



**Changing Demographics & How This
Affects Your Business,
Today & Tomorrow**



We've Changed

No Longer a Melting Pot, but a Salad Bowl

OLD



NEW



The logo for the 2010 United States Census. It features the text "United States" in a smaller, dark red serif font at the top. Below it, the word "Census" is written in a very large, bold, dark red sans-serif font. At the bottom, the year "2010" is also in a large, bold, dark red sans-serif font. The entire text is centered within a white rectangular box, which is set against a dark brown background with a pattern of lighter brown circles at the top.

United States[®]
Census
2010

5 Key Findings

Diversity

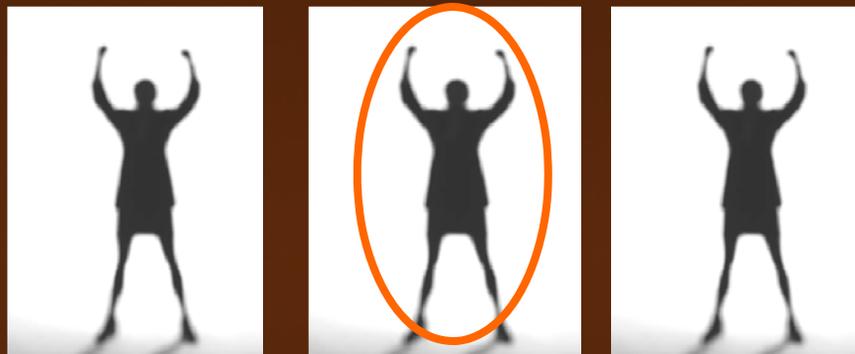
Rural to Urban Shifts

“Bright Flight”

Minorities Moving to Suburbs

Young People Postponing Marriage

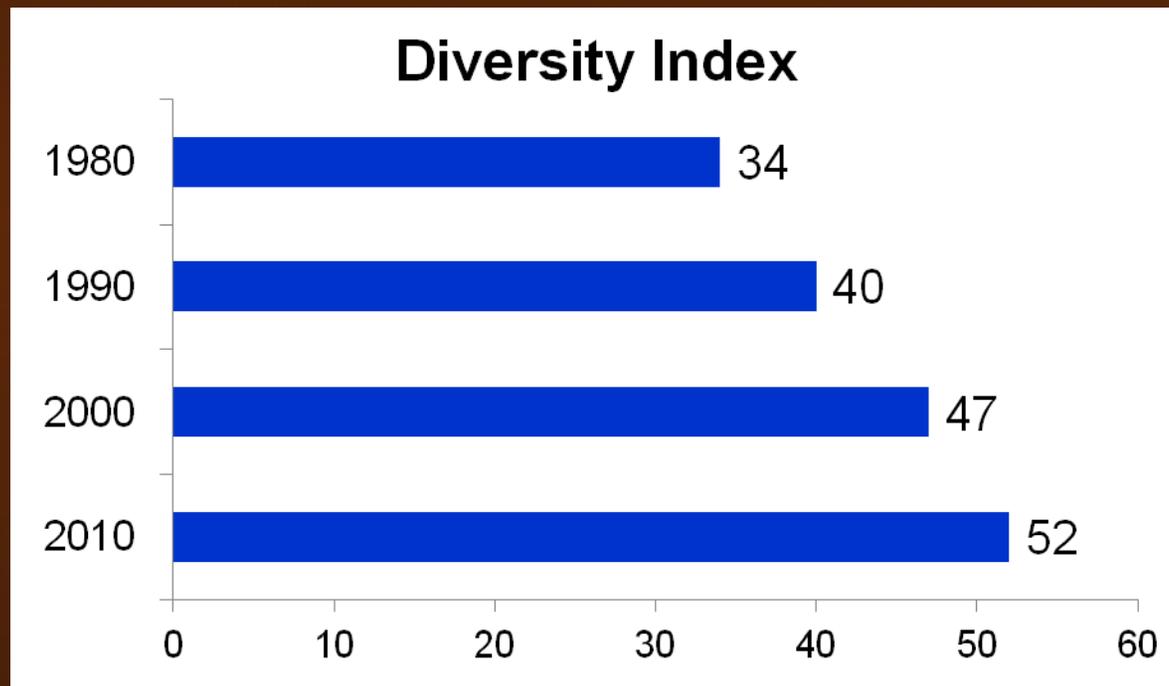
1 in 3 is not White



Source: 2010 U.S. Census

The Census Diversity Index Has Been Increasing Consistently

- The probability that two people chosen at random would be of a different race and ethnicity on a 0-100 scale. The scale ranges from 0 (no diversity) to 100.



Source: U.S.A Today, Minority births drive growth in U.S. diversity , 6/22/10

Nebraska's Diversity Index

32

In Nebraska, the probability that two people selected at random will be of different races or ethnicities is 32%.

Best Place to Get Your Local Data

- usatoday.com/news/census/index
- You can find the diversity index for every county and city, as well as:
 - Population density
 - Racial & ethnic composition

Screen Shot from the Website

The screenshot displays a web interface for viewing Nebraska Counties. At the top, there are three tabs: 'States', 'Nebraska Counties', and 'Nebraska Localities'. The 'Nebraska Counties' tab is active. Below the tabs, there is a 'Race' dropdown menu, a search box, and a 'Show 20 entries' button. The main content is a table with the following columns: County, Pct. White, Pct. Black, Pct. Am. Ind., Pct. Asian, Pct. Native Hawaiian, and Pct. Two or more. The table lists 17 counties with their respective percentages.

County	Pct. White	Pct. Black	Pct. Am. Ind.	Pct. Asian	Pct. Native Hawaiian	Pct. Two or more
Adams	91.9%	0.8%	0.4%	1.4%	0.0%	1.3%
Antelope	97.5%	0.3%	0.2%	0.3%	0.0%	0.6%
Arthur	95.4%	0.0%	0.4%	0.2%	0.0%	0.9%
Banner	95.7%	0.0%	0.4%	0.0%	0.0%	0.7%
Blaine	99.2%	0.2%	0.0%	0.0%	0.0%	0.6%
Boone	98.5%	0.4%	0.2%	0.2%	0.0%	0.3%
Box Butte	89.8%	0.5%	3.6%	0.3%	0.0%	2.5%
Boyd	97.0%	0.0%	0.6%	0.8%	0.1%	1.0%
Brown	98.2%	0.1%	0.3%	0.2%	0.0%	0.8%
Buffalo	92.7%	0.8%	0.3%	1.3%	0.0%	1.4%
Burt	95.9%	0.4%	1.7%	0.2%	0.0%	1.2%
Butler	97.6%	0.3%	0.1%	0.3%	0.0%	0.7%
Cass	96.9%	0.3%	0.3%	0.3%	0.1%	1.5%
Cedar	98.3%	0.1%	0.2%	0.1%	0.0%	0.7%
Chase	91.9%	0.1%	0.1%	0.1%	0.0%	1.2%
Cherry	90.7%	0.2%	5.9%	0.4%	0.0%	2.5%
Cheyenne	94.1%	0.2%	0.7%	1.6%	0.1%	1.3%
Clay	93.0%	0.3%	0.5%	0.2%	0.0%	1.5%

