

## SEGMENTATION

### **15.1 College Students**

According to the U.S. Census Bureau ([www.census.gov](http://www.census.gov)) and the National Center for Education Statistics (NCES, [www.nces.ed.gov](http://www.nces.ed.gov)), 19,991,000 students were enrolled in degree-granting post-secondary institutions in 2022. The distribution was as follows:

#### **Attendance Status**

- Full-time: 12,131,000
- Part-time: 7,860,000

#### **Gender**

- Female: 11,335,000
- Male: 8,656,000

#### **Institution**

- Public: 14,736,000
- Private: 5,255,000

College enrollment peaked in 2011, when 20.4 million students were enrolled. Most of the decrease is due to fewer students age 30 and older, whose enrollment declined by 800,000, or 55% of the total decrease.

While overall college enrollment has declined, enrollment in graduate school has increased. Graduate school enrollment was 4.1 million for the 2020-2021 academic year, an increase of 300,000 from 2011.

The number of college students attending two-year institutions was 4.3 million for the 2020-2021 academic year, a decrease of 25% from 2011 when 5.7 million were enrolled.

National Student Clearinghouse Research Center ([www.nscresearchcenter.org](http://www.nscresearchcenter.org)) reported undergraduate enrollment at institutions of higher education was 4% lower as of September 2020 vs. one year prior. The enrollment data, aimed at assessing the impact of the pandemic, was based on data submitted by 54% of institutions. The biggest enrollment drop took place at community colleges, where enrollment was 9.4% lower than one year prior. Undergraduate enrollment was down 2.0% at private, nonprofit four-year schools, and had fallen 1.4% at public four-year schools.

The Institute of International Education ([www.iie.org](http://www.iie.org)) reports that about 290,000 U.S. students study abroad each year.

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.

Refuel Agency ([www.refuelagency.com](http://www.refuelagency.com)) estimates total annual spending by college students at \$560 billion. This spending includes \$207 billion in discretionary spending and \$353 billion in non-discretionary spending (on items such as tuition, room & board and books & supplies). Discretionary spending is 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 are distributed as follows:

- Grocery stores: 50%
- Restaurants: 32%
- Convenience stores: 18%

Back-to-college shopping is assessed in Chapter 16.

### **15.1.1 Market Resources**

*Marketing To College Students*, Refuel Agency.  
([www.refuelagency.com/college-marketing/](http://www.refuelagency.com/college-marketing/))

National Center for Education Statistics. ([www.nces.ed.gov](http://www.nces.ed.gov))

National Student Clearinghouse Research Center. ([www.nscresearchcenter.org](http://www.nscresearchcenter.org))

## **15.2 Consumers With Disabilities**

The Centers for Disease Control and Prevention (CDC; [www.cdc.gov](http://www.cdc.gov)) classifies as a disability a physical or mental impairment that substantially limits one or more major life activities. As of April 2022, 61 million U.S. adults have a disability, according to the CDC.

The *American Community Survey*, by the U.S. Census Bureau, reports 41.1 million people, or 12.7% of the total U.S. civilian noninstitutionalized population, with a disability. 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 *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](http://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%).

The Social Security Administration ([www.ssa.gov](http://www.ssa.gov)) reported that 4.6 million people under age 65 receive Supplemental Security Income because of disabilities.

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.

The American Institutes for Research ([www.air.org](http://www.air.org)) assessed that the 20 million U.S. working adults (ages 16-to-64) with disabilities have a collective disposable income of \$490 billion.

*Fortune* estimated that people with disabilities command approximately \$1 trillion in household purchasing power.

According to Open Doors Organization (ODO, [www.opendoorsnfp.org](http://www.opendoorsnfp.org)) and the U.S. Travel Association ([www.ustravel.org](http://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.

