

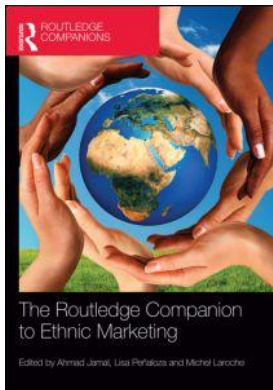
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Ahmad Jamal, Lisa Peñaloza, Michel Laroche

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Miguel A. Zúñiga, Ivonne M. Torres

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Part V
**Market segmentation
and targeting**

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Demographics and ethnic minority lifestyles

Miguel A. Zúñiga and Ivonne M. Torres

Introduction

Ethnic minority consumers (e.g., Hispanics, African Americans and Asian Americans) are defined as consumers that share an ethnicity distinct to the mainstream population (Pires and Stanton 2002). In the United States (US), Hispanics, African Americans and Asian Americans are the main ethnic minority consumer groups with the largest economic impact and highest population growth. The marketing literature has studied these ethnic minority groups due to their positive impact on the economy and businesses (*ibid.*). Culture and ethnicity are factors that influence consumer behaviour and seller–buyer behaviour (Hui *et al.* 1992; Zúñiga and Torres 2015c). As a result each ethnic group’s consumer behaviour might be unique due to cultural differences. In this context, many called for ethnic marketing taking into account the cultural differences of ethnic groups for developing successful targeted marketing programs (e.g., Nwankwo *et al.* 1998).

Ethnic marketing is ‘to treat ethnic consumers as distinctive markets separate from the macro market and to reach them using differentiated marketing mix strategies’ (Cui 1998, p. 87) or ‘differentiated marketing towards an ethnic group’ (p. 88).

With the growing diversity of the U.S. population, ethnic marketing has become an increasingly crucial component of marketing strategy (Pires *et al.* 2003; Demangeot *et al.* 2013). Targeting consumers on the basis of ethnicity is essential as latest demographic trends suggest that the population of ethnic minority consumers is increasing in numbers. For example, an estimated 53 million Hispanics currently live in the US, totaling 17% of the U.S. population (Taylor *et al.* 2012a). It is estimated that by 2050, Hispanics will total 29% of the U.S. population (Passel and Cohn 2008). As of 2005, Whites totalled 67% of the U.S. population and will only make up 47% in 2050. In 2050, African Americans will make up the same proportion of 13% as they did in 2005, while Asian Americans will see their proportion increase to 9% from 5% in 2005 (*ibid.*). In light of these trends, it is important to examine both the demographics and lifestyles of ethnic minorities and their implications for ethnic minority consumer behaviour. The chapter aims to provide a comprehensive overview of such trends providing useful insights for ethnic marketing development and implementation. The chapter first considers the impact of ethnicity and acculturation on ethnic minority consumer behaviour.

Targeting ethnic minority consumers

Role of ethnicity and ethnic identification

Marketers have used ethnicity in advertising as a tool to appeal to consumers who self-identify with a specific ethnicity (Hirschman 1981; Broderick *et al.* 2011b). Deshpandé and Stayman (1994) tested the distinctiveness theory developed by McGuire (1984) to study its application to advertising. Distinctiveness theory is defined as the process in which ethnically targeted stimuli becomes more effective when the proportion of consumers from a specific ethnic group is lower in the overall population (Deshpandé and Stayman 1994). For instance, using a Hispanic ethnic spokesperson in an advert becomes more effective in creating positive attitudes toward the advert among Hispanics if the Hispanics are small in comparison to the overall population. Additionally, distinctiveness theory has found that consumers feel more different when the consumers' ethnic group is a minority leading to a strong identification with their ethnic group. McGuire (1984) found that consumers' distinctive traits related to the overall population were more relevant and important to the consumers than the more common traits. Therefore, advertising with Hispanic cues may be more effective when targeted toward a Hispanic ethnic group.

Ethnic self-awareness is also an important factor which influences consumers' perceptions and responses to adverts. In this context, the concept of ethnocentrism has been employed in understanding the behaviours of minorities. Ethnocentrism refers to a tendency to believe that one's own ethnic group is superior to all other ethnic groups (Guo and Schwing 2009) or to judge other cultures or ethnic groups using your own cultural values and standards. Such tendencies are expected to impact advert attitudes, product attitudes, retail attitudes and purchase intentions. In a multicultural context, some ethnocentric consumers may develop less favourable attitudes toward retailers and products that employ bilingual advertising or signage that does not relate to their ethnicity (*ibid.*). Moreover, including product or retailer associations of another ethnic group may also diminish the appeal, perception of validity, quality and preference for those products or retailers. In the case of Hispanic minorities, for example, advertisers may create more effective adverts by using code-switching, Hispanic models, Hispanic cues, and other cultural relevant cues such as family, social and business settings and relationships. This phenomenon is a result of Hispanic consumers relating to the cultural cues found in the advert (Zúñiga and Torres 2015a; 2015b; 2015c).

Whittler (1989) suggests that ethnic minority consumers respond positively when ethnicity is used in advertising. As a result of the U.S. market being more diverse, marketers have responded by representing various multicultural groups and using ethnic cues (e.g., ethnic actors (Zúñiga 2015; Zúñiga and Torres 2015b)). Forehand and Deshpandé (2001) argued that the more often ethnicity is used in adverts, the more consumers will become conditioned to the use of ethnicity and the less sensitive they will be toward this tactic. Therefore, the use of ethnicity in adverts is not always the most appropriate strategy (*ibid.*). This conditioning effect may be mitigated when consumers relate the ethnic cues in adverts to their self-identity (*ibid.*). In other words, consumers are more susceptible to adverts with ethnic cues if they possess high levels of ethnic self-awareness.

Forehand and Deshpandé (2001) found that ethnic self-awareness occurs when consumers are more sensitive to information that relates to their specific ethnicity. The related process in which consumers self-identify with a specific ethnicity is known as self-categorization. Self-categorization is the unconscious process of consumers comparing the similarities and dissimilarities between their ethnic group and others. Ethnic identification, which is shaped from consumers' past social and cultural experiences, is a factor that affects ethnic self-awareness (*ibid.*). Strength of ethnic identification is defined as the extent to which a member of an ethnic group identifies with their ethnic group (Deshpandé and Stayman 1994). Moreover, the higher the

level of ethnic identification a consumer holds the more sensitive the consumer is to products and adverts with ethnic cues. The social situation or environment also affects the strength of ethnic identification (Stayman and Deshpandé 1989). It is important to understand that the measurement of ethnicity is more accurate if ethnicity and strength of ethnic identification is studied in combination with the environmental or situational ethnicity.

Ethnic minority groups are more likely to identify with their ethnicity if they are surrounded by a majority of consumers belonging to another ethnicity. Consumers living in such situations are characterized as having a strong ethnic self-awareness and in being more sensitive to ethnic cues in adverts. For example, if the social environment has a majority of Hispanics, Hispanic consumers tend to consume more products that relate to their Hispanic ethnicity compared to situations where their social environment is composed of diverse ethnic groups and Hispanic consumers don't represent the majority. Consumers with strong ethnic group identification don't not always possess a strong ethnic self-awareness (Forehand and Deshpandé 2001). Forehand and Deshpandé argue that advertisers often assume that consumers with a strong ethnic group identification always possess a strong ethnic self-awareness and this is not the case. Advertisers need to be cautious and not assume such relationships, and instead research their target audience carefully in order to determine small details (e.g., the relationship between ethnic group identification and self-awareness) that are essential for the effectiveness of their adverts (Zúñiga 2015). Besides factors related to the consumer or social environment, contextual or stimulus primes are also known to influence ethnic self-awareness (Zúñiga and Torres 2015b). For instance, cues in an advertising context such as code-switched words and ethnic images directed toward Asian Americans might affect the levels of consumer self-awareness.

The use of specific ethnic group members as spokespeople for advertising is a factor that impacts the effectiveness of adverts (Whittler 1989). More specifically, viewers of adverts prefer those that use spokespeople from their own ethnic group. Furthermore, viewers can be differentiated by the level of strength of identification with their ethnic group. For instance, viewers prefer a spokesperson belonging to their own ethnic group when they identify more strongly with that group. The relationship between distinctiveness theory and the influence of ethnicity on advertising effectiveness is vital for developing effective marketing messages. A model was developed by Deshpandé and Stayman (1994) that states an ethnic situation affects ethnic salience, which moderates the influence of the spokesperson's ethnicity on the spokesperson's trustworthiness – ultimately influencing brand attitude.