Diversity Index by Locale

Nebraska Counties Nebraska Localities

Ethnicity Search: Show 20 entries

County	Pct. Hispanic	Pct. Non-Hispanic White	Diversity Index
Adams	8.1%	88.5%	21.8
Antelope	2.7%	96.0%	7.8
Arthur	4.1%	94.6%	10.8
Banner	3.8%	95.1%	9.5
Blaine	0.0%	99.2%	1.7
Boone	1.2%	97.8%	4.6
Box Butte	10.2%	84.6%	29.5
Boyd	1.6%	96.4%	7.9
Brown	0.9%	97.7%	4.6
Buffalo	7.4%	89.2%	20.4
Burt	1.8%	95.1%	10.3
Butler	2.3%	96.4%	7.2
Cass	2.4%	95.4%	9.5
Cedar	1.3%	97.8%	4.7
Chase	11.1%	88.0%	22.4
Cherry	1.7%	90.0%	19.5
Cheyenne	6.1%	90.8%	18.1
Clay	7.7%	90.8%	18.5
Colfax	41.0%	57.4%	53.9

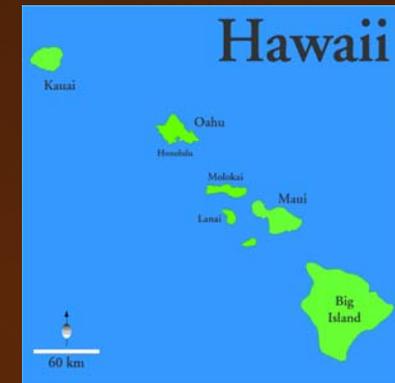
Nebraska's Racial/Ethnic Composition

- White 86%
- Black 4%
- Native American 1%
- Asian 2%
- 2 or more races 2%
- Other 5%

- Hispanic: 16%

4 States & The District of Columbia have Minority Majority Populations

- Minorities account for more than 50% of the population in California, Hawaii, New Mexico, Texas and DC



Source: New U.S. Census to Reveal Major Shift: No More Joe Consumer. AdAge, October 12, 2009.

States with Majority Minority Among Children

- In 10 states, the share of children who are minorities has already passed 50 percent, up from five states in 2000:

Mississippi

Georgia

Maryland

Florida

Arizona

Nevada

Texas

California

New Mexico

Hawaii



Not Just in Select Places...

- Across **every major market** in the U.S. the majority of the child population is nonwhite



Non-Hispanic Whites

- Whites share of the total U.S. population dropped over the last decade from 69% to 64%
- Whites are aging fast: median age is now 41 (up from 38.6 in the 2000 Census)
- Will be minority by 2041



Multiracial Americans

- Multiracial Americans now number 8.7 million
- 3% of the population
- 25% increase in last decade



The Browning of America

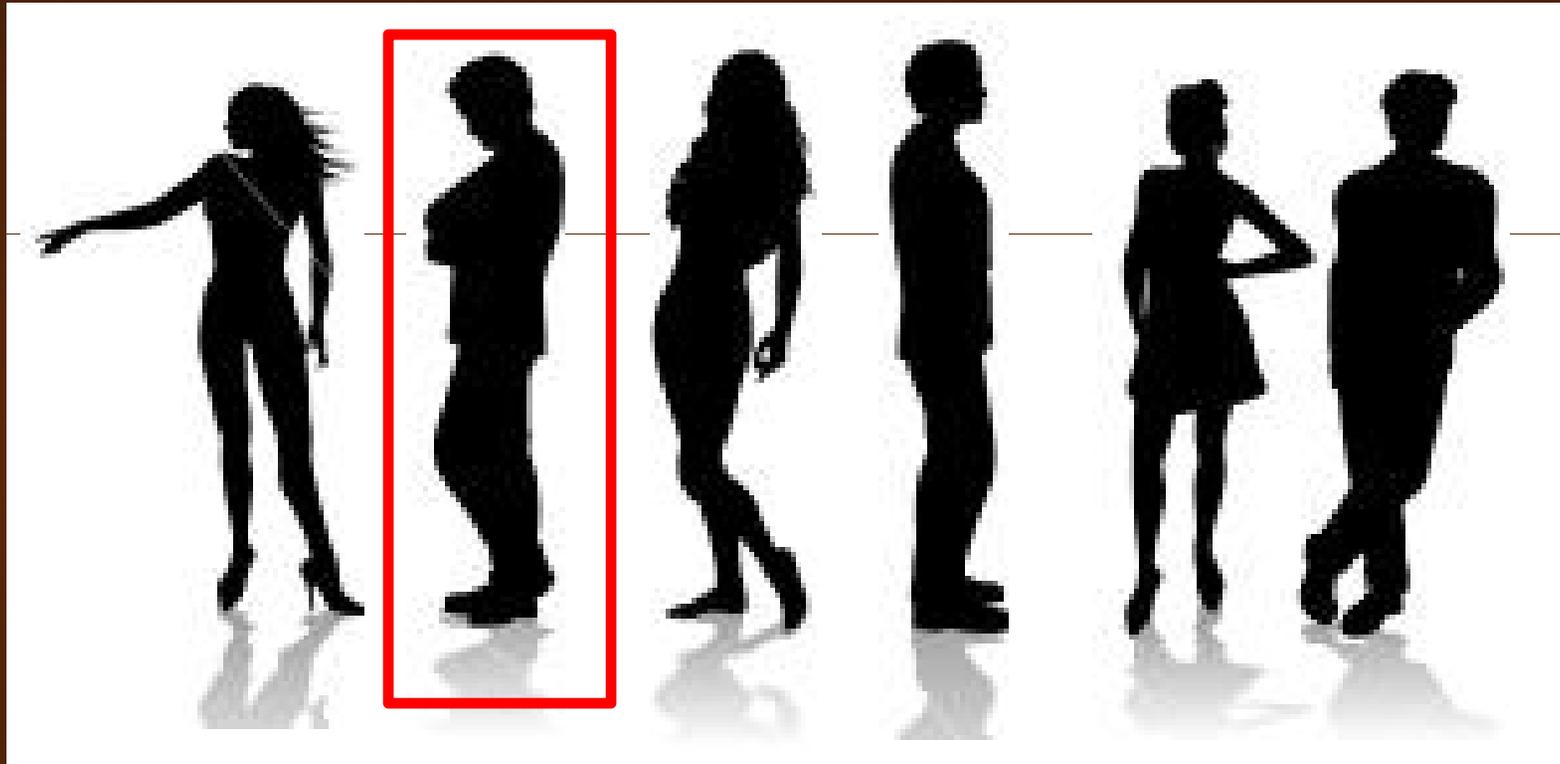


A Country within a Country

- *50.5 million Latinos in U.S.*
- Mexico 108.7 MM
- **U.S. 50.5 MM**
- Colombia 44.4 MM
- Spain 40.4 MM
- Argentina 40.3 MM
- Peru 28.7 MM
- Venezuela 26.0 MM
- Chile 16.3 MM

