<td>18%</td>
<td>41%</td>
</tr>
<tr>
<td>Accounting</td>
<td>49%</td>
<td>35%</td>
<td>10%</td>
<td>39%</td>
</tr>
<tr>
<td>Automobile industry</td>
<td>56%</td>
<td>25%</td>
<td>18%</td>
<td>38%</td>
</tr>
<tr>
<td>Real estate industry</td>
<td>53%</td>
<td>26%</td>
<td>19%</td>
<td>34%</td>
</tr>
<tr>
<td>Travel industry</td>
<td>48%</td>
<td>34%</td>
<td>15%</td>
<td>33%</td>
</tr>
<tr>
<td>Retail industry</td>
<td>52%</td>
<td>27%</td>
<td>20%</td>
<td>32%</td>
</tr>
<tr>
<td>Education</td>
<td>55%</td>
<td>17%</td>
<td>27%</td>
<td>28%</td>
</tr>
<tr>
<td>Sports industry</td>
<td>49%</td>
<td>25%</td>
<td>22%</td>
<td>27%</td>
</tr>
<tr>
<td>Publishing industry</td>
<td>46%</td>
<td>30%</td>
<td>20%</td>
<td>26%</td>
</tr>
<tr>
<td>Telephone industry</td>
<td>47%</td>
<td>25%</td>
<td>27%</td>
<td>20%</td>
</tr>
<tr>
<td>Movie industry</td>
<td>46%</td>
<td>24%</td>
<td>27%</td>
<td>19%</td>
</tr>
<tr>
<td>Television and radio industry</td>
<td>45%</td>
<td>22%</td>
<td>32%</td>
<td>13%</td>
</tr>
<tr>
<td>Electric and gas utilities</td>
<td>44%</td>
<td>24%</td>
<td>31%</td>
<td>13%</td>
</tr>
<tr>
<td>Banking</td>
<td>43%</td>
<td>25%</td>
<td>30%</td>
<td>13%</td>
</tr>
<tr>
<td>Legal field</td>
<td>40%</td>
<td>26%</td>
<td>32%</td>
<td>8%</td>
</tr>
<tr>
<td>Advertising/PR industry</td>
<td>38%</td>
<td>31%</td>
<td>30%</td>
<td>8%</td>
</tr>
<tr>
<td>Airline industry</td>
<td>41%</td>
<td>20%</td>
<td>35%</td>
<td>6%</td>
</tr>
<tr>
<td>Oil and gas industry</td>
<td>38%</td>
<td>21%</td>
<td>40%</td>
<td>-2%</td>
</tr>
<tr>
<td>Healthcare industry</td>
<td>38%</td>
<td>18%</td>
<td>45%</td>
<td>-7%</td>
</tr>
<tr>
<td>Pharmaceutical industry</td>
<td>33%</td>
<td>16%</td>
<td>50%</td>
<td>-17%</td>
</tr>
<tr>
<td>Federal government</td>
<td>29%</td>
<td>19%</td>
<td>52%</td>
<td>-23%</td>
</tr>
</tbody>
</table>

The following sectors had the highest increase in consumer perception in 2017:

- Farming and agriculture: 15 percentage points
- Education: 11 percentage points
• Computer industry: 9 percentage points
• Real estate industry: 9 percentage points
• Legal field: 9 percentage points
• Sports industry: 8 percentage points

32.2 Consumer Trust

A 2017 survey by SheSpeaks (www.shespeaksinc.com) asked females the extent to which they trust companies in various business sectors. Responses were as follows:

<table>
<thead>
<tr>
<th>Sector</th>
<th>Somewhat/A Lot</th>
<th>Very Little/Not At All</th>
<th>Neutral</th>
</tr>
</thead>
<tbody>
<tr>
<td>Packaged goods:</td>
<td>73%</td>
<td>23%</td>
<td>4%</td>
</tr>
<tr>
<td>Nonprofits:</td>
<td>71%</td>
<td>24%</td>
<td>7%</td>
</tr>
<tr>
<td>Technology:</td>
<td>70%</td>
<td>26%</td>
<td>4%</td>
</tr>
<tr>
<td>Beauty/personal care:</td>
<td>68%</td>
<td>28%</td>
<td>5%</td>
</tr>
<tr>
<td>Pet care:</td>
<td>64%</td>
<td>23%</td>
<td>14%</td>
</tr>
<tr>
<td>Healthcare:</td>
<td>59%</td>
<td>37%</td>
<td>4%</td>
</tr>
<tr>
<td>Automotive:</td>
<td>51%</td>
<td>43%</td>
<td>5%</td>
</tr>
<tr>
<td>Financial services:</td>
<td>46%</td>
<td>48%</td>
<td>5%</td>
</tr>
<tr>
<td>Advertising:</td>
<td>20%</td>
<td>75%</td>
<td>5%</td>
</tr>
</tbody>
</table>
BUYING AMERICAN-MADE

33.1 Preference For U.S.-Made Products

In a recent Harris Poll (www.theharrispoll.com), 61% of adults said they are more likely to purchase something when an ad touts it is 'Made in America,' and 3% said they are less likely to buy it; 35% said they are neither more nor less likely to purchase a product when an ad emphasizes it is Made in America.

Those who are more likely to purchase a product that is Made in America, by age and region, are as follows:

<table>
<thead>
<tr>
<th>Age</th>
<th>Much More Likely</th>
<th>Somewhat More</th>
<th>Neither</th>
<th>Less Likely</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 18-to-34:</td>
<td>15%</td>
<td>29%</td>
<td>52%</td>
<td>4%</td>
</tr>
<tr>
<td>• 35-to-44:</td>
<td>20%</td>
<td>42%</td>
<td>37%</td>
<td>1%</td>
</tr>
<tr>
<td>• 45-to-54:</td>
<td>29%</td>
<td>37%</td>
<td>30%</td>
<td>4%</td>
</tr>
<tr>
<td>• 55 and older:</td>
<td>39%</td>
<td>37%</td>
<td>22%</td>
<td>3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region</th>
<th>Much More Likely</th>
<th>Somewhat More</th>
<th>Neither</th>
<th>Less Likely</th>
</tr>
</thead>
<tbody>
<tr>
<td>• East:</td>
<td>22%</td>
<td>38%</td>
<td>36%</td>
<td>3%</td>
</tr>
<tr>
<td>• Midwest:</td>
<td>32%</td>
<td>35%</td>
<td>31%</td>
<td>2%</td>
</tr>
<tr>
<td>• South:</td>
<td>25%</td>
<td>35%</td>
<td>36%</td>
<td>4%</td>
</tr>
<tr>
<td>• West:</td>
<td>26%</td>
<td>32%</td>
<td>38%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Overall 26% 35% 35% 3%

When asked about factors influencing their decision to buy American-made, survey participants said the following were important (percentage of respondents):

- Keeping jobs in America: 90%
- Supporting American companies: 87%
- Safety concerns with products produced outside the U.S.: 82%
- Quality concerns with products produced outside the U.S.: 83%
- Patriotism: 76%
- Human rights issues with products produced outside the U.S.: 76%
- Decreasing environmental impact since products don’t need to be shipped as far: 71%

Other surveys have found preference for U.S.-made to be even higher. In a survey by Boston Consulting Group (BGC, www.bcg.com), 80% of adults said they preferred U.S.-made goods and that they are willing to pay more for them.
Interestingly, BCG found that many consumers in other countries also prefer U.S.-made goods. When the same question was asked of Chinese consumers, 47% said they preferred Made in America.

A poll by *The New York Times* had findings consistent with the Harris Poll.

“Two-thirds of Americans say they check labels when shopping to see if they are buying American goods, according to a *New York Times* poll taken early this year. Given the example of a $50 garment made overseas, almost half of respondents – 46% – said they would be willing to pay from $5 to $20 more for a similar garment made in the United States.”

*The New York Times*

### 33.2 Buying American By Product Type

When asked about various categories of products in a Harris Poll, the following percentages of adults said it is important to buy American-made products:

- Major appliances: 75%
- Furniture: 74%
- Clothing: 72%
- Small appliances: 71%
- Automobiles: 70%
- Sports/exercise equipment: 66%
- Home electronics/TVs: 66%
- Smartphones/tablets: 66%
- Jewelry: 63%
- Motorcycles: 59%
- Novelty/gift items: 59%

By gender, responses were as follows:

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major appliances:</td>
<td>79%</td>
<td>71%</td>
</tr>
<tr>
<td>Furniture:</td>
<td>78%</td>
<td>71%</td>
</tr>
<tr>
<td>Clothing:</td>
<td>77%</td>
<td>67%</td>
</tr>
<tr>
<td>Small appliances:</td>
<td>76%</td>
<td>66%</td>
</tr>
</tbody>
</table>
• Automobiles: 74% 65%
• Sports/exercise equipment: 69% 64%
• Home electronics/TVs: 72% 60%
• Smartphones/tablets: 71% 61%
• Jewelry: 67% 58%
• Motorcycles: 61% 58%
• Novelty/gift items: 66% 51%

By generation, responses were as follows:

<table>
<thead>
<tr>
<th></th>
<th>Millennials</th>
<th>Gen Xers</th>
<th>Baby Boomers</th>
<th>Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major appliances</td>
<td>57%</td>
<td>74%</td>
<td>86%</td>
<td>85%</td>
</tr>
<tr>
<td>Furniture</td>
<td>54%</td>
<td>76%</td>
<td>86%</td>
<td>84%</td>
</tr>
<tr>
<td>Clothing</td>
<td>56%</td>
<td>76%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Small appliances</td>
<td>53%</td>
<td>72%</td>
<td>81%</td>
<td>81%</td>
</tr>
<tr>
<td>Automobiles</td>
<td>58%</td>
<td>72%</td>
<td>76%</td>
<td>75%</td>
</tr>
<tr>
<td>Sports/exercise equipment</td>
<td>50%</td>
<td>70%</td>
<td>76%</td>
<td>71%</td>
</tr>
<tr>
<td>Home electronics/TVs</td>
<td>49%</td>
<td>69%</td>
<td>74%</td>
<td>76%</td>
</tr>
<tr>
<td>Smartphones/tablets</td>
<td>46%</td>
<td>69%</td>
<td>76%</td>
<td>76%</td>
</tr>
<tr>
<td>Jewelry</td>
<td>47%</td>
<td>67%</td>
<td>69%</td>
<td>70%</td>
</tr>
<tr>
<td>Motorcycles</td>
<td>46%</td>
<td>62%</td>
<td>67%</td>
<td>61%</td>
</tr>
<tr>
<td>Novelty/gift items</td>
<td>45%</td>
<td>64%</td>
<td>66%</td>
<td>61%</td>
</tr>
</tbody>
</table>

By demographic region, responses were as follows:

<table>
<thead>
<tr>
<th></th>
<th>Urban</th>
<th>Suburban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major appliances</td>
<td>72%</td>
<td>74%</td>
<td>81%</td>
</tr>
<tr>
<td>Furniture</td>
<td>71%</td>
<td>73%</td>
<td>79%</td>
</tr>
<tr>
<td>Clothing</td>
<td>70%</td>
<td>72%</td>
<td>73%</td>
</tr>
<tr>
<td>Small appliances</td>
<td>72%</td>
<td>68%</td>
<td>76%</td>
</tr>
<tr>
<td>Automobiles</td>
<td>71%</td>
<td>67%</td>
<td>75%</td>
</tr>
<tr>
<td>Sports/exercise equipment</td>
<td>64%</td>
<td>65%</td>
<td>73%</td>
</tr>
<tr>
<td>Home electronics/TVs</td>
<td>69%</td>
<td>63%</td>
<td>71%</td>
</tr>
<tr>
<td>Smartphones/tablets</td>
<td>66%</td>
<td>64%</td>
<td>71%</td>
</tr>
<tr>
<td>Jewelry</td>
<td>62%</td>
<td>60%</td>
<td>68%</td>
</tr>
<tr>
<td>Motorcycles</td>
<td>55%</td>
<td>58%</td>
<td>63%</td>
</tr>
<tr>
<td>Novelty/gift items</td>
<td>57%</td>
<td>56%</td>
<td>61%</td>
</tr>
</tbody>
</table>

33.3 American-Made Brand Promotions

Some brands go beyond simply saying that their products are Made In America, featuring business owners and workers in their ads. Other brands feature their manufacturing facilities in their promotions.
“As people begin to look for American-made brands, they want to know the stories behind the brands they are aligning with.”

*Advertising Age*, 12/4/17

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**33.4 Market Resources**

Made In USA Foundation. ([http://madeusafdn.org](http://madeusafdn.org))

Maker’s Row, an online directory of U.S.-manufactured products. ([www.makersrow.com](http://www.makersrow.com))

The Made In America Movement. ([www.themadeinamericamovement.com](http://www.themadeinamericamovement.com))
BUYING LOCAL

34.1 Overview
According to the Institute for Local Self-Reliance (www.ilsr.org), for every $100 spent at a locally owned store, $45 remains in the local economy, compared with about $13 per $100 spent at a national chain retailer.

Civic Economics (www.civiceconomics.com) estimated that if San Francisco Bay Area consumers shifted 10% of their spending from national chains to local businesses, the impact would be $192 million in increased economic activity for the region and almost 1,300 new jobs.

According to Time, 82% of consumers actively support local or neighborhood businesses.

34.2 Patronizing Local Small Businesses
According to The Consumer Small Business Shopping Report, published in 2017 by Vistaprint (www.vistaprint.com), 46% of U.S. adults feel that it is very important to shop at or use the services of a small business. The survey found that commitment to the local community is the primary reason consumers do so. More than twice as many people cited local commitment over price as their top motivation for shopping at small businesses rather than large national chains. Receiving personal service was the second most cited reason.

Seventy percent (70%) said they will shop at a small business more if they are on a first name basis with the owner.

The following are survey findings by gender and age:
• Forty-nine percent (49%) of female and 43% of male adults feel that it is very important to shop at or use the services of a small business.
• Fifty-five percent (55%) of female and 47% of male adults say that their commitment to the local community is what drives their decision to shop at a small business.
• Fifty-one percent (51%) of consumers ages 55-to-64 feel that it is very important to shop at or use the services of a small business; 57% say that their commitment to the local community is what drives their decision to shop at a small business.

Sixty-eight percent (68%) of survey respondents said they planned to continue to shop at a small business the same amount during the next 12 months; 25% planned to shop more at small businesses than in the past.
34.3 Locally Sourced Food Products

There has been a trend of increased demand for locally sourced foods at restaurants, farmers’ markets, and groceries among patrons. While locally grown foods are not necessarily healthier, consumers are comforted by knowing the source of their food items. As concerns about food safety rise, the number of locavores – those who eat locally produced foods when available – is also increasing.

In a recent Harris Poll (www.theharrispoll.com), 50% of adults said it is important when they are purchasing in a grocery store that food is locally grown or sourced. Those that believe local sourcing is important are as follows:

Gender
• Female: 53%
• Male: 47%

Age
• 18-to-35: 54%
• 36-to-50: 49%
• 51-to-69: 47%
• 70 and older: 53%

Household
• Children: 56%
• No children: 47%

“When it comes to perusing the grocery store, there’s a plethora of different factors that can lead to picking one item over another. One factor that’s been getting its fair share of media attention and in-store callouts is ‘local.’ ”

Harris Poll

In a survey by the National Restaurant Association (www.restaurant.org), 64% of adults said locally sourced menu items are important when choosing a full-service restaurant (FSR). For comparison, 43% said organic or environmentally friendly food was important. In choosing a quick-service restaurant (QSR), locally sourced and organic menu items were cited as an important consideration by 63% and 45% of adults, respectfully. By gender and age, those placing a priority on locally sourced, and for comparison, organic menu items are as follows:
Opinions vary as to what constitutes ‘local’ food products. In a survey by The Hartman Group (www.hartman-group.com), consumers defined ‘local product’ as follows:

- Within 100 miles: 50%
- Within my state: 37%
- Within a region: 4%
- In the United States: 4%

In a survey by A.T. Kearney (www.atkearney.com), the following percentages of adults said they are willing to pay more for local foods:

- Single urban households: 95%
- Young couples w/o kids: 78%
- Affluent families: 71%
- Senior citizens: 68%
- Middle income families: 67%
- Low income families: 57%

A.T. Kearney found that grocery shoppers largely embrace local food options because they believe it helps local economies (66%), delivers a broader and better assortment of products (60%), and provides healthier alternatives (45%). Some shoppers say they buy local food to improve the carbon footprint (19%) and to help increase natural or organic production (19%).

When asked about the availability of local food at their preferred supermarket, 65% say their supermarket offers at least some kind of locally sourced food. Almost 30% of grocery shoppers say they consider purchasing food elsewhere if their preferred store does not carry local foods. Only 5% indicate they shop for local foods at big-box retailers, 15% at national supermarkets. Overwhelmingly, respondents say their main source for local food is the local farmers market and farm stores.
35

CONSUMER CONFIDENCE

35.1 Overview
In general, the more confident people feel about the economy and their job and income, the less likely they are to avoid making purchases. When confidence is trending down, consumers are likely to slow their spending, thus the rate of economic growth slows. Conversely, when consumer confidence is trending up, the economy typically grows with increases in consumer spending.

There are several recognized measurements of consumer confidence. This chapter provides a review of various assessments.

35.2 Consumer Comfort Index
The Consumer Comfort Index, launched by ABC News in 1985, is announced weekly by Bloomberg (www.bloomberg.com).

The following three questions are used to calculate the index:

- Would you describe the state of the nation’s economy these days as excellent, good, not so good, or poor?
- Would you describe the state of your own personal finances these days as excellent, good, not so good, or poor?
- Considering the cost of things today and your own personal finances, would you say now is an excellent time, a good time, a not so good time, or a poor time to buy the things you want and need?

The index is derived from telephone interviews conducted by Langer Research Associates (www.langerresearch.com). The margin of error is ±3 percentage points.

35.3 Consumer Confidence Index
The Consumer Confidence Index is calculated each month by The Conference Board (www.conference-board.org) based on a survey of consumers’ opinions on present conditions and future expectations of the economy. The Consumer Confidence Index was started in 1967 and is benchmarked at a reference of 100 for 1985, a year chosen because it was neither a peak nor a trough. Opinions on current conditions make up 40% of the index, with expectations of future conditions comprising the remaining 60%.

CONSUMER BEHAVIOR 2019-2020
• 194 •
Each month The Conference Board surveys 5,000 U.S. households. The survey consists of five questions that ask respondents’ opinions about the following:

- Current business conditions
- Business conditions for the next six months
- Current employment conditions
- Employment conditions for the next six months
- Total family income for the next six months

Survey participants are asked to answer each question as ‘positive,’ ‘negative,’ or ‘neutral.’ The relative value is calculated for each question separately and compared against each relative value from 1985. This comparison of the relative values results in an index value for each question. The index values for all five questions are then averaged together to form the Consumer Confidence Index. The data is calculated for the United States as a whole and for each of the country’s nine census regions.

The results from the Consumer Confidence Survey are posted at www.conference-board.org/data/consumerconfidence.cfm on the last Tuesday of each month at 10:00 a.m. EST.

35.4 Consumer Sentiment Index

The Consumer Sentiment Index is one of the most recognized among several consumer confidence measures. It was devised in the late 1940s by Prof. George Katona at the University of Michigan. The index is calculated monthly based on 500 telephone household interviews conducted by the University of Michigan’s Institute for Social Research (www.sca.isr.umich.edu). Thomson Reuters publishes the Consumer Sentiment Index.

The University of Michigan releases three related figures each month: the Index of Consumer Sentiment (ICS, or MCSI), the Index of Current Economic Conditions (ICC), and the Index of Consumer Expectations (ICE). The ICE is an official component of the U.S. Index of Leading Economic Indicators.

35.5 Current Economic Conditions

The Current Economic Conditions report, commonly known as the Beige Book, is published by the Federal Reserve Board eight times per year. Each Federal Reserve Bank gathers anecdotal information on current economic conditions in its district through reports from bank and branch directors and interviews with key business contacts, economists, market experts, and other sources. The Beige Book summarizes this information by district and sector.

The Current Economic Conditions reports are available online at www.federalreserve.gov/monetarypolicy/beigebook/default.htm.
35.6 Economic Confidence Index

The Gallup Organization (www.gallup.com) continuously monitors consumer confidence with a two-question survey. The percentage of Americans classifying economic conditions as positive, negative, and mixed is reported daily based on a three-day rolling average of surveys of approximately 1,500 adults.

The poll, which guides the determination of Gallup’s Economic Confidence Index, consists of the following questions:

• How would you rate economic conditions in this country today: as excellent, good, only fair, or poor?
• Right now, do you think that economic conditions in the country as a whole are getting better or getting worse?

Gallup reports on its website the Economic Confidence Index on a daily, weekly, monthly, and quarterly basis. The data is posted at www.gallup.com/Search/Default.aspx?s=&p=1&q=economic+confidence+index&b=Go.

35.7 Monthly U.S. Consumer Survey

Prosper Insights & Analytics (www.prosperinsights.com) conducts the Monthly U.S. Consumer Survey. Over 7,000 adults across the U.S. are surveyed. The survey tracks how consumers feel about the economy, shopping behavior, future purchase intentions, and more.

Results are posted at https://prosperinsights.com/solutions/.
36

CUSTOMER SATISFACTION

36.1 Overview

Surveys by Service Management Group (SMG, www.smg.com) assess various aspects of customer satisfaction at retail stores. The surveys query customers based on their most recent retail visit and compare various factors that relate to customer satisfaction.

36.2 Factors Contributing To High Customer Satisfaction

The following are findings from recent SMG surveys:

Corporate Headquarters Markets

SMG research found chain retail stores don’t have an advantage with locations in the same city as corporate headquarters. Customers rated their satisfaction at chain locations as follows:

<table>
<thead>
<tr>
<th>Overall Satisfaction</th>
<th>Likely To Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate headquarters market:</td>
<td>71%</td>
</tr>
<tr>
<td>All other markets:</td>
<td>72%</td>
</tr>
</tbody>
</table>

“Customers visiting retail stores in the same city as the brand’s corporate headquarters are actually slightly less satisfied than customers visiting locations in other cities. Customers may have slightly higher expectations of brands that are headquartered close to their home.”

Service Management Group

First-Time vs. Returning Customers

SMG found that first-time customers are generally more difficult to satisfy than returning customers. Survey results are as follows:
Highly Satisfied  |  Highly Likely to Return  |  Highly Likely to Recommend
---|---|---
Returning customers: 70% | 67% | 72%
First-time customer: 67% | 59% | 57%

“Across retail segments, first-time customers are generally less satisfied overall than returning customers. Loyalty to a brand is generally built up over time – one experience is often not enough to create a loyal customer.”

Service Management Group

Large vs. Small Stores

Based on the size of the store, customers rated their satisfaction with retail locations as follows:

<table>
<thead>
<tr>
<th></th>
<th>Overall Satisfaction</th>
<th>Likely To Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smallest footprint:</td>
<td>64%</td>
<td>65%</td>
</tr>
<tr>
<td>Smaller footprint:</td>
<td>63%</td>
<td>64%</td>
</tr>
<tr>
<td>Larger footprint:</td>
<td>63%</td>
<td>64%</td>
</tr>
<tr>
<td>Largest footprint:</td>
<td>62%</td>
<td>63%</td>
</tr>
</tbody>
</table>

“Customers in the smallest footprint stores are slightly more satisfied. As stores increase in size, customers are somewhat less satisfied and less likely to recommend the store to their friends and family. These findings support the recent move by retailers to create smaller footprint locations in order to deliver better experiences. Most typically, customer issues in larger stores center on locating products and finding assistance.”

Service Management Group
Mall vs. Freestanding Locations
Based on store location, the following percentages of customers said they likely would return to or recommend a retail location:

<table>
<thead>
<tr>
<th>Location</th>
<th>Likely To Return</th>
<th>Recommend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freestanding</td>
<td>75%</td>
<td>73%</td>
</tr>
<tr>
<td>Mall</td>
<td>75%</td>
<td>71%</td>
</tr>
</tbody>
</table>

“Customers visiting a mall location of a retailer are less likely to return and recommend than customers visiting other store formats. Freestanding locations don’t share brand equity or customer experience with mall properties or adjoining retailers.”

Service Management Group

Newer vs. Older Locations
Based on the age of the store, the following percentages of customers said they likely would return to or recommend a retail location:

<table>
<thead>
<tr>
<th>Age of Store</th>
<th>Likely To Return</th>
<th>Recommend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Store under two years old</td>
<td>78%</td>
<td>74%</td>
</tr>
<tr>
<td>Store 2-to-5 years old</td>
<td>75%</td>
<td>68%</td>
</tr>
<tr>
<td>Store 5-to-10 years old</td>
<td>74%</td>
<td>66%</td>
</tr>
<tr>
<td>Store more than 10 years old</td>
<td>73%</td>
<td>65%</td>
</tr>
</tbody>
</table>

“Customers visiting stores more than two years old report lower scores on loyalty metrics. Infusing capital into stores is a solid investment toward improving the customer experience. By doing so, operators can showcase the latest in store design and product enhancements.”

Service Management Group
Returning Merchandise

Comparing customers with returns with those not returning merchandise, those highly satisfied with their most recent shopping experience are as follows:

<table>
<thead>
<tr>
<th></th>
<th>Overall Satisfaction</th>
<th>Friendliness</th>
<th>Speed</th>
</tr>
</thead>
<tbody>
<tr>
<td>No return:</td>
<td>57%</td>
<td>56%</td>
<td>47%</td>
</tr>
<tr>
<td>Return:</td>
<td>57%</td>
<td>56%</td>
<td>44%</td>
</tr>
</tbody>
</table>

“Customers with returns are equally satisfied with their visit when compared with those who did not return an item. Returns are an unglamourous part of the retail world and stores seem to be doing a nice job handling returns.”

Service Management Group

Rural vs. Urban Locations

Based on market population, the following percentages of customers said they likely would recommend a retail location based on their most recent shopping experience:

- Population more than 50,000: 63%
- Population 10,000-to-50,000: 66%
- Population less than 10,000: 67%

“Rural customers are slightly more satisfied overall with their retail concepts. Rural shoppers may have a smaller number of options to shop and, as a result, a smaller frame of reference when comparing experiences.”

Service Management Group

36.3 Market Resources

Service Management Group, 1737 McGee Street, Kansas City, MO 64108. (800) 764-0439. (www.smg.com)
37

DISCRETIONARY SPENDING

37.1 Spending Priorities

Since 2010, Prosper Insights & Analytics (www.prosperinsights.com) has conducted annual surveys asking adults which items of their discretionary spending are expendable and which are untouchable. Responses in the 2017 survey were as follows:

**Expendable**
- Luxury handbag: 88.3%
- High-end jewelry: 88.1%
- Costume jewelry: 87.6%
- Club/social memberships: 87.7%
- Maid service: 87.0%
- High-end cosmetics: 86.6%
- Gourmet foods: 86.0%
- Specialty apparel: 86.0%
- Facials: 85.6%
- Extracurricular leagues: 84.8%

**Untouchables**
- Internet service: 80.1%
- Basic mobile service: 59.0%
- Advanced mobile service: 50.1%
- Basic cable/satellite TV: 48.0%
- Upgrade mobile device: 41.0%
- Hair cut/color: 39.0%
- Discount apparel: 38.0%
- Vacation: 35.0%
- Charity: 35.0%
- Fast food: 35.0%

Consumer priorities have changed little since 2010.
“In terms of sheer ranking, what is considered expendable and untouchable really hasn’t shifted all that much.”

Phil Rist, Vice President
Prosper Insights & Analytics
Stores, 4/17

37.2 Necessities and Luxuries

Consumers typically classify ‘necessities’ as goods they need and ‘luxuries’ as those they could do without. Exactly what is considered by each person as necessary varies by lifestyles and influences. According to clinical psychologist Pauline Wallin, Ph.D. (www.drwallin.com), people are typically influenced by group pressure. Their consideration of what constitutes necessities is influenced by peers, advertising, and a consumer culture that influences people to always look for things that make their lives easier.

A survey by Pew Research Center (www.pewresearch.org) asked consumers what items they considered to be a necessity. Responses were as follows:

- Automobile: 88%
- Clothes dryer: 66%
- Home air conditioning: 54%
- Television: 52%
- Home computer: 50%
- Microwave: 47%
- Cable or satellite TV: 23%
- Dishwasher: 21%

A survey by ESRI (www.esri.com) found 85% of adults consider an automobile as something they ‘have and need’ or ‘want.’ The results for a second car were more mixed; 25% of those who own a second car don’t think they need it, while 16% who don’t have one want one.

Items that consumers say they cannot live without include ATM and debit cards, microwaves, and toasters. In these days of relaxed corporate dress codes, one in three iron owners and nearly half of those with sewing machines don’t feel that they need them. More than half said that they cannot live without a home coffeepot. The least ‘wanted’ items were gym memberships and home gyms.
“What items are considered necessary are different for different demographics. When a household sits down they will either implicitly or explicitly prioritize what is important to them. What our survey found is that some previously discretionary items are becoming essential, and vice versa.”

Doug Skuta, Economist
ESRI
Advertising Age
38.1 Social Issues

A 2018 survey by Sprout Social (www.sproutsocial.com) asked U.S. adults in which social issues they believe brands should take a stand. Responses were as follows (percentage of respondents):

- Human rights: 58%
- Labor laws: 55%
- Poverty: 48%
- Gender equality: 48%
- Environment: 45%
- Education: 45%
- Race relations: 43%
- Healthcare: 42%
- LGBTQ rights: 34%
- Immigration: 33%

“Conventional wisdom has long dictated that companies avoid taking a political stance on issues for risk of alienating – or outright angering – potential customers. But new research suggests that, in a polarized political climate, at least some consumers want the firms they buy from to reflect their own values.”

eMarketer, 1/17/18

38.2 Corporate Social Responsibility

The 2017 CSR Study, by Cone Communications (www.conecomm.com), reported the following actions and views on corporate social responsibility (CSR):
• Eighty-nine percent (89%) of adults say they are likely to switch brands to one that is associated with a good cause, given similar price and quality.
• Eighty-seven percent (87%) have purchased a product because that company advocated for an issue they cared about.
• Seventy-six percent (76%) would boycott a product if they found out a company supported an issue contrary to their beliefs.
• Seventy percent (70%) of adults believe companies have an obligation to take actions to improve issues that may not be relevant to everyday business operations.

When asked their response when a company supports a social or environmental issue, responses were as follows (percentage of respondents):
• Have a more positive image of the company: 92%
• Would be more loyal to the company: 88%
• Would be more likely to trust the company: 87%

Consumers consider the following business practices by companies to be important (percentage of respondents):
• Being a good employer: 94%
• Operating in a way that protects and benefits society and the environment: 90%
• Creating products, services, or programs to ensure the well-being of me and my family: 89%
• Investing in causes in my community and around the globe: 87%
• Standing up for important social justice issues: 78%

Consumers say that they would engage in corporate responsibility actions as follows (percentage of respondents):
• If I learned of a company’s irresponsible or deceptive business practices, I would stop buying its products: 88%
• If given the opportunity, I would buy a product with a social or environmental benefit: 87%
• I would purchase a product because that company stood up for or advocated an issue that I care about: 87%
• If given the opportunity, I would donate to a charity supported by a company that I trust: 82%
• I would tell my friends and family about a company’s CSR efforts: 81%
• I would refuse to purchase a company’s products or services upon learning that it supported an issue contrary to my beliefs: 76%
• If given the opportunity, I would volunteer for a cause supported by a company that I trust: 74%
• If given the opportunity, I would voice my opinion to a company about its CSR efforts (i.e. provide comments on the company’s website or blog, or review products): 69%
Consumers want companies to address social issues as follows (percentage of respondents):

- Domestic job growth: 94%
- Racial equality: 87%
- Women’s rights: 84%
- Cost of higher education: 81%
- Immigration: 78%
- Climate change: 76%
- Gun control: 65%
- LGBTQ rights: 64%

38.3 Environmental Attitudes Among Adults And Teens

A 2017 survey by The Harris Poll (www.theharrispoll.com) asked adults about their views and stances related to the environment. Responses were as follows:

<table>
<thead>
<tr>
<th>Adults</th>
<th>Teens</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am concerned about the planet we are leaving behind for future generations:</td>
<td>45%</td>
</tr>
<tr>
<td>I personally care a great deal about the current state, and future, of the environment:</td>
<td>42%</td>
</tr>
<tr>
<td>I am environmentally-conscious:</td>
<td>37%</td>
</tr>
<tr>
<td>I feel a personal responsibility for taking care of the environment:</td>
<td>35%</td>
</tr>
<tr>
<td>I encourage others to be more environmentally-friendly:</td>
<td>34%</td>
</tr>
<tr>
<td>I am a conservationist:</td>
<td>25%</td>
</tr>
<tr>
<td>I am &quot;green&quot;:</td>
<td>23%</td>
</tr>
<tr>
<td>I am an environmentalist:</td>
<td>21%</td>
</tr>
</tbody>
</table>

This was the seventh environmental survey by The Harris Poll. Adults saying that they are concerned about the planet being left behind for future generations have been as follows (percentage of respondents):

- 2009: 43%
- 2010: 36%
- 2012: 34%
- 2013: 37%
- 2014: 38%
- 2015: 44%
- 2017: 45%
EXCLUSIVE OFFERS

39.1 Overview
The 2018 Shopper Study: Privacy, Personalization, and Promotions, published in May 2018 by Kelton Research (www.keltonresearch.com) and SheerID (www.sheerid.com), surveyed adults about their response to exclusive offers. This chapter provides a summary of the findings.

39.2 Response To Exclusive Offers
Ninety-four percent (94%) of adults say they would consider taking advantage of an exclusive offer provided by a brand that is generally not offered to the general public.
Sixty-eight percent (68%) find exclusive offers more important than traditional coupons that are available to everyone; 84% say that an exclusive offer would make them as likely to shop with a brand as a price-match guarantee.
Responses to exclusive offers are as follows:
• Increase likelihood to purchase: 58%
• Make a purchase sooner than they normally would: 48%
• Increase the amount originally planned to spend: 40%
• More likely to seek out something to buy in order to use the offer: 41%
• More likely to purchase something that is not needed: 38%
• More likely to purchase a more expensive product than intended: 28%

When asked about the types of exclusive offers that are most attractive, responses were as follows:
• One-time 25% off purchase: 33%
• 10% off every purchase: 23%
• Free shipping: 20%
• Free gift ($5 value) for coming in store: 10%
• Early access to sales: 5%
• Upgraded loyalty status: 4%
• Personal shopper: 4%

39.3 Verification
Consumers have the following concerns about the verification process with exclusive offers (percentage of respondents):
• Sharing personal information: 62%
• Concerns about who might gain access to personal information: 59%
• Brands might use or share personal information without consent: 56%
• Time required for the verification process: 32%
• Do not completely understand the steps of the verification process: 24%

Consumers are willing to share the following types of personal information to secure an exclusive offer (percentage of respondents):

• Email address: 37%
• Full name: 36%
• Date of birth: 27%
• Physical address: 24%
• Mobile phone number: 20%
• Credit card information: 8%
• Social security number: 7%
40

GIFT CARDS

40.1 Market Assessment

Gartner (www.gartner.com) assesses U.S. gift card and prepaid card spending as follows:

- 2007: $ 97 billion
- 2008: $ 91 billion
- 2009: $ 87 billion
- 2010: $ 91 billion
- 2011: $ 99 billion
- 2012: $107 billion
- 2013: $118 billion
- 2014: $124 billion
- 2015: $130 billion
- 2016: $140 billion
- 2017: $149 billion
- 2018: $160 billion

Approximately 20% of gift cards are sold during the Christmas holiday season. An estimated $1 billion in purchased gift cards go unredeemed, a phenomenon dubbed breakage, for at least 12 months following purchase or receipt as a gift, even though the gift cards have not expired. The Credit Card Act of 2009 required that gift cards have a minimum expiration date of five years from the date of purchase. In 2007, prior to the law, gift card breakage was estimated at $8 billion.

40.2 Use Of Gift Cards

According to First Data (www.firstdata.com), 93% of adults gave or received a gift card in 2017. Gift card purchases per adult in 2017, and for comparison in 2014 through 2016, were as follows:

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical cards:</td>
<td>4.7</td>
<td>5.5</td>
<td>5.9</td>
<td>6.5</td>
</tr>
<tr>
<td>Digital cards, including mobile gift cards:</td>
<td>n/a</td>
<td>n/a</td>
<td>4.0</td>
<td>6.1</td>
</tr>
</tbody>
</table>

Mobile gift card apps are helping to drive digital gift card use, with 52% of all consumers and 65% of Millennials saying they used an app in 2017.

Those who buy gift cards for various occasions are as follows:
• Birthday: 60%
• Christmas: 53%
• No special occasion: 18%
• Thank you gift: 12%
• Graduation: 11%
• Baby shower: 8%
• Mother’s Day: 8%
• Father’s Day: 7%
• Anniversary: 6%
• As a prize or incentive: 5%
• Congratulations: 5%
• Going away gift: 2%
• Easter: 1%
• Back to school: 1%
• Hanukkah: 1%
• Other: 6%

The most popular gift cards by category are as follows:
• Restaurants: 35%
• Department stores: 34%
• Prepaid card: 23%
• Coffee shop: 20%
• Entertainment (movies, music): 17%

When asked in the Gift Card Spending Survey, by the National Retail Federation, the reasons they were giving gift cards, responses were as follows:
• Gift cards allow the recipient to select their own gift: 50%
• Gift cards are easier and faster to buy than traditional gifts: 25%
• It is easier to mail/ship a gift card to out-of-town recipients: 6%

Not only are gift cards used as gifts for all occasions, they are also used to transfer money. Parents and family gave $3.9 billion worth of gift cards to students for back-to-college 2017-2018, according to the National Retail Federation.

Thirty-seven percent (37%) of all adults and 62% of Millennials purchased a gift card for themselves in 2017, according to First Data. Among those who self-gifted, 37% were motivated by loyalty/rewards programs and 27% did so to facilitate online shopping.

40.3 Shopping With Gift Cards

According to the 2017 Prepaid Consumer Insights Study, by First Data, 75% of recipients report overspending when using their gift card, and those who do so spend
an average of $38. This was $10 more than the average overspend by consumers in 2016.

The study also found that for 44% of consumers a gift card leads them to visit a store they would not otherwise have visited. Additionally, 53% said they are likely to visit a store more often because they received a gift card. This was even more pronounced among Millennials, 55% of whom said they would visit a store they would not otherwise, due to a gift card, and 64% of whom are likely to visit a store more often.
41

GIFT GIVING

41.1 Overview
The percentages of consumers giving gifts for holidays and occasions are as follows (sources National Retail Federation [NRF, www.nrf.com]):

- Christmas: 96%
- Birthdays: 95%
- Religious holidays: 89%
- Valentine’s Day: 72%
- Mother’s Day: 71%
- Father’s Day: 66%

Unity Marketing (www.unitymarketingonline.com) assesses the annual U.S. gifting market at $130 billion.

“While the annual year-end holiday gifting season receives the lion’s share of marketer and retailer attention when it comes to the gifting market, the reality is that gifting represents a significant marketing opportunity throughout the whole year. Out of the typical gifters’ annual gifting budget, Christmas accounts for slightly less than half of the total. The majority of gift purchases are made the rest of the year.”

Unity Marketing
41.2 Market Assessment

The Consumer Expenditure Survey (December 2017), by the Bureau of Labor Statistics (www.bls.gov), reported inflation-adjusted household spending on gifts for others as follows:

- 2000: $1,922
- 2006: $1,861
- 2010: $1,572
- 2016: $1,512

“Americans are spending less on gifts for people in other households than they once did.”

Demo Memo, 12/25/17

41.3 Graduation Gift Giving

According to the National Retail Federation, 30% of consumers purchase a graduation gift, spending collectively approximately $4 billion each year. The average consumer buying graduation gifts gives to two graduates and spends an average of $90 on gifts.

Fifty-nine percent (59%) of those who give graduation gifts give cash, a higher percentage than for any other occasion. Additionally, 32% give gift cards.

41.4 Wedding Gift Giving

Seventy-five percent (75%) of adults attend one to three weddings each year. Eighty percent (80%) buy gifts from the bride and groom’s registry; 34% purchase wedding gifts through online retail channels.

Sixty-five percent (65%) typically buy gifts for all couples who invite them to a wedding, 30% only purchase gifts for weddings they attend. Sixty percent (60%) of respondents reported spending $26 to $75 for a wedding gift.

Ninety-four percent (94%) of engaged couples are registered.

41.5 Returning Gifts and Re-Gifting

The National Retail Federation estimates that 10% of holiday purchases are returned. A survey by Consumer Reports found that about half of Americans include receipts with their gifts to help with returns and exchanges. A survey by HomeGoods
found that 54% of adults had re-gifted presents; 36% had done so on several occasions.

*The Responsible Giving Survey*, by Ketchum (www.ketchum.com), found that 59% of adults have never re-gifted, though a similar number of adults say that re-gifting is socially acceptable. Among those who say that re-gifting is not socially acceptable, 22% admit that despite that belief, they have re-gifted.

A 2017 survey by Groupon (www.groupon.com) found that over one-half of consumers receive at least one gift they don’t like, which they’ll get rid of in an average of 13 days.

The Groupon survey also found that 20% of adults have received a gift they felt had a hidden meaning. Among such gifts, most were given by spouses and mother-in-laws. Some of the top hidden meanings of gifts included: becoming more productive or organized, making diet improvements, increasing trips to the gym, and learning how to cook.
42

HOLIDAY SHOPPING

42.1 Market Assessment

According to the National Retail Federation (NRF, www.nrf.com), more than 90% of Americans celebrate either Christmas, Kwanzaa or Hanukkah.

“The holiday season generally accounts for 20% of retailer’s annual sales, according to the National Retail Federation, and Thanksgiving weekend alone typically represents about 10% to 15% of those holiday sales.”

The New York Times

Holiday sales in 2017 rose 4.9% compared with 2016, according to Mastercard SpendingPulse (www.mastercardadvisors.com/en-us/solutions/spendingpulse.html), the largest year-over-year increase since 2011. Online holiday sales increased 18% over 2016, according to Mastercard.

According to ShopperTrak (www.shoppertrak.com), brick-and-mortar traffic was down about 3% from the Sunday before Thanksgiving 2017 through year-end 2017. That was an improvement over the pre-holiday 2017 trend of decreased shopper traffic, which was down between 5% and 6% for the non-holiday season and down between 6% and 7% for the holiday season in 2016. Not only was the traffic decline in 2017 one-half that in 2016, there was an increase in sales-per-shopper of more than 3% during the 2017 holiday season.

The National Retail Federation reported that more than 174 million Americans shopped both in-store and online during the five-day holiday weekend in 2017 – Thanksgiving Day through Cyber Monday. Fifty-three percent (53%) of consumers, or 126 million people, shopped on Super Saturday, the last Saturday before Christmas.
According to the Census Bureau (www.census.gov) of the U.S. Department of Commerce, year-over-year growth of December retail sales has been as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Retail*</th>
<th>GAFO**</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005:</td>
<td>6.2%</td>
<td>4.6%</td>
</tr>
<tr>
<td>2006:</td>
<td>3.0%</td>
<td>3.7%</td>
</tr>
<tr>
<td>2007:</td>
<td>3.1%</td>
<td>-0.3%</td>
</tr>
<tr>
<td>2008:</td>
<td>-6.8%</td>
<td>-6.0%</td>
</tr>
<tr>
<td>2009:</td>
<td>5.6%</td>
<td>1.4%</td>
</tr>
<tr>
<td>2010:</td>
<td>6.4%</td>
<td>3.2%</td>
</tr>
<tr>
<td>2011:</td>
<td>5.6%</td>
<td>4.0%</td>
</tr>
<tr>
<td>2012:</td>
<td>1.6%</td>
<td>0.6%</td>
</tr>
<tr>
<td>2013:</td>
<td>3.7%</td>
<td>1.8%</td>
</tr>
<tr>
<td>2014:</td>
<td>3.9%</td>
<td>1.9%</td>
</tr>
<tr>
<td>2015:</td>
<td>2.1%</td>
<td>1.5%</td>
</tr>
<tr>
<td>2016:</td>
<td>3.3%</td>
<td>-0.3%</td>
</tr>
<tr>
<td>2017:</td>
<td>4.3%</td>
<td>1.7%</td>
</tr>
</tbody>
</table>

* excluding motor vehicle and parts dealers  
** GAFO: (general merchandise, apparel, furnishings, and other)

42.2 Holiday Spending

According to the National Retail Federation, total holiday (November and December) retail sales (excluding autos, gas and restaurant sales) in 2017 increased 5.5% over the same period in 2016 to $691.9 billion. This number includes $138.4 billion in online and other non-store sales, up 11.5%.

Changes in year-over-year holiday spending by sector in 2017 were as follows:

- Building materials and supplies stores: 8.1%
- Furniture and home furnishings stores: 7.5%
- Electronics and appliance stores: 6.7%
- General merchandise stores: 4.3%
- Clothing and accessories stores: 2.7%
- Health and personal care stores: 2.2%
- Sporting goods stores: -0.5%

Gift spending by recipient was as follows:

- Family: 78%
- Friends: 13%
- Co-workers: 4%
- Other, including pets: 5%

Fifty-six percent (56%) of holiday shoppers purchased non-gift items for themselves or others, spending an average of $135.

Consumers also spent on decorations ($55), greeting cards/postage ($30), and food for holiday festivities ($120).
Holiday shopping by retail channel was as follows:

- Discount stores: 56%
- Department stores: 55%
- Grocery stores: 44%
- Clothing or accessories stores: 33%
- Electronics stores: 30%
- Drug stores: 19%
- Craft and fabric stores: 18%

Forty percent (40%) of holiday shoppers began their holiday shopping before Halloween, 41% began their holiday shopping in November, and 19% began some time in December.

42.3 Holiday Purchasing Trends

The following is a summary of the Post-Holiday Consumer Purchasing Trends study for the 2017 holiday season, published by the International Council of Shopping Centers (www.icsc.org):

- Ninety percent (90%) of holiday shoppers purchased items in a physical store, 46% shopped online and had purchases shipped to their homes, and 40% shopped online and then picked up in-store.
- The average spent on gifts and other holiday-related items was $841.50, compared to $711.00 for the 2016 holiday season.
- Of those who shopped online and then picked up in-store, 90% bought additional items once in stores.
- Sixty-two percent (62%) of holiday shoppers ordered from pure play online retailers.
- Thirty percent (30%) of consumers began their shopping in October or earlier, and 51% completed their shopping the week before Christmas.
- Holiday shoppers’ choice of retail channel was as follows:
  - Discount stores: 66%
  - Traditional department stores: 47%
  - Supermarkets or wholesale clubs: 34%

- Shoppers cited their primary reasons for shopping in a store as follows:
  - Ability to see, touch, browse, and try on items: 44%
  - Take advantage of deals/promotions: 36%
  - To get items immediately: 34%

- Consumers integrated their smartphones into their shopping strategy as follows:
  - Used devices to compare prices: 53%
  - Checked for inventory/product availability: 37%
  - Looked for discounts or coupons: 36%
42.4 Thanksgiving Weekend Shopping

In 2017, more than 174 million U.S. consumers shopped over the Thanksgiving Day-Cyber Monday period, according to the National Retail Federation. Black Friday (i.e. the day after Thanksgiving) was the biggest day for in-store shopping; Cyber Monday (four days after Thanksgiving) scored the highest for online shopping. Average spending per person over the five-day period was $335.47, with $250.78, or 75%, specifically going toward gifts. The biggest spenders were those ages 25-34, at $419.52.

The NRF survey found that over 64 million people shopped both online and in stores, while over 58 million shopped only online and over 51 million shopped only in stores. Multichannel shoppers spent $82 more on average than online-only shoppers, and $49 more on average than in-store-only shoppers.

42.5 Post-Holiday Shopping

Shoppers have come to expect heavy discounting after Christmas. Among the sale items, some retailers also begin offering new merchandise at full price.

In 2017, 40% of consumers shopped between the day after Christmas and New Year’s Day, according to Deloitte (www.deloitte.com). Five years prior, only 5% did so.

“The Christmas is over, but holiday shopping is still in full swing. The final stretch of December, traditionally a slow period used by retailers to purge outdated inventory, is generating so much traffic and sales that some chains are calling it the 13th Month or the Second Season. It is a recognition of the swarms of consumers who are flooding back into shops and websites on a rising tide of returns, exchanges and gift cards. Customers who receive store credit are often inclined to think of the value as free money, according to behavioral economists. The day after Christmas was the fourth-busiest shopping day of the season this year, behind Black Friday and the two Saturdays before the holiday, according to ShopperTrak. The Saturday after Christmas was the ninth-busiest day.”

The New York Times, 12/29/17
The days immediately following Christmas are a popular time to redeem gift cards. Shoppers with a gift card in 2017 overspent its value by an average of $38, up $10 from 2016, according to First Data (www.firstdata.com).

Many retailers provide incentives for consumers to return holiday gifts in person, knowing that those who do often end up browsing the store and buying other items. In 2017, Kohl’s began accepting certain Amazon returns at 82 of its stores.

42.6 Challenges In Holiday Shopping

A survey by Research Now (www.researchnow.com) found that people find the most challenging aspect of holiday shopping as follows (percentage of responses; two responses allowed per survey participant):

• Finding the right gift: 60%
• Staying within budget: 56%
• Long lines and traffic: 50%

People consider the following to be the most difficult to buy gifts for (source: Research Now):

• Someone who has everything: 68%
• Unclassified love interest (not an official significant other or ex): 33%
• Frenemies (a friend who is also a rival): 26%
LOYALTY PROGRAM PARTICIPATION

43.1 Participation

According to the 2017 Loyalty Census, by Colloquy (www.colloquy.com), there are 3.8 billion loyalty memberships in the United States. However, participation is low: roughly 2 billion memberships, or 54%, are inactive. Twenty-eight percent (28%) of consumers have dropped a program without ever having redeemed a single point.

The number of memberships by sector are as follows:

- Retail: 1.6 billion
- Travel & Hospitality: 1.1 billion
- Financial: 664 million
- Other: 462 million

The Loyalty Report 2018, by Bond Brand Loyalty (www.bondbrandloyalty.com), reported that U.S. consumers participate in an average of 6.7 loyalty programs.

Promo Magazine estimates annual spending for loyalty program development and implementation at $2.0 billion. This figure does not include the value of program rewards.

43.2 Customer Incentives

Technology Advice (www.technologyadvice.com) found in its survey of loyalty program reasons for participation as follows (percentage of respondents):

- Save money: 58%
- Receive rewards: 38%

When asked their preference for type of program, responses were as follows:

- Card-based: 37%
- Digital: 33%
- Either: 30%

Pulse Of The Online Shopper, by UPS (www.ups.com), reported the most valuable loyalty benefits as follows (percentage of respondents):

- Free product, gift certificate, or cash back for frequent purchases: 61%
- Product discounts: 58%
- Free shipping: 57%
- Exclusive access to sales, promotions, and new products: 30%
• Low-cost one- or two-day shipping: 15%
• Convenience or higher priority service: 8%
• Elevated status: 7%
• Personalization - knowing customer upon sign-on: 7%
• Customized recommendations based on shopping preferences: 6%

A survey by Colloquy reported reasons that people continue to participate in a loyalty program as follows (percentage of respondents):
• The program is easy to understand: 81%
• Relevant rewards and offers: 75%
• Supports lifestyle/personal preferences: 54%
• Provides lots of ways to earn rewards faster: 50%
• Has a smartphone app: 48%

43.3 Member Satisfaction

According to *The Loyalty Report 2018*, by Bond Brand Loyalty, 71% of members say that loyalty programs are a meaningful part of their brand relationships. By demographic, those that feel this way are as follows:
• Affluent consumers: 78%
• Older Millennials: 75%
• Households with children: 73%
• Females: 72%

Member satisfaction by sector is as follows:
• Groceries: 50%
• Credit cards: 48%
• Dining: 48%
• Auto fuel: 47%
• Hotels: 47%
• Drug stores: 44%
• Specialty retail: 44%
• Auto rental: 43%
• Consumer packaged goods: 42%
• Movie cinemas: 40%
• Apparel: 38%
• Airlines: 36%

43.4 Travel Rewards Programs

According to a 2017 survey by Acxiom (www.acxiom.com) and Phocuswright (www.phocuswright.com), U.S. business and leisure travelers who are members of travel loyalty programs are as follows (percentage of respondents):
### Business Travelers vs. Leisure Travelers

<table>
<thead>
<tr>
<th></th>
<th>Business Travelers</th>
<th>Leisure Travelers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotel</td>
<td>62%</td>
<td>54%</td>
</tr>
<tr>
<td>Airline</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Auto rental</td>
<td>34%</td>
<td>23%</td>
</tr>
<tr>
<td>Online travel agents</td>
<td>26%</td>
<td>17%</td>
</tr>
<tr>
<td>Casinos</td>
<td>21%</td>
<td>21%</td>
</tr>
<tr>
<td>None</td>
<td>16%</td>
<td>24%</td>
</tr>
</tbody>
</table>

---

“Loyalty programs are closely associated with the travel industry in the public’s mind – and for good reason. Four in five U.S. travelers are members of some type of travel-related loyalty program.”

eMarketer, 11/6/17
44.1 Comparison Of Payment Methods

According to a study by Bankrate (www.bankrate.com) and Princeton Survey Research Associates (www.psr.ai.com), U.S. adult consumers primarily used the following methods for payment when retail shopping, either in-store or online:

- Debit cards: 38%
- Credit cards: 37%
- Cash, check, and other: 24%
- Proximity mobile payments: 1%

44.2 Credit and Debit Cards

According to The Nilson Report (www.nilsonreport.com), spending for goods and services on American Express, Discover, MasterCard, and Visa brand consumer and commercial credit, debit, and prepaid cards issued in the U.S. generated $4.718 trillion in purchase volume in 2017, up 9.1% from 2016.

Payments at merchants on general purpose cards in 2017 were distributed as follows:

- Credit: 55%
- Debit: 40%
- Prepaid: 5%

Purchase volume was distributed by type of card in 2017 as follows:

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Credit Only</th>
<th>Credit and Debit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa</td>
<td>53%</td>
<td>60%</td>
</tr>
<tr>
<td>MasterCard</td>
<td>22%</td>
<td>25%</td>
</tr>
<tr>
<td>American Express</td>
<td>21%</td>
<td>13%</td>
</tr>
<tr>
<td>Discover</td>
<td>4%</td>
<td>2%</td>
</tr>
</tbody>
</table>

44.3 How Americans Pay Their Bills

According Javelin Strategy & Research (www.javelinstrategy.com), Americans make $3.5 trillion in payments using the following methods:

- Financial institution online: 37%
- Biller online: 31%
• Check payment by mail: 10%
• Biller mobile: 9%
• Financial institution mobile: 9%
• Walk-in location: 6%
• Call-in: 4%
• Third-party bill-pay service: 3%
• Other: 1%

44.4 Point-Of-Sale Payments
Traditional paper-based payments (cash and check) have increasingly lost favor with consumers and merchants for point-of-sale (POS) retail transactions and are quickly being replaced by plastic cards and alternative payments. Cash POS transactions have been, and are forecast, as follows (source: Javelin Strategy & Research):

- 2012: $874 billion
- 2013: $788 billion
- 2014: $775 billion
- 2015: $760 billion
- 2016: $746 billion
- 2017: $732 billion
- 2018: $717 billion
- 2019: $711 billion

Cash is still the most commonly used payment option for in-store purchases, with 65% of all consumers using cash at least once a week to make a purchase. Despite the regular use of cash, debit and credit dominate total POS spending.

44.5 Online Retail Payments
In 2017, consumers spent a total of $453.5 billion online, according to the U.S. Department of Commerce.

Online retail payments are distributed as follows (source: Javelin Strategy & Research):

- Major credit card: 41%
- Debit card: 32%
- Online alternative payments: 15%
- Prepaid/gift card: 6%
- Store-branded credit card: 5%

44.6 Proximity Mobile Payments
Proximity mobile payments – point-of-sale transactions that use mobile devices as a payment method via tapping, waving, and similar functionality – are growing in popularity in the U.S., although the growth has been somewhat less than forecast. eMarketer (www.emarketer.com) assesses the number of proximity mobile payment users and total transactions as follows:
<table>
<thead>
<tr>
<th>Year</th>
<th>Users</th>
<th>Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>16.4 million</td>
<td>$ 3.68 billion</td>
</tr>
<tr>
<td>2015</td>
<td>23.2 million</td>
<td>$ 8.71 billion</td>
</tr>
<tr>
<td>2016</td>
<td>37.5 million</td>
<td>$ 27.65 billion</td>
</tr>
<tr>
<td>2017</td>
<td>50.2 million</td>
<td>$ 49.29 billion</td>
</tr>
</tbody>
</table>

44.7 Market Resources

The Nilson Report, 1110 Eugenia Place, Suite 100, Carpinteria, CA 93013. (805) 684-8800. (www.nilsonreport.com)
45

PRICING

45.1 Overview

Along with product, promotion, and place, pricing is one of the Four Ps of the classic marketing mix.

Most customers consider pricing the most important aspect of shopping. A survey by The NPD Group (www.npd.com) asked consumers what factors they considered extremely important in deciding where to shop. Responses were as follows (percentage of respondents):

- Price: 85%
- Sales and special deals: 75%
- Convenience of location: 60%
- Ease of shopping: 60%
- Customer service: 56%

“Price trumps sales and special deals, customer service, and convenience as a factor in deciding where to shop for the majority of U.S. consumers. Eighty-five percent (85%) of consumers say the price needs to be right before they shop.”

The NPD Group

Retailers must strike a balance between offering prices that are attractive to customers, yet still provide themselves with a reasonable margin. Underpricing can drastically cut into a company’s bottom line.
“Companies leave millions of dollars on the table every year through sub-optimal pricing practices. The current abundance of customer data, in the context of increased global competition and the instant information sharing made possible by the Internet, requires companies to not only set the right prices, but to continually monitor and refine pricing.”

UC Berkeley Pricing for Profitability

45.2 Dynamic Pricing

Dynamic pricing, also called market-based pricing and variable pricing, adjusts prices based on demand. It was introduced by airlines in the 1980s when carriers began shifting capacity by offering discounts on full fare prices. Most travelers today are aware that fares fluctuate with demand.

The dynamic pricing model is also popular in professional sports ticketing. Most MLB, NBA, NFL, and NHL teams adjust single-game ticket prices – up or down – as late as game day. Software by Digonex Technologies (www.digonex.com), Qcue (www.qcue.com), and Veritix (www.veritix.com) is used by teams to guide variable pricing based on past ticket sales, team matchups, day and time of the game, player injuries, weather, and the going rate on ticket resale websites. Qcue reported that its MLB clients that implemented dynamic pricing increased season revenue by an average of $900,000 by adjusting the price in each section of the ballpark for each game.

Dynamic pricing is also practiced in the retail sector. Many online retailers have regularly adjusted prices on a daily basis for several years. Bricks-and-mortar retailers have recently caught up by using electronic shelf tags.
“Dynamic pricing may be the future of retail. The retail industry, following in the footsteps of travel and hospitality, knows that real-time price shifts online will not only buffer against showrooming – shoppers can’t rely on prices online to be cheaper or quantities more abundant – but also maximize revenues. Prices rise and fall based on customer traffic, demand, weather, the time of day, loyalty card data, and more.”

eMarketer

A host of monitoring services and software tools is available to guide online retailers in their pricing. Providers of these services and tools include the following:

- 360pi (www.360pi.com)
- CommerceHub (www.commercehub.com)
- Competitor Monitor (www.competitormonitor.com)
- PriceManager (www.pricemanager.com)
- Profitero (www.profitero.com)
- Upstream Commerce (www.upstreamcommerce.com)
- WiseCommerce (www.wiser.com)

45.3 Price-Matching

While not a new practice, price-matching has increased since 2011, when Walmart rolled out its Ad Match Guarantee. Big-box retailers Best Buy, Home Depot, and Target, among others, also use price-matching programs to better compete with rivals.

While retailers dislike price-matching, once one retailer offers to do it, rivals feel compelled to follow. Because price equivalencies are not always simple to ascertain, matching policies vary. Best Buy, for instance, lets customers match prices if the rival store is within a 25-mile radius, while Walmart lets store managers decide how far and wide price-matching applies.
“Price-matching is a necessary evil today. Although price-matching promotions have been around for years, they’ve become a key marketing tool to attract shoppers squeezed by stagnant wages and 7%-plus unemployment. It can be a risky strategy. Not only are the programs hard to manage, they’re often left to the discretion of an individual cashier. Price-matching can backfire if shoppers don’t get the deal they expect and leave confused or angry.”