In essence, marketers may be more successful by tailoring their marketing messages to each distinct ethnic group. Accommodation theory indicates that ethnic minority consumers are more likely to consider someone they perceive as similar as more attractive and influential (Koslow *et al.* 1994).

Role of acculturation

Acculturation is a process that influences the effectiveness of targeted messages toward ethnic minority groups. The process of acculturation is the cultural change that occurs when consumers with diverse cultural backgrounds interact (Gibson 2001). Consumers form their identities via diverse acculturation modes, meaning that the acculturation process is an ongoing process and not a homogenous one (*ibid.*).

Berry (1997; 2003) and Berry *et al.* (1986) depict one of the most popular models of acculturation. Such models in particular highlight the resulting acculturation categories from the interactions of ethnic groups of consumers. Acculturation results in either positive or negative attitudes toward 'ancestral' and 'host' cultures (Poulis *et al.* 2013). Those consumers that strive for cultural maintenance typically are those that consider their cultural identity important

enough to maintain. On the other hand, those consumers that do not strive for cultural maintenance typically make an effort to be involved with the majority culture. Four modes of acculturation exist: integration, assimilation, separation and marginalism. The four modes of acculturation result because differences in consumers' attitudes toward their ancestral culture and host culture. There are some consumers that strive to maintain their ancestral cultural background, some that strive to be involved with the host culture, some hold positive attitudes, and some hold negative attitudes toward the acculturation process.

Integration results when consumers maintain their ancestral culture and also become involved in the host culture (Kipnis *et al.*; Broderick *et al.* 2011a). On the other hand, *assimilation* results when consumers reject their ancestral culture and become involved in the host culture (*ibid.*). *Separation* is the process that occurs when consumers make efforts to maintain their ancestral cultural identity and do not engage with the host culture (*ibid.*). *Marginalism* occurs when consumers reject both their own cultural identity and the host culture as well. The different modes of acculturation have implications on firms' marketing strategy. Additionally, Ownbey and Horridge (1997) found that acculturation modes have a stronger effect on consumer behaviour than ethnicity. Therefore, marketers have to consider the acculturation mode besides ethnicity to effectively target ethnic groups.

This chapter reviews the three major minority groups (i.e., Hispanics, African Americans and Asian Americans) because they represent the largest groups and economically most impactful. The chapter then reviews changing trends in demographics and ethnic minority lifestyles in the areas of education, poverty, economics, health, politics, immigration, ethnic media, homeownership, technology and religion that may be used by marketers to develop more effective messages targeted at each distinct ethnic group.

Hispanics

Important issues

Categorization of the U.S. Hispanic population with roots to Spanish-speaking countries has typically involved the use of the terms Hispanic or Latino. In order to clarify this further, Taylor *et al.* (2012b) held a telephone-based national bilingual survey of a nationally representative sample of 1,220 Latinos 18 years and older. Of the 1,220 total respondents 436 were born in the US (this excludes Puerto Rico) and 784 were born outside the US including Puerto Rico. The margin of error is 3.6% for this study. The authors found that 51% (vs 24% of Hispanics who prefer a pan-ethnic label) of Hispanics identify by their family's country of origin using terms such as Mexican or Venezuelan, not fully agreeing with the pan-ethnic labels Hispanic and Latino (Taylor *et al.* 2012b). Additionally, 36% identify their race as White and 3% as African American (*ibid.*). Those that use the term American to describe their identity totaled 21%. When choosing between the terms Hispanic or Latino, 51% of Hispanics indicated they have no preference while those that did have a preference were divided, 33% preferred Hispanic and 14% preferred Latino (*ibid.*).

Taylor *et al.* also found that 69% of Hispanics believe that U.S. Hispanics have different cultures compared to 29% who believe that one culture is shared among the ethnic group. All respondents did however agree that they shared a strong relationship with the Spanish language. A total of 82% of Hispanic adults studied speak Spanish and 95% said it is important for Hispanics to continue speaking Spanish in the future (*ibid.*).

In comparison to those who identified as a typical American, 47% of Hispanics believe that they are very different from a typical American (*ibid.*). Only 21% indicated that they use the

term American to describe their identity. Currently 48% of Hispanics are U.S. born; these U.S. born Hispanics tend to have a stronger American identity than those Hispanics that immigrated to the US (ibid.). A total of 66% U.S. born Hispanics identify as a typical American compared to only 34% of those Hispanics born outside the US (ibid.).

Use of the Spanish or English language varies among Hispanics. Taylor *et al.* found that 38% of Hispanics are Spanish dominant, 38% are bilingual and 24% are English dominant. The majority of those born in the US (51%) are English dominant. Overall, Hispanics have positive perceptions of the US and 87% of Hispanics believe that Hispanic immigrants should learn English in order to be successful (ibid.). A total of 55% believe it is very important that future generations learn to speak Spanish if they want to be successful and 20% believe it is somewhat important (ibid.).

Economic power

Though companies' dollars allocated to Hispanics remain small as a percent of total general domestic advertising spending, more than 78% of blue chip companies have recognized the potential of the Hispanic market in the US (Torres 2007). The Hispanic consumers' annual purchasing power totals \$1 trillion and is the fastest growing demographic in the US (Fahmy 2010). Their purchasing power is expected to increase to \$1.5 trillion by the year 2017, becoming the world's ninth largest economy (ibid.). Hispanics are characterized as one of the most brand loyal segments of the U.S. general population, making it an even more valuable market for advertisers (Zúñiga and Torres 2015c). These attributes of Hispanics are vital for economic growth and business success. As a result, advertisers have viewed the Hispanic segment as an attractive and high potential market segment to target.

When Hispanics compare their minority group to other minorities, 55% say their group is as successful as other ethnic minority groups. Only 22% indicate that they believe the Hispanic group is less successful, and 17% believe the Hispanic group has been more successful than other minority groups (Taylor *et al.* 2012b). The perception of the US, compared to their country of origin, differs among Hispanics. Hispanics perceive life in the US to be of higher quality than in their family's country of origin, regardless if they are U.S. born or have immigrated to the US. A majority 87% of Hispanics believe that the US offers more opportunities for progress in life than their country of origin (ibid.). Additionally, 72% of Hispanics view the US as a better country for raising children compared to their country of origin and 69% believe that the US treats the poor better (ibid.). When looking at moral values, 44% of Hispanics believe that they are higher in the US, but 39% believe that the strength of family ties is higher in their country of origin (ibid.). Hispanics' perceptions of the US being an overall positive country to live in were also analyzed. For example, 79% of Hispanic immigrants would immigrate again despite the reasons for immigration. Of these, 55% immigrated for economic reasons and 24% for family reasons (ibid.).

African Americans

Important issues

A content analysis by Bailey (2006) found that African Americans have more commonly appeared in advertising, and their presence has become more significant in recent years. Research regarding African Americans in advertising over the years (Taylor and Lee 1995; Cox 1970; Bush *et al.* 1980; Green 1999; Lee *et al.* 2002; Martin *et al.* 2004) has found that their presence

in advertising has increased consistently. Many of these studies have looked at the frequency in which African Americans appear in advertising (Bush *et al.* 1980; Licata and Biswas 1993; Stevenson 2002; Bailey 2006) and they all agree that African Americans have become more prominent in both TV and print advertising.

Appiah (2001) examined whether the strength of ethnic identification influenced adolescents' responses to adverts, and found that subjects with strong ethnic identities identified more strongly with and responded more favourably towards adverts with characters matching their own ethnicity. The relevance of this finding becomes clearer when advertisers consider evidence that ethnic identification is high among minority group members in the US (Deshpandé *et al.* 1986).

The role of a model's race has been well researched and its role as a peripheral cue has previously been established (Whittler and Spira 2002). The study by Whittler and Spira (2002) explored the role of ethnicity in an advertising context based on the Elaboration Likelihood Model (ELM) and Social Categorization Theory. Their study examined minority viewers' evaluations of products and adverts containing ethnic cues. Specifically, African American adults rated an advert that featured either a White or an African American model. Consistent with distinctiveness and ethnic identification theory, product and advert evaluations were more favourable when an African American model was present compared to when a White model was, but only for African American participants who identified strongly with their culture. African Americans who identified weakly with their culture evaluated the product and advert similarly for both situations in which either a White or African American model were present. The results also showed that the African American model's ethnicity motivated African Americans, especially those with strong racial attitudes, to process the message in a biased manner. In particular, the African American (versus White) model's ethnicity positively influenced the African American participants' thoughts about the product, which in turn yielded more favourable product evaluations.