### **15.2.1 Market Resources**

Open Doors Organization. ([www.opendoorsnfp.org](http://www.opendoorsnfp.org))

### **15.3 Family Caregivers**

According to Pew Research Center ([www.pewresearch.org](http://www.pewresearch.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](http://www.gallup.com)), 35% of caregivers say the person receiving care lives with them. 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%

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**“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

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A survey by the Health Resources and Services Administration ([www.hrsa.gov](http://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.

The Alzheimer's Association ([www.alz.org](http://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.

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.

AARP estimates that unpaid caregivers provide the equivalent of \$350 billion worth of eldercare annually, more than total annual Medicare spending.

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](http://www.caregiving.org)), 31% of adult caregivers reported stress, anxiety, or depression.

### **15.3.1 Market Resources**

AARP Caregiving Advisory Panel. ([www.aarp.org/home-family/caregiving](http://www.aarp.org/home-family/caregiving))

Family Caregiver Alliance. ([www.caregiver.org](http://www.caregiver.org))

National Alliance for Caregiving. ([www.caregiving.org](http://www.caregiving.org))

*Unpaid Eldercare In The United States*, Bureau of Labor Statistics.  
([www.bls.gov/news.release/elcare.toc.htm](http://www.bls.gov/news.release/elcare.toc.htm))

### **15.4 Households With Children**

According to *America's Families and Living Arrangements*, by the U.S. Census Bureau, there are 34.45 million households, or 26% of all U.S. households, with children under 18 living at home. At peak, 57% of families had children under 18 living at home – in 1953.

The percentages of households with children under age 18, by age of householder, are as follows:

- Under age 25: 18%
- 25-to-29: 33%
- 30-to-34: 51%
- 35-to-39: 65%
- 40-to-44: 62%
- 45-to-49: 49%
- 50-to-54: 27%
- 55-to-64: 7%
- Age 65 and older: 1%

The average age of householders with children under age 18 is 40, well below the average age of 52 for all householders.

There are 73.70 million children under age 18 in the U.S. Living arrangements are:

- 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

By household type, the distribution of children under age 18 are as follows:

- Married couple household: 70%
- Female-only household: 23%
- Male-only household: 7%

In 2021, 26% of households had their children under age 18 living at home. In 1960, that figure was 49%. In addition, approximately 3% of households had children other than their own living at home in 2021.

*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 with children under age 18 as follows:

- Millennials: 51%
- Generation X: 38%
- Baby Boomers and older: 11%

Forty-eight percent (48%) of Millennial households and 49% of Generation X households include 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%

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.

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](http://www.bls.gov)), employment status of parents with children living at home is 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.

According to *The Cost of Raising a Child*, by The U.S. Department of Agriculture ([www.usda.gov](http://www.usda.gov)), it will cost an estimated \$233,610 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%

#### **15.4.1 Market Resources**

Center for Economic Research On The Family, Clemson University, Sarrine Hall, Clemson, SC 29634. ([www.clemson.edu/economics/cerf/index.html](http://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/](http://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](http://www.cfr.uga.edu))

Center for Family Studies, University of California Riverside, Olmstead Hall, 3<sup>rd</sup> 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/](http://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/](http://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/](http://www.uncg.edu/frc/))

## **15.5 Immigrant Consumers**

The *Yearbook of Immigration Statistics 2020*, published in April 2022 by the Department of Homeland Security ([www.dhs.gov](http://www.dhs.gov)), reported 707,365 persons obtaining lawful permanent resident status in the United States.

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**“Because of the coronavirus pandemic, the number is 31% less than the 1.03 million legal immigrants of 2019. The immigrant decline has contributed to labor shortages in the U.S.”**

*Demo Memo, 4/6/22*

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*Characteristics of the U.S. Population by Generational Status*, published by the Census Bureau, reported the generational nativity of the U.S. population as follows:

- First generation: 12.9%
- Second generation: 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.

According to *Second-Generation Americans: A Portrait of the Adult Children of Immigrants*, a report by the Pew Research Social & Demographic Trends Project, 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.

*Statistical Portrait of the Foreign-Born Population in the United States*, by Pew Research Center, provides the following assessment:

- Foreign-born population: 44.8 million
- 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%

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.