50.5 Million Hispanics

One in six U.S. residents is Latino



Source: 2010 U.S. Census

Among Children,
1 in 4 is
Hispanic





Every **30** seconds, a Latino
turns **18** in America

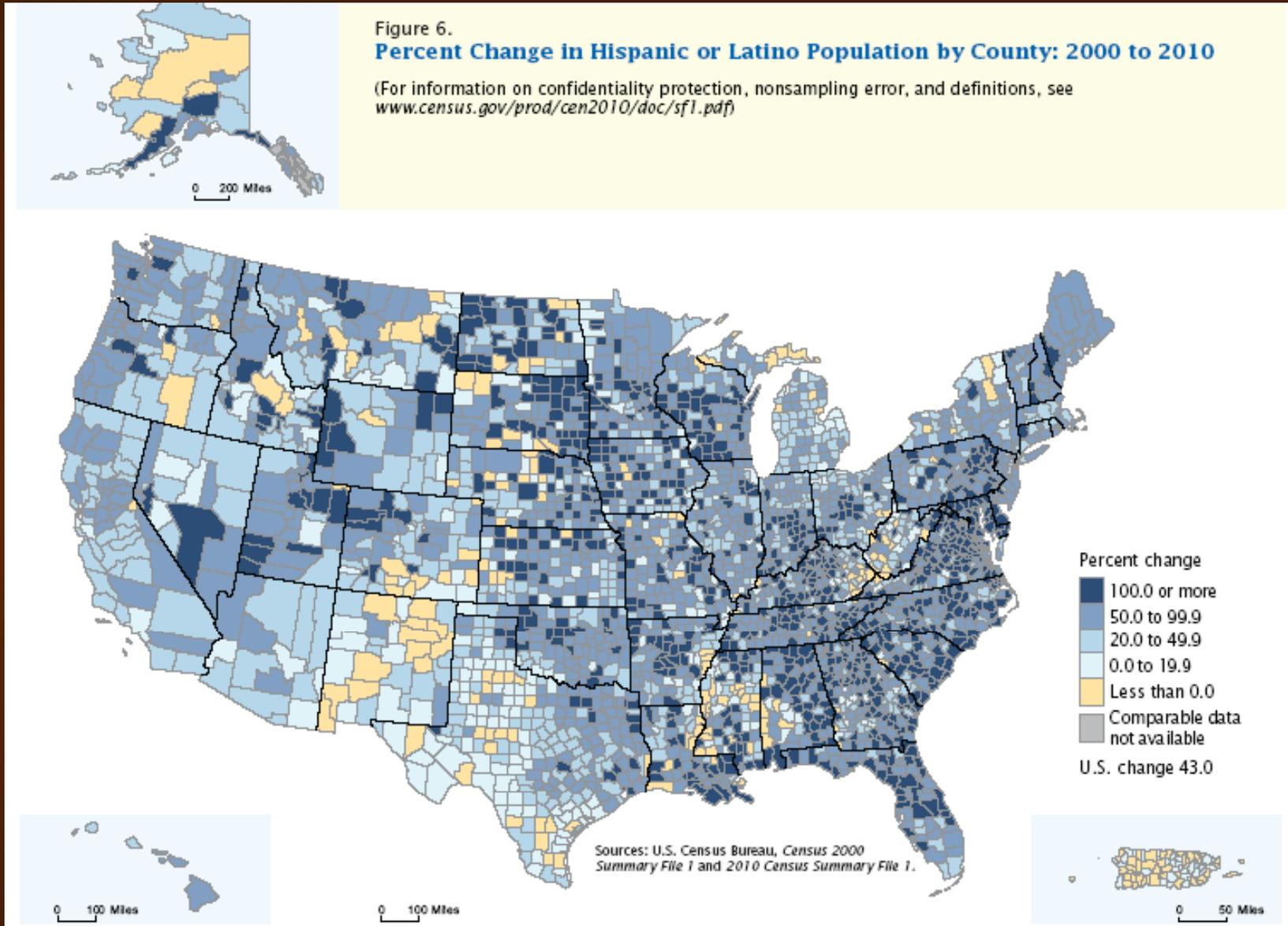
Source: NPR, Latino Mayor May Be A Glimpse Of Things To Come, December 12, 2010