Whittler and Spira (2002) explored how the model's ethnicity, consistent with the ELM's contention, may play different roles (i.e. as a peripheral cue, to increase the level of elaboration or as an argument). By collecting thought listing data and measuring both valence of thoughts and elaboration, they found that a model's ethnicity may influence persuasion in more than one way. Their research suggests that a model's ethnicity can play two roles. In one role, the model's ethnicity may operate as a peripheral cue. With respect to model ethnicity, its role as a peripheral cue has been established in several past studies (e.g., Whittler 1989; Whittler and DiMeo 1991). Their study supports a second but limited role for model ethnicity. In this second role, a model's ethnicity may affect the direction of argument elaboration by producing a positive or negative motivational bias to related thoughts. This role is limited because it only emerged with racially sensitive viewers.

Economic power

As marketers begin planning their future campaigns and strategic approach, the list of the most desirable consumer targets is not necessarily a copy of years past. With a significant spending power, the African American segment is one of the most lucrative, interesting and complex targets for national and local advertisers. Reaching the African American consumer can help marketers expand their consumer base, increase revenue and build brand awareness. African Americans comprise more than 13% of the U.S. population today (i.e. totaling 39.2 million) and are expected to spend more than \$1 trillion in 2013 alone from approximately \$318 billion in 1990, according to the U.S. Census Bureau and the Selig Center for Economic Growth at the University of Georgia's Terry College of Business (Humphreys 2007). The estimated

spending power of \$1 trillion in 2013 is expected to result from an increase of 41% from 2007, the largest increase among other ethnic groups (ibid.). By July 2050, census estimates indicate 61.4 million African Americans will live in the US. The population growth in this segment gives marketers reason enough to market to African Americans and create inventive ways of reaching out to them.

As this consumer segment continues to grow in importance, marketers need to focus on determining what types of products could benefit from African American-targeted advertising. Major corporations have certainly taken notice. Marketing giants such as Coca-Cola, Ford and L'Oreal have instituted special divisions within their marketing departments to develop targeted strategies for communicating to African Americans through traditional advertising media and other diverse channels. Marketers are definitely paying attention. These days whenever we watch TV or look through a magazine African Americans appear in more adverts than ever before. African Americans have become more and more prominent in advertising in recent years (Torres 2007). In the 2012 Super Bowl alone Coca-Cola paid close to \$4 million each for three commercials celebrating African American History Month. Advertising in ethnic media increased in the last decade at a pace dramatically beyond increases in advertising as a whole. Price (2005) reported that in 2004, marketers spent about \$1.8 billion in advertising to communicate specifically with African American consumers. African American media receives the largest share of ethnic media spending.

Armed with the U.S. Census data that indicates the large and increasing purchasing power and population size of the African American market, more corporations – including Pepsi, GM and Johnson & Johnson – are investing more marketing dollars into the African American market than ever before (TNS Media Intelligence 2005). Also, corporations who have targeted these buyers for some time have increased their investment. Examples include Procter & Gamble, Wal-Mart and Dell (TNS Media Intelligence 2005). In 2007 L'Oreal USA Beauty Company teamed up with Essence magazine as a way to target African American women (Nagel 2007).

Asian Americans

Important Issues

As indicated by the U.S. Census Bureau, the term Asian refers to a person having an origin in Southeast Asia, Far East or the Indian sub-continent (Humes *et al.* 2011). Some countries in this geographic location include China, India, Pakistan, Cambodia, Japan, Korea, Malaysia, Philippine Islands, Vietnam and Thailand. Chinese, Asian Indian, Japanese, Vietnamese or Other Asian are the terms used by Asian Americans to indicate their race.

The 2010 Census estimated there were 17.3 million U.S. residents of Asian descent (Pew Research Social & Demographic Trends 2013). This number is 5.6% of the U.S. population. The Asian population is expected to increase to 33.4 million by 2050 (Zhang 2010). A total 14.7 million indicated they were Asian alone and the other 2.6 million indicated they were a combination of Asian with one or more race (Humes *et al.* 2011). California has the largest Asian population, totaling 5.6 million; New York the second largest with 1.6 million; and the highest proportion exists in Hawaii making up 57% of the population (U.S. Census Bureau 2010). The U.S. Asian population can be divided into different sub-groups in the following fashion: Chinese Americans (4.0 million) are the largest group, followed by Filipinos (3.4 million), Asian Indians (3.2 million), Vietnamese (1.7 million), Koreans (1.7 million) and Japanese (1.3 million) (Pew Research Social & Demographic Trends 2013). According to the U.S.

Census Bureau (2010), the Asian American population is expected to increase from 10.7 million in 2000 to 40.6 million in 2050, a 279% increase. Additionally, the Asian American population is expected to increase 162% from 2008 to 2050 compared to a 44% increase of the total U.S. population (*ibid.*).

Country of origin, immigration rates and local availability of native-language media are factors that affect the choice of whether Asian Americans view media in English or their native language. For instance, Japanese Americans have lower rates of immigration, and most families tend to have established themselves in the US several generations ago compared to other Asian American sub-groups (Nielsen 2012). As a result, they are more likely to consume English language media and tend to speak English at higher rates than other Asian American sub-groups. However, while Japanese families established themselves in the US several generations ago, Chinese, Vietnamese and Korean current immigration rates are higher than those of the Japanese (Nielsen 2012). As a result, Chinese, Vietnamese and Koreans prefer to speak in their native language rather than English. According to Nielsen (2012), a total 61% of all Asian Americans indicate they speak English very well compared to 50% of those who are foreign born. Additionally, a total of 77% of all Asian Americans speak another language besides English at home (*ibid.*).

More specifically, in 2008 there were 2.5 million people aged 5 or older who spoke Chinese in their home (U.S. Census Bureau 2010). In the US, this ranks the Chinese language second only behind Spanish as the most widely spoken language besides English (*ibid.*).

Younger Asian Americans are more likely to use English as their primary language compared to the older generations, who are more likely to stick to their native tongue (Kaufman-Scarborough 2000). Additionally, many Asian Americans use their native tongue in normal situations such as reading, entertainment and product evaluations. Specifically, about 24% primarily use their native language and more than half of Asian Americans feel comfortable speaking their native language (*ibid.*).

In terms of brand attitudes, both brand loyalty and price sensitivity are high among Asian Americans (Cohen 1992). When making buying decisions, Asian American consumers do not buy the lowest priced item but instead search for the best item for the lowest price (Kaufman-Scarborough 2000). Additionally, Berkowitz (1994) found that Asian Americans are high in brand loyalty. A survey of 1,600 Asian Americans showed that 72% reported brand names influencing their purchase decisions. Premium products are high on the list of items to buy among Asian American consumers – one example being automobiles, as they represent status to a great extent.

In mainstream media, Asian Americans are under-represented compared to other ethnic groups, but when they do appear in media they are more commonly in stereotypical roles (Zhang 2010). Asian women, for example, are depicted in a variety of stereotypes including silent, humble, obedient, exotic or hyper-sexualized dolls, or the total opposite, being evil, deceitful, seductive or ruthless dragon ladies (Park *et al.* 2006). Men are portrayed as asexual, culturally ignorant, effeminate, hardworking, intelligent, thrifty, technologically savvy and as the model minority (Yuen *et al.* 2005; Paek and Shah 2003). It is important to note that these stereotypes affect the acculturation of Asian Americans. Therefore, in understanding the stereotypes, as well as their current lifestyles, marketers can more effectively target Asian Americans. For instance, Paek and Shah (2003) indicate that marketers are more than ever targeting Asian Americans with stereotypes, such as the model minority stereotypes, in order to increase advert effectiveness. Language use, price sensitivity, brand loyalty and status are other factors that influence Asian Americans' lifestyles, and that should be considered to effectively develop persuasive adverts.