Bloomberg Businessweek

An assessment by DealScience (www.dealscience.com), a company that ranks online deals from thousands of retail brands, discovered that at least 20% of big-box retailers had price-matching policies, though many do not advertise them. The practice is commonplace for home and sporting goods and electronics retailers, but even higher-end merchants like Nordstrom have price-matching guidelines. Some retailers, including Best Buy, Home Depot, and Lowe’s allow managers to go a step better than price matching by offering 10% below a competitor’s price.

Recognizing that their strongest competition is online retailers, not nearby stores, some retailers have expanded their price-matching. During the holiday season, for example, Best Buy matched the prices of any online competitor if customers showed proof of the lower price. With such bold policies, price-matching morphed into pricing negotiations with customers.

The New York Times reported that when a shopper asked at Nordstrom and Bloomingdale’s if the retailers were open to bargaining, sales representatives and managers at both stores said yes without hesitation. And, at Kohl’s, when a shopper asked for a 15% discount, the answer was yes.
“Armed with increasingly sophisticated price-tracking tools on their smartphones and other devices, consumers have become bolder, and they know that they often have the upper hand during a tough season for retailers. Recognizing the new reality, some retailers, desperate for sales and customer loyalty, have begun training their employees in the art of bargaining with customers.”

The New York Times

According to Alison Kenny Paul, vice chairwoman and leader of the retail and distribution practice at Deloitte (www.deloitte.com), some retailers are training employees on the rules of bargaining. While it is mainly department or floor managers who are given the authority to make deals, other employees are now being coached to recognize when a consumer needs to negotiate and to spot the consumer getting ready to walk out the door.

“Retailers panicked a few years ago when they realized that some consumers were using bricks-and-mortar stores to view products, only to walk out and order them at a lower price online. Now they are trying to ‘turn lemons into lemonade’ by using that model as an opportunity to work with customers and even cement their loyalty.”

Alison Kenny Paul
U.S. Retail & Distribution Leader
Deloitte
45.4 Personalized Pricing

Using customers’ buying profiles, either from their online purchase history or loyalty program in-store purchases, retailers are able to make intelligent guesses about what customers will want to buy next, when they will want it, and how much they will be willing to pay. Retailers, particularly in the supermarket sector, are using customers’ buying history logged with their loyalty program purchases to customize coupon promotions for individuals. Promotions are then tailored to the customer profiles.

“For the past decade, e-commerce sites have altered prices based on your Web habits and personal attributes. What is your geography and your past buying history? How did you arrive at the e-commerce site? What time of day are you visiting? An entire literature has emerged on the ethics, legality and economic promise of pricing optimization.”

*Scientific American*

Supermarkets offer personalized prices via smartphone apps and loyalty card swipes. A mobile app identifies shoppers when they scan products through their frequent shopper number or phone number and creates special e-coupons on the spot. The apps also use a shopper’s location in store aisles to personalize offers.

“As more supermarkets experiment with personalized pricing, the more likely it becomes that you and the shopper standing next to you will pay two different prices for the same quart of milk. Same store, same milk, different prices.”

*ABC News*
A survey by RetailWire (www.retailwire.com) found that marketers rank personalized pricing/promotion as the #1 pricing strategy in combating problems caused by pricing transparency.

45.5 Pricing Market Research

Market research companies offer two general types of pricing studies: those which determine acceptance of a product or service sold at a specified price, and those which determine the possible effect on demand of different price levels (i.e. elasticity).

A directory of companies that provide pricing consulting studies is available online at www.greenbook.org/market-research-firms/price-research.

45.6 Pricing Research Centers

Columbia University, Center for Pricing and Revenue Management, Uris Hall, Room 408, New York, NY 10027. (212) 851-5815. (http://www7.gsb.columbia.edu/cprm)

Fordham University, Pricing Center, Graduate School of Business, 113 West 60th Street, New York, NY 10023. (212) 636-6296. (www.fordham.edu/info/24395/fordham_university_pricing_center)

Rochester University, Center for Pricing, Simon Business School, Schlegel Hall, Rochester, NY 14627. (585) 276-3381. (www.simon.rochester.edu/about-simon/centers-for-excellence/the-center-for-pricing/index.aspx)

University of California Berkeley, Pricing Program, Haas School of Business, 2000 Center Street, Berkeley, CA 94704. (http://executive.berkeley.edu/programs/pricing-profitability-information-age)
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PRIVACY ISSUES

46.1 Overview

General surveys show that consumers have concerns about their privacy, both online and offline. And there is a general misconception that the government is protecting their privacy.

In an April 2018 survey by Gallup (www.gallup.com), 43% of adult Internet users said they were very concerned about invasion of privacy, an increase from 30% in 2011.

In response to consumer concern, some online sites took measures to increase the privacy of user data. Facebook, for instance, announced in May 2018 that it was shutting down its Partner Categories, which enables third-party data providers to offer their targeting directly on the platform.

46.2 Attitudes About Privacy

Americans’ Attitudes About Privacy, Security, And Surveillance, by Pew Research Center (www.pewresearch.org), reported the following attitudes among U.S. adults:

- Ninety-three percent (93%) of adults say that being in control of who can get information about them is important.
- Ninety percent (90%) say that controlling what information is collected about them is important.
- Americans say they do not wish to be observed without their approval; 88% say it is important that they not have someone watch or listen to them without their permission.
- Eighty-five percent (85%) of adults say that not being disturbed at home is important.
- The following percentages of adults say they are not confident that records of their activity maintained by various online entities will remain private and secure:
  - Online advertisers who place ads on the websites they visit: 75%
  - Social media sites they use: 69%
  - Search engine providers: 66%
  - Online video sites they use: 66%
• Adult Internet users think that various online entities should not save records or archives of their activity:
  - Online advertisers who place ads on the websites they visit: 50%
  - Social media sites they use: 40%
  - Search engine providers: 40%
  - Online video sites they use: 44%
• Just 6% of adults say they are ‘very confident’ that government agencies can keep their records private and secure, while another 25% say they are ‘somewhat confident.’

“The majority of Americans believe it is important that they be able to maintain privacy and confidentiality in commonplace activities of their lives. Most strikingly, these views are especially pronounced when it comes to knowing what information about them is being collected and who is doing the collecting. These feelings also extend to their wishes that they be able to maintain privacy in their homes, at work, during social gatherings, at times when they want to be alone and when they are moving around in public.”

Pew Research Center

46.3 Online Privacy

The following are findings from the U.S. Consumer Privacy Index, published by TRUSTe (www.truste.com):
• Ninety-two percent (92%) of U.S. Internet users worry about their privacy online. Forty-five percent (45%) are more worried than they were one year ago.
• Fifty-six percent (56%) of U.S. Internet users trust businesses with their personal information; 44% do not have this trust.
• Sixty-four percent (64%) of adult consumers think online privacy should be a human right; 37% think losing online privacy is part of being more connected.
• Twenty-two percent (22%) of U.S. Internet users do not trust anyone to protect their online privacy.
• Companies collecting and sharing personal information with other companies is the top concern among U.S. Internet users about their online privacy; 37% of adult consumers rate this as their #1 concern.
• Eighty-nine percent (89%) of U.S. Internet users avoid doing business with companies they do not believe protect their online privacy.
• Seventy-four percent (74%) of U.S. Internet users have moderated their online activity in the past year due to privacy concerns. The following are actions taken:
  - Have not clicked on an online ad: 51%
  - Withheld personal information: 44%
  - Stopped using a website: 36%
  - Have not downloaded an app product: 32%
  - Stopped using an app: 29%
  - Stopped an online transaction: 28%

• Seventy-eight percent (78%) of U.S. Internet users believe they are primarily responsible for protecting their privacy online; 22% do not trust anyone other than themselves to protect their privacy online. The following are steps taken to protect privacy in the past year:
  - Deleted cookies: 55%
  - Changed privacy settings: 29%
  - Turned off location tracking: 29%
  - Read privacy policies: 16%

46.4 Violations Of Online Privacy

The 2017 Digital Future Project: Surveying The Digital Future, by the Center for the Digital Future (www.digitalcenter.org) at the University of Southern California, Annenberg School for Communication, reported that online adults have concerns about entities violating their privacy online as follows:

• Corporations: 57%
• Government agencies: 52%
• Other people: 45%

Thirty percent (30%) of online adults report having their privacy violated online; 10% say these violations affected their job/career, had financial consequences, affected personal relationships, or were embarrassing.

Participants in the 2017 Digital Future Project survey voiced the following views about online privacy:
• I actively protect my privacy online: 71%
• I have nothing to hide: 63%
• There is no privacy, get over it: 49%
• I feel that I can control my privacy online: 46%
• Concerns about privacy online are exaggerated: 25%
When asked about their concerns about the privacy of their personal information when shopping online, responses were as follows:

- Very or extremely concerned: 49%
- Somewhat concerned: 42%
- Not at all concerned: 9%

46.5 Sharing Data Through Third Parties

In an April 2018 survey by Vision Critical (www.visioncritical.com), 80% of Internet users said they are comfortable sharing personal information directly with a brand for the purposes of personalizing marketing messages. Only 17% said they are okay with sharing this type of information through third parties.

“The utilization of third-party data has become a hot topic in recent weeks due to Facebook’s scandal with Cambridge Analytica, in which information was harvested without people’s permission for voter targeting purposes. People are becoming more suspicious of sharing data through third parties.”

eMarketer, 4/13/18
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PURCHASE DECISION MAKING

47.1 Top Priorities
A study by Duke University’s Fuqua School of Business, commissioned by the American Marketing Association (www.ama.org), reported top expectations of businesses as follows:
- Quality: 31.0%
- Trust: 18.7%
- Service: 17.9%
- Low price: 16.8%
- Innovation: 9.1%
- Brand: 6.6%

47.2 Deciding Where To Shop
In a survey by The NPD Group (www.npd.com), consumers said the following were extremely important factors in deciding where to shop (percentage of respondents):
- Price: 85%
- Sales and special deals: 75%
- Convenience of location: 60%
- Ease of shopping: 60%
- Customer service: 56%

A survey by TimeTrade (www.timetrade.com) asked adults the main reason they decided to purchase a product at a specific store when choosing between four retailers regarding an item with the same price. Responses were as follows (percentage of respondents):
- The overall in-store experience: 64%
- Quick service: 30%
- Staff knowledge about merchandise: 6%

According to a study by the Society For New Communications Research (www.sncr.org), important factors influencing how consumers form impressions of companies are as follows (percentage of respondents):
- Quality of products/services: 80% 17%
- Cost of products/services: 55% 37%
- Customer care program: 37% 41%
- Friend, family, other trusted people: 34% 42%
- Customer reviews/ratings on social media: 30% 43%
- Social conscience: 19% 38%
- Rewards program: 18% 42%
- Years company in business: 15% 39%
- Media reports: 13% 43%
- Company ads: 10% 33%
- Social media presence: 7% 21%

47.3 Trust in Shopping Recommendations

According to Nielsen (www.nielsen.com), the following percentages of adults in North America “trust completely” or “trust somewhat” the following forms of advertising/recommendations:

- Recommendations from acquaintances: 82%
- Branded websites: 61%
- Editorial content, such as newspaper articles: 63%
- Consumer opinions posted online: 66%
- Ads on TV: 63%
- Brand sponsorships: 57%
- Ads in newspapers: 65%
- Ads in magazines: 62%
- Billboards and other outdoor advertising: 57%
- Opt-in emails: 64%
- TV program product placements: 53%
- Ads before movies: 56%
- Ads on radio: 60%
- Online video ads: 47%
- Ads on mobile devices: 39%
- Ads on social networks: 42%
- Ads served in search engine results: 49%
- Online banner ads: 41%
- Text ads on mobile phones: 37%

By generation, the percentage of respondents in the Nielsen survey who completely or somewhat trust advertising are as follows:

<table>
<thead>
<tr>
<th></th>
<th>Gen Z</th>
<th>Millennials</th>
<th>Gen X</th>
<th>Boomers</th>
<th>Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recommendations from acquaintances:</td>
<td>83%</td>
<td>85%</td>
<td>83%</td>
<td>80%</td>
<td>79%</td>
</tr>
<tr>
<td>Branded websites:</td>
<td>72%</td>
<td>75%</td>
<td>70%</td>
<td>59%</td>
<td>50%</td>
</tr>
<tr>
<td>Consumer opinions posted online:</td>
<td>63%</td>
<td>70%</td>
<td>69%</td>
<td>58%</td>
<td>47%</td>
</tr>
</tbody>
</table>
47.4 Influence Of Social Media

A recent Harris Poll (www.theharrispoll.com) survey asked consumers the likelihood that they would make a purchase based on a friend's post on a social media site. Responses by age were as follows:

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Very Likely</th>
<th>Fairly Likely</th>
<th>Somewhat Likely</th>
<th>Not Likely</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-to-34:</td>
<td>9%</td>
<td>19%</td>
<td>40%</td>
<td>33%</td>
</tr>
<tr>
<td>35-to-44:</td>
<td>9%</td>
<td>13%</td>
<td>31%</td>
<td>47%</td>
</tr>
<tr>
<td>45-to-54:</td>
<td>4%</td>
<td>8%</td>
<td>28%</td>
<td>60%</td>
</tr>
<tr>
<td>55-to-64:</td>
<td>1%</td>
<td>7%</td>
<td>24%</td>
<td>67%</td>
</tr>
<tr>
<td>65 and older:</td>
<td>2%</td>
<td>5%</td>
<td>17%</td>
<td>78%</td>
</tr>
</tbody>
</table>

According to a 2017 survey by Yes Lifecycle Marketing (www.yeslifecyclemarketing.com), consumers, by generation, whose purchasing decisions are influenced by social media are as follows (percentage of respondents):

- Generation Z: 80%
- Millennials: 74%
- Generation X: 58%
- Baby Boomers: 41%

47.5 Influence Of Brand Attributes

A May 2018 survey by Cone Communications (www.conecomm.com) asked adult Internet users the primary brand attribute that influences select actions and attitudes toward a brand. Responses were as follows (percentage of respondents):
- Have a positive emotional connection to brand: 50% 30% 20%
- Defend brand if people spoke badly of it: 48% 33% 19%
- Would share information about the brand: 45% 33% 23%
- Be proud to be associated with brand/wear logo: 42% 40% 18%
- Be more loyal to brand: 33% 40% 27%
- Suggest to others to buy from the brand: 27% 44% 29%
- Buy products from the brand: 20% 41% 39%

“When making a buying decision, 41% of respondents said product quality was the primary brand attribute driving their buying, and 39% said cost was the most significant factor. By comparison, 20% said a brand’s purpose was the most critical attribute. Similarly, cost and quality outranked purpose when respondents considered whether they would tell others to buy from the company. But the fact that a significant minority of consumers weigh purpose so heavily indicates the broad mandate for brands to look beyond their basic operational focus.”

eMarketer, 6/18/18

47.6 Deals and Bargains
According to *Time*, 40% of items purchased by consumers are at some discount, an increase from 10% of sales in 1990 that were discounted.

In a survey of Millennials by IRI (www.iriworldwide.com), item price ranked as the #1 influencer of brand selection, ahead of previous usage and trust of brands, shopper loyalty cards, and advertising. Eighty-seven percent (87%) of survey respondents said price was among the two top influencers.
“There’s not a weekend where an average specialty retailer in the mall is not offering some kind of 30% to 40% off deal. It certainly feels like the consumer is not shopping unless there’s some kind of deal attached to it. And it’s very hard to pull back when the consumer gets used to buying things on sale.”

*Bloomberg Businessweek*

47.7 Use Of Coupons

In a survey by Bazaarvoice (www.bazaarvoice.com) and the CMO Council (www.cmocouncil.org), 71% of adult Internet users said their purchase decisions were influenced by coupons and discounts. Coupons and discounts influenced far more U.S. Internet users than any other factor, according to the survey. For comparison, 40% said they were influenced by suggestions from family and friends and 35% were influenced by ads.

“For many U.S. Internet users, decisions are governed by economic factors. Coupons are a major purchase influencer.”

*eMarketer*

According to the 2K17 Valassis Coupon Intelligence Report, by Valassis (www.valassis.com), 90% of adults used coupons in 2017, the same percentage as in 2016. The percentages by generation in 2016 and 2017 were as follows:

<table>
<thead>
<tr>
<th>Generation</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Millennials</td>
<td>88%</td>
<td>94%</td>
</tr>
<tr>
<td>Generation Xers</td>
<td>92%</td>
<td>90%</td>
</tr>
<tr>
<td>Baby Boomers</td>
<td>90%</td>
<td>89%</td>
</tr>
<tr>
<td>All adults</td>
<td>90%</td>
<td>90%</td>
</tr>
</tbody>
</table>
Frequency of coupon use was as follows:

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always</td>
<td>10%</td>
<td>15%</td>
</tr>
<tr>
<td>Very often</td>
<td>28%</td>
<td>28%</td>
</tr>
<tr>
<td>Sometimes</td>
<td>37%</td>
<td>36%</td>
</tr>
<tr>
<td>Rarely</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>Never</td>
<td>10%</td>
<td>7%</td>
</tr>
</tbody>
</table>

The types of coupons used in 2017 were as follows (percentage of respondents):

<table>
<thead>
<tr>
<th></th>
<th>Millennials</th>
<th>Gen Xers</th>
<th>Boomers</th>
<th>All Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail</td>
<td>89%</td>
<td>85%</td>
<td>85%</td>
<td>86%</td>
</tr>
<tr>
<td>In-store</td>
<td>89%</td>
<td>87%</td>
<td>82%</td>
<td>85%</td>
</tr>
<tr>
<td>Newspaper</td>
<td>86%</td>
<td>81%</td>
<td>79%</td>
<td>82%</td>
</tr>
<tr>
<td>Print from Internet</td>
<td>84%</td>
<td>80%</td>
<td>76%</td>
<td>79%</td>
</tr>
<tr>
<td>Smartphone</td>
<td>89%</td>
<td>79%</td>
<td>54%</td>
<td>71%</td>
</tr>
</tbody>
</table>

Consumers prefer the following types of coupons:

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail</td>
<td>40%</td>
<td>44%</td>
</tr>
<tr>
<td>Newspaper</td>
<td>38%</td>
<td>37%</td>
</tr>
<tr>
<td>Internet downloaded</td>
<td></td>
<td></td>
</tr>
<tr>
<td>to loyalty card</td>
<td>31%</td>
<td>37%</td>
</tr>
<tr>
<td>Print from Internet</td>
<td>30%</td>
<td>35%</td>
</tr>
<tr>
<td>Smartphone</td>
<td>24%</td>
<td>32%</td>
</tr>
</tbody>
</table>

47.8 Impulse Buying

Shapiro+Raj (www.shapiroraj.com) report that every week nearly one-third of all consumers are involved in an impulse purchase. The urge to take advantage of discounts or price promotions accounts for approximately 50% of impulse purchases. Unity Marketing (www.unitymarketingonline.com) found buying on impulse is an important factor in discretionary purchases for approximately 40% of consumers.

“If shoppers bought only what they needed, few retailers would remain in business. Fortunately, impulse buying is a way of life for many consumers.”

Chain Store Age
A survey by Gallup (www.gallup.com) reported the following percentages of consumers had made impulse purchases in the prior month:

- Millennials: 42%
- Generation Xers: 40%
- Baby Boomers: 39%

In a 2017 survey by CreditCards (www.creditcards.com) adults said the primary location/device they use to make impulse purchases was as follows (percentage of respondents):

- In-store: 68%
- Desktop/laptop: 21%
- Smartphone/tablet: 10%
- Other: 1%

“There are lots of reasons consumers don’t like shopping at physical stores, including challenges with comparison shopping and long checkout lines. But if there’s one thing people do prefer to do in a brick-and-mortar setting, it’s make impulse purchases.”

eMarketer, 2/14/18

In a survey by Chase (www.chase.com), 83% of Millennials said they had made an impulse purchase. This was especially likely on payday or when they were cruising shopping websites. In those instances, their urge to purchase items on impulse alone exceeded that of other age groups.

Male Millennial shoppers make slightly fewer impulse purchases than females. When they shop impulsively, 50% of men said they were likely to spend on electronics, compared with only 27% of female shoppers. For female shoppers, 61% said their impulse buys were mostly clothing, while only 43% of men said clothing lured them to impulse shopping. Twenty percent (20%) of female shoppers cited “retail therapy” – the comfort and relief that comes from purchasing something new after a particularly trying day or event – as a primary reason for impulsive shopping, compared with 9% of males. Seven in 10 women have made impulse purchases after seeing price promotions; 60% of men have done so.
47.9 Buying Direct From Brands

The *Consumer Preferences Survey*, by BrandShop (www.brandshop.com), found that 82% of online shoppers would prefer to have the option of buying direct from brands or an online retailer. Given the option, 88% would buy direct from the brand.

In an August 2017 survey by Astound Commerce (www.astoundcommerce.com), 55% of shoppers said they prefer to shop directly with brand manufacturers rather than with retailers. The survey found reasons why consumers shop online with brand manufacturers as follows (percentage of respondents):

- Already use a brand manufacturer’s website for researching products and usually make purchases there as well: 59%
- Expect better prices on a brand manufacturer’s website than on a retailer’s website: 50%
- Expect a more engaging experience on a brand manufacturer’s website than a retailer’s: 37%

_________________________________________________________________

“The pendulum is shifting towards the brand, putting greater importance on manufacturers’ websites for sales, research and service.”

*Research Brief, 8/22/17*

Center for Media Research
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RESPONSE TO ADVERTISING

48.1 Preferred Media For Ads

A Harris Poll (www.theharrispoll.com) found that consumers, by age, find the following most useful in deciding what products and services to purchase:

<table>
<thead>
<tr>
<th>Media Type</th>
<th>18-to-34</th>
<th>35-to-44</th>
<th>45-to-55</th>
<th>55 &amp; older</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Television commercials</td>
<td>50%</td>
<td>38%</td>
<td>35%</td>
<td>23%</td>
<td>37%</td>
</tr>
<tr>
<td>Newspaper ads</td>
<td>6%</td>
<td>13%</td>
<td>14%</td>
<td>31%</td>
<td>17%</td>
</tr>
<tr>
<td>Internet search engine ads</td>
<td>10%</td>
<td>15%</td>
<td>16%</td>
<td>16%</td>
<td>14%</td>
</tr>
<tr>
<td>Radio ads</td>
<td>3%</td>
<td>4%</td>
<td>3%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>Internet banner ads</td>
<td>4%</td>
<td>1%</td>
<td>1%</td>
<td>&lt;1%</td>
<td>1%</td>
</tr>
<tr>
<td>All media viewed equally</td>
<td>27%</td>
<td>29%</td>
<td>31%</td>
<td>27%</td>
<td>28%</td>
</tr>
</tbody>
</table>

Harris also found that consumers, by age, find the following most helpful when shopping for bargains:

<table>
<thead>
<tr>
<th>Media Type</th>
<th>18-to-34</th>
<th>35-to-44</th>
<th>45-to-55</th>
<th>55 &amp; older</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newspaper/magazine ads</td>
<td>15%</td>
<td>16%</td>
<td>24%</td>
<td>33%</td>
<td>23%</td>
</tr>
<tr>
<td>Online ads</td>
<td>22%</td>
<td>26%</td>
<td>17%</td>
<td>12%</td>
<td>18%</td>
</tr>
<tr>
<td>Direct mail/catalogs</td>
<td>15%</td>
<td>13%</td>
<td>14%</td>
<td>10%</td>
<td>12%</td>
</tr>
<tr>
<td>TV commercials</td>
<td>17%</td>
<td>13%</td>
<td>8%</td>
<td>7%</td>
<td>11%</td>
</tr>
<tr>
<td>Radio ads</td>
<td>2%</td>
<td>3%</td>
<td>&lt;1%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>All media viewed equally</td>
<td>31%</td>
<td>31%</td>
<td>36%</td>
<td>36%</td>
<td>34%</td>
</tr>
</tbody>
</table>

CrossView (www.crossview.com) found shoppers’ preference for delivery of retail promotions as follows:

- Email: 37%
- Mailer: 23%
- Text message: 18%
- In-store: 11%
- Social media: 9%
- Other: 3%

48.2 Positive Response To Ads

A survey by Truth Central, the thought leadership unit of McCann (http://truthcentral.mccann.com), found that 71% of consumers feel positive about the advertising sector, 67% of consumers feel positive about the advertising they see

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around them, 57% of consumers say advertising gives them something to talk about, and 39% of consumers say they love advertising. When asked how advertising benefits them, survey participants responded as follows:
• Helps me keep informed about the latest offers: 87%
• Helps me know what the latest trends are: 83%
• Entertains me and makes me laugh: 77%

Microsoft Advertising (www.advertising.microsoft.com) found attitudes toward advertising through four specific platforms as follows:

<table>
<thead>
<tr>
<th></th>
<th>Computer</th>
<th>TV</th>
<th>Smartphone</th>
<th>Gaming</th>
<th>Console</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fun to watch:</td>
<td>32%</td>
<td>54%</td>
<td>28%</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td>Generally like the ads:</td>
<td>29%</td>
<td>46%</td>
<td>25%</td>
<td>26%</td>
<td></td>
</tr>
<tr>
<td>Regularly notice ads:</td>
<td>54%</td>
<td>64%</td>
<td>39%</td>
<td>31%</td>
<td></td>
</tr>
<tr>
<td>More meaningful and relevant:</td>
<td>35%</td>
<td>48%</td>
<td>29%</td>
<td>27%</td>
<td></td>
</tr>
<tr>
<td>Helpful if targeted to preferences:</td>
<td>50%</td>
<td>54%</td>
<td>40%</td>
<td>33%</td>
<td></td>
</tr>
<tr>
<td>Rarely notice ads:</td>
<td>36%</td>
<td>29%</td>
<td>43%</td>
<td>38%</td>
<td></td>
</tr>
<tr>
<td>Very annoying:</td>
<td>58%</td>
<td>43%</td>
<td>62%</td>
<td>43%</td>
<td></td>
</tr>
</tbody>
</table>

### 48.3 Negative Response To Ads

In a recent Harris Poll, consumers, by age, said they chose not to purchase a certain brand for the following reasons:

<table>
<thead>
<tr>
<th></th>
<th>18-to-34</th>
<th>35-to-44</th>
<th>45-to-55</th>
<th>55 &amp; older</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Found the ads distasteful:</td>
<td>37%</td>
<td>34%</td>
<td>32%</td>
<td>37%</td>
<td>35%</td>
</tr>
<tr>
<td>Didn’t like the spokesperson:</td>
<td>29%</td>
<td>24%</td>
<td>27%</td>
<td>30%</td>
<td>28%</td>
</tr>
<tr>
<td>Didn’t like program or event sponsored by the brand:</td>
<td>26%</td>
<td>26%</td>
<td>26%</td>
<td>30%</td>
<td>27%</td>
</tr>
</tbody>
</table>

A separate Harris Poll found that 91% of consumers ignore at least some types of ads. The following are the types of ads that consumers, by age, tend to ignore or disregard the most:

<table>
<thead>
<tr>
<th></th>
<th>18-to-34</th>
<th>35-to-44</th>
<th>45-to-55</th>
<th>55 &amp; older</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet banner ads:</td>
<td>43%</td>
<td>50%</td>
<td>48%</td>
<td>45%</td>
<td>46%</td>
</tr>
<tr>
<td>Internet search engine ads:</td>
<td>20%</td>
<td>14%</td>
<td>17%</td>
<td>15%</td>
<td>17%</td>
</tr>
<tr>
<td>Television commercials:</td>
<td>7%</td>
<td>10%</td>
<td>15%</td>
<td>20%</td>
<td>13%</td>
</tr>
<tr>
<td>Radio ads:</td>
<td>11%</td>
<td>10%</td>
<td>9%</td>
<td>7%</td>
<td>9%</td>
</tr>
<tr>
<td>Newspaper ads:</td>
<td>7%</td>
<td>7%</td>
<td>5%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>None of these:</td>
<td>14%</td>
<td>9%</td>
<td>6%</td>
<td>8%</td>
<td>9%</td>
</tr>
</tbody>
</table>

### 48.4 Response to Irrelevant Ads

Almost every online consumer has received information while visiting a website that has nothing to do with their personal interests or demographics. Online
Personal Experience, a survey conducted for Janrain (www.janrain.com) by the Harris Poll, found that people are running out of patience with irrelevant ads.

When asked about their response to irrelevant online ads, responses were as follows:

- I get frustrated with websites when content, offers, ads, promotions, etc. appear that have nothing to do with my interests: 74%
- I would leave the site if asked for donations from a political party that I dislike the most: 67%
- I would leave the site if shown ads for a dating service (response from married survey participants only): 57%
- I would leave the site if shown a recommendation to purchase underwear that is for the opposite gender: 50%

48.5 Ignoring Ads

A recent Harris Poll assessing various types of media found that 92% of adults typically ignore at least one type of ad. Survey participants identified the ads they most ignore as follows (multiple responses allowed):

- Online banner ads: 73%
- Online social media ads: 62%
- Online search engine ads: 59%
- TV ads: 37%
- Radio ads: 36%
- Newspaper ads: 35%

48.6 Ad Influence On Millennials

A survey by Adroit Digital (www.adroitdigital.com) asked Millennials (ages 18-to-33) which advertising media is most influential in how they perceive brands. Responses were as follows (multiple responses allowed):

- Television: 70%
- Magazines: 60%
- Online display: 42%
- Online video: 39%
- Freestanding kiosks: 31%
- Mobile: 33%
- Radio: 21%
- Billboards: 21%
CUSTOMER SERVICE

49.1 Overview

In the Brand Loyalty Survey, by ClickFox (www.clickfox.com), survey respondents said providing exceptional customer service is the #1 way companies can build brand loyalty.

New Rules of Customer Engagement, by Verint Systems (www.verint.com), reported that 89% of consumers say good service definitely makes them feel more positive about brands.

The NPD Group (www.npd.com) found that 56% of consumers consider customer service an extremely important factor in deciding where they shop.

A survey by Dimensional Research (www-dimensionalresearch.com) asked consumers about recent interactions with customer service departments of mid-sized companies. Responses were as follows:

Good Customer Service
- The problem was resolved quickly: 69%
- The person who helped me was nice: 65%
- The problem was resolved in one interaction: 63%
- The outcome was what I was originally hoping for: 47%

Bad Customer Service
- I had to explain my problem to multiple people: 72%
- The person I dealt with was unpleasant: 67%
- My problem took too long to resolve: 65%
- The problem was not resolved: 51%

49.2 Customer Service Channels

A wide range of channels is available for customer service: chat, email, online, social media, and text/SMS.

The Customer Experience Index, by Aspect (www.aspect.com), reported the following percentages of adults feel it is very important for companies to offer a variety of customer service channels (percentage of respondents):

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Millennials:</td>
<td>74%</td>
<td>73%</td>
<td>74%</td>
</tr>
<tr>
<td>Gen Xers:</td>
<td>72%</td>
<td>70%</td>
<td>71%</td>
</tr>
<tr>
<td>Baby Boomers:</td>
<td>70%</td>
<td>72%</td>
<td>71%</td>
</tr>
<tr>
<td>Total:</td>
<td>73%</td>
<td>72%</td>
<td>73%</td>
</tr>
</tbody>
</table>
49.3 Consumer Opinions Of Customer Service

*Customer Service Barometer,* by American Express ([www.americanexpress.com](http://www.americanexpress.com)), asked consumers about their opinions and recent experiences related to customer service. The following are findings among U.S. adults (percentage of respondents):

**General Customer Service Experiences**
- Exceed expectations: 62%
- Meet expectations: 29%
- Miss expectations: 5%

**Influence Of The Current Economy**
- Businesses pay less attention to good customer service: 38%
- Businesses have increased their focus on providing good customer service: 29%
- Businesses’ attitudes about customer service have not changed: 26%

**Spending With Companies That Provide Good Customer Service**
- Willing to spend >20% more: 16%
- Willing to spend 10% more: 24%
- Willing to spend 5% more: 29%
- Not willing to spend more: 14%
- Uncertain: 18%

**Ways A Company Can Stand Out With Customer Service**
- Deliver the promised value at the right price: 29%
- Make it easy to do business with them online and offline: 22%
- Recognize customer as an individual who deserves personalized service: 21%
- Provide products and services that meet customer needs: 19%
- Make it easy to find information about products and services: 9%

**Very Important Factors In Providing An Excellent Customer Service Experience**
- Provide a satisfactory answer to questions: 86%
- Connect customer with someone who is knowledgeable: 78%
- Provide thanks for being a customer: 45%
- Provide personalized service: 45%
- Follow-up regarding customer’s shopping experience: 27%
- Address customer by name: 21%

**Most Important Attribute Of A Successful Customer Service Professional**
- Efficient - answers questions or handles transactions quickly: 33%
- Empowered - handles requests without transfers or escalations: 29%
- Courteous - is polite and cordial: 17%
- Human - connects personally; shows empathy: 14%
- Consultative - gives relevant information about product or experience: 7%
Frequency Of Telling Others About Good Experiences
• All the time: 46%
• Sometimes: 47%
• Rarely: 6%
• Never: 1%

Frequency Of Telling Others About Bad Experiences
• All the time: 60%
• Sometimes: 35%
• Rarely: 5%
• Never: 0%

Most Likely Influences To Try A New Company
• Recommendations from a friend or family member: 42%
• Sale or promotion: 34%
• Company reputation: 15%
• Online or social media review: 5%
• Interesting advertisement: 3%
• Engaging website: 2%

Number Of Poor Service Instances Before Switching Companies
• Immediately after initial experience: 37%
• Two or three instances: 58%
• Four or five instances: 4%
• Six or more instances: 1%

Maximum Time (in minutes) Willing To Hold On Phone With A Call Center
• Less than 5 minutes: 22%
• 5 to 10 minutes: 27%
• 10 to 15 minutes: 22%
• 15 to 30 minutes: 17%
• More than 30 minutes: 12%

When asked to rank the most important factors when choosing a company with which to do business, responses were as follows:
1. Good value for the price
2. Excellent customer service
3. Better products
4. Easy to do business online
5. Convenience
49.4 Customer Service Response By Segment

A 2017 survey by Corra (www.corra.com) asked U.S. adults which sectors they have had the most trouble with when it comes to customer service. Responses were as follows (percentage of respondents):

- Cable companies: 71%
- Cellphone providers: 56%
- Airlines: 44%
- Restaurants: 36%
- Retail stores: 27%
- Banks: 21%
- Online stores: 17%
- Hotels: 14%

49.5 Customer Service For Problem Resolution

In a May 2018 survey by NewVoiceMedia (www.newvoicemedia.com), customers said they find the following channels most effective for getting a customer service problem resolved:

- Call: 27%
- Social media: 21%
- Email: 11%
- Letter: 3%
- Chat: 3%
- Text: 2%
- Other: 2%
- There is no most effective channel: 32%
RESPONSE TO REVIEWS

50.1 Reading and Using Online Reviews

According to AYTM Market Research (www.aytm.com), adults who read online reviews before making a purchase or leave online reviews after making a purchase are as follows (percentage of respondents):

<table>
<thead>
<tr>
<th>Read Reviews</th>
<th>Post Reviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always:</td>
<td>20.1%</td>
</tr>
<tr>
<td>Most of the time:</td>
<td>29.5%</td>
</tr>
<tr>
<td>About half the time:</td>
<td>24.6%</td>
</tr>
<tr>
<td>Rarely:</td>
<td>15.9%</td>
</tr>
<tr>
<td>Never:</td>
<td>9.9%</td>
</tr>
</tbody>
</table>

50.2 Response To Reviews

A survey by ChannelAdvisor (www.channeladvisor.com) found that 92% of Internet users read product reviews. Among these people, 89% have been influenced to make a purchase or deterred from purchasing a specific product as the result of reviews. Only 3% of those who have read reviews say their decisions have been unaffected by reviews.

In a survey by The Society For New Communications Research (www.sncr.org), 73% of Internet users said customer reviews were important in helping form their impression of companies.

According to a survey by BrightLocal (www.brightlocal.com), consumers take the following actions after reading a positive online review about a local business:

- Visit a business website: 54%
- Visit the business: 19%
- Search for more reviews about the business: 17%
- Contact the business: 7%
- Continue looking for other businesses: 3%

A study by YouGov (www.yougov.com) found that 79% of Internet users check online reviews at least some of the time before making a purchase; only 7% say they never check reviews. YouGov classified reviews as follows:

- Mixed reviews: 57%
- Good reviews: 54%
- Bad reviews: 21%
- Neutral reviews: 12%

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According to *Online Shopping And E-Commerce*, a report by Pew Research Center (www.pewresearch.org), 82% of adults say they consult online ratings and reviews when buying something for the first time. Forty percent (40%) of all adults and 50% of those under the age of 50 nearly always turn to online reviews when buying something new. Moreover, nearly half of adults feel that customer reviews help a lot to make consumers feel confident about their purchases (46%) and to make companies be accountable to their customers (45%). But even as the public relies heavily on online reviews when making purchases, many adults express concerns over whether these reviews can be trusted. Fifty-one percent (51%) of those who read online reviews say that they generally paint an accurate picture of the products or businesses in question; 48% say it’s often hard to tell if online reviews are truthful and unbiased.

Consumers are increasingly accessing reviews while shopping. Compete (www.compete.com) reports that 45% of smartphone users have looked at third-party or consumer reviews of a product while in a store.

### 50.3 Posting Reviews

Among those who use reviews, about a quarter also post their own opinions, according to eMarketer (www.emarketer.com).

A survey by YouGov asked Internet users who posted online consumer reviews their reasons for doing so. Responses were as follows:

- **Help others make better purchase decisions**: 62%
- **Polite to leave feedback**: 35%
- **Share positive good experience**: 27%
- **Make sure good vendors get business**: 25%
- **Warn about bad experience**: 13%
- **Expose bad vendors**: 12%
- **Improve ranking as customer**: 7%
- **Become well known reviewer**: 5%

By age, reasons for posting reviews were as follows:

<table>
<thead>
<tr>
<th>Reason</th>
<th>18-34</th>
<th>35-54</th>
<th>55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help others make better purchase decisions</td>
<td>56%</td>
<td>62%</td>
<td>67%</td>
</tr>
<tr>
<td>Polite to leave feedback</td>
<td>36%</td>
<td>38%</td>
<td>33%</td>
</tr>
<tr>
<td>Share positive good experience</td>
<td>19%</td>
<td>27%</td>
<td>34%</td>
</tr>
<tr>
<td>Make sure good vendors get business</td>
<td>18%</td>
<td>25%</td>
<td>30%</td>
</tr>
<tr>
<td>Warn about bad experience</td>
<td>10%</td>
<td>11%</td>
<td>17%</td>
</tr>
<tr>
<td>Expose bad vendors</td>
<td>8%</td>
<td>10%</td>
<td>16%</td>
</tr>
<tr>
<td>Improve ranking as customer</td>
<td>6%</td>
<td>10%</td>
<td>3%</td>
</tr>
<tr>
<td>Become well known reviewer</td>
<td>7%</td>
<td>6%</td>
<td>3%</td>
</tr>
</tbody>
</table>
51

SHOPPING RESEARCH

51.1 Product Research
The Connected Shopper Report, by the Harris Poll (www.harrispoll.com), reported that 79% of adults compare prices and product attributes online prior to making purchases. Resources used for online research are as follows (percentage of respondents):
• Online-only retailer sites: 56%
• Bricks-and-mortar retailer sites: 51%
• Brand sites: 35%
• Comparison shopping websites: 16%
• Social media: 10%
• Digital fliers: 10%

51.2 Cross-Channel Research
“Showrooming” is the practice where customers go to a bricks-and-mortar retail location, make a decision on what item to buy and, instead of heading to the check-out aisle, use a mobile device to find a better price online where they ultimately make their purchase. “Webrooming” occurs when consumers buy in a store after researching a purchase online.

GfK (www.gfk.com) reported that 28% of consumers engage in showrooming; 41% practice webrooming.

By age, those who showroom or webroom are as follows:

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Showrooming</th>
<th>Webrooming</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-to-24:</td>
<td>39%</td>
<td>34%</td>
</tr>
<tr>
<td>25-to-34:</td>
<td>32%</td>
<td>46%</td>
</tr>
<tr>
<td>35-to-49:</td>
<td>29%</td>
<td>43%</td>
</tr>
<tr>
<td>50-to-68:</td>
<td>18%</td>
<td>30%</td>
</tr>
</tbody>
</table>

51.3 Comparison Shopping Websites
Comparison shopping websites, or sites that aggregate product listings from various retailers but do not directly sell products themselves, have become popular among consumers.
The most visited comparison shopping sites, ranked by number of monthly unique visitors, were as follows (source: eBizMBA [www.ebizmba.com]):

- Google Shopping (www.google.com/shopping): 20.50 million
- Coupons (www.coupons.com): 20.25 million
- Biz Rate (www.bizrate.com): 19.00 million
- Shop At Home (www.shopathome.com): 18.00 million
- Slick Deals (www.slickdeals.com): 17.50 million
- NexTag (www.nextag.com): 8.00 million
- Woot (www.woot.com): 7.00 million
- Shopping (www.shopping.com): 6.70 million
- Shopzilla (www.shopzilla.com): 6.50 million
- Shop (www.shop.com): 6.00 million
- Fat Wallet (www.fatwallet.com): 5.50 million
- Pronto (www.pronto.com): 4.20 million
- Price Grabber (www.pricegrabber.com): 4.00 million
- Shop Local (www.shoplocal.com): 3.50 million
- Deal News (www.dealnews.com): 2.00 million

51.4 Research Via Mobile Devices

The New Digital Divide, a report by Deloitte (www.deloitte.com), found that the use of mobile devices before or during in-store shopping trips influences approximately $593 billion of in-store retail sales, or 19% of total bricks-and-mortar sales.

According to Y&R (www.yr.com), 51% of adults primarily research products via smartphone. The demographics of those who do so are as follows:

Gender
- Female: 54%
- Male: 47%

Age
- 18-to-29: 32%
- 30-to-44: 36%
- 45-to-59: 19%
- 60 and older: 13%

The Consumer Technology Association (CTA; www.cta.tech) reported that 58% of shoppers prefer to look up information on their mobile devices while shopping in stores, rather than talk to a salesperson. Shoppers ages 25-to-44 and men are most likely to prefer to access their device for product information. Nearly two-thirds feel that the information they gather on their mobile devices is more helpful than in-store information from product displays or sales literature.
“Mobile has become an important channel for shoppers as they research products. These shoppers skew younger as well as female.”

eMarketer


SPENDING FOR GOODS VS. EXPERIENCES

52.1 A Shift From Goods To Experiences

As some consumers are beginning to realize they have all the material things they need, many are shifting their interests toward seeking new experiences. This is especially true for older consumers who have been accumulating all their lives.

Favoring experiences over goods extends across generations. When asked “which is more important for you personally” in a survey by Zipcar (www.zipcar.com), 61% of 18-to-34 year-olds picked “experiences” over “possessions.” A nearly identical proportion of older respondents responded similarly.

Consumers @ 250, a 2017 report by A.T. Kearney (www.atkearney.com), assessed annual spending for experiences at $1.2 trillion, or 28% of $4.3 trillion in consumers’ discretionary household consumption. In 1985, this figure was 22%.

52.2 Experiential Gifting

A survey by The NPD Group (www.npd.com) found that 39% of adults gave an experiential gift for the 2017 holiday season.

Experiential gifts were most popular among Millennial and Gen Z shoppers, households with children, and households with annual incomes over $75,000.

Among those that gave experiential gifts, the types of gifts purchased were as follows (percentage of respondents):

- Food & beverage experiences (dining out, wine tastings, food festivals): 48%
- Event tickets (sporting event, music concert, theatre): 32%
- Spa certificate: 31%
- Travel (certificate/tickets for airline, hotel stay): 23%
- Interactive experiences (interactive theatre, escape room): 12%

52.3 Research Findings

Studies at Cornell University and Harvard University have found favorable consumer response to purchases of experiences over material goods. Research by Thomas D. Gilovich, Ph.D., a professor of psychology at Cornell University, and his colleagues suggests that when people spend for an experience such as a trip, they are likely to feel better about that purchase in the long run versus spending the same amount on clothes.
In one study, Dr. Gilovich examined the uniqueness of objects and experiences. He found that a major reason why people regret buying objects is that after they own the object, they can continue to compare it to other objects that are available. When they buy a computer, for instance, they may regret the purchase when they find another one that is faster, smaller, and cheaper. When they go on a vacation, though, that experience is relatively unique. It is hard to compare a particular trip with other trips they might have taken, so they spend less time comparing the experience to other things they might have done.

Research by Daniel Gilbert, Ph.D., a professor of psychology at Harvard University, found that spending on experiences is more rewarding than spending on goods. One of the reasons is that experiences can be shared.

“Happiness is other people and experiences are usually shared – first when they happen and then again and again when we tell our friends.”

Prof. Daniel Gilbert, Ph.D.
Harvard University

While the memories of experiences can endure, objects generally wear out their welcome, according to Dr. Gilbert, who provides the following example: “If you really love a rug, you might buy it. The first few times you see, you might admire it, and feel happy. But over time, it will probably reveal itself to be just a rug.” Psychologists call this habituation, economists call it declining marginal utility.

Research by Prof. Michael Norton, Ph.D., at Harvard University, also found that material purchases are less satisfying than experiences such as vacations or concerts.

“We have shown … in research that stuff isn’t good for you. It doesn’t make you unhappy, but it doesn’t make you happy. But one thing that does make us happy is an experience.”

Michael Norton, Ph.D.
Associate Professor of Marketing
Harvard Business School
53

TRUST IN BUSINESS

53.1 Trust In Companies
A November 2017 survey by PricewaterhouseCoopers (www.pwc.com) found percentages of adults that trust companies in various sectors as follows (percentage of respondents):

- Banks: 42%
- Hospitals: 42%
- Healthcare providers: 39%
- Insurance companies: 26%
- Non-profits: 24%
- Government: 23%
- Utilities: 23%
- Information technology: 21%
- Professional services: 17%
- Pharmaceuticals: 16%
- Aerospace: 14%
- Food & beverage: 14%
- Online retailers: 13%
- Agriculture: 12%
- Energy, gas & oil: 11%
- Hotels: 11%
- Airlines: 10%
- Automotive: 10%
- Manufacturing: 9%
- Telecom: 9%
- Sports organizations: 8%
- Construction & real estate: 6%
- Media & government: 6%
- Social media: 6%
- Startups: 5%
- Marketing & advertising: 3%

53.2 Trust Barometer
Since 1999, Edelman (www.edelman.com) has published the Edelman Trust
Barometer. In the 2018 survey, 48% of U.S. adults said they generally trust businesses, a drop from 58% in 2017. Among Hispanic-Americans, trust in companies dropped to 35% in 2018 from 59% in 2017.

Edelman defines the Trust Index as the average of a country’s trust in the institutions of government, business, media and non-government organizations. Among the general population, the U.S. Trust Index was 43% in 2018, a drop from 52% in 2017. Among the informed public (e.g. adults who consider themselves up on current events), the U.S. Trust Index dropped to 45% in 2018 from 68% in 2017.

Trust in various business sectors among U.S. adults in 2018 was as follows (percentage of respondents):

- Technology: 74%
- Food & beverage: 69%
- Consumer packaged goods: 67%
- Telecommunications: 66%
- Transportation: 65%
- Education: 65%
- Energy: 63%
- Professional services: 63%
- Retail: 63%
- Automotive: 62%
- Financial services: 58%
- Manufacturing: 58%
- Entertainment: 55%
- Fashion: 55%
- Healthcare: 53%

Consumers report engaging in the following behaviors for trusted companies:

- Choose to buy products/services: 68%
- Recommend to a friend/colleague: 59%
- Shared positive opinions online: 41%
- Defend company: 38%
- Paid a premium for products/services: 37%
- Bought shares: 18%

Consumers engage in the following behaviors for distrusted companies:

- Refused to buy products/services: 48%
- Criticized companies: 42%
- Disagreed with others: 35%
- Shared negative opinions: 26%
- Paid more than wanted: 20%
- Sold shares: 12%
PART V: BRAND PREFERENCE SURVEYS
54

BRAND EQUITY

54.1 Overview
Since 1989, the Harris Poll (www.theharrispoll.com) have assessed brand equity and brand health with the annual EquiTrend® survey. The survey is conducted across media, travel, financial, automotive, entertainment, retail, restaurant, technology, household and nonprofit sectors.

The 2018 EquiTrend assessment surveyed over 77,000 U.S. consumers; more than 3,000 brands across more than 300 categories were assessed.

54.2 Top Brands Among Adults
The following brands ranked highest among adults in the 2018 EquiTrend survey:

<table>
<thead>
<tr>
<th>Category</th>
<th>2018 Brand of the Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Animal Welfare Nonprofit</td>
<td>Best Friends Animal Society</td>
</tr>
<tr>
<td>Burger Restaurant</td>
<td>Five Guys Burgers &amp; Fries</td>
</tr>
<tr>
<td>Car Audio</td>
<td>Bose In-Vehicle Audio</td>
</tr>
<tr>
<td>Casual Dining Restaurant (tie)</td>
<td>Texas Roadhouse</td>
</tr>
<tr>
<td>Casual Dining Restaurant (tie)</td>
<td>The Cheesecake Factory</td>
</tr>
<tr>
<td>Chicken Restaurant (tie)</td>
<td>Chick-fil-A</td>
</tr>
<tr>
<td>Coffee Shop</td>
<td>Krispy Kreme</td>
</tr>
<tr>
<td>Coffee Maker</td>
<td>Keurig Coffee Makers</td>
</tr>
<tr>
<td>Computer Manufacturer</td>
<td>Microsoft Computers</td>
</tr>
<tr>
<td>Cruise Line (tie)</td>
<td>Disney Cruise Line</td>
</tr>
<tr>
<td>Cruise Line (tie)</td>
<td>Royal Carribean International</td>
</tr>
<tr>
<td>Department Store</td>
<td>Kohl's Department Stores</td>
</tr>
<tr>
<td>Digital Camera</td>
<td>Canon Digital Cameras</td>
</tr>
<tr>
<td>Disability Nonprofit</td>
<td>Autism Society of America</td>
</tr>
<tr>
<td>Economy Hotel</td>
<td>Microtel Inn &amp; Suites</td>
</tr>
<tr>
<td>Environmental Nonprofit</td>
<td>National Wildlife Federation</td>
</tr>
<tr>
<td>Extended Stay Hotel</td>
<td>Home2 Suites by Hilton</td>
</tr>
<tr>
<td>Factual Entertainment</td>
<td>History Channel</td>
</tr>
<tr>
<td>Footwear Store</td>
<td>DSW</td>
</tr>
<tr>
<td>Full Line Automotive</td>
<td>Honda Vehicles</td>
</tr>
<tr>
<td>Full Service Airline</td>
<td>Hawaiian Airlines</td>
</tr>
<tr>
<td>General Entertainment</td>
<td>AMC Television Network</td>
</tr>
</tbody>
</table>

CONSUMER BEHAVIOR 2019-2020
• 262 •
- Greeting Card: Hallmark Greeting Cards
- Hardware & Home Store: The Home Depot
- Health Nonprofit (tie): Shriners Hospitals for Children
- Health Nonprofit (tie): St. Jude Children’s Hospital
- Home Entertainment Electronics: Bose Home Entertainment
- Ice Cream & Frozen Yogurt Shop: Ben & Jerry’s Ice Cream Shop
- International Aid Nonprofit: Food For The Poor
- Internet Radio Service: Pandora Internet Radio
- Investment: The Vanguard Group
- Kids TV: Disney Junior Television Network
- Life Insurance: AXA Life Insurance
- Luxury Automotive: Lexus Vehicles
- Luxury Department Store: Nordstrom Department Stores
- Luxury Hotel: Four Seasons Hotels and Resorts
- Major Appliances: KitchenAid Appliances
- Media Streaming Device: Amazon Fire TV/Fire Stick
- Mexican Restaurant: Taco Bell
- Mid-Market Hotel: Hampton Inn & Suites
- Military & Veteran Serving Nonprofit: Paralyzed Veterans of America
- Mobile Payment: PayPal
- Multi-line Insurance: AAA Insurance
- National Bank: Capital One
- News Service: BBC News
- Off-Price Retailer: TJ Maxx Stores
- Online Auto Shopping: Kelley Blue Book (KBB.com)
- Online Bank: Barclays Online Bank
- Online Home Search: Zillow.com
- Online Job Search: Indeed.com
- Online Travel Service: TripAdvisor
- Package Delivery: United Parcel Service
- Pay Cable TV Network: HBO Television Network
- Payment Card: Visa
- Pizza Chain: Blaze Pizza
- Premium Hotel: Marriott Hotels
- Printer: HP Printers
- Property and Casualty Insurance: GEICO Auto & Home Insurance
- Real Estate Agency: Berkshire Hathaway HomeServices
- Rental Car: Enterprise Rent-A-Car
- Sandwich Shop (tie): Panera
- Sandwich Shop (tie): Subway
- Smartphone: Apple iPhone Smartphones
- Smartwatch: ASUS ZenWatch Smartwatch
- Social Networking Site: YouTube
- Social Services Nonprofit: Ronald McDonald House Charities
• Sporting Goods Store: Dick’s Sporting Goods
• Sports TV: ESPN Television Network
• Super Regional Bank: BB&T
• Tablet Computer: Apple iPad Tablets
• Tires: Michelin Tires
• TV Network: PBS Television Network
• TV News: The Weather Channel
• Upscale Hotel: Courtyard Marriott
• Value Airline: Southwest Airlines
• Video Streaming Subscription: Netflix
• Virtual Personal Assistant (tie): Amazon Alexa
• Virtual Personal Assistant (tie): Apple Siri
• Wireless Carrier: Verizon Wireless
• Youth Nonprofit: Reading Is Fundamental

54.3 Market Resources
(www.theharrispoll.com)
55.1 Overview
YouGov (www.yougov.com) developed BrandIndex (www.brandindex.com), a measure of brand perception among the public.

BrandIndex scores take into account consumers’ perceptions of a brand’s quality, value, impression, satisfaction, reputation, and whether they would recommend the brand to others.

The 2017 BrandIndex survey included 2.5 million interviews with adult consumers.

55.2 Top Ratings By Sector
BrandIndex assesses 32 consumer sectors. The top brands for each sector in the 2017 BrandIndex survey were as follows:

Airlines
1. Southwest
2. Delta
3. American Airlines
4. JetBlue
5. British Airways

Apparel & Footwear
1. Nike
2. Levi’s
3. New Balance
4. Adidas
5. Sketchers

Appliances
1. Whirlpool
2. Kenmore
3. Maytag
4. LG
5. GE
Auto Rental
1. Enterprise
2. Hertz
3. Budget
4. Avis
5. Alamo

Automobiles
1. Toyota
2. Honda
3. Ford
4. Chevrolet
5. Subaru

Banks
1. Chase
2. Capital One
3. PNC Bank
4. TD Bank
5. US Bank

Beverages - Beer
1. Samuel Adams
2. Heineken
3. Guinness
4. Corona
5. Blue Moon

Beverages - Juice & Ready-to-Drink
1. Welch's
2. Ocean Spray
3. Lipton
4. V8
5. Tropicana

Beverages - Spirits
1. Jack Daniel's
2. Bacardi
3. Baileys
4. Crown Royal
5. Smirnoff
Cable & Satellite
1. Verizon FiOS
2. AT&T U-Verse
3. Bright House
4. RCN
5. Cablevision/Optimum

Cruise Lines
1. Royal Caribbean
2. Norwegian Cruise Lines
3. Princess Cruises
4. Holland America Line
5. Carnival

Health Insurance
1. Blue Cross/Blue Shield
2. United Healthcare
3. Aetna
4. Kaiser Permanente
5. Humana

Hospitals
1. Mayo Clinic
2. Johns Hopkins Medicine
3. Cancer Treatment Centers of America
4. Cedars-Sinai
5. Cleveland Clinic

Hotels
1. Marriott
2. Holiday Inn
3. Hilton
4. Courtyard by Marriott
5. Holiday Inn Express

Insurance
1. State Farm
2. AAA
3. USAA
4. Allstate
5. Geico
**Internet Search**
1. Google
2. Yahoo!
3. Bing
4. Ask.com
5. AOL

**Internet Social Media**
1. Google
2. YouTube
3. Facebook
4. Pinterest
5. Yahoo!

**Investment**
1. Fidelity
2. Vangard
3. Charles Schwab
4. Edward Jones
5. TD Ameritrade

**Oil & Gas**
1. Shell
2. Chevron
3. ExxonMobile
4. Sunoco
5. BP

**Restaurants - Casual Dining**
1. Outback Steakhouse
2. Olive Garden
3. Panera Bread
4. IHOP
5. Applebee’s

**Restaurants - Quick Service**
1. Subway
2. Wendy’s
3. Chick-fil-A
4. Pizza Hut
5. Five Guys Burger & Fries
Restaurants - Snack and Specialty Drinks
1. Dairy Queen
2. Dunkin’ Donuts
3. Baskin Robbins
4. Krispy Kreme
5. Cold Stone Creamery

Retail - Apparel
1. Old Navy
2. Kohl’s
3. J.C. Penney
4. Macy’s
5. Victoria’s Secret

Retail - Discount
1. Amazon.com
2. Costco
3. eBay
4. Target
5. Walmart

Retail - Home Furnishings
1. Bed Bath and Beyond
2. Bath and Body Works
3. True Value
4. La-Z-Boy
5. IKEA

Shampoo, Skincare & Soap
1. Dove
2. Neutrogena
3. Pantene
4. Head & Shoulders
5. Olay

Snacks and Cereals
1. M&M
2. Quaker
3. Cheerios
4. Pillsbury
5. Campbell’s
Streaming Video & Music
1. YouTube
2. Netflix
3. Pandora
4. Amazon Video
5. Hulu

Television - Cable Networks
1. History Channel
2. Discovery Channel
3. PBS
4. The Weather Channel
5. Animal Planet

Tools & Hardware
1. Craftsman
2. Black & Decker
3. John Deere
4. DeWalt
5. Stanley

Travel Agents
1. Expedia
2. Travelocity
3. Trivago
4. Priceline.com
5. Orbitz

Wireless Service Providers
1. Verizon Wireless
2. AT&T
3. T-Mobile
4. Sprint

55.3 Market Resources
YouGov, 38 West 21st Street, 5th Floor, New York, NY 10010. (646) 537-9818. (www.yougov.com)
56

CUSTOMER EXPERIENCE

56.1 Overview

Temkin Group (www.temkingroup.com), a customer experience research and consulting company, publishes annual Temkin Ratings (www.temkinratings.com) in three components of customer experience, as follows:

• Effort
• Emotion
• Success

Temkin ranked 318 companies in 2018. This chapter presents a list of the top 50 companies.