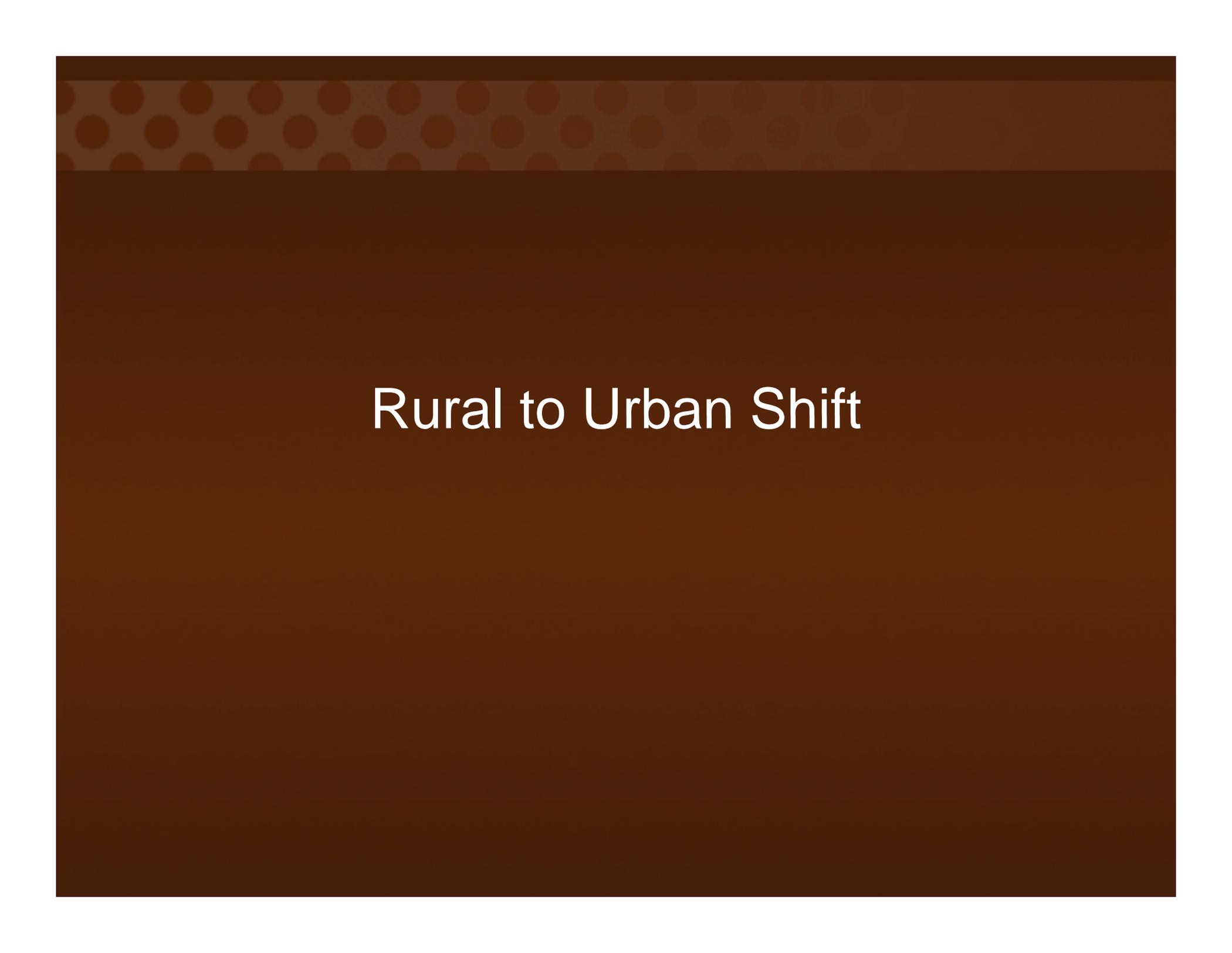
9% of Nebraskans are Hispanic

Twice the size of your African-American population



Latino Growth from 2000 - 2010





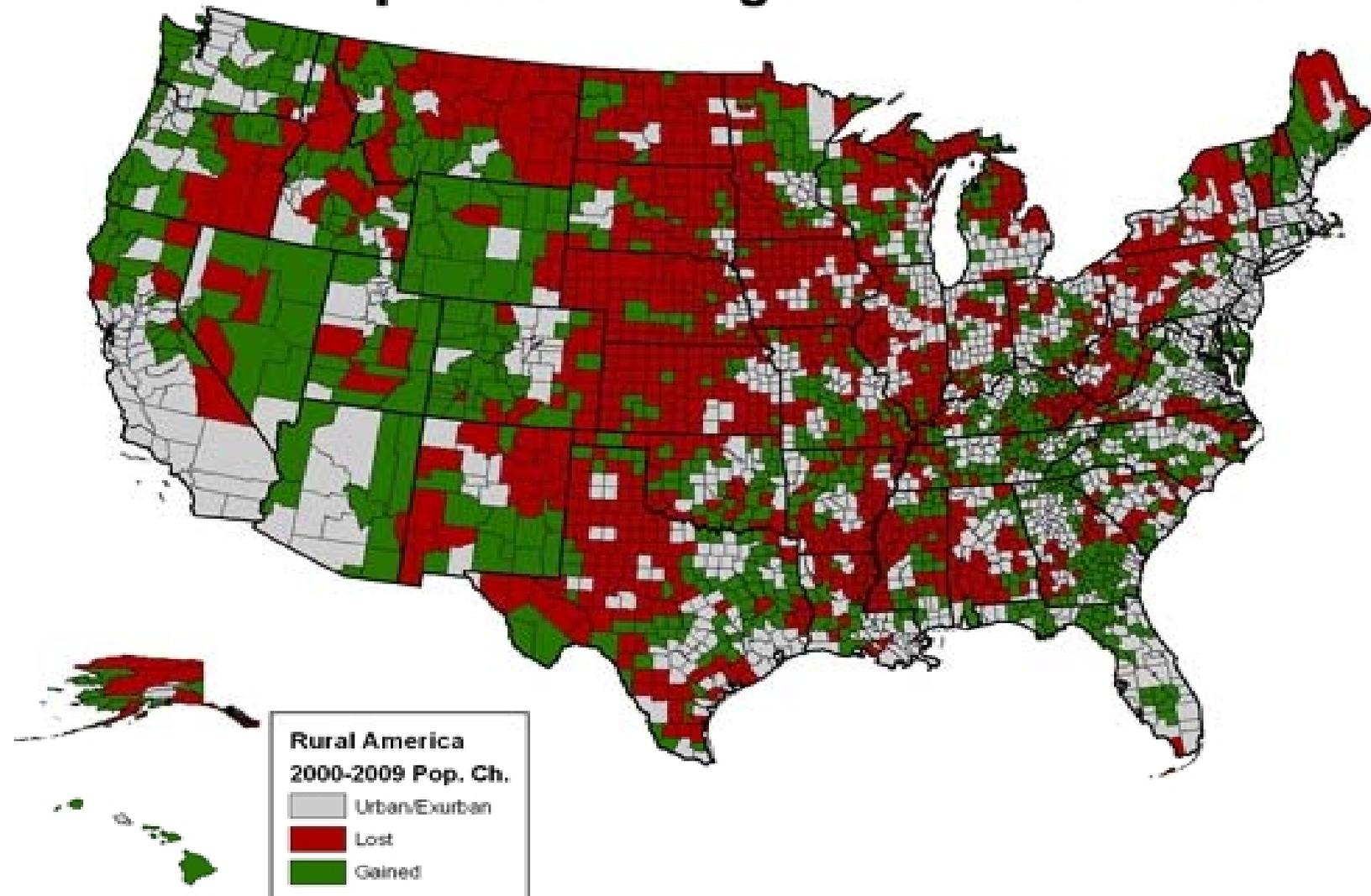
Rural to Urban Shift

3 of 4 Live in Urban Counties

- In 2000, 17.3% lived in rural counties
- By 2010, that dropped to 16.4%
- Rural Midwest lost most
 - Agricultural areas (and jobs) increasingly mechanized