Economic power

Buying power for Asian Americans in 2012 was \$718.4 billion, a dramatic increase of 523% between 1990 and 2012 (Nielsen 2012). At this rate, the buying power is expected to reach \$1 trillion in 2017 (*ibid.*). This buying power can be compared to individual countries and would make it the world's eighteenth economy in buying power (*ibid.*). Asian Americans are considered to be one of the fastest growing, most educated and affluent ethnic group. The 2008 median household income for Asian Americans was \$70,069 for those that identify as single race (U.S. Census Bureau 2010). The median household income for the sub-groups differed. For instance, Asian Indians had a median household income of \$90,528 and Vietnamese-Americans had a median household income of \$55,667 (*ibid.*). In comparison to the 2012 U.S. median household income, Asian American median household income was 28% higher (*ibid.*). According to Nielsen, a total of 28% of all Asian American households had incomes greater than \$100,000 compared to only 18% of U.S. households. As far as education is concerned, a total of 50% of Asian Americans aged twenty-five years or older have a Bachelor's degree compared to 28% of the U.S. population (*ibid.*). Nielsen also reported that within the working Asian American population, 50% hold professional or managerial roles compared to 40% of the U.S. population. In 2007, the author reports that Asian American owned businesses generated revenues of more than \$506 billion, which is more than any other ethnic group in the US. There were over 1.6 million Asian American owned businesses in 2007, a 41% increase from 2002 compared to the 18% increase for the general U.S. growth (*ibid.*).

Education

Enrollment rate

U.S. college enrollment of 18 to 24 year old students recently hit a record of 12.2 million in October 2010 (Fry 2011). In 2010, 1.8 million (15%) of students enrolled in either two or four year colleges were Hispanic making this a record as well (*ibid.*). In one year, from 2009 to 2010, the number of Hispanic students enrolled in college increased by 349,000 compared to an increase of 88,000 African American students, 43,000 Asian American students, and a decrease of 320,000 White students. For Whites, the 320,000 students decline is the largest percentage decline since 1993 when the historical comparison study began (*ibid.*).

Another record for the year 2010 is that for the first time Hispanic students outnumbered African American students enrolled in college, despite the increase in enrollment for African American students. For instance, in 2010 among 18 to 24 year old African American students a total of 38% were enrolled in college compared to 32% in 2008 and 13% in 1967 (*ibid.*). Hispanic students' enrollment rate has been growing faster than for African Americans because of higher birth rates and higher levels of immigration. Based on U.S. Census data, Fry found that in 2010, 19% of 18 to 24 year olds were Hispanic compared to 5% in 1972. Even though Hispanic enrollment rate has grown rapidly to 32%, a record for Hispanics, it is still lower than other ethnic groups such as 38% for African Americans, 62% for Asian Americans and 43% for Whites (*ibid.*).

The share of Hispanics who have completed high school has improved for the 18 and 24 year old Hispanic demographic; the rate increased to 73% in 2010 from 70% a year earlier in 2009 (Fry 2011). Of those Hispanic high school graduates, the share who attended college increased from 39% in 2009 to 44% in 2010 (*ibid.*). The growth of Hispanic students attending college was focused on two year colleges. In 2010, 46% of Hispanic 18 to 24 year olds attending college

were enrolled at two year colleges and 54% attended a four year college. This can be compared to the 18 to 24 year old cohorts from other ethnic groups that attended four year colleges, which included 73% Whites, 78% Asian Americans and 63% of African Americans (ibid.).

The economic recession that started in 2007 impacted 18 to 24 year olds with high unemployment levels. As a result, this recession helped with increased college enrollment of young adults of all three major minority groups due to high unemployment rates (Fry 2009).

Completion rate

Enrollment rates have been increasing for ethnic minority young adults but the question now is whether that translates to increased completion rates. Fry (2011) used data from the National Center for Education Statistics to compare the completion rate of the various ethnic groups in 2010. The findings showed that 25 to 29 year old Hispanic students who completed at least a Bachelor's degree consisted of only 13% compared to 53% of Asian Americans, 39% of Whites and 19% of African Americans (ibid.). This lower completion rate of Hispanics was attributed to Hispanic immigrants and the challenges they encounter learning a new language. A total 20% of those U.S. born 25 to 29 year old Hispanics completed at least a Bachelor's degree (ibid.).

Economics

Kochhar *et al.* (2011a) used data from the Pew Research Center's Social and Demographic Trends and found that household wealth for Hispanics suffered the largest decrease of 66% among all ethnic groups from \$18,359 in 2005 to \$6,325 in 2009. African Americans suffered a household wealth decrease of 53% and Whites 16% (ibid.). The main factor that impacted the household wealth of Hispanics was the drop in household values. Interestingly, Hispanic's net worth was heavily focused on home equity – about 66% of their net worth (ibid.). Additionally, a majority of Hispanics live in states that were hit the hardest by the housing market crash.

Based on research conducted using data from the Survey of Income and Program Participation (SIPP), the median wealth of Whites is 18 times greater than that of Hispanics and twenty times greater than that of African Americans (Kochhar *et al.* 2011b). These discrepancies are the largest in twenty-five years since the U.S. government started publishing such data and studies (ibid.). Additionally, in 2009, a total of 31% of Hispanic households and 35% of African American households had either a zero or negative net worth compared to only 15% of White households (ibid.). In 2005 prior to the recession of 2007, those percentages were 23% for Hispanic households, 29% for African Americans compared to only 11% of Whites (ibid.). In 2009, a total of 24% of Hispanics and 24% of African Americans had no assets besides a vehicle compared to 6% Whites (ibid.). From 2005 to 2009, the wealth disparity among Hispanics increased as well. For instance, in 2005 the top 10% Hispanic households accounted for 56% of all Hispanic household wealth compared to 72% in 2009 (ibid.).

Poverty

The World Bank defines poverty as deprivation in well-being and involves several dimensions (Poverty 2014). For example, it involves low incomes and the inability to access basic goods and services to survive with dignity (ibid.). Additionally, poverty involves the inability to access health and education, clean water and sanitation, physical security, voice and the inability to have the capacity and opportunity to improve one's well-being (ibid.). In the US, poverty

levels of families are determined by family size and income (DeNavas-Walt *et al.* 2011). The U.S. Census Bureau specifically determines poverty levels based on family composition and the Consumer Price Index. The official poverty line for a family of four was \$22,113 in 2010 (*ibid.*).

In 2010, the U.S. Census Bureau released the results of a study that analyzed the poverty status of U.S. ethnic groups using the Supplemental Poverty Measure (SPM). This measure was developed by the U.S. Census Bureau so that factors such as medical expenses, tax credits, non-cash government benefits (e.g., food stamps, housing subsidies, school lunch programs) and cost-of-living adjustments are considered when determining poverty status (Lopez and Cohn 2011a). The poverty status results showed that the national poverty rate for 2010 was 16% or 49.1 million people. Currently Hispanics have the highest rate of people living in poverty. The poverty rate in 2010 for Hispanics was 28.2%, 11.1% for Whites, 16.7% for Asian Americans, and 25.4% for African Americans (*ibid.*).

Childhood poverty

Hispanic children have been the most affected by the increasing poverty levels in the U.S. Hispanic children are the largest group in poverty compared to children in other ethnic groups, amounting to 6.1 million in 2010 (Lopez and Velasco 2011b). In percentage terms, 37.3% of children in poverty were Hispanic, 30.5% were White, and 26.6% were African American during the year 2010 (*ibid.*). This is the first time in history that the largest proportion of poor children was not White. This result is attributed to the growing Hispanic population, high birth rates and increasing economic problems in the Hispanic community.

Hispanic children aged 17 years and younger total 23.1% of the nation's children (Passel *et al.* 2011a). Of other groups, White children total 53.5% of the U.S. children and African Americans only 14.6% (Lopez and Velasco 2011b). An estimated 6.1 million Hispanic children live in poverty and 4.1 million of those born in the US have immigrant parents (*ibid.*).

The economic downturn that was experienced in 2007 greatly impacted the Hispanic community's unemployment rates, mostly among Hispanic immigrants (Kochhar 2008). In 2011, the Hispanic unemployment rate was 11.0%, which was higher than the 8.5% national unemployment rate (Taylor *et al.* 2012c). During the period 2005–9, household wealth decreased the most among Hispanic consumers compared to the household wealth among Whites and African Americans (Taylor *et al.* 2011). In 2008, a study by the U.S. Department of Agriculture found that food insecurity among Hispanics increased drastically during the recession that was experienced in 2007. For instance, in 2008, 32.1% of Hispanic households with children were affected compared to 23.8% of similar households in 2007 (Nord *et al.* 2009). Moreover, before the recession more White children lived in poverty, but after the recession Hispanic children in poverty outnumbered White children. From 2007 (when the recession started) to 2010, there was an increase of 1.6 million (36.3%) Hispanic children living in poverty. In the same period, the increase for White children was 17.6%, and 11.7% for African American children (Lopez and Velasco 2011b).