According to the U.S. Census Bureau, 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% | • Korea:               | 2.6%  |
| • China:        | 5.2%  | • Cuba:                | 2.6%  |
| • Phillippines: | 4.5%  | • Canada:              | 2.1%  |
| • India:        | 4.3%  | • Guatemala:           | 2.1%  |
| • El Salvador:  | 3.0%  | • Dominican Republic:  | 2.1%  |
| • Vietnam:      | 3.0%  | • All other countries: | 38.8% |

Residency of the foreign-born population by state is as follows:

- |                         |              |                   |              |
|-------------------------|--------------|-------------------|--------------|
| • Alabama:              | 147,000      | • Maine:          | 44,000       |
| • Alaska:               | 49,000       | • Maryland:       | 730,000      |
| • Arizona:              | 925,000      | • Massachusetts:  | 943,000      |
| • Arkansas:             | 120,000      | • Michigan:       | 614,000      |
| • California:           | 9.95 million | • Minnesota:      | 358,000      |
| • Colorado:             | 487,000      | • Mississippi:    | 60,000       |
| • Connecticut:          | 460,000      | • Missouri:       | 213,000      |
| • Delaware:             | 74,000       | • Montana:        | 19,000       |
| • District of Columbia: | 72,000       | • Nebraska:       | 106,000      |
| • Florida:              | 3.48 million | • Nevada:         | 507,000      |
| • Georgia:              | 920,000      | • New Hampshire:  | 68,000       |
| • Hawaii:               | 224,000      | • New Jersey:     | 1.76 million |
| • Idaho:                | 98,000       | • New Mexico:     | 196,000      |
| • Illinois:             | 1.74 million | • New York:       | 4.18 million |
| • Indiana:              | 281,000      | • North Carolina: | 665,000      |
| • Iowa:                 | 116,000      | • North Dakota:   | 15,000       |
| • Kansas:               | 171,000      | • Ohio:           | 433,000      |
| • Kentucky:             | 128,000      | • Oklahoma:       | 190,000      |
| • Louisiana:            | 152,000      | • Oregon:         | 367,000      |

- Pennsylvania: 691,000
- Rhode Island: 133,000
- South Carolina: 205,000
- South Dakota: 22,000
- Tennessee: 266,000
- Texas: 3.98 million
- Utah: 218,000
- Vermont: 21,000
- Virginia: 806,000
- Washington: 811,000
- West Virginia: 23,000
- Wisconsin: 256,000
- Wyoming: 17,000

The following states have 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%

Each year, approximately 860,000 immigrants with green cards apply for Citizenship by Naturalization. In 2019, there were 843,593 naturalizations, up 11% from 761,901 in 2018. Forty percent (40%) who naturalized were from Mexico, India, Philippines, China, Dominican Republic, and Cuba.

There are an estimated 1.5 million immigrant-owned U.S. businesses, according to a study for the Small Business Association ([www.sba.gov](http://www.sba.gov)). In all, immigrants own 12.5% of U.S. businesses and account for 11.6% of all small business income.

### **15.5.1 Market Resources**

American Immigration Council. ([www.americanimmigrationcouncil.org](http://www.americanimmigrationcouncil.org))

Center for Immigration Studies. ([www.cis.org](http://www.cis.org))

### **15.6 LGBT Consumers**

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.

The March 30-April 11, 2022 *Household Pulse Survey*, by the U.S. Census Bureau, reported sexual orientation among the nation's 252.3 million adults as follows (percent of all adults in parentheses):

- Straight: 218.0 million (86.4%)
- Bisexual: 10.9 million (4.3%)

- Gay or lesbian: 8.4 million (3.3%)
- Transgender: 2.4 million (1.0%)
- Something else: 3.0 million (1.2%)
- Don't know/did not report: 9.9 million (3.9%)

Gallup reported LGBT identification at 5.8% of all Americans ages 18 and older. Self-identification as LGBT by generation was as follows:

- Generation Z: 15.9%
- Millennials: 9.1%
- Generation X: 3.9%
- Baby Boomers: 2.0%

*Same-Sex Couple Households*, published in 2021 by the Census Bureau, reported the number of same-sex households as follows:

- Total same-sex households: 980,000
- Same-sex married couples: 568,400
- Same-sex unmarried partners: 411,600

Fifty-one percent (51%) of same-sex households were female partners; 49% were male partners. The typical same-sex couple is middle aged (an average age of 48), educated (50% of householders have a bachelor's degree), and affluent.