Rural Population Change From 2000 to 2009

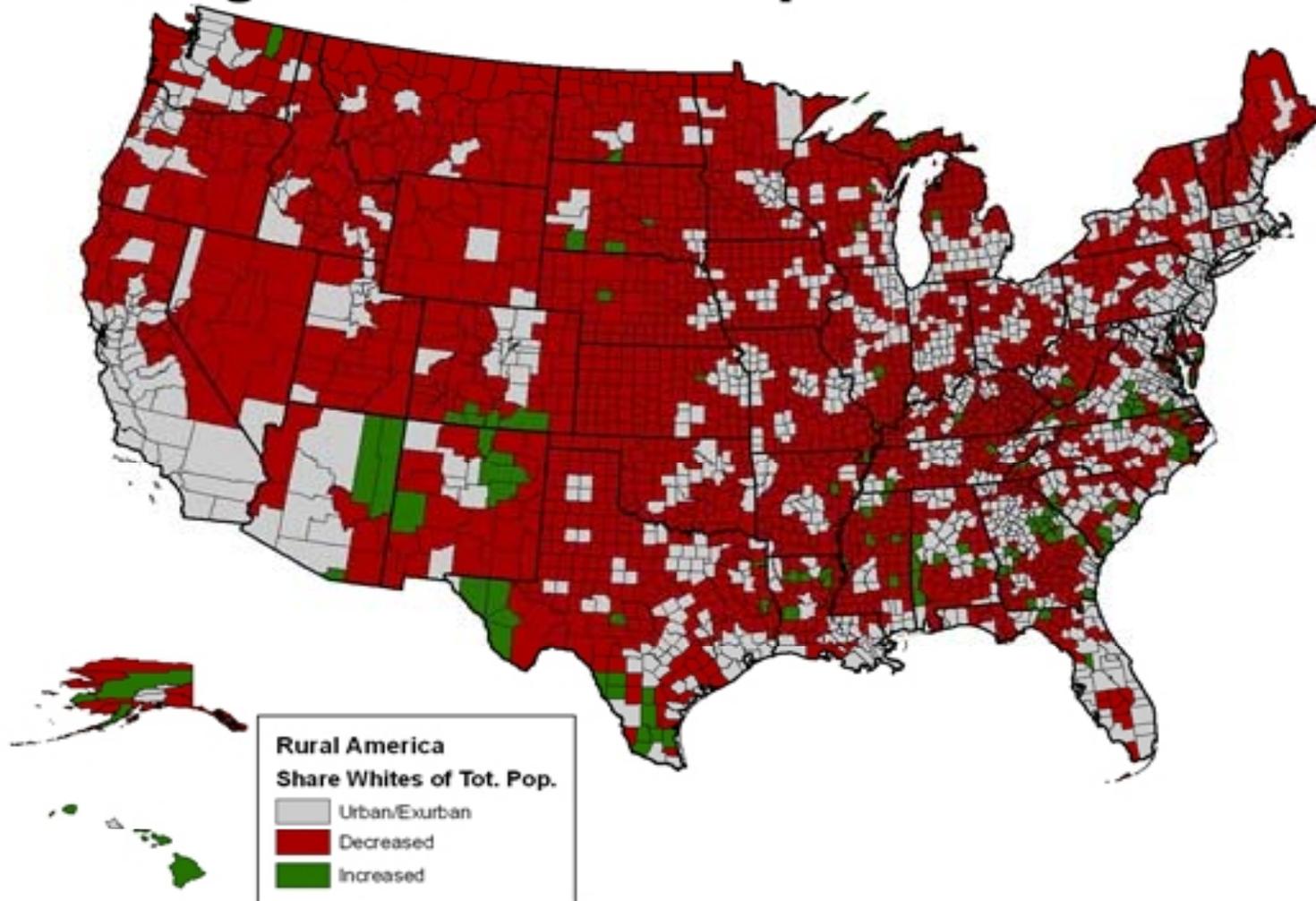


Roberto Gallardo/Census

This map shows all rural counties in the U.S. and whether they gained or lost population from 2000 to 2009.