By 2010, 35% of Hispanic children, 39.1% of African American children and 12.4% of White children were living in poverty (*ibid.*). The poverty rate changes that resulted from the 2007 recession affected Hispanic children the most. For instance poverty rates increased by 9.7% for those children with parents with a high school diploma or less and only 0.6 percentage points for those that had parents with a college degree. Additionally, Hispanic children with single mothers had a poverty rate of 57.3%. Hispanic children with one parent unemployed had a poverty rate of 43.5% in 2010, whereas children with one parent that had at least a college degree had a poverty rate of 8.7% (*ibid.*).

Health

In order to further understand health care access of ethnic minorities, the Pew Research Hispanic Center held a nationwide survey in 2007. A high proportion of Hispanics, similar to other minority groups, lack health insurance. According to Livingston (2009), an estimated 60% of non-U.S. citizens or legal permanent residents lacked health insurance in 2007. In comparison, 28% of Hispanics that are legal permanent residents or citizens and 17% of the adult U.S. population lack health insurance (*ibid.*). In general, Hispanic adults who are non-U.S. citizens or legal permanent residents tend to be younger and healthier when compared to the adult U.S. population. These Hispanic adults are also less likely (57%) than U.S. citizens or legal permanent residents (76%) and the adult U.S. population (83%) to have a regular health care provider (*ibid.*).

Community health centres that are funded by federal and state governments as well as private donations have been very helpful to vulnerable populations such as Hispanics. A total of 41% of Hispanics who are non-U.S. citizens or non-legal permanent residents attended such community health centres for health care (*ibid.*). Of those adult Hispanics that are U.S. citizens or legal permanent residents, 15% attended private health centres or hospital outpatient facilities for health care (*ibid.*). These facilities require the patients to pay by either insurance or out of pocket means.

Emergency rooms, in general, are required by law to accept and provide health services to most patients. Most of the time, patients are responsible for payment of the services, but on occasion, the Federal government reimburses the hospitals' part of the expenses for some patients who do not have the financial means to make the payment. Only 6% of Hispanic adults who are non-U.S. citizens or legal residents attended emergency rooms for health care services (*ibid.*). It is also estimated that a total of 37% of Hispanics who are non-U.S. citizens or legal permanent residents have no health care provider. Out of that 37%, about 28% of the group state that financial problems are the reason for having no health care provider, another 17% indicate the reason is the lack of health insurance and a further 12% state that the high medical costs are the reason (*ibid.*). Additionally, 56% of Hispanics with no health care provider state that they do not need one, so therefore do not have one. Not understanding the U.S. health care system was a reason provided by 5% of the group for not having a health care provider (*ibid.*). In the US, there are about 46 million Americans who lack health insurance, out of which, 17% are unauthorized immigrants and their children (Passel and Cohn 2009).

Health status

In general, the Hispanic U.S. population is considered to be young compared to other ethnic groups. Livingston (2009) found that 43% of Hispanics that are non-U.S. citizens or legal permanent residents are younger than 30 compared to 27% of those Hispanics who are U.S. citizens or legal permanent residents and 22% of other U.S. adults. Their young age is a factor in the healthiness of Hispanics in the US. Only 34% of Hispanics that are non-U.S. citizens or legal permanent residents missed work or spent at least half a day in bed due to illness or injury within the past year (*ibid.*). The rate increases for those Hispanics that are U.S. citizens or legal permanent residents to 42% and even further to 52% for the remainder of the U.S. adult population (*ibid.*).

Health care system experiences

Livingston (2009) also found that the majority of Hispanics (76%) who are non-U.S. citizens or non-legal permanent residents experienced an excellent or good medical care experience

within the past year. About 78% of Hispanics that are U.S. citizens or legal permanent residents were satisfied with their medical care that they had within the last year. In a related survey, Hispanics were asked whether they had experienced any poor medical treatment in the past five years. Results show that Hispanics who are non-U.S. citizens or non-legal permanent residents were less likely to report any bad experiences (16%) compared to those U.S. citizens or legal permanent residents (24%; *ibid.*). Out of the 16% of Hispanics that are non-U.S. citizens or non-legal permanent residents and expressed a poor medical care experience, 46% stated they believed that their English proficiency was a reason for the poor medical care experience (*ibid.*). Another 43% believed that their financial limitations to pay for the medical care was a reason, 37% attributed their poor medical care to their race or ethnicity and 25% attributed their poor experience to their medical history (*ibid.*).

Out of the Hispanic non-U.S. citizens or non-legal permanent residents, 76% felt comforted by their medical care visit, 69% felt reassured, 31% felt frustrated, and 27% felt confused (*ibid.*).

Political attitudes

2012 Election and the impact of the Hispanic electorate

Taylor *et al.* (2012a) relied on data from the Pew Research Hispanic Center, U.S. Census Bureau data, Election Day exit polls and nationwide surveys of Hispanics to develop an understanding of the Hispanic electorate in 2012. The Hispanic electorate is estimated to double by the year 2030 (*ibid.*). In the 2012 election, Hispanics only comprised 10% of the total U.S. voters. This electorate share is expected to increase rapidly due to several reasons. One main reason is the current Hispanic median age of 27 years and 18 years for those who are native born, making them the youngest ethnic group (*ibid.*). In comparison, Whites have a median age of 42 years. As more Hispanics reach voting age their electorate is expected to increase rapidly.

Hispanics are projected to account for 40% of the growth that is expected in the U.S. electorate up until the year 2030. In the year 2030, the current 23.7 million Hispanics that are eligible to vote is expected to reach 40 million (*ibid.*). During the 2012 election, voter participation rates and naturalization rates of Hispanics were low compared to other ethnic groups. The Hispanic electorate could potentially double in twenty years if those voter participation and naturalization rates of Hispanics increase to equivalent levels to those of other ethnic groups (*ibid.*).

According to the national exit polls of the 2012 election, an estimated 10%, or 12.5 million, of all voters were Hispanic (*ibid.*). This indicates that more than 40 million Hispanics did not vote or were not eligible to vote. The significance of this to the future of the Hispanic electorate can be described by understanding the characteristics of the more than 40 million Hispanics that did not cast any ballots. There were 11.2 million eligible adult voters who did not vote (44% to 53% turnout rate is below the turnout rate of Whites and African Americans), 5.4 million were adult legal permanent residents that were not eligible to vote because they were not naturalized U.S. citizens (naturalization rate of 49% is below the rate for other ethnicities, which is 72%), 7.1 million were adult unauthorized immigrants (if Congress passes a law that allows citizenship they will become eligible voters) and 17.6 million were under the age of 18 (93% of youths are U.S. born and will be eligible to vote once they turn 18; *ibid.*). Currently 800,000 Hispanics turn 18 each year and by 2030 this could be more than 1 million per year (by the year 2030 new Hispanic voters of this type could total 16 million; *ibid.*). This demonstrates reasons why the Hispanic electorate has a great potential to increase dramatically.

2012 Election Hispanic voters

In the 2012 election, 71% of Hispanics voted for Democrat Barack Obama compared to 27% for Republican Mitt Romney (Lopez and Taylor 2012). In comparison to all other presidential elections, the largest share of Hispanic votes (71%) was the highest percentage since the 72% of Hispanics who voted in the 1996 elections for President Bill Clinton (*ibid.*). The electorate in the 2012 election consisted of 10% Hispanics compared to 9% in 2008 and 8% in 2004 (*ibid.*). Non-White voters also increased from 26% in 2008 to 28% in 2012 (*ibid.*).

In key battleground states, the majority of Hispanic voters voted for President Barack Obama. In Florida, 60% of eligible Hispanic voters voted for President Barack Obama compared to 39% for Mitt Romney. Similarly, the majority of eligible Hispanics (75%) voted for President Barack Obama in Colorado and 23% for Mitt Romney, in Nevada 70% for President Barack Obama and 25% for Mitt Romney and 68% in North Carolina, 65% in Wisconsin, 64% in Virginia and 53% in Ohio for Barack Obama (*ibid.*).

According to Lopez and Taylor, national exit polls using CNN's 2012 data showed that 60% of Hispanics considered the economy to be the most important issue facing the US compared to the 59% of the general U.S. electorate. Healthcare followed with 18% of Hispanics, the federal budget deficit then followed with 11% and 6% for foreign policy. A total of 77% (vs 65% of general U.S. electorate) of Hispanic voters preferred that unauthorized immigrants currently working in the US should be offered an opportunity for legal status and only 18% (vs 28% of general U.S. electorate) thought that the unauthorized immigrants should be deported (*ibid.*).