56.2 Temkin Ratings

The following are the 2018 Temkin Ratings:

<table>
<thead>
<tr>
<th>Company</th>
<th>Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Wegmans</td>
<td>Supermarkets</td>
</tr>
<tr>
<td>2. (tie) Citizens</td>
<td>Banks</td>
</tr>
<tr>
<td>2. (tie) Credit unions</td>
<td>Banks</td>
</tr>
<tr>
<td>2. (tie) H-E-B</td>
<td>Supermarkets</td>
</tr>
<tr>
<td>2. (tie) Publix</td>
<td>Supermarkets</td>
</tr>
<tr>
<td>2. (tie) Subway</td>
<td>Fast Food</td>
</tr>
<tr>
<td>7. (tie) Ace Hardware</td>
<td>Retail</td>
</tr>
<tr>
<td>7. (tie) Aldi</td>
<td>Supermarkets</td>
</tr>
<tr>
<td>7. (tie) Dollar Tree</td>
<td>Retail</td>
</tr>
<tr>
<td>7. (tie) Wawa Food Markets</td>
<td>Supermarkets</td>
</tr>
<tr>
<td>7. (tie) USAA</td>
<td>Banks</td>
</tr>
<tr>
<td>12. (tie) Family Dollar</td>
<td>Retail</td>
</tr>
<tr>
<td>12. (tie) Popeye’s Louisiana Kitchen</td>
<td>Fast Food</td>
</tr>
<tr>
<td>12. (tie) Regions</td>
<td>Banks</td>
</tr>
<tr>
<td>12. (tie) ShopRite</td>
<td>Supermarkets</td>
</tr>
<tr>
<td>12. (tie) Trader Joe’s</td>
<td>Supermarkets</td>
</tr>
<tr>
<td>17. (tie) BJ’s Wholesale Club</td>
<td>Retail</td>
</tr>
<tr>
<td>17. (tie) Food Lion</td>
<td>Supermarkets</td>
</tr>
<tr>
<td>17. (tie) Little Caesar’s</td>
<td>Fast Food</td>
</tr>
</tbody>
</table>
17. (tie) Panera Bread  Fast Food
17. (tie) Save-a-Lot  Supermarkets
22. (tie) Amazon.com  Retail
22. (tie) Baskin Robbins  Fast Food
22. (tie) Dairy Queen  Fast Food
22. (tie) Hy-Vee  Supermarkets
22. (tie) Kroger  Supermarkets
22. (tie) Meijer  Supermarkets
22. (tie) Menards  Retail
22. (tie) PetSmart  Retail
22. (tie) Pizza Hut  Fast Food
22. (tie) Sonic Drive-In  Fast Food
22. (tie) Starbucks  Fast Food
22. (tie) Winn-Dixie  Supermarkets
34. (tie) Albertsons  Supermarkets
34. (tie) Chick-fil-A  Fast Food
34. (tie) Dollar General  Retail
34. (tie) Holiday Inn Express  Hotels
34. (tie) KFC  Fast Food
34. (tie) Marriott  Hotels
34. (tie) True Value  Retail
34. (tie) Walgreens  Retail
42. (tie) Amazon Prime Instant Video  Streaming Media
42. (tie) Amazon Prime Music  Streaming Media
42. (tie) Home Depot  Retail
42. (tie) Piggly Wiggly  Supermarkets
42. (tie) Safeway  Supermarkets
42. (tie) Sam's Club  Retail
42. (tie) Staples  Retail
42. (tie) Taco Bell  Fast Food
42. (tie) USAA  Credit Cards

56.3 Top Rated by Sector

By sector, the following companies had the highest ratings in the 2018 Temkin Ratings:

• Airlines: Southwest Airlines
• Auto dealers: Toyota
• Banks: Citizens & credit unions
• Computer/tablet makers: Amazon
• Credit card issuers: USAA
• Fast food chains: Subway
• Health plans: TriCare
• Hotel chains (tie): Holiday Inn Express
• Hotel chains (tie): Marriott
• Insurance carriers: USAA
• Investment firms: Fidelity Investments
• Parcel delivery services (tie): Federal Express
• Parcel delivery services (tie): UPS
• Rental car agencies: National Car Rental
• Retailers (tie): Ace Hardware
• Retailers (tie): Dollar Tree
• Software firms: Apple
• Supermarket chains: Wegmans
• TV & appliances: Whirlpool
• TV & Internet service: Dish Network
• Utilities (tie): Florida Power & Light Co.
• Utilities (tie): Georgia Power
• Wireless carriers: MetroPCS

56.4 Market Resources
Temkin Group, 48 White Oak Road, Waban, MA 02468. (617) 916-2075. (www.temkingroup.com)
57 CUSTOMER LOYALTY ENGAGEMENT

57.1 Overview
Brand Keys (www.brandkeys.com) produces an annual assessment of brand leaders in customer loyalty engagement. Initiated in 1997, the Brand Keys Customer Loyalty Engagement Index ranks brands based on their ability to engage consumers and create loyal customers.

The Brand Keys data paints a detailed picture of the category drivers that engage customers, engender loyalty, and drive real profits. The comparison is aimed to define how the consumer will view the category, compare offerings and, ultimately, buy.

57.2 Customer Loyalty Engagement Rankings
The 2018 assessment by Brand Keys examines customers’ relationships with over 600 brands in 72 categories.

By category, the top brands in the 2018 Customer Loyalty Engagement Index are as follows:

- Airline: Delta
- Allergy medications, OTC: Allegra
- App-based rideshare: Lyft
- Athletic footwear: Reebok
- Automotive: Hyundai
- Banks: Chase
- Beer, light: Miller Lite
- Beer, regular: Coors
- Bottled water (tie): Aquafina
- Bottled water (tie): Dasani
- Breakfast bars: Nature Valley
- Car rental: Avis
- Casual/fast casual dining: Five Guys Burgers & Fries
- Coffee, out-of-home (tie): Dunkin’ Donuts
- Coffee, out-of-home (tie): Starbucks
- Coffee, packaged (tie): Dunkin’ Donuts
- Coffee, packaged (tie): Green Mountain
- Cosmetics, luxury: Dior
- Cosmetics, mass: L’Oréal
• Credit cards: Discover
• Deodorants: Degree
• E-readers: Amazon Kindle
• Energy drinks: Red Bull
• File hosting service: Dropbox
• Flat-screen TV: Samsung
• Food stores: The Fresh Market
• Gasoline: ExxonMobile
• Headphones: Beats by Dr. Dre
• Hotel, economy: Microtel by Wyndham
• Hotel, midscale: Wingate
• Hotel, luxury: JW Marriott
• Hotel, upscale: Hyatt
• Ice cream: Breyers
• Instant messaging apps: WhatsApp
• Insurance, auto: Geico
• Insurance, auto: USAA
• Insurance, home: AllState
• Insurance, life: New York Life
• Laptop computers: ASUS
• Lip balm: ChapStick
• Major league sports: Major League Baseball
• News, evening - cable: Fox
• News, evening - network: ABC News
• News, morning - cable: Fox & Friends
• News, morning - network: Good Morning America (ABC)
• Office copiers: Konica Minolta
• Mutual funds: Vanguard
• Online brokerage (tie): TD Ameritrade
• Online brokerage (tie): Vanguard
• Online music: Spotify
• Online payment services: PayPal
• Online retailers: Amazon.com
• Online travel site: Yahoo! Travel
• Online video streaming: Netflix
• Pain relievers, OTC: Advil
• Parcel delivery: UPS
• Pet food, cats (tie): Blue Buffalo
• Pet food, cats (tie): Purina
• Pet food, dogs: Iams
• Pizza: Domino’s
• Printers: Epson
• Quick-serve restaurants: Chick-fil-A
• Retail, apparel: Zara
<table>
<thead>
<tr>
<th>Category</th>
<th>Brand</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail, department store</td>
<td>TJ Maxx</td>
</tr>
<tr>
<td>Retail, discount</td>
<td>Dollar General</td>
</tr>
<tr>
<td>Retail, home improvement</td>
<td>The Home Depot</td>
</tr>
<tr>
<td>Retail, sporting goods</td>
<td>Big 5 Sporting Goods</td>
</tr>
<tr>
<td>Search engine</td>
<td>Google</td>
</tr>
<tr>
<td>Smartphone</td>
<td>Samsung</td>
</tr>
<tr>
<td>Snacks, cheese</td>
<td>Cheetos</td>
</tr>
<tr>
<td>Snacks, corn</td>
<td>Bugles</td>
</tr>
<tr>
<td>Snacks, nuts</td>
<td>Wonderful</td>
</tr>
<tr>
<td>Snacks, potato chips</td>
<td>Lay’s</td>
</tr>
<tr>
<td>Snacks, pretzels</td>
<td>Rold Gold</td>
</tr>
<tr>
<td>Snacks, tortillas</td>
<td>Doritos</td>
</tr>
<tr>
<td>Social networking sites (tie)</td>
<td>Facebook</td>
</tr>
<tr>
<td>Social networking sites (tie)</td>
<td>Instagram</td>
</tr>
<tr>
<td>Soft drinks, diet</td>
<td>Diet Pepsi</td>
</tr>
<tr>
<td>Soft drinks, regular</td>
<td>Pepsi</td>
</tr>
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<td>Tablets</td>
<td>Apple</td>
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<td>Tax preparation</td>
<td>Turbotax</td>
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<td>Tequila</td>
<td>Casa Noble</td>
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<td>Ticketing sites</td>
<td>Ticketmaster</td>
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<td>Toothpaste</td>
<td>Colgate</td>
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<td>Toys</td>
<td>Lego</td>
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<td>Video games</td>
<td>Minecraft</td>
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<td>Skyy</td>
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<td>Warehouse clubs</td>
<td>Costco</td>
</tr>
<tr>
<td>Whiskey (tie)</td>
<td>Jack Daniels</td>
</tr>
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<td>Whiskey (tie)</td>
<td>Johnny Walker</td>
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<td>Wireless phone service</td>
<td>AT&amp;T</td>
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<td>Yogurt</td>
<td>Chobani</td>
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### 57.3 Market Resources

Brand Keys, 115 East 57th Street, 11th Floor, New York, NY 10022. (212) 532-6028. (www.brandkeys.com)
CUSTOMER SATISFACTION

58.1 Overview
The American Customer Satisfaction Index (ACSI, www.theacsi.org) is a national economic indicator of satisfaction with the quality of products and services available to U.S. household consumers. Established in 1994, the ACSI produces indices of customer satisfaction on a 0-100 scale.

The ACSI is based on about 65,000 interviews conducted annually, with 250 to 260 interviews completed per company/agency. Industry sample sizes vary from 750 to 10,000, depending on the number of measured companies in each industry.

The ACSI is produced by the Stephen M. Ross Business School at the University of Michigan (www.bus.umich.edu) in partnership with the American Society for Quality (www.asq.org) and CFI Group (www.cfigroup.com), a consulting firm. ForeSee Results (www.foreseeresults.com) sponsors the e-commerce and e-business measurements.

This chapter presents 2018 ACSI scores for consumer brands in 46 categories.

58.2 ACSI Scores
ACSI scores from 2018 surveys and change from previous year scores are as follows:

**Airlines**
- Southwest: 80 (no change)
- Alaska: 79 (1%)
- JetBlue: 79 (-4%)
- Allegiant: 74 (4%)
- American: 74 (-3%)
- Delta: 74 (-3%)
- United: 67 (-4%)
- Frontier: 62 (-2%)
- Spirit: 62 (2%)
- All others: 73 (-1%)
- Sector average: 73 (-3%)

**Apparel**
- Levi Strauss: 81 (no change)
- Nine West: 80 (no change)
• VF: 80 (no change)
• Hanesbrands: 79 (-2%)
• All others: 80 (1%)
• Sector average: 80 (1%)

Athletic Shoes
• adidas/Reebok: 81 (-2%)
• Nike: 79 (-1%)
• All others: 81 (3%)
• Sector average: 80 (no change)

Automobiles and Light Vehicles
• Lexus: 86 (2%)
• Toyota: 86 (1%)
• Subaru: 85 (1%)
• GMC: 84 (no change)
• Mercedes-Benz: 84 (4%)
• Cadillac: 83 (5%)
• Hyundai: 83 (2%)
• Lincoln: 83 (-5%)
• Audi: 82 (-1%)
• BMW: 82 (-4%)
• Kia: 82 (4%)
• Mazda: 82 (2%)
• Volvo: 82 (n/a)
• Chevrolet: 81 (-2%)
• Honda: 81 (-6%)
• Acura: 80 (5%)
• Buick: 80 (1%)
• Jeep: 80 (3%)
• Nissan: 80 (no change)
• Chrysler: 79 (no change)
• Ford: 79 (-2%)
• Volkswagen: 79 (1%)
• Mitsubishi: 78 (-1%)
• Dodge: 75 (-4%)
• Fiat: 75 (n/a)
• All others: 80 (no change)
• Sector average: 81 (-1%)

Banks - National
• Citibank: 81 (-1%)
• Chase: 79 (5%)
<table>
<thead>
<tr>
<th>Bank of America: 77 (3%)</th>
<th>Wells Fargo: 74 (-3%)</th>
<th>Sector average: 78 (1%)</th>
</tr>
</thead>
</table>

### Banks - Regional
- Regions Bank: 81 (4%)
- BB&T: 80 (-2%)
- Capital One: 80 (no change)
- SunTrust: 80 (no change)
- TD Bank: 80 (1%)
- U.S. Bank: 80 (4%)
- PNC Bank: 78 (no change)
- Citizens Bank: 77 (-4%)
- First Third Bank: 76 (-6%)
- Key Bank: 75 (-6%)
- Sector average: 79 (no change)

### Beer
- Anheuser-Busch InBev: 84 (no change)
- Molson Coors: 84 (n/a)
- All others: 85 (4%)
- Sector average: 84 (1%)

### Department and Discount Stores
- Costco: 83 (no change)
- Nordstrom: 81 (1%)
- BJ’s Wholesale Club: 80 (1%)
- Fred Meyer: 80 (-1%)
- Sam’s Club: 80 (-1%)
- Dillard’s: 79 (-5%)
- JCPenney: 79 (-4%)
- Kohl’s: 79 (no change)
- Meijer: 79 (3%)
- Belk: 77 (-4%)
- Dollar Tree: 77 (-4%)
- Macy’s: 77 (-3%)
- Target: 77 (-3%)
- Ross: 76 (no change)
- Big Lots: 74 (-4%)
- Dollar General: 73 (-6%)
- Sears: 73 (-5%)
- Walmart: 71 (-1%)
- All others: 81 (3%)
- Sector average: 77 (-1%)

CONSUMER BEHAVIOR 2019-2020
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Drug Stores
• Kmart: 80 (-5%)
• Kroger: 80 (-1%)
• Albertsons: 78 (-6%)
• CVS: 78 (3%)
• Rite Aid: 77 (-1%)
• Walgreens: 77 (1%)
• Walmart: 75 (1%)
• All others: 84 (2%)
• Sector average: 79 (1%)

Financial Advisors
• Charles Schwab: 82 (n/a)
• LPL Financial: 82 (n/a)
• Morgan Stanley: 81 (n/a)
• Raymond James: 81 (n/a)
• Wells Fargo: 80 (n/a)
• Fidelity: 79 (n/a)
• Independent Advisors: 79 (n/a)
• Merrill Lynch: 79 (n/a)
• UBS: 79 (n/a)
• All others: 83 (n/a)
• Sector average: 81 (n/a)

Fixed Line Telephone Service
• Vonage: 76 (-5%)
• AT&T: 72 (1%)
• Verizon Communications: 72 (-1%)
• Suddenlink: 71 (n/a)
• Optimum: 69 (-3%)
• CenturyLink: 66 (no change)
• Spectrum (Charter): 66 (-7%)
• Xfinity (Comcast): 66 (2%)
• Cox Communications: 65 (-4%)
• Windstream: 64 (-2%)
• Frontier Communications: 57 (-7%)
• All others: 73 (-3%)
• Sector average: 70 (no change)

Food Products
• Hershey: 86 (2%)
• Quaker: 84 (1%)
• ConAgra: 82 (2%)
• Dole: 82 (-5%)

CONSUMER BEHAVIOR 2019-2020
• 280 •
• General Mills: 82 (-2%)
• Kraft Heinz: 82 (-1%)
• Mars: 82 (-2%)
• Nestlé: 82 (-2%)
• Kellogg: 81 (no change)
• Campbell Soup: 80 (no change)
• Tyson: 80 (-2%)
• All others: 81 (-2%)
• Sector average: 81 (-2%)

Health Insurance
• Humana: 79 (10%)
• Kaiser Permanente: 79 (7%)
• Aetna: 74 (-1%)
• UnitedHealth: 73 (4%)
• Blue Cross and Blue Shield: 71 (no change)
• Cigna: 66 (-1%)
• All others: 75 (3%)
• Sector average: 73 (1%)

Hotels
• Hilton: 82 (1%)
• Marriott: 81 (1%)
• Hyatt: 79 (-1%)
• Starwood: 79 (no change)
• Best Western: 77 (1%)
• InterContinental: 77 (-1%)
• La Quinta: 76 (1%)
• Choice: 73 (-1%)
• Wyndham: 70 (-1%)
• Motel 6: 65 (no change)
• All others: 75 (1%)
• Sector average: 76 (no change)

Household Appliances
• LG: 83 (-2%)
• Bosch: 82 (-2%)
• Electrolux: 81 (no change)
• Whirlpool: 80 (-1%)
• GE Appliances: 78 (-5%)
• Samsung: 78 (-7%)
• All others: 80 (-1%)
• Sector average: 80 (-2%)
### Internet Brokerage
- Vanguard: 82 (1%)
- Charles Schwab: 80 (-1%)
- Edward Jones: 80 (-1%)
- Fidelity: 80 (-1%)
- E*Trade: 79 (-1%)
- TD Ameritrade: 79 (1%)
- Merrill Edge: 77 (-3%)
- All others: 78 (-1%)
- Sector average: 79 (-1%)

### Internet News and Information
- FOXnews.com: 77 (-3%)
- ABCnews.com: 74 (-3%)
- USAToday.com: 74 (-3%)
- NYTimes.com: 73 (-4%)
- MSNBC.com: 72 (-6%)
- CNN.com: 71 (-5%)
- TheHuffingtonPost.com: 67 (-7%)
- All others: 77 (no change)
- Sector average: 75 (-1%)

### Internet Portals and Search Engines
- Google: 82 (-2%)
- Bing: 73 (-3%)
- Yahoo!: 73 (-1%)
- Ask.com: 72 (-1%)
- MSN: 72 (-4%)
- AOL: 70 (1%)
- Answers.com: 68 (-1%)
- All others: 79 (-1%)
- Sector average: 76 (-1%)

### Internet Retail
- Amazon.com: 85 (-1%)
- Newegg: 83 (no change)
- eBay: 81 (no change)
- Overstock.com: 81 (3%)
- All others: 81 (-1%)
- Sector average: 82 (-1%)

### Internet Service Providers
- Fios (Verizon): 70 (-1%)
- AT&T Internet: 68 (-1%)

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CONSUMER BEHAVIOR 2019-2020
- 282 -
• Optimum (Altice): 64 (-6%)
• Suddenlink (Altice): 61 (-8%)
• Spectrum (Charter): 60 (-8%)
• Xfinity (Comcast): 60 (no change)
• Cox Communications: 59 (-5%)
• CenturyLine: 58 (-2%)
• Windstream: 56 (-2%)
• Frontier Communications: 54 (-4%)
• Mediacom: 53 (-9%)
• All others: 63 (no change)
• Sector average: 62 (-3%)

Internet Social Media
• Google+: 81 (7%)
• Pinterest: 78 (3%)
• Wikipedia: 77 (-1%)
• Instagram: 75 (1%)
• YouTube: 74 (-4%)
• Twitter: 70 (8%)
• Facebook: 68 (no change)
• Tumblr: 68 (1%)
• LinkedIn: 65 (no change)
• All others: 73 (-8%)
• Sector average: 73 (no change)

Internet Travel
• Orbitz: 81 (4%)
• Travelocity: 80 (4%)
• Expedia: 78 (-3%)
• Priceline: 78 (1%)
• All others: 78 (-3%)
• Sector average: 78 (-1%)

Life Insurance
• Northwestern Mutual: 83 (5%)
• Thrivent Financial: 83 (2%)
• Mutual of Omaha: 80 (-1%)
• New York Life: 80 (-2%)
• Allstate: 79 (-4%)
• State Farm: 79 (no change)
• Prudential: 78 (1%)
• Farmers: 77 (-4%)
• MetLife: 77 (1%)
• Lincoln Financial: 76 (no change)
• Primerica: 74 (-1%)
• All others: 77 (-3%)
• Sector average: 78 (-1%)

Personal Care and Cleaning Products
• Clorox: 84 (no change)
• Dial: 83 (-2%)
• Procter & Gamble: 82 (-1%)
• Colgate-Palmolive: 81 (-2%)
• Johnson & Johnson: 81 (-1%)
• Unilever: 81 (-4%)
• All others: 80 (-4%)
• Sector average: 80 (-4%)

Personal Computers
• Apple: 83 (-1%)
• Samsung: 82 (-1%)
• ASUS: 80 (3%)
• Amazon: 79 (-1%)
• HP: 77 (no change)
• Dell: 76 (-3%)
• Lenovo: 76 (no change)
• Acer: 75 (-4%)
• Toshiba: 75 (-1%)
• All others: 74 (1%)
• Sector average: 77 (-1%)

Property & Casualty Insurance
• AAA: 82 (1%)
• Farm Bureau: 80 (8%)
• Geico: 80 (3%)
• Liberty Mutual: 80 (4%)
• Travelers: 80 (4%)
• American Family: 79 (3%)
• Farmers: 79 (3%)
• State Farm: 79 (3%)
• Allstate: 78 (1%)
• Progressive: 78 (1%)
• Nationwide: 76 (-4%)
• All others: 80 (1%)
• Sector average: 80 (3%)
Restaurants - Full-Service
- Cracker Barrel: 84 (1%)
- Texas Roadhouse: 82 (no change)
- Olive Garden: 81 (no change)
- Red Lobster: 81 (3%)
- Outback Steakhouse: 80 (4%)
- Applebee’s: 79 (no change)
- Ruby Tuesday: 78 (no change)
- Chili’s: 77 (3%)
- Longhorn Steakhouse: 77 (-6%)
- Denny’s: 76 (3%)
- TGI Fridays: 76 (-3%)
- Red Robin: 73 (-9%)
- All others: 78 (-4%)
- Sector average: 78 (-4%)

Restaurants - Limited-Service
- Chick-fil-A: 87 (no change)
- Panera Bread: 82 (1%)
- Papa John’s: 82 (no change)
- Subway: 81 (1%)
- Arby’s: 80 (no change)
- Chipotle Mexican Grill: 79 (1%)
- Dunkin’ Donuts: 79 (-1%)
- Domino’s: 78 (no change)
- KFC: 78 (no change)
- Little Caesars: 78 (-4%)
- Burger King: 77 (1%)
- Starbucks: 77 (2%)
- Pizza Hut: 76 (-1%)
- Taco Bell: 76 (1%)
- Wendy’s: 76 (no change)
- Jack in the Box: 75 (1%)
- McDonald’s: 69 (no change)
- All others: 82 (1%)
- Sector average: 79 (no change)

Shipping Services - Consumer
- UPS: 82 (1%)
- FedEx: 81 (-1%)
- U.S. Postal Service: 76 (1%)
- Sector Average: 81 (no change)
Soft Drinks
• Coca-Cola: 85 (5%)
• PepsiCo: 85 (1%)
• Dr. Pepper Snapple: 82 (-5%)
• All others: 82 (-4%)
• Sector average: 84 (no change)

Specialty Retail Stores
• L Brands (Victoria’s Secret, Bath & Body Works): 85 (5%)
• Cabela’s: 82 (n/a)
• Barnes & Noble: 81 (no change)
• O’Reilly Auto Parts: 81 (n/a)
• Bed Bath & Beyond: 80 (1%)
• Menards: 80 (1%)
• TJX: 80 (no change)
• Abercrombie & Fitch: 79 (4%)
• Advance Auto Parts: 79 (no change)
• Ascena: 79 (1%)
• PetSmart: 79 (1%)
• AutoZone: 78 (-3%)
• Best Buy: 78 (1%)
• Dick’s Sporting Goods: 78 (-1%)
• Foot Locker: 78 (n/a)
• Lowe’s: 78 (-1%)
• Michaels: 78 (n/a)
• Staples: 78 (-3%)
• Burlington Coat Factory: 77 (-3%)
• GameStop: 77 (-4%)
• Gap: 77 (-3%)
• Office Depot: 77 (-3%)
• Petco: 77 (-1%)
• Home Depot: 76 (-5%)
• All others: 80 (no change)
• Sector average: 79 (-1%)

Subscription Television Services
• U-verse (AT&T): 70 (no change)
• Fios (Verizon): 68 (-4%)
• Dish Network: 67 (no change)
• DirecTV: 64 (-6%)
• Optimum (Altice): 62 (-6%)
• Cox Communications: 60 (-2%)
• Spectrum (Charter): 58 (-8%)
• Suddenlink (Altice): 58 (-8%)
• Xfinity (Comcast): 57 (-2%)
• Frontier Communications: 56 (-7%)
• Mediacom: 55 (-2%)
• All others: 62 (-2%)
• Sector average: 62 (-3%)

Supermarkets
• Publix: 86 (2%)
• Trader Joe’s: 85 (-1%)
• Aldi: 84 (1%)
• Wegmans: 84 (1%)
• Costco: 83 (n/a)
• H-E-B: 83 (no change)
• Sam’s Club: 82 (n/a)
• Hy-Vee: 81 (3%)
• Kroger: 81 (3%)
• Whole Foods: 81 (no change)
• BJ’s Warehouse Club: 80 (n/a)
• Ahold Delhaize (Food Lion, Giant, Hannaford): 79 (4%)
• Meijer: 79 (1%)
• ShopRite: 79 (no change)
• Target: 79 (1%)
• Southeastern Grocers (BI-LO, Winn Dixie): 78 (1%)
• Supervalu: 77 (1%)
• Albertsons: 76 (1%)
• Giant Eagle: 76 (3%)
• Save-A-Lot: 76 (n/a)
• Walmart: 73 (-1%)
• All others: 81 (3%)
• Sector average: 79 (1%)

Video-on-Demand Services
• U-verse TV (AT&T): 74 (n/a)
• DISH Network: 73 (n/a)
• Fios (Verizon): 72 (n/a)
• DirectTV: 70 (n/a)
• Optimum (Altice): 68 (n/a)
• Cox Communications: 67 (n/a)
• Xfinity (Comcast): 67 (n/a)
• Spectrum (Charter): 64 (n/a)
- All others: 65 (n/a)
- Sector average: 68 (n/a)

**Video Streaming Services**
- Netflix: 78 (n/a)
- Sony PlayStation Vue: 78 (n/a)
- Twitch (Amazon): 78 (n/a)
- Apple iTunes: 77 (n/a)
- Microsoft Store: 77 (n/a)
- YouTube Red: 76 (n/a)
- Amazon Prime Video: 75 (n/a)
- Google Play: 75 (n/a)
- Hulu: 75 (n/a)
- Vudu (Walmart): 75 (n/a)
- CBS All Access: 74 (n/a)
- HBO Now: 72 (n/a)
- Starz: 72 (n/a)
- Sling TV (Dish Network): 71 (n/a)
- DirecTV Now: 70 (n/a)
- Showtime Anytime: 70 (n/a)
- Sony Crackle: 68 (n/a)
- All others: 75 (n/a)
- Sector average: 71 (n/a)

**Wireless Telephone Services**
- TracFone Wireless: 78 (1%)
- T-Mobile: 76 (4%)
- AT&T Mobility: 74 (3%)
- U.S. Cellular: 74 (no change)
- Verizon Wireless: 74 (no change)
- Sprint: 70 (-4%)
- All others: 80 (1%)
- Sector average: 74 (1%)

### 58.3 Market Resources
American Customer Satisfaction Index (ACSI), 625 Avis Drive, Ann Arbor, MI 48108. (734) 913-0788.  (www.theacsi.org)

ForeSee Results, 2500 Green Road, Suite 400, Ann Arbor, MI 48105. (800) 621-2850. (www.foreseeresults.com)
LOYALTY PROGRAM SATISFACTION

59.1 Overview

The Loyalty Report 2018, by Bond Brand Loyalty (www.bondbrandloyalty.com), reported the results of a survey of loyalty program members regarding their satisfaction with specific programs.

This chapter presents the top loyalty programs in 10 sectors.

59.2 Top Programs In Member Satisfaction

Airlines
1. JetBlue TrueBlue
2. Sun Country Airlines Ufly
3. Southwest Airlines Rapid Rewards

Apparel
1. Express NEXT
2. American Eagle Outfitters AEO Connected
3. Foot Locker VIP Program

Department Stores
1. Kohl’s Yes2You Rewards
2. JC Penney Rewards
3. Nordstrom Rewards

Drug Stores
1. Walgreens Balance Rewards
2. Rite Aid Wellness+ with Plenti
3. CVS ExtraCare

Gas & Convenience Stores
1. Kroger Fuel Program
2. Speedway Speedy Rewards
3. Sheetz MySheetz Card
Groceries and Supermarkets
1. Giant Eagle fuelperks!
2. Smith’s Fuel Program
3. H-E-B Points Club Rewards

Health & Beauty
1. Sally Beauty Club
2. ULTA Ultamate Rewards
3. Sephora Beauty Insider

Hotels
1. Hilton Honors
2. Marriott Rewards
3. LaQuinta Returns

Restaurants
1. Papa John’s Papa Rewards
2. Domino’s Piece of the Pie Rewards
3. Chick-Fil-A The A-List

Specialty Retail
1. Barnes & Noble Membership
2. Cabela’s Club Rewards
3. Bed Bath & Beyond Beyond +

59.3 Market Resources
Bond Brand Loyalty, 6900 Maritz Drive, Mississauga, Ontario, Canada L5W 1L8.
(905) 696-9400. (www.bondbrandloyalty.com)
60.1 Overview
Since 1999, Harris Poll (www.theharrispoll.com) has surveyed consumers to determine corporate reputation ratings for the 100 most visible companies in the U.S., as perceived by the general public.

In the reputation survey, consumers rate perceptions across 20 attributes, classified into six dimensions of corporate reputation, as follows:

**Emotional Appeal**
- Admire & respect
- Feel good about
- Trust

**Financial performance**
- Growth prospects
- Low risk investment
- Outperforms competitors
- Record of profitability

**Products & Services**
- High quality
- Innovative
- Guarantee
- Value for money

**Responsibility**
- Community responsibility workplace environment
- Good employees
- Good place to work
- Rewards employees fairly

**Social Responsibility**
- Environmental
- Supports good causes
Vision & Leadership
• Clear vision for the future
• Excellent leadership
• Market opportunities

Ratings for the 20 attributes are compiled into a Reputation Quotient® (RQ®) to establish the reputation ranking.

60.2 Rankings 2017
The Top 100 most visible companies in the U.S. among the general public are ranked as follows:

1. Amazon.com
2. Wegmans
3. Publix Super Markets
4. Johnson & Johnson
5. Apple
6. UPS
7. Walt Disney Company
8. Google
9. Tesla Motors
10. 3M Company
11. USAA
12. Coca-Cola Company
13. General Mills
14. Costco
15. Under Armour
16. Toyota Motor Corporation
17. L.L.Bean
18. Netflix
19. Lowe’s
20. Microsoft
21. Kroger Company
22. Berkshire Hathaway
23. FedEx
24. Southwest Airlines
25. Chick-fil-A
26. BMW
27. Nestle
28. General Electric
29. Hewlett-Packard
30. Honda Motor Company
31. Kellogg
32. Hobby Lobby
33. Nike
34. Whole Foods Market
35. Mondelez International
36. Walgreens
37. Fidelity Investments
38. Aldi
39. Kohl’s
40. IBM
41. eBay
42. Sony
43. Kraft Heinz Company
44. The Home Depot
45. Nordstrom
46. Best Buy
47. 21st Century Fox
48. Hyundai Motor Company
49. Samsung
50. United States Postal Service
51. Macy
52. CVS
53. PepsiCo
54. Procter & Gamble
55. Starbucks
56. State Farm Insurance
57. J.C. Penney
58. Target
59. Nissan Motor Corporation
60. Dell
61. Yum! Brands
62. Capital One
63. American Express  
64. Ford Motor Company  
65. Progressive  
66. Facebook  
67. Geico  
68. Dollar General  
69. T-Mobile  
70. Burger King  
71. Verizon Communications  
72. Yahoo!  
73. Fiat Chrysler  
74. McDonald's  
75. AT&T  
76. Walmart  
77. General Motors  
78. Mylan  
79. Royal Dutch Shell  
80. JPMorgan Chase & Co.  
81. Family Dollar  
82. United Airlines  
83. Citigroup  
84. Chipotle  
85. Sprint Corporation  
86. Dish Network  
87. ExxonMobile  
88. Time Warner  
89. BP  
90. Comcast  
91. Volkswagen  
92. AIG  
93. Charter Communications  
94. Sears Holdings Corporation  
95. Bank of America  
96. Halliburton  
97. Monsanto  
98. Goldman Sachs  
99. Wells Fargo & Company  
100. Takata

60.3 Market Resources
(www.theharrispoll.com)
PART VI: INCOME & WEALTH FOCUS
61

AFFLUENT CONSUMERS

61.1 Overview
Consumers that comprise the luxury marketplace are typically categorized as follows:

- **Upper-class**: Top 20% of U.S. households
- **Affluent**: Top 10% of U.S. households
- **Wealthy**: Top 1% of U.S. households
- **Rich**: Top 0.1% of U.S. households
- **Ultra-rich**: Top 0.01% of U.S. households

61.2 Upper-Class Consumers
The upper-class is typically defined as the highest quintile of households, or the top 20% of U.S. households.

A study by Edward N. Wolff, Ph.D., an economist at New York University, reported the highest quintile control 88% of wealth in the United States.

The Census Bureau reported the median net worth of the highest quintile is $630,754. The median wealth of the highest quintile of households by age of householder is as follows:

- **Under 35**: $153,616
- **35-to-44**: $448,824
- **45-to-54**: $654,229
- **55-to-64**: $889,867
- **65 and older**: $899,608

61.3 Affluent Consumers
The wealthiest 10% of U.S. households are typically dubbed ‘affluent.’ The Federal Reserve Bulletin put the total number of those millionaire households at 11.53 million. That makes virtually everyone in the top 10% of U.S. households a millionaire.

The top 10% of households hold 76% of wealth and the top 5% hold 62%, according to Dr. Wolff.

The top 10% of households, excluding the top 1%, control 34.6% of U.S. wealth. Excluding the high-net-worth households, or the upper 1%, the affluent market is comprised primarily of people who are careful spenders and aggressive savers. They are generally not conspicuous or ostentatious consumers.
61.4 Wealthy Consumers

The top 1% of U.S. households are typically characterized as wealthy. There are 1.1 million households in this category.

These consumers have the following profile (source: American Affluence Research Center [www.affluenceresearch.org]):

- With an average annual income of $982,000, they earn about 14% of the total income earned by all American households.
- They account for about 20% of all consumer spending.
- They have a minimum net worth of $6 million.
- With an average net worth of $15.3 million, they control 39.8% of the total wealth among U.S. households.

Dr. Wolff reports that the top 1% control 35% of wealth in the U.S.

61.5 Rich and Ultra-rich Consumers

The top 0.1% of households, excluding the top 0.01%, control 10.4% of U.S. wealth; there are 100,000 households in this category. The threshold for being in the top 0.1% is wealth of about $20 million.

The top 0.01% of households control 11.1% of U.S. wealth. The 16,000 families in this category, often dubbed the 'ultra-rich,' possess $6 trillion in assets, equal to the total wealth of the bottom two-thirds of American families. The threshold for being in the top 0.01% is wealth of about $100 million.

61.6 Millionaire Households

According to Phoenix Marketing International (www.phoenixmi.com), there were 6.8 millionaire households in the U.S. at year-end 2017. This represented approximately 5.5% of all U.S. households.

The number of millionaire households in the United States increased by more than 800,000 since 2012 and by more than 1.3 million since 2006, before the financial crisis.

Households with at least $1 million in investable assets hold approximately $20 trillion in total liquid wealth, or approximately 59% of total liquid wealth in the U.S.

The following states have the highest percentage of millionaire household:

- Maryland: 7.55%
- Connecticut: 7.40%
- New Jersey: 7.39%
- Hawaii: 7.35%
- Alaska: 7.15%
- Massachusetts: 6.98%
- New Hampshire: 6.82%
• Virginia: 6.64%
• District of Columbia: 6.32%
• Delaware: 6.28%

61.7 Billionaire Households

According to Forbes, there were 585 billionaires in the United States at year-end 2017. This represents 0.0042% of U.S. households. Billionaire households have a combined wealth of $3.1 trillion.

61.8 Spending By High-Net-Worth Households

The Affluent Barometer by Ipsos (www.ipsos-na.com) assessed annual spending by affluent consumers as follows:

- Automotive: $398 billion (20% of total)
- Personal insurance: $227 billion (11% of total)
- Home and garden: $208 billion (10% of total)
- Education: $201 billion (10% of total)
- Groceries: $193 billion (9% of total)
- Travel: $170 billion (8% of total)
- Apparel, accessories, eyewear: $133 billion (7% of total)
- Computers, electronics, home entertainment: $115 billion (6% of total)
- Charitable donations: $96 billion (5% of total)
- Leisure, entertainment & dining: $91 billion (4% of total)
- Personal care & wellness: $55 billion (3% of total)
- Weddings: $25 billion (1% of total)
- Alcoholic beverages: $25 billion (1% of total)
- Watches, jewelry, fine writing instruments: $22 billion (1% of total)
- Skin care, cosmetics & fragrance: $21 billion (1% of total)
- Other: $57 billion (3% or total)

Luxury brand companies must take an entirely different approach when selling to the high-net-worth spender because they are a different breed from the general affluent consumer. They spend freely, and they spend frequently and extravagantly. They not only have the interest and the resources to purchase exclusive, expensive items, but their wealth — and often fame — adds a level of distinction to the luxury brands they are buying. It is becoming harder for the super-rich to differentiate themselves, and many of them go to greater lengths to make the statement that they are successful. Further, the ‘massification’ of luxury drives them to consume and splurge even more.

The New Jet Set, a report by Elite Traveler, included a survey of 661 high-net-worth individuals who own private jets. Participants in the survey, which was conducted by Prince & Associates (www.russalanprince.com), had an average income of $9.2
million and a net worth of $89.3 million. The following was average annual spending by this group for luxury goods:

- Fine art: $1.75 million
- Home improvement: $542,000
- Yacht rentals: $404,000
- Jewelry: $248,000
- Luxury cars: $226,000
- Events at hotels/resorts: $224,000
- Villa/chalet rentals: $168,000
- Hotels/resorts: $157,000
- Watches: $147,000
- Cruises: $138,000
- Fashion & accessories: $117,000
- Spas: $107,000
- Experiential travel: $98,000
- Wine and spirits: $29,000

_____________________________________

“The thing that surprises me about the survey is the depth of their pockets. These folks don’t make financial decisions when making a luxury purchase. For them, it’s like me going to Starbucks.”

Doug Gollan, Editor-in-Chief
Elite Traveler

_____________________________________

*The New Jet Set* reported holiday season spending by survey participants – either for themselves or gifts – as follows:

- Yacht charters: $367,000
- Jewelry: $74,600
- Gifts to charity: $62,100
- Villa and ski house rental: $61,700
- Hotel or resort stay: $54,600
- Watches: $44,900
- Holiday entertaining: $29,800
- Fashion accessories: $29,100
- Wines and spirits for entertaining: $14,200
The survey also found that 51% of the super-rich planned to host an event or reception at a hotel, spending on average $36,300, and 75% planned to send gifts to the tune of, on average, $29,200.
POPMULATION CENTERS OF U.S. AFFLUENCE

62.1 Most Affluent ZIP Codes

Based on data from the Internal Revenue Service (www.irs.gov), residents in the following ZIP codes reported the highest income per tax return:

- Los Angeles, CA 90067: $500,106
- Medina, WA 98039: $373,653
- Far Hills, NJ 07931: $321,171
- Greenwich, CT 06831: $298,370
- Ross, CA 94957: $290,555
- Atherton, CA 94027: $275,498
- New Canaan, CT 06840: $251,543
- Rancho Santa Fe, CA 92067: $242,282
- Darien, CT 06820: $240,794
- Short Hills, NJ 07078: $239,316
- New York, NY 10004: $234,831
- Old Westbury, NY 11568: $231,881
- Kenilworth, IL 60043: $219,120
- Weston, CT 06883: $216,909
- Portola Valley, CA 94028: $214,991
- Saint Louis, MO 63124: $210,236
- Rye, NY 10580: $209,556
- Wellesley, MA 02193: $208,662
- Houston, TX 77210: $207,212
- Greenwich, CT 06830: $206,587
- Essex Fells, NJ 07021: $202,377
- Purchase, NY 10577: $202,354
- Wilmington, DE 19807: $194,791
- Beverly Hills, CA 90210: $193,425
- Los Angeles, CA 90077: $193,269
- Lake Forest, IL 60045: $191,022
- Chappaqua, NY 10514: $188,538
- Los Angeles, CA 90071: $188,522
- Bernardsville, NJ 07924: $184,757
- Los Altos, CA 94022: $183,289
- Villanova, PA 19085: $182,468
- Gladwyne, PA 19035: $180,834
<table>
<thead>
<tr>
<th>Location</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Westport, CT 06880:</td>
<td>$179,422</td>
</tr>
<tr>
<td>Austin, TX 78730:</td>
<td>$176,711</td>
</tr>
<tr>
<td>Bedford, NY 10506:</td>
<td>$176,625</td>
</tr>
<tr>
<td>Riverside, CT 06878:</td>
<td>$176,060</td>
</tr>
<tr>
<td>Mendham, NJ 07945:</td>
<td>$174,763</td>
</tr>
<tr>
<td>New York, NY 10022:</td>
<td>$174,490</td>
</tr>
<tr>
<td>Winnetka, IL 60093:</td>
<td>$174,038</td>
</tr>
<tr>
<td>Newport Coast, CA 92657:</td>
<td>$168,721</td>
</tr>
<tr>
<td>Saddle River, NJ 07458:</td>
<td>$168,552</td>
</tr>
<tr>
<td>Encino, CA 91436:</td>
<td>$167,637</td>
</tr>
<tr>
<td>Southport, CT 06490:</td>
<td>$165,655</td>
</tr>
<tr>
<td>Old Greenwich, CT 06870:</td>
<td>$163,445</td>
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<tr>
<td>Summit, NJ 07901:</td>
<td>$162,180</td>
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<tr>
<td>Armonk, NY 10504:</td>
<td>$160,971</td>
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<tr>
<td>Wilton, CT 06897:</td>
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</tr>
<tr>
<td>Wellesley, MA 02181:</td>
<td>$160,724</td>
</tr>
<tr>
<td>Tiburon, CA 94920:</td>
<td>$160,591</td>
</tr>
<tr>
<td>Franklin Lakes, NJ 07417:</td>
<td>$160,549</td>
</tr>
<tr>
<td>Norwalk, CT 06853:</td>
<td>$160,347</td>
</tr>
<tr>
<td>Beverly Hills, CA 90212:</td>
<td>$160,218</td>
</tr>
<tr>
<td>Haverford, PA 19041:</td>
<td>$159,731</td>
</tr>
<tr>
<td>Boston, MA 02108:</td>
<td>$158,923</td>
</tr>
<tr>
<td>Atlanta, GA 30327:</td>
<td>$158,838</td>
</tr>
<tr>
<td>Austin, TX 78746:</td>
<td>$158,430</td>
</tr>
<tr>
<td>Glencoe, IL 60022:</td>
<td>$156,272</td>
</tr>
<tr>
<td>Pacific Palisades, CA 90272:</td>
<td>$155,856</td>
</tr>
<tr>
<td>Great Falls, VA 22066:</td>
<td>$155,749</td>
</tr>
<tr>
<td>Stamford, CT 06903:</td>
<td>$155,548</td>
</tr>
<tr>
<td>Mountain Lakes, NJ 07046:</td>
<td>$153,094</td>
</tr>
<tr>
<td>San Jose, CA 95109:</td>
<td>$152,076</td>
</tr>
<tr>
<td>New York, NY 10280:</td>
<td>$151,738</td>
</tr>
<tr>
<td>Chicago, IL 60606:</td>
<td>$151,236</td>
</tr>
<tr>
<td>Houston, TX 77024:</td>
<td>$149,854</td>
</tr>
<tr>
<td>Briarcliff Manor, NY 10510:</td>
<td>$148,590</td>
</tr>
<tr>
<td>Skillman, NJ 08558:</td>
<td>$148,574</td>
</tr>
<tr>
<td>Weston, MA 02493:</td>
<td>$147,536</td>
</tr>
<tr>
<td>Dover, MA 02030:</td>
<td>$147,366</td>
</tr>
<tr>
<td>Larchmont, NY 10538:</td>
<td>$146,654</td>
</tr>
<tr>
<td>Saratoga, CA 95070:</td>
<td>$146,482</td>
</tr>
<tr>
<td>Shawnee Mission, KS 66211:</td>
<td>$146,451</td>
</tr>
<tr>
<td>Palm Beach, FL 33480:</td>
<td>$145,612</td>
</tr>
<tr>
<td>Manhasset, NY 11030:</td>
<td>$145,115</td>
</tr>
<tr>
<td>New York, NY 10021:</td>
<td>$144,017</td>
</tr>
<tr>
<td>Rumson, NJ 07760:</td>
<td>$144,014</td>
</tr>
<tr>
<td>Location</td>
<td>Median Home Value</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>New York, NY 10018</td>
<td>$143,543</td>
</tr>
<tr>
<td>Santa Monica, CA 90402</td>
<td>$143,304</td>
</tr>
<tr>
<td>Scarsdale, NY 10583</td>
<td>$141,772</td>
</tr>
<tr>
<td>Dallas, TX 75225</td>
<td>$141,679</td>
</tr>
<tr>
<td>Charlotte, NC 28207</td>
<td>$140,989</td>
</tr>
<tr>
<td>Pound Ridge, NY 10576</td>
<td>$140,874</td>
</tr>
<tr>
<td>Danville, CA 94506</td>
<td>$140,832</td>
</tr>
<tr>
<td>San Francisco, CA 94104</td>
<td>$140,318</td>
</tr>
<tr>
<td>Los Angeles, CA 90010</td>
<td>$139,130</td>
</tr>
<tr>
<td>San Francisco, CA 94111</td>
<td>$138,431</td>
</tr>
<tr>
<td>Cold Spring Harbor, NY 11724</td>
<td>$138,289</td>
</tr>
<tr>
<td>San Antonio, TX 78257</td>
<td>$137,377</td>
</tr>
<tr>
<td>Alamo, CA 94507</td>
<td>$137,203</td>
</tr>
<tr>
<td>Houston, TX 77002</td>
<td>$136,067</td>
</tr>
<tr>
<td>Dallas, TX 75205</td>
<td>$134,963</td>
</tr>
<tr>
<td>Chester, NJ 07930</td>
<td>$134,372</td>
</tr>
<tr>
<td>Longboat Key, FL 34228</td>
<td>$134,021</td>
</tr>
<tr>
<td>Carlisle, MA 01741</td>
<td>$132,671</td>
</tr>
<tr>
<td>New York, NY 10028</td>
<td>$130,688</td>
</tr>
<tr>
<td>Houston, TX 77005</td>
<td>$129,915</td>
</tr>
<tr>
<td>New York, NY 10005</td>
<td>$129,736</td>
</tr>
<tr>
<td>Locust Valley, NY 11560</td>
<td>$129,590</td>
</tr>
<tr>
<td>Los Altos, CA 94024</td>
<td>$127,273</td>
</tr>
<tr>
<td>Palo Alto, CA 94301</td>
<td>$126,986</td>
</tr>
</tbody>
</table>

### 62.2 Most Expensive ZIP Codes

*Forbes* has assessed the zip codes with the highest median home values annually since 2005. The 2017 list was as follows:

<table>
<thead>
<tr>
<th>Location</th>
<th>Median Home Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atherton, CA 94027</td>
<td>$9,686,154</td>
</tr>
<tr>
<td>Manalapan, FL 33462</td>
<td>$8,368,431</td>
</tr>
<tr>
<td>Los Altos Hills, CA 94002</td>
<td>$7,755,000</td>
</tr>
<tr>
<td>Palo Alto, CA 94301</td>
<td>$7,016,631</td>
</tr>
<tr>
<td>Ross, CA 94957</td>
<td>$6,939,423</td>
</tr>
<tr>
<td>Sagaponack, NY 11962</td>
<td>$6,852,692</td>
</tr>
<tr>
<td>Woody Creek, CO 81656</td>
<td>$6,651,269</td>
</tr>
<tr>
<td>Beverly Hills, CA 90210</td>
<td>$6,442,914</td>
</tr>
<tr>
<td>New York, NY 10065</td>
<td>$6,415,146</td>
</tr>
<tr>
<td>New York, NY 10013</td>
<td>$6,289,099</td>
</tr>
<tr>
<td>Hillsborough, CA 94010</td>
<td>$5,903,192</td>
</tr>
<tr>
<td>Aspen, CO 81611</td>
<td>$5,849,184</td>
</tr>
<tr>
<td>Hidden Hills, CA 91302</td>
<td>$5,760,923</td>
</tr>
<tr>
<td>New York, NY 10012</td>
<td>$5,334,290</td>
</tr>
</tbody>
</table>
• Woodside, CA 94062: $5,255,384
• New York, NY 10014: $5,162,425
• New York, NY 10021: $4,804,802
• Alpine, NJ 07620: $4,763,577
• Medina, WA 98039: $4,736,015
• Los Angeles, CA 90077: $4,707,568
• New York, NY 10075: $4,676,222
• New York, NY 10007: $4,555,705
• New York, NY 10128: $4,510,324
• Santa Barbara, CA 93108: $4,450,371
• New York, NY 10011: $4,413,100
• Gulf Stream, FL 33483: $4,302,827
• Fisher Island, FL 33109: $4,267,962
• Malibu, CA 90265: $4,266,731
• New York, NY 10024: $4,214,639
• Santa Monica, CA 90402: $4,191,761
• Newport Coast, CA 92657: $4,166,764
• Portola Valley, CA 94028: $4,157,000
• Duarte, CA 91008: $4,111,015
• Belvedere, CA 94920: $4,109,359
• New York, NY 10001: $3,967,656
• Rolling Hills, CA 90274: $3,962,423
• Bridgehampton, NY 11932: $3,907,692
• Wilson, WY 83014: $3,817,044
• Los Angeles, CA 90049: $3,763,240
• Newport Beach, CA 92661: $3,679,483
• Tiburon, CA 94920: $3,659,637
• Pacific Palisades, CA 90272: $3,650,816
• Coral Gables, FL 33143: $3,630,721
• New York, NY 10028: $3,594,552
• Water Mill, NY 11976: $3,498,134
• San Francisco, CA 94123: $3,463,167
• Miami Beach, FL 33109: $3,453,731
• Los Altos, CA 94024: $3,431,615
• Saratoga, CA 95070: $3,423,368
• Crystal Bay, NV 89402: $3,413,738

### 62.3 Millionaire Households By State

The number of millionaire households (i.e. households with more than $1 million in investable assets) in each state in 2017 and ratio of millionaire to total households were as follows (source: Phoenix Marketing International [www.phoenixmi.com]):
<table>
<thead>
<tr>
<th>State</th>
<th>Millionaire HH</th>
<th>Ratio</th>
<th>Change from 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>88,880</td>
<td>4.61%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Alaska</td>
<td>20,444</td>
<td>7.50%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Arizona</td>
<td>137,359</td>
<td>5.29%</td>
<td>7.2%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>50,106</td>
<td>4.25%</td>
<td>4.6%</td>
</tr>
<tr>
<td>California</td>
<td>885,225</td>
<td>6.61%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Colorado</td>
<td>143,564</td>
<td>6.47%</td>
<td>8.6%</td>
</tr>
<tr>
<td>Connecticut</td>
<td>106,892</td>
<td>7.75%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Delaware</td>
<td>24,212</td>
<td>6.62%</td>
<td>6.7%</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>20,534</td>
<td>6.57%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Florida</td>
<td>427,824</td>
<td>5.23%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Georgia</td>
<td>200,395</td>
<td>5.20%</td>
<td>8.3%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>36,903</td>
<td>7.57%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Idaho</td>
<td>30,110</td>
<td>4.81%</td>
<td>8.9%</td>
</tr>
<tr>
<td>Illinois</td>
<td>300,142</td>
<td>6.14%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Indiana</td>
<td>128,600</td>
<td>4.99%</td>
<td>7.7%</td>
</tr>
<tr>
<td>Iowa</td>
<td>71,212</td>
<td>5.60%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Kansas</td>
<td>62,168</td>
<td>5.43%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>79,205</td>
<td>4.48%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Louisiana</td>
<td>88,371</td>
<td>4.86%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Maine</td>
<td>29,301</td>
<td>5.18%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Maryland</td>
<td>178,003</td>
<td>7.87%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>198,750</td>
<td>7.41%</td>
<td>6.9%</td>
</tr>
<tr>
<td>Michigan</td>
<td>210,957</td>
<td>5.35%</td>
<td>5.7%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>144,944</td>
<td>6.57%</td>
<td>7.1%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>45,771</td>
<td>4.03%</td>
<td>6.9%</td>
</tr>
<tr>
<td>Missouri</td>
<td>122,323</td>
<td>5.01%</td>
<td>5.5%</td>
</tr>
<tr>
<td>Montana</td>
<td>21,953</td>
<td>4.98%</td>
<td>3.7%</td>
</tr>
<tr>
<td>Nebraska</td>
<td>41,348</td>
<td>5.44%</td>
<td>5.4%</td>
</tr>
<tr>
<td>Nevada</td>
<td>56,452</td>
<td>5.15%</td>
<td>8.9%</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>39,209</td>
<td>7.36%</td>
<td>8.3%</td>
</tr>
<tr>
<td>New Jersey</td>
<td>258,988</td>
<td>7.86%</td>
<td>6.6%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>40,031</td>
<td>4.94%</td>
<td>7.1%</td>
</tr>
<tr>
<td>New York</td>
<td>465,479</td>
<td>6.15%</td>
<td>4.7%</td>
</tr>
<tr>
<td>North Carolina</td>
<td>196,094</td>
<td>4.88%</td>
<td>6.9%</td>
</tr>
<tr>
<td>North Dakota</td>
<td>19,662</td>
<td>6.00%</td>
<td>8.9%</td>
</tr>
<tr>
<td>Ohio</td>
<td>243,118</td>
<td>5.19%</td>
<td>3.8%</td>
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<tr>
<td>Oklahoma</td>
<td>76,819</td>
<td>4.98%</td>
<td>8.0%</td>
</tr>
<tr>
<td>Oregon</td>
<td>89,383</td>
<td>5.45%</td>
<td>8.3%</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>294,002</td>
<td>5.77%</td>
<td>4.0%</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>26,032</td>
<td>6.22%</td>
<td>4.1%</td>
</tr>
<tr>
<td>South Carolina</td>
<td>94,875</td>
<td>4.83%</td>
<td>7.1%</td>
</tr>
<tr>
<td>South Dakota</td>
<td>17,772</td>
<td>5.09%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>122,585</td>
<td>4.67%</td>
<td>4.0%</td>
</tr>
</tbody>
</table>
62.4 Millionaire Households By Metropolitan Area

The following metropolitan areas have the greatest number of individuals with assets of $5 million and more (source: Phoenix Marketing International):

- New York, NY: 81,240
- Los Angeles, CA: 43,252
- Chicago, IL: 35,056
- Washington, DC: 32,540
- Philadelphia, PA: 23,912
- Dallas, TX: 23,904
- San Francisco, CA: 22,991
- Boston, MA: 22,618
- Houston, TX: 22,489
- Atlanta, GA: 18,354
- Miami, FL: 17,921
- Seattle, WA: 16,124
- Minneapolis, MN: 14,911
- Detroit, MI: 14,792
- Phoenix, AZ: 13,978

62.5 Market Resources


63

AF FLUENCE MARKET RESEARCH

63.1 Overview
Several organizations publish data and analyses of affluent consumers and strategies for marketing to this segment. This chapter lists the primary sources:

63.2 Research Organizations and Publications

American Affluence Research Center
• Since 2002, the American Affluence Research Center (www.affluenceresearch.org) has published the semiannual Affluent Market Tracking Study. The study tracks the 12-month outlook of the wealthiest 10% of U.S. households. The economy; the stock market; personal earnings, savings and investment objectives; and spending plans for 17 product categories and eight major expenditures are assessed.

Boston Consulting Group
• Boston Consulting Group (www.bcg.com) publishes Global Wealth, which includes an assessment of millionaire households globally; 63 markets are assessed.

Forbes
• Forbes publishes annual lists of the wealthiest people in the United States and worldwide.

Ipsos
• Ipsos (www.ipsos-na.com) has conducted the annual Affluent Survey since 1977 and conducts monthly Affluent Barometer surveys assessing the lifestyles, media habits, and spending of 68.5 million Affluent Americans with at least $100,000 in annual household income.

Knight Frank
• Since 2005, Knight Frank (www.knightfrank.com) has published the Wealth Report, a global perspective on wealth and investment opportunities and strategies.

Luxury Daily
• Luxury Daily is an online newsletter on luxury marketing.
Luxury Institute
• Luxury Institute (www.luxuryinstitute.com) developed the Luxcelerate System to help retailers improve client data collection, conversion, and retention rates.

Luxury Society
• Luxury Society (www.luxurysociety.com) is a membership-based business resource for the luxury industry, connecting more than 31,000 executives in 150 countries to brands, insights, service providers, and networking opportunities.

Martini Media
• Martini Media (www.martinimediainc.com) publishes The Martini Report, quarterly reports that quantify the role of digital media in the lifestyles and spending habits of affluent consumers.

Phoenix Marketing International
• The Phoenix Marketing International (www.phoenixmi.com) Wealth and Affluent Monitor provide estimates of the number of affluent and high net worth households in the United States.

RBC Wealth Management
• RBC Wealth Management (www.rbcwealthmanagement.com) publishes Wealth Through The Prism of Culture and Mobility, an annual assessment of internationally mobile wealthy individuals (IMWIs), those who live, work, or spend more than half their time outside their home country and have investable assets of at least $1 million.

Shullman Research Center
• The Shullman Research Center (www.shullman.net) publishes the results of surveys of affluent consumers in its Luxury and Affluence Monthly Pulse. Shullman surveys four groups of consumers: those making over $75,000, those making $250,000 or more, those making upward of $500,000, and, for comparison, the general population.

Unity Marketing
• Unity Marketing (www.unitymarketingonline.com) publishes the Luxury Trend Report, providing an assessment of various aspects of spending by affluent households.
• Unity Marketing also publishes the Luxury Tracking Study, a quarterly report about what products and brands luxury consumers are buying and how much they spend on luxuries.
• In 2014, Unity Marketing launched Millionaire Market Monitor in conjunction with the American Affluence Research Center.
Wealth-X
• Wealth-X (www.wealthx.com) publishes World Ultra Wealth Report, an annual global assessment of Ultra High Net Worth (UHNW) individuals. UHNW individuals have been described variously as those with at least $30 million in investable assets, or with a disposable income of more than $20 million, or as those with more than $50 million in wealth.

63.3 Market Resources
American Affluence Research Center, 2426 Loxford Lane, Alpharetta, GA 30009. (770) 740-2200. (www'affluenceresearch.org)

Boston Consulting Group (BCC), 1 Exchange Place, Boston MA 02109. (617) 973-1200. (www.bcg.com)

Capgemini, 623 Fifth Avenue, 33rd Floor, New York, NY 10022. (212) 314-8000. (www.capgemini.com)

Ipsos, 1271 Avenue of the Americas, 15th Floor, New York, NY 10020. (212) 265-3200. (www.ipsos-na.com)

Knight Frank, 55 Baker Street, London W1U 8AN, United Kingdom Tel.: +44 (0) 20 7629 8171. (www.knightfrank.com)


Luxury Institute, 115 East 57th Street, 11th Floor, New York, NY 10022. (646) 792-2669. (www.luxuryinstitute.com)

Luxury Society, 7 Avenue Krieg, 1208 Geneva, Switzerland. (www.luxurysociety.com)

Martini Media, 415 Brannan Street, San Francisco, CA 94107. (415) 913-7446. (www.martinimediainc.com)


RBC Wealth Management, 60 S. 6th Street, Minneapolis, MN 55402. (612) 371-7750. (www.rbcwealthmanagement.com)

The Affluence Collaborative. (212) 225-9339. (www'affluencecollaborative.com)
64.1 Defining The Middle Class

The middle class is typically defined as households in the middle three quintiles (i.e. incomes in the 20th percentile to 80th percentile range). This includes households with incomes between $21,432 and $112,262. With this definition, the middle class is always the middle 60% of households ranked by income.

Pew Research Center (www.pewresearch.org) defines middle-income adults as those that live in households with incomes two-thirds to double the national median size-adjusted household income, about $42,000 to $125,000 annually for a three-person household. Lower-income households have incomes less than two-thirds of the median, and upper-income households have incomes that are more than double the median. Household incomes are adjusted for the cost of living in metropolitan areas. With this definition, the middle class varies as the income distribution in the U.S. shifts.

64.2 Shrinking Of The Middle Class

The American middle class is losing ground in metropolitan areas across the country. Pew Research Center found the share of adults living in middle-income households fell since the 2000 Census in 203 of the 229 U.S. metropolitan areas examined. The decrease in the middle-class share was often substantial, measuring 6 percentage points or more in 53 metropolitan areas, compared with a 4-point drop nationally.

With relatively fewer Americans in the middle-income tier, the economic tiers above and below have grown. The share of adults in upper-income households increased in 172 of the 229 metropolitan areas since 2000. The share of adults in lower-income households rose in 160 metropolitan areas since 2000. Since 2000, 108 metropolitan areas experienced growth in both the lower- and upper-income tiers.

In 1970, 61% of U.S. households were middle-income. Now, the share of households in the middle-income tier is 50%.
“The shrinking of the middle class at the national level [is getting] to the point where it may no longer be the economic majority in the U.S.”

Pew Research Center

64.3 Self-Subscribed Middle Class

A study by the Congressional Research Service (CRS, www.loc.gov/crsinfo/) recognizes that the middle class can be defined as a psychological perception, or the self assessment of one’s financial situation compared with those around them. Other studies have found a strong link between relative income and self-reported happiness. Pew Research Center found that nearly 90% of adults considered themselves middle class, regardless of whether their incomes languished near the poverty line or skimmed the top stratum of earners.

“The middle class label is as much about aspirations among Americans as it is about economics.”