The District of Columbia has the largest percentage of same-sex couple households (7.1%); North Dakota has the lowest (0.5%).

The following metropolitan areas have the largest percentage of same-sex couple households:

- |                      |                   |
|----------------------|-------------------|
| 1. San Francisco, CA | 6. Miami, FL      |
| 2. Portland, OR      | 7. Boston, MA     |
| 3. Seattle, WA       | 8. Denver, CO     |
| 4. Orlando, FL       | 9. Phoenix, AZ    |
| 5. Austin, TX        | 10. Baltimore, MD |

A.T. Kearney ([www.kearney.com](http://www.kearney.com)) estimates that LGBT adults account for 8%, or about \$1 trillion, of U.S. disposable income. Households with LGBT couples have higher median household incomes (\$92,000 versus \$86,000) and higher percentages of dual employment (61% versus 50%) than non-LGBT households. They also account for a higher percentage of households with incomes over \$100,000 (46% versus 42%).

A recent survey conducted by The Nielsen Company ([www.nielsen.com](http://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 Consumer Packaged Goods spending of \$8,651 vs. \$6,898, with male-male households making 182 shopping trips compared to female-female households making 163 trips.

According to Community Marketing, Inc. (CMI, [www.communitymarketing.com](http://www.communitymarketing.com)), the following are percentages of gay and lesbian consumers who regularly engage in various activities:

	Lesbians	Gay Men
• Dine out with friends:	90%	88%
• Attend a concert:	32%	24%
• Go to a club or bar:	31%	50%
• Go to the movies:	28%	40%
• Attend live theater:	26%	39%
• Visit a museum:	18%	24%

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%.

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.

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/](http://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.

According to Services & Advocacy for GLBT Elders (SAGE, [www.sageusa.org](http://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. There are several LGBT-retirement communities that offer living options for this group.

LGBT consumers are more likely than members of other groups to seek out brands that represent and include them. In its *14th Annual LGBTQ Community Survey* (2020), CMI reported that 72% of LGBTQ respondents were more likely to purchase from companies that advertised in LGBT digital and print media.

## **15.7 Married Couples and Cohabitation**

The *Current Population Survey*, by the U.S. Census Bureau, reported 61.5 million married couples in 2020; married households represented 48% of all U.S. households.

In 2020, 67% of adults ages 15 and over were married or had been married, up from a peak of 78.8% in 1949. The median age to marry for the first time was 30.5 for men and 28.1 for women, up from ages 23.7 and 20.5, respectively, in 1949.

According to the Census Bureau, the median income for married-couple households is 28% above the overall median household income. The combined income of the 61.5 million married-couple households in 2020 was over \$5.0 trillion.

Among the total U.S. population age 18 and older, the share of men and women who are married fell from 58% in 1995 to 53% in 2020, the lowest percentage since the government began collecting marital status data more than 100 years ago.

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**“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

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According to the U.S. Census Bureau, the estimated number of unmarried couples living together, or cohabitating, is as follows:

- Opposite-sex couples: 7.5 million
- Same-sex couples: 620,000
- Total: 8.1 million

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.

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**“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*

Studies show that never-married couples with the intention of living together permanently are just as likely to stay together as married couples.

According to Pew Research Center, 59% of adults ages 18-to-24 have lived with an unmarried partner, higher than the share that have ever been married (50%).

