



April 2010

Blacks and Financial Services - US

Nearly half of all African Americans are either unbanked or underbanked, having little or no relationship with a bank or financial institution. It is important to recognize the depth of distrust of the banking industry within the Black community for a variety of reasons. Recent class-action lawsuits, brought against major ...

February 2010

Share of Wallet: Hispanics - US

Hispanic purchasing power is as diverse as the consumers it represents. It is \$1 trillion strong and is growing faster than the purchasing power of any other group. The economic profile of a Hispanic consumer is dynamic. Lower-income households are spending more on food than Hispanics with a household income ...

Share of Wallet: Blacks - US

A variety of measures indicate that the economy did not significantly improve in 2009, as many had hoped. Unemployment rose steadily throughout the first three quarters of 2009 and reached a 28-year high of 10% as of December 2009 with more than 15% unemployment among Black Americans. Consumer confidence remained ...

Mobile Phones and the Multicultural Consumer - US

The purchasing power of minority demographics has grown significantly faster than the White demographic for more than a decade, a trend that is expected to continue for at least the next five years. Multicultural messaging has become an essential component of marketing strategy for wireless carriers that wish to target ...

Asian Americans and Technology - US

While the Asian American audience may not be large, at under 5% of the US population, their comparatively high incomes and high levels of education make them an important consumer audience – particularly when it comes to technology products and services. Asian Americans are enthusiastic adopters of virtually all types ...