The New York Times

The traditional bedrocks of a middle-class life are adequate housing and health care, college for the children plus retirement savings, generally with a personal vehicle, and a regular summer vacation. And even though consumption was once a useful shorthand guide to a middle-class lifestyle, it is no longer as reliable in a world where smartphones and flat-screen TVs are staples in a majority of households below the
poverty line and retirement savings, even among top earners, are often treated as a luxury.

Ultimately, what people need to feel part of the middle class is a sense of economic security, according to Thomas Hirschl, Ph.D., a sociologist at Cornell University and co-author of *Chasing the American Dream*.

### 64.4 Demographic Shifts

The less-educated, younger, married-with-children, and Caucasian households have lost the largest share of middle-income households.

The following is a comparison of demographics of middle-income adults presently and 30 years ago (source: Pew Research Center):

<table>
<thead>
<tr>
<th>Age</th>
<th>Pct. of All Households</th>
<th>Pct. of Middle-Income</th>
<th>30-Year Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-to-29:</td>
<td>21%</td>
<td>22%</td>
<td>-9%</td>
</tr>
<tr>
<td>30-to-44:</td>
<td>25%</td>
<td>26%</td>
<td>-2%</td>
</tr>
<tr>
<td>45-to-64:</td>
<td>34%</td>
<td>34%</td>
<td>2%</td>
</tr>
<tr>
<td>65 and older:</td>
<td>19%</td>
<td>18%</td>
<td>9%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Pct. of All Households</th>
<th>Pct. of Middle-Income</th>
<th>30-Year Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caucasian:</td>
<td>65%</td>
<td>67%</td>
<td>-13%</td>
</tr>
<tr>
<td>Hispanic:</td>
<td>15%</td>
<td>15%</td>
<td>3%</td>
</tr>
<tr>
<td>African-American:</td>
<td>12%</td>
<td>11%</td>
<td>4%</td>
</tr>
<tr>
<td>Asian-American:</td>
<td>6%</td>
<td>6%</td>
<td>3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education</th>
<th>Pct. of All Households</th>
<th>Pct. of Middle-Income</th>
<th>30-Year Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school graduate:</td>
<td>12%</td>
<td>9%</td>
<td>-25%</td>
</tr>
<tr>
<td>High school graduate:</td>
<td>30%</td>
<td>31%</td>
<td>-10%</td>
</tr>
<tr>
<td>Some college/two-year degree:</td>
<td>28%</td>
<td>32%</td>
<td>18%</td>
</tr>
<tr>
<td>Bachelor’s degree or more:</td>
<td>30%</td>
<td>28%</td>
<td>18%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Family Status</th>
<th>Pct. of All Households</th>
<th>Pct. of Middle-Income</th>
<th>30-Year Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married, no children at home:</td>
<td>24%</td>
<td>24%</td>
<td>2%</td>
</tr>
<tr>
<td>Married, with children at home:</td>
<td>28%</td>
<td>30%</td>
<td>-21%</td>
</tr>
<tr>
<td>Unmarried:</td>
<td>49%</td>
<td>46%</td>
<td>20%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nativity</th>
<th>Pct. of All Households</th>
<th>Pct. of Middle-Income</th>
<th>30-Year Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. born:</td>
<td>84%</td>
<td>85%</td>
<td>-2%</td>
</tr>
<tr>
<td>Foreign born:</td>
<td>16%</td>
<td>15%</td>
<td>2%</td>
</tr>
</tbody>
</table>
“As a group, middle-income adults look much like U.S. adults overall, in terms of their demographic and socioeconomic characteristics. By some measures, middle-income adults are more similar to all adults today than was true in 1971.”

Pew Research Center
65.1 Poverty Rate


In 2016, there were 40.6 million people in poverty, 2.5 million fewer than in 2015 and 6.0 million fewer than in 2014.

The poverty rate was 12.5% in 2007, the year before the Great Recession. For most demographic groups, the number of people in poverty decreased between 2015 and 2016; no demographic group experienced an increase in its poverty rate.

Between 2015 and 2016, the poverty rate for children under age 18 declined from 19.7% to 18.0%. The poverty rate for adults ages 18-to-64 declined from 12.4% to 11.6%. The poverty rate for adults ages 65 and older was 9.3% in 2016, not statistically different from the rate in 2015.

65.2 Economic Insecurity

While Census Bureau figures provide an official measure of poverty, they are only a temporary snapshot and do not capture the makeup of those who cycle in and out of poverty at different points in their lives. That snapshot shows that 12.6% of adults in their prime working-age years of 25-to-60 live in poverty. But measured in terms of a person’s lifetime risk, a much higher number – four in 10 adults – fall into poverty for at least a year of their lives.

According to an assessment by the Associated Press (AP), the risk of falling into poverty has been increasing in recent decades, particularly among people ages 35-to-55, and coinciding with widening income inequality. For instance, people ages 35-to-45 had a 17% risk of encountering poverty during the 1969-1989 time period; that risk increased to 23% during the 1989-2009 period. For those ages 45-to-55, the risk of poverty jumped from 12% to 18% over the two periods.

The AP study defines ‘economic insecurity’ as a year or more of periodic joblessness, reliance on government aid such as food stamps, or income below 150% of the poverty line. According to its assessment, the recent high rates of unemployment mean the lifetime risk of experiencing economic insecurity is 79%.

Poverty and economic insecurity cut across all ethnic and racial demographics.
More than 19 million whites fall below the poverty line of $23,021 for a family of four, accounting for more than 41% of the nation's destitute, nearly double the number of poor blacks. Seventy-six percent (76%) of whites will experience economic insecurity by the time they turn 60.

“Hardship is particularly growing among whites, based on several measures. Pessimism among that racial group about their families’ economic futures has climbed to the highest point since at least 1987. While poverty rates for blacks and Hispanics are nearly three times higher, by absolute numbers the predominant face of the poor is white.”

Associated Press

65.3 Near Poverty
The Census Bureau defines ‘near poverty’ as having a family income either below the poverty level or within 100% to 125% of the poverty level. According to Living in Near Poverty in the United States, a report by the Census Bureau, 61 million people, or 19.6% of the total U.S. population, live in or near poverty. For a family of four with two adults and two children, this is an income of $29,104 or less. For someone who lives alone, it’s an income of $14,931 or less. As a point of reference, a minimum-wage-earning, full-time worker has an annual income of $15,080, just above the near-poverty level.

Since 1966, the percentage of Americans who live in or near poverty has fallen slightly – from 21.0% to 19.6%. The percentage in poverty increased from 14.7% to 12.7% during those years, while the percentage near poverty dropped from 6.3% to 4.7%. The poor and near-poor population expanded by more than 20 million since 1966.

65.4 Market Resources
66.1 Overview
In a speech on economic mobility, former President Barack Obama called income inequality and lack of upward mobility the defining challenge of our times.

The Great Recession widened the gap between the wealthy and the rest of the U.S. population.

An ongoing assessment of income distribution at the University of California Berkeley found that the richest 1% in America secure 19% of national income, their biggest share since 1928. The top 10% of earners held a record 48.2%. During the first four years following the Great Recession, real-family incomes rose by an average of 4.6%, though this was skewed by a 31.4% increase for the top 1%. For the other 99% incomes rose by just 0.4%.

According to Robert Reich, Ph.D., an economics professor at University of California Berkeley and author of *Inequality For All*, the average male U.S. worker in 1978 earned $48,000, adjusted for inflation, while the average member of the Upper One Percent earned $390,000, or eight times as much. By 2010, the middle-class male’s wages had declined to $33,000, while the One Percenter was making $1.1 million, or 33 times more. Prof. Reich says that the wealthiest 400 people in the U.S. today have more money than the bottom 150 million Americans combined.

66.2 Economic Inequality Assessment
A study by the Organization for Economic Cooperation and Development (OECD, www.oecd.org) reported that the richest 10% of American households earns about 28% of the overall income pie, roughly consistent with that among the rich in other countries. The wealthiest 10% of U.S. households have garnered 76% of wealth in the U.S., significantly higher than in most other affluent countries.
“When we think about and discuss economic inequality in this country, we usually focus on income inequality. But there’s another type of inequality that gets a lot less attention. It arguably contributes far more to the divide between the haves and have-nots in this country: wealth inequality.”

The Washington Post

The OECD, a group of 34 mostly developed economies, calculates Gini coefficients for most of its member countries, both before and after taxes and transfer payments, to assess economic inequalities. Before accounting for taxes and transfers, the U.S. ranks 10th in income inequality; among the countries with more unequal income distributions are France, the U.K., and Ireland. But after taking taxes and transfers into account, the U.S. had the second-highest level of inequality, behind only Chile.

66.3 Current Trends

According to a September 2017 report by the Federal Reserve Board (www.federalreserve.gov), the typical American family had a net worth of $97,300 in 2017, up 16% from 2013 after adjusting for inflation. The gains were broad-based, cutting across racial, educational, and economic categories. But despite the gains, wealth also become more concentrated. The richest 1% of U.S. households controlled 38.6% of total wealth in 2016, up from 36.3% in 2013. The bottom 90% of households controlled 22.8% of all wealth.

“In a pattern that has become familiar in recent decades, the biggest gains continued to flow to the richest Americans.”

The New York Times, 9/28/17
## Analysis For Major U.S. Cities

A study by the Brookings Institution (www.brookings.edu) assessed inequality in the 50 largest U.S. cities using the “95/20 ratio.” This figure represents the income at which a household earns more than 95% of all other households, divided by the income at which a household earns more than only 20% of all other households. Using Census Bureau data, Brookings found across the 50 largest U.S. cities the 95/20 ratio was 10.8, compared to 9.1 for the country as a whole. The 95/20 ratio ranged from 18.8 to 6.0 among the largest cities. Cities with the highest income gap were Atlanta, San Francisco, and Miami.

The 95/20 ratios for the 50 largest cities are as follows:

<table>
<thead>
<tr>
<th>City, State</th>
<th>20th Percentile</th>
<th>95th Percentile</th>
<th>95/20 Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta, GA</td>
<td>$14,850</td>
<td>$279,827</td>
<td>18.8</td>
</tr>
<tr>
<td>San Francisco, CA</td>
<td>$21,313</td>
<td>$353,576</td>
<td>16.6</td>
</tr>
<tr>
<td>Miami, FL</td>
<td>$10,438</td>
<td>$164,013</td>
<td>15.7</td>
</tr>
<tr>
<td>Boston, MA</td>
<td>$14,604</td>
<td>$223,838</td>
<td>15.3</td>
</tr>
<tr>
<td>Washington, DC</td>
<td>$21,782</td>
<td>$290,637</td>
<td>13.3</td>
</tr>
<tr>
<td>New York, NY</td>
<td>$17,119</td>
<td>$226,675</td>
<td>13.2</td>
</tr>
<tr>
<td>Oakland, CA</td>
<td>$17,646</td>
<td>$223,965</td>
<td>12.7</td>
</tr>
<tr>
<td>Chicago, IL</td>
<td>$16,078</td>
<td>$201,460</td>
<td>12.5</td>
</tr>
<tr>
<td>Los Angeles, CA</td>
<td>$17,657</td>
<td>$217,770</td>
<td>12.3</td>
</tr>
<tr>
<td>Baltimore, MD</td>
<td>$13,522</td>
<td>$164,995</td>
<td>12.2</td>
</tr>
<tr>
<td>Houston, TX</td>
<td>$17,344</td>
<td>$205,490</td>
<td>11.8</td>
</tr>
<tr>
<td>Philadelphia, PA</td>
<td>$12,850</td>
<td>$151,026</td>
<td>11.8</td>
</tr>
<tr>
<td>Dallas, TX</td>
<td>$17,811</td>
<td>$200,367</td>
<td>11.2</td>
</tr>
<tr>
<td>Detroit, MI</td>
<td>$9,083</td>
<td>$101,620</td>
<td>11.2</td>
</tr>
<tr>
<td>Minneapolis, MN</td>
<td>$17,753</td>
<td>$193,777</td>
<td>10.9</td>
</tr>
<tr>
<td>Memphis, TN</td>
<td>$13,520</td>
<td>$145,015</td>
<td>10.7</td>
</tr>
<tr>
<td>Cleveland, OH</td>
<td>$9,432</td>
<td>$100,903</td>
<td>10.7</td>
</tr>
<tr>
<td>Tulsa, OK</td>
<td>$17,359</td>
<td>$183,407</td>
<td>10.6</td>
</tr>
<tr>
<td>Denver, CO</td>
<td>$19,770</td>
<td>$208,810</td>
<td>10.6</td>
</tr>
<tr>
<td>Fresno, CA</td>
<td>$15,665</td>
<td>$160,360</td>
<td>10.2</td>
</tr>
<tr>
<td>Charlotte, NC</td>
<td>$21,998</td>
<td>$219,126</td>
<td>10.0</td>
</tr>
<tr>
<td>Kansas City, MO</td>
<td>$16,353</td>
<td>$161,488</td>
<td>9.9</td>
</tr>
<tr>
<td>Long Beach, CA</td>
<td>$19,255</td>
<td>$185,543</td>
<td>9.6</td>
</tr>
<tr>
<td>Austin, TX</td>
<td>$21,738</td>
<td>$207,594</td>
<td>9.5</td>
</tr>
<tr>
<td>Portland, OR</td>
<td>$20,152</td>
<td>$191,492</td>
<td>9.5</td>
</tr>
<tr>
<td>Tucson, AZ</td>
<td>$13,798</td>
<td>$130,327</td>
<td>9.4</td>
</tr>
<tr>
<td>Sacramento, CA</td>
<td>$17,901</td>
<td>$168,858</td>
<td>9.4</td>
</tr>
<tr>
<td>Milwaukee, WI</td>
<td>$13,328</td>
<td>$125,363</td>
<td>9.4</td>
</tr>
<tr>
<td>El Paso, TX</td>
<td>$16,206</td>
<td>$151,745</td>
<td>9.4</td>
</tr>
<tr>
<td>Indianapolis, IN</td>
<td>$16,230</td>
<td>$150,346</td>
<td>9.3</td>
</tr>
<tr>
<td>Seattle, WA</td>
<td>$26,156</td>
<td>$239,549</td>
<td>9.2</td>
</tr>
<tr>
<td>Louisville, KY</td>
<td>$16,924</td>
<td>$152,792</td>
<td>9.0</td>
</tr>
<tr>
<td>Albuquerque, NM</td>
<td>$18,646</td>
<td>$168,121</td>
<td>9.0</td>
</tr>
</tbody>
</table>
• Nashville, TN: $18,539 $166,032 9.0
• San Diego, CA: $25,126 $224,814 8.9
• San Jose, CA: $31,047 $273,766 8.8
• Jacksonville, FL: $17,411 $152,329 8.7
• Phoenix, AZ: $19,186 $167,503 8.7
• San Antonio, TX: $18,518 $158,566 8.6
• Columbus, OH: $17,238 $147,496 8.6
• Oklahoma City, OK: $18,835 $160,125 8.5
• Raleigh, NC: $24,113 $199,911 8.3
• Omaha, NE: $19,649 $161,910 8.2
• Fort Worth, TX: $20,992 $168,989 8.1
• Colorado Springs, CO: $22,213 $175,034 7.9
• Wichita, KS: $19,516 $151,068 7.7
• Las Vegas, NV: $21,380 $164,344 7.7
• Mesa, AZ: $21,007 $157,190 7.5
• Arlington, TX: $24,169 $175,759 7.3
• Virginia Beach, VA: $31,051 $187,652 6.0

“A city where the rich are very rich and the poor very poor is likely to face many difficulties. It may struggle to maintain mixed-income school environments that produce better outcomes for low-income kids. It may have too narrow a tax base from which to sustainably raise the revenues necessary for essential city services. And it may fail to produce housing and neighborhoods accessible to middle-class workers and families, so that those who move up or down the income ladder ultimately have no choice but to move out.”

Alan Berbe, Senior Fellow
Brookings Institution
66.5 Market Resources
PART VII: ETHNIC FOCUS
67

AFRICAN-AMERICAN CONSUMERS

67.1 Overview

African Americans, also referred to as Black Americans, are Americans who have total or partial ancestry from any of the native populations of Sub-Saharan Africa, according to the U.S. Census Bureau (www.census.gov). Black Hispanics are generally not classified as African Americans.

African Americans constitute the third largest racial and ethnic group in the U.S., trailing Caucasians and Hispanic Americans.

When asked in a survey by Nielsen (www.nielsen.com) which term is preferable, 44% said they preferred Black, 43% preferred African American, and 11% did not have a preference.

67.2 Profile

Census 2010 counted 38.9 million people, or 12.6% of the total U.S. population, of Black- or African-American-only ancestry. An additional 1.0 million people reported Black as well as one or more other races in that census. Combined, there were 42.0 million African Americans, representing 13.6% of the population.

Since 2000, the Black population increased by 17.9%, a rate that is 1.6 times greater than overall growth. For comparison, the total U.S. population has increased by only 11.3% since 2000.

The Black population at mid-year 2018 was 44.6 million, or 13.2% of the total U.S. population.

The African-American population in the U.S. is distributed by age as follows (source: Nielsen):

- 0-to-17: 28%
- 18-to-34: 25%
- 35-to-44: 14%
- 45-to-64: 24%
- 65 and older: 9%

A majority of African Americans (55%) reside in the South; 72% live in the central areas of cities. A quarter (25%) of African-American households live in suburban areas.
According to Nielsen, African Americans live in the following housing locales:

- Big city urban: 29.4%
- Metropolitan suburban: 24.9%
- Mid-size cities/satellites: 21.8%
- Small towns and rural: 24.0%

According to Pew Research Center (www.pewresearch.org), 8.7% of the U.S. black population is foreign-born, an increase from 6.7% in 2000, 4.9% in 1990, and 3.1% in 1980. Approximately 3.8 million black immigrants live in the U.S., more than four times as many as in 1980.

### 67.3 Households, Income, and Expenditures

The *Consumer Population Survey*, by the Census Bureau, reported on Black households (HH) alone or in combination, and all U.S. households for comparison, as follows:

<table>
<thead>
<tr>
<th></th>
<th>Black HH</th>
<th>All HH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households</td>
<td>17,505,000</td>
<td>126,224,000</td>
</tr>
<tr>
<td>Age of head of household (HH)</td>
<td>48</td>
<td>50</td>
</tr>
<tr>
<td>Head of HH (female/male)</td>
<td>61%/39%</td>
<td>52%/48%</td>
</tr>
<tr>
<td>People per HH</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Children under 18 per HH</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Adults 65+ per HH</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Housing (homeowner/renter)</td>
<td>44%/56%</td>
<td>63%/37%</td>
</tr>
</tbody>
</table>

*Income and Poverty*, published in September 2017 by the Census Bureau, reported the median income of African-American households alone or in combination in 2016 was $40,065; the median for all U.S. households was $59,039. The mean income for Black households was $58,122. The distribution of Black household incomes was as follows:

- Less than $15,000: 20.2%
- $15,000 to $24,999: 13.1%
- $25,000 to $34,999: 11.5%
- $35,000 to $49,999: 14.3%
- $50,000 to $74,999: 16.2%
- $75,000 to $99,999: 9.6%
- $100,000 to $148,999: 9.0%
- $150,000 to $199,999: 3.3%
- $200,000 and more: 2.8%

Distribution of expenditures was as follows:

- Housing: 37.1%
- Transportation: 17.4%
- Food at home: 8.9%
67.4 Buying Power

The Selig Center for Economic Growth at the University of Georgia (www.selig.uga.edu) estimates African-American buying power in 2017 at $1.3 trillion, or 8.8% of total U.S. consumer spending. This is an increase from $590 billion in 2000, which represented 8.2% of spending. Buying power is projected to increase to $1.5 billion in 2020.

African Americans controlled more disposable personal income than any other U.S. minority group until 2006, when it was equaled by Hispanic-American buying power in the United States. Hispanics actually surpassed Blacks as the nation’s largest minority group seven years before, based on population counts. But in terms of spending power, 2007 marked the first year that Hispanics’ buying power led that of Blacks.

The following are the largest African-American consumer markets:

- Texas: $117 billion
- New York: $116 billion
- California: $93 billion
- Florida: $90 billion
- Georgia: $90 billion
- Maryland: $72 billion
- North Carolina: $60 billion
- Virginia: $54 billion
- Illinois: $52 billion
- New Jersey: $46 billion

This ranking is largely based on overall populations, not on ethnic concentration. Only Maryland, North Carolina, and Virginia do not rank among the top 10 markets for all consumers.

According to the Selig Center, African Americans spend more than non-Black households on electricity, phone services, children’s clothing, and footwear. They also spend a significantly higher proportion on groceries, housing, natural gas, women’s and girls clothing, and gasoline. Blacks and non-Blacks spend about the same proportion for housekeeping supplies, furniture, floor coverings, appliances, men’s and boys’ clothing, medical supplies, TVS, reading materials, education, tobacco products, and life insurance. Compared to non-Blacks, Blacks spend much less of their money on eating out, alcoholic beverages, household operations, vehicle purchases, health care, entertainment, and pensions.
67.5 Population Centers

According to the 2010 Census, the following metropolitan areas have the highest African-American population:

- New York, NY: 3.36 million
- Atlanta, GA: 1.71 million
- Chicago, IL: 1.65 million
- Washington, DC: 1.44 million
- Philadelphia, PA: 1.24 million
- Miami, FL: 1.17 million
- Houston/Galveston, TX: 1.03 million
- Detroit, MI: 980,451
- Dallas/Ft. Worth, TX: 961,871
- Los Angeles, CA: 907,618
- Baltimore, MD: 778,879
- Memphis, TN: 601,043
- Virginia Beach, VA: 522,409
- St. Louis, MO: 516,446
- Charlotte, NC: 421,105
- Cleveland, OH: 416,528
- New Orleans, LA: 397,095
- Richmond, VA: 375,427
- San Francisco, CA: 363,905
- Orlando, FL: 344,820
- Boston, MA: 331,292
- Tampa, FL: 329,334
- Riverside, CA: 322,405
- Birmingham, AL: 318,373
- Jacksonville, FL: 292,881

67.6 Education

In 2017, 87% of blacks ages 25 and older had a high school diploma or equivalent. For the overall U.S. population, that figure was 90%. The share of blacks ages 25 and older who have completed four years of college or more has also roughly doubled over the past 25 years, from 12% in 1992 to 24% in 2017.

67.7 Use Of Media

A study by Nielsen and Essence reported time spent with media among African-Americans and the general population as follows:
<table>
<thead>
<tr>
<th></th>
<th>African-Americans</th>
<th>General Population</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Television:</strong></td>
<td>201.7 hours/month</td>
<td>141.3 hours/month</td>
</tr>
<tr>
<td><strong>Magazines:</strong></td>
<td>52%</td>
<td>22%</td>
</tr>
<tr>
<td><strong>Radio:</strong></td>
<td>12 hours/week</td>
<td>6 hours/week</td>
</tr>
</tbody>
</table>

“According to a survey by Nielsen and *Essence*, African-Americans consume more content than other groups on all fronts, through various mainstream and niche media outlets and platforms. In a consumer marketplace cluttered with options, African-Americans choose the best-fit media outlets for news gathering and entertainment purposes, reporting above-average consumption across each platform.”

Center for Media Research

67.8 Market Resources
*The Multicultural Economy*, The Selig Center for Economic Growth at the University of Georgia. ([www.terry.uga.edu/selig/buying_power.html](http://www.terry.uga.edu/selig/buying_power.html))
ARAB-AMERICAN CONSUMERS

68.1 Overview

Arab Americans constitute an ethnicity made up of several waves of immigrants from the Arabic-speaking countries of southwestern Asia and North Africa that have settled in the United States since the 1880s. Their Arab heritage reflects a culture that is thousands of years old and includes 23 Arab countries as diverse as Egypt, Lebanon, Morocco, Yemen, Tunisia, and Palestine.

The U.S. Census Bureau (www.census.gov) considers anyone who reported being Algerian, Bahraini, Egyptian, Emirati, Iraqi, Jordanian, Kuwaiti, Lebanese, Libyan, Moroccan, Omani, Palestinian, Qatari, Saudi Arabian, Syrian, Tunisian, and Yemeni to be of Arab ancestry.

While the majority of the population of the Arab World is composed of people of the Muslim faith, 63% of Arab Americans are Christian. Twenty-four percent (24%) of Arab Americans are Muslim; 13% are of other faiths or claim no religious affiliation.

According to the Arab American Institute (www.aaiusa.org), 89% of Arab Americans over age 25 have obtained at least a high school diploma. More than 45% have a bachelor’s degree or higher, compared to 28% of Americans at large, and 18% of Arab Americans have a post-graduate degree, which is nearly twice the average (10%) of non-Arab Americans.

Similar to the national average, about 60% of Arab-American adults are in the labor force; 5% are unemployed. Seventy-three percent (73%) of working Arab Americans are employed in managerial, professional, sales, or administrative fields. Twelve percent (12%) are government employees.

68.2 Profile

Census 2010 reported 1.52 million Arab Americans, a 27% increase from Census 2000. Between 1990 and 2000, the Arab-American population grew 38%, according to the Census Bureau.

By Arab ancestry, Census 2010 reported populations and number of households as follows:

<table>
<thead>
<tr>
<th>Ancestry</th>
<th>Population</th>
<th>Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lebanese</td>
<td>485,917</td>
<td>181,127</td>
</tr>
<tr>
<td>Egyptian</td>
<td>179,853</td>
<td>60,137</td>
</tr>
<tr>
<td>Syrian</td>
<td>147,426</td>
<td>56,040</td>
</tr>
<tr>
<td>Ethnicity</td>
<td>Number 1</td>
<td>Number 2</td>
</tr>
<tr>
<td>------------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>Palestinian</td>
<td>83,241</td>
<td>25,679</td>
</tr>
<tr>
<td>Moroccan</td>
<td>74,908</td>
<td>23,365</td>
</tr>
<tr>
<td>Iraqi</td>
<td>73,896</td>
<td>22,979</td>
</tr>
<tr>
<td>Jordanian</td>
<td>60,056</td>
<td>18,134</td>
</tr>
<tr>
<td>Yemeni</td>
<td>29,358</td>
<td>6,812</td>
</tr>
</tbody>
</table>

Zogby Poll International (www.zogby.com) reported that there are 3.5 million Americans of ancestry belonging to one of the 23 United Nations that are member countries of the Arab World, although they don't necessarily self-report as Arabs. Between 2005 and year-end 2015, 131,010 immigrant refugees from Iraq and Syria were accepted into the U.S., according to the United States Citizenship and Immigration Services (www.uscis.gov).

### 68.3 Buying Power

The Census Bureau reported the median household income for Arab households in 2010 at $56,433, about $4,500 higher than the median household income of $52,029 for all households in the United States. Lebanese households had the highest median income ($67,264), while Iraqi and Yemeni households had lower median incomes ($32,075 and $34,667, respectively).

### 68.4 Population Centers

The following states have the highest Arab-American populations:

- California: 272,485
- Michigan: 191,607
- New York: 149,627
- Florida: 100,627
- Texas: 91,568
- New Jersey: 85,956
- Illinois: 85,465
- Ohio: 65,813
- Massachusetts: 65,150
- Pennsylvania: 60,870

Ninety-four percent (94%) of Arab Americans live in metropolitan areas. Los Angeles, Detroit, New York City, Chicago, and Washington, DC, are the top five metropolitan areas of Arab-American concentration.

Among cities with 100,000 or more in population, the following have the highest percentages of Arabs:

- Sterling Heights, MI: 3.69%
- Jersey City, NJ: 2.81%
- Warren, MI: 2.51%
• Allentown, PA: 2.45%
• Burbank, CA: 2.39%
• Glendale, CA: 2.07%
• Livonia, MI: 1.94%
• Arlington, VA: 1.77%
• Paterson, NJ: 1.77%
• Daly City, CA: 1.69%

The 2010 Census reported an Arab-American population of 5.0% in Bayonne, New Jersey, a city of 63,000.

68.5 Market Resources

Arab American Studies Association. (www.arabamericanstudies.org)

Arab and Muslim American Studies, Department of American Culture, University of Michigan, 3700 Haven Hall, 505 S. State Street, Ann Arbor, MI 48109. (734) 763-1460. (https://lsa.umich.edu/amas)


Arab Studies Journal. (www.arabstudiesjournal.org)

Center For Contemporary Arab Studies, Georgetown University, 241 Intercultural Center, 37th and O Streets NW, Washington D.C. 20057. (202) 687-5793. (www.ccas.georgetown.edu)
69.1 Overview
The U.S. Census Bureau (www.census.gov) refers to Asian Americans as persons having ancestry from any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent. This includes people who indicate their race(s) as Asian or report nationalities such as Chinese, Filipino, Indian, Vietnamese, Korean, Japanese, and other Asian.

69.2 Profile
Census 2010 counted 14.7 million people, or 4.8% of the total U.S. population, of Asian-only ancestry. An additional 2.6 million people reported their ethnicity as Asian as well as one or more other ethnicity. Combined, 17.3 million Asian Americans were counted, representing 5.6% of the population.

The Asian-American population at mid-year 2016 was 17.5 million, or 5.4% of the total U.S. population.

The relative youth and affluence of the Asian-American community is attractive to marketers. With a median age of 32, the Asian-American population is five years younger than the overall U.S. median age.

The Asian population includes many groups, who differ in language, culture, and length of residence in the United States. Some of the Asian groups, such as the Chinese and Japanese, have been in the U.S. for several generations. Other groups, such as the Hmong, Vietnamese, Laotians, and Cambodians, are comparatively recent immigrants. The following were the largest Asian groups counted in the 2010 U.S. census (including those with one or more other race):

- Chinese: 4.0 million
- Asian Indian: 3.8 million
- Filipino: 3.4 million
- Vietnamese: 1.7 million
- Korean: 1.7 million
- Japanese: 1.3 million
- Pakistani: 409,000
- Cambodian: 277,000
- Hmong: 260,000
- Thai: 238,000
The Asian population in the U.S. is distributed by age as follows (source: U.S. Census Bureau):

- Under 15 years: 19.2%
- Under 21 years: 27.0%
- Over 21 years: 73.0%
- 55 years and over: 17.6%
- 65 years and over: 8.9%

69.3 Households, Income, and Expenditures

The Consumer Population Survey, by the Census Bureau, reported on Asian-American households (HH), and all U.S. households for comparison, as follows:

<table>
<thead>
<tr>
<th></th>
<th>Asian-Am. HH</th>
<th>All HH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households</td>
<td>6,437,000</td>
<td>126,224,000</td>
</tr>
<tr>
<td>Age of head of household (HH)</td>
<td>44</td>
<td>50</td>
</tr>
<tr>
<td>Head of HH (female/male)</td>
<td>48%/52%</td>
<td>52%/48%</td>
</tr>
<tr>
<td>People per HH:</td>
<td>2.8</td>
<td>2.5</td>
</tr>
<tr>
<td>Children under 18 per HH:</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Adults 65+ per HH:</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Housing (homeowner/renter):</td>
<td>48%/52%</td>
<td>63%/37%</td>
</tr>
</tbody>
</table>

Income and Poverty, published in September 2017 by the Census Bureau, reported the median income of Asian-American households alone or in combination in 2016 was $80,822; the median for all U.S. households was $59,039. The mean income for Asian-American households was $106,884. The distribution of household incomes was as follows:

- Less than $15,000: 9.1%
- $15,000 to $24,999: 6.6%
- $25,000 to $34,999: 6.3%
- $35,000 to $49,999: 8.7%
- $50,000 to $74,999: 15.5%
- $75,000 to $99,999: 13.4%
- $100,000 to $148,999: 17.3%
- $150,000 to $199,999: 10.9%
- $200,000 and more: 12.3%

Distribution of expenditures was as follows:

- Food at home: 7.3%
- Food away from home: 6.1%
- Housing: 34.8%
- Apparel: 3.4%
• Transportation: 15.2%
• Entertainment: 3.9%
• Personal care: 1.1%
• Healthcare: 5.4%
• Other: 22.8%

69.4 Buying Power
The Selig Center for Economic Growth at the University of Georgia (www.selig.uga.edu) estimates Asian-American buying power as follows:

<table>
<thead>
<tr>
<th></th>
<th>Buying Power</th>
<th>Pct. of Consumer Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990:</td>
<td>$116 billion</td>
<td>2.7%</td>
</tr>
<tr>
<td>2000:</td>
<td>$269 billion</td>
<td>3.7%</td>
</tr>
<tr>
<td>2009:</td>
<td>$509 billion</td>
<td>4.7%</td>
</tr>
<tr>
<td>2014:</td>
<td>$696 billion</td>
<td>5.3%</td>
</tr>
<tr>
<td>2017:</td>
<td>$986 billion</td>
<td>5.9%</td>
</tr>
</tbody>
</table>

“All minority consumer markets have grown faster than the buying power of Whites since 2000, but the biggest increase came from Asian-Americans ... an increase of $709 billion, or 257%, since the turn of the century.”

AsAm News, 4/11/18

The following are the largest Asian-American consumer markets:
• California: $226 billion
• New York: $71 billion
• Texas: $45 billion
• New Jersey: $45 billion
• Illinois: $32 billion
• Hawaii: $30 billion
• Washington: $24 billion
• Florida: $22 billion
• Virginia: $22 billion
• Massachusetts: $18 billion
Compared to the overall consumer market, Asian-American spending is much more focused geographically. The five and the 10 states with the largest Asian consumer markets account for 59% and 75% of Asian buying power, respectively. By contrast, the five and the 10 largest total consumer markets account for 39% and 56%, respectively, of U.S. buying power.

The 10 states with the largest shares of total Asian buying power are as follows:

- Hawaii: 46.5%
- California: 11.8%
- New Jersey: 8.3%
- Washington: 6.6%
- Nevada: 6.5%
- New York: 6.4%
- Maryland: 5.1%
- Virginia: 5.1%
- Illinois: 4.8%
- Massachusetts: 4.5%

According to the Selig Center, Asian-American households spend nearly 22% more than the average U.S. household on homes, furniture, clothing, footwear, vehicle purchases, public transportation, education, cash contributions, and pensions and Social Security. They also spend more on food (groceries and dining out) and insurance. Asian households spend less than average on utilities, healthcare, tobacco products, entertainment, floor coverings, major appliances, personal care products and services, housekeeping supplies, and alcoholic beverages.

### 69.5 Educational Attainment

Forty-nine percent (49%) of Asian-Americans have a bachelor’s degree, compared with 28% of the general population. Whereas Asian-Americans make up 5.6% of the population of the United States, they make up more than 30% of the recent American maths and physics Olympiad teams and Presidential Scholars, and 25% to 30% of National Merit Scholarships. Among those offered admission to New York’s most selective public high schools, Stuyvesant High School and Bronx High School of Science, 75% and 60%, respectively, are Asian. (The Asian population of New York City is 13%.)

Current immigration is increasing the educational disparity between Asians and other groups because recent immigrants are even more highly qualified than earlier cohorts: 61% of recent immigrants from Asia have a bachelor’s degree, compared with 30% of recent non-Asian migrants.

Eighty-two percent (82%) of Asian-Americans are multilingual, compared with 29% of the overall U.S. population.
69.6 Population Centers

The following are the states with the highest Asian populations (including those of mixed race) and their percentages of the total population within these areas:

<table>
<thead>
<tr>
<th>Population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>California:</td>
<td>4.15 million</td>
</tr>
<tr>
<td>New York:</td>
<td>1.17 million</td>
</tr>
<tr>
<td>Hawaii:</td>
<td>703,000</td>
</tr>
<tr>
<td>Texas:</td>
<td>644,000</td>
</tr>
<tr>
<td>New Jersey:</td>
<td>524,000</td>
</tr>
<tr>
<td>Illinois:</td>
<td>474,000</td>
</tr>
<tr>
<td>Washington:</td>
<td>396,000</td>
</tr>
<tr>
<td>Florida:</td>
<td>333,000</td>
</tr>
<tr>
<td>Virginia:</td>
<td>305,000</td>
</tr>
<tr>
<td>Massachusetts:</td>
<td>265,000</td>
</tr>
</tbody>
</table>

The following are the cities with the highest Asian populations (including those of mixed race) and the percentages of the total population within these states:

<table>
<thead>
<tr>
<th>Population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York, NY:</td>
<td>873,000</td>
</tr>
<tr>
<td>Los Angeles, CA:</td>
<td>407,000</td>
</tr>
<tr>
<td>San Jose, CA:</td>
<td>258,000</td>
</tr>
<tr>
<td>San Francisco, CA:</td>
<td>253,000</td>
</tr>
<tr>
<td>Honolulu, HI:</td>
<td>252,000</td>
</tr>
<tr>
<td>San Diego, CA:</td>
<td>189,000</td>
</tr>
<tr>
<td>Chicago, IL:</td>
<td>141,000</td>
</tr>
<tr>
<td>Houston, TX:</td>
<td>114,000</td>
</tr>
<tr>
<td>Seattle, WA:</td>
<td>85,000</td>
</tr>
<tr>
<td>Fremont, CA:</td>
<td>81,000</td>
</tr>
</tbody>
</table>

The following cities have the highest concentration of Asian Americans:

- Honolulu, HI: 67.7%
- Daly City, CA: 53.6%
- Fremont, CA: 39.8%
- Sunnyvale, CA: 34.2%
- San Francisco, CA: 32.6%
- Irvine, CA: 32.3%
- Garden Grove, CA: 32.2%
- Santa Clara, CA: 31.4%
- Torrance, CA: 31.1%
- San Jose, CA: 28.8%

The following counties have the most Asian American-owned businesses:

- Los Angeles, CA: 140,411
- Queens, NY: 48,241
• Orange, CA: 46,015
• Honolulu, HI: 35,376
• Santa Clara, CA: 30,007
• New York, NY: 29,020
• Cook, IL: 27,779
• Kings, NY: 25,989
• Harris, TX: 24,922
• Alameda, CA: 24,908

69.7 Market Resources
Asian-American Studies Center at the University of California, Los Angeles. (www.aasc.ucla.edu)

Asian Americans, Pew Research Center. (www.pewresearch.org/topics/asian-americans)

Demographics Of Asian Americans, Pew Research Social & Demographic Trends. (www.pewsocialtrends.org/2013/04/04/asian-groups-in-the-u-s/)

70

CAUCASIAN CONSUMERS

70.1 Overview
The U.S. Census Bureau (www.census.gov) defines White people, or Caucasians, as those having ancestry from any of the original peoples of Europe, the Middle East, or North Africa. This includes original peoples of Europe, North Africa (i.e. Morocco, Algeria, Tunisia, Libya, and Egypt), and the Middle East (i.e. West/Southwest Asia, including Arabs, Assyrians, Bedouins, Jews, Kurds, Iranians; as well as Turkic peoples). It includes people who reported “White” on Census questionnaires or wrote in entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish.

70.2 Profile
Census 2010 counted 197,318,956 Caucasians in the United States.
Censuses have reported the following as the percentage of the U.S. population as White:
• 1910: 88.9%
• 1920: 89.7%
• 1930: 89.8%
• 1940: 89.8%
• 1950: 89.5%
• 1960: 88.6%
• 1970: 87.5%
• 1980: 83.1%
• 1990: 80.3%
• 2000: 75.1%
• 2010: 74.4%

The Census Bureau estimates that Whites constitute 77.7% of the population, or 254.53 million people as of mid-2018.
Ancestries of American Whites are as follows:
• German Americans: 16.5%
• Irish Americans: 11.9%
• English Americans: 9.2%
• Italian Americans: 5.8%
• French Americans: 4.0%
• Polish Americans: 3.0%
• Scottish Americans: 1.9%
• Scotch-Irish Americans: 1.7%
• Dutch Americans: 1.6%
• Norwegian Americans: 1.5%
• Swedish Americans: 1.4%

The English Americans and British Americans demography is considered as significantly under-counted as this group tends to self-report and identify as simply Americans.

70.3 Population Centers

Census 2010 reported Whites as a percentage of the population by state as follows:

- Alabama: 68.5%
- Alaska: 66.7%
- Arizona: 73.0%
- Arkansas: 77.0%
- California: 74.0%
- Colorado: 81.3%
- Connecticut: 77.6%
- Delaware: 68.9%
- District of Columbia: 38.5%
- Florida: 75.0%
- Georgia: 59.7%
- Hawaii: 24.7%
- Idaho: 89.1%
- Illinois: 71.5%
- Indiana: 84.3%
- Iowa: 91.3%
- Kansas: 83.8%
- Kentucky: 87.8%
- Louisiana: 62.6%
- Maine: 95.3%
- Maryland: 58.2%
- Massachusetts: 80.4%
- Michigan: 78.9%
- Minnesota: 85.3%
- Mississippi: 59.1%
- Missouri: 82.8%
- Montana: 89.4%
- Nebraska: 86.1%
- New Hampshire: 92.3%
- New Jersey: 68.6%
- New Mexico: 68.4%
- New York: 65.7%
- North Carolina: 68.5%
- North Dakota: 90.0%
- Ohio: 82.7%
- Oklahoma: 72.2%
- Oregon: 83.6%
- Pennsylvania: 81.9%
- Rhode Island: 81.4%
- South Carolina: 66.2%
- South Dakota: 85.9%
- Tennessee: 77.6%
- Texas: 70.4%
- Utah: 86.1%
- Vermont: 95.3%
- Virginia: 68.6%
- Washington: 77.3%
- West Virginia: 93.9%
- Wisconsin: 86.2%
- Wyoming: 90.7%
HISPANIC- & LATINO-AMERICAN CONSUMERS

71.1 Overview
Hispanic Americans and Latino Americans are residents of the United States with origins in the countries of Latin America or the Iberian peninsula. The terms Hispanic American and Latino American are typically used interchangeably. Technically, however, Hispanic is a narrower term which mostly refers to persons of Spanish-speaking origin or ancestry. Latino is more frequently used to refer more generally to anyone of Latin American origin or ancestry, including Brazilians.

Hispanics are not a race but an ethnic group, which is extremely difficult to define. There are no physical qualities that define Hispanics, not even language – 15% of California’s Hispanics do not speak Spanish. Among Hispanics that participated in the 2010 Census, 41% identified themselves as “some other race” on the census race question or did not respond to the race question at all.

“Hispanic is an ethnic origin and not a race. Demographers have been trying to explain that one for decades. No one struggles with the distinction between race and ethnicity more than Hispanics themselves.”

Demo Memo

71.2 Profile
According to Census 2010, 308.7 million people resided in the United States in April 2010, of which 50.5 million (or 16%) claimed Hispanic or Latino origin. The Hispanic population increased from 35.3 million in 2000, when this group made up 13% of the total population. The Hispanic population increased 43.0% between Census 2000 and Census 2010, while the non-Hispanic population increased 4.9% during that period.
The Hispanic- and Latino-American population at mid-year 2018 was 57.32 million, or 17.5% of the total U.S. population.

According to the Pew Research Hispanic Trends Project (www.pewhispanic.org), Hispanic Americans are distributed by nationality as follows:

<table>
<thead>
<tr>
<th>Population</th>
<th>Pct. of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mexican:</td>
<td>33.54 million</td>
</tr>
<tr>
<td>Puerto Rican:</td>
<td>4.92 million</td>
</tr>
<tr>
<td>Salvadoran:</td>
<td>1.95 million</td>
</tr>
<tr>
<td>Cuban:</td>
<td>1.89 million</td>
</tr>
<tr>
<td>Dominican:</td>
<td>1.53 million</td>
</tr>
<tr>
<td>Guatemalan:</td>
<td>1.22 million</td>
</tr>
<tr>
<td>Colombian:</td>
<td>989,000</td>
</tr>
<tr>
<td>Spaniard:</td>
<td>707,000</td>
</tr>
<tr>
<td>Honduran:</td>
<td>702,000</td>
</tr>
<tr>
<td>Equadorian:</td>
<td>645,000</td>
</tr>
<tr>
<td>Peruvian:</td>
<td>556,000</td>
</tr>
<tr>
<td>Nicaraguan:</td>
<td>395,000</td>
</tr>
<tr>
<td>Venezuelan:</td>
<td>259,000</td>
</tr>
<tr>
<td>Argentinean:</td>
<td>242,000</td>
</tr>
</tbody>
</table>

The Census Bureau projects that by 2050 there will be 102.6 million Hispanics living in the U.S., constituting 24% of the population. The percentage is projected to rise to 28.6% by 2060.

### 71.3 Households, Income, and Expenditures

The *Consumer Expenditure Survey*, published by the Census Bureau, reported on Hispanic and Latino households (HH), and all U.S. households for comparison, as follows:

<table>
<thead>
<tr>
<th></th>
<th>Hispanic HH</th>
<th>All HH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households:</td>
<td>16,915,000</td>
<td>126,224,000</td>
</tr>
<tr>
<td>Age of head of household (HH):</td>
<td>43</td>
<td>50</td>
</tr>
<tr>
<td>Head of HH (female/male):</td>
<td>56%/44%</td>
<td>52%/48%</td>
</tr>
<tr>
<td>People per HH:</td>
<td>3.2</td>
<td>2.5</td>
</tr>
<tr>
<td>Children under 18 per HH:</td>
<td>1.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Adults 65+ per HH:</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Housing (homeowner/renter):</td>
<td>44%/56%</td>
<td>63%/37%</td>
</tr>
</tbody>
</table>

*Income and Poverty*, published in September 2017 by the Census Bureau, reported the median income of Hispanic-American households alone or in combination in 2016 was $47,675; the median for all U.S. households was $59,039. The mean income for Hispanic-American households was $66,815. The distribution of household incomes was as follows:
• Less than $15,000: 12.6%
• $15,000 to $24,999: 11.7%
• $25,000 to $34,999: 11.2%
• $35,000 to $49,999: 16.2%
• $50,000 to $74,999: 17.9%
• $75,000 to $99,999: 11.9%
• $100,000 to $148,999: 11.3%
• $150,000 to $199,999: 3.8%
• $200,000 and more: 3.4%

Distribution of expenditures was as follows:
• Food at home: 9.6%
• Food away from home: 6.5%
• Housing: 36.6%
• Apparel: 4.6%
• Transportation: 18.2%
• Entertainment: 3.9%
• Personal care: 1.2%
• Healthcare: 4.6%
• Other: 14.8%

The Consumer Expenditure Survey indicates that Hispanic households spend about 82% as much as the average non-Hispanic household. Hispanic households spend more on telephone services, men’s and boys’ clothing, children’s clothing, and footwear. Also, Hispanics spend a higher proportion of their money on food (groceries and restaurants), housing, utilities, and transportation. Hispanics spend about the same as non-Hispanics on housekeeping supplies, furniture, appliances, women’s and girls clothing, and personal care products and services. Compared to non-Hispanics, they spend substantially less on alcoholic beverages, healthcare, entertainment, reading materials, education, tobacco products, cash contributions, and personal insurance and pensions.

71.4 Buying Power

The Selig Center for Economic Growth at the University of Georgia (www.selig.uga.edu) estimates Hispanic-American buying power and percentage of total U.S. consumer spending as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Buying Power</th>
<th>Pct. of Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>$212 billion</td>
<td>5.0%</td>
</tr>
<tr>
<td>2000</td>
<td>$489 billion</td>
<td>6.8%</td>
</tr>
<tr>
<td>2009</td>
<td>$978 billion</td>
<td>9.1%</td>
</tr>
<tr>
<td>2014</td>
<td>$1.33 trillion</td>
<td>10.2%</td>
</tr>
<tr>
<td>2017</td>
<td>$1.50 trillion</td>
<td>11.0%</td>
</tr>
</tbody>
</table>

CONSUMER BEHAVIOR 2019-2020 • 341 •
The following are the largest Hispanic consumer markets:

- California: $265 billion
- Texas: $176 billion
- Florida: $107 billion
- New York: $81 billion
- Illinois: $44 billion
- New Jersey: $39 billion
- Arizona: $34 billion
- Colorado: $22 billion
- New Mexico: $20 billion
- Georgia: $17 billion

Hispanics and their buying power are much more geographically concentrated than non-Hispanics. California alone accounts for 26% of Hispanic buying power. The five states and the 10 states with the largest Hispanic markets account for 66% and 80% of Hispanic buying power, respectively. In contrast, the five states with the largest non-Hispanic markets account for only 39% of total buying power, and the 10 largest non-Hispanic markets account for only 54% of total buying power.

The 10 states with the largest share of Hispanic buying power are as follows:

- New Mexico: 30.9%
- Texas: 20.4%
- California: 18.4%
- Arizona: 16.2%
- Florida: 15.8%
- Nevada: 15.3%
- Colorado: 11.5%
- New York: 9.6%
- New Jersey: 9.6%
- Illinois: 8.9%

### 71.5 Population Centers

Census 2010 reported Hispanic or Latino populations by state, percentages of total state populations, and population changes from Census 2000 as follows:

<table>
<thead>
<tr>
<th>State</th>
<th>Population</th>
<th>Pct.</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>185,000</td>
<td>3.9%</td>
<td>144.8%</td>
</tr>
<tr>
<td>Alaska</td>
<td>39,000</td>
<td>5.5%</td>
<td>51.8%</td>
</tr>
<tr>
<td>Arizona</td>
<td>1.89 million</td>
<td>29.6%</td>
<td>46.3%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>186,000</td>
<td>6.4%</td>
<td>114.2%</td>
</tr>
<tr>
<td>California</td>
<td>14.01 million</td>
<td>37.6%</td>
<td>27.8%</td>
</tr>
<tr>
<td>Colorado</td>
<td>1.04 million</td>
<td>20.7%</td>
<td>41.2%</td>
</tr>
<tr>
<td>Connecticut</td>
<td>479,000</td>
<td>13.4%</td>
<td>41.6%</td>
</tr>
<tr>
<td>Delaware</td>
<td>73,000</td>
<td>8.2%</td>
<td>96.4%</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>54,000</td>
<td>9.1%</td>
<td>21.8%</td>
</tr>
<tr>
<td>State</td>
<td>Population</td>
<td>Percent Increase</td>
<td>Percent Decrease</td>
</tr>
<tr>
<td>---------------</td>
<td>------------</td>
<td>-----------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Florida</td>
<td>4.22 million</td>
<td>22.5%</td>
<td>57.4%</td>
</tr>
<tr>
<td>Georgia</td>
<td>854,000</td>
<td>8.8%</td>
<td>96.1%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>120,000</td>
<td>8.9%</td>
<td>37.8%</td>
</tr>
<tr>
<td>Idaho</td>
<td>176,000</td>
<td>11.2%</td>
<td>73.0%</td>
</tr>
<tr>
<td>Illinois</td>
<td>2.03 million</td>
<td>15.8%</td>
<td>32.5%</td>
</tr>
<tr>
<td>Indiana</td>
<td>390,000</td>
<td>6.0%</td>
<td>81.7%</td>
</tr>
<tr>
<td>Iowa</td>
<td>151,000</td>
<td>5.0%</td>
<td>83.7%</td>
</tr>
<tr>
<td>Kansas</td>
<td>300,000</td>
<td>10.5%</td>
<td>59.4%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>132,000</td>
<td>3.1%</td>
<td>121.6%</td>
</tr>
<tr>
<td>Louisiana</td>
<td>193,000</td>
<td>4.2%</td>
<td>78.7%</td>
</tr>
<tr>
<td>Maine</td>
<td>17,000</td>
<td>1.3%</td>
<td>80.9%</td>
</tr>
<tr>
<td>Maryland</td>
<td>471,000</td>
<td>8.2%</td>
<td>106.5%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>628,000</td>
<td>9.6%</td>
<td>46.4%</td>
</tr>
<tr>
<td>Michigan</td>
<td>436,000</td>
<td>4.4%</td>
<td>34.7%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>250,000</td>
<td>4.7%</td>
<td>74.5%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>81,000</td>
<td>2.7%</td>
<td>105.9%</td>
</tr>
<tr>
<td>Missouri</td>
<td>212,000</td>
<td>3.5%</td>
<td>79.2%</td>
</tr>
<tr>
<td>Montana</td>
<td>28,000</td>
<td>2.9%</td>
<td>58.0%</td>
</tr>
<tr>
<td>Nebraska</td>
<td>167,000</td>
<td>9.2%</td>
<td>77.3%</td>
</tr>
<tr>
<td>Nevada</td>
<td>716,000</td>
<td>26.5%</td>
<td>81.9%</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>36,000</td>
<td>2.8%</td>
<td>79.1%</td>
</tr>
<tr>
<td>New Jersey</td>
<td>1.56 million</td>
<td>17.7%</td>
<td>39.2%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>953,000</td>
<td>46.3%</td>
<td>24.6%</td>
</tr>
<tr>
<td>New York</td>
<td>3.42 million</td>
<td>17.6%</td>
<td>19.2%</td>
</tr>
<tr>
<td>North Carolina</td>
<td>800,000</td>
<td>8.4%</td>
<td>111.1%</td>
</tr>
<tr>
<td>North Dakota</td>
<td>13,000</td>
<td>2.0%</td>
<td>73.0%</td>
</tr>
<tr>
<td>Ohio</td>
<td>355,000</td>
<td>3.1%</td>
<td>63.4%</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>332,000</td>
<td>8.9%</td>
<td>85.2%</td>
</tr>
<tr>
<td>Oregon</td>
<td>450,000</td>
<td>11.7%</td>
<td>63.5%</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>719,000</td>
<td>5.7%</td>
<td>82.6%</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>131,000</td>
<td>12.4%</td>
<td>43.9%</td>
</tr>
<tr>
<td>South Carolina</td>
<td>236,000</td>
<td>5.1%</td>
<td>147.9%</td>
</tr>
<tr>
<td>South Dakota</td>
<td>22,000</td>
<td>2.7%</td>
<td>102.9%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>290,000</td>
<td>4.6%</td>
<td>134.2%</td>
</tr>
<tr>
<td>Texas</td>
<td>9.46 million</td>
<td>37.6%</td>
<td>41.8%</td>
</tr>
<tr>
<td>Utah</td>
<td>358,000</td>
<td>13.0%</td>
<td>77.8%</td>
</tr>
<tr>
<td>Vermont</td>
<td>9,000</td>
<td>1.5%</td>
<td>67.3%</td>
</tr>
<tr>
<td>Virginia</td>
<td>632,000</td>
<td>7.9%</td>
<td>91.7%</td>
</tr>
<tr>
<td>Washington</td>
<td>756,000</td>
<td>11.2%</td>
<td>71.2%</td>
</tr>
<tr>
<td>West Virginia</td>
<td>22,000</td>
<td>1.2%</td>
<td>81.4%</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>336,000</td>
<td>5.9%</td>
<td>74.2%</td>
</tr>
<tr>
<td>Wyoming</td>
<td>50,000</td>
<td>8.9%</td>
<td>58.6%</td>
</tr>
</tbody>
</table>
According to the Pew Research Hispanic Trends Project, the largest metropolitan areas by Hispanic or Latino population are as follows:

<table>
<thead>
<tr>
<th>Hispanic Population</th>
<th>Pct. of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles-Long Beach, CA:</td>
<td>5,724,000</td>
</tr>
<tr>
<td>New York-Northeastern, NJ:</td>
<td>4,243,000</td>
</tr>
<tr>
<td>Houston-Brazoria, TX:</td>
<td>2,044,000</td>
</tr>
<tr>
<td>Riverside-San Bernardino, CA:</td>
<td>2,012,000</td>
</tr>
<tr>
<td>Chicago, IL:</td>
<td>1,934,000</td>
</tr>
<tr>
<td>Dallas-Fort Worth, TX:</td>
<td>1,746,000</td>
</tr>
<tr>
<td>Miami-Hialeah, FL:</td>
<td>1,610,000</td>
</tr>
<tr>
<td>Phoenix, AZ:</td>
<td>1,136,000</td>
</tr>
<tr>
<td>San Antonio, TX:</td>
<td>1,090,000</td>
</tr>
<tr>
<td>San Francisco-Oakland-Vallejo, CA:</td>
<td>1,088,000</td>
</tr>
<tr>
<td>San Diego, CA:</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Washington, DC/MD/VA:</td>
<td>774,000</td>
</tr>
<tr>
<td>McAllen-Edinburg-Pharr-Mission, TX:</td>
<td>707,000</td>
</tr>
<tr>
<td>El Paso, TX:</td>
<td>662,000</td>
</tr>
<tr>
<td>Denver-Boulder, CO:</td>
<td>596,000</td>
</tr>
<tr>
<td>Las Vegas, NV:</td>
<td>571,000</td>
</tr>
<tr>
<td>Fresno, CA:</td>
<td>552,000</td>
</tr>
<tr>
<td>Orlando, FL:</td>
<td>543,000</td>
</tr>
<tr>
<td>Atlanta, GA:</td>
<td>530,000</td>
</tr>
<tr>
<td>Austin, TX:</td>
<td>502,000</td>
</tr>
<tr>
<td>San Jose, CA:</td>
<td>482,000</td>
</tr>
<tr>
<td>Tampa-St. Petersburg-Clearwater, FL:</td>
<td>456,000</td>
</tr>
<tr>
<td>Fort Lauderdale-Hollywood-Pompano Beach, FL:</td>
<td>442,000</td>
</tr>
<tr>
<td>Philadelphia, PA/NJ/NJ:</td>
<td>420,000</td>
</tr>
<tr>
<td>Bakersfield, CA:</td>
<td>416,000</td>
</tr>
<tr>
<td>Albuquerque, NM:</td>
<td>411,000</td>
</tr>
<tr>
<td>Boston, MA-NH:</td>
<td>403,000</td>
</tr>
<tr>
<td>Sacramento, CA:</td>
<td>375,000</td>
</tr>
<tr>
<td>Brownsville-Harlingen-San Benito, TX:</td>
<td>359,000</td>
</tr>
<tr>
<td>Tucson, AZ:</td>
<td>341,000</td>
</tr>
<tr>
<td>Ventura-Oxnard-Simi Valley, CA:</td>
<td>333,712</td>
</tr>
<tr>
<td>Visalia-Tulare-Porterville, CA:</td>
<td>269,611</td>
</tr>
<tr>
<td>Stockton, CA:</td>
<td>268,103</td>
</tr>
<tr>
<td>West Palm Beach-Boca Raton-Delray Beach, FL:</td>
<td>253,108</td>
</tr>
<tr>
<td>Salt Lake City-Ogden, UT:</td>
<td>242,681</td>
</tr>
<tr>
<td>Laredo, TX:</td>
<td>240,864</td>
</tr>
<tr>
<td>Seattle-Everett, WA:</td>
<td>238,560</td>
</tr>
<tr>
<td>Portland, OR-WA:</td>
<td>226,356</td>
</tr>
<tr>
<td>Modesto, CA:</td>
<td>216,473</td>
</tr>
<tr>
<td>Charlotte-Gastonia-Rock Hill, NC-SC:</td>
<td>189,279</td>
</tr>
<tr>
<td>Santa Barbara-Santa Maria-Lompoc, CA:</td>
<td>182,941</td>
</tr>
</tbody>
</table>
• Minneapolis-St. Paul, MN: 175,426 5.6%
• Raleigh-Durham, NC: 171,551 10.7%
• Detroit, MI: 167,569 3.9%
• Kansas City, MO-KS: 161,062 8.6%
• Corpus Christi, TX: 157,275 54.1%
• Milwaukee, WI: 147,510 9.5%
• Merced, CA: 141,097 55.1%
• Salinas-Sea Side-Monterey, CA: 139,394 51.5%
• Las Cruces, NM: 138,829 65.9%
• Providence-Fall River-Pawtucket, MA/RI: 134,815 13.0%
• Oklahoma City, OK: 130,397 12.8%
• Hartford-Bristol-Middleton-New Britain, CT: 127,897 17.3%
• Greensboro-Winston Salem-High Point, NC: 126,593 8.9%
• Odessa, TX: 124,633 45.5%
• Baltimore, MD: 123,029 4.6%
• Santa Rosa-Petaluma, CA: 121,330 25.0%
• Yuma, AZ: 117,471 59.8%
• Fort Myers-Cape Coral, FL: 113,839 18.4%
• Indianapolis, IN: 112,857 6.1%

Census 2010 reported the places with the highest percentage of Hispanics or Latinos as follows:
• East Los Angeles, CA: 97.1%
• Laredo, TX: 95.6%
• Hialeah, FL: 94.7%
• Brownsville, TX: 93.2%
• McAllen, TX: 84.6%
• El Paso, TX: 80.7%
• Santa Ana, CA: 78.2%
• Salinas, CA: 75.0%
• Oxnard, CA: 73.5%
• Downey, CA: 70.7%

### 71.6 Hispanic Use Of Media

Weekly media consumption among Hispanic Americans and, for comparison, non-Hispanics is as follows (source: comScore [www.comscore.com]):

<table>
<thead>
<tr>
<th></th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet (all screens)</td>
<td>8.7 hours</td>
<td>11.6 hours</td>
</tr>
<tr>
<td>TV</td>
<td>8.3 hours</td>
<td>10.9 hours</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>4.1 hours</td>
<td>3.6 hours</td>
</tr>
<tr>
<td>Radio (including in-car)</td>
<td>3.5 hours</td>
<td>3.9 hours</td>
</tr>
<tr>
<td>Newspaper</td>
<td>1.9 hours</td>
<td>2.0 hours</td>
</tr>
<tr>
<td>Magazine</td>
<td>1.7 hours</td>
<td>1.6 hours</td>
</tr>
</tbody>
</table>
71.7 Market Resources


Pew Research Center Hispanic Trends Project. (www.pewhispanic.org)

Statistical Portrait Of Hispanics In The United States, Pew Research Center Hispanic Trends Project. (www.pewhispanic.org/2016/04/19/statistical-portrait-of-hispanics-in-the-united-states-key-charts/)

The Multicultural Economy, The Selig Center for Economic Growth at the University of Georgia. (www.terry.uga.edu/selig/buying_power.html)
72

JEWISH-AMERICAN CONSUMERS

72.1 Overview

Jewish Americans, also called American Jews, include both those of Jewish faith and people of Jewish ethnicity.