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**“Most Americans find cohabitation acceptable, even for couples who don’t plan to get married.”**

Pew Research Center

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Among adults ages 20 and older, 33.4% have experienced divorce. As overall divorce rates hit all-time highs, so too are the number of remarriages. According to Pew Research Center, 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.

According to Pew Research Center, 10% of married people have a spouse of a different race or ethnicity. This translates into 11 million people who are intermarried. The percentage of newlyweds who are intermarried, by race/ethnicity, are as follows:

- Asian: 29%
- Hispanic: 27%
- Black: 18%
- Caucasian: 11%

### **15.7.1 Market Resources**

Center for Marital and Family Studies, University of Denver, 2155 S. Race Street, Denver, CO 80208. (303) 871-3062. ([www.du.edu/psychology/marriage/](http://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/](http://www.virginia.edu/marriageproject/))

Population Center, University of Minnesota, 50 Willey Hall 225, 19<sup>th</sup> Avenue South, Minneapolis, MN 55455. (612) 624-5818. ([www.pop.umn.edu/](http://www.pop.umn.edu/))

## **15.8 Military Consumers**

The United States Armed Forces consists of the Army, Navy, Marine Corps, Air Force, and Coast Guard. There are 1.35 million active personnel in the U.S. Armed Forces, distributed as follows:

- United States Army: 471,500
- United States Navy: 325,800
- United States Air Force: 323,200
- United States Marine Corps: 184,400
- United States Coast Guard: 42,000

Eighty-five percent (85%) of active personnel are male; 15% are female.

There are 807,600 men and women serving in reserve components of the U.S. Armed Forces, distributed as follows:

- United States National Guard: 336,900
- United States Army Reserve: 190,700
- United States Air National Guard: 106,500
- United States Air Force Reserve: 68,200
- United States Navy Reserve: 57,600
- United States Marine Corps Reserve: 38,500
- United States Coast Guard Reserve: 6,100

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

According to the National Center for Veterans Analysis and Statistics of the U.S. Department of Veterans Affairs ([www.va.gov](http://www.va.gov)), there were 19 million veterans in 2021, of which 1.6 million were 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.

The median incomes are \$42,064 and \$35,991, respectively, for male and female veterans. For comparison, the mean incomes for non-veterans are \$37,736 and \$25,501, respectively, for males and females.

Service among veterans is distributed as follows:

- Vietnam War: 36%
- Gulf Wars: 26%
- Peacetime service: 23%
- Korean Conflict: 10%
- World War II: 5%

The share of the U.S. population with military experience is declining, a drop which coincides with decreases in active-duty personnel. VA projections suggest that by 2046, there will be around 12.5 million veterans, a decrease of about 35% from current numbers.

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)         |
|   | 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)         |
|   | Holloman Air Force Base   |
| • Lawton, OK:                             | Fort Sill (Army)          |
| • Manhattan, KS:                          | Fort Riley (Army)         |

### **15.9 Pet Owners**

According to the 2021-2022 National Pet Owners Survey, by the American Pet Products Association (APPA, [www.americanpetproducts.org](http://www.americanpetproducts.org)), 90.5 million U.S. households (70% 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.

The biennial *General Social Survey*, by the National Opinion Research Center, reported that 61% of households own pets; 36% have two or more pets. NORC reported that 46% of households have dogs and 25% have cats. Substantially fewer households have birds (4%), fish (4%), small mammals such as gerbils (4%), reptiles (3%), and horses (1%).

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.

According to the APPA, spending on pets has been as follows:

- 2018: \$ 90.5 billion
- 2019: \$ 97.1 billion
- 2020: \$108.3 billion
- 2021: \$123.0 billion

The yearly cost of buying, feeding, and caring for pets tops what Americans spend on movies, video games, and recorded music combined.

### **15.9.1 Market Resources**

American Pet Products Association, 225 High Ridge Road, Suite W200, Stamford, CT 06905. (203) 532-0000. ([www.americanpetproducts.org](http://www.americanpetproducts.org))

### **15.10 Retirees**

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.