Demographics and political views

As general politics go, 30% (vs 21% of the general U.S. public) of Hispanics identify their political views as 'liberal' or 'very liberal' (Taylor *et al.* 2012b). Lopez and Taylor (2012a) studied the 2012 national exit polls and found 76% of Hispanic women voted for President Barack Obama compared to 65% of Hispanic males. A total of 74% Hispanic youth voted for President Barack Obama compared to 23% who voted for Mitt Romney (*ibid.*). When considering all the U.S. youth, 60% voted for President Barack Obama and 37% for Mitt Romney. When talking about Hispanic college graduates, 62% voted for President Barack Obama and 35% for Mitt Romney. Those Hispanics without a college degree, 75% voted for President Barack Obama and 24% for Mitt Romney (*ibid.*). Income was also a factor of division. A total of 82% (vs 17% for Romney) of Hispanic voters with family income below \$50,000 voted for President Barack Obama (*ibid.*). In comparison, 59% (vs 39% for Mitt Romney) of Hispanic households with family incomes of more than \$50,000 voted for President Barack Obama (*ibid.*).

Immigration

According to the Pew Research Hispanic Center (2013a), a study using U.S. Census Bureau data found there were 40.4 million immigrants in 2011. Overall, immigration rates have seen a steady increase in the past decade. For instance, there was an increase of 2.4 million immigrants from 2007 to 2011 (*ibid.*).

Unauthorized immigration rates also experienced a steady increase in the past decade. For instance, in 2000 there were 8.4 million immigrants, but by 2011 that number had increased to 11.1 million (*ibid.*). Since 2000, the peak of unauthorized immigrants reached 12 million in 2007 but saw a decrease in 2009 to 11.1 million (Passel and Cohn 2012). More immigrants

reach the US than any other country in the world. Russia has the second most immigrants, totaling 12.3 million per year (Pew Research Hispanic Center 2013a). The 40.4 million authorized and unauthorized immigrants in the US totalled 13% of the U.S. population in 2011. This percentage is just slightly smaller than the 15% of immigrants that made up the U.S. population after the large immigration of Europeans from 1890 to 1920 (*ibid.*). The majority of immigrants are a result of the 1965 legislation that facilitated border crossing; most are from Latin America (50%) followed by Asia (27%) (*ibid.*).

In order to better understand the characteristics of foreign-born immigrants, the Pew Research Hispanic Center performed a study using data from the 2011 American Community Survey held by the U.S. Census Bureau. This survey includes details about characteristics such as citizenship, nativity, age, origin, language proficiency, living arrangements, marital status, fertility, schooling, health insurance coverage, earnings, poverty and employment.

An estimated 11.1 million unauthorized immigrants resided in the US by 2011 according to the Pew Research Hispanic Center and reached a peak of 12 million in 2007. The decrease that was seen after 2007 was attributed to the decreased immigration of unauthorized immigrants from Mexico (Passel and Cohn 2012). In 2010, Mexican unauthorized immigrants totalled 58% of all the U.S. unauthorized immigrants (Passel and Cohn 2011a). There were a total of 1 million unauthorized immigrants that were under 18 years old and 4.5 million U.S.-born children whose parents were unauthorized immigrants (Passel and Cohn 2011a). It was also estimated in 2010, that about 66% of unauthorized immigrants had been living in the US for at least a decade and 46% of those immigrants had young children (Taylor *et al.* 2011). According to the Pew Research Hispanic Center (2013a), about 25% of unauthorized immigrants end up working as farm workers (Passel and Cohn, 2009).

In comparison to Hispanic population growth, Asian American population growth is attributed to immigration. In 2012, 74% of Asian American adults were foreign born (Brown 2014). A total 61% of the change in the Asian American population from 2012 to 2013 was attributed to international migration (Brown 2014). The factor of immigration responsible for the Asian American population change has also affected the age of this population. For example, the median age for Asian Americans is 36.3 compared to 28.1 of Hispanics (Brown 2014).

Immigration attitudes

U.S. adults surveyed by the Pew Research Hispanic Center (2013b) found that 39% believed that illegal immigration should be a priority for the President and Congress. Based on this study, illegal immigration ranked seventeenth on the list of priorities for U.S. adults (*ibid.*). On the other hand, 33% of Hispanics believed that immigration should be a priority but ranked the economy, jobs, education and health care higher (Lopez and Gonzalez-Barrera 2012b).

Perceptions as to strategies to deal with unauthorized immigration vary among U.S. adults. For instance, 28% of adults believe that tighter restrictions should be implemented, while another 27% believe that the opportunity for citizenship should be given (Pew Research Center for the People & the Press 2012). The majority (42%) agree that both strategies should be priorities. The strategy of giving unauthorized immigrants the opportunity for citizenship is more popular among Hispanics (42%) compared to the general U.S. population (27%; Pew Research Hispanic Center 2013a). Only 10% of Hispanics believe that tighter restrictions, such as border security and enforcement, should be a priority to deal with unauthorized immigration. When comparing Hispanics and the general U.S. population, 46% of Hispanics believe that both enforcement and legalization should be priorities compared to 42% of the general U.S. population (Lopez *et al.* 2011c).

A majority of Hispanics disapproved of Obama's deportation policy (59%) compared to 25% who approved (Lopez *et al.* 2011c). Under the Obama Administration, since 2009, there have been 400,000 unauthorized immigrants deported a year. These deportations affected many U.S. Hispanics: 26% of Hispanic U.S. citizens, 32% of Hispanics non-U.S. citizens or legal residents, and 22% of Hispanics who are registered voters indicated that they personally know someone who has been deported or detained in the past 12 months (*ibid.*).

Ethnic media

Media selection

Hispanics are known to navigate from English to Spanish media to access news stories. For instance, about 50% of those foreign-born Hispanics access some of their news in English, and even English-fluent Hispanics access some news related to Latin America and U.S. Latin communities in Spanish (Suro 2004). Suro found that those Hispanics who are likely U.S. voters prefer English media, with 53% accessing their news via English media, 40% from media in both languages and only 6% accessing their news from Spanish-only media (*ibid.*)

Hispanics indicate that news media influences society in various ways. The majority of Hispanics believe that Spanish-language media is very important for the economic and political development of U.S. Hispanics. Many Hispanics also believe that English language media portrays Hispanics in ways that influence the negative image that English-speaking Americans have of Hispanics (*ibid.*).

News

A media content analysis study of more than 34,000 news stories by the Pew Research Hispanic Center (2009) found that event-driven news stories is the main way that the U.S. public learns about Hispanics and not through focused coverage of Hispanics. During the period of February 9 to August 9, 2009, only 57 stories out of 34,452 analyzed focused directly on the lives of Hispanics and only 645 contained measurable references to Hispanics (*ibid.*). During the 2009 period studied, the main story or 39% of the news stories and 33% of news coverage that related to Hispanics was regarding the nomination of Supreme Court Justice Sonia Sotomayor as the first Hispanic. In comparison, immigration was the subject in 8% of the news stories during the same period, reflecting the priority of this subject to the Obama Administration. The Mexican Drug War was the subject in 15% of the news stories and the H1N1 outbreak represented 13% of the news stories (*ibid.*).

Homeownership

An analysis of housing, economic and demographic data in 2009 by Kochhar, Gonzalez-Barrera and Dockterman (2009) found that the U.S. housing market over the past fifteen years has resulted in larger gains and losses for minority groups compared to Whites. At the onset of the housing market crash in 2005, homeownership rates for African Americans and U.S.-born Hispanics decreased the greatest compared to that for the U.S. population in general. In 2008, 48.9% of Hispanics owned homes compared to 59.1% of Asian Americans, 47.5% of African Americans and 74.9% of Whites (*ibid.*).

Hispanics and African Americans also have higher rates of borrowing in the subprime market. A total of 27.6% of the mortgages to Hispanics and 33.5% to African Americans were considered subprime mortgages compared to 10.5% to Whites in 2007 (*ibid.*). These are considered higher

priced loans. Specifically, Hispanic homeowners had mortgages with an annual percentage rate (APR) of 2.5 percentage points higher than a 30-year, fixed-rate conventional mortgage while African American homeowners' APR was three percentage points higher (*ibid.*).