Ashkenazi Jews and their U.S.-born descendants comprise about 90% of the American Jewish population.

“Secularism has a long tradition in Jewish life in America, and most U.S. Jews seem to recognize this: 62% say being Jewish is mainly a matter of ancestry and culture, while just 15% say it is mainly a matter of religion. Even among Jews by religion, more than half (55%) say being Jewish is mainly a matter of ancestry and culture, and two-thirds say it is not necessary to believe in God to be Jewish.”

A Portrait Of Jewish Americans
Pew Research

72.2 Profile


The community self-identifying as Jewish by birth, irrespective of halakhic (unbroken maternal line of Jewish descent or formal Jewish conversion) status, numbers about 7 million, or 2.5% of the U.S. population.
The nature of Jewish identity is changing in America. According to *A Portrait Of Jewish Americans*, a report by the Religion & Public Life Project at Pew Research Center (www.pewresearch.org), the percentage of U.S. adults who say they are Jewish when asked about their religion has declined by about half since the late 1950s and currently is a little less than 2%. Meanwhile, the number of Americans with direct Jewish ancestry or upbringing who consider themselves to be Jewish, yet describe themselves as atheist, agnostic or having no particular religion, appears to be rising and is now about 0.5% of the U.S. adult population. Twenty-two percent (22%) of American Jews now describe themselves as having no religion.

The changing nature of Jewish identity stands out sharply among generations. Among Jewish Americans who are seniors, 93% identify as Jewish on the basis of religion; only 7% describe themselves as having no religion. Among Jewish Americans who are Millennials, 68% identify as Jews by religion. Thirty-two percent (32%) describe themselves as having no religion as well as identify as Jewish on the basis of ancestry, ethnicity or culture.

Within the community, intermarriage rates seem to have risen substantially. Among Jewish Americans who have gotten married since 2000, 58% have a non-Jewish spouse. Among those who got married in the 1980s, that figure was 42%.

Despite the changes in Jewish identity, 94% of American Jews say they are proud to be Jewish.

### 72.3 Buying Power

According to the Pew Project on Religion and Public Life, 25% of Jewish Americans report household incomes over $150,000, compared to 8% of all U.S. households. The higher incomes are, in part, because Jewish Americans are generally better educated. While 27% of Americans have had college or postgraduate education, 59% of American Jews and 66% of Reform Jews have. Twenty-five percent (25%) of American Jews hold a graduate degree, compared with 6% of the general American population.

### 72.4 Population Centers

According to the Glenmary Research Center (www.glenmary.org), the following are the metropolitan areas with the highest Jewish populations:

- New York, NY: 3,750,000
- Miami, FL: 535,000
- Los Angeles, CA: 490,000
- Philadelphia, PA: 285,000
- Chicago, IL: 265,000
- San Francisco, CA: 210,000
- Boston, MA: 208,000
- Washington, DC-Baltimore, MD: 165,000
The counties with the largest Jewish population are as follows (Jewish as a percentage of total population also given):

<table>
<thead>
<tr>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles County, CA: 564,700</td>
<td>5.9%</td>
</tr>
<tr>
<td>Kings County, NY: 379,000</td>
<td>15.4%</td>
</tr>
<tr>
<td>New York County, NY: 314,500</td>
<td>20.5%</td>
</tr>
<tr>
<td>Queens County, NY: 238,000</td>
<td>10.7%</td>
</tr>
<tr>
<td>Cook County, IL: 234,400</td>
<td>4.4%</td>
</tr>
<tr>
<td>Broward County, FL: 213,000</td>
<td>13.1%</td>
</tr>
<tr>
<td>Nassau County, NY: 207,000</td>
<td>15.5%</td>
</tr>
<tr>
<td>Palm Beach County, FL: 167,000</td>
<td>14.8%</td>
</tr>
<tr>
<td>Miami-Dade County, FL: 124,000</td>
<td>5.5%</td>
</tr>
<tr>
<td>Middlesex County, MA: 113,700</td>
<td>7.8%</td>
</tr>
<tr>
<td>Suffolk County, NY: 100,000</td>
<td>7.0%</td>
</tr>
<tr>
<td>Baltimore/Baltimore County, MD: 94,500</td>
<td>7.7%</td>
</tr>
<tr>
<td>Westchester County, NY: 94,000</td>
<td>10.2%</td>
</tr>
<tr>
<td>Rockland County, NY: 90,000</td>
<td>31.4%</td>
</tr>
<tr>
<td>Philadelphia County, PA: 86,600</td>
<td>5.7%</td>
</tr>
<tr>
<td>Montgomery County, MD: 83,800</td>
<td>9.1%</td>
</tr>
<tr>
<td>Bergen County, NJ: 83,700</td>
<td>9.5%</td>
</tr>
<tr>
<td>Bronx County, NY: 83,700</td>
<td>6.3%</td>
</tr>
<tr>
<td>Cuyahoga County, OH: 79,000</td>
<td>5.7%</td>
</tr>
<tr>
<td>Oakland County, MI: 77,200</td>
<td>6.5%</td>
</tr>
<tr>
<td>Essex County, NJ: 76,200</td>
<td>9.6%</td>
</tr>
<tr>
<td>Clark County, NV: 75,000</td>
<td>5.5%</td>
</tr>
<tr>
<td>San Diego County, CA: 70,000</td>
<td>2.5%</td>
</tr>
<tr>
<td>Fulton County, GA: 65,900</td>
<td>8.1%</td>
</tr>
<tr>
<td>Monmouth County, NJ: 65,000</td>
<td>10.6%</td>
</tr>
<tr>
<td>Montgomery County, PA: 59,550</td>
<td>7.9%</td>
</tr>
<tr>
<td>Santa Clara County, CA: 54,000</td>
<td>3.2%</td>
</tr>
<tr>
<td>San Francisco County, CA: 49,500</td>
<td>6.4%</td>
</tr>
<tr>
<td>St. Louis County, MO: 47,100</td>
<td>4.6%</td>
</tr>
<tr>
<td>Middlesex County, NJ: 45,000</td>
<td>6.0%</td>
</tr>
<tr>
<td>Norfolk County, MA: 38,300</td>
<td>5.9%</td>
</tr>
<tr>
<td>Denver County, CO: 38,100</td>
<td>6.6%</td>
</tr>
<tr>
<td>Camden County, NJ: 38,000</td>
<td>7.1%</td>
</tr>
<tr>
<td>Bucks County, PA: 34,800</td>
<td>5.8%</td>
</tr>
<tr>
<td>Allegheny County, PA: 34,600</td>
<td>2.7%</td>
</tr>
<tr>
<td>Richmond County, NY: 33,700</td>
<td>7.6%</td>
</tr>
<tr>
<td>Morris County, NJ: 33,500</td>
<td>7.1%</td>
</tr>
<tr>
<td>Alameda County, CA: 32,500</td>
<td>2.3%</td>
</tr>
<tr>
<td>Hennepin County, MN: 31,600</td>
<td>2.8%</td>
</tr>
<tr>
<td>Union County, NJ: 30,100</td>
<td>5.8%</td>
</tr>
<tr>
<td>Location</td>
<td>Population</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Hartford County, CT</td>
<td>30,000</td>
</tr>
<tr>
<td>New Haven County, CT</td>
<td>28,900</td>
</tr>
</tbody>
</table>

### 72.5 Market Resources

*A Portrait Of Jewish Americans*, Pew Research Religion & Public Life Project. (www.pewforum.org/2013/10/01/jewish-american-beliefs-attitudes-culture-survey/)


The Jewish Center, 131 West 86th Street, New York, NY 10024. (212) 724-2700. (www.jewishcenter.org)
73

MUSLIM-AMERICAN CONSUMERS

73.1 Overview

Because the United States does not track population by religion in its Census, there is no recognized source of data on the U.S. Muslim population.

According to the Gallup Organization (www.gallup.com), American Muslims are one of the most racially diverse religious groups in the United States.

Twenty-four percent (24%) of Arab Americans are Muslim. Census 2010 reported 1.52 million Arab Americans.

Native-born American Muslims are mainly African Americans who make up about a quarter of the total Muslim population. Many have converted to Islam during the last seventy years.

73.2 Profile

Self-Described Religious Identification of Adult Population, published by the Census Bureau in 2012, listed 2.6 million Americans of Muslim faith in 2008 (most recent data available).

An assessment by Pew Research Center (www.pewresearch.org) placed the number at 2.8 million.

According to the study Muslim Americans: Middle Class and Mostly Mainstream, by Pew Research Center, of all Muslim Americans, 65% are foreign-born, with about 34% of Pakistani or South Asian origin and 26% of Arab origin. Of U.S.-born Muslims, 25% are African American. Of all U.S.-born Muslims, 21% converted to Islam, 14% were raised Muslim.

The percentage of foreign-born U.S. Muslims by country of origin is as follows:

- Iran: 12%
- Pakistan: 12%
- India: 7%
- Lebanon: 6%
- Bangladesh: 5%
- Afghanistan: 4%
- Bosnia & Herzegovina: 4%
- Iraq: 4%
- Jordan: 3%
- Palestinian territories: 3%
- Morocco: 3%
The makeup of the Muslim-American population is as follows:

**Gender**
- Male: 54%
- Female: 46%

**Age**
- 18-to-29: 29%
- 30-to-49: 48%
- 50-to-64: 18%
- 65 and older: 5%

*Muslim Americans*, a report by Pew Research Center, provides the following profile of Muslim Americans:
- A majority of Muslim Americans (56%) say that most Muslims who come to the U.S. want to adopt American customs and ways of life; just 20% say that Muslims in this country want to be distinct from the larger American society.

“When it comes to many aspects of American life, Muslim Americans look similar to the rest of the public. Comparable percentages say they watch entertainment television, follow professional or college sports, recycle household materials, and play video games.”

Pew Research Center

- U.S. Muslims are about as likely as other Americans to report household incomes of $100,000 or more (14% of Muslims, compared with 16% of all adults).
- Overall, 46% say they are in excellent or good shape financially; among the general public, 38% say this.
• Muslim Americans are as likely as the public overall to have graduated from college (26% of Muslims vs. 28% among the general public).
• Because as a group Muslim Americans are younger than the general public, twice as many report being currently enrolled in a college or university class (26% vs. 13%). Similar numbers of Muslim Americans and members of the general public report being self-employed or owning a small business (20% for Muslim Americans, 17% for the general public).

73.3 Population Centers
According to Pew Research Center, the following are the most populous U.S. regions with Muslim-Americans residents:
• South: 32%
• Northeast: 29%
• Midwest: 22%
• West: 18%

According to the 2010 U.S. Religious Census, by the Association of Statisticians of American Religious Bodies (www.asarb.org), the counties with the largest Muslim populations are as follows:
• Cook (Illinois): 201,152
• Harris (Texas): 117,148
• Kings (New York): 95,126
• Dallas (Texas): 84,256
• Queens (New York): 81,456
• Los Angeles (California): 69,080
• Warren (Michigan): 67,775
• DuPage (Illinois): 59,821
• Fairfax (Virginia): 50,108
• New York (New York): 42,545

73.4 Buying Power
The buying power of Muslim Americans is more than $170 billion a year, according to JWT (www.jwt.com).
Recognizing their increasing buying power, several U.S. companies have launched product lines and advertising campaigns aimed at the Muslim-American market.
“Muslim marketing is going mainstream. Prior to 2015, Muslim consumers were a largely ignored segment in mass-market retail. But many credit fast-fashion brand H&M, which featured a hijab-wearing Muslim model in a campaign three years ago, as one of the first apparel brands to embrace such diversity in marketing materials. The trend has expanded to other retailers. In February 2018, Macy’s began selling the Verona Collection, a brand of modest clothing that includes traditional hijab head coverings, to court Muslim women. Adidas walked a hijab-wearing model down the runway in its New York Fashion Week show several weeks ago. And in 2017, Ayana Ife became the first Muslim designer on Lifetime’s popular Project Runway. They follow in the footsteps of Nike and American Eagle Outfitters, which both began selling hijabs last year, and Nike has grown its Nike Pro Hijab line to include more colors this year. Other industries are catching on as well. This spring, Mattel is releasing a hijab-wearing Barbie modeled after fencer Ibtihaj Muhammad. And Fenty, the beauty line from Rihanna that includes a range of skin tones for all ethnicities, featured a woman in a hijab in a marketing video last September.”

*Advertising Age, 3/5/18*

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**73.5 Market Resources**

American Muslim Consumer Conference. ([www.americanmuslimconsumer.com](http://www.americanmuslimconsumer.com))
NATIVE-AMERICAN CONSUMERS

74.1 Overview

According to the Office of Management and Budget (www.omb.gov), American Indian or Alaska Native refers to a person as having ethnic origin from any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment.

Native Americans are the indigenous peoples within the boundaries of the present-day United States, including those in Alaska and Hawaii. They are composed of numerous distinct tribes and ethnic groups, many of which survive as intact political communities.

According to interviews conducted by the Census Bureau, most with an expressed preference refer to themselves as ‘American Indians’ or simply ‘Indians’; this term has been adopted by major media and some academic groups, but does not traditionally include Native Hawaiians or certain Alaska Natives, such as Aleut, Yup’ik, or Inuit peoples.

74.2 Profile

Census 2010 counted 2.9 million people, or 0.9% of the total U.S. population, of American-Indian- or Alaska-Native-only ancestry. An additional 2.3 million people reported their ethnicity as American Indian or Alaska Native as well as one or more other races. Combined, 5.3 million American Indians or Alaska Natives were counted, representing 1.7% of the population.

The American Population Survey, published in November 2017 by the Census Bureau, reported the nation’s population of American Indians and Alaska Natives, including those of more than one race, at 6.7 million. They made up about 2.1% of the total population. Of this total, about 48% were American Indian and Alaska Native only, and about 52% were American Indian and Alaska Native in combination with one or more other races.

The Census Bureau projects the population of American Indians and Alaska Natives, alone or in combination, in 2060 at 10.2 million. This will constitute 2.4% of the total U.S. population.

According to the American Community Survey, there are 1,122,043 American Indian and Alaska Native family households. Of these, 54.7% were married-couple families, including those with children.
The median age of the American Indian and Alaska Native population is 31.0 years; 437,339 are age 65 and over. This compares with a median age of 37.4 for the U.S. population as a whole.

Seventy-eight percent (78%) of single-race American Indians and Alaska Natives 25 and older have at least a high school diploma, GED certificate, or alternative credential; 14% have obtained a bachelor’s degree or higher. For the overall U.S. population, these figures are 86% and 29%, respectively.

The Bureau of Indian Affairs (www.bia.gov) recognizes 566 Indian tribes. The Cherokee is the largest tribe, with 819,000 individuals; it has 284,000 full-blood individuals. The Navajo, with 286,000 full-blood individuals, is the largest tribe if only full-blood individuals are counted; the Navajo are the tribe with the highest proportion of full-blood individuals, 86.3%.

Twenty-nine percent (29%) of single-race American Indians and Alaska Natives live in poverty. For the nation as a whole, the poverty rate is 16%.

According to the U.S. Department of Health and Human Services, 14% of Native Americans are in poor or fair health, compared with 10% of the overall population. Twenty-seven percent (27%) of Native Americans lack health insurance, compared with 17% of the overall population.

### 74.3 Buying Power

The median household income of single-race American Indian and Alaska Native households was $45,968. This compares with $66,877 for all U.S. households.

The Selig Center for Economic Growth at the University of Georgia (www.selig.uga.edu) estimates Native-American buying power as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Spending (billion)</th>
<th>Pct. of Consumer Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>$20</td>
<td>0.5%</td>
</tr>
<tr>
<td>2000</td>
<td>$39</td>
<td>0.5%</td>
</tr>
<tr>
<td>2009</td>
<td>$65</td>
<td>0.6%</td>
</tr>
<tr>
<td>2014</td>
<td>$83</td>
<td>0.6%</td>
</tr>
<tr>
<td>2017</td>
<td>$88</td>
<td>0.6%</td>
</tr>
</tbody>
</table>

The Selig Center notes that the growth in Native American buying power is supported by rapid population growth and growth in the number of Native-American-owned businesses.

The following states have the largest marketshare of Native-American buying power:

- California: $9.4 billion
- Oklahoma: $6.5 billion
- Texas: $4.9 billion
- Arizona: $3.9 billion
- New Mexico: $2.6 billion
- Washington: $2.5 billion
- Florida: $2.5 billion

CONSUMER BEHAVIOR 2019-2020
• Alaska: $2.4 billion
• North Carolina: $2.3 billion
• New York: $2.3 billion

The states with the largest Native-American shares of total buying power are as follows:
• Alaska: 8.6%
• Oklahoma: 5.3%
• New Mexico: 4.5%
• Montana: 3.4%
• South Dakota: 3.3%
• North Dakota: 2.7%
• Arizona: 2.0%
• Wyoming: 1.3%
• Nevada: 1.0%
• Washington: 1.0%

74.4 Population Centers

By state, Census 2010 reported the proportion of residents citing American Indian or Alaska Native ancestry and total Native-American population as follows:

<table>
<thead>
<tr>
<th>State</th>
<th>Pct.</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>1.0%</td>
<td>362,801</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>8.6%</td>
<td>321,687</td>
</tr>
<tr>
<td>Arizona</td>
<td>4.6%</td>
<td>296,529</td>
</tr>
<tr>
<td>New Mexico</td>
<td>9.4%</td>
<td>193,222</td>
</tr>
<tr>
<td>Texas</td>
<td>0.7%</td>
<td>170,972</td>
</tr>
<tr>
<td>North Carolina</td>
<td>1.3%</td>
<td>122,110</td>
</tr>
<tr>
<td>New York</td>
<td>0.6%</td>
<td>106,906</td>
</tr>
<tr>
<td>Alaska</td>
<td>14.8%</td>
<td>104,871</td>
</tr>
<tr>
<td>Washington</td>
<td>1.5%</td>
<td>103,869</td>
</tr>
<tr>
<td>South Dakota</td>
<td>8.8%</td>
<td>71,817</td>
</tr>
<tr>
<td>Florida</td>
<td>0.4%</td>
<td>71,458</td>
</tr>
<tr>
<td>Montana</td>
<td>6.3%</td>
<td>62,555</td>
</tr>
<tr>
<td>Michigan</td>
<td>0.6%</td>
<td>62,007</td>
</tr>
<tr>
<td>Minnesota</td>
<td>1.1%</td>
<td>60,916</td>
</tr>
<tr>
<td>Colorado</td>
<td>1.1%</td>
<td>56,010</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>1.0%</td>
<td>54,526</td>
</tr>
<tr>
<td>Oregon</td>
<td>1.4%</td>
<td>53,203</td>
</tr>
<tr>
<td>Illinois</td>
<td>0.3%</td>
<td>43,963</td>
</tr>
<tr>
<td>North Dakota</td>
<td>5.4%</td>
<td>36,591</td>
</tr>
<tr>
<td>Utah</td>
<td>1.2%</td>
<td>32,927</td>
</tr>
<tr>
<td>Georgia</td>
<td>0.3%</td>
<td>32,151</td>
</tr>
<tr>
<td>Nevada</td>
<td>1.2%</td>
<td>32,062</td>
</tr>
</tbody>
</table>

CONSUMER BEHAVIOR 2019-2020
• 358 •
• Louisiana: 0.7%  30,579  
• Virginia: 0.4%  29,225  
• New Jersey: 0.3%  29,026  
• Alabama: 0.6%  28,218  
• Kansas: 1.0%  28,150  
• Missouri: 0.5%  27,376  
• Pennsylvania: 0.2%  26,843  
• Ohio: 0.2%  25,292  
• Arkansas: 0.8%  22,248  
• Idaho: 1.4%  21,441  
• Maryland: 0.4%  20,420  
• Tennessee: 0.3%  19,994  
• South Carolina: 0.4%  19,524  
• Massachusetts: 0.3%  18,850  
• Indiana: 0.3%  18,462  
• Nebraska: 1.2%  18,427  
• Mississippi: 0.5%  15,030  
• Wyoming: 2.4%  13,336  
• Connecticut: 0.3%  11,256  
• Iowa: 0.4%  11,084  
• Kentucky: 0.2%  10,120  
• Maine: 0.6%  8,568  
• Rhode Island: 0.6%  6,058  
• Delaware: 0.5%  4,181  
• Hawaii: 0.3%  4,164  
• West Virginia: 0.2%  3,787  
• New Hampshire: 0.2%  3,150  
• Vermont: 0.4%  2,207  
• District of Columbia: 0.3%  2,079

Seventy percent (70%) of Native Americans live in urban areas, an increase from 45% in 1970. Metropolitan areas with significant Native-American populations include Minneapolis, Denver, Phoenix, Tucson, Chicago, Oklahoma City, Houston, New York City, and Rapid City.

There are 326 federally recognized American Indian reservations. There are 630 American Indian and Alaska Native legal and statistical areas for which the Census Bureau provides statistics.

Census 2010 reported that 22% of American Indians and Alaska Natives, alone or in combination, lived in American Indian areas or Alaska Native Village Statistical Areas. These American Indian areas include federal American Indian reservations or off-reservation trust lands, Oklahoma tribal statistical areas, tribal designated statistical areas, state American Indian reservations, and state designated American Indian statistical areas.
74.5 Market Resources


National Congress of American Indians (www.ncai.org)

The Multicultural Economy, The Selig Center for Economic Growth at the University of Georgia. (www.terry.uga.edu/selig/buying_power.html)

U.S. Department of Interior, Bureau of Indian Affairs (www.bia.gov)
75

MULTIRACIAL CONSUMERS

75.1 Multiracial Census

The U.S. Census Bureau (www.census.gov) reported that 2.1% of the population, or about 12.12 million people as of mid-2018, consider themselves multiracial. This percentage is in response to the standard two-question race and ethnicity format which asks respondents to select one or more races, with a separate question measuring Hispanic ethnicity. The questionnaire does not provide a definition for multiracial.

A study by Pew Research Center (www.pewresearch.org) found that people respond differently about being multiracial depending on how the question is asked. The percentages identifying as multiracial in response to various racial/ethnicity questions was as follows (percentage of respondents):

- Select one or more races, with a separate question measuring Hispanic ethnicity; mixed race defined as selecting two or more races (defined as: white, black, Asian, American Indian/Alaska Native and Native Hawaiian/Pacific Islander; Hispanic and “some other race” are not included as races): 3.7%
- Using the Alternative Questionnaire Experiment (AQE) being considered for the 2020 decennial census, in which the Hispanic origin response option is included with the racial categories in a “mark one or more” format: 4.8%
- Select only one race in the AQE measure whether either their mother or father was “some other race or origin” than the race they selected for themselves: 10.8%
- Respondents asked “Do you consider yourself to be mixed race; that is, belonging to more than one racial group?”: 12.0%
- Using an experimental measure developed by researchers at University of California Berkeley, respondents are given 10 “identity points” and asked to allocate them across different racial and ethnic categories however they see fit. (For example, if they think of themselves as half white and half black, they could allocate five points to each, but if they think of themselves as mostly white, but had a black ancestor, they could allocate nine points to white and one point to black.) Respondents giving points to two or more races using this measure: 12.7%
- When asked whether any of their grandparents were “some other race or origin” than their own: 16.6%
“Racial identity is far from a straightforward concept, and when multiple strands of identity come together this has the potential to increase the complexity. An individual’s racial self-identity may take into account a range of factors beyond genealogy, including family ties, physical appearance, culture and how others perceive them. In other words, being multiracial is more than just a straightforward summation of the races in an individual’s family tree.”

Pew Research Center

75.2 Self-Identification As Biracial

Pew Research Center found that only 39% of adults with a mixed racial background consider themselves to be mixed race or multiracial. Sixty-one percent (61%) say they don’t consider themselves to be multiracial.

When asked why they don’t identify as multiracial, responses were as follows:

- I look like one race: 47%
- I was raised as one race: 47%
- Closely identify with a single race: 39%
- Never knew the family member or ancestor who was a different race: 34%

The Pew survey provided the following assessment of social connections among biracial adults:

- Overall, biracial adults who are both white and black are three times as likely to say they have a lot in common with people who are black than they do with whites (58% vs. 19%). They also feel more accepted by blacks than by whites (58% vs. 25% say they are accepted “very well”) and report having far more contact with their black relatives: 69% say they’ve had a lot of contact with family members who are black over the course of their lives, while just 21% report similar levels of contact with their white relatives. Forty-one percent (41%) say they have had no contact with family members who are white.
- By contrast, biracial adults who are white and Asian say they have more in common with whites than they do with Asians (60% vs. 33%) and are more likely to say they
feel accepted by whites than by Asians (62% vs. 47% say they are accepted “very well”). More also say they have had a lot of contact with family members who are white than say the same about Asian members of their family (61% vs. 42%).

• For biracial adults who are white or black and American Indian, their connections with the white or black community are often stronger than the ones they feel toward Native Americans; about one-in-four or fewer in each group say they have a lot in common with American Indians.

“Multiracial identity is complicated, as much an attitude that can change over a lifetime as it is a genetic or biological certainty. Mixed-race adults often straddle two or more worlds, and their experiences and relationships reflect that.”

Pew Research Center

75.3 Profile
Multiracial adults have the following racial mixes (percentage of multiracial adults):
• White-American Indian: 50%
• Black-American Indian: 12%
• Multiracial Hispanic: 11%
• White-Black: 11%
• White-Black-American Indian: 6%
• White-Asian: 4%
• Some other combination: 5%

75.4 Market Resources
(202) 419-4300. (www.pewresearch.org)
PART VIII: GENDER FOCUS
76

FEMALE CONSUMERS

76.1 Profile

According to the Census Bureau (www.census.gov), the U.S. female population in April 2018 was 166.3 million, which represents 50.8% of the population. Distribution by age is as follows:

- Under 18: 38.0 million
- 18-to-64: 102.3 million
- 65 and older: 26.1 million

The median age for females is 39.1.

Census 2010 counted 157.0 million females.

*Educational Attainment in the United States*, a report from the U.S. Census Bureau, counted 31.4 million women ages 25 and older with a bachelor’s degree or more education, higher than the corresponding number for men (30.0 million). Women have a larger share of high school diplomas as well as associate’s, bachelor’s, and master’s degrees. Fewer women than men have a professional or doctoral degree. Educational attainment is an important consumer metric because adults with higher education typically have higher incomes and spend more.

According to *School Enrollment in the United States*, by the U.S. Census Bureau, 56.4% of college students were women during the 2017-2018 academic year. Thirty-four percent (34%) more women graduated than men in 2017. The U.S. Department of Education expects female grads to outnumber males by 47% by 2023.

76.2 Working Women

According to the U.S. Bureau of Labor Statistics (www.bls.gov), 59% of adult women work or are actively seeking employment.

Among women who don’t work, 27% do not because of family responsibilities; 14% don’t because their family doesn’t want them to work. Only 6% of men do not work because of either of these reasons.

Women are found to have higher career aspirations than men. According to a study by Pew Research Center (www.pewresearch.org), 66% of women ages 18-to-34 say that being successful in a high-paying career or profession is very important in their lives; 59% of men in that age group feel the same way.

Women now hold the majority of professional positions in several occupations,
including journalism, law, marketing, and communications. These are, in general, among the highest paying occupations. In 47 of the 50 largest U.S. metro areas, single women in their 20s and without children earn more money than their male peers.

Women account for 46.8% of the U.S. labor force, similar to the share in the European Union. Although women comprised a much larger share of the labor force than in 1950 (29.6%), the Bureau of Labor Statistics projected the share of women in the workforce will peak at 47.1% in 2025 before tapering off.

For those women who do work, the gender pay gap has narrowed. Women now earn $0.83 for every $1.00 a man earns, compared with $0.64 in 1980. The pay gap has narrowed even more among young adults ages 25-to-34: Working women in that age range make 90% of what their male counterparts.

“Women ages 25-to-34 are the first generation to start their careers near parity with men, earning 93% of men’s wages. Single women now buy homes at greater rates than single men, a big step in independent wealth-building.”

_The Economist_

Overall career outlooks appear bright for women. Of the 15.3 million new jobs projected for the next decade, the vast majority will be in fields that currently attract more women than men. According to the Bureau of Labor Statistics, women dominate 10 of the 12 current fastest-growing job categories.

According to _Profile America_, from the Census Bureau, women own 29% of all non-farm businesses; women are also equal partners with men in the ownership of another 17% of businesses. Women own 52% of all businesses operating in the healthcare and social assistance sector.

### 76.3 Mothers

According to the National Center for Health Statistics (www.cdc.gov/nchs), the general fertility rate in 2017 was 60.2 births per 1,000 women ages 15-to-44, down 2% from 2016 and the lowest since World War II.

_Profile America_ provides the following assessment of mothers:

**Overall**
- Estimated number of mothers in the United States: 85.4 million
- Percentage of 15-to-44-year-old women who are mothers: 54%
• Percentage of women 40-to-44 who have given birth: 82%
• Total fertility rate, or number of births per woman: 2.0
• Average age of women when they give birth for the first time: 25.1

Moms Who Have Recently Given Birth
• Number of births registered in the United States in 2010 (most recent data available): 4.01 million
• Births to teens ages 15-to-19: 409,840
• Births to mothers ages 45-to-54: 7,934
• Rate of twin births per 1,000 total births: 32.6

Stay-at-Home and Working Mothers
• Number of stay-at-home moms: 5.0 million
• Proportion of married-couple family groups with children under 15 with a stay-at-home mother: 23%
• Proportion of mothers with a recent birth who were in the labor force: 61%

Single Moms
• Number of single mothers living with children younger than 18: 9.9 million

The following are other facts provided by Profile America:
• Among the 37.8 million mothers with children younger than 18 living at home, 94% live with their biological children only; 3% live with stepchildren, 2% with adopted children, and less than 1% with foster children.
• Of the four million women ages 15-to-44 who had a birth in the last year, 1.5 million, or 38%, were to women who were not married, who were separated, or married but with an absent spouse. Of those 1.5 million mothers, 425,000, or 28%, were living with a cohabiting partner.

76.4 Working Mothers
Sixty-six percent (66%) of women with children ages 17 or younger are working women. Among those working mothers, 74% work full time and 26% work part time.

According to Pew Research Center’s Social & Demographic Trends Project (www.pewsocialtrends.org), 62% of working mothers would prefer to work part time.

According to Scarborough Research (www.scarborough.com), working mothers comprise the highest percentage of the adult population in the following cities:
• Des Moines, IA: 12%
• Honolulu, HI: 12%
• New Orleans, LA: 12%
• Kansas City, MO: 11%
• San Antonio, TX: 11%

CONSUMER BEHAVIOR 2019-2020
The cities with the lowest percentage of working moms are as follows:

- Pittsburgh, PA: 6%
- Greenville, SC: 7%
- Knoxville, TN: 7%

According to another study by Pew Research Center, 40% of all households with children under the age of 18 include mothers who are either the sole or primary source of income for the family. The share was just 11% in 1960.

Of these breadwinner moms, 5.1 million (37%) are married mothers who earn more than their husbands; 8.6 million (63%) are single mothers. In households where women out-earn their spouses, median family income is $80,000 – compared to the national median of $57,100.

### 76.5 Use Of Media

With significant influence over $2.4 trillion in annual household spending, mothers are an important market for brands. Determining the preferences of moms and reaching this cohort is critical for businesses.

According to Nielsen (www.nielsen.com), TV viewing by mothers in 2017 was as follows:

- All mothers: 30 hours, 46 minutes per week
- Stay-at-home mothers: 36 hours, 26 minutes per week
- Working mothers: 28 hours, 49 minutes per week

Technology ownership in 2017 among mothers was as follows (source: Nielsen):

- Smartphone: 97%
- Broadband Internet: 82%
- PC: 81%
- Tablet: 78%
- SVOD: 72%
- DVD: 71%
- Video game console: 70%
- DVR: 54%
- Multimedia device: 36%
- Enabled smart TV: 34%

A study by Babycenter (www.babycenter.com) found that moms are great at engaging other moms, with 59% of moms saying they’ve responded to a recommendation from other moms on parenting sites.

A survey by Burst Media (www.burstmedia.com) found the following are digital channels where mothers post about products/services:
76.6 Purchase Decision Making

Eighty-five percent (85%) of purchasing decisions are made or influenced by women, according to The 85% Niche (www.85percentniche.com). Frank About Women (www.frankaboutwomen.com) puts the figure at 80%.

Findings of a study by Fleishman-Hillard (www.fleishman.com) reveal that women consider themselves the primary decision-maker in their home. Seventy-nine percent (79%) say their opinion determines family financial decisions, 74% are primarily responsible for buying groceries and basic supplies, and 55% are primarily responsible for paying the bills.

Fleishman-Hillard estimates that women will control two-thirds of the consumer wealth in the U.S. over the next decade.

76.7 Affluent Women

According to Affluent Working Women, a report by The Media Audit (www.themediaaudit.com), affluent working women with family incomes of $75,000 or more comprise 10.1% of the 80 largest metropolitan areas. The following are the markets with the highest percentages of affluent working women:

- Washington, DC: 14.7%
- Southern New Hampshire: 13.0%
- San Jose, CA: 12.5%
- Hartford, CT: 12.3%
- Minneapolis-Saint Paul, MN: 11.9%
- Little Rock, AR: 11.7%
- Omaha-Council Bluffs, NE: 11.7%
- San Francisco, CA: 11.6%
- Baltimore, MD: 11.4%
- Madison, WI: 11.3%

According to Ipsos (www.ipsos.com), there are 15.6 million affluent (annual household incomes of $100,000 or more) female heads of household ages 18-to-54.

According to the Luxury Institute (www.luxuryinstitute.com), 72% of women in households with incomes of $150,000 or higher work; 54% work full time.
Affluent women are most likely to control the food and clothing purchase decisions for their household. In households above this income level, women make the decisions about the following:

- Home appliance purchases: 68%
- Family vacations: 61%
- Electronics purchases: 40%
- Vehicle purchases: 40%
- Real estate purchases: 31%

Overall, these women make approximately 68% of the purchases on behalf of their household. When purchasing, these women have a decided preference for products that are made by established and well-known brands.
MALE CONSUMERS

77.1 Profile
According to the Census Bureau (www.census.gov), the U.S. male population as of April 2018 was 161.3 million, which represents 49.2% of the population. Distribution by age is as follows:
• Under 18: 40.5 million
• 18-to-64: 100.9 million
• 65 and older: 19.9 million

The median age for men is 36.2 years.
Census 2010 counted 151.8 million males. The median age for men is 35.8 years.

Educational Attainment in the United States, a report from the Census Bureau, counted 30.0 million men ages 25 and older with a bachelor’s degree or more education, lower than the corresponding number for women (31.4 million). More men than women have a professional or doctoral degree but they have a lower share of high school diplomas as well as associate’s, bachelor’s, and master’s degrees.

According to School Enrollment in the United States, by the U.S. Census Bureau, 43.6% of college students were male during the 2017-2018 academic year.

77.2 Fathers
Profile America, a report from the Census Bureau, estimated there are 70.1 million fathers in the United States. Among these, 25.3 million fathers are part of married-couple families with children younger than 18. Twenty-two percent (22%) are raising three or more children younger than 18.

There are 1.8 million single fathers; 15% of single parents are men. Forty-six percent (46%) of single fathers are divorced, 30% have never been married, 19% are separated, and 6% are widowed. Nine percent (9%) of single fathers are raising three or more children younger than 18.

According to data by Pew Research Center (www.pewsocialtrends.org), roughly 2.0 million fathers are stay-at-home dads. At peak, 2.2 million men in 2010 reported being stay-at-home dads – just after the official end of the recession.

The primary reason for staying at home with the children among men was illness or disability, cited by 35% of stay-at-home dads. Caring for the family and the inability to find work, the reason for 21% and 23% of fathers, respectively, increased sharply in
recent years. In 1989 these figures were 5% and 15%, respectively. Those in school, retired or other comprised 22% of stay-at-home dads.

The annual joint report by the Census Bureau and the Bureau of Labor Statistics, with differing metrics than Pew for assessing stay-at-home dads, estimates there are 214,000 stay-at-home dads. This study primarily considers married fathers with children younger than 15 and who have remained out of the labor force for at least one year primarily so they can care for the family while their wives work outside the home.

*A Tale Of Two Fathers*, by Pew Research Center (www.pewresearch.org), reported that an increasing number of fathers live apart from their children. But, those living with their children are more involved in their lives than in the past.

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“The role of fathers in the modern American family is changing in important and countervailing ways. Fathers who live with their children have become more intensely involved in their lives, spending more time with them and taking part in a greater variety of activities. However, the share of fathers who are residing with their children has fallen significantly in the past half century.”

Pew Research Center

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In 1960, only 11% of children in the U.S. lived apart from their fathers. That share has risen to 27%. The share of minor children living apart from their mothers increased only modestly, from 4% in 1960 to 8%.

More than one-in-four fathers with children ages 18 or younger now live apart from their children – with 11% living apart from some of their children and 16% living apart from all of their children. One-in-five absent fathers say they visit their children more than once a week, but an even greater share (27%) say they have not seen their children at all in the past year.

Almost all fathers who live with their children take an active role in their children’s day-to-day lives through activities such as sharing meals, helping with homework, and playing.

In 1965, married fathers with children younger than age 18 living in their household spent an average of 2.6 hours per week caring for those children. Fathers’ time spent caring for their children rose gradually over the past two decades, to 2.7 hours per week in 1975 and 3 hours per week in 1985. From 1985 to 2000, the amount of time married fathers spent with their children more than doubled, to 6.5 hours.
77.3 Blurring Gender Roles

While women still do the majority of work in the home, studies have found that men are more involved domestically than in past decades.

According to Prof. Scott Coltrane, Ph.D., a sociologist and dean of the College of Arts & Sciences at University of Oregon, compared with the 1960s, the portion of housework done by men in couple households has doubled, with men now doing 30% of housework compared with only 15% in the past. Men have also tripled the amount of childcare they give.

According to Meet The Modern Dad, a study by The Parenting Group (www.parenting.com), fathers say the following tasks are mostly their responsibility:

- Grocery shopping: 49%
- Cooking: 43%
- Driving kids to/from school, activities and appointments: 39%
- Getting kids ready for school or daycare: 36%

A survey by Yahoo! (www.yahoo.com) found that 51% of men are primarily responsible in their household for grocery shopping. For laundry and cooking the percentages are 41% and 39%, respectively.

__________________________________________________________
“Men have long been discouraged from playing an equal role at home. That is, at last, starting to change.”

The Economist

__________________________________________________________

Despite the increase in their roles in the household, the vast majority of men still take a secondary role in household chores and childcare.

77.4 Purchasing Decision Making

Marketing to Men, a study by Jacobs Media (www.jacobsmedia.com), reported that men and women share purchase decision-making for big ticket items as follows:

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sole decision maker</td>
<td>24.4%</td>
<td>27.9%</td>
</tr>
<tr>
<td>Play a key role but share in decision</td>
<td>34.7%</td>
<td>27.8%</td>
</tr>
<tr>
<td>Share decision equally</td>
<td>36.7%</td>
<td>37.6%</td>
</tr>
<tr>
<td>Have some, but not primary, influence</td>
<td>2.8%</td>
<td>4.8%</td>
</tr>
<tr>
<td>No role in decision</td>
<td>0.5%</td>
<td>0.6%</td>
</tr>
</tbody>
</table>

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A survey by Crosstap (www.crosstap.com) asked Millennial men who is the primary decision maker for family-related purchases in their household. Responses were as follows:

- We try to share the decision making evenly: 53%
- I definitely am the decision maker: 25%
- My spouse is the decision maker: 23%

In a survey by Yahoo!, men reported that they had become more involved in decision-making related to the following household purchases (percentage of respondents):

- Consumer packaged goods: 60%
- Apparel: 54%
- Housewares and household goods: 54%
- Personal care products: 53%
- Baby and child care products: 50%
- Toys: 50%

“As patterns of motherhood in the U.S. have shifted, so have patterns of fatherhood – with hyper-involved new dads getting much attention even as fathers who do not live with their kids at all have become common. Some aspects of father behavior get disproportionate attention, while others are neglected.”

eMarketer
PART IX: GENERATIONAL FOCUS
GENERATIONAL COMPARISONS

78.1 Overview
Market researchers typically categorize adult consumers into five generations, as follows:

<table>
<thead>
<tr>
<th>Generation</th>
<th>Year of Birth</th>
<th>Age (in 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seniors (Silent Generation)</td>
<td>1945 and before</td>
<td>73 and older</td>
</tr>
<tr>
<td>Baby Boomers</td>
<td>1946-1964</td>
<td>54-to-72</td>
</tr>
<tr>
<td>Generation X (Gen X)</td>
<td>1965-1979</td>
<td>39-to-53</td>
</tr>
<tr>
<td>Millennials (Gen Y)</td>
<td>1980-2000</td>
<td>18-to-38</td>
</tr>
<tr>
<td>Generation Z (Gen Z)</td>
<td>2001 to present</td>
<td>17 and younger</td>
</tr>
</tbody>
</table>

78.2 Unique Characteristics
Pew Research Center (www.pewresearch.org) asked adults of all ages what makes their generation unique. Responses were as follows (percentage of respondents):

Seniors
- Experienced World War II: 14%
- Experienced the Great Depression: 14%
- Smarter: 13%
- Honest: 12%
- Work ethic: 10%
- Values/morals: 10%

Baby Boomers
- Work ethic: 17%
- Respectful: 14%
- Values/morals: 8%
- Largest generation: 6%
- Smarter: 5%

Generation X
- Technology: 12%
- Work ethic: 11%
- Conservative/traditional: 7%
78.3 Generational Self-Identification

A survey by Pew Research Center asked adults what descriptions applied to their generation. Responses were as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Millennials</th>
<th>Gen X</th>
<th>Boomers</th>
<th>Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compassionate</td>
<td>27%</td>
<td>33%</td>
<td>47%</td>
<td>60%</td>
</tr>
<tr>
<td>Cynical</td>
<td>31%</td>
<td>24%</td>
<td>16%</td>
<td>7%</td>
</tr>
<tr>
<td>Entrepreneurial</td>
<td>35%</td>
<td>33%</td>
<td>35%</td>
<td>32%</td>
</tr>
<tr>
<td>Environmentally-conscious</td>
<td>40%</td>
<td>37%</td>
<td>41%</td>
<td>40%</td>
</tr>
<tr>
<td>Greedy</td>
<td>43%</td>
<td>24%</td>
<td>19%</td>
<td>8%</td>
</tr>
<tr>
<td>Hard working</td>
<td>36%</td>
<td>54%</td>
<td>77%</td>
<td>83%</td>
</tr>
<tr>
<td>Idealistic</td>
<td>39%</td>
<td>28%</td>
<td>31%</td>
<td>26%</td>
</tr>
<tr>
<td>Moral</td>
<td>17%</td>
<td>27%</td>
<td>46%</td>
<td>64%</td>
</tr>
<tr>
<td>Patriotic</td>
<td>12%</td>
<td>26%</td>
<td>52%</td>
<td>77%</td>
</tr>
<tr>
<td>Politically active</td>
<td>17%</td>
<td>20%</td>
<td>37%</td>
<td>42%</td>
</tr>
<tr>
<td>Religious</td>
<td>12%</td>
<td>21%</td>
<td>42%</td>
<td>63%</td>
</tr>
<tr>
<td>Responsible</td>
<td>24%</td>
<td>43%</td>
<td>66%</td>
<td>78%</td>
</tr>
<tr>
<td>Self-reliant</td>
<td>27%</td>
<td>37%</td>
<td>51%</td>
<td>65%</td>
</tr>
<tr>
<td>Self absorbed</td>
<td>59%</td>
<td>30%</td>
<td>20%</td>
<td>7%</td>
</tr>
<tr>
<td>Tolerant</td>
<td>33%</td>
<td>33%</td>
<td>38%</td>
<td>36%</td>
</tr>
<tr>
<td>Wasteful</td>
<td>49%</td>
<td>29%</td>
<td>20%</td>
<td>10%</td>
</tr>
<tr>
<td>Willing to sacrifice</td>
<td>15%</td>
<td>27%</td>
<td>45%</td>
<td>61%</td>
</tr>
</tbody>
</table>

78.4 Spending

The 2016 Consumer Expenditure Survey, published in December 2017 by the Census Bureau (www.census.gov), reported household spending as follows:

- Seniors: $41,763
- Baby Boomers: $61,204
- Generation Xers: $68,532
- Millennials: $48,576

The Census Bureau provided the following generational comparison:
**Seniors (1928-1945)**
- A majority (58%) of householders are women.
- Eighty-four percent (84%) own a vehicle. They spend slightly more on cellphone than landline service, and they are the biggest spenders on reading material.

**Baby Boomers**
- The average Boomer householder is 60 years old and owns an average of 2.1 vehicles.
- Forty percent (40%) are homeowners with a mortgage; 36% own their home free and clear.

**Generation X**
- Gen Xers, with an average age of 43, are the biggest spenders.
- Gen Xers spend more on mortgage interest than any other generation ($4,526 per year), about 7% of their total spending.
- They are also the biggest spenders on education because many have children in college and some are still paying off student loans.

**Millennials**
- The 30 million households headed by Millennials, with an average age of 28, account for 23% of total households, less than Generation X’s 27% share.
- Thirty-three percent (33%) of Millennial households own their home.
- This generation is less likely to own a vehicle (83%) than the Seniors born before 1928.
- Nearly half of Millennial’s food spending (47%) is devoted to eating out.
- They spend $1,110 on cellphone service and $64 on reading material.

Aggregate household spending by generation is as follows:
- Seniors (1928-1945): $ 910 billion
- Baby Boomers: $2.52 trillion
- Generation Xers: $1.86 trillion
- Millennials: $1.91 trillion

The estimated market value of their own homes is as follows:
- Seniors (1928-1945): $205,500
- Baby Boomers: $203,400
- Generation Xers: $173,400
- Millennials: $ 65,900

**78.5 Shopper Profiles**
A 2018 assessment by Yes Lifecycle Marketing (www.yeslifecyclemarketing.com) provides the following shopper profiles:
**Baby Boomers**

**Brand Loyalty**
- Baby Boomers led the generations in three categories when it comes to factors that drive Brand Loyalty: price (62%), convenience (30%) and product variety (21%).

**Purchase Drivers**
- Convenience also influenced Baby Boomers the most for recent purchases (36%), while they are also most likely to consider whether a product meets their immediate needs (25%). Baby Boomers care less about quality than any other generation.

**Shopping Habits**
- Fifty percent (50%) of Baby Boomers call themselves price-savvy shoppers, far more than younger generations, and they are least likely to say they are quality-first shoppers (16%).

**Gift-Giving Style**
- Baby Boomers are the least likely to buy gifts for others around the holidays (12%); when they do, this generation of shoppers mainly looks for bargains (33%).

**Channel Preferences**
- Baby Boomers rank direct mail higher than any other generation (59%), while 59% also say they value email. Only 19% say they value social.

**Generation X**

**Brand Loyalty**
- When it comes to Brand Loyalty, Gen Xers are a mix of younger and older generations. They place highest value on price (55%), followed by quality (45%), and convenience (23%).

**Purchase Drivers**
- While price matters to all generations, it matters most to Generation X, with 85% reporting that discounts influenced their last purchase. But like their younger counterparts, quality also matters; a little less than half of Generation X consumers recently made a purchase based on product quality (45%).

**Shopping Habits**
- Generation X shoppers straddle the younger and older generations, calling themselves price-savvy (44%) like Baby Boomers but also quality-driven (25%) like Gen Zs and Millennials.

**Gift-Giving Style**
- When it comes to shopping for others, Generation X consumers are the most likely to be bargain hunters (36%), although 25% say they seek out unique gifts for loved ones. This also reflects the tendencies of both the younger and older generations.
Channel Preferences
• Generation X values email (59%), but is less interested in other digital channels like social or display.

Millennials
Brand Loyalty
• While they care most about price, Millennials are more likely than other generations to remain loyal to a brand because of its loyalty rewards (22%) and its company reputation or philosophy (15%).

Purchase Drivers
• Millennials care about loyalty rewards more than other generations, with 15% saying points influenced their most recent purchase.

Shopping Habits
• A third of Millennials describe themselves as quality-first shoppers (34%) – on par with those who say they consider price first (34%).

Gift-Giving Style
• Like Gen Zs, Millennials consider themselves thoughtful gift-givers, with 38% spending the time to find unique presents for family and friends.

Channel Preferences
• Millennials are more likely than any generation to find email (67%) and mobile apps (61%) important when making a purchase decision. Like Gen Zs, they also value social media (50%).

Generation Z
Brand Loyalty
• More than half of Gen Zs (57%) say quality drives their loyalty to a brand more than any other factor, even more so than price (55%), nearly 10% higher than any other generation. All other generations value price the most.

Purchase Drivers
• Fifty percent (50%) of Gen Zs based their last purchase decision on product quality, more than any other generation. This age group was also influenced more than other generations by free shipping (59%), brand prestige (11%) and special experiences like in-store events (4%).

Shopping Habits
• Twenty-eight percent (28%) of Gen Zs describe themselves as quality-first shoppers, second only to Millennials.
Gift-Giving Style
• When it comes to buying gifts for others, Gen Zs prefer to find customized gifts for everyone they know (35%) rather than hunt for bargains or make decisions based on convenience.

Channel Preferences
• Gen Zs value email least out of all generations (46%), ranking it below mobile apps (56%) and display advertising (56%). They find social almost equally as important as email (42%).
SENIOR CONSUMERS

79.1 Profile

Those born before 1946 have been tagged with various monikers, the most common being simply ‘Seniors.’ The youngest Seniors turned 73 in 2018.

Seniors born 1928 to 1945 are frequently dubbed the ‘Silent Generation,’ a name coined by *Time* magazine in 1951, which described the generation as “working fairly hard and saying almost nothing.”

Seniors born 1927 or earlier are frequently referred to as the World War II generation.

Census 2010 counted 40.27 million Americans ages 65 or older, representing 13.0% of the population. The Senior population increased 15.1% from Census 2000, when 34.99 million people in that age demographic represented 12.4% of the population.

The U.S. Census Bureau (www.census.gov) estimated the year-end 2017 Senior population at 28.23 million. Silent Generation seniors numbered 21.76 million; there were 6.46 million World War II seniors.

79.2 Daily Activities

According to Pew Research Center’s Social & Demographic Trends Project (www.pewsocialtrends.org), daily activities among those ages 65 or older are as follows (percentage of respondents):
- Talk with family or friends: 90%
- Read a book, magazine, or newspaper: 83%
- Take a prescription medication: 83%
- Watch one hour or more of television: 77%
- Pray: 76%
- Drive a car: 65%
- Spend time on a hobby: 43%
- Take a nap: 40%
- Go shopping: 39%
- Use the Internet: 28%
- Get some type of vigorous exercise: 22%

Seniors say the benefits of growing older include the following:
79.3 Participation In The Arts For Leisure

*Staying Engaged: Health Patterns of Older Americans Who Participate in the Arts*, published in March 2018 by the National Endowment for the Arts (www.arts.gov), reported participation in the arts among people ages 55 and older as follows:

- Crochet, knit, quilt, sew, weave, do needlepoint, or make jewelry: 27%
- Dance, including social dancing: 24%
- Sing or play a musical instrument: 19%
- Do photography, graphic design or filmmaking: 13%
- Do woodwork, leatherwork, or metal work: 12%
- Paint, sculpt, or make ceramics: 7%
- Write stories, poetry, or plays: 7%
- Act in theater or film: 1%

Sixty-four percent (64%) of people ages 55 or older created art, 49% both created art and attended arts events, and 15% created art but did not attend events.

Few older Americans are not involved in the arts. Just 16% of people ages 55 or older neither created art nor attended arts events in the past year. Another 20% attended events but did not create art.

NEA found that those who participate in the arts or attend arts events have higher levels of cognitive functioning and less physical disability than those who do not.

79.4 Buying Power

Recent data by the Federal Reserve show elderly Americans to be among the wealthiest, with people 75 and older showing a median family net worth of almost $195,000, up from $131,000 from 1989. This group’s prosperity today comes from prime years of working—plus investing and saving—during a period when the economy consistently grew an average 3.5% a year—the period between 1962 and 1991. More than anything, however, this group benefitted from ownership of homes and investments that have soared in value.
Based on spending patterns, researchers for the Bureau of Labor Statistics (www.bls.gov) segment Seniors as follows:

- **Basic Need-Meeters (26.9%)**: The largest and poorest cluster, this segment had an average income of $33,147 and spent just $23,679. Because of their limited resources, Basic Need-Meeters must devote the largest share of their spending to essentials – 43%.

- **Housing Burdened (25.9%)**: 78% of households in this cluster are still making mortgage payments, compared with only 23% to 34% of households in other clusters. Consequently, the Housing Burdened devote the largest share of their budget to mortgage (rent) – 42% of their spending vs only 5% to 17% among other clusters.

- **Healthcare Burdened (21.1%)**: The second-poorest cluster, this group is defined by its outsized out-of-pocket healthcare spending – or 27% of its $29,818 overall spending. Other groups devote only 10% to 12% of their spending to healthcare.

- **Transportation Burdened (12.1%)**: Although this group spent an average $44,245, it had to devote a hefty 33% of that spending to transportation. Fully, 60% of this group live in smaller cities of the South and Midwest.

- **Happy Retirees (6.3%)**: This is the richest group, with average annual spending of $54,813. They devote 31% of their budget to “expendables” like entertainment, travel and household operations.

- **Balanced Budgeters (5.4%)**: This group is almost as affluent as Happy Retirees, but it spends less ($47,920 vs $54,813). An average amount of their spending is devoted to various budget items, which is why they are considered “balanced.”

Twelve percent (12%) of seniors run out of money before they die. *A Look At The End-of-Life Financial Situation in America*, by the Employee Benefit Research Institute (EBRI; www.ebri.org), reports the percentages of seniors, by age, that run out of money as follows:

<table>
<thead>
<tr>
<th>Households With Non-Housing Assets</th>
<th>Households With Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>= Zero Before Death</td>
<td>= Zero Before Death</td>
</tr>
<tr>
<td>75 to 84:</td>
<td>18.5%</td>
</tr>
<tr>
<td>85 and older:</td>
<td>20.6%</td>
</tr>
</tbody>
</table>

“*How many of the oldest Americans run out of money before they die? One in eight, according to a study by the EBRI.*”

Demo Memo
79.5 Living Arrangements

Seniors’ living arrangements are as follows:

- Own home or apartment: 90% 80%
- Child’s/family member’s home: 4% 5%
- Assisted living facility: 4% 15%

Characteristics among those living independently are as follows:

- Live in age-restricted community: 11% 20%
- Live alone: 47% 66%

*Aging in America*, by Prince Market Research (www.pmresearch.com), reports that 89% of Seniors feel that the ability to live independently and remain in their home is very important. More than half (53%), however, are concerned with their ability to do so. Seniors cited three primary concerns that could jeopardize their ability to live independently: health problems (53%), memory problems (26%), and the inability to drive/get around (23%).

The majority of Seniors (55%) view themselves as very independent in that they receive no assistance from their children – and seem content with that fact; 75% said their children are involved enough in their life. Seniors who do require help from others receive assistance with household maintenance (20%), transportation (13%), and healthcare (8%). Only 1% reported receiving any financial support.
80

BABY BOOMER CONSUMERS

80.1 Profile
Census 2010 counted 76.94 million Americans born between 1946 and 1964, representing 24.9% of the population.
The U.S. Census Bureau (www.census.gov) estimated the year-end 2017 Baby Boomer population at 73.47 million.

80.2 Baby Boomer Households
AARP (www.aarp.org) provides the following insight into Baby Boomer households:
• Contrary to popular perception, few Baby Boomers are downsizing. Only 6% expect to be living in a smaller home within five years.
• Four million Baby Boomers have a parent living with them.
• Over five million Baby Boomer parents had an adult child move back into the home following the Great Recession.

80.3 Use Of The Internet
According to the Pew Research Center (www.pewresearch.com), 81% of Baby Boomers use the Internet. Top online activities are as follows:
• Email: 93%
• Search engines: 87%
• News: 85%
• Buy products: 75%
• Book travel: 67%
• Watch videos: 55%
• Bank online: 56%
• Social networks: 43%

eMarketer (www.emarketer.com) estimates that 47.6% of Baby Boomers used social networks in 2017. For comparison, penetration among Generation Xers and Millennials was 74.7% and 86.1%, respectively.

CONSUMER BEHAVIOR 2019-2020
• 386 •
Social network penetration among Baby Boomers, by platform, in 2017 was as follows (source: eMarketer):

- Facebook: 42.7%
- Pinterest: 16.4%
- Twitter: 9.4%
- Instagram: 7.5%
- Snapchat: 5.0%

According to Nielsen (www.nielsen.com), Baby Boomers spend 63% of their social media time via smartphone.

### 80.4 Working Boomers

An April 2018 assessment by Demo Memo (www.demomemo.blogspot.com) found 41 million Baby Boomers (55%) were in the labor force; 32 million (45%) were not in the labor force or were retired.

Among the 39% of 65-year-olds in the labor force, 70% work full-time. Among the 20% of 71-year-olds (the oldest Boomers) in the labor force, 51% have full-time jobs.

__________________________________________________________

“The Baby-Boom generation is reaching the age of retirement. But most Boomer workers have full-time jobs regardless of age.”

Demo Memo, 4/12/18

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### 80.5 Boomer Retiree Migration

*Baby Boomers & Their Homes: On Their Own Terms*, a survey by The Demand Institute (www.thedemandinstitute.org), found that 37% of Boomers plan to move when they retire. Of those ages 50-to-69, 37% said they intend to move.

But for many who own their home, the dream of selling their suburban homestead and downsizing to a cozy condo in a lively urban center will be challenging. For the first time in 90 years, American cities are growing faster than their suburbs. This is because city centers are where people increasingly wants to live, and fewer want a home in the suburbs. So, of the 20.1 million Senior households that will attempt to sell their homes through 2030, an estimated 7.4 million won’t be able to find people to buy them, according to research from the University of Utah.
An unexpected trend in housing among Boomers is that of renting versus ownership. Since 2002, the number of Baby Boomer renters increased by 80% and the rate of home ownership dropped by 2.5%.
81

GENERATION X CONSUMERS

81.1 Profile
Most analysts classify those born 1965 thru 1979, a span of 15 years, as Generation X. With no major event providing a marker for the boundaries of this generation – as the end of World War II did for the Baby Boom Generation – some analysts classify only those born 1965 thru 1975 as Gen X. Whatever definition is used, analysts agree that consumers now in their 30s and 40s differ in many ways from Baby Boomers that proceeded them and Millennials that followed.

Census 2010 counted 61.03 million Americans born between 1965 and 1979, representing 19.8% of the population.

The ethnic makeup of Generation X is as follows (source: U.S. Census Bureau):

- Caucasian: 72.8%
- Hispanic: 16.8%
- African American: 13.2%
- Asian: 1.6%
- Other: 5.6%

The U.S. Census Bureau (www.census.gov) estimated the year-end 2017 Generation X population at 49.16 million.

81.2 Generational Characteristics
What Generation X is, perhaps foremost in importance, is the best-educated generation in U.S. history. Almost half of Gen Xers have a 2- or 4-year college degree, and more than 10% have a graduate degree. Gen X households typically include two income-earning spouses; 68% have dual incomes.

Several recent surveys have shown that younger workers, especially those in Generation X, hold a work/life balance, opportunities for growth, and good work relationships higher in importance than generations before them. Gen X employees view work as secondary to their lives outside the office, which may mean more time with their children or time to pursue a hobby.

According to Ann A. Fishman, president of Generational-Targeted Marketing Corp. (www.annfishman.com), Gen Xers have different values from Boomers, especially related to their careers. They want to enjoy their jobs as well as have time for their own lives. So Gen Xers are often willing to trade off less money for more freedom.
81.3 Spending

The 2016 Consumer Expenditure Survey, published in December 2017 by the Census Bureau (www.census.gov), reported Generation X household spending at $68,532, the highest among all generations.