As of the third quarter 2021, 50.3% of U.S. adults ages 55 and older said they were out of the labor force due to retirement, an increase from 48.1% one year prior.

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**“The COVID-19 recession and gradual labor market recovery has been accompanied by an increase in retirement among adults ages 55 and older.”**

Pew Research Center, 11/4/21

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People most commonly retire in their 60s. A survey by Gallup 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.

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](http://www.aarp.org))

national poll of Boomers found that 80% intend to work at least part time during their 'retirement' years. Similarly, the Employee Benefit Research Institute (EBRI, [www.ebri.org](http://www.ebri.org)) found that 72% of Americans expect to remain engaged in some type of work after they officially retire.

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.

A study by the Center for Retirement Research at Boston College (CRR, [www.crr.bc.edu](http://www.crr.bc.edu)) found that 37% of people retire before their planned retirement age. Among those planning to retire at age 61 or younger, 20% do so. Fifty-five percent (55%) of those planning to retire at age 66 or older do so.

The minimum age to collect Social Security is 62; 66 is considered full retirement age. Among living retirees, 43.7% report retiring before age 62; 24.3% report retiring before age 56.

Research shows that debt and health are primary influences that determine when people retire.

An assessment by the CRR 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](http://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.

The *2020 Consumer Expenditure Survey*, published in September 2021 by the U.S. Census Bureau, reported 28 million households headed by retirees with an average annual spending by retiree households at \$46,111. Characteristics of households headed by retirees were as follows:

- Average age of householder: 73.9 years
- Average household size: 1.7 people
- Average number of vehicles: 1.7
- Percent who own their home: 80%
- Percent with a mortgage: 23%
- Percent with at least some college: 61%

The Media Audit ([www.themediiaudit.com](http://www.themediiaudit.com)) provides the following characteristics of retirees:

- 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.

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%

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%

*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%
- Spending 80% to 100% of pre-retirement income: 13%
- Spending 100% to 120% of pre-retirement income: 10%
- Spending 120% or more of pre-retirement income: 23%

### **15.10.1 Market Resources**

*20<sup>th</sup> Annual Transamerica Retirement Survey*, TransAmerica Center for Retirement Studies, June 2020.

([www.transamericacenter.org/retirement-research/20th-annual-retirement-survey](http://www.transamericacenter.org/retirement-research/20th-annual-retirement-survey))

AARP, 601 E Street NW, Washington DC 20049. (888) 687-2277. ([www.aarp.org](http://www.aarp.org))

Center for Retirement Research, Boston College, 140 Commonwealth Avenue, Chestnut Hill, MA 02467. (617) 552-1677. (<http://crr.bc.edu>)

Employee Benefit Research Institute, 1100 13<sup>th</sup> Street NW, Suite 878, Washington, DC 20005. (202) 659-0670. ([www.ebri.org](http://www.ebri.org))

*The Journal of Retirement*, 225 Park Avenue South, New York, NY 10003. (800) 437-9997. ([www.ijournals.com/toc/jor/current](http://www.ijournals.com/toc/jor/current))

TransAmerica Center for Retirement Studies, 660 South Figueroa Street, Suite 1980, Los Angeles, CA 90017. (877) 254-4547. ([www.transamericacenter.org](http://www.transamericacenter.org))

### **15.11 Single Consumers**

According to the U.S. Census Bureau, 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%
- 2020: 57%

#### **Male**

- 1960: 21%
- 1980: 33%
- 2000: 52%
- 2020: 71%

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**“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*

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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.

The *Current Population Survey*, published in December 2021 by the Census Bureau, reported 42.1 million non-family households, representing 33.8% of all U.S. households. There were 37.0 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%

According to Pew Research Center, 35% of single parents live with a partner, an increase from 20% in 1997.

According to the U.S. Census Bureau, there are 9.49 million female-only households and 3.20 million male-only households with children under age 18.

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.

According to the Bureau of Labor Statistics, 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.