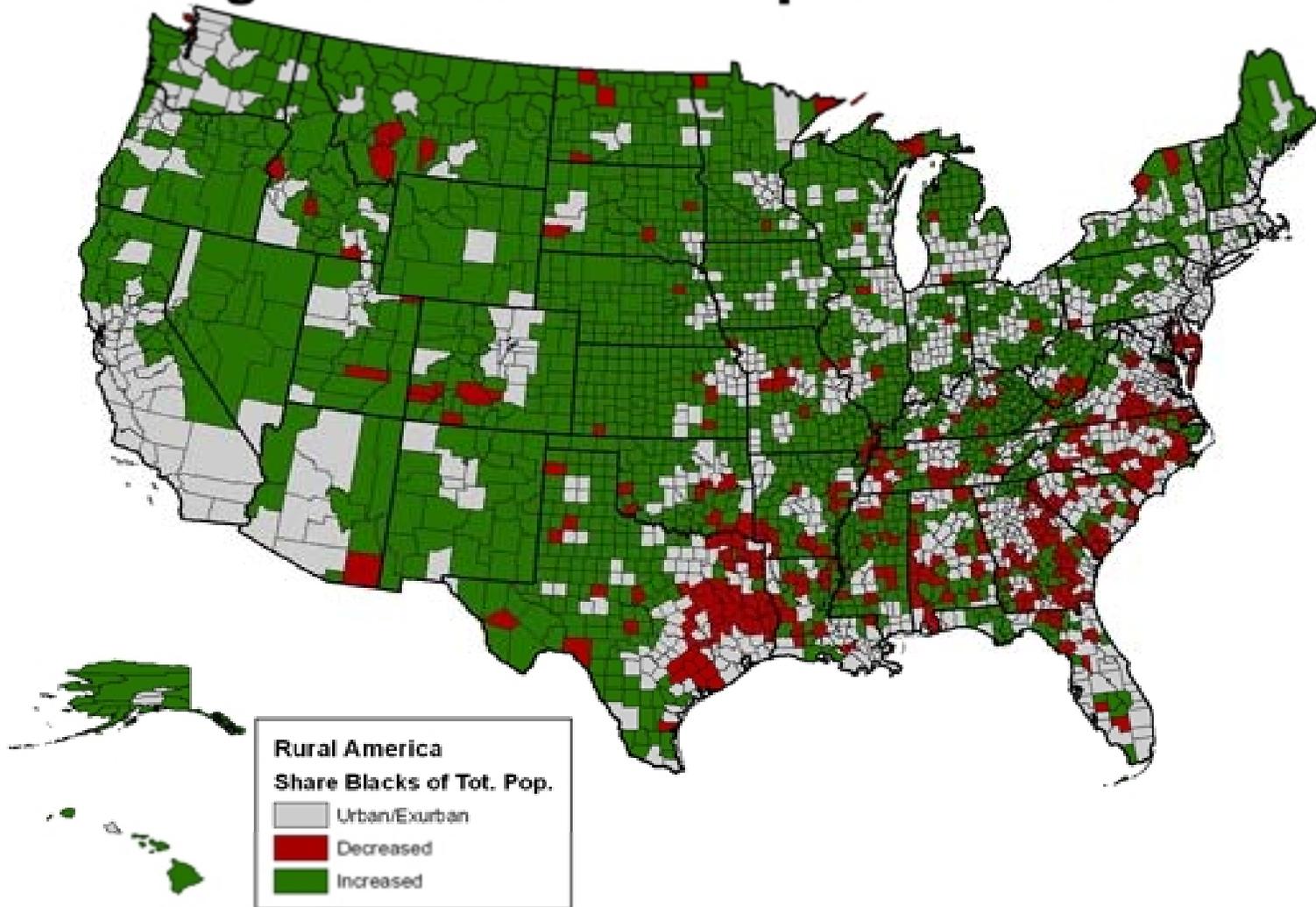
Change in White Rural Population

Change in Rural White Population 2000-2009



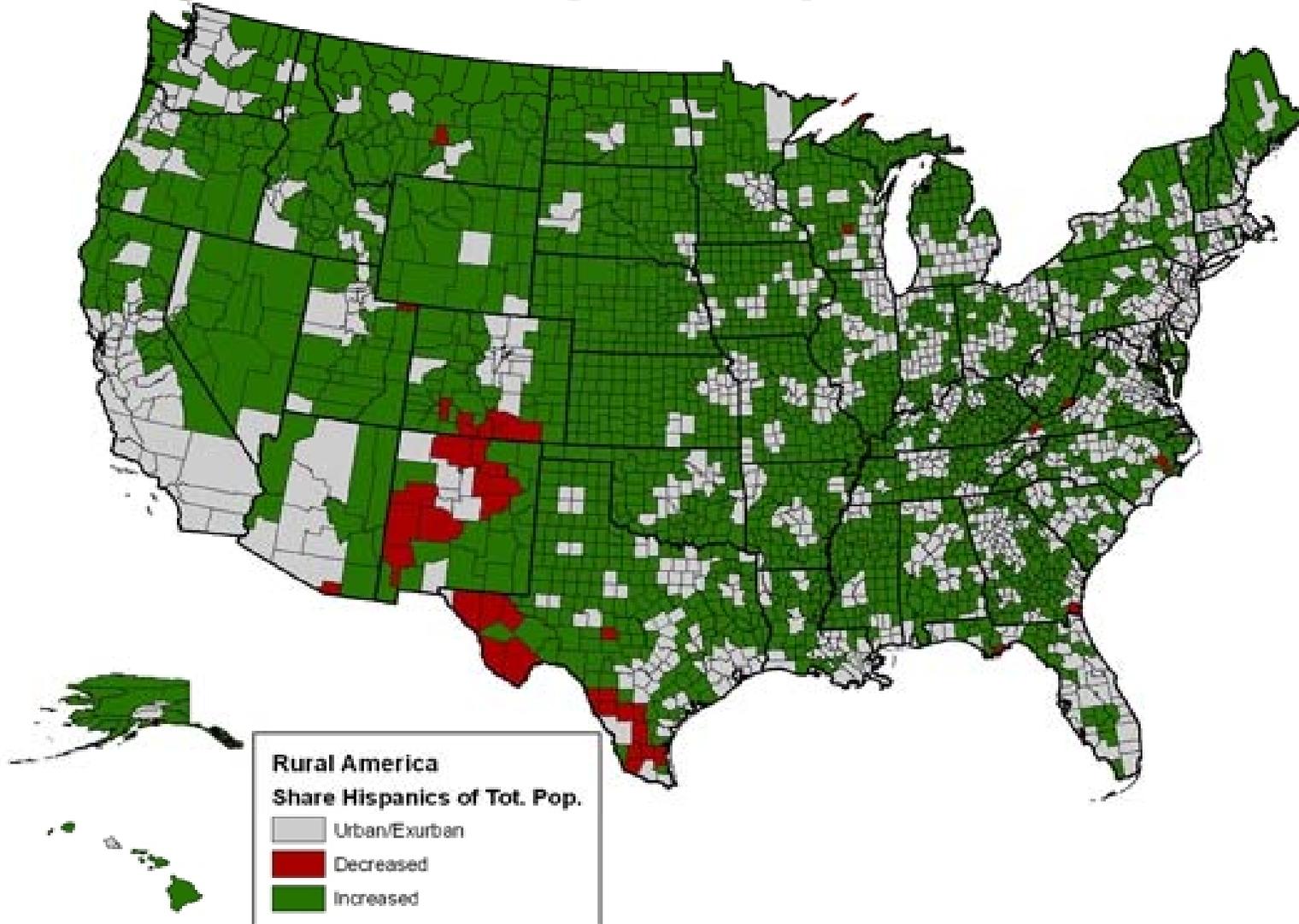
Change in Rural Black Population

Change in Rural Black Population 2000-2009



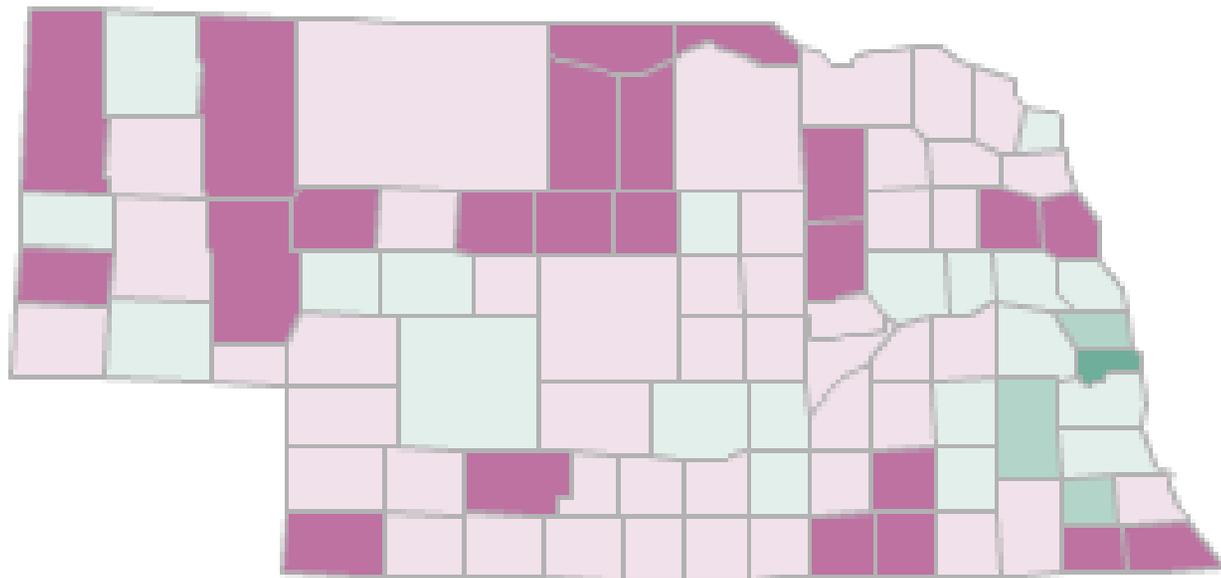
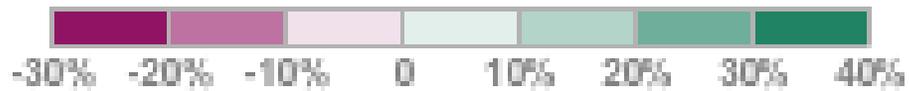
Change in Rural Hispanic Population

Change in Rural Hispanic Population 2000-2009



Nebraska's Population Change

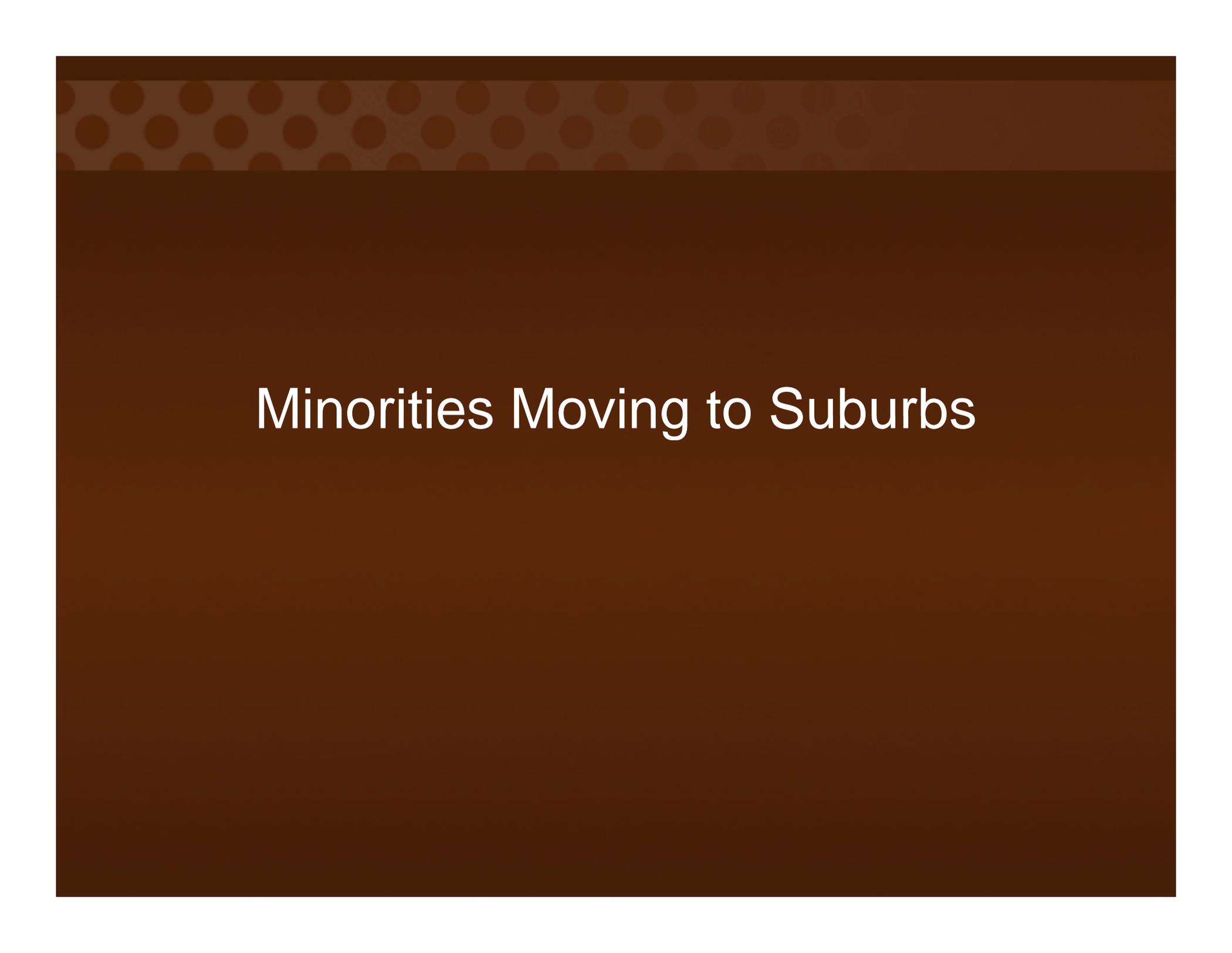
Population change, 2000-10



“Bright Flight”