Gen Xers spend more on mortgage interest than any other generation ($4,526 per year), about 7% of their total spending. They are also the biggest spenders on education because many have children in college and some are still paying off student loans. Gen Xers spend more than other generations on books and magazines, household personal services (mostly day care), lodging, new cars and trucks, and pets.

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“Who are the biggest spenders? The answer: Gen Xers, of course, because they’re in their peak earning years and have the highest incomes.”

Demo Memo

_________________________________________________________________

Generation X has often been characterized as being non-materialistic, shunning fashion, brand names, and technological advancements. These values, to some extent, were the generation’s effort to distinguish itself from the Baby Boomer’s preppy era of the early 1980s. However, while they may not yet have the affluence of Baby Boomers, Gen Xers have plenty of style and a desire to show it off. This segment initially affected fashion and style, then music and movies, and now is influencing the marketing of furniture and housewares.

81.4 Debt

According to an April 2018 report by TransAmerica Center for Retirement Studies (www.transamericacenter.org), 92% of Generation Xers have some type of debt; only 8% are debt free.

Generation Xers with debt are as follows (percentage of respondents):

- Credit cards: 66%
- Mortgage: 55%
- Car loan: 48%
- Student loan: 20%
- Medical debt: 16%
“No generation is deeper in debt than Generation X. In part, that’s because they are in the middle-age lifestage when debt peaks. But it’s also because they are the generation that was hurt the most by the Great Recession, many of them buying homes when housing prices peaked and losing wealth as housing values fell.”

Memo Demo, 4/10/18

As of April 2018, 39% of Generation Xers said they either were not impacted or have fully recovered from the Great Recession, according to the TransAmerica Center; 38% have somewhat recovered. Twenty-three percent (23%) say they have not yet begun or may never recover from the Great Recession.

81.5 Personal Financial Goals

A recent survey by Shullman Research Center (www.shullman.net) found the following personal financial goals among the Gen Xers:

- Have enough money for daily living expenses: 51%
- Have enough money for unexpected emergency expenses: 44%
- Have enough income for retirement: 42%
- Reduced debts: 37%
- Remain financially independent: 36%
- Improve standard of living: 31%
- Provide protection for family in case of death: 27%
- Keep up with inflation: 27%
- Become financially independent: 26%
- Have personal control over assets: 23%
- Have fun/a challenge: 21%
- Provide for children’s college expenses: 19%
- Save/invest for some future “big ticket” expenditure: 19%
- Buy a home: 16%
- Avoid or minimize taxes: 14%
- Provide an estate for spouse or children: 12%
- Become rich: 12%
- Have guaranteed, fixed-return investments: 10%
- Start a business: 8%
A survey by Allianz Life (www.allianzlife.com) found that 68% of Gen Xers believe they will never have enough money saved to quit working; 67% feel the general financial targets considered necessary for retirement are not realistic.

Eighty-four percent (84%) of Gen Xers say that stopping work at age 65 and retreating to a life of leisure is a bygone fantasy.

“Gen Xers, many of whom are saddled with student loan debt and whose prime working years fell during the Great Recession, are doubtful about their financial future.”

USA Today
82.1 Profile

Most analysts classify those born from 1980 thru 2000, a span of 20 years, as the Millennial generation (also known as Generation Y or Echo Boomers). In 2018, Millennials spanned ages 18 through 38.

Census 2010 counted 93.40 million Americans born between 1980 and 2000, representing 30.3% of the population.

The U.S. Census Bureau (www.census.gov) estimated the year-end 2017 Millennial population at 79.67 million.

Already the largest generation in the U.S., immigration will further boost the number of Millennials by 2020, according to the Census Bureau.

82.2 Generational Characteristics

Analysts agree that Millennials differ in many ways from the Baby Boomers and Generation X that proceeded them: They were raised with the Internet and digital technologies and they multitask well. Millennials don’t just embrace technology, for them it’s a way of life.

Advertising Age provides the following characteristics of Millennials:

- Millennials spend almost 15 hours a day interacting with various media and communications technologies.
- More than one-half of Millennials talk on the phone regularly while watching television.
- Twenty percent (20%) of adult Millennials (ages 18-to-31) have at least 25 friends in their social network.
- Fifty-nine percent (59%) of Millennials spend at least an hour a day talking on their cellphones.
- Console gaming is, by far, the leading leisure activity for Millennial males. Watching television and talking on cellphones are most popular with Millennial females.
- Approximately 11 million Millennials are married – two-thirds of those who are married have children.
- Forty-five percent (45%) of Millennials refer to themselves as non-white.
- Eighty-four percent (84%) of Millennials believe that getting a college degree is important.
- Fifty-one percent (51%) of Millennials say it’s important to volunteer for community service, and 48% have done so.
Millennials in Adulthood, by Pew Research Center (www.pewresearch.org), reported the following traits most common among the demographic:

• A full 50% of Millennials describe themselves as political independents, and 29% say they are not affiliated with any religion. These figures are the highest levels of political and religious disaffiliation recorded for any generation since Pew Research Center began its polling on the topics.

• Millennials have emerged into adulthood with low levels of social trust. Just 19% of Millennials surveyed said most people can be trusted. This compares with 31% of Gen Xers, 37% of Seniors, and 40% of Boomers.

• In spite of overwhelming financial burdens like under- and unemployment and substantial college debt, Millennials show the most optimism about their finances. Thirty-two percent (32%) say they have enough money to lead the lives they want and 52% expect to in the future. No other demographic group showed such optimism. Interestingly, 51% don’t believe Social Security benefits will be available to them when they retire.

82.3 Diversity

The ethnic makeup of the Millennials is as follows (source: U.S. Census Bureau):

• Caucasian: 61.0%
• Hispanic: 17.0%
• African American: 15.0%
• Asian: 3.4%
• Other: 3.6%

“Today’s teens and young adults are quite the multi-cultural bunch. The 18-to-21, 22-to-28 and 29-to-38 groups are almost identically multi-cultural, as 42% of each comprises Hispanics, African Americans, and Asian Americans. This is only the tip of the iceberg – U.S. Census data shows that African Americans, Asian Americans, and Hispanics will generate the vast majority of the U.S. population growth over the next few decades.”

Nielsen
A January 2018 report by GenForward (www.genforward.com) reported Millennials born in the United States as follows:

- Caucasian: 95%
- Black: 91%
- Hispanic: 57%
- Asian: 53%

Twenty-six percent (26%) of Asian Millennials are naturalized citizens, a much larger share than any other group.

According to The Millennial Generation: A Demographic Bridge to America’s Diverse Future, a February 2018 report by Brookings (www.brookings.org), Millennials are 55.8% non-Hispanic White. The generations ahead of them are dominated by non-Hispanic Whites (61.5% of 35-to-54-year-olds and 75.0% of people ages 55 and older). The generation behind them is almost minority majority (51.5% of people under age 18 are non-Hispanic White).

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“Millennials are the bridge for the ‘cultural generation gap’ between old and young. The lasting legacy of Millennials is yet to be determined. It will be based on how successfully they serve as a social, economic, and political bridge to the next racially diverse generation.”

William H. Frey, Ph.D.
Brookings, 2/18

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### 82.4 Buying Power

Pew Research Center estimates Millennial buying power at $2.45 trillion. In 2017, their buying power eclipsed that of Baby Boomers. Millennial spending is dominated by those with young children.
“Millennials account for approximately 90% of all first-time [parents] today. They spend about $1.2 trillion a year, or one-fifth of total consumer expenditure.”

Center for Media Research
Research Brief, 10/13/17

82.5 Living Arrangements

Historical Living Arrangements of Young Adults, published in November 2017 by the Census Bureau, provided the following assessment:

Living Arrangements Of Females ages 25-to-34
- 45.1% live with a spouse in 2017, down from 82.7% in 1967
- 15.3% live with other relatives, up from 8.5% in 1967
- 14.1% live with a partner, up from just 0.2% in 1967
- 11.5% are the child of the householder, more than double the 5.3% of 1967
- 8.8% live alone, nearly four times the 2.3% of 1967
- 5.2% live with nonrelatives, up from 1.0% in 1967

Living Arrangements Of Males Ages 25-to-34
- 36.7% live with a spouse in 2017, down from 82.6% in 1967
- 18.3% are the child of the householder, double the 9.1% of 1967
- 14.0% live with a partner, up from just 0.3% in 1967
- 11.4% live alone, three times the 3.7% of 1967
- 9.9% live with nonrelatives, up from 1.4% in 1967
- 9.7% live with other relatives, up from 2.9% in 1967

The Changing Economics and Demographics of Young Adulthood, published in April 2017 by the Census Bureau, provided the following assessment:
- 27% of young adults (ages 25-to-34) live with a spouse, down from 57% in 1975
- 31% of young adults live with their parents, up from 26% in 1975
- 12% of young adults lives with an unmarried partner, up from 1% in 1975
- 8% of young adults live alone, up from 5% in 1975
- 21% of young adults have some other living arrangement, up from 11% of 1975
“The lives of young adults have changed dramatically over the past 40 years. Perhaps the biggest difference between then and now is that there’s no longer a dominant type of living arrangement for the age group, making young adults increasingly difficult to target.”

Demo Memo, 4/24/17

According to a study by the Urban Land Institute (www.uli.org), Millennial residency is as follows:

- City neighborhood outside downtown: 34%
- Small city/town (population under 50,000): 19%
- Downtown/near downtown: 14%
- Dense, older suburb: 13%
- Newer, outlying suburb: 11%
- Rural community: 10%

82.6 Shopping Attitudes

In a survey by the Urban Land Institute, Millennials expressed their attitude toward shopping as follows:

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Love to shop</td>
<td>44%</td>
<td>29%</td>
</tr>
<tr>
<td>Shop when necessary and enjoy it</td>
<td>45%</td>
<td>51%</td>
</tr>
<tr>
<td>Shopping is a necessary chore; I can deal with it</td>
<td>9%</td>
<td>15%</td>
</tr>
<tr>
<td>Hate shopping</td>
<td>3%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Shopping at bricks-and-mortar stores dominates among Millennials. The following percentages are based on retail formats they visit at least once a month (source: Urban Land Institute):

- Discount department stores: 91%
- Neighborhood and community shopping centers: 74%
- Enclosed malls: 64%
- Full-line department stores: 64%
- Big-box power centers: 63%
- Chain apparel stores: 58%
- Neighborhood business districts: 54%
In a survey by DDB Worldwide (www.ddb.com), adults ages 18-to-24 profiled their e-commerce activities as follows:

- Ideally would buy everything online: 33% Female, 40% Male
- Typically shop on auction sites: 31% Female, 43% Male
- Typically use shopping apps on mobile phone: 28% Female, 30% Male
- Typically use retail store apps: 24% Female, 27% Male
- An extreme couponer: 23% Female, 22% Male
- Have requested a price match using mobile phone: 21% Female, 25% Male
- Typically use mobile phone to scan and find the best price in town for a specific item: 20% Female, 25% Male
- Typically shop for and buy items on mobile phone: 19% Female, 24% Male

### 82.7 Use Of Social Networks

According to eMarketer (www.emarketer.com), 86.1% of Millennials used social media in 2017. For comparison, penetration was 74.7% and 47.6%, respectively, for Gen Xers and Baby Boomers.

Millennials have social media accounts as follows (source: Harvard University Institute for Politics):
- Facebook: 81%
- Instagram: 46%
- Twitter: 38%
- Snapchat: 36%
- Pinterest: 34%
- Tumblr: 14%
83.1 Profile
The generation born in or after 2001 has been dubbed ‘Generation Z.’ They are also simply called ‘youth.’ Youth ages 10-to-12 are often referred to as tweens; teens are ages 13-to-17.

The U.S. Census Bureau (www.census.gov) estimated the year-end 2017 Generation Z population at 95.16 million.

The ethnic distribution of Generation Z is as follows (source: Census Bureau):

- Caucasian/White: 52.4%
- Hispanic/Latino: 24.1%
- African American/Black: 13.8%
- Asian American: 4.6%
- Multiracial: 4.0%
- American Indian/Alaskan Native: 0.9%
- Native Hawaiian/Pacific Islander: 0.2%

83.2 Activities
The National Center for Education Statistics (http://nces.ed.gov) reported that 50.7 million students attended public elementary and secondary schools in the 2017-2018 academic year. Of these, 35.6 million were in pre-kindergarten through grade 8, and 15.1 million were in grades 9 through 12. Roughly 4.9 million students attended private schools.

According to Beyond The Classroom, by the Census Bureau, 57% of children ages 6-to-17 years old participate in at least one after-school extracurricular activity. Children are most likely to participate in sports (35%), clubs (29%), and lessons like music, dance and language (29%).

According to the National Youth Fitness Survey, by the National Center for Health Statistics (NCHS, www.cdc.gov/nchs), just 24.8% of youths ages 12-to-15 engage in moderate to vigorous physical activity at least 20 minutes a day, both inside and outside of school.

83.3 Buying Power
Youth buying power is challenging to assess because personal spending by teens and tweens, by parents on their behalf, and spending for general costs of raising
a family are intertwined.

Mintel (www.mintel.com) estimates that 8-to-12 year olds are spending an estimated $30 billion of their own money and $150 billion of their parents’ money annually.

Packaged Facts (www.packagedfacts.com) estimates annual spending by U.S. teens at $250 billion, a figure which includes spending by parents on behalf of teens. Other estimates of teen spending are as high as $400 billion.

According to a 2017 survey by Euclid Analytics (www.euclidanalytics.com), 53% of older Gen Z consumers shop in stores at least once a week.

The National Retail Federation (www.retail.org) estimates Gen Z buying power — spending their own money, not their parent’s — at $44 billion.

“Gen Z is at an awkward age as a consumer base: some are old enough to be making purchases for themselves, but the majority are reliant on their parent’s generosity to pay for something that costs more than a couple of dollars.”

Center for Media Research
Research Brief, 11/20/17

Piper Jaffrey (www.piperjaffrey.com) conducts semi-annual surveys of teens about their spending. According to their report Taking Stock With Teens, annual spending by teens for fashion goods is about $1,100.

Taking Stock With Teens reported the spending mix by category as follows:

• Clothing: 20%
• Food: 22%
• Accessories/personal care: 10%
• Car: 7%
• Shoes: 9%
• Electronics: 8%
• Video games: 7%
• Music/movies: 6%
• Concerts/movies/events: 6%
• Books/magazines: 2%
• Furniture: 1%
• Other: 3%
The majority of teens report that they are saving money for a specific purpose. Fifty-seven percent (57%) say they are saving for clothes, 51% are saving for college, and 36% are saving for a car.

### 83.4 Shopping Behaviors

A survey by Euclid Analytics provided the following assessment of Generation Z shopping preferences:

- Sixty-six percent (66%) prefer the in-store experience over shopping online because they like to see, hold, and try on products before buying.
- Fifty-three percent (53%) visit retail stores with the intent of making a purchase; 47% do so to browse.
- Thirty-one percent (31%) believe it is hard to find items they are looking for in a store. This is the highest among all generations.
- Twenty-eight percent (28%) want to engage with store associates while shopping, the most of any generation.
- Twenty-six percent (26%) expect retailers to offer a personalized shopping experience and tailored experience based on their shopping preferences. For comparison, 22%, 17%, and 11%, respectively, of Millennials, Gen Xers, and Baby Boomers have this expectation.

*Generation Z: Unique And Powerful*, a May 2018 report by MNI Targeted Media (www.mni.com), provided the following assessment:

- Ninety percent (90%) agree that media helps them keep in touch with what’s going on in the world, but 76% also feel that media can be overwhelming.
- Eighty-three percent (83%) turn to newspapers for trusted information and content; 34% turn to magazines.
- Sixty-eight percent (68%) say that doing their part to make the world a better place is important to them.
- Fifty-six percent (56%) consider themselves to be socially conscious.
- Fifty-four percent (54%) look forward to continued enhancements in technology that will make life easier, 50% wish they had more time away from technology, and 48% wish they put their phones down more and think they use social media too much.
- Fifty percent (50%) say that knowing a brand is socially conscious influences purchase decisions.
- Forty-eight percent (48%) agree that advertising helps them learn about new products, 47% appreciate relevant ads, and 44% expect ads to be relevant to them.
- Forty-seven percent (47%) intentionally put their phones away at least once a day.

The following are findings of a May 2018 survey by DoSomething Strategic (https://dosomethingstrategic.org):

- Fifth-three percent (53%) of survey respondents have purchased a brand/product because they wanted to show support for the issues they stood up for. Another
40% haven’t done this yet, but would consider doing it in the future.

- Forty percent (40%) have stopped purchasing or boycotted a brand or company because they stood for something or behaved in a way that didn’t align with their values. Another 49% haven’t done this yet, but would consider doing it in the future.
- Twenty-nine percent (29%) actively seek out brands based on values versus stumble upon them; African-American Gen Zers actively seeking out these brands 33% of the time.
- Twenty-five percent (25%) say they always/often buy a product or service based solely because they believe that brand’s values and want to support them and 67% said they do this at least some of the time. People of color act even more frequently, with African-American Gen Zers buying this way 33% and 76% of the time, respectively.

83.5 Use Of Media And Technology

Teens, Social Media and Technology, a May 2018 report by Pew Research Center (www.pewresearch.org), provided the following assessment of teen use of media and technology:

- Ninety-seven percent (97%) of teen boys and 83% of teen girls play video games.
- Ninety-five percent (95%) of teens have a smartphone or access to one.
- Eighty-eight percent (88%) of teens have a desktop or laptop computer at home.
- Eighty-five percent (85%) of teens say they use YouTube, the most popular online platform.
- Forty-five percent (45%) of teens say they are online almost constantly.
- Thirty-one percent (31%) of teens say social media is mostly positive, and among them the largest share says social media allows them to connect with friends and family.
- Twenty-four percent (24%) of teens say social media is mostly negative, and among them the largest share says social media allows bullying and rumors to spread.

_________________________________________________________________

“Unlike their older peers, who have watched technology gradually embed itself in their daily lives, members of Generation Z are known as ‘digital natives’: those who cannot remember what it is like to not have a cellphone permanently attached to their hand.”

The New York Times, 12/6/17

_________________________________________________________________
MNI Targeted Media assessed Generation Z use of media as follows:

- Gen Z uses streaming audio (4.8 hrs/week), social media (4.6 hrs/week), streaming video (4.2 hrs/week), websites (4.2 hrs/week), and magazines (1 hr/week).
- Streaming video (55%), newspapers (44%), digital video (42%), and magazines (34%) are the types of media Gen Zers use without interruption most often.

#### 83.6 Use Of Social Media

Pew Research Center (May 2018) reported teen use of social media and the most popular platforms as follows (percentage of respondents):

<table>
<thead>
<tr>
<th>Platform</th>
<th>Use</th>
<th>Use Most Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>YouTube</td>
<td>85%</td>
<td>32%</td>
</tr>
<tr>
<td>Instagram</td>
<td>72%</td>
<td>15%</td>
</tr>
<tr>
<td>Snapchat</td>
<td>69%</td>
<td>35%</td>
</tr>
<tr>
<td>Facebook</td>
<td>51%</td>
<td>10%</td>
</tr>
<tr>
<td>Twitter</td>
<td>32%</td>
<td>3%</td>
</tr>
<tr>
<td>Tumblr</td>
<td>9%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Reddit</td>
<td>7%</td>
<td>1%</td>
</tr>
<tr>
<td>None of above</td>
<td>3%</td>
<td>3%</td>
</tr>
</tbody>
</table>

In a 2017 survey by RetailDIVE (www.retaildive.com), 90% of Gen Zers said that they are influenced by social media for shopping inspiration; 46% are influenced by TV and 19% are influenced by promotional emails. Among social media platforms, the following are most influential (percentage of respondents):

- Instagram: 44%
- Facebook: 39%
- Pinterest: 30%

“There is a distinction between Generation Z and Millennials in how they behave within their social media communities. Millennials are keen to be unique, but members of Generation Z want to be popular and part of a group. Having grown up immersed in social media, members of Generation Z define their identity by how many “Likes” they get on Facebook or how many followers they have. They see their online personalities as extensions of themselves.”

_The New York Times, 12/6/17_
83.7 Favorite Brands

Taking Stock With Teens - Spring 2018 reported favorite brands among teens as follows:

Beauty Destinations
1. Sephora
2. Ulta
3. Target
4. CVS
5. Walmart

Clothing
1. Nike
2. American Eagle
3. adidas
4. Forever 21
5. Urban Outfitters

Footwear
1. Nike
2. Vans
3. adidas
4. Converse
5. DSW

Handbags
1. Michael Kors
2. Kate Spade
3. Coach
4. Gucci
5. Louis Vuitton

Restaurants
Among Middle-Income Teens
1. Starbucks
2. Chick-fil-A
3. McDonald’s
4. Taco Bell
5. Buffalo Wild Wings

Among Upper-Income Teens
1. Chick-fil-A
2. Starbucks
3. Chipotle
4. McDonald’s
5. Panera Bread Company

Shopping Websites
1. Amazon
2. Nike
3. American Eagle
4. Urban Outfitters
5. Forever 21
Skincare
1. Neutrogena
2. Cetaphil
3. Clinique
4. Clean & Clear
5. Mario Badescu

Social Media Platforms
1. Snapchat
2. Instagram
3. Twitter
4. Facebook
5. Pinterest

Video Content
1. Netflix
2. YouTube
3. Cable TV
4. Hulu
5. Other streaming services
PART X: SEGMENTATION
84.1 Student Population

According to the National Center for Education Statistics (NCES, www.nces.ed.gov), 20.4 million students attended U.S. colleges and universities for the 2017-2018 academic year, constituting an increase of about 5.1 million since fall 2000.

The following was the distribution of students:

**Gender**
- Female: 11.5 million
- Male: 8.9 million

**Age**
- Under 25 years: 12.1 million
- 25 years and older: 8.2 million

**Curriculum**
- Full-time: 12.6 million
- Part-time: 7.8 million

**Institutions**
- Two-year institutions: 7.0 million
- Four-year institutions: 13.4 million

**Program**
- Undergraduate: 17.3 million
- Postbaccalaureate: 3.1 million

NCES projects enrollment to increase to 22.6 million by the 2023-2024 academic year.

During the 2017-2018 academic year, colleges and universities awarded 1.0 million associate’s degrees, 1.9 million bachelor’s degrees, 790,000 master’s degrees, and 183,000 doctorate degrees.

College students’ residency was as follows (source: Prosper Business Development [www.goprosper.com]):
- At home: 48%
- Off campus apartment or housing: 24%
• Dorm room or college housing: 22%
• Fraternity or sorority house: 4%

The Institute of International Education (www.iie.org) reports that about 290,000 U.S. students study abroad. Enrollments of foreign students at U.S. institutions is approximately 1.1 million. An estimated $40 billion is pumped into the U.S. economy as a result.

84.2 Spending

The 2017 College Explorer Study, conducted by Crux Research (www.cruxresearch.com) for re:fuel (www.refuelnow.com), estimated that the 21.6 million students that began classes in Fall 2017 had $560 billion in total spending power. This spending included $207 billion in discretionary spending and $353 billion in non-discretionary spending (on items such as tuition, room & board and books & supplies).

Discretionary spending was distributed as follows:
• Food: $62 billion
• Automotive: $30 billion
• Desktop/laptop: $22 billion
• Clothing and shoes: $19 billion
• Transportation: $19 billion
• All other: $55 billion

Food expenditures were distributed as follows:
• Grocery stores: 50%
• Restaurants: 32%
• Convenience stores: 18%

During a typical month during the academic year, college students visited retail and leisure destinations as follows (average number of visits per month):
• Grocery store: 5.9
• Quick-service restaurant: 5.7
• Gym/fitness center: 5.4
• Large retail store: 5.2
• Off-campus convenience store: 4.1
• Sit-down restaurant: 3.6
• Drug store: 3.4
• Apparel/clothing store: 2.9
• Campus bookstore: 2.6
• Electronics store: 1.5
• Video game store: 1.5
• Home improvement/DIY store: 1.3
• Health/nutrition store: 1.0

84.3 Use Of Technology

On average, college students own 5.6 devices, with laptop computers and smartphones topping ownership at 85% each. The 2017 College Explorer Study reported that students spent 137 hours per week with tech devices, a figure which includes multitasking and use for studying, work, and leisure.

84.4 Market Resources


85 CONSUMER BEHAVIOR 2019-2020

CONSUMERS WITH DISABILITIES

85.1 Profile

According to Profile America, from the U.S. Census Bureau (www.census.gov), 36 million people, or 12% of the U.S. population, have disabilities. By demographic, those with disabilities are as follows:

Gender
• Females: 12.3%
• Males: 11.6%

Age
• 5-to-17: 5.0%
• 18-to-64: 10.0%
• 65 and older: 37.0%

The percentage of people with various types of disabilities is as follows:
• Difficulty walking or climbing stairs: 19.4%
• Difficulty concentrating, remembering or making decisions: 13.5%
• Hearing: 10.2%
• Vision: 6.5%

Among those ages 16 and older with a disability, 72% are not in the workforce; 27% of the overall adult population is not in the workforce.

The 2017 American Housing Survey, by the Census Bureau, assessed that 22.2% of households included someone with a disability.

The National Data Program for the Sciences (www.norc.org) at the University of Chicago puts the number of people with a disability higher, estimating that 29% of adult Americans suffer from some disability; 8% have three or more conditions that restrict their ability to function. The most common limitation among the disabled is not being able to carry out basic physical activities like walking, lifting, or carrying things, which affects 16% of adults. This is followed by not being able to participate fully in regular daily activities and other physical disabilities (both 10%), difficulty remembering things (9%), a serious hearing loss (6%), a serious vision problem (5%), and a mental-health disability (5%).

WE Media (www.wemedia.com) estimates that 23 million parents in the U.S. have at least one child between the ages of 5 and 16 with special needs.
The Social Security Administration (www.ssa.gov) reported 4.6 million people under age 65 were receiving Supplemental Security Income because of disabilities in 2017.

**85.2 Market Assessment**

The special needs community has nearly $200 billion in discretionary spending, according to the U.S. Department of Labor, two times the spending power of teens and more than 17 times the spending power of tweens. Other estimates are even higher.

Americans with physical disabilities have combined discretionary income of more than $250 billion annually, and the 20 million families with at least one member with a disability represent additional annual disposable income of approximately $258 billion, according to W.C. Duke Associates (www.wcduke.com).

*Fortune* estimated that people with disabilities command approximately $1 trillion in household purchasing power.

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“Handicapitalism. It’s a term that describes what’s behind a dawning realization in business: People with disabilities shouldn’t be viewed as charity cases or regulatory burdens, but rather as profitable marketing targets. Now, mainstream companies, from financial services to cellphone makers, are going beyond what’s mandated by law and rapidly tailoring products to attract them.”

*The Wall Street Journal*

_________________________________________________________________

According to Open Doors Organization (ODO, www.opendoorsnfp.org) and the U.S. Travel Association (www.ustravel.org), people with disabilities spend $17.3 billion on 35 million trips annually. The airline industry sees $4.2 billion in annual spending by travelers with disabilities; spending in the lodging sector is $5.3 billion.

Seventy-one percent (71%) of adults with disabilities dine out at least once a week.
85.3 Marketing To People With Disabilities

Some large companies have raised their profile among people with disabilities. MetLife, for example, reached out to this community with a division dedicated to assisting families with special needs in planning for their futures. The company’s integrated program includes a comprehensive website, strategic alliances with national non-profit organizations, and TV ads aired during prime-time that feature individuals with special needs. The program has won awards from the National Business & Disability Council (www.nbdc.com).

Still, while some 100 companies have aired commercials featuring people with disabilities, such ads are relatively rare.

The most recent Paralympic Games offered a marketing opportunity for companies. Official Sponsors and Partners included Adidas, Budweiser, Coca-Cola, Haier, Johnson & Johnson, McDonald’s, Samsung, UPS, Visa, and Volkswagen.

Disability Matters, an annual conference hosted by Springboard Consulting (www.consultspringboard.com), brings together marketers that focus on marketing to people with disabilities. The 2018 Disability Matters conference was held April 24-26 in Jupiter, Florida.

85.4 Market Resources

Open Doors Organization, 8600 W. Catalpa Avenue, Suite 709, Chicago, IL, 60656. (773) 388-8839. (www.opendoorsnfp.org)

Springboard Consulting, 4740 S. Ocean Boulevard, Suite 505, Highland Beach, FL 33487. (973) 813-7260. (www.consultspringboard.com)
FAMILIES WITH CHILDREN

86.1 Profile

According to the U.S. Census Bureau (www.census.gov), there are 36.96 million family households (31.1%) with children under 18 living at home. At peak, 57% of families had children under 18 living at home – in 1953.

By household type, the number with children under age 18 are as follows:

- All households: 36.96 million
- Married couple household: 23.87 million
- Female-only household: 9.49 million
- Male-only household: 3.20 million

The 31.1% of households with children under age 18 include 27.2% with the household’s own children and 3.9% with other children. The percentage of households with their own children under age 18 living at home have been as follows:

- 1960: 48.7%
- 1970: 45.4%
- 1980: 38.4%
- 1990: 34.6%
- 2000: 33.0%
- 2010: 30.0%
- 2017: 27.2%

There are 73.70 million children under age 18 in the U.S. Living arrangements in 2017 were as follows:

- Living with two parents: 50.70 million
- Living with mother only: 17.20 million
- Living with father only: 3.00 million
- Living with no parent present: 2.80 million

_Families And Living Arrangements_, by the Census Bureau, reported households with children by ethnicity/race of householder as follows:

- Hispanic: 43%
- Asian-American: 36%
- African-American: 31%
- Caucasian: 25%
By generation of householder, *Families And Living Arrangements* reported the distribution of households in 2017 with children under age 18 as follows:

- Millennials: 51.2%
- Generation X: 37.5%
- Baby Boomers and older: 11.3%

In 2017, 48% of Millennial households and 49% of Generation X households included children under age 18.

By income, the distribution of the nation’s 74 million child-dwelling families was as follows (source: *Families And Living Arrangements*):

- In a family with an income below $25,000: 21%
- In a family with an income between $25,000 and $49,999: 21%
- In a family with an income between $50,000 and $99,999: 28%
- In a family with an income of $100,000 or more: 30%

The average number of people under age 18 per U.S. household has been as follows (source: Census Bureau):

- 1964: 1.24
- 1970: 1.09
- 1980: 0.79
- 1990: 0.69
- 2000: 0.69
- 2010: 0.64
- 2015: 0.60
- 2017: 0.59

Analysts estimate that more than 18 million young adults ages 20-to-34 live with their parents, representing about one-third of that age group.

Some five million American grandparents live with one of their grandchildren, according to the Census Bureau. Dubbed ‘grandfamilies,’ these households represent nearly 7% of American families.

Among married couples with children, 18% broke up within five years of a birth. Among cohabitating couples, that figure is 47%.

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“Making a public, life-long commitment to another person is not the same as drifting into cohabitation to share the rent. And this matters a lot if children are involved.”

*The Economist, 11/25/18*

_________________________________________________________________
86.2 Working Parents

For most families with children under age 18, all parents in the household are employed. According to *Employment Characteristics of Families*, by the Bureau of Labor Statistics (www.bls.gov), employment status of parents with children living at home has been as follows:

**Married couple families, both mother and father employed**
- Total with children under age 18: 60.2%
- With children ages 6-to-17 only: 70.4%
- With children under age 6: 55.3%

**Female-headed single-parent families, mother employed**
- Total with children under age 18: 69.4%
- With children ages 6-to-17 only: 74.3%
- With children under age 6: 62.1%

**Male-headed single-parent families, father employed**
- Total with children under age 18: 81.9%
- With children ages 6-to-17 only: 81.3%
- With children under age 6: 82.7%

Among families with children under 18 at home, there are 5.0 million stay-at-home moms and 154,000 stay-at-home dads.

86.3 Cost Of Raising Children

The U.S. Department of Agriculture (www.usda.gov) has calculated estimates of expenditures for raising children. According to the most recent report, it will cost an estimated $304,480 for a middle-income couple to raise a child for 18 years, not including the cost of college.

Spending is distributed as follows:
- Housing: 30%
- Child care and education: 18%
- Food: 16%
- Transportation: 14%
- Healthcare: 8%
- Clothing: 6%
- Miscellaneous: 8%

Child-rearing expenses vary considerably by household income level. For a child in a two-child, two-spouse family, annual expenses ranged from $9,130 to $10,400, on average, (depending on age of the child) for households with before-tax income less than $61,530, from $12,800 to $14,970 for households with before-tax income between $61,530 and $106,540, and from $21,330 to $25,700 for households with before-tax
income more than $106,540.

On average, households in the lowest income group spend 25% of their before-tax income on a child; those in the middle-income group spend 16%; and those in the highest group spend 12%.

Compared with expenditures on each child in a two-child, two-spouse family, expenditures by two-spouse households with one child average 25% more on the single child. Expenditures by households with three or more children average 22% less on each child.

Child-rearing expense patterns of single-parent households with a before-tax income less than $61,530 were 7% lower than those of two-spouse households in the same income group. Most single-parent households were in this income group (compared with about one-third of two-spouse families).

Annual expenditures for raising one, two, or three children, by age of the youngest child, are as follows:

<table>
<thead>
<tr>
<th>Child-rearing Expense Patterns</th>
<th>Married Family</th>
<th>Single-Parent Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>One-child Household</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 2:</td>
<td>$16,180</td>
<td>$10,440</td>
</tr>
<tr>
<td>Age 5:</td>
<td>$16,210</td>
<td>$11,620</td>
</tr>
<tr>
<td>Age 8:</td>
<td>$16,000</td>
<td>$11,350</td>
</tr>
<tr>
<td>Age 11:</td>
<td>$17,110</td>
<td>$12,150</td>
</tr>
<tr>
<td>Age 14:</td>
<td>$18,030</td>
<td>$12,690</td>
</tr>
<tr>
<td>Age 17:</td>
<td>$18,710</td>
<td>$12,330</td>
</tr>
<tr>
<td><strong>Two-child Household</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 2:</td>
<td>$27,910</td>
<td>$17,360</td>
</tr>
<tr>
<td>Age 5:</td>
<td>$27,940</td>
<td>$18,280</td>
</tr>
<tr>
<td>Age 8:</td>
<td>$27,770</td>
<td>$18,070</td>
</tr>
<tr>
<td>Age 11:</td>
<td>$28,650</td>
<td>$18,690</td>
</tr>
<tr>
<td>Age 14:</td>
<td>$29,390</td>
<td>$19,110</td>
</tr>
<tr>
<td>Age 15:</td>
<td>$29,940</td>
<td>$18,830</td>
</tr>
<tr>
<td>* Age of older child: 16</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Three-child Household</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 2:</td>
<td>$33,020</td>
<td>$20,720</td>
</tr>
<tr>
<td>Age 5:</td>
<td>$33,040</td>
<td>$21,430</td>
</tr>
<tr>
<td>Age 8:</td>
<td>$32,910</td>
<td>$21,270</td>
</tr>
<tr>
<td>Age 11:</td>
<td>$33,590</td>
<td>$21,740</td>
</tr>
<tr>
<td>Age 12:</td>
<td>$34,170</td>
<td>$22,070</td>
</tr>
<tr>
<td>* Age of older children: 13, 16</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**86.4 Shopping With Children**

A survey by The Nielsen Company (www.nielsen.com) found that children accompany parents on about 13% of food shopping trips; their presence makes adult
According to Parental Attitudes Toward Family-Friendly Establishments, 75% of parents with young children deliberately seek out establishments that have child-accommodating amenities. Such amenities might include the availability of high chairs, child-friendly restrooms, or child activity centers.

86.5 Inter-Generational Households

According to The Return of the Multi-Generational Family Household, a report by the Social & Demographic Trends Project at Pew Research Center (www.pewsocialtrends.com), U.S. family households are distributed by generational category as follows:

- Two generations (parent and minor child/children): 47%
- One generation: 34%
- Multi-generational: 16%
- Other: 1%

According to the U.S. Census Bureau, the number of households with family and relatives other than children living in the household, and the increase since 2000, is as follows:

<table>
<thead>
<tr>
<th>Households</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents living in adult children’s household:</td>
<td>3.6 million</td>
</tr>
<tr>
<td>Live-in brothers or sisters:</td>
<td>3.5 million</td>
</tr>
<tr>
<td>Other relatives in household:</td>
<td>3.3 million</td>
</tr>
<tr>
<td>Grandchildren in household:</td>
<td>5.8 million</td>
</tr>
</tbody>
</table>

According to Amy Gover, a multi-generational issues expert at AARP (www.aarp.org), the most common multi-generational household is one with a grandparent as head of household with adult children that have moved in with their children, an arrangement usually spurred by the needs of one or both to combine resources and save money. The second most popular arrangement is a grandparent moving in with an adult child’s family, usually for caregiving reasons. Census 2010 counted 3.1 million children in the U.S. living without a parent in the household; 59% were living with grandparents.

Pew Research Center found that grandparents who are primary caregivers of grandchildren are relatively young: 67% are under age 60 and 13% are under 45. There were also 6.2 million households in 2010 with non-relatives, including unmarried partners and roommates, an 8% increase from 2000.

According to Stephanie Coontz, Ph.D., a family history professor at Evergreen State College, a host of factors – among them higher housing costs and the struggling economy – is prompting families to combine expenses. Also, inter-generational households are common among the country’s growing number of immigrants.
86.6 Stepfamilies

According to *A Portrait Of Stepfamilies*, a report by Pew Social & Demographic Trends Project, 42% of American adults have at least one step-relative in their family. Three-in-10 have a step- or half-sibling, 18% have a stepparent, and 13% have at least one stepchild.

“Several sweeping changes in the demography of American family life in the past half century – including increases in divorce and in the share of babies born out of wedlock – have contributed to the prevalence of step-relatives.”

Pew Research Center

Seventy percent (70%) of adults who have at least one step-relative say they are very satisfied with their family life. Those who don’t have any step-relatives register slightly higher levels of family satisfaction (78% very satisfied).

People with step-relatives are just as likely as others to say that family is the most important element of their life. However, they typically feel a stronger sense of obligation to their biological family members (be it a parent, a child or a sibling) than to their step-relatives, according to Pew surveys.

86.7 Market Trends: Adult Children At Home

According to an analysis of Census Bureau data by Pew Research Center, a record 21.6 million Millennial adults (those ages 18-to-34) live in their parents’ home, an increase from 18.5 million for youth of the same age in 2007. It should be noted that between one-third and half of this group are college students, and some students reside in dormitories during the academic year. Nonetheless, this is the highest share in at least four decades for this age group.

Among young adults ages 25-to-34, 10.7 million live at home. This represents 25.2% of all in this age demographic. For comparison, 18.7% and 11.0% of 25-to-34 year olds lived at home in 2007 and 1980, respectively.
86.8 Centers For Family Research
Center for Economic Research On The Family, Clemson University, Sirrine Hall, Clemson, SC 29634. (www.clemson.edu/economics/cerf/index.html)

Center for Family & Demographic Research, Bowling Green State University, Five Williams Hall, Bowling Green, OH 43403. (419) 372-7279. (www.bgsu.edu/organizations/cfdr/)

Center for Family Research, University of Georgia, 1095 College Station Road, Athens, GA 30602. (706) 425-2992. (www.cfr.uga.edu)

Center for Family Studies, University of California Riverside, Olmstead Hall, 3rd Floor, Riverside CA, 92521. (http://familystudies.ucr.edu/)

Center for Marital and Family Studies, University of Denver, 2155 S. Race Street, Denver, CO 80208. (303) 871-3062. (www.du.edu/psychology/marriage/)

Center for Research on Families, University of Massachusetts, 135 Hicks Way, 622 Tobin Hall, Amherst, MA 01003. (413) 545-4631. (www.umass.edu/family/)

Family Research Center, University of North Carolina Greensboro, 536 Highland Avenue, Greensboro, NC 27402. (336) 334-3601. (www.uncg.edu/frc/)
FAMILY CAREGIVERS

87.1 Profile

According to the Pew Internet & American Life Project (www.pewinternet.org), 39% of U.S. adults provide care for a child or adult with significant health issues, an increase from 30% who did so in 2010.

According to Gallup (www.gallup.com), 35% of caregivers say the person receiving care lives with them. The ailments of the person receiving care are as follows:

- Non-specific age-related: 19%
- Alzheimer’s disease/dementia: 15%
- Heart disease: 8%
- Type 2 diabetes: 7%
- Cancer: 7%
- Stroke/aneurysm: 5%
- Arthritis: 4%
- Memory decline: 3%
- COPD: 2%
- Eye disease: 2%
- Parkinson’s disease: 2%
- Other: 17%

“More than one in six Americans who work a full- or part-time job also report assisting with care for an elderly or disabled family member, relative, or friend.”

Gallup

The Alzheimer’s Association (www.alz.org) estimates that over 10 million family members, friends, and neighbors provide unpaid care for a person with Alzheimer’s disease or other dementia. Combined, they provide 8.4 billion hours of unpaid care annually, a contribution estimated at $89 billion.
A survey by the Health Resources and Services Administration (www.hrsa.gov), part of the U.S. Department of Health and Human Services, found that more than one-fifth of U.S. households with children have at least one child with special needs. For many of these families, much of the care the children receive is at-home family care.

**87.2 Eldercare**

According to *Unpaid Eldercare In The United States*, published by the Bureau of Labor Statistics, 16% of the U.S. population ages 15 and over, or 40.4 million people, provide unpaid eldercare. Among these people, 61% are employed, 47% are employed full-time, and 57% are female.

The following is a summary of the report:

- Individuals ages 45-to-64 are the most likely to provide eldercare (23%), followed by those ages 65 and over (17%).
- Nearly one-half of eldercare providers have provided care for two years or less, while 15% have provided care for 10 years or more.
- Seventy percent (70%) of eldercare providers care for only one person. Twenty-two percent (22%) of eldercare providers care for two people, and 7% care for three or more.
- Eighty-three percent (83%) of eldercare providers care only for people with whom they did not live.
- Twenty-two percent (22%) of all eldercare providers are parents with children under age 18 living with them.
- Over half of eldercare providers ages 15-to-34 care for a grandparent, while the majority of providers ages 35-to-64 care for a parent. Providers ages 65 and over are more likely than those in other age groups to care for a friend or neighbor.
- On a given day, 24% of providers engage in eldercare. Eldercare providers who are ages 65 and older are the most likely to provide care on a given day.
- There are 6.3 million eldercare providers who care solely for someone with whom they live. On average over all days – including days they did and did not provide care – these providers spend 2.8 hours per day providing care.
- Eldercare providers who care for a spouse or unmarried partner spend an average of 4.0 hours per day providing care (includes days they do and do not provide care).
- On days they provide eldercare, they spend an average of 3.2 hours in caregiving activities. Providers ages 65 and over spend the most time providing eldercare (4.4 hours), and providers ages 15-to-24 spend the least amount of time (1.1 hours).
- On weekend days of providing care, eldercare providers spend an average of 3.6 hours doing so. This compares to an average of 3.0 hours for those who provide care on weekdays.
- On days they provide eldercare, women spend more time providing this care than do men (3.5 hours compared with 2.7 hours).
- On days they provide care, 39% of eldercare providers engage in caregiving associated with household activities, spending on average 40 minutes per day in...
these activities. This includes 28% of providers who engage in eldercare associated with food preparation and cleanup and 12% who provide eldercare associated with housework.

- Thirty-two percent (32%) of eldercare providers engage in caregiving associated with leisure and sports on days they provide care, spending 1.1 hours per day in these activities. This includes 20% of eldercare providers who engage in eldercare associated with socializing and communicating and 13% who provide care while watching TV.
- Women are more likely than men to provide eldercare associated with household activities on days they provide care (41% compared with 35%), whereas women and men are about equally likely to provide eldercare associated with leisure and sports (33% and 30%, respectively).
- There are 8.7 million eldercare providers whose children live with them. Of these parents, nearly one-third (32%) have a child under age 6, and the remainder (69%) are parents whose youngest child is between ages 6-to-17.
- Fifty percent (50%) of eldercare providers who are parents of children under the age of 18 provide care for their own parent.
- Most (78%) eldercare providers who are parents are employed, and 63% are employed full time. Eighty-five percent (85%) of caregiving fathers are employed full time, compared with 45% of mothers.
- Sixteen percent (16%) of eldercare providers who are parents have no spouse or unmarried partner present in the household.
- Elder care providers who are parents are less likely to provide daily care than the overall population of eldercare providers (12% compared with 21%).

87.3 Demographics Of Caregivers

Caring for a loved one is an activity that cuts across most demographic groups, but is especially prevalent among adults ages 30-to-64, a group traditionally still in the workforce. By demographic, the percentages of adults who are caregivers are as follows (source: Pew Internet & American Life Project):

**Gender**
- Female: 40%
- Male: 37%

**Age**
- 18-to-29: 36%
- 30-to-49: 42%
- 50-to-64: 44%
- 65 and older: 30%
Race/Ethnicity
- Black: 40%
- Caucasian: 39%
- Hispanic: 32%

Annual Household Income
- Less than $30,000: 36%
- $30,000 to $49,999: 38%
- $50,000 to $74,999: 46%
- $75,000 and higher: 43%

The percentages of adults who provide eldercare are as follows (source: Bureau of Labor Statistics):

Gender
- Female: 18%
- Male: 16%

Age
- 18-to-24: 12%
- 25-to-34: 10%
- 35-to-44: 13%
- 45-to-54: 23%
- 55-to-64: 22%
- 65 and older: 16%

Race/Ethnicity
- Black: 16%
- Caucasian: 17%
- Hispanic: 10%

Employment Status
- Full-time worker: 16%
- Part-time worker: 18%
- Not employed: 15%

87.4 The Cost Of Caregiving

According to Gallup, caregiving costs the U.S. economy about $25.2 billion per year in lost productivity. Caregivers report missing an average of 6.6 workdays per year because of caregiving responsibilities.

Caregiving In The U.S. - Needs, Issues and Insights, by the AARP Caregiving Advisory Panel (www.aarp.org/home-family/caregiving/caregiving-advisory-panel/), reported that 96% of caregivers influence decisions regarding the purchase of caregiving health products; 79% of caregivers purchase nearly all of those products.
AARP estimates that unpaid caregivers provide the equivalent of $350 billion worth of eldercare annually, more than total annual Medicare spending.

87.5 Support For Caregivers

There is evidence that caregivers experience considerable health issues as a result of their focus on caring for others. In the National Caregiver Survey by AARP and the National Alliance for Caregiving (www.caregiving.org), 31% of adult caregivers reported stress, anxiety, or depression.

A four-year study at University of Pittsburgh found caregiver mortality rates are 63% above those of non-caregivers. According to Prof. David W. Coon, Ph.D., at Arizona State University, the depression rate among caregivers is 23%.

Researchers at New York University School of Medicine reported that even a short period of counseling can have a long-term beneficial impact on the emotional well-being of caregivers.

Some employers are now offering eldercare programs aimed at the health and well-being of workers who also are caregivers. Raytheon, for example, offers employee caregiver seminars on self-care and emotional support. At Nike and Intel, Powerful Tools for Caregivers, a program developed by Legacy Health Systems (www.legacyhealth.org), is offered. IBM, Exxon Mobil, and Texas Instruments have funded development of an online version of Powerful Tools. Similarly, companies like PepsiCo, KPMG, and Northrop Grumman are offering services to caregivers that range from parent networks to Web seminars to financial planning. By encouraging workers who also have eldercare duties to take better care of themselves, employers hope not only to raise productivity, but also to scale down healthcare costs.

Retailers are also beginning to provide support. Kmart, for example, offers The Caregivers Marketplace, a cash-back program for the purchase of brand-name healthcare products commonly purchased by caregivers. It is the first program to assist family caregivers in managing everyday healthcare product expenses.

Some assisted-living facilities are also offering services for eldercare-giving families through “respite stay” programs, where the senior family member is signed up for a short-term stay. This allows caregivers time off for, say, vacation, or even for caring for their own major personal needs, like surgery, for example. Costs typically range from $150 to $200 daily and include meals, snacks, housekeeping, laundry, personal care assistance, and basic clinical care.

A specialized media sector also has evolved to serve this demographic – from publications like Today’s Caregiver, with approximately 50,000 subscribers who pay $18 a year for the periodical, to Exceptional Parents, a publication for parents of special needs children, to a host of online resources.

87.6 Market Resources

AARP Caregiving Advisory Panel. (www.aarp.org/home-family/caregiving)
Family Caregiver Alliance, 101 Montgomery Street, Suite 2150, San Francisco, CA 94104. (800) 445-8106. (www.caregiver.org)

National Alliance for Caregiving, 4720 Montgomery Lane, 2nd Floor, Bethesda, MD 20814. (www.caregiving.org)

IMMIGRANT CONSUMERS

88.1 Profile

Statistical Portrait of the Foreign-Born Population in the United States, by Pew Research Center (www.pewresearch.org), provides the following assessment:

- Foreign-born population: 42,235,749
- U.S. citizenship: 47.3%
- Speaking English at least very well (ages 5 and older): 50.4%
- Median age: 43 years
- Female: 51.3%
- Male: 48.7%
- Women ages 15-to-44 giving birth in past year: 7.5%
- High school graduate or less: 52.4%
- Bachelor's degree or more: 28.6%
- In labor force: 66.3%
- Median annual earnings (among those with earnings): $26,000
- Median annual household income: $49,071
- In family households: 86.4%
- Living in poverty: 17.7%

Census 2010, by the U.S. Census Bureau (www.census.gov), reported that 12.5% of the population (38.52 million people) was foreign-born. This count does not include undocumented immigrants, of which there is an estimated 12 million living in the United States.

The immigrant population in the U.S. peaked in 2007, when 12.7% of the total population was foreign-born. Prior to 2007, the foreign-born population of the United States had continuously increased in size and as a percentage of the total population for almost five decades: from 9.6 million, or 4.7%, in 1970 to 14.1 million, or 6.2%, in 1980, 19.8 million, or 7.9%, in 1990, and 31.1 million, or 11.1%, in 2000.

The nativity region of the U.S. foreign-born population is distributed as follows:

- Latin America: 53.1%
- Asia: 27.7%
- Europe: 12.7%
- Africa: 3.9%
- Other regions: 2.7%

The foreign-born population is distributed by country of birth as follows:
Mexico: 29.8%
China: 5.2%
Philippines: 4.5%
India: 4.3%
El Salvador: 3.0%
Vietnam: 3.0%
Korea: 2.6%
Cuba: 2.6%
Canada: 2.1%
Guatemala: 2.1%
Dominican Republic: 2.1%
All other countries: 38.8%

Residency of the foreign-born population in 2010, by state, was as follows:

Alabama: 147,000
Alaska: 49,000
Arizona: 925,000
Arkansas: 120,000
California: 9.95 million
Colorado: 487,000
Connecticut: 460,000
Delaware: 74,000
District of Columbia: 72,000
Florida: 3.48 million
Georgia: 920,000
Hawaii: 224,000
Idaho: 98,000
Illinois: 1.74 million
Indiana: 281,000
Iowa: 116,000
Kansas: 171,000
Kentucky: 128,000
Louisiana: 152,000
Maine: 44,000
Maryland: 730,000
Massachusetts: 943,000
Michigan: 614,000
Minnesota: 358,000
Mississippi: 60,000
Missouri: 213,000
Montana: 19,000
Nebraska: 106,000
Nevada: 507,000
New Hampshire: 68,000

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In 2010, the following states had the highest percentages of foreign-born population:

- California: 25.8%
- New York: 10.8%
- Texas: 10.3%
- Florida: 9.0%
- New Jersey: 4.6%
- Illinois: 4.5%
- Massachusetts: 2.4%
- Arizona: 2.4%
- Georgia: 2.4%
- Washington: 2.1%
- Virginia: 2.1%
- All other states: 23.4%

The annual number of naturalizations generally has risen over the past few decades. In FY2017, 703,000 foreign-born residents of the United States became naturalized citizens. Forty percent (40%) who naturalized in FY2017 were from Mexico, India, Philippines, China, Dominican Republic, and Cuba.

In FY2016, 1.02 million immigrants were granted permanent legal status in the U.S. The metropolitan areas with the highest number of people granted legal residency were as follows:
88.2 Second-Generation Americans

Characteristics of the U.S. Population by Generational Status, published in 2017 by the Census Bureau, reported the generational status of the U.S. population as follows:

- First generation: 12.9%
- Second: 11.7%
- Third-or-higher generation: 75.4%

Note: The Census Bureau defines “first generation” as the foreign born, “second generation” as those with at least one foreign-born parent, and “third generation” as those with two native-born parents.

The generational status among the Hispanic-American population is as follows:

- First generation: 34.9%
- Second generation: 31.5%
- Third-or-higher generation: 33.6%

According to Second-Generation Americans: A Portrait of the Adult Children of Immigrants, a report by the Pew Research Social & Demographic Trends Project (www.pewsocialtrends.org), there are 20 million adults born in the U.S. who have at least one immigrant parent. The adult second generation is young (median age 38, compared with 46 for U.S. adults overall) and has no racial or ethnic majority group.

Among the key measures on which the second generation U.S.-born adults are better off than immigrant adults: Their median adjusted annual household income and home ownership rates are higher. They are more likely to hold a college degree. The share in poverty is lower. On all these measures, second generation adults are at least as well off as the overall adult population.

88.3 U.S.-Born Children Of Immigrants

The 14th Amendment to the U.S. Constitution grants an automatic right to citizenship to anyone born in the U.S.

The Pew Research Hispanic Trends Project (www.pewhispanic.org) estimated
340,000 of the four million babies born each year in the United States are the children of unauthorized immigrants.

Unauthorized immigrants comprise slightly more than 4% of the adult population of the U.S., but because they are relatively young and have high birthrates, their children make up a much larger share of both the newborn population (8%) and the child population (7% of those younger than age 18) in the U.S.

Of the 5.1 million children (younger than age 18) of unauthorized immigrants, 79% were born in this country and therefore are U.S. citizens. In total, four million U.S.-born children of unauthorized immigrant parents reside in the U.S.; there are 1.1 million foreign-born children of unauthorized immigrant parents.

88.4 Life In The U.S.

A Place to Call Home: What Immigrants Say Now About Life in America, a study by Public Agenda (www.publicagenda.org), asked immigrants their feelings about their lives in the United States. Responses were as follows:

- Somewhat happy: 53%
- Extremely happy: 34%
- Generally disappointed: 10%

When asked if they could do it over again, or what would be their choice, responses were as follows:

- Come to the United States: 71%
- Stay in birth country: 19%
- Pick a different country: 6%
- Don’t know: 3%

There are an estimated 1.5 million immigrant-owned U.S. businesses, according to a study for the Small Business Association (www.sba.gov). In all, immigrants own 12.5% of U.S. businesses and account for 11.6% of all small business income.

88.5 Assimilation

Measuring assimilation is challenging because it is difficult to define. For some, it’s the ability to speak English or the willingness to become a U.S. citizen. With others, it may be as superficial as appearance or style of dress. Others, still, maintain aspects of their native culture in private while displaying traits of American culture in public.

According to the Census Bureau, English proficiency among the 41 million foreign-born population living in the United States is as follows:

- Very proficient in English: 49.9%
- Speak a language other than English at home but speak English very well: 34.5%
- Speak English but not well: 19.3%
More than 80% of immigrants say they have tried to learn English. Among Spanish-speaking immigrants residing in the U.S. for more than 15 years, 75% speak English regularly; 91% of their children and 97% of their grandchildren can speak English well, according to the Anti-Defamation League (www.adl.org).

A study by the Manhattan Institute for Policy Research (MIRP, www.manhattan-institute.org) assessed how well immigrants fit in with native-born Americans in three areas: economic, cultural, and civic. The assessment, which was directed by Prof. Jacob L. Vigdor, Ph.D., Public Policy Studies and Economics at Duke University, found that the nation’s immigrants are adopting American ways just as quickly as they were in 1990, despite a doubling in their numbers. This contrasts with the historical trend that the level of assimilation typically drops during times of high immigration because there are more newcomers who are different from native-born Americans. This happened, for example, between 1900 and 1920, when the immigrant population grew by 40% and assimilation occurred more slowly. The MIRP study found, however, that Mexicans, the largest immigrant group, are making slower progress at assimilating than others. While assimilating well culturally, Mexicans have a low civic assimilation.

### 88.6 Future Growth

According to Pew Research Center, if current trends continue, the population of the United States will rise to 438 million in 2050, from 296 million in 2005, with 82% of the increase from new immigrants and their U.S.-born descendants. Of the 117 million people added to the population during this period, 67 million will be first-generation immigrants, and 50 million will be their U.S.-born children or grandchildren.

The following are other projections:

- Nearly one in five Americans (19%) will be an immigrant in 2050, compared with one in eight (12%) in 2005. By 2025, the immigrant, or foreign-born, share of the population will surpass the peak of the last great wave of immigration a century before.
- The major role of immigration in national growth builds on the pattern of recent decades, during which immigrants and their U.S.-born children and grandchildren accounted for most of the population increase.
- The Latino population, already the nation’s largest minority group, will triple in size and will account for most of the nation’s population growth from 2005 through 2050. Hispanics will make up 29% of the U.S. population in 2050, compared with 14% in 2005.
- Births in the United States will play a growing role in Hispanic and Asian population growth; as a result, a smaller proportion of both groups will be foreign-born in 2050 than now.
88.7 Market Resources
Center for Immigration Studies, 1629 K Street NW, Suite 600, Washington, DC 20006. (202) 466-8185. (www.cis.org)


Migration Policy Institute, 1400 16th Street NW, Suite 300, Washington, DC 20036. (202) 266-1940. (www.migrationpolicy.org)
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LGBT CONSUMERS

89.1 Profile

Between 5% and 7% of the adult U.S. population self-identifies as lesbian, gay, bisexual, and transgender (LGBT), suggesting that there is a LGBT adult population of 15 million to 16 million in the U.S. Some estimates, however, place the number of LGBT people at up to 30 million, or roughly 10% of adults. Unlike estimates of other populations, the LGBT population generally includes adults over the age of 18 – the age when a person is more likely to be fully aware and able to define sexual orientation or gender identity.

A 2017 survey by Gallup (www.gallup.com) reported LGBT identification by generation as follows:

- Millennials: 7.3%
- Generation X: 3.2%
- Baby Boomers: 2.4%
- Seniors: 1.4%

“Millennials are the first generation in the U.S. to grow up in an environment where social acceptance of the LGBT community markedly increased. This may be an important factor in explaining their greater willingness to identify as LGBT.”

Gallup

According to Gallup, the states with highest LGBT identification are as follows:

- Vermont: 5.3%
- California: 4.9%
- Massachusetts: 4.9%
- Oregon: 4.9%
- Nevada: 4.8%
The following states have the lowest LGBT identification

- Idaho: 2.8%
- North Dakota: 2.7%
- South Dakota: 2.0%

The 2016 General Social Survey, by the U.S. Census Bureau, reported the percentage of people self-identifying as gay, lesbian, or bisexual as follows:

- 18-to-21: 12.3%
- 22-to-39: 6.9%
- 40-to-51: 5.2%
- 52-to-70: 3.6%
- 71 and older: 1.7%

A 2017 survey by GLAAD (www.glaad.org), an LGBTQ advocacy organization, found 20% of Millennials and 7% of Baby Boomers identify as something other than strictly straight and cisgender (e.g. someone whose gender is in line with the sex they were assigned at birth).

_________________________________________________________________

“Young people are pointing in the middle in terms of sexual attraction, with one survey finding that nearly a third of young Americans see themselves somewhere between 100% heterosexual and 100% homosexual.”

Time, 3/16/17

_________________________________________________________________

Transgender people – those who identify with a gender other than that which they were assigned at birth – number about 1.5 million, or 0.5% of the U.S. population.

89.2 Coming Out Survey

According to a survey by The Harris Poll (www.theharrispoll.com) in conjunction with Witeck Communications (www.witeck.com), a large majority of gay and lesbian adults are “out” and honest with others about their sexual orientation. The survey showed that four out of five (80%) gay and lesbian adults consider themselves “out” as a gay or lesbian person.

In terms of their relationships, 95% of gay and lesbian adults consider themselves open about their sexual orientation to their close friends. Seventy-nine percent (79%) of
gay and lesbian adults consider themselves open about their sexual orientation with their acquaintances/casual friends. When it comes to the workplace, a significant majority (67%) of gay and lesbian adults reported being open about their sexual orientation with their co-workers/colleagues.

Among heterosexuals, 87% said that if someone were to come out to them as gay, lesbian, bisexual, or transgender, it would have a positive impact or no impact on how they would view gay, lesbian, bisexual, or transgender people. Also, 67% agree that if someone they knew was gay or lesbian, they’d want that individual to be open and honest with them about it, rather than feel the need to hide who he or she really is.