Kochhar and colleagues also indicated that U.S. homeownership experienced an increase from 1994 to 2004, but has declined since 2004. In 2004, it was estimated that 69% of all U.S. households owned a home compared to 64% earlier in 1994 (*ibid.*). The homeownership rate (measure of the percent of householders living in owner-occupied homes) decreased after 2004 and reached 67.8% in 2008 (*ibid.*).

The authors found that Hispanic homeownership increased at a higher rate and for a longer period than the overall U.S. homeownership rate with U.S.-born Hispanics tending to have higher homeownership rates. Homeownership rates among this group increased from 47.2% in 1995 to 56.2% in 2005 and remained the same rate in 2008. Foreign-born Hispanics increased their homeownership rates from 47.2% in 1995 to 56.2% in 2005 and they experienced a decrease in 2008 to 53.6% (*ibid.*).

In comparison, African American homeownership rates increased from 41.9% in 1995 to 49.4% in 2004. Similar to Hispanics, in 2008 the African American homeownership rate decreased to 47.5% (*ibid.*).

In general, U.S. born citizens have a higher likelihood to be homeowners than foreign-born immigrants. For instance, immigrant homeownership experienced an increase from 46.5% in 1995 to 53.3% in 2006, while in 2008 there was a decrease to 52.9%. In comparison, homeownership rates of U.S.-born citizens increased from 66.1% in 1995 to 71.5% in 2004 and in 2008 the rate decreased to 70.0% (*ibid.*).

Home purchase loans

Loan applications among the various ethnic groups also varied. Loan applications by Hispanics decreased 38.2% from 2006 to 2007 compared to African Americans who saw a 34.4% decrease and Whites only experienced an 18.9% decrease (Kochhar *et al.* 2009). Within the Hispanic group, those with highest incomes experienced a greater decrease of 41.0% compared to those with lowest income of 23.8% from 2006–7 (*ibid.*). In 2007, the median home purchase loan by Hispanics was \$197,000 compared to \$168,000 for African Americans and \$180,000 for Whites. As a result, the loan-to-income ratios are higher within the Hispanic and African American groups compared to Whites. Between 2006 and 2008, the national foreclosures tripled from 0.6% to 1.8% (*ibid.*).

Technology

Internet

A majority (95%) of Hispanic families with annual incomes of \$50,000 or more and 93% of those with annual incomes between \$30,000 and \$50,000 indicated they occasionally use the internet (Lopez, Gonzalez-Barrera, and Patten 2013). An estimated 93% of Hispanics between the ages of 18 and 29 also occasionally use the internet. Only 33% of Hispanics aged 65 and older use the internet at least occasionally. A total of 50% of Hispanics that use the internet are U.S. born and 50% are foreign born (Lopez *et al.* 2013). Of those Hispanics that do not use the internet, 21% are U.S. born and 79% are foreign born. Considering the Hispanic population of internet users, a total of 31% are English dominant, 41% are bilingual and 28% are Spanish dominant. Compared to Hispanics that are not internet users, 13% are English dominant, 29% are bilingual, and 58% are Spanish dominant (*ibid.*).

When it comes to African Americans, 80% are internet users compared to 87% of Whites (Smith 2014). About 62% of African Americans have some form of broadband connection at home compared to 74% of Whites (ibid.). Asian Americans, on the other hand, have higher rates of technology use. For example, 87% of Asian Americans use the internet and 80% have broadband at home (Rainie 2011).

Accessing internet using mobile devices

According to Lopez *et al.* (2013), an estimated 76% of Hispanic internet users access the internet via a mobile device compared to 60% of White internet users and 73% of African Americans. A total of 87% of Hispanic internet users from families with annual incomes of \$50,000 or more as well as Hispanics ages 18 to 29 get access to the internet via a mobile device at least occasionally (ibid.). Only 29% of Hispanic internet users of ages 65 and older indicated that they accessed the internet via a mobile device. On the other hand, about 90% of Asian Americans access the internet via a mobile device and 77% connect to the internet wirelessly (Rainie 2011).

Cell phone ownership

A total 86% of U.S. Hispanics indicated they owned a cell phone compared to 84% of Whites and 90% of African Americans (ibid.). Hispanic families with annual incomes above \$50,000 had the highest cell phone ownership rate of 97%. Families with annual incomes between \$30,000 and \$50,000 had a cell phone ownership rate of 95% and 96% of Hispanics ages 18 to 29 owned a cell phone (ibid.). Spanish-dominant Hispanics have a lower cell phone ownership rate of 78%, Hispanics with less than a high school diploma have a 77% cell phone ownership and those Hispanics ages 65 and older have a cell phone ownership of 56% (ibid.). Out of those Hispanics that do not own cell phones, a total of 76% are foreign born and 24% are U.S. born. Additionally, only 13% are English dominant, 30% are bilinguals, and 57% are Spanish dominant (ibid.).

Smartphone ownership

Smartphone ownership among Hispanic adults is 49%, among Whites it is 46% and among African American it is 50% (ibid.). Hispanic families with annual incomes of \$50,000 or more have the highest smartphone ownership of 76% (ibid.). In comparison, Hispanics ages 65 or older have the lowest smartphone ownership rate of 14%. A total of 54% of Hispanic smartphone users are U.S. born and 58% of those that do not own a smartphone are foreign born (ibid.).

Computer ownership

When it comes to computer ownership, 95% of those Hispanic families with incomes of \$50,000 or more own either a desktop or laptop computer (ibid.). Only 35% of Hispanics ages of 65 or older own either a desktop or laptop computer. Half of Hispanic computer owners are foreign born and 73% of those that do not own a computer are foreign born (ibid.).

Social networking

A total 68% of Hispanic internet users use Facebook, Twitter and other social networking sites at least occasionally compared to 66% of Whites and 69% of African Americans (ibid.).

A large proportion or 84% of Hispanic internet users 18 to 29 years of age indicated that they use Facebook, Twitter and other social networking sites (ibid.). Only 27% of Hispanic internet users 65 years and older indicated they use a social networking site. A total of 54% of Hispanics that use social media are born in the US and 57% of those that do not use social media are foreign born (ibid.). In regards to those Hispanics that use social networking sites, 29% do so mostly or only in Spanish, 60% do so mostly or only in English and 11% do so in both English and Spanish (ibid.). Out of those U.S.-born Hispanics that use social networking sites, a majority (86%) do so mostly or only in English. In comparison, the majority of immigrant Hispanics (55%) who use social networking sites do so mostly or only in Spanish (ibid.). When it comes to Asian Americans, 20% of internet users used Twitter, 65% used social networking sites, 44% used social networking yesterday, 78% of Asian Americans online are women and 57% are men, 73% are under age 40 and 43% are older than 40 (Rainie 2011).

Religion

Results from the Pew Research Hispanic Center (2007) showed 68% of Hispanics in the US identified as being Roman Catholic. Another 15% identify as evangelical Protestants and 8% do not identify with any religion (Pew Research Hispanic Center 2007). There was a relationship between religious identification and demographic characteristics. For instance, the U.S. Catholic group had a higher percentage of immigrants than the evangelical Protestants.

As it relates to the general U.S. Hispanic population of all religious affiliations, the majority regard God as an influence in life's daily activities. Additionally, most Hispanic households are devoted to praying on a daily basis, hold religious objects and attend religious service at least once a month (Pew Research Hispanic Center 2007). Hispanics that identify with a religion also are more likely to believe that miracles in current times are the same as in the past. According to the Pew Research Hispanic Center, 18% of all U.S. Hispanics indicated that they have converted to another religion or simply dropped their religion. Religious conversion rates are high among Hispanics. Among those Hispanics that identified as evangelicals, a total of 51% had converted from another religion and 43% previously identified as Catholics (ibid.). Out of all the Hispanics who converted, 82% indicated they converted because they sought a more direct and more personal experience with God. When analyzing the population of Hispanics who became evangelicals, a total of 90% indicated that the reason they did so was a spiritual search. Most of this same population of evangelical converts (61%) state that Catholic mass can be unexciting and not lively but only 36% indicate that they converted because of this reason (ibid.). Religion is perceived differently among U.S.-born Hispanics compared to those born outside the U.S. For instance, 69% of immigrant Hispanics perceive religion as very important in life while only 49% of U.S.-born Hispanics perceive religion as important, this compared to the 58% of the U.S. general population (Taylor *et al.* 2012b).

In the US, the increased growth rate of the Hispanic population has been attributed to the increase of Hispanic-oriented churches of all religious denominations. Those churches who are most frequented by Hispanics also consist of congregations with the majority of clergy being Hispanic (ibid.). A total of 77% of foreign-born Hispanics attend churches with Hispanic majority congregations compared to only 48% of U.S.-born Hispanics (ibid.).