- Young, educated people moving to cities
- The draw:
 - Knowledge based jobs, public transportation and city ambiance





Minorities Moving to Suburbs

What's Happening

- Suburbs still tend to be majority White
- However, for the 1st time, a majority of all racial and ethnic groups in large metro areas live *outside the city*



Other Suburbanites

- Vast majority of Baby Boomers
- Fastest-growing in the suburbs:
- People living alone
- Non-married couples / families



Young People Postpone Marriage

- Married 25-34 yr olds dropped from 55% in 2000 to **45%** in 2010
- Lowest level since **1862**
- In the 1960's, more than 80% were married



Reasons Why

- Focusing on their personal goals
 - Finishing school
 - Establishing a career
- Don't feel “economically ready”
- Skeptical
- *“Look how that turned out for my parents”*
- Yet they're not willing to wait to have a kid, so they have one

“Marriage is ideal, but parenthood is a priority”



Family Composition Is Changing

"The iconic American family -- married couple with children -- accounts for a mere 22% of households."



Source: New U.S. Census to Reveal Major Shift: No More Joe Consumer. AdAge, October 12, 2009.

“Family” Becomes Redefined

- A generation that was raised by blended or merged families



- “Grandfamilies”



- No stigma in having a baby outside of marriage
 - *“Just because my boyfriend and I aren’t married doesn’t mean we’re not a family”*



1 in 7 marriages is to a spouse of a different race or ethnicity



Implications for the Insurance Business

Changing customer base
Recruiting & retention of young talent
Marketing
HR

Changing Customer Base

- More minority business owners

- may mean smaller loans
- may also need more financial education from you



- More women business owners

- high customer service standards
- vocal, will express pleasure or displeasure with you
- place strong trust in other women

Changing Customer Base

- More Gen Y entrepreneurs
- More Gen Y millionaires



Recruiting & Retention

- Your competition for young talent is fierce
- Not just other agencies / organizations
- Large cities and “progressive” work environments



Recruiting & Retention

- Bilingual and multilingual staff will become a mandatory for survival
- Staff to reflect the community you serve
- Beware: do not hire the wrong person because they have a skill set you need

What Gen Y Wants & Expects

- A demonstrated commitment to diversity
 - Women and minorities in senior positions
- Flexibility –
 - “freedom is the best reward”
- A “progressive firm”



Differences in Generations are Profound

- Not just decades apart in age
- Lifetimes apart in technology
- Different values
- Differing expectations

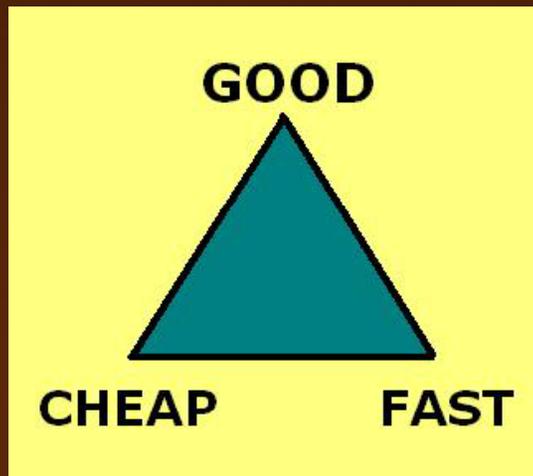


Changing Customer Expectations



Changing Customer Expectations

- The “Impossible Triangle” is history



- Low cost
- High Quality
- Fast
- An “experience”



Changing Customer Expectations

- Tech-savvy customers want to be able to do everything themselves



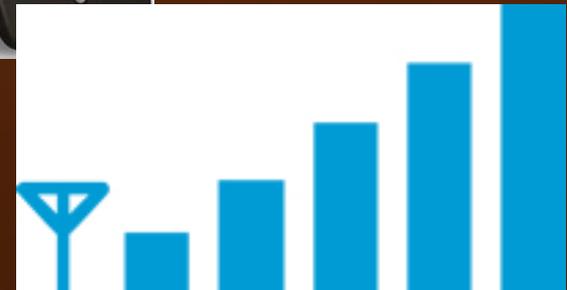
- However – Gen Y and Gen Z are ill-prepared, hungry for guidance on insurance and financial decisions

- “We don’t need information. We need *advice.*”



Social Media = Truth & Transparency

- AT&T provided comprehensive coverage maps that show what you can expect your signal to be like in different areas of the country



Gen Y

- Technology integrated into their lives
- Desire to stay connected at all times
- *“If the news is important, it will find me”*
- “FOMO”
- *“Fear of missing out”*



Gen Y Saved Amtrak from Extinction



Social Media is King

- Not just utilizing it, *the way it's utilized*

facebook



Travel & Tourism Example

- Airlines adding “social seat selection” options to ticketing



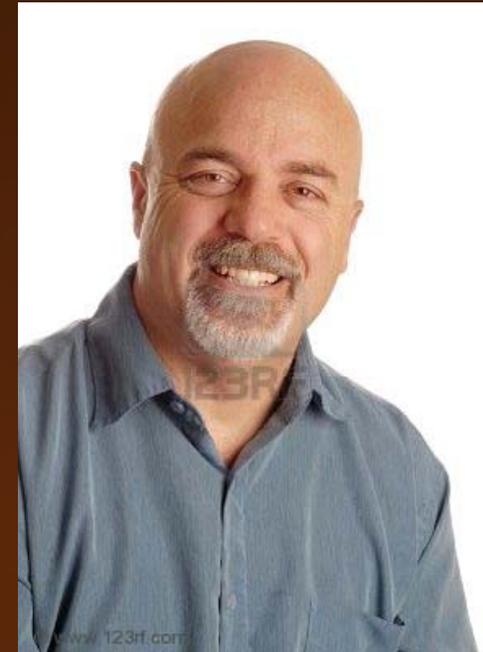
Together...and Not



Marketing: No More “Joe Consumer”

"The concept of an 'average American' is gone, probably forever. The 'average American' has been replaced by a complex, multidimensional society that defies simplistic labeling."