A survey by Pew Research Center (www.pewresearch.org) found that 52% of adults have close friends or family members that are gay or lesbian.

### 89.3 Same-Sex Marriage

Anyone who had reported being married to someone of the same gender in the 2000 Census was reclassified as an “unmarried partner.” The Bureau since changed its survey and Census 2010 reported 131,729 married same-sex couples. Of the 646,454 reporting same-sex households, 514,735 consider themselves partnered rather than married.

In June 2015, the Supreme Court expanded same-sex marriage rights across the U.S. At the time of the ruling, 35 states had already enacted legislation allowing same-sex marriage.

Public opinion polls about gay marriage skew toward increased support for legalization of gay marriage. A May 2018 poll by Gallup found support for gay marriage at 67%, more than double the support of 27% Gallup first measured when the question was asked in 1996.

### 89.4 Same-Sex Households

*Same-Sex Couples*, published by the Census Bureau in February 2018, reported the number of same-sex households as follows:

- Total same-sex households: 887,456
- Same-sex married couples: 486,994
- Same-sex unmarried partners: 400,462

Fifty-one percent (51%) of same-sex households were female partners; 49% were male partners. The typical same-sex couple is middle aged (householders have an average age of 48), educated (50% of householders have a bachelor’s degree), and affluent (median household income was $90,493 in 2016). Overall, same-sex couples have a higher median income than married, heterosexual couples ($85,581) or opposite-sex unmarried couples ($61,909).

A study directed by Prof. Amy Falkner, an associate dean at the S.I. Newhouse School of Public Communications at Syracuse University, provides the following facts

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about LGBT households:

• Twenty-one percent (21%) of females and nearly 5% of males have a child under age 18 living at home.
• Eleven percent (11%) of males and 8% of females have a child or children ages 18 and older.
• Four percent (4%) of males and 8% of females are grandparents.
• Seventy-seven percent (77%) of males and 73% of females are employed full-time.
• Twelve percent (12%) of males and 15% of females work for a government entity.
• Thirty-seven percent (37%) are employed at a company providing domestic-partner health benefits.
• Twelve percent (12%) of male and 9% of female households own a second home.
• Ninety-seven percent (97%) of gay Americans are out to their families, friends, or at work; 85% are out to family, 95% to friends, and 74% at the workplace.
• Fifty-three percent (53%) of females are partnered, as are 42% of males, with the largest percentage together four to seven years.
• Thirty-two percent (32%) of males and 66% of females plan on adding children to their family in the next three years.
• Fifty-seven percent (57%) of males and 45% of females live in cities.

A study by Gary J. Gates, Ph.D., of the Williams Institute at the University of California at Los Angeles (www.law.ucla.edu/williamsinstitute/), based on the Census Bureau’s American Community Survey, found that 31% of same-sex households who identify themselves as spouses are raising children, compared with 43% of heterosexual households.

89.5 Buying Power

Witeck Communications estimated adult LGBT buying power at $917 billion in 2017.

Although past studies have portrayed the LGBT community as an affluent sub-group, more recent findings suggest they are probably no better off than heterosexual consumers. Research at the University of Maryland found that, on average, partnered gay males earn $10,000 less annually than straight married men. Partnered lesbians, however, generally earn $7,000 a year more than straight married women. But one key difference influencing disposable income is that gays and lesbians, collectively, have fewer children.
“Buying power is not the same as wealth. There is no evidence that same-sex households are more affluent or, on average, earn more than others, which is little more than a stereotype. We recognize economic research that strongly suggests that gay men appear likely to earn slightly less than their heterosexual counterparts, for instance, and that LGBT populations of color particularly face many job and earnings barriers.”

Bob Witeck, CEO
Witeck Communications

A recent survey conducted by The Nielsen Company (www.nielsen.com) found that spending power aside, U.S. same-sex partnered households make 16% more shopping trips than the average U.S. household (173 average shopping trips vs. 149 average shopping trips for total U.S. households).

These additional trips result in CPG spending of $8,651 vs. $6,898, with m/m households making 182 shopping trips compared to f/f households making 163 trips.

Buy rates for same-sex households for select CPG products are as follows:

**Female/Female Purchase Index**

- Pet care: 132
- Butter and margarine: 128
- Coffee: 125
- Cat food: 125
- Frozen novelties: 123
- Gum: 123
- Yogurt: 122
- Paper products: 121
- Frozen baked goods: 121
- Fresh produce: 121
- Vitamins: 119
- Flour: 119
- Salad dressing: 119
- Nuts: 119
Male/Male Purchase Index

- Liquor/beer/wine: 222
- Men’s toiletries: 190
- Refrigerated meal starters: 173
- Coffee: 173
- Fresheners and deodorizers: 164
- Dog food: 163
- Oral Hygiene: 156
- Medications and remedies: 152
- Pet Care: 150
- Yogurt: 149
- Shaving needs: 147
- Nuts: 146
- Vitamins: 145
- Frozen novelties: 144
- Dairy snacks and spreads: 141

89.6 Population Centers

According to real-estate site Trulia (www.trulia.com), the following are the ZIP codes with the most gay residents:

Same-sex Female Couples
- 02657 (Provincetown, Cape Cod, MA)
- 01062 (Northhampton, MA)
- 01060 (Northhampton, MA)
- 02160 (Jamaica Plain, Boston, MA)
- 19971 (Rehoboth Beach, DE)
- 95446 (Guernville, north of San Francisco, CA)
- 02667 (Wellfleet, Cape Cod, MA)
- 94619 (Redwood Heights/Skyline, Oakland, CA)
- 30002 (Avondale Estates, suburban Atlanta, GA)
- 94114 (Castro, San Francisco, CA)

Same-sex Male Couples
- 94114 (Castro district, San Francisco, CA)
- 92264 (Palm Springs, CA)
- 02657 (Provincetown, Cape Cod, MA)
- 92262 (Palm Springs, CA)
- 33305 (Wilton Manors, Fort Lauderdale, FL)
- 90069 (West Hollywood, Los Angeles, CA)
- 75219 (Oak Lawn, Dallas, TX)
- 19971 (Rehoboth Beach, DE)
- 48069 (Pleasant Ridge, suburban Detroit, MI)
“The best available Census data on same-sex couples supports the understanding that LGBT households skew into major metro and suburban areas.”

Bob Witeck, CEO
Witeck Communications

Of all same-sex households, 51% are female couples and 49% are male couples, which means that of all U.S. households 0.3% are male couples and 0.3% are female couples.

Some neighborhoods are found to have a concentration of same-sex couples more than 10 times that national average.

Conceived of by Bonnie McGowan in 1999, Birds of a Feather, in Pecos, New Mexico, which opened in 2004, is the first retirement community to open that was specifically developed for LGBT older adults. There are also communities in Portland, Oregon, and Fort Myers, Florida, and similar projects are underway in Philadelphia, Chicago, San Francisco, and Minneapolis.

According to Services & Advocacy for GLBT Elders (SAGE, www.sageusa.org), there are currently between 1.75 million and 4 million gays and lesbians over age 65, numbers that are expected to double by 2030. Today, living in an LGBT-retirement community is an option for this group.

About 49% of Americans older than 65 are considered poor or low-income, and this includes LGBT seniors. As such, the issue of affordable housing is critical to this demographic.

At the other end of the economic spectrum are wealthy gay couples. Catering to this market is Fountaingrove Lodge in Santa Rosa, California, with high-end amenities and luxury residences priced up to $1 million. There is an upscale restaurant on site.

89.7 Activities

According to Community Marketing, Inc. (CMI, www.communitymarketing.com), the following are percentages of gay and lesbian consumers who regularly engage in various activities:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Lesbians</th>
<th>Gay Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dine out with friends</td>
<td>90%</td>
<td>88%</td>
</tr>
<tr>
<td>Attend a concert</td>
<td>32%</td>
<td>24%</td>
</tr>
<tr>
<td>Go to a club or bar</td>
<td>31%</td>
<td>50%</td>
</tr>
</tbody>
</table>

CONSUMER BEHAVIOR 2019-2020

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One major area recognized as an outlet for the discretionary income spent by the LGBT community is travel. According to the LGBT Tourism Study, by Community Marketing, the annual economic impact of LGBT travelers is over $100 billion, about 10% of the U.S. travel market.

Approximately 85% of the LGBT community take annual vacations, compared with a national average of 64%. More than one-third take three or more trips. Almost 50% travel abroad, compared with the national average of 9%.

Similar to all travelers, location and price are key factors when LGBT travelers select a hotel, but an “LGBT friendly” reputation is also an important motivator.

Further, the CMI survey estimates that 79% of LGBTs in the United States hold a valid passport, which translates into a significant amount of potential international travel. This compares with about 39% of the U.S. population overall holding a passport, according to the U.S. State Department.

### 89.8 Internet Usage

According to eMarketer (www.emarketer.com), the following are the leading media activities of U.S. gay and lesbian Internet users:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Gay Males</th>
<th>Lesbians</th>
</tr>
</thead>
<tbody>
<tr>
<td>LGBT sites/blogs</td>
<td>67%</td>
<td>58%</td>
</tr>
<tr>
<td>Network/cable TV</td>
<td>68%</td>
<td>57%</td>
</tr>
<tr>
<td>Mainstream sites/blogs</td>
<td>57%</td>
<td>46%</td>
</tr>
<tr>
<td>Mainstream general newspapers</td>
<td>55%</td>
<td>46%</td>
</tr>
<tr>
<td>LGBT email newsletters</td>
<td>41%</td>
<td>45%</td>
</tr>
<tr>
<td>LGBT pubs for local city or region</td>
<td>50%</td>
<td>42%</td>
</tr>
<tr>
<td>Mainstream radio</td>
<td>41%</td>
<td>39%</td>
</tr>
<tr>
<td>Mainstream magazines</td>
<td>43%</td>
<td>34%</td>
</tr>
<tr>
<td>LGBT national magazines(s)</td>
<td>38%</td>
<td>30%</td>
</tr>
<tr>
<td>Streaming video on computer</td>
<td>38%</td>
<td>30%</td>
</tr>
<tr>
<td>Alternative newspapers</td>
<td>29%</td>
<td>26%</td>
</tr>
<tr>
<td>Mainstream email newsletters</td>
<td>24%</td>
<td>21%</td>
</tr>
<tr>
<td>Satellite radio</td>
<td>23%</td>
<td>17%</td>
</tr>
<tr>
<td>LGBT-dedicated TV shows</td>
<td>23%</td>
<td>16%</td>
</tr>
<tr>
<td>Podcasts</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>LGBT radio</td>
<td>11%</td>
<td>8%</td>
</tr>
<tr>
<td>LGBT mobile apps</td>
<td>25%</td>
<td>6%</td>
</tr>
</tbody>
</table>

A Harris Poll found that gay and lesbian Internet users are more likely than heterosexuals to use social networks and blogs. The following is a comparison of use by each group:
Gays & Lesbians  Heterosexuals

Social Networks
- Facebook: 73% 65%
- MySpace: 32% 22%
- LinkedIn: 22% 16%

Blogs
- Any type: 54% 40%
- News/current issues blogs: 36% 25%
- Personal blogs: 28% 19%
- Entertainment blogs: 25% 16%
- Political blogs: 22% 14%
- Travel blogs: 16% 8%
- Music blogs: 16% 6%
- Gay and lesbian blogs: 35% n/a

A survey by Community Marketing found that 88% of U.S. lesbian and bisexual female and 79% of gay and bisexual male Internet users use Facebook.

89.9 Market Resources

Services & Advocacy for GLBT Elders (SAGE), 305 Seventh Avenue, 15th Floor, New York, NY 10001. (212) 741-2247. (www.sageusa.org).

MARRIED COUPLES

90.1 Profile

The Current Population Survey, published in 2017 by the U.S. Census Bureau (www.census.gov), reported 60.8 million married households, or 48.3% of all U.S. households.

Among the total U.S. population age 18 and older, the share of men and women who are married fell from 57% in 2000 to 51% in 2010, the lowest percentage since the government began collecting marital status data more than 100 years ago.

The median age of their first marriage is 29.5 for men and 27.4 for women. In 1970, the ages were 22.5 and 20.6, respectively, according to the Families and Living Arrangements, by the Census Bureau.

_________________________________________________________________

“The age at first marriage is continuing to rise. Cohabitation is continuing to rise in popularity. Marriage is something that is more optional now and it’s also something increasingly people do later in the life course.”

Susan Brown, Ph.D., Co-Director
Center for Family & Demographic Research
Bowling Green State University

_________________________________________________________________

Ironically, although only one-half of adults are married, 71% said in a Harris Poll (www.theharrispoll.com) that they believe marriage is important to Americans in general, and 75% said it is important personally.

90.2 Buying Power

According to the Census Bureau, the median income for married-couple households was $87,057 in 2016. This was 47% above the overall median household income of $59,039.
There were 60.8 million married-couple households in 2016; their combined income was over $5.3 trillion.

90.3 Trends
A study by the Urban Institute (www.urban.org) assessed that among women, the percentage who had married by age 40 was 91% for older Boomers, 87% for younger Boomers, and 82% for Generation X. Among younger Millennial women, even if marriage rates return to pre-recession levels, only 77% will have married by age 40. If marriage rates do not rebound, only 69% will have married by age 40. For Millennial men, the projections are 73% with a rebound and 65% without.

“The economic shock of the recession put marriage on hold for many young adults and marriage rates are returning slowly (if at all) to pre-recession levels. With respect to marriage at least, our projections indicate that many of these Millennials will not recover in the future from the opportunities they have missed as young adults. Not only will Millennials be the biggest ‘singles' generation in history, but marital status will split the generation into haves and have-nots. That’s because marriage rates are higher for college graduates, who earn more and tend to marry one another.”

Urban Institute

If there is an upside to the lower marriage rate among Millennials, it is a lower divorce rate. Sheela Kennedy, Ph.D., and Steven Ruggles, Ph.D., researchers at the Minnesota Population Center, University of Minnesota (www.pop.umn.edu/), found that while the overall divorce rate in the U.S. continues to climb, divorce has been declining among adults under age 35. This is largely because fewer are marrying and those who do marry are likely to be the most compatible.

Among adults ages 35 and older, about half have experienced divorce or separation by their late fifties.
As overall divorce rates hit all-time highs, so too are the number of remarriages. According to Pew Research Social & Demographic Trends (www.pewsocialtrends.org), almost 42 million adults in the U.S. have been married more than once, up from 22 million in 1980. The number of remarried adults has tripled since 1960, when there were 14 million. Among adults who are presently married, roughly a quarter (23%) have been married before, compared with 13% in 1960.

“Four-in-ten new marriages included at least one partner who had been married before, and two-in-ten new marriages were between people who had both previously stepped down the aisle. This snapshot is only the latest manifestation of a decades-long rise in the number of Americans who have ever remarried.”

Pew Research Center

Research by Jeffrey Dew, Ph.D., a professor of family studies at Utah State University, indicates that financial conflict is a top predictor of divorce. Couples who report disagreeing over finances once a week are over 30% more likely to divorce than couples who disagree about finances a few times per month. Prof. Dew also found that couples who had no assets were 70% more likely to divorce than couples with at least $10,000 in assets.

According to Women, Men and the New Economics of Marriage, a report by Pew Research Center’s Social & Demographic Trends Project, 28% of married women have more education than their husbands, while 19% of married men are more educated that their wives; couples are equally educated in 53% of marriages. This is a reversal of this statistic in 1970, when 28% of husbands were more educated and 20% of wives had a higher level of education.

Since men, particularly working class and poor men, have absorbed 75% of job losses since 2007, researchers foresee that economic conditions will ultimately undercut marriage in working class communities, furthering a “divorce divide” that has been growing since the 1980s between couples with college degrees and those with less education.

Research at the National Marriage Project (http://nationalmarriageproject.org/) at the University of Virginia found that men are 61% less likely to be happy in a marriage if they work fewer hours than their wives.
90.4 Intermarriage

According to a 2017 report by Pew Research Center (www.pewresearch.com), 10% of married people have a spouse of a different race or ethnicity. This translates into 11 million people who were intermarried.

Among newleyweds, 17% had a spouse of a different race or ethnicity, marking more than a fivefold increase since 1967, when 3% of newlyweds were intermarried. In that year, the U.S. Supreme Court in the Loving v. Virginia case ruled that marriage across racial lines was legal throughout the country. Until this ruling, interracial marriages were forbidden in many states.

The percentage of newlyweds who are intermarried, by race/ethnicity, are as follows:

- Asian: 29%
- Hispanic: 27%
- Black: 18%
- Caucasian: 11%

_________________________________________________________________

“The growth in intermarriage has coincided with shifting societal norms as Americans have become more accepting of marriages involving spouses of different races and ethnicities, even within their own families.”

Pew Research Center, 5/18/17

_________________________________________________________________

90.5 Research Centers

Center for Marital and Family Studies, University of Denver, 2155 S. Race Street, Denver, CO 80208. (303) 871-3062. (www.du.edu/psychology/marriage/)

National Center for Marriage & Research, Bowling Green State University, 005 Williams Hall, Bowling Green, OH 43403. (419) 372-4910. (http://ncfmr.bgsu.edu)

National Marriage Project, University of Virginia, P.O. Box 400766, Charlottesville, VA 22904. (434) 982-4509. (www.virginia.edu/marriageproject/)

MILITARY CONSUMERS

91.1 Active Personnel
The United States Armed Forces consists of the Army, Navy, Marine Corps, Air Force, and Coast Guard.

In FY2018, there were 1.30 million active personnel in the U.S. Armed Forces, distributed as follows:

- United States Army: 471,000
- United States Navy: 324,600
- United States Air Force: 322,800
- United States Marine Corps: 184,100
- United States Coast Guard: 40,992

Eighty-five percent (85%) of active personnel are male; 15% are female.

There are 850,000 men and women serving in reserve components of the U.S. Armed Forces, distributed as follows:

- United States National Guard: 358,000
- United States Army Reserve: 205,000
- United States Air National Guard: 106,000
- United States Air Force Reserve: 71,000
- United States Navy Reserve: 62,000
- United States Marine Corps Reserve: 40,000
- United States Coast Guard Reserve: 7,000

There are 681,000 civilians employed by the U.S. Armed Forces, distributed by branch as follows:

- United States Army: 300,000
- United States Navy: 179,000
- United States Air Force: 175,000
- United States Marine Corps: 20,000
- United States Coast Guard: 7,000

91.2 Veterans
According to the National Center for Veterans Analysis and Statistics of the U.S. Department of Veterans Affairs (www.va.gov), there are 17.8 million veterans, of which
1.6 million are women. This represents 7.1% of the adult population. The median age among male and female veterans is 64 and 49, respectively. The number of veterans has declined from 12.7% of the adult population, or 26.4 million veterans in 2000.

Service among veterans is distributed as follows:

- Vietnam War: 36%
- Gulf Wars: 26%
- Peacetime service: 23%
- Korean Conflict: 10%
- World War II: 5%

91.3 Buying Power
Soldiers, sailors, and Marines receive average compensation of $122,263 per person. Military compensation – an average of $70,168 in pay and $52,095 in benefits – includes the value of housing, medical care, pensions, hazardous-duty incentives, enlistment bonuses, and combat pay in war zones.

The U.S. military provides housing, medical care, schools, and other social services to the spouses and children of active duty service members.

Military spending has helped boost cities and towns across the U.S. Of the 18 metros with the highest income gains during the past decade, 13 are military towns. They are as follows:

- Cheyenne, WY: Warren Air Force Base
- Clarksville, TN: Fort Campbell (Army)
- Columbus, GA: Fort Benning (Army)
- Crestview-Fort Walton Beach-Destin, FL: Eglin Air Force Base
- El Paso, TX: Fort Bliss (Army)
- Fayetteville, NC: Fort Bragg (Army)
- Fayetteville, NC: Pope Air Force Base
- Hanford-Corcoran, CA: Lemoore Naval Air Station
- Hinesville-Fort Stewart, GA: Fort Stewart (Army)
- Jacksonville, NC: Camp Lejeune (Marines)
- Killeen-Temple-Fort Hood, TX: Fort Hood (Army)
- Las Cruces, NM: Fort Bliss (Army)
- Lawton, OK: Fort Sill (Army)
- Manhattan, KS: Fort Riley (Army)

91.4 The Military Exchange System
The Military Exchange System (MES) serves all of the U.S. Armed Forces with a combined 4,028 stores. MES annual retail sales are approximately $14 billion.

The largest component of the MES is the Army and Air Force Exchange Service (AAFES), with $8.8 billion in annual sales. During its 111 years of operation, AAFES
has evolved from a purveyor of discounted basic necessities to a multichannel retailer with over 3,000 stores and restaurants and movie theaters, as well as catalogs and a growing Internet site. A survey found its prices are just 2.5% higher than Walmart’s, but shoppers get the added benefit of forgoing sales taxes.

Within the U.S., AAFES stores, also called the PX for 'post exchange,' serve as de facto community centers for 11.5 million active or retired military service members and their families. Overseas, AAFES stores give troops the chance to connect with American culture and commerce through their broad selection of DVDs and electronics in addition to basic drugstore goods.

For grocery shopping, military personnel, including retirees, turn to a network of 281 stores (including about 95 overseas) operated by the Defense Commissary Agency (DeCA, www.commissaries.com). With annual sales of about $5 billion, DeCA generates revenues roughly equivalent to a conventional supermarket chain. Federal law does not allow the agency to make a profit, however, and products are sold at only a 5% markup from cost.
92.1 Overview
The American Pet Products Association (APPA, www.americanpetproducts.org) estimates that 84.6 million U.S. households (68% of all households) own pets. For comparison, in 1988, 56% of U.S. households owned a pet. Some 46% of all households today own more than one pet.

Topping the list of most-owned pets in 2018 are 139 million freshwater fish in 12.5 million U.S. homes. Cats, with 94.2 million felines owned by 47.1 million household, are the second-most-popular pets in the U.S. Owned by more households than any other pet, 89.7 million pet dogs are owned by 60.2 million households.

92.2 Pet Owners Demographics
The following percentages of adults have pets (source: The Harris Poll [www.theharrispoll.com]):

Gender
• Female: 64%
• Male: 56%

Age
• 18-to-35: 62%
• 35-to-47: 66%
• 48-to-66: 64%
• 67 and older: 19%

Race/Ethnicity
• Hispanic: 68%
• White: 63%
• African American: 40%

Income
• $34,999 or less: 56%
• $35,000 to $49,999: 65%
• $50,000 to $74,999: 60%
• $75,000 to $99,999: 66%
• $100,000 or more: 68%
Education
• High school or less: 59%
• Some college: 63%
• College graduate: 61%
• Post graduate: 54%

Region
• West: 68%
• Midwest: 61%
• South: 57%
• East: 56%

92.3 Pets As Family
In a recent Harris Poll, 92% of dog-owners and 91% of cat-owners said they consider their pet to be a member of the family. Fifty-seven percent (57%) of pet owners said they frequently let their pet sleep in the bed with them; 23% say they never do this.

One-third of pet owners (33%) frequently purchase holiday presents for their pet; 27% occasionally do so. Twenty percent (20%) of pet owners frequently buy their pets birthday presents; 17% do so occasionally.

92.4 Spending On Pets
According to the APPA, spending on pets has been as follows:
• 2004: $34.4 billion • 2012: $53.3 billion
• 2005: $36.3 billion • 2013: $55.7 billion
• 2006: $38.5 billion • 2014: $58.0 billion
• 2007: $41.2 billion • 2015: $60.3 billion
• 2008: $43.2 billion • 2016: $62.8 billion
• 2009: $45.5 billion • 2017: $69.5 billion
• 2010: $48.4 billion • 2018: $72.1 billion
• 2011: $50.8 billion

The distribution of spending on pets in 2018 is estimated as follows:
• Food: $29.9 billion
• Veterinarian care: $18.3 billion
• Supplies and over-the-counter medicines: $15.5 billion
• Pet services, boarding, and grooming: $6.5 billion
• Live animal purchases: $2.0 billion
The yearly cost of buying, feeding, and caring for pets tops what Americans spend on movies, video games, and recorded music combined.

Pet owners spend a combined $2.6 billion on holiday gifts for their pets, according to the APPA. One quarter of pet-related expenditures occur between Thanksgiving and Christmas.

**92.5 Market Resources**
American Pet Products Association, 255 Glenville Road, Greenwich, CT 06831. (203) 532-0000. ([www.americanpetproducts.org](http://www.americanpetproducts.org))
93.1 Overview
Eighteen percent (18%) of all U.S. adults are retired, a figure that has increased by 6% in the last five years and will further increase as Baby Boomers exit the workforce over the next few decades.

A May 2018 survey by Gallup (www.gallup.com) found that, on average, workers across all ages expect to retire at an average age of 66, substantially higher than the expected retirement age of 60 in the mid-1990s. Retirement, however, does not suggest that people will no longer work – many will transition into semi-retirement employment or self-employment.

According to the Employee Benefit Research Institute (EBRI, www.ebri.org), about 72% of Americans expect to remain engaged in some type of work after they officially retire. Almost half (47%) said they left their jobs sooner than they had planned.

A study by EBRI based on data from the University of Michigan Institute for Social Research (ISR, http://home.isr.umich.edu/) found that only 14% of people retire as planned. Overall, 38% of older workers retire before the age they had planned, and 48% retire after the age they had planned.

According to Trends In Retirement Satisfaction In The United States, by the Employee Benefit Research Institute, 48.6% of retirees say their retirement is “very satisfying.”

93.2 Age Of Retirement

According to the Bureau of Labor Statistics (www.bls.gov), the percentage of men and women in the labor force, by age, in 2017 was as follows:

<table>
<thead>
<tr>
<th>Age</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>69.8%</td>
<td>59.9%</td>
</tr>
<tr>
<td>61</td>
<td>68.0%</td>
<td>55.8%</td>
</tr>
<tr>
<td>62</td>
<td>62.5%</td>
<td>50.4%</td>
</tr>
<tr>
<td>63</td>
<td>57.0%</td>
<td>47.2%</td>
</tr>
<tr>
<td>64</td>
<td>53.1%</td>
<td>40.5%</td>
</tr>
<tr>
<td>65</td>
<td>44.7%</td>
<td>34.1%</td>
</tr>
<tr>
<td>66</td>
<td>41.9%</td>
<td>32.0%</td>
</tr>
<tr>
<td>67</td>
<td>36.3%</td>
<td>28.4%</td>
</tr>
<tr>
<td>68</td>
<td>32.1%</td>
<td>22.8%</td>
</tr>
</tbody>
</table>
• Age 69: 29.3% 21.5%
• Age 70: 26.6% 19.0%

Research shows that debt and health are primary influences that determine when people retire.

An assessment by the Center for Retirement Research at Boston College found that 33% of adults ages 62-to-69 without debt were still working, while 46% with debt were. The study also reported that the percentage of 62-to-69-year-olds with debt grew from 48% to 62% between 1998 and 2010. Among those with debt, the median amount owed was $32,130.

A study by the National Bureau of Economic Research (www.nber.org) reported that among men age 62, the percentage who work full-time is 44% for those in good health, 39% for those in fair health, 18% for those in poor health, and 4% for those in terrible health. Conversely, the percentage of men age 62 and older who are fully retired rises from 41% for those in good health to 46% for those in fair health, 68% for those in poor health, and 87% for those in terrible health.

“Poor health leads to an earlier retirement and the National Bureau of Economic Research documents just how much health matters. The differences are striking.”

Demo Memo

93.3 Retiree Consumers

The Media Audit (www.themediaaudit.com) provides the following characteristics of retirees:
• Eighty-three percent (83%) of retired adults in the U.S. own their home.
• Thirty percent (30%) of retired adults have stocks and CDs.
• Thirteen percent (13%) of new automobile purchasers are retired, compared with 11% five years ago. Eight percent (8%) of adults who have a car loan are retired, compared to 6% five years ago.
• Sixteen percent (16%) of adults who frequently stay in hotels are retired, compared to 14% five years ago.
• Adults who are retired are 6% more likely than the average U.S. adult to frequently dine out at a full-service restaurant; retirees now make up nearly 20% of all adults who frequently dine out.
• Fourteen percent (14%) of adults taking an ocean cruise are retired.
• Compared with the average U.S. adult, those who are retired spend nearly 30% more time watching broadcast television, 14% more time watching cable television, and 25% more time reading a daily newspaper.
• Retired adults spend only 89 minutes per day online, 26% less than the average U.S. adult.

*Change in Household Spending After Retirement*, by the Employee Benefit Research Institute, reports that in the first year or two of retirement, 46% of households spend more than during their working years. By the sixth year of retirement, 33% are spending more than they had in their pre-retirement years. Post-retirement spending as a percentage of pre-retirement spending in the sixth year of retirement is as follows:

- Spending less than 80% of pre-retirement income: 53.1%
- Spending 80% to 100% of pre-retirement income: 13.4%
- Spending 100% to 120% of pre-retirement income: 10.0%
- Spending 120% or more of pre-retirement income: 23.4%

“Many households spend more rather than less after retirement.”

Demo Memo

**93.4 Saving For Retirement**

A study by the Center for Retirement Research (CRR) at Boston College (http://crr.bc.edu) estimates 65% to 85% of pre-retirement income is a reasonable “replacement rate” for most retirees, depending on the type of household. The CRR estimates that 52% of Americans may not be able to maintain their standard of living, which it defines as having an income that falls no more than 10% below the replacement rate.

The biggest financial problems face those with no private pension: 68% of these Americans are expected to fall short. Those covered by defined-benefit plans – in which pensions are linked to a worker’s salary – have the least difficulty: only 20% are deemed at risk. Of those in defined-contribution plans, 53% likely will not reach the replacement rate.

According to the Federal Reserve (www.federalreserve.gov), 28% of people ages 30 to 44 have no retirement savings at all.
“Here’s how it’s supposed work: save for retirement during your decades in the labor force, then spend down those savings in retirement. But that’s not how it works for many Americans.”

Demo Memo, 4/19/18

According to the EBRI, 61.1% of households had an IRA or defined-contribution account in 2017. By age of householder, those with a retirement account were as follows:

- 25-to-34: 50%
- 35-to-44: 60%
- 45-to-54: 64%
- 55-to-64: 71%

The 2017 Retirement Confidence Study, by EBRI, reported savings for retirement by age of householder as follows:

<table>
<thead>
<tr>
<th>$1,000</th>
<th>$10,000 to $100,000</th>
<th>&gt; $100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-to-34:</td>
<td>58%</td>
<td>29%</td>
</tr>
<tr>
<td>35-to-44:</td>
<td>31%</td>
<td>35%</td>
</tr>
<tr>
<td>45-to-54:</td>
<td>33%</td>
<td>26%</td>
</tr>
<tr>
<td>55-to-64:</td>
<td>28%</td>
<td>17%</td>
</tr>
</tbody>
</table>

**93.5 Financial Security**

Household incomes of retirees are distributed as follows (percent with such income; source: The Media Audit):

- Under $50,000: 72%
- $50,000 and above: 28%
- $75,000 and above: 14%
- $100,000 and above: 7%

Social Security provides, on average, about 40% of retirement income. The percentage of retirees by amount of liquid assets is as follows:

- Less than $100,000: 70%
- $100,000 and above: 30%
- $250,000 and above: 14%
The Employee Benefit Research Institute put the gap between what Americans need for retirement and what they have saved at $4.6 trillion. If Social Security benefits were to be eliminated, the deficit would rise to $8.5 trillion.

The National Institute on Retirement Security (www.nirsonline.org) estimates the retirement savings gap significantly higher than the EBRI, at $14 trillion.

93.6 Moving In Retirement

The rate of migration typically increases as adults approach retirement. According to a December 2017 study by the TransAmerica Center for Retirement Studies (www.transamericacenter.org), 39% of retirees move. Reasons are as follows (percentage of respondents; multiple responses allowed):

- Downsize: 34%
- Reduce expenses: 29%
- Start a new chapter in life: 28%
- Be closer to family and friends: 27%

Consistent with the trend among the overall population, retirees are relocating less than in the past. According to the Census Bureau, among the nation’s 74 million Baby Boomers, about 4 million move each year. Among those who move, 61% remain in the same county; only 15% move to another state. Annually, only about 3.5% of Seniors (ages 70 and older) relocate.

“Many empty-nesters nowadays, unlike in the past, have opted not to pull up stakes and move to sunnier climes like Florida or Arizona. They want to continue to live near family and longtime friends. Others stay put because of the shaky economy or the difficulty of selling a home or getting a mortgage. Staying put dovetails with another big trend: the growing number of retirees continuing to do some paid part-time work.”

The New York Times

Ranked by retirees as a percentage of community population, the largest retiree markets are as follows:
• Ocala, FL: 36%
• Fort Myers-Naples, FL: 34%
• Daytona Beach, FL: 33%
• West Palm Beach, FL: 31%
• Melbourne-Titusville-Cocoa, FL: 29%

The most affluent retirees can be found in larger markets such as Washington, D.C., where the average retired adult earns $64,000 in household income and investment returns. San Jose, Fort Myers-Naples, San Francisco, and Long Island follow with household incomes of more than $50,000.

93.7 Trends in Retirement and Semi-Retirement
Few people plan to retire completely nowadays, and by age 65 many Baby Boomers will have already transitioned into semi-retirement. Many surveys suggest work will be routine during Baby Boomers’ older years. An AARP (www.aarp.org) national poll of Boomers found that 80% intend to work at least part time during their ‘retirement’ years.

According to the Social & Demographic Trends Project at Pew Research Center (www.pewsocialtrends.com), 52% of working adults ages 40-to-64 say they may delay their retirement; an additional 16% say they expect never to stop working.

Most who choose to continue working after age 60, or even 65, will likely find a new source of income; relatively few will remain in their current jobs. In fact, many have already left their career jobs.

“I believe the word ‘retirement’ in a decade will be a quaint, charming term that people used to use.”

Larry Minnix, President
American Association of Homes and Services for the Aging

93.8 Market Resources
AARP, 601 E Street NW, Washington DC 20049. (888) 687-2277. (www.aarp.org)

Center for Retirement Research, Boston College, 140 Commonwealth Avenue, Chestnut Hill, MA 02467. (617) 552-1677. (http://crr.bc.edu)
94.1 Overview

According to the U.S. Census Bureau (www.census.gov), there are 105 million unmarried people over age 18 in the U.S., representing about 45% of the adult population. Fifty-three percent (53%) of unmarried adults are women; 47% are men.

Among unmarried adults, 62% have never been married, 24% are divorced, and 14% are widowed.

America’s Families and Living Arrangements, by the Census Bureau, reports the percentage of people ages 25-to-29 that have never married as follows:

Female
• 1960: 11%
• 1980: 21%
• 2000: 39%
• 2015: 54%

Male
• 1960: 21%
• 1980: 33%
• 2000: 52%
• 2015: 68%

“Never-married single people ages 25-to-34 now outnumber the married crowd by 46%, a stark reversal from just a decade ago when couples held a 20-point edge in that age group.”

Advertising Age

Driven by several factors, the trend toward delaying marriage has emerged over several decades. Financial burdens, such as large college loan debt, have made it more difficult for those in their 20s to reach independence, forcing some to move back...
in with their parents. Also, an increasing number of young adults are preoccupied with their careers, and there are increasing numbers of cohabiting couples.

While almost a quarter of single-person households are made up of young people under the age of 35 who have never been married, many are financially independent singles.

### 94.2 Single-Person Households

The *Current Population Survey*, by the Census Bureau, reported 42.1 million non-family households, representing 33.8% of all U.S. households. There were 34.9 million single-person households, or 28.0% of all U.S. households. This is an increase from 25.0% in 1990 and 26.0% in 2000.

The following are the demographics of single-person households:

**Generation**
- Millennials: 20%
- Generation X: 19%
- Baby Boomers: 30%
- Seniors: 49%

**Race/Ethnicity**
- African-American: 35%
- Asian-American: 18%
- Caucasian: 30%
- Hispanic: 17%

### 94.3 Cohabitation

According to the U.S. Census Bureau, the estimated number of unmarried couples living together is as follows:
- Opposite-sex couples: 7.5 million
- Same-sex couples: 620,000
- Total: 8.1 million

Couples who choose cohabitation over marriage cite several advantages to the arrangement. Studies show that never-married couples with the intention of living together permanently are just as likely to stay together as married couples.

“The question,” says Andrew J. Cherlin, Ph.D., a professor of sociology at Johns Hopkins University, “is not why fewer people are getting married, but why are so many still getting married?”
“It’s a mistake to think of all unmarried people as single. Lots are living with partners.”

Prof. Andrew J. Cherlin, Ph.D.
Johns Hopkins University
The New York Times

A trend that is increasing among singles is that of “committed unmarrieds,” so dubbed by one sociologist. More than five million such couples cohabit in the U.S., nearly eight times the number in 1970, according to Time. The family dynamic of committed unmarried with children is also on the rise. Households such as these challenge the perceptions of family, and the greater majority of marketers don’t even recognize the market.

94.4 Single Parents
According to the U.S. Census Bureau, in 2017 there were 9.49 million female-only households and 3.20 million male-only households with children under age 18. According to a 2018 study by Pew Research Center (www.pewresearch.org), 35% of single parents live with a partner, an increase from 20% in 1997.
The following is the distribution of unmarried parents living with children under age 18:

- Solo mother: 53%
- Solo father: 12%
- Cohabiting mother: 18%
- Cohabiting father: 17%

Thirty-one percent (31%) of solo fathers and 22% of solo mothers live with their parents.

“Many solo mothers and fathers aren’t so alone either. The grandparents could be playing an important role as caregiver to any grandchildren in the household.”

Pew Research Center, 5/4/18
94.5 Spending Power

According to the Bureau of Labor Statistics (www.bls.gov), singles spend $2.2 trillion annually, which is 35% of all consumer spending.

The average single-household income is approximately $1,400 greater than the average income of two-person households divided by two; the average one-person household has over $1,300 in discretionary income.

Despite their spending clout, singles are seldom targeted by advertisers.

“Some marketers are taking notice: More ads are featuring singles and some companies are reaching out to them. But for the most part marketers are only slowly adjusting to the new normal.”

Advertising Age

A study from Packaged Facts (www.packagedfacts.com) points out that singles are more receptive to ad pitches than the general population.

94.6 Singles Geodemographics

Pew Research Social & Demographic Trends (www.pewsocialtrends.org) assesses the number of unmarried men and women ages 25-to-34 in metropolitan areas as follows:

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<th>Men per 100 Women</th>
<th>Women per 100 Men</th>
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CONSUMER BEHAVIOR 2019-2020
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<td>Spokane-Spokane Valley, WA</td>
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<td>State College, PA</td>
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<td>Tampa-St. Petersburg-Clearwater, FL</td>
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• Topeka, KS: 118 85  
• Trenton, NJ: 124 81  
• Tucson, AZ: 121 82  
• Tuscaloosa, AL: 107 93  
• Tyler, TX: 118 85  
• Utica-Rome, NY: 120 83  
• Vallejo-Fairfield, CA: 129 77  
• Virginia Beach-Norfolk-Newport News, VA-NC: 108 92  
• Visalia-Porterville, CA: 98 102  
• Waco, TX: 98 102  
• Washington-Arlington-Alexandria, DC-VA-MD-WV: 107 94  
• Wausau, WI: 107 94  
• Wenatchee, WA: 90 111  
• Wichita, KS: 124 81  
• Wichita Falls, TX: 171 59  
• Wilmington, NC: 129 78  
• Winston-Salem, NC: 109 91  
• Worcester, MA-CT: 128 78  
• Yakima, WA: 107 94  
• York-Hanover, PA: 125 80  
• Youngstown-Warren-Boardman, OH-PA: 108 92  
• Yuba City, CA: 110 91  
• Yuma, AZ: 164 61  

94.7 Market Resources  
Unmarried Equality, 7149 Rivol Road, West Hills, CA 91307. (347) 987-1068. (www.unmarried.org)  
PART XI: GEODEMOGRAPHICS
95.1 Overview
The United States Office of Management and Budget (OMB, www.omb.gov) defines a Metropolitan Statistical Area (MSA) as one or more adjacent counties or county equivalents that have at least one urban core area with a population of at least 50,000, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.

There are 382 MSAs. A description of the regions included in each MSA is available at www.census.gov/population/www/metroareas/metod.html.

Population data is available from the U.S. Census Bureau (www.census.gov) at www.census.gov/popest/.

95.2 MSA Populations
The U.S. population in 2017 was 325,719,178; 279,698,020 (85.9%) lived in metropolitan statistical areas.

The 2017 population in each MSA, as estimated by the U.S. Census Bureau, was as follows:

- Abilene, TX: 170,219
- Akron, OH: 703,505
- Albany, GA: 151,434
- Albany, OR: 125,047
- Albany-Schenectady-Troy, NY: 886,188
- Albuquerque, NM: 910,726
- Alexandria, LA: 153,984
- Allentown-Bethlehem-Easton, PA-NJ: 840,550
- Altoona, PA: 123,457
- Amarillo, TX: 264,925
- Ames, IA: 97,502
- Anchorage, AK: 400,888
- Ann Arbor, MI: 367,627
- Anniston-Oxford-Jacksonville, AL: 114,728
- Appleton, WI: 236,126
- Asheville, NC: 456,145
- Athens-Clarke County, GA: 209,271
• Atlanta-Sandy Springs-Roswell, GA: 5,884,736
• Atlantic City-Hammonton, NJ: 269,918
• Auburn-Opelika, AL: 161,604
• Augusta-Richmond County, GA-SC: 600,151
• Austin-Round Rock, TX: 2,115,827
• Bakersfield, CA: 893,119
• Baltimore-Columbia-Towson, MD: 2,808,175
• Bangor, ME: 151,957
• Barnstable Town, MA: 213,444
• Baton Rouge, LA: 834,159
• Battle Creek, MI: 134,128
• Bay City, MI: 104,239
• Beaumont-Port Arthur, TX: 412,437
• Beckley, WV: 118,543
• Bellingham, WA: 221,404
• Bend-Redmond, OR: 186,875
• Billings, MT: 170,498
• Binghamton, NY: 242,217
• Birmingham-Hoover, AL: 1,149,807
• Bismarck, ND: 132,142
• Blacksburg-Christsiansburg-Radford, VA: 182,993
• Bloomington, IL: 188,232
• Bloomington, IN: 167,825
• Bloomsburg-Berwick, PA: 84,204
• Boise City, ID: 709,845
• Boston-Cambridge-Newton, MA-NH: 4,836,531
• Boulder, CO: 322,514
• Bowling Green, KY: 174,835
• Bremerton-Silverdale, WA: 266,414
• Bridgeport-Stamford-Norwalk, CT: 949,921
• Brownsville-Harlingen, TX: 423,725
• Brunswick, GA: 118,119
• Buffalo-Cheektowaga-Niagara Falls, NY: 1,136,856
• Burlington, NC: 162,391
• Burlington-South Burlington, VT: 218,395
• California-Lexington Park, MD: 112,667
• Canton-Massillon, OH: 399,927
• Cape Coral-Fort Myers, FL: 739,224
• Cape Girardeau, MO-IL: 96,782
• Carbondale-Marion, IL: 125,612
• Carson City, NV: 54,745
• Casper, WY: 79,547
• Cedar Rapids, IA: 270,293
• Chambersburg-Waynesboro, PA: 154,234
• Champaign-Urbana, IL: 239,124
• Charleston, WV: 214,406
• Charleston-North Charleston, SC: 775,831
• Charlotte-Concord-Gastonia, NC-SC: 2,525,305
• Charlottesville, VA: 233,793
• Chattanooga, TN-GA: 556,548
• Cheyenne, WY: 98,327
• Chicago-Naperville-Elgin, IL-IN-WI: 9,533,040
• Chico, CA: 229,294
• Cincinnati, OH-KY-IN: 2,179,082
• Clarksville, TN-KY: 285,042
• Cleveland, TN: 122,317
• Cleveland-Elyria, OH: 2,058,844
• Coeur d'Alene, ID: 157,637
• College Station-Bryan, TX: 258,044
• Colorado Springs, CO: 723,878
• Columbia, MO: 178,271
• Columbia, SC: 825,033
• Columbus, GA-AL: 303,811
• Columbus, IN: 82,040
• Columbus, OH: 2,078,725
• Corpus Christi, TX: 454,008
• Corvallis, OR: 90,951
• Crestview-Fort Walton Beach-Destin, FL: 271,346
• Cumberland, MD-WV: 98,837
• Dallas-Fort Worth-Arlington, TX: 7,399,662
• Dalton, GA: 144,440
• Danville, IL: 77,909
• Daphne-Fairhope-Foley, AL: 212,628
• Davenport-Moline-Rock Island, IA-IL: 382,263
• Dayton, OH: 803,416
• Decatur, AL: 151,867
• Decatur, IL: 105,801
• Deltona-Daytona Beach-Ormond Beach, FL: 649,202
• Denver-Aurora-Lakewood, CO: 2,888,227
• Des Moines-West Des Moines, IA: 645,911
• Detroit-Warren-Dearborn, MI: 4,313,002
• Dothan, AL: 147,914
• Dover, DE: 176,824
• Dubuque, IA: 97,041
• Duluth, MN-WI: 278,782
• Durham-Chapel Hill, NC: 567,428
• East Stroudsburg, PA: 168,046
• Eau Claire, WI: 167,484
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• Hickory-Lenoir-Morganton, NC: 366,534
• Hilton Head Island-Bluffton-Beaufort, SC: 215,302
• Hinesville, GA: 80,400
• Homosassa Springs, FL: 145,647
• Hot Springs, AR: 98,658
• Houma-Thibodaux, LA: 210,512
• Houston-The Woodlands-Sugar Land, TX: 6,892,427
• Huntington-Ashland, WV-KY-OH: 356,474
• Huntsville, AL: 455,448
• Idaho Falls, ID: 145,643
• Indianapolis-Carmel-Anderson, IN: 2,028,614
• Iowa City, IA: 171,491
• Ithaca, NY: 104,802
• Jackson, MI: 158,640
• Jackson, MS: 578,715
• Jackson, TN: 129,235
• Jacksonville, FL: 1,504,980
• Jacksonville, NC: 193,893
• Janesville-Beloit, WI: 162,309
• Jefferson City, MO: 151,465
• Johnson City, TN: 202,053
• Johnstown, PA: 133,054
• Jonesboro, AR: 131,269
• Joplin, MO: 178,507
• Kahului-Wailuku-Lahaina, HI: 166,348
• Kalamazoo-Portage, MI: 338,338
• Kankakee, IL: 109,605
• Kansas City, MO-KS: 2,128,912
• Kennewick-Richland, WA: 290,296
• Killeen-Temple, TX: 443,773
• Kingsport-Bristol-Bristol, TN-VA: 306,659
• Kingston, NY: 179,417
• Knoxville, TN: 877,104
• Kokomo, IN: 82,363
• La Crosse-Onalaska, WI-MN: 136,934
• Lafayette, LA: 491,558
• Lafayette-West Lafayette, IN: 219,239
• Lake Charles, LA: 209,357
• Lake Havasu City-Kingman, AZ: 207,200
• Lakeland-Winter Haven, FL: 686,483
• Lancaster, PA: 542,903
• Lansing-East Lansing, MI: 477,656
• Laredo, TX: 274,794
• Las Cruces, NM: 215,579
• Las Vegas-Henderson-Paradise, NV: 2,204,079
• Lawrence, KS: 120,793
• Lawton, OK: 127,349
• Lebanon, PA: 139,754
• Lewiston, ID-WA: 62,920
• Lewiston-Auburn, ME: 107,651
• Lexington-Fayette, KY: 512,650
• Lima, OH: 103,198
• Lincoln, NE: 331,519
• Little Rock-North Little Rock-Conway, AR: 738,344
• Logan, UT-ID: 138,002
• Longview, TX: 217,481
• Longview, WA: 106,910
• Los Angeles-Long Beach-Anaheim, CA: 13,353,907
• Louisville/Jefferson County, KY-IN: 1,293,953
• Lubbock, TX: 316,983
• Lynchburg, VA: 261,254
• Macon-Bibb County, GA: 228,914
• Madera, CA: 156,890
• Madison, WI: 654,230
• Manchester-Nashua, NH: 409,697
• Manhattan, KS: 98,080
• Mankato-North Mankato, MN: 100,939
• Mansfield, OH: 120,589
• McAllen-Edinburg-Mission, TX: 860,661
• Medford, OR: 217,479
• Memphis, TN-MS-AR: 1,348,260
• Merced, CA: 272,673
• Miami-Fort Lauderdale-West Palm Beach, FL: 6,158,824
• Michigan City-La Porte, IN: 110,029
• Midland, MI: 83,411
• Midland, TX: 170,675
• Milwaukee-Waukesha-West Allis, WI: 1,576,236
• Minneapolis-Saint Paul-Bloomington, MN-WI: 3,600,618
• Missoula, MT: 117,441
• Mobile, AL: 413,955
• Modesto, CA: 547,899
• Monroe, LA: 178,445
• Monroe, MI: 149,649
• Montgomery, AL: 373,903
• Morgantown, WV: 138,709
• Morristown, TN: 118,081
• Mount Vernon-Anacortes, WA: 125,619
• Muncie, IN: 115,184
• Muskegon, MI: 173,693
• Myrtle Beach-Conway-North Myrtle Beach, SC-NC: 464,165
• Napa, CA: 140,973
• Naples-Immokalee-Marco Island, FL: 372,880
• Nashville-Davidson-Murfreesboro-Franklin, TN: 1,903,045
• New Bern, NC: 124,864
• New Haven-Milford, CT: 860,435
• New Orleans-Metairie, LA: 1,275,762
• New York-Newark-Jersey City, NY-NJ-PA: 20,320,876
• Niles-Benton Harbor, MI: 154,259
• North Port-Sarasota-Bradenton, FL: 804,690
• Norwich-New London, CT: 269,033
• Ocala, FL: 354,353
• Ocean City, NJ: 93,553
• Odessa, TX: 157,087
• Ogden-Clearfield, UT: 665,358
• Oklahoma City, OK: 1,383,737
• Olympia-Tumwater, WA: 280,588
• Omaha-Council Bluffs, NE-IA: 933,316
• Orlando-Kissimmee-Sanford, FL: 2,509,831
• Oshkosh-Neenah, WI: 170,414
• Owensboro, KY: 118,376
• Oxnard-Thousand Oaks-Ventura, CA: 854,223
• Palm Bay-Melbourne-Titusville, FL: 589,162
• Panama City, FL: 199,723
• Parkersburg-Vienna, WV: 90,898
• Pensacola-Ferry Pass-Brent, FL: 487,784
• Peoria, IL: 372,427
• Philadelphia-Camden-Wilmington, PA-NJ-DE-MD: 6,096,120
• Phoenix-Mesa-Scottsdale, AZ: 4,737,270
• Pine Bluff, AR: 90,963
• Pittsburgh, PA: 2,333,367
• Pittsfield, MA: 126,313
• Pocatello, ID: 85,269
• Portland-South Portland, ME: 532,083
• Portland-Vancouver-Hillsboro, OR-WA: 2,453,168
• Port St. Lucie, FL: 473,429
• Prescott, AZ: 228,168
• Providence-Warwick, RI-MA: 1,621,122
• Provo-Orem, UT: 617,675

CONSUMER BEHAVIOR 2019-2020
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• Pueblo, CO: 166,475
• Punta Gorda, FL: 182,033
• Racine, WI: 196,071
• Raleigh, NC: 1,335,079
• Rapid City, SD: 146,850
• Reading, PA: 417,854
• Redding, CA: 179,921
• Reno, NV: 464,593
• Richmond, VA: 1,294,204
• Riverside-San Bernardino-Ontario, CA: 4,580,670
• Roanoke, VA: 314,128
• Rochester, MN: 218,280
• Rochester, NY: 1,077,948
• Rockford, IL: 338,291
• Rocky Mount, NC: 146,738
• Rome, GA: 97,613
• Sacramento-Roseville-Arden-Arcade, CA: 2,324,884
• Saginaw, MI: 191,934
• St. Cloud, MN: 197,759
• St. George, UT: 165,662
• St. Joseph, MO-KS: 126,935
• St. Louis, MO-IL: 2,807,338
• Salem, OR: 424,982
• Salinas, CA: 437,907
• Salisbury, MD-DE: 405,853
• Salt Lake City, UT: 1,203,105
• San Angelo, TX: 119,535
• San Antonio-New Braunfels, TX: 2,473,974
• San Diego-Carlsbad, CA: 3,337,685
• San Francisco-Oakland-Hayward, CA: 4,727,357
• San Jose-Sunnyvale-Santa Clara, CA: 4,998,463
• San Luis Obispo-Paso Robles-Arroyo Grande, CA: 283,405
• Santa Cruz-Watsonville, CA: 275,897
• Santa Fe, NM: 148,750
• Santa Maria-Santa Barbara, CA: 448,150
• Santa Rosa, CA: 504,217
• Savannah, GA: 387,543
• Scranton-Wilkes-Barre-Hazleton, PA: 555,426
• Seattle-Tacoma-Bellevue, WA: 3,867,046
• Sebastian-Vero Beach, FL: 154,383
• Sebring, FL: 102,883
• Sheboygan, WI: 115,344
• Sherman-Denison, TX: 131,140
• Shreveport-Bossier City, LA: 440,933
<table>
<thead>
<tr>
<th>City</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sierra Vista-Douglas, AZ:</td>
<td>124,756</td>
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<td>Sioux City, IA-NE-SD:</td>
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<td>Sioux Falls, SD:</td>
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<tr>
<td>South Bend-Mishawaka, IN-MI:</td>
<td>321,815</td>
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<td>Spartanburg, SC:</td>
<td>334,391</td>
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<td>Spokane-Spokane Valley, WA:</td>
<td>564,236</td>
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<tr>
<td>Springfield, IL:</td>
<td>208,697</td>
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<tr>
<td>Springfield, MA:</td>
<td>631,652</td>
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<td>Springfield, MO:</td>
<td>462,369</td>
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<tr>
<td>Springfield, OH:</td>
<td>134,557</td>
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<tr>
<td>State College, PA:</td>
<td>162,660</td>
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<tr>
<td>Staunton-Waynesboro, VA:</td>
<td>121,999</td>
</tr>
<tr>
<td>Stockton-Lodi, CA:</td>
<td>745,424</td>
</tr>
<tr>
<td>Sumter, SC:</td>
<td>106,847</td>
</tr>
<tr>
<td>Syracuse, NY:</td>
<td>654,841</td>
</tr>
<tr>
<td>Tallahassee, FL:</td>
<td>382,627</td>
</tr>
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<td>Tampa-St. Petersburg-Clearwater, FL:</td>
<td>3,091,399</td>
</tr>
<tr>
<td>Terre Haute, IN:</td>
<td>169,965</td>
</tr>
<tr>
<td>Texarkana, TX-AR:</td>
<td>150,355</td>
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<tr>
<td>The Villages, FL:</td>
<td>125,165</td>
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<td>Toledo, OH:</td>
<td>603,668</td>
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<td>Topeka, KS:</td>
<td>233,149</td>
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<td>Trenton, NJ:</td>
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<td>Tucson, AZ:</td>
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<td>Tulsa, OK:</td>
<td>990,706</td>
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<td>Tuscaloosa, AL:</td>
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<tr>
<td>Tyler, TX:</td>
<td>227,727</td>
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<tr>
<td>Urban Honolulu, HI:</td>
<td>988,650</td>
</tr>
<tr>
<td>Utica-Rome, NY:</td>
<td>293,572</td>
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<tr>
<td>Valdosta, GA:</td>
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<tr>
<td>Vallejo-Fairfield, CA:</td>
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<tr>
<td>Victoria, TX:</td>
<td>99,646</td>
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<tr>
<td>Vineland-Bridgeton, NJ:</td>
<td>152,538</td>
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<tr>
<td>Virginia Beach-Norfolk-Newport News, VA-NC:</td>
<td>1,725,246</td>
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<td>Visalia-Porterville, CA:</td>
<td>464,493</td>
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<td>Waco, TX:</td>
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<td>Walla Walla, WA:</td>
<td>64,614</td>
</tr>
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<td>Warner Robins, GA:</td>
<td>191,779</td>
</tr>
<tr>
<td>Washington-Arlington-Alexandria, DC-VA-MD-WV:</td>
<td>6,216,589</td>
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<td>Waterloo-Cedar Falls, IA:</td>
<td>169,892</td>
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<td>Watertown-Fort Drum, NY:</td>
<td>114,187</td>
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<tr>
<td>Wausau, WI:</td>
<td>135,732</td>
</tr>
<tr>
<td>Weirton-Steubenville, WV-OH:</td>
<td>118,250</td>
</tr>
<tr>
<td>Wenatchee, WA:</td>
<td>118,478</td>
</tr>
</tbody>
</table>
• Wheeling, WV-OH: 141,254
• Wichita, KS: 645,628
• Wichita Falls, TX: 151,230
• Williamsport, PA: 113,841
• Wilmington, NC: 288,156
• Winchester, VA-WV: 137,887
• Winston-Salem, NC: 667,733
• Worcester, MA-CT: 942,475
• Yakima, WA: 250,193
• York-Hanover, PA: 446,078
• Youngstown-Warren-Boardman, OH-PA: 541,926
• Yuba City, CA: 173,679
• Yuma, AZ: 207,534
96.1 Overview

An assessment by Pew Research Center (www.pewresearch.org), based on data from the U.S. Census Bureau (www.census.gov), computed the percentage of the population by income tier in 229 metropolitan areas. Together, these areas accounted for 76% of the nation’s population. Changes (i.e. net gain or loss) in the income tier distribution from the 2000 Census were also calculated.

Income tiers were defined as follows:

- Upper-income households have incomes that are more than double the median.
- Middle-income adults live in households with incomes two-thirds to double the national median size-adjusted household income, about $42,000 to $125,000 annually.
- Lower-income households have incomes less than two-thirds of the median.

Household incomes are adjusted for the number of people living in each household and for the cost of living in metropolitan areas.

The net gain or loss is the change in the share of adults who were upper income minus the change in the share who were lower income when comparing 2000 Census and current income data.