### **15.11.1 Market Resources**

Unmarried Equality, 7149 Rival Road, West Hills, CA 91307. (347) 987-1068.  
([www.unmarried.org](http://www.unmarried.org))

## **PART III: SHOPPING BEHAVIORS**

# 16

## BACK-TO-SCHOOL SHOPPING

### **16.1 Back-to-School Spending**

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

	<b>Back-to-School</b>	<b>Back-to-College</b>	<b>Total</b>
• 2017-2018:	\$29.6 billion	\$54.2 billion	\$ 83.8 billion
• 2018-2019:	\$27.5 billion	\$55.3 billion	\$ 82.8 billion
• 2019-2020:	\$26.2 billion	\$54.5 billion	\$ 80.7 billion
• 2020-2021:	\$33.9 billion	\$67.7 billion	\$101.6 billion
• 2021-2022:	\$37.1 billion	\$71.0 billion	\$108.1 billion

Back-to-school and back-to-college spending per household have been as follows:

	<b>Back-to-School</b>	<b>Back-to-College</b>
• 2017-2018:	\$687.72	\$ 969.88
• 2018-2019:	\$684.79	\$ 942.17
• 2019-2020:	\$696.70	\$ 976.78
• 2020-2021:	\$789.49	\$1,059.21
• 2021-2022:	\$848.90	\$1,200.32

### **16.2 What People Buy**

The distribution by category of back-to-school spending for the 2021-2022 academic year was as follows (change from previous year in parenthesis):

• Electronics and computer-related equipment:	\$295.65 (8%)
• Clothing and accessories:	\$253.46 (8%)
• Shoes:	\$161.04 (8%)
• School supplies:	\$138.75 (6%)

By category, back-to-college spending per student was as follows (change from previous year in parenthesis):

• Electronics or computer-related equipment:	\$306.41 (4%)
• Clothing and accessories (excluding shoes):	\$158.98 (7%)
• Dorm or apartment furnishings:	\$164.38 (27%)
• Food items:	\$123.01 (11%)
• Shoes:	\$ 99.57 (9%)

- Personal care items: \$ 94.03 (8%)
- School supplies: \$ 83.56 (no change)
- Gift cards: \$ 97.50 (20%)
- Collegiate branded gear: \$ 72.87 (12%)

### **16.3 Where People Shop**

Students and their parents reported purchases for back-to-school items for the 2021-2022 academic year from the following retail channels (percentage of shoppers):

- Online: 45%
- Department store: 39%
- Discount store: 36%
- College bookstore: 32%
- Office supply store: 29%
- Apparel store: 24%
- Electronics store: 15%
- Drug store: 14%
- Home furnishings store: 13%
- Local/small business: 10%
- Catalog: 9%
- Thrift/resale store: 8%

### **16.4 When People Shop**

Students and their parents plan 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%

While the majority of shopping occurs three-to-four weeks before school starts, parents and students are increasingly starting shopping earlier. Twenty-six percent (26%) began shopping for the 2021-2022 academic year in early June, an increase from 17% that did so two years prior.

Many shoppers plan back-to-school purchases around major sale events. For the 2021-2022 academic year, 61% of families planned their back-to-class shopping around Prime Day, Fourth of July or Labor Day retailer sale events, an increase from 55% that did so two years prior.

## **16.5 Online Spending**

eMarketer ([www.emarketer.com](http://www.emarketer.com)) assessed back-to-school/college retail e-commerce spending as follows (change from previous year in parenthesis):

- 2017-2018: \$22.32 billion (13.4%)
- 2018-2019: \$25.36 billion (13.6%)
- 2019-2020: \$28.92 billion (14.1%)
- 2020-2021: \$36.42 billion (25.9%)
- 2021-2022: \$41.26 billion (13.3%)

## **16.6 Market Resources**

*Back-to-Class Data Center*, National Retail Federation.

([www.nrf.com/insights/holiday-and-seasonal-trends/back-school/back-class-data-center](http://www.nrf.com/insights/holiday-and-seasonal-trends/back-school/back-class-data-center))