Religion was found to impact political views of Hispanics; a total of 66% of U.S. Hispanics indicated so. More than 50% say that churches should incorporate social and political questions in their services (ibid.). Two-thirds of Hispanics strongly believe that political leaders don't express religious faith enough. Based on a study by the Pew Research Hispanic Center, religious affiliation impacts political beliefs. Results showed that Hispanic Catholics tend to be

less conservative than Hispanic evangelicals on social issues, foreign policy and the poor (ibid.). Hispanic Catholics are also less likely to be Republicans than Hispanic evangelicals. The majority of the Hispanic electorate is Catholic (63%) and the strength of this segment is even more important when we consider that 70% of all Hispanics eligible to vote are Catholic (ibid.).

African Americans tend to be more religious in the following measures compared to the U.S. population as a whole: level of affiliation with a religion, attendance at religious services and frequency of prayer and religion's importance in life (Sahgal and Smith 2009). Additionally, African Americans compared to other racial and ethnic groups have the highest rates of religious affiliation, 87% reported they belonged to a religious affiliation compared to 85% of Hispanics and 83% for the overall population (ibid.).

Religion in general plays a very important role in the lives of African Americans. Sahgal and Smith (2009) found that 79% of African Americans compared to 56% of the overall population regard religion as playing an important role in their lives. Additionally, a total 72% of African Americans who do not affiliate with a specific religion regard religion as somewhat important in their lives, 45% of this population regard religion as very important in their lives compared to 16% of the overall population (ibid.). A majority, 78%, of African Americans are Protestant compared to 53% of Whites, 27% of Asian Americans, 23% of Hispanics and 51% of the overall population (ibid.).

The largest religious group among the Asian American community are Christians (42%; Funk 2012). An estimated 26% of Asian Americans are unaffiliated with a religion, 14% affiliate with Buddhism, 10% affiliate with Hinduism, 4% are Muslim, 1% are Sikhs and about 2% are followers of other religions.

Asian Americans who do not affiliate with a religion have lower levels of religious commitment compared to the overall U.S. population who do not affiliate with any religion (ibid.). For example, 76% of these Asian Americans indicate that religion is not too important or not at all important in their lives compared to 58% of the overall U.S. population who do not affiliate with a religion (ibid.).

Conclusion

Consumer diversity in the US has created a substantial challenge for advertisers. As a result of the increased diversity of consumers in the US, managerial and social implications need to be examined by advertisers when pursuing their advertising strategies (Torres 2007). This examination is important as each consumer market segment differs in culture, language usage, values, ideologies, preferences, customs, historical perspectives and consumption behaviour (Zúñiga and Torres 2015a). According to Torres it is vital to consider the differences in the diverse consumer markets that compose the US. Trends in health, politics, immigration and media choices among minority segments are especially important in recent years given the enactment of the Affordable Care Act, the size of the minority electorate (which has been very important in the most recent elections), the increasingly polarizing immigration debate and the broad spectrum of media choices available on everything from TV to the internet. In light of recent events, it is important to examine both the demographics and lifestyles of ethnic minorities and the strategies marketers are using to target the Hispanic, African American and Asian American segments.

With the growing diversity of the U.S. population, ethnic target marketing has become an increasingly crucial component of marketing strategy (Pires *et al.* 2003). Such targeting responds not only to current diversity, but also to census estimates that by 2050 the Hispanic, African American and Asian American segments of the U.S. population will collectively exceed 50%, compared to less than 30% in 2003 (Passel and Cohn 2008). Our chapter tries to describe these

trends to give both academics and practitioners a better picture of how these three ethnic minority segments are changing in the different areas. For instance, in the area of education there seems to be a trend of increased enrollment for 18 to 24 year olds. Despite this trend, Whites and Asian Americans still have higher rates of enrollment at four year colleges compared to Hispanics and African Americans (Fry 2011). The economic recession that started in 2007 impacted 18 to 24 year olds with high unemployment levels. As a result, this recession helped with increased college enrollment of young adults of all three major minority groups due to high unemployment rates (Fry 2009). Additionally, Whites and Asian Americans have higher rates of Bachelor's degree completion than Hispanics and African Americans. This lower completion rate of Hispanics was attributed to immigrant Hispanics and the challenges they face learning a new language.

Purchasing power is a factor that is considered by marketers when targeting potential consumers. A study by the Survey of Income and Program Participation found that the median wealth of Whites is 18 times greater than that of Hispanics and 20 times greater than that of African Americans (Kochhar *et al.* 2011b). These discrepancies are changing (i.e. the gap is closing) and should be factored in when determining the most valuable consumers.

Related to the economic power of consumers is the rate of homeownership. In 2008, Asian Americans had higher rates of homeownership, followed by Hispanics and African Americans, respectively. As the homeownership rates increase among minorities, the demand for homeownership services and products increase. Both academics and practitioners should consider investigating how this trend affects minority consumers' responses to targeted marketing messages.

Considering the Hispanic population of internet users, the highest rate of users is among those that are bilingual followed by those that are English dominant and Spanish dominant, respectively (Lopez *et al.* 2013). When it comes to African Americans, a similar percentage of African Americans to Whites are internet users (Smith 2014). Asian Americans on the other hand have higher rates of internet use compared to Whites (Rainie 2011). An important trend related to technology is smartphone ownership. Smartphone ownership among Hispanics, Whites and African Americans is very similar (Lopez *et al.* 2013). Hispanic families with annual incomes of \$50,000 or more have the highest smartphone ownership of 76% (*ibid.*). Again the families with higher incomes typically have a higher demand for technology and specifically smartphone services and products. Minority groups have an increased rate of smartphone ownership and internet use. These technology trends among ethnic minority groups might assist marketers with their segmenting and targeting efforts.

Religious affiliations and practices might also be used to target minority groups effectively. For example, religion was found to impact political views of Hispanics; a total 66% of U.S. Hispanics indicated so. African Americans tend to be more religious in the following measures compared to the U.S. population as a whole: level of affiliation with a religion, attendance at religious services, frequency of prayer and religion's importance in life (Sahgal and Smith 2009). The largest religious group among the Asian community is Christians, followed by those that are unaffiliated, 42% and 26% respectively (Funk 2012). Knowing the religious affiliations of these three major minority groups provides valuable segmentation information that could be useful in the political marketing area since religion was found to impact political views.

We believe the trends in this chapter are likely to provide useful guidance to marketers as they increase their efforts to selectively target ethnically defined segments in an increasingly diverse population. This chapter is an initial step in developing a better understanding of ethnic demographic trends. The ethnic marketing literature will benefit from future research that takes into account these demographic trends. Future research should look at the effects of ethnic

identification on every major minority audience (i.e., Hispanics, African Americans and Asian Americans) examining several product and service categories (Zúñiga and Torres 2015b; 2015c).

The strength of ethnic identification construct can be useful in several ethnic marketing contexts (e.g. Zúñiga *et al.* 2015). Future research should look at the effects of ethnic identification using several ethnic cues (e.g., ethnic actors, language, symbols, etc.) as this may provide a stronger argument for the use of ethnic identification as a segmentation tool (Zúñiga and Torres 2015b). Future research should also look at what factors may heighten minorities' ethnic identification. Feelings of being ethnic fluctuate, as evidenced by studies that show ethnic respondents who report feeling varying degrees of ethnicity depending on the situation they encounter and the people with whom they interact (Deshpandé and Stayman 1994). Market researchers and practitioners should consider the implications that situational or context factors can have in the ethnic marketing area (Zúñiga 2015).

Future research might explore other viewer/advertising matches like gender, age, lifestyle, etc., and combine those with ethnicity to see how the combination of these factors influence consumer responses to ethnic marketing (Zúñiga 2015b). Researchers should also explore the effects of brand prestige, brand meaning, language used, media placement and other product characteristics that could further support the value of measuring the impact of ethnic identification (Zúñiga 2015). The effects of brand meaning should be specifically addressed since different brands mean different things to different segments. Some brands are so laden with meaning that they can have an overpowering effect on ethnic identification and acculturation. Researchers should be careful to not only take into account but also measure the effects that brand meanings can have.

Finally, research might be profitably directed to explore whether and when saturation/diminishing marginal returns might affect the responses to ethnic marketing. These are all issues in what is likely to be not only a rich area for research, but also one with significant practical implications as ethnic minorities continue to increase their share of the total U.S. population.

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