96.2 Income Tiers And Net Gain/Loss

The distribution of adults by income tier in metropolitan areas and net gain or loss from the 2000 Census are as follows:

<table>
<thead>
<tr>
<th>Metropolitan Area</th>
<th>Lower</th>
<th>Middle</th>
<th>Upper</th>
<th>Net Gain/Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>Akron, OH</td>
<td>24.5%</td>
<td>54.6%</td>
<td>20.9%</td>
<td>-4.0%</td>
</tr>
<tr>
<td>Albany-Schenectady-Troy, NY:</td>
<td>20.2%</td>
<td>55.1%</td>
<td>24.8%</td>
<td>8.9%</td>
</tr>
<tr>
<td>Albuquerque, NM:</td>
<td>33.0%</td>
<td>50.7%</td>
<td>16.3%</td>
<td>-4.1%</td>
</tr>
<tr>
<td>Allentown-Bethlehem-Easton, PA-NJ:</td>
<td>25.2%</td>
<td>55.7%</td>
<td>19.1%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Amarillo, TX:</td>
<td>27.4%</td>
<td>52.6%</td>
<td>20.0%</td>
<td>11.8%</td>
</tr>
<tr>
<td>Anchorage, AK:</td>
<td>20.3%</td>
<td>55.5%</td>
<td>24.2%</td>
<td>6.1%</td>
</tr>
<tr>
<td>Ann Arbor, MI:</td>
<td>25.6%</td>
<td>49.3%</td>
<td>25.1%</td>
<td>-5.6%</td>
</tr>
<tr>
<td>Anniston-Oxford-Jacksonville, AL:</td>
<td>33.6%</td>
<td>50.5%</td>
<td>16.0%</td>
<td>3.0%</td>
</tr>
<tr>
<td>Atlanta-Sandy Springs-Roswell, GA:</td>
<td>27.0%</td>
<td>50.5%</td>
<td>22.6%</td>
<td>-8.3%</td>
</tr>
<tr>
<td>Atlantic City-Hammonton, NJ:</td>
<td>30.1%</td>
<td>52.8%</td>
<td>17.0%</td>
<td>4.7%</td>
</tr>
<tr>
<td>Auburn-Opelika, AL:</td>
<td>38.5%</td>
<td>43.0%</td>
<td>18.5%</td>
<td>-0.1%</td>
</tr>
<tr>
<td>Location</td>
<td>April</td>
<td>May</td>
<td>June</td>
<td>Change</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>-------</td>
<td>-------</td>
<td>-------</td>
<td>-------</td>
</tr>
<tr>
<td>Augusta-Richmond County, GA-SC:</td>
<td>29.3%</td>
<td>52.7%</td>
<td>18.0%</td>
<td>-2.2%</td>
</tr>
<tr>
<td>Austin-Round Rock, TX:</td>
<td>23.4%</td>
<td>52.5%</td>
<td>24.1%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Bakersfield, CA:</td>
<td>41.5%</td>
<td>43.6%</td>
<td>14.9%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Baltimore-Columbia-Towson, MD:</td>
<td>23.0%</td>
<td>51.3%</td>
<td>25.7%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Bangor, ME:</td>
<td>32.6%</td>
<td>54.2%</td>
<td>13.3%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Barnstable Town, MA:</td>
<td>17.7%</td>
<td>52.1%</td>
<td>30.3%</td>
<td>15.5%</td>
</tr>
<tr>
<td>Baton Rouge, LA:</td>
<td>26.2%</td>
<td>52.5%</td>
<td>21.3%</td>
<td>10.6%</td>
</tr>
<tr>
<td>Beaumont-Port Arthur, TX:</td>
<td>32.2%</td>
<td>50.8%</td>
<td>17.0%</td>
<td>-0.5%</td>
</tr>
<tr>
<td>Bellingham, WA:</td>
<td>32.1%</td>
<td>51.8%</td>
<td>16.1%</td>
<td>-1.6%</td>
</tr>
<tr>
<td>Bend-Redmond, OR:</td>
<td>29.1%</td>
<td>51.1%</td>
<td>19.8%</td>
<td>-0.4%</td>
</tr>
<tr>
<td>Binghamton, NY:</td>
<td>28.8%</td>
<td>53.9%</td>
<td>17.4%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Birmingham-Hoover, AL:</td>
<td>29.9%</td>
<td>49.6%</td>
<td>20.5%</td>
<td>-1.4%</td>
</tr>
<tr>
<td>Blacksburg-Christiansburg-Radford, VA:</td>
<td>34.3%</td>
<td>50.7%</td>
<td>15.0%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Bloomington, IL:</td>
<td>24.5%</td>
<td>50.2%</td>
<td>25.3%</td>
<td>-1.8%</td>
</tr>
<tr>
<td>Boise City, ID:</td>
<td>29.6%</td>
<td>54.8%</td>
<td>15.6%</td>
<td>-7.6%</td>
</tr>
<tr>
<td>Boston-Cambridge-Newton, MA-NH:</td>
<td>21.7%</td>
<td>48.6%</td>
<td>29.6%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Bremerton-Silverdale, WA:</td>
<td>23.1%</td>
<td>57.1%</td>
<td>19.8%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Bridgeport-Stamford-Norwalk, CT:</td>
<td>22.5%</td>
<td>45.6%</td>
<td>32.0%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Brownsville-Harlingen, TX:</td>
<td>46.9%</td>
<td>42.7%</td>
<td>10.4%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Buffalo-Cheektowaga-Niagara Falls, NY:</td>
<td>26.2%</td>
<td>52.8%</td>
<td>20.9%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Burlington, NC:</td>
<td>34.1%</td>
<td>51.8%</td>
<td>14.1%</td>
<td>-9.2%</td>
</tr>
<tr>
<td>Burlington-South Burlington, VT:</td>
<td>24.5%</td>
<td>51.5%</td>
<td>24.0%</td>
<td>8.3%</td>
</tr>
<tr>
<td>Canton-Massillon, OH:</td>
<td>25.3%</td>
<td>58.6%</td>
<td>16.2%</td>
<td>-1.9%</td>
</tr>
<tr>
<td>Cape Coral-Fort Myers, FL:</td>
<td>28.4%</td>
<td>54.2%</td>
<td>17.4%</td>
<td>-1.1%</td>
</tr>
<tr>
<td>Champaign-Urbana, IL:</td>
<td>35.9%</td>
<td>44.4%</td>
<td>19.7%</td>
<td>-5.6%</td>
</tr>
<tr>
<td>Charleston-North Charleston, SC:</td>
<td>26.2%</td>
<td>53.4%</td>
<td>20.5%</td>
<td>8.6%</td>
</tr>
<tr>
<td>Charlotte-Concord-Gastonia, NC-SC:</td>
<td>27.5%</td>
<td>52.1%</td>
<td>20.4%</td>
<td>-7.0%</td>
</tr>
<tr>
<td>Chattanooga, TN-GA:</td>
<td>29.2%</td>
<td>53.3%</td>
<td>17.5%</td>
<td>-1.2%</td>
</tr>
<tr>
<td>Chicago-Naperville-Elgin, IL-IN-WI:</td>
<td>27.4%</td>
<td>51.1%</td>
<td>21.5%</td>
<td>-2.6%</td>
</tr>
<tr>
<td>Chico, CA:</td>
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<td>46.9%</td>
<td>13.1%</td>
<td>1.6%</td>
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<tr>
<td>Cincinnati, OH-KY-IN:</td>
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<td>25.2%</td>
<td>2.5%</td>
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<tr>
<td>Clarksville, TN-KY:</td>
<td>32.2%</td>
<td>55.7%</td>
<td>12.1%</td>
<td>0.1%</td>
</tr>
<tr>
<td>Cleveland-Elyria, OH:</td>
<td>25.5%</td>
<td>52.3%</td>
<td>22.3%</td>
<td>-4.4%</td>
</tr>
<tr>
<td>Colorado Springs, CO:</td>
<td>23.5%</td>
<td>54.8%</td>
<td>21.7%</td>
<td>0.6%</td>
</tr>
<tr>
<td>Columbia, MO:</td>
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<td>17.7%</td>
<td>-1.1%</td>
</tr>
<tr>
<td>Columbus, OH:</td>
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<td>24.9%</td>
<td>0.9%</td>
</tr>
<tr>
<td>Corpus Christi, TX:</td>
<td>29.9%</td>
<td>52.3%</td>
<td>17.8%</td>
<td>9.2%</td>
</tr>
<tr>
<td>Dallas-Fort Worth-Arlington, TX:</td>
<td>27.6%</td>
<td>50.4%</td>
<td>22.0%</td>
<td>-0.5%</td>
</tr>
<tr>
<td>Daphne-Fairhope-Foley, AL:</td>
<td>27.4%</td>
<td>50.2%</td>
<td>22.4%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Dayton, OH:</td>
<td>26.9%</td>
<td>52.7%</td>
<td>20.4%</td>
<td>-4.4%</td>
</tr>
<tr>
<td>Decatur, AL:</td>
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<td>16.7%</td>
<td>0.4%</td>
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<tr>
<td>Decatur, IL:</td>
<td>25.8%</td>
<td>53.6%</td>
<td>20.6%</td>
<td>4.0%</td>
</tr>
<tr>
<td>Deltona-Daytona Beach-Ormond Beach, FL:</td>
<td>34.4%</td>
<td>53.1%</td>
<td>12.5%</td>
<td>-2.2%</td>
</tr>
<tr>
<td>Denver-Aurora-Lakewood, CO:</td>
<td>22.4%</td>
<td>53.0%</td>
<td>24.6%</td>
<td>-2.7%</td>
</tr>
<tr>
<td>Detroit-Warren-Dearborn, MI:</td>
<td>28.1%</td>
<td>51.4%</td>
<td>20.5%</td>
<td>-10.1%</td>
</tr>
<tr>
<td>Dover, DE:</td>
<td>23.2%</td>
<td>57.5%</td>
<td>19.3%</td>
<td>8.3%</td>
</tr>
<tr>
<td>East Stroudsburg, PA:</td>
<td>23.3%</td>
<td>60.0%</td>
<td>16.7%</td>
<td>3.9%</td>
</tr>
<tr>
<td>Location</td>
<td>2019</td>
<td>2020</td>
<td>Change</td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>-----------</td>
<td>-----------</td>
<td>--------</td>
<td></td>
</tr>
<tr>
<td>Eau Claire, WI</td>
<td>22.6%</td>
<td>61.2%</td>
<td>16.2%</td>
<td></td>
</tr>
<tr>
<td>El Centro, CA</td>
<td>42.1%</td>
<td>44.7%</td>
<td>13.3%</td>
<td></td>
</tr>
<tr>
<td>Elkhart-Goshen, IN</td>
<td>23.1%</td>
<td>61.4%</td>
<td>15.5%</td>
<td></td>
</tr>
<tr>
<td>El Paso, TX</td>
<td>43.5%</td>
<td>45.6%</td>
<td>10.9%</td>
<td></td>
</tr>
<tr>
<td>Erie, PA</td>
<td>30.5%</td>
<td>52.3%</td>
<td>17.2%</td>
<td></td>
</tr>
<tr>
<td>Eugene, OR</td>
<td>34.7%</td>
<td>52.0%</td>
<td>13.3%</td>
<td></td>
</tr>
<tr>
<td>Fayetteville, NC</td>
<td>33.3%</td>
<td>52.2%</td>
<td>14.6%</td>
<td></td>
</tr>
<tr>
<td>Fayetteville-Springdale-Rogers, AR-MO</td>
<td>28.9%</td>
<td>51.2%</td>
<td>20.0%</td>
<td></td>
</tr>
<tr>
<td>Flagstaff, AZ</td>
<td>35.2%</td>
<td>47.0%</td>
<td>17.8%</td>
<td></td>
</tr>
<tr>
<td>Fort Collins, CO</td>
<td>26.2%</td>
<td>55.7%</td>
<td>18.1%</td>
<td></td>
</tr>
<tr>
<td>Fort Wayne, IN</td>
<td>26.9%</td>
<td>58.7%</td>
<td>14.4%</td>
<td></td>
</tr>
<tr>
<td>Fresno, CA</td>
<td>43.2%</td>
<td>44.3%</td>
<td>12.5%</td>
<td></td>
</tr>
<tr>
<td>Gadsden, AL</td>
<td>32.6%</td>
<td>55.6%</td>
<td>11.8%</td>
<td></td>
</tr>
<tr>
<td>Gainesville, FL</td>
<td>35.6%</td>
<td>47.2%</td>
<td>17.2%</td>
<td></td>
</tr>
<tr>
<td>Gainesville, GA</td>
<td>28.1%</td>
<td>54.1%</td>
<td>17.8%</td>
<td></td>
</tr>
<tr>
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CONSUMER BEHAVIOR 2019-2020

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</tbody>
</table>

**96.3 Analyses**

The following metropolitan areas have the highest share of adults in upper-, middle-, and lower-income tiers:

**Upper-Income Areas**

- Midland, TX: 37%
- Bridgeport-Stamford-Norwalk, CT: 32%
- Washington-Arlington-Alexandria, DC-VA-MD-WV: 32%
- San Jose-Sunnyvale-Santa Clara, CA: 31%
- Barnstable Town, MA: 30%
- Hartford-West Hartford-East Hartford, CT: 30%
- Boston-Cambridge-Newton, MA-NH: 30%
- Norwich-New London, CT: 29%
- San Francisco-Oakland-Hayward, CA: 28%
- Trenton, NJ: 28%

**CONSUMER BEHAVIOR 2019-2020**

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Middle-Income Areas
- Wausau, WI: 67%
- Janesville-Beloit, WI: 65%
- Sheboygan, WI: 63%
- Honolulu (urban), HI: 63%
- Lebanon, PA: 63%
- Ogden-Clearfield, UT: 63%
- Kankakee, IL: 62%
- Elkhart-Goshen, IN: 61%
- Eau Claire, WI: 61%
- Youngstown-Warren-Boardman, OH-PA: 60%

Lower Income Areas
- Laredo, TX: 47%
- Brownsville-Harlingen, TX: 47%
- Visalia-Porerville, CA: 46%
- McAllen-Edinburg-Mission, TX: 46%
- Las Cruces, NM: 45%
- Yuma, AZ: 44%
- El Paso, TX: 44%
- Fresno, CA: 43%
- Merced, CA: 43%
- Lake Havasu City-Kingman, AZ: 43%

Across the U.S., the percentage of adults in the upper-income tier minus the percentage in the lower-income tier, or net gain, has been 1% since 2000.

The metropolitan areas with the highest net gain were as follows:
- Odessa, TX: 26%
- Midland, TX: 26%
- Barnstable Town, MA: 15%
- Lafayette, LA: 13%
- Lewiston-Auburn, ME: 13%
- New Orleans-Metairie, LA: 13%
- Amarillo, TX: 12%
- Johnstown, PA: 11%
- Baton Rouge, LA: 11%
- Grand Junction, CO: 11%

The metropolitan areas with the highest decrease in share of adults who were upper income minus the change in the share who were lower income, or net loss, were as follows:
- Springfield, OH: -16%
- Goldsboro, NC: -16%
• Jackson, MI: -14%
• Hickory-Lenoir-Morganton, NC: -13%
• Michigan City-La Porte, IN: -11%
• Fort Wayne, IN: -11%
• Mansfield, OH: -11%
• Detroit-Warren-Dearborn, MI: -10%
• Rockford, IL: -10%
• Rocky Mount, NC: -9%
97

MICROPOLITAN STATISTICAL AREAS

97.1 Overview
The United States Office of Management and Budget (OMB, www.omb.gov) defines a Micropolitan Statistical Area (μSA) as an urban area based around a core city or town with a population of 10,000 to 49,999.

There are 551 μSAs. The Census Bureau’s description of the regions included in each μSA is available at www.census.gov/population/www/metroareas/metedef.html.

Population data is available from the U.S. Census Bureau (www.census.gov) at www.census.gov/popest/.

97.2 μSA Populations
The U.S. population in 2017 was 325,719,178; 27,708,781 (8.5%) lived in micropolitan statistical areas.

The 2017 population in each μSA as estimated by the U.S. Census Bureau was as follows:
• Aberdeen, SD: 43,097
• Aberdeen, WA: 72,697
• Ada, OK: 38,224
• Adrian, MI: 98,623
• Alamogordo, NM: 65,817
• Albemarle, NC: 61,482
• Albert Lea, MN: 30,535
• Albertville, AL: 95,548
• Alexander City, AL: 40,681
• Alexandria, MN: 37,575
• Alice, TX: 40,871
• Alma, MI: 41,018
• Alpena, MI: 28,462
• Altus, OK: 25,125
• Americus, GA: 35,060
• Amsterdam, NY: 49,258
• Andrews, TX: 17,722
• Angola, IN: 34,484
• Arcadia, FL: 36,862
• Ardmore, OK:  48,190
• Arkadelphia, AR:  22,293
• Arkansas City-Winfield, KS:  35,361
• Ashland, OH:  53,628
• Ashtabula, OH:  97,807
• Astoria, OR:  39,182
• Atchison, KS:  16,332
• Athens, OH:  66,597
• Athens, TN:  52,877
• Athens, TX:  81,064
• Atmore, AL:  37,447
• Auburn, IN:  42,836
• Auburn, NY:  77,603
• Augusta-Waterville, ME:  121,821
• Austin, MN:  39,566
• Bainbridge, GA:  26,716
• Baraboo, WI:  63,981
• Bardstown, KY:  45,640
• Barre, VT:  58,290
• Bartlesville, OK:  51,932
• Bastrop, LA:  25,641
• Batavia, NY:  57,956
• Batesville, AR:  37,504
• Bay City, TX:  36,840
• Beatrice, NE:  21,601
• Beaver Dam, WI:  87,786
• Bedford, IN:  45,666
• Beeville, TX:  32,563
• Bellefontaine, OH:  45,325
• Bemidji, MN:  46,513
• Bennettsville, SC:  26,825
• Bennington, VT:  35,594
• Berlin, NH-VT:  37,864
• Big Rapids, MI:  43,391
• Big Spring, TX:  37,388
• Big Stone Gap, VA:  57,304
• Blackfoot, ID:  45,927
• Bluefield, WV-VA:  100,848
• Blytheville, AR:  42,159
• Bogalusa, LA:  46,633
• Bonham, TX:  34,446
• Boone, IA:  26,484
• Boone, NC:  55,121
• Borger, TX:  21,375
• Bozeman, MT: 107,810
• Bradford, PA: 41,330
• Brainerd, MN: 93,779
• Branson, MO: 87,054
• Breckenridge, CO: 30,585
• Brenham, TX: 35,043
• Brevard, NC: 33,956
• Brookhaven, MS: 34,347
• Brookings, OR: 22,669
• Brookings, SD: 34,255
• Brownsville, TN: 17,573
• Brownwood, TX: 38,053
• Bucyrus, OH: 41,746
• Burley, ID: 44,393
• Burlington, IA-IL: 46,212
• Butte-Silver Bow, MT: 34,602
• Cadillac, MI: 48,274
• Calhoun, GA: 57,089
• Cambridge, MD: 32,162
• Cambridge, OH: 39,093
• Camden, AR: 29,115
• Campbellsville, KY: 25,472
• Cañon City, CO: 47,559
• Canton, IL: 35,110
• Carlsbad-Artesia, NM: 56,997
• Carroll, IA: 20,320
• Cedar City, UT: 51,001
• Cedartown, GA: 42,085
• Celina, OH: 40,873
• Central City, KY: 30,816
• Centralia, IL: 37,902
• Centralia, WA: 78,200
• Charleston-Mattoon, IL: 62,887
• Chillicothe, OH: 77,313
• Claremont-Lebanon, NH-VT: 216,537
• Clarksburg, WV: 93,301
• Clarksdale, MS: 23,154
• Clearlake, CA: 64,246
• Cleveland, MS: 31,945
• Clewiston, FL: 40,347
• Clinton, IA: 47,010
• Clovis, NM: 49,812
• Coffeyville, KS: 32,556
• Coldwater, MI: 43,410
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<td>Vincennes, IN:</td>
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<td>Vineyard Haven, MA:</td>
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<td>Wabash, IN:</td>
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<td>Wahpeton, ND-MN:</td>
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<td>Washington Court House, OH:</td>
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<td>Watertown, SD:</td>
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<td>Watertown-Fort Atkinson, WI:</td>
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<td>Wauchula, FL:</td>
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<td>Weatherford, OK:</td>
<td>28,800</td>
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<td>West Plains, MO:</td>
<td>40,103</td>
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<td>West Point, MS:</td>
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<td>Williston, ND:</td>
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<td>Willmar, MN:</td>
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<tr>
<td>Wilson, NC:</td>
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<td>Winnemucca, NV:</td>
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<td>Winona, MN:</td>
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<tr>
<td>Wisconsin Rapids-Marshfield, WI:</td>
<td>73,126</td>
</tr>
<tr>
<td>Woodward, OK:</td>
<td>20,459</td>
</tr>
<tr>
<td>Wooster, OH:</td>
<td>116,038</td>
</tr>
<tr>
<td>Location</td>
<td>Population</td>
</tr>
<tr>
<td>-------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Worthington, MN</td>
<td>21,944</td>
</tr>
<tr>
<td>Yankton, SD</td>
<td>22,662</td>
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<tr>
<td>Zanesville, OH</td>
<td>86,149</td>
</tr>
<tr>
<td>Zapata, TX</td>
<td>14,322</td>
</tr>
</tbody>
</table>
98 STATE POPULATION PROFILES

98.1 Overview
The population of the United States in 2017 was 325,719,178, according to the U.S. Census Bureau (www.census.gov).

This chapter provides the population counts, median age, and racial/ethnic distributions for each state.

98.2 State Populations
The 2017 population in each state, as estimated by the U.S. Census Bureau, was as follows:

- Alabama: 4,874,747
- Alaska: 739,795
- Arizona: 7,016,270
- Arkansas: 3,004,279
- California: 39,536,653
- Colorado: 5,607,154
- Connecticut: 3,588,184
- Delaware: 961,939
- District of Columbia: 693,972
- Florida: 20,984,400
- Georgia: 10,429,379
- Hawaii: 1,427,538
- Idaho: 1,716,943
- Illinois: 12,802,023
- Indiana: 6,666,818
- Iowa: 3,145,711
- Kansas: 2,913,123
- Kentucky: 4,454,189
- Louisiana: 4,684,333
- Maine: 1,335,907
- Maryland: 6,052,177
- Massachusetts: 6,859,819
- Michigan: 9,962,311
- Minnesota: 5,576,606
- Mississippi: 2,984,100
- Missouri: 6,113,532
- Montana: 1,050,493
- Nebraska: 1,920,076
- Nevada: 2,998,039
- New Hampshire: 1,342,795
- New Jersey: 9,005,644
- New Mexico: 2,088,070
- New York: 19,849,399
- North Carolina: 10,273,419
- North Dakota: 755,393
- Ohio: 11,658,609
- Oklahoma: 3,930,864
- Oregon: 4,142,776
- Pennsylvania: 12,805,537
- Rhode Island: 1,059,639
- South Carolina: 5,024,369
- South Dakota: 869,666
- Tennessee: 6,715,984
- Texas: 28,304,596
- Utah: 3,101,833
- Vermont: 623,657
<table>
<thead>
<tr>
<th>State</th>
<th>Population</th>
</tr>
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<tr>
<td>Virginia</td>
<td>8,470,020</td>
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<tr>
<td>Washington</td>
<td>7,405,743</td>
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<tr>
<td>West Virginia</td>
<td>1,815,857</td>
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<tr>
<td>Wisconsin</td>
<td>5,795,483</td>
</tr>
<tr>
<td>Wyoming</td>
<td>579,315</td>
</tr>
</tbody>
</table>

### 98.3 Median Age

In 2017, the median age in the United States was 38.0. By state, the median age was as follows (source: Census Bureau):

- Alabama: 39.0
- Alaska: 34.3
- Arizona: 37.7
- Arkansas: 38.1
- California: 36.6
- Colorado: 36.8
- Connecticut: 40.9
- Delaware: 40.4
- District of Columbia: 34.0
- Florida: 42.1
- Georgia: 36.7
- Hawaii: 39.0
- Idaho: 36.3
- Illinois: 38.1
- Indiana: 37.7
- Iowa: 38.1
- Kansas: 36.6
- Kentucky: 40.2
- Louisiana: 39.9
- Maine: 44.7
- Maryland: 38.7
- Massachusetts: 39.5
- Michigan: 39.8
- Minnesota: 37.9
- Mississippi: 37.4
- Missouri: 38.6
- Montana: 39.8
- Nebraska: 36.4
- Nevada: 37.9
- New Hampshire: 43.1
- New Jersey: 39.8
- New Mexico: 37.8
- New York: 38.7
- North Carolina: 38.7
- North Dakota: 35.1
- Ohio: 39.4
- Oklahoma: 38.5
- Oregon: 39.3
- Pennsylvania: 40.7
- Rhode Island: 39.9
- South Carolina: 39.4
- South Dakota: 37.1
- Tennessee: 38.7
- Texas: 34.8
- Utah: 30.9
- Vermont: 42.9
- Virginia: 38.2
- Washington: 37.7
- West Virginia: 42.5
- Wisconsin: 39.4
- Wyoming: 37.7
### 98.4 Racial and Ethnic Distributions

Census 2010 reported distributions by race and ethnicity as follows:

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<thead>
<tr>
<th>State</th>
<th>Race</th>
<th>Ethnicity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Alabama</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Race</td>
<td>White: 68.5%</td>
<td>Non-Hispanic: 96.1%</td>
</tr>
<tr>
<td></td>
<td>Black: 26.2%</td>
<td>Hispanic: 3.9%</td>
</tr>
<tr>
<td></td>
<td>Asian: 1.1%</td>
<td></td>
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<tr>
<td></td>
<td>American Indian: 0.6%</td>
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<tr>
<td></td>
<td>Native Hawaiian: 0.1%</td>
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<tr>
<td></td>
<td>Two or more: 1.5%</td>
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<tr>
<td></td>
<td>Other: 2.0%</td>
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</tr>
<tr>
<td>Ethnicity</td>
<td>Non-Hispanic: 96.1%</td>
<td></td>
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<tr>
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<td>Hispanic: 3.9%</td>
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<tr>
<td><strong>Arkansas</strong></td>
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<td></td>
</tr>
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<td>Race</td>
<td>White: 77.0%</td>
<td>Non-Hispanic: 93.6%</td>
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<tr>
<td></td>
<td>Black: 15.4%</td>
<td>Hispanic: 6.4%</td>
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<tr>
<td></td>
<td>Asian: 1.2%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>American Indian: 0.8%</td>
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<tr>
<td></td>
<td>Native Hawaiian: 0.2%</td>
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<tr>
<td></td>
<td>Two or more: 2.0%</td>
<td></td>
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<tr>
<td></td>
<td>Other: 3.4%</td>
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</tr>
<tr>
<td><strong>Alaska</strong></td>
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<td>Race</td>
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<td>Non-Hispanic: 94.5%</td>
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<tr>
<td></td>
<td>American Indian: 14.8%</td>
<td>Hispanic: 5.5%</td>
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<tr>
<td></td>
<td>Asian: 5.4%</td>
<td></td>
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<tr>
<td></td>
<td>Black: 3.3%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Native Hawaiian: 1.0%</td>
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<td></td>
<td>Two or more: 7.3%</td>
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<tr>
<td></td>
<td>Other: 1.6%</td>
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</tr>
<tr>
<td>Ethnicity</td>
<td>Non-Hispanic: 94.5%</td>
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<tr>
<td></td>
<td>Hispanic: 5.5%</td>
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<tr>
<td></td>
<td>American Indian: 1.0%</td>
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<td></td>
<td>Native Hawaiian: 0.4%</td>
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</tr>
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<td></td>
<td>Two or more: 4.9%</td>
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<tr>
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<td>Other: 17.0%</td>
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<td>Black: 4.1%</td>
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<tr>
<td></td>
<td>Asian: 2.8%</td>
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<tr>
<td></td>
<td>Native Hawaiian: 0.2%</td>
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<tr>
<td></td>
<td>Two or more: 3.4%</td>
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<tr>
<td></td>
<td>Other: 11.9%</td>
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<tr>
<td>Ethnicity</td>
<td>Non-Hispanic: 70.4%</td>
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<td>Hispanic: 29.6%</td>
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</tr>
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<td>American Indian: 1.1%</td>
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</tr>
<tr>
<td></td>
<td>Native Hawaiian: 0.1%</td>
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</tr>
<tr>
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<td>Two or more: 3.4%</td>
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</tr>
<tr>
<td></td>
<td>Other: 7.2%</td>
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</table>

CONSUMER BEHAVIOR 2019-2020
• 505 •
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<th>State</th>
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<th>Ethnicity</th>
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</tr>
<tr>
<td></td>
<td>• American Indian: 0.3%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Native Hawaiian: 0.0%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Two or more: 2.6%</td>
<td></td>
</tr>
<tr>
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<td>• Other: 5.6%</td>
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<td>Florida</td>
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<tr>
<td></td>
<td>• Native Hawaiian: 0.1%</td>
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<tr>
<td></td>
<td>• Two or more: 2.5%</td>
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<tr>
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<tr>
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<td></td>
<td>• American Indian: 0.5%</td>
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<tr>
<td></td>
<td>• Native Hawaiian: 0.0%</td>
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<tr>
<td></td>
<td>• Two or more: 2.7%</td>
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<td>• Other: 3.4%</td>
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<td>• Hispanic: 8.8%</td>
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<td></td>
<td>• American Indian: 0.3%</td>
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<td>• Native Hawaiian: 0.1%</td>
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<td>• Two or more: 2.1%</td>
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<tr>
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<td></td>
<td>• American Indian: 0.3%</td>
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<td></td>
<td>• Native Hawaiian: 0.1%</td>
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<td>• Two or more: 2.9%</td>
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<td>• Other: 4.1%</td>
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<td>• Native Hawaiian: 10.0%</td>
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<td></td>
<td>• Black: 1.6%</td>
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<tr>
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<td>• Two or more: 23.6%</td>
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</tr>
<tr>
<td>State</td>
<td>Race</td>
<td>Ethnicity</td>
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</tr>
<tr>
<td>Idaho</td>
<td></td>
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<tr>
<td></td>
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<td>Non-Hispanic: 88.8%</td>
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<td>American Indian: 1.4%</td>
<td>Hispanic: 11.1%</td>
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<tr>
<td></td>
<td>Asian: 1.2%</td>
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<tr>
<td></td>
<td>Black: 0.6%</td>
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<td></td>
<td>Native Hawaiian: 0.1%</td>
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<td>Two or more: 2.5%</td>
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<tr>
<td></td>
<td>Other: 5.1%</td>
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</tr>
<tr>
<td>Iowa</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>White: 91.3%</td>
<td>Non-Hispanic: 95.0%</td>
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<tr>
<td></td>
<td>Black: 2.9%</td>
<td>Hispanic: 5.0%</td>
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<tr>
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<td>Asian: 1.7%</td>
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<td></td>
<td>American Indian: 0.4%</td>
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<td></td>
<td>Native Hawaiian: 0.1%</td>
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<td>Two or more: 1.8%</td>
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<tr>
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<td>Other: 1.8%</td>
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</tr>
<tr>
<td>Illinois</td>
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<td></td>
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<tr>
<td></td>
<td>White: 71.5%</td>
<td>Non-Hispanic: 84.2%</td>
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<tr>
<td></td>
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<tr>
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CONSUMER BEHAVIOR 2019-2020
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<tr>
<td>• Asian:</td>
<td>2.7%</td>
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<tr>
<td>• American Indian:</td>
<td>0.2%</td>
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<tr>
<td>• Native Hawaiian:</td>
<td>0.0%</td>
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<td>• Two or more:</td>
<td>1.9%</td>
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<td>• Other:</td>
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<tr>
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<td>• Non-Hispanic:</td>
<td>94.3%</td>
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<tr>
<td>• Hispanic:</td>
<td>5.7%</td>
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<td><strong>South Dakota</strong></td>
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<tr>
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<td>• Asian:</td>
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<td>• Native Hawaiian:</td>
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<td>• Two or more:</td>
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<td>• Other:</td>
<td>0.9%</td>
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<tr>
<td><strong>Ethnicity</strong></td>
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<tr>
<td>• Non-Hispanic:</td>
<td>97.3%</td>
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<tr>
<td>• Hispanic:</td>
<td>2.7%</td>
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<tr>
<td>Location</td>
<td>Race</td>
<td>Ethnicity</td>
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<tr>
<td>Tennessee</td>
<td>• White: 77.6%</td>
<td>• Non-Hispanic: 95.4%</td>
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<tr>
<td></td>
<td>• Black: 16.7%</td>
<td>• Hispanic: 4.6%</td>
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<td>• Asian: 1.4%</td>
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<td>• American Indian: 0.3%</td>
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<td>• Native Hawaiian: 0.1%</td>
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<td>• Two or more: 1.7%</td>
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<td></td>
<td>• Other: 2.2%</td>
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<td>Vermont</td>
<td>• White: 95.3%</td>
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<td>• Hispanic: 1.5%</td>
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<td>• Black: 1.0%</td>
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<td>• American Indian: 0.4%</td>
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<td>• Native Hawaiian: 0.0%</td>
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<td>• Two or more: 1.7%</td>
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<td></td>
<td>• Other: 0.3%</td>
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<td>Texas</td>
<td>• White: 70.4%</td>
<td>• Non-Hispanic: 62.4%</td>
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<td>• Black: 11.8%</td>
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<td>• Asian: 3.8%</td>
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<td>• American Indian: 0.7%</td>
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<tr>
<td></td>
<td>• Native Hawaiian: 0.1%</td>
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<tr>
<td></td>
<td>• Two or more: 2.7%</td>
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<tr>
<td></td>
<td>• Other: 10.5%</td>
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<tr>
<td>Utah</td>
<td>• White: 86.1%</td>
<td>• Non-Hispanic: 87.0%</td>
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<tr>
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<td>• Asian: 2.0%</td>
<td>• Hispanic: 13.0%</td>
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<td></td>
<td>• American Indian: 1.2%</td>
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<td>• Black: 1.1%</td>
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<td></td>
<td>• Native Hawaiian: 0.9%</td>
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<td>• Two or more: 2.7%</td>
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<td></td>
<td>• Other: 6.0%</td>
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<td>Virginia</td>
<td>• White: 68.9%</td>
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<tr>
<td></td>
<td>• Black: 19.4%</td>
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<td></td>
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<tr>
<td></td>
<td>• Asian: 5.5%</td>
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<td></td>
<td>• American Indian: 0.4%</td>
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<td></td>
<td>• Native Hawaiian: 0.1%</td>
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<td></td>
<td>• Two or more: 2.9%</td>
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<tr>
<td></td>
<td>• Other: 3.2%</td>
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<tr>
<td>Washington</td>
<td>• White: 77.3%</td>
<td>• Non-Hispanic: 88.8%</td>
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<tr>
<td></td>
<td>• Asian: 7.2%</td>
<td>• Hispanic: 11.2%</td>
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<tr>
<td></td>
<td>• Black: 3.9%</td>
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<tr>
<td></td>
<td>• American Indian: 1.5%</td>
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<td></td>
<td>• Native Hawaiian: 0.6%</td>
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<td></td>
<td>• Two or more: 4.7%</td>
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<td></td>
<td>• Other: 5.2%</td>
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<td></td>
</tr>
</tbody>
</table>
### West Virginia

**Race**
- White: 93.9%
- Black: 3.4%
- Asian: 0.7%
- American Indian: 0.2%
- Native Hawaiian: 0.0%
- Two or more: 1.5%
- Other: 0.3%

**Ethnicity**
- Non-Hispanic: 98.8%
- Hispanic: 1.2%

### Wisconsin

**Race**
- White: 86.2%
- Black: 6.3%
- Asian: 2.3%
- American Indian: 1.0%
- Native Hawaiian: 0.0%
- Two or more: 1.8%
- Other: 2.4%

**Ethnicity**
- Non-Hispanic: 94.1%
- Hispanic: 5.9%

### Wyoming

**Race**
- White: 90.7%
- American Indian: 2.4%
- Asian: 0.8%
- Black: 0.8%
- Native Hawaiian: 0.1%
- Two or more: 2.3%
- Other: 3.0%

**Ethnicity**
- Non-Hispanic: 91.1%
- Hispanic: 8.9%

### 98.5 Diversity

Based on the data of Census 2010, *USA Today* assessed diversity using a Diversity Index, defined as the probability that two people chosen randomly from a state will have different ethnic or racial backgrounds. The Diversity Index is a 0-to-100 score; a score of 50 means there is a 50% chance two randomly chosen people are of a different ethnicity or race.

The Diversity Indices are as follows:
- Hawaii: 81
- California: 73
- New Mexico: 67
- Texas: 66
- Nevada: 65
- District of Columbia: 63
- New York: 62
- Maryland: 61
- Arizona: 60
- New Jersey: 60
- Florida: 59
- Georgia: 59
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<th>State</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alaska</td>
<td>57</td>
</tr>
<tr>
<td>Illinois</td>
<td>55</td>
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<tr>
<td>Delaware</td>
<td>53</td>
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<tr>
<td>Louisiana</td>
<td>53</td>
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<td>Mississippi</td>
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<td>Virginia</td>
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<tr>
<td>North Carolina</td>
<td>52</td>
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<td>Oklahoma</td>
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<td>South Carolina</td>
<td>51</td>
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<td>Alabama</td>
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<td>Idaho</td>
<td>29</td>
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<td>South Dakota</td>
<td>28</td>
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<tr>
<td>Wyoming</td>
<td>27</td>
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<tr>
<td>Kentucky</td>
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<tr>
<td>Montana</td>
<td>23</td>
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<td>Iowa</td>
<td>22</td>
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<td>North Dakota</td>
<td>21</td>
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<tr>
<td>New Hampshire</td>
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<tr>
<td>West Virginia</td>
<td>13</td>
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<tr>
<td>Maine</td>
<td>11</td>
</tr>
<tr>
<td>Vermont</td>
<td>11</td>
</tr>
</tbody>
</table>
99.1 Median Household Income

According to the American Community Survey, published by the U.S. Census Bureau (www.census.gov), in September 2017, U.S. median household income in 2016 was $57,617. Median household income by state was as follows:

- Alabama: $46,257
- Alaska: $76,440
- Arizona: $53,558
- Arkansas: $44,334
- California: $67,739
- Colorado: $65,685
- Connecticut: $73,433
- Delaware: $61,757
- District of Columbia: $75,506
- Florida: $50,860
- Georgia: $53,559
- Hawaii: $74,511
- Idaho: $51,807
- Illinois: $60,960
- Indiana: $52,314
- Iowa: $56,247
- Kansas: $54,935
- Kentucky: $46,659
- Louisiana: $45,146
- Maine: $53,079
- Maryland: $78,945
- Massachusetts: $75,297
- Michigan: $52,492
- Minnesota: $65,599
- Mississippi: $41,754
- Missouri: $51,746
- Montana: $50,027
- Nebraska: $56,927
- Nevada: $55,180
- New Hampshire: $70,936
- New Jersey: $76,126
• New Mexico: $46,748
• New York: $62,909
• North Carolina: $50,584
• North Dakota: $60,656
• Ohio: $52,334
• Oklahoma: $49,176
• Oregon: $57,532
• Pennsylvania: $56,907
• Rhode Island: $60,596
• South Carolina: $49,501
• South Dakota: $54,467
• Tennessee: $48,547
• Texas: $56,565
• Utah: $63,794
• Vermont: $57,565
• Virginia: $66,916
• Washington: $64,764
• West Virginia: $42,620
• Wisconsin: $56,115
• Wyoming: $60,570

**99.2 Personal Income**

According to the Bureau of Economic Analysis (www.bea.gov), total personal income in the United States in 2017 was $16.413 trillion.

By state, personal income in 2017 was as follows:

• Alabama: $194.8 billion
• Alaska: $41.4 billion
• Arizona: $292.1 billion
• Arkansas: $122.5 billion
• California: $2.303 trillion
• Colorado: $300.0 billion
• Connecticut: $251.6 billion
• Delaware: $47.2 billion
• District of Columbia: $53.4 billion
• Florida: $983.2 billion
• Georgia: $451.2 billion
• Hawaii: $74.1 billion
• Idaho: $69.5 billion
• Illinois: $676.0 billion
• Indiana: $294.4 billion
• Iowa: $144.6 billion
• Kansas: $138.6 billion
• Kentucky: $175.4 billion
• Louisiana: $203.7 billion
• Maine: $60.2 billion
• Maryland: $360.2 billion
• Massachusetts: $451.9 billion
• Michigan: $450.8 billion
• Minnesota: $295.7 billion
• Mississippi:  $108.4 billion
• Missouri: $266.9 billion
• Montana: $46.1 billion
• Nebraska: $96.7 billion
• Nevada: $133.7 billion
• New Hampshire: $77.3 billion
• New Jersey: $563.3 billion
• New Mexico: $81.4 billion
• New York: $1.210 trillion
• North Carolina: $444.8 billion
• North Dakota: $41.2 billion
• Ohio: $531.8 billion
• Oklahoma: $170.7 billion
• Oregon: $192.0 billion
• Pennsylvania: $667.1 billion
• Rhode Island: $54.5 billion
• South Carolina: $203.0 billion
• South Dakota: $41.9 billion
• Tennessee: $297.2 billion
• Texas: $1.328.6 billion
• Utah: $130.4 billion
• Vermont: $31.8 billion
• Virginia: $459.4 billion
• Washington: $416.8 billion
• West Virginia: $68.8 billion
• Wisconsin: $277.3 billion
• Wyoming: $32.8 billion
APPENDIX A

ACADEMIC RESEARCH CENTERS

Bowling Green State University, Center for Family and Demographic Research, Five Williams Hall, Bowling Green, OH 43403. (419) 372-7279. (www.bgsu.edu/arts-and-sciences/center-for-family-demographic-research.html)

Carnegie Mellon University, Center for Behavioral Decision Research, Tepper School of Business, 5000 Forbes Avenue, Pittsburgh, PA 15213. (412) 268-2268. (www.cbdr.cmu.edu)

Columbia University, Behavioral Research Lab, Graduate School of Business, 3022 Broadway, New York, NY 10027. (212) 854-5553. (http://www8.gsb.columbia.edu/behaviorlab/)

Duke University, Fuqua School of Business, 100 Fuqua Drive, Box 90120, Durham, NC 27708. (919) 660-7700. (www.fuqua.duke.edu)

Eastern Illinois University, Family and Consumer Sciences, 1032 Klehm Hall, 600 Lincoln Avenue, Charleston, IL 61920. (www.eiu.edu/famsci/)

Elon University, Imagining The Internet Center, School of Communications, Elon, NC 27244. (336) 278-2000. (www.imaginingtheinternet.org)

Georgia State University, Center for Mature Consumer Studies, J. Mack Robinson College of Business, 35 Broad Street NW, Atlanta, GA 30303. (http://marketing.robinson.gsu.edu/research-centers-roundtables/cmcs)

Georgetown University, Institute for Consumer Research, McDonough School of Business, Rafik B. Hariri Building, Georgetown University, Washington, DC 20057. (202) 687-0111. (http://consumerresearch.georgetown.edu)

Golden Gate University, Edward S. Ageno School of Business, 536 Mission Street, San Francisco CA, 94105. (800) 448-4968. (www.ggu.edu/graduate/overview/schools/ageno-school-of-business/)

University of North Carolina Chapel Hill, Center for Decision Research, Kenan-Flagler Business School, 300 Kenan Center Drive, Chapel Hill, NC 27599. (http://c4dr.unc.edu)

University of Pennsylvania, Customer Analytics Initiative, Wharton School of Business, Jon M. Huntsman Hall, 3730 Walnut Street, Philadelphia, PA 19104. (215) 898-6183. (http://wcai.wharton.upenn.edu)

University of Pittsburgh, Joseph M. Katz Graduate School of Business and College of Business Administration, Mervis Hall, Pittsburgh, PA 15260. (412) 648-1700. (www.business.pitt.edu)

University of Rochester, Simon Graduate School of Business, 305 Schlegel Hall, Rochester, NY 14627. (www.simon.rochester.edu)

University of Southern California, Center for the Digital Future, Annenberg School for Communication and Journalism, 11444 West Olympic Boulevard, Suite 120, Los Angeles, CA 90064. (www.digitalcenter.org)

Vanderbilt University, Owen Graduate School of Management, 401 21st Avenue South, Nashville, TN 37203. (www.owen.vanderbilt.edu)

Washington State University, Center for Behavioral Business Research, Carson College of Business, P.O. Box 644750, Pullman, WA 99164. (https://business.wsu.edu/research-faculty/centers/behavioral-business-research)

Washington University in St. Louis, CB Research Lab, Olin Business School, One Brookings Drive, Campus Box 1133, St. Louis, MO 63130. (http://research.olin.wustl.edu/res/cbresearch/Index.html)

Yale University, Center for Customer Insights, Edward P. Evans Hall, 165 Whitney Avenue, New Haven, CT 06511. (203) 432-6069. (https://som.yale.edu/faculty-research-centers.centers-initiatives/center-for-customer-insights)
APPENDIX B

ANALYSTS

ABI Research, 249 South Street, Oyster Bay, NY 11771. (516) 624-2500. (www.abiresearch.com)

American Customer Satisfaction Index (ACSI), 625 Avis Drive, Ann Arbor, MI 48108. (734) 913-0788. (www.theacsi.org)


BIA/Kelsey, 14150 Parkeast Circle, Chantilly, VA 20151. (703) 818-2425. (www.biakelsey.com)

Boston Consulting Group, Exchange Place, 31st Floor, Boston, MA 02109. (617) 973-1200. (www.bcg.com)

Brand Keys, 115 East 57th Street, 11th Floor, New York, NY 10022. (212) 532-6028. (www.brandkeys.com)

Brookings Institution, 1775 Massachusetts Avenue NW, Washington, DC 20036. (202) 797-6000. (www.brookings.org)

Chadwick Martin Bailey, 179 South Street, 3rd Floor, Boston, MA 02111. (617) 350-8922. (www.cmbinfo.com)

Concentric Marketing, 101 Worthington Avenue, Suite 190, Charlotte, NC 28203. (704) 731-5100. (www.getconcentric.com)

Economic Analysis Associates, 5 Glen Court, Greenwich, CT 06830. (203) 869-9667. (www.eaaresearch.com)

eMarketer, 11 Times Square, New York, NY 10036. (212) 376-5291. (www.emarketer.com)

Experian Marketing Services, 475 Anton Boulevard, Costa Mesa, CA 92626. (888) 246-2804. (www.experian.com/marketing-services/about.html)

First Research, 7700 West Parmer Lane, Building A, Austin, TX 78729. (866) 788-9389. (www.firstresearch.com)

ForeSee Results, 2500 Green Road, Suite 400, Ann Arbor, MI 48105. (800) 621-2850. (www.fores eeresults.com)

Forrester Research, 60 Acorn Park Drive, Cambridge, MA 02140. (617) 613-5730. (www.forrester.com)


GfK MRI, 200 Liberty Street, 4th Floor, New York, NY 10281. (212) 884-9200. (www.gfkmri.com)

H2R Market Research, 4650 S. National Avenue, Springfield, MI 65810. (417) 877-7808. (www.h2rmarketresearch.com)


IEG, 350 North Orleans Street, Suite 1200, Chicago, IL 60654. (800) 834-4850. (www.sponsorship.com)

Ipsos Marketing, 360 Park Avenue South, 17th Floor, New York, NY 10010. (212) 265-3200. (www.ipsos.com/marketing)

IRI, 150 North Clinton Street, Chicago, IL 60661. (312) 726-1221. (www.iriworldwide.com)

J.D. Power and Associates, 3200 Park Center Drive, 13th Floor, Costa Mesa, CA 92626. (714) 621-6200. (www.jdpower.com)

Javelin Strategy & Research, 4309 Hacienda Drive, Suite 380, Pleasanton, CA 94588. (925) 225-9100. (www.javelinstrategy.com)

Luxury Institute, 115 East 57th Street, 11th Floor, New York, NY 10022. (646) 792-2669. (www.luxuryinstitute.com)
Temkin Group, 48 White Oak Road, Waban, MA 02468. (617) 916-2075. (www.temkingroup.com)

The Conference Board, 845 Third Avenue, New York, NY 10022. (212) 759-0900. (www.conference-board.org)


The Media Audit, 1400 Broadfield Boulevard, Suite 200, Houston, TX 77084. (713) 626-0333. (www.themediaaudit.com)

The Nielsen Company, 85 Broad Street, New York, NY 10004. (212) 708-7500. (www.nielsen.com)

The NPD Group, 900 West Shore Road, Port Washington, NY 11050. (516) 625-0700. (www.npd.com)

Unity Marketing, 206 E. Church Street, Stevens, PA 17578. (717) 336-1600. (www.unitymarketingonline.com)

Urban Institute, 2100 M Street NW, Washington, DC 20037. (202) 833-7200. (www.urban.org)

Urban Land Institute, 1025 Thomas Jefferson Street NW, Suite 500 West, Washington, DC 20007. (202) 624-7000. (www.uli.org)

WSL Strategic Retail, 307 Seventh Avenue, Suite 1707, New York, NY 10001. (212) 924-7780. (www.wslstrategicretail.com)

YouGov, 38 West 21st Street, 5th Floor, New York, NY 10010. (646) 537-9818. (www.yougov.com)
APPENDIX C

ASSOCIATIONS

American Association of Advertising Agencies, 1065 Avenue of the Americas, 16th Floor, New York, NY 10018. (212) 682-2500. (www.aaaa.org)

American Marketing Association, 130 E. Randolph Street, 22nd Floor, Chicago, IL 60601. (312) 542-9000. (www.ama.org)

AARP, 601 E Street NW, Washington DC 20049. (888) 687-2277. (www.aarp.org)

American Planning Association, 205 N. Michigan Avenue, Suite 1200, Chicago, IL 60601. (312) 431-9100. (www.planning.org)

Association for Consumer Research, c/o Labovitz School of Business & Economics, University of Minnesota Duluth, 11 East Superior Street, Suite 210, Duluth, MN 55802. (218) 726-7853. (www.acrwebsite.org)

Population Association of America, 8630 Fenton Street, Suite 722, Silver Spring, MD 20910. (301) 565-6710. (www.populationassociation.org)

Retail Gift Card Association, 529 14th Street NW, Suite 750, Washington, DC 20045. (202) 591-2454. (www.thergca.org)

Sports & Fitness Industry Association, 962 Wayne Avenue, Suite 300, Silver Spring, MD 20910. (301) 495-6321. (www.sfia.org)

Urban Land Institute, 2001 L Street NW, Suite 200, Washington, DC 20036. (202) 624-7000. (www.uli.org)
APPENDIX D

BLOGS

Behavioral Research Blog (Noldus; http://info.noldus.com)

Bentley University Consumer Behavior Blog (http://bentleyuniversityconsumerbehaviorblog.blogspot.com/)

Beyond The Purchase (Ryan T. Howell and Ravi Iyer; www.beyondthepurchase.org/blog/)

Big Consumer Blog (BIGinsight; https://bigconsumerblog.wordpress.com/category/consumer-behavior-trends/)

Consumer Behavior (Mohamed Nassar; http://nassar-consumerbehavior.blogspot.com/)


Consumer Behavior & Psychology Blog (Christopher Lee; http://christopherlee.com/blog/)

Consumer Behavior Blog (Diego Campos; http://diegoacampos.blogspot.com/)

Consumer Behavior Blog (Lyndsie Berens; http://lberens.blogspot.com)

Consumer Insights (WWP; www.wpp.com/wpp/marketing/consumerinsights/)

Consumer Market Research (Forrester Research; https://go.forrester.com/blogs/welcome-to-forresters-consumer-market-research-professional-blog/)

Dan Ariely Blog (http://danariely.com)

Disruptive Demographics (Joseph F. Coughlin; http://bigthink.com/blogs/disruptive-demographics)

Demo Memo (Cheryl Russell; www.demomemo.blogspot.com)

Demographics (Brookings Institution; www.brookings.edu/research/topics/demographics)
Demographics (World Bank; http://blogs.worldbank.org/category/tags/demographics)

Federal Reserve Bank of Atlanta Blog (www.frbatlanta.org/research/blogs.aspx)

Federal Reserve Bank of Chicago Blog (www.chicagofedblogs.org)

Federal Reserve Bank of San Francisco Blog
(www.frbsf.org/community-development/blog/)

Gerd’s Consumer Behavior Blog (Gerd Sumer; https://gerdsumer.wordpress.com/)

Inside The Consumer Mind (Psychology Today;
www.psychologytoday.com/blog/inside-the-consumer-mind)

Kit Yarrow Blog (www.kityarrow.com)

Liberty Street Economics (Federal Reserve Bank of New York;
http://libertystreeteconomics.newyorkfed.org)

Managing Your Data (Experian;
www.experian.com/blogs/marketing-forward/category/managing-your-data/)

Master in Market Research & Consumer Behavior Blog (IE School of Social and Behavior Sciences; http://mrcb.blogs.ie.edu/)

On The Economy (Federal Reserve Bank of St. Louis;
www.stlouisfed.org/on-the-economy/)

Innovation Through Consumer Behavior Insights (Francisco Teixeira;
(http://innovationthroughconsumerinsights.wordpress.com)

Philip Graves Blog (http://philipgraves.net/blog/)

Urban Demographics (Rafael Pereira; http://urbandemographics.blogspot.com)

Working Knowledge (Harvard Business School;
https://hbswk.hbs.edu/Pages/browse.aspx?HBSTopic=Marketing)
APPENDIX E

GOVERNMENT AGENCIES


Federal Reserve Board, 20th Street and Constitution Avenue NW, Washington, DC 20551. (www.federalreserve.gov)

National Center for Health Statistics, 3311 Toledo Road, Room 5419, Hyattsville, MD 20782. (800) 232-4636. (www.cdc.gov/nchs)

U.S. Census Bureau, 4600 Silver Hill Road, Washington, DC 20233. (800) 923-8282. (www.census.gov)

F.1 Consumer Surveys and Opinion Polls

Surveys and polls are popular tools for identifying consumer attitudes, preferences, and behaviors relating to a broad spectrum of interests. There are a host of firms that specialize in this field; some of the major survey firms in the U.S. are as follows:

- Gallup Inc. (www.gallup.com)
- GfK MRI (www.gfkMRI.com)
- Harris Poll (www.theharrispoll.com)
- Ipsos (www.ipsos.com)
- J.D. Power and Associates (www.jdpower.com)
- Nielsen Local (www.scarborough.com)
- ORC International (www.orcinternational.com)
- Prosper Insights & Analytics (www.prosperinsights.com)
- Shapiro+Raj (www.shapiroraj.com)

F.2 Consumer-Focused Market Studies

The following firms publish market research reports assessing consumer market segments and market characteristics:

- America’s Research Group (www.argconsumer.com)
- CBRE Global Research and Consulting (www.cbre.com/EN/research/Pages/default.aspx)
- Euromonitor International (www.euromonitor.com)
- GfK North America (www.gfk.com)
- Mintel (www.mintel.com)
- MMGY Global (www.mmgyglobals.com)
- New Strategist (www.newstrategist.com)
- Packaged Facts (www.packagedfacts.com)
- Paramount Market Publishing (www.paramountbooks.com)
- Parks Associates (www.parksassociates.com)
- Prosper Insights & Analytics (www.prosperinsights.com)
- Richard K. Miller & Associates (www.rkma.com)
- STR Global (www.strglobal.com)
- The NPD Group (www.npd.com)
- The Yankee Group (www.yankeegroup.com)
F.3 Geodemographic Segmentation

Information about consumers based on where they live guides companies in siting their new stores. The data is also used to guide direct marketing campaigns as well as the placement of local spot ads. Various geodemographic segmentation tools, primarily based on geographic information system (GIS) technology, are available for this type of analysis. The following are companies specializing in this field:

- Acxiom (www.acxiom.com)
- Applied Geographic Solutions (www.appliedgeographic.com)
- ESRI (www.esri.com)
- Phoenix Marketing International (www.phoenixmi.com)
- Pitney Bowes Software (www.pitneybowes.com)

F.4 Media Consumption Research

Several specialized companies offer survey-based data on consumer use of various media. This data is used by advertisers to guide marketing campaigns and ad placements. The following are leading companies in this field:

- Audience Research & Analysis (www.audiencerresearch.com)
- IHS Technology (https://technology.ihs.com)
- Kantar Media (www.kantarmedia.com)
- Media Management, Inc. (www.mediaaudit.com)
- PQ Media (www.pqmedia.com)
- Screen Digest (www.screendigest.com)
- The Nielsen Company (www.nielsen.com)

F.5 Online Activities

Several companies track consumers’ online activities, and the assessments are used by marketers to guide the placement of online ads and promotions. They also provide insight into consumers’ ever-changing habits as they surf the net or shop online. The following are some market research firms specializing in online tracking:

- Compete (www.compete.com)
- ComScore (www.comscore.com)
- Forrester Research (www.forrester.com)
- Hitwise (www.hitwise.com)
- Juniper Research (www.juniperresearch.com)
- Quantcast (www.quantcast.com)
- Shop.org of the National Retail Federation (www.shop.org)
- The Nielsen Company (www.nielsen.com)
F.6 Retail Sales Reporting

Many companies develop comprehensive retail analyses based on sales data provided to them by major retail chains. Reporting companies provide data as varied as products that consumers purchase as well as how much they spend. In addition to receiving a fee for their data, retailers gain access to information that includes their competitors’ sales figures. A few retailers, including Walmart, do not release sales data.

Companies that provide point-of-sale market research data include the following:

- Experian (www.experian.com/marketing-services/marketing-services.html)
- IRI Group (www.iriworldwide.com)
- Market DecisionsResearch (www.marketdecisions.com)
- SSI Data (www.ssidata.com)
- The Nielsen Company (www.nielsen.com)
- The NPD Group (www.npd.com)

Such companies also develop retail market data based on statistical-sample monitoring of households. This approach (e.g. sampling and projecting) was the norm in the data gathering industry before scanner data became available.
APPENDIX G

PERIODICALS


Journal of Consumer Research, P.O. Box 180078, Chicago, IL 60618. (www.ejcr.org)

Knowledge@Wharton, published online by Wharton School of the University of Pennsylvania. (http://knowledge.wharton.upenn.edu/)


Research Brief, Center for Media Research, MediaPost Communications, 1460 Broadway, New York, NY 10036. (212) 204-2000. (www.mediapost.com/publications/research-brief/)
APPENDIX H

RESEARCH STUDIES & SURVEYS

Affluent Market Tracking Study, American Affluence Research Center. (www.affluenceresearch.org)

American Community Survey, Census Bureau. (www.census.gov/acs/www/)

American Customer Satisfaction Index, ForeSee Results. (www.theacsi.org)

American Housing Survey, Census Bureau. (www.census.gov/programs-surveys/ahs.html)

American Lifestyles 2018, Mintel. (www.mintel.com/american-lifestyles)


Consumer Confidence Index, The Conference Board. (www.conference-board.org/data/consumerconfidence.cfm)


Customer Loyalty Engagement Index, Brand Keys. (www.brandkeys.com)

General Social Survey, University of Chicago. (http://gss.norc.org)

Household Income Trends, Sentier Research. (www.sentier.com)

Housing Vacancies and Homeownership, Census Bureau. (www.census.gov/housing/hvs/)


Index of Consumer Sentiment, University of Michigan’s Institute for Social Research
and Thomson Reuters. (www.sca.isr.umich.edu/)


Luxury and Affluence Monthly Pulse, Shullman Research Center. (www.shullman.net)

Migration/Geographic Mobility, Census Bureau. (www.census.gov/topics/population/migration.html)


Panel Study of Income Dynamics, University of Michigan. (http://psidonline.isr.umich.edu/)

State of the Nation’s Housing, Joint Center for Housing Studies at Harvard University. (www.jchs.harvard.edu/research/state_nations_housing)


Survey of Consumer Finances, Federal Reserve. (www.federalreserve.gov/econresdata/scf/scfindex.htm)

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Chapter 2: Demographic Trends


Chapter 3: Consumer Income & Wealth


Chapter 5: Consumer Debt

Chapter 6: Households & Housing

Housing Vacancies and Homeownership, Census Bureau, February 2018.

Chapter 7: Communities
City and Town Totals, U.S. Census Bureau, May 2018.

Chapter 9: Population Migration


Chapter 10: Personal Life

Chapter 11: Personal Well-Being


Chapter 12: Education


Chapter 14: Consumer Use Of Media & The Internet

*New Data Show Substantial Gains and Evolution in Internet Use*, National Telecommunications and Information Administration, June 2018.


Chapter 17: Sports & Recreation Activities

Chapter 18: How Americans Eat


Chapter 21: Use Of Technology


Westcott, Kevin, Jeff Loucks, Kevin Downs, and Jeanette Watson, Digital Media Trends Survey: A New World Of Choice For Digital Consumers, Deloitte, March 19, 2018

Chapter 22: Use Of Transportation


Chapter 23: In-Store Shopping
“Malls Aren’t What They Used To Be (And Maybe That’s Okay),” eMarketer, June 21, 2018.

Online Or In-Store, Oracle, February 2018.

**Chapter 24: Online Shopping**


**Chapter 26: Peer-to-Peer Shopping**


**Chapter 27: Omnichannel Shopping**

**Chapter 28: Voice-Search Shopping**


**Chapter 30: Brand Communication**

Chapter 31: Brand Loyalty


Minsker, Maria, “U.S. Customers Loyal To Brands They Trust,” eMarketer, February 21, 2017.

Chapter 32: Business Sector Perception


Chapter 34: Buying Local

Chapter 37: Discretionary Spending

Chapter 38: Ethically Conscious Consumerism


“Consumers Want Brands To Take A Stand,” eMarketer, January 17, 2018.


Chapter 42: Holiday Shopping


Chapter 43: Loyalty Program Participation

“U.S. Travelers Are Heavy Users Of Loyalty Programs,” eMarketer, November 6, 2018.
Chapter 44: Payment Preferences

Chapter 46: Privacy Issues


Chapter 47: Purchase Decision Making


Chapter 49: Customer Service


Chapter 52: Spending For Goods Vs. Experiences

“The Competitive Threat In Retail Isn’t Other Retailers,” eMarketer, January 5, 2018.

Chapter 56: Customer Experience
Temkin, Bruce, 2018 Temkin Experience Ratings, Temkin Group, March 2018.
Chapter 66: Income & Wealth Inequality


Chapter 67: African-American Consumers
Humphries, Jeffrey M., The Multicultural Economy 2018, The Selig Center at the University of Georgia, April 2018.


Chapter 69: Asian-American Consumers
Humphries, Jeffrey M., The Multicultural Economy 2018, The Selig Center at the University of Georgia, April 2018.


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Humphries, Jeffrey M., The Multicultural Economy 2018, The Selig Center at the University of Georgia, April 2018.


Chapter 73: Muslim-American Consumers

Chapter 76: Female Consumers
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Chapter 79: Senior Consumers


Chapter 80: Baby Boomer Consumers


Chapter 81: Generation X Consumers

“Wishful Thinking or Within Reach? Three Generations Prepare for Retirement,” TransAmerica Center for Retirement Studies, April 2018.

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Historical Living Arrangements of Young Adults, U.S. Census Bureau, November 2017.


Chapter 83: Generation Z Consumers


Chapter 86: Families With Children

Chapter 88: Immigrant Consumers

Chapter 89: LGBT Consumers


Chapter 90: Married Couples

Chapter 93: Retirees


Chapter 94: Single Consumers