- Demographics expert Peter Francese



Source: New U.S. Census to Reveal Major Shift: No More Joe Consumer. AdAge, October 12, 2010

Marketing Must Adapt

- Not just advertising efforts and messaging
- Product development
- Financial literacy and educational efforts
- Community involvement
- “Social” is everything
- Mobile is hot



Human Resources

- Progressive views on family and benefits
- Continuous skill training



Train for Cultural Sensitivity

- Law firm partner took young associate out to lunch as part of mentoring program. Partner is older White gentleman, associate is African-American.

- “Where are your people from?”



- *“Talking louder does not make me bilingual”*

Recognize that Values Change with the Times

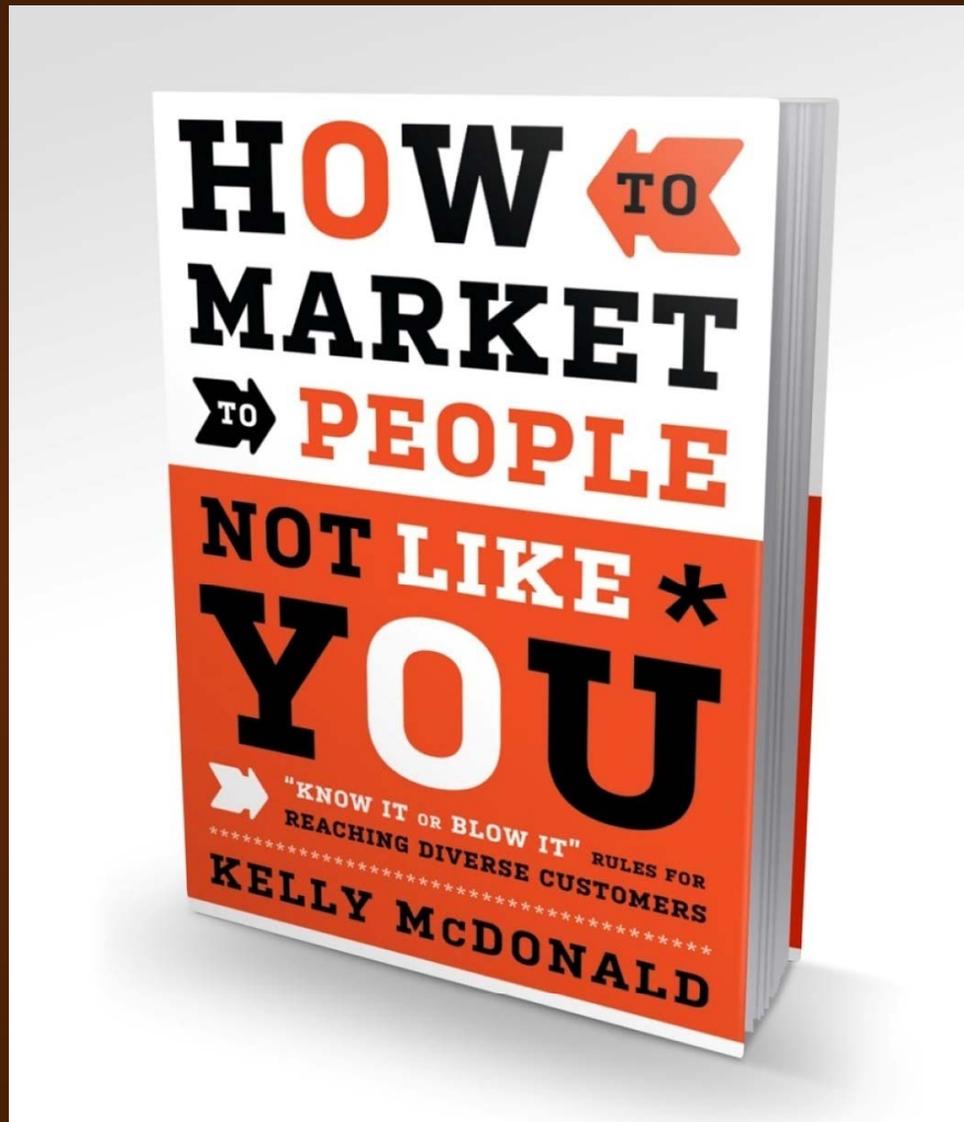


Business Evolution

- Your communities are changing
- Your customers are changing
- Your workforce is changing



Kelly's Book Can Help!



#7 on the list of Bestselling Business Books of 2011

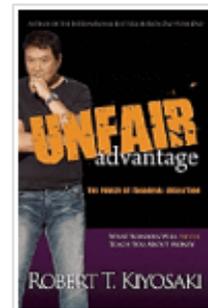
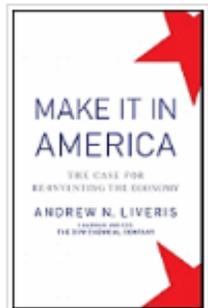
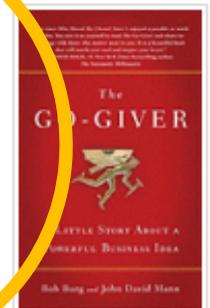
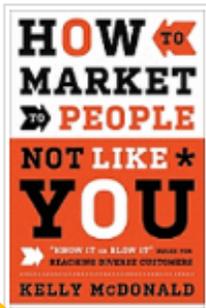
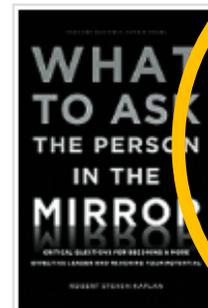
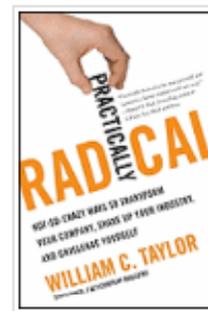
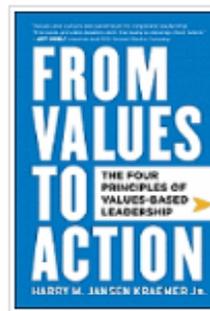
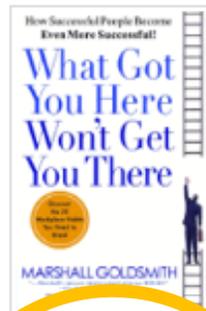
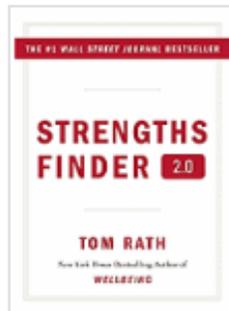
The Bestsellers of 2011

Filed under: Bestsellers — dylan @ 11:10 am



2011 was the second year that *Inc.* magazine partnered with us to spread the word on what books are leaving our warehouse in great numbers every month, heading out to businesspeople and their organizations to solve problems, promote change and inspire leadership. We've now compiled the *Inc./800-CEO-READ* Business Book Bestseller numbers for the entire year, giving weight to both total sales numbers and how long each book stayed on the list (and at what number). And, for the second straight year, *Strengths Finder 2.0* by Tom Rath has topped the list. Here are the rest of

the bestsellers of 2011.



Reviewed & Recommended by Forbes, Fast Company, The Street and BusinessWeek!



Named one of the *“Top 5 Best Business Books of 2011”*

A close-up photograph of a person's hands holding a white, rectangular card. The card is centered in the frame and has the words "Thank You" printed in a gold, serif font. The person's hands are visible at the top and bottom edges of the card, and they are wearing a dark-colored long-sleeved shirt. The background is a neutral, light-colored surface.

Thank You

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