

Doe-Anderson: A Slice of American Pie Chapter 3



Building belief

Human Journey – Chapter 3

This is a discussion of the human journey in America. From beginning to end. A compilation of data points and cultural learnings that track our progression from one life stage to the next.

Much of the data presented herein presents the average or the median. In truth, there is no average and no true median for each of our individual paths. And while the information provided is linear, the path is far more circuitous for most of us. Chaotic, if you will.

The ever-evolving tapestry of America is the key storyline this document highlights. **Multiculturalism is adding dimension to every element on our journey. What once was considered singular experience now takes on different forms within culturally diverse communities.** We will explore the most significant impact points throughout this document.

Our inspiration for this work comes from an unshakeable belief that understanding the human journey is critical to shaping a customer's path to purchase.

This isn't a document of marketing answers. Rather, the findings herein trigger questions we would ask were we to work together to solve a particular brand challenge.

If this document helps you rethink a longstanding marketing practice, it will have served its purpose.

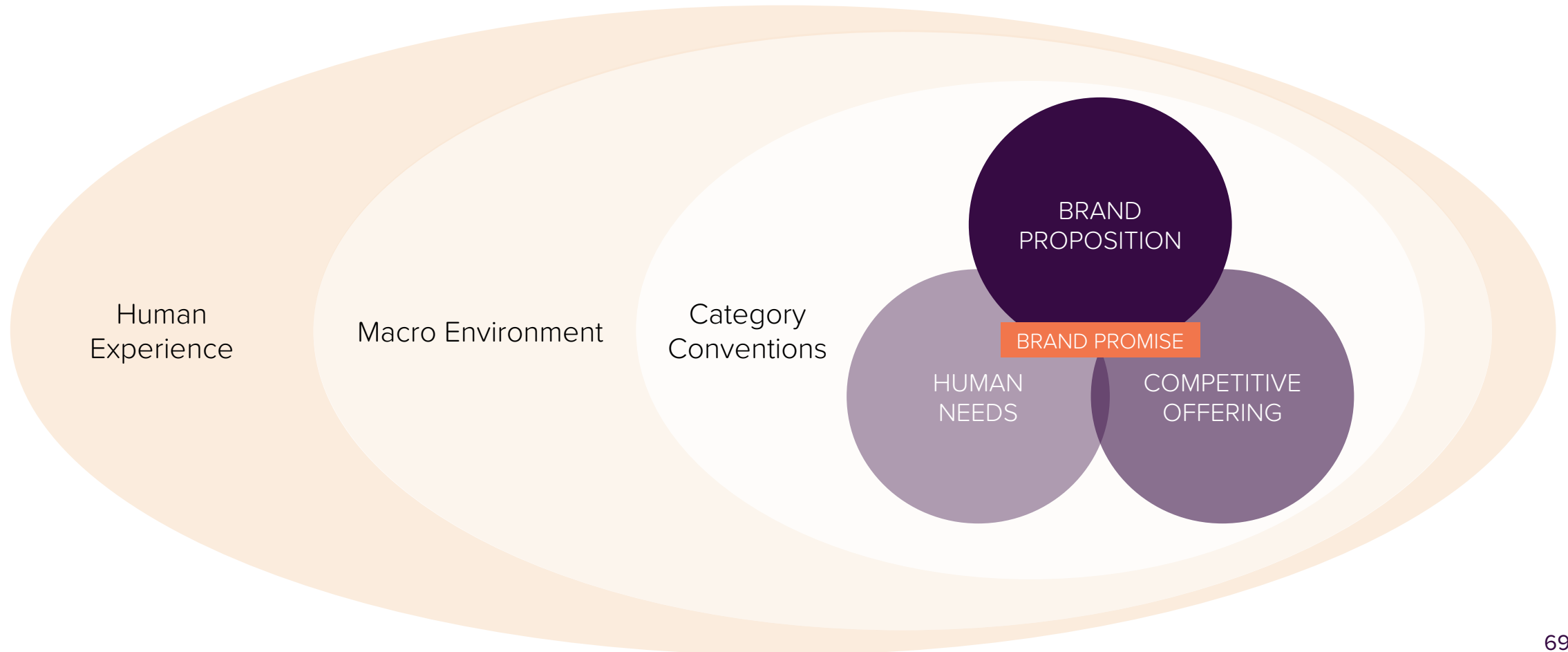
Data and insights within this document are gathered from numerous sources, typically dated from 2017–2020. Through the data, the frailty of human experience is clearly displayed. **But so too is the resilience and hopefulness that mark much of American life.**

**We have become not a melting pot but a beautiful mosaic.
Different people, different beliefs, different yearnings, different hopes, different dreams.**

Jimmy Carter

Macro Environment

This report level sets our American experience *before* a person embarks on a specific consumer journey. No two of us share an identical experience. What we find of greatest interest are the marketing considerations each life milestone presents.



APPLICATION

How To Apply This Data

We believe empathy is the most powerful tool in marketing. As you consider the curated data, apply it to the empathy paradigm: I see you. I hear you. I'll be there for you. This document's purpose is to help you see the humans you serve more completely.



01

I SEE YOU

People need to be recognized. To feel seen. To see themselves represented authentically.



02

I HEAR YOU

Our friends (and by extensions the brands we choose) “get” us. When we feel heard, we feel appreciated.



03

I'LL BE THERE FOR YOU

The assurance of friendship, of a lasting relationship, is the promise that cements lifetime partnerships.



Adulthood

**“Three things in
life – your health,
your mission,
and the people
you love.”**

Naval Ravikant

When framing this section, we considered Oscar Wilde’s famed quote: “Life is far too important a thing ever to talk seriously about.”

Forming friendships, finding love, finding work and finding what matters more than work – all while surviving the human condition – is at the heart of our human journey. Statistics here can be elusive.

It’s far easier to track the consumer journey. Easier, but only a piece of our American existence. What we buy suggests who we are and what we value. More to the point, our purchases project how we want others to view us.

Rarely, however, will a tombstone include the thought “He found a great deal on a Jaguar on cars.com and then drove that beauty until the wheels fell off.”

Particularly today, purpose-driven life choices are shaping our American life journey. While Boomers bought into the Greatest Generation’s version of the American Dream, Millennials and Gen Z’ers are redefining the dream.

Americans may be the world’s most carnivorous consumers. In truth, we are so much more.

HEALTH

Life Expectancy

Americans live on average 5 years less than other large and wealthy countries. The global life expectancy is on average 82.3 versus 78.6 in the U.S. In the U.S. and around the world, women (81.1) will outlive men (76).



ASIAN AMERICAN

86.3

AVG. LIFE EXPECTANCY



CAUCASIAN AMERICAN

78.6

AVG. LIFE EXPECTANCY



LATINO AMERICAN

81.9

AVG. LIFE EXPECTANCY



AFRICAN AMERICAN

75.0

AVG. LIFE EXPECTANCY

“Why are we born? We’re born eventually to die, of course. But what happens between the time we’re born and we die? We’re born to live. One is a realist if one hopes.”

Studs Terkel

HEALTH

Major Factors

What we eat. The socioeconomic circumstances in which we live. Our daily exercise routines. Our mental health. These are the four most significant factors impacting both the quality and quantity of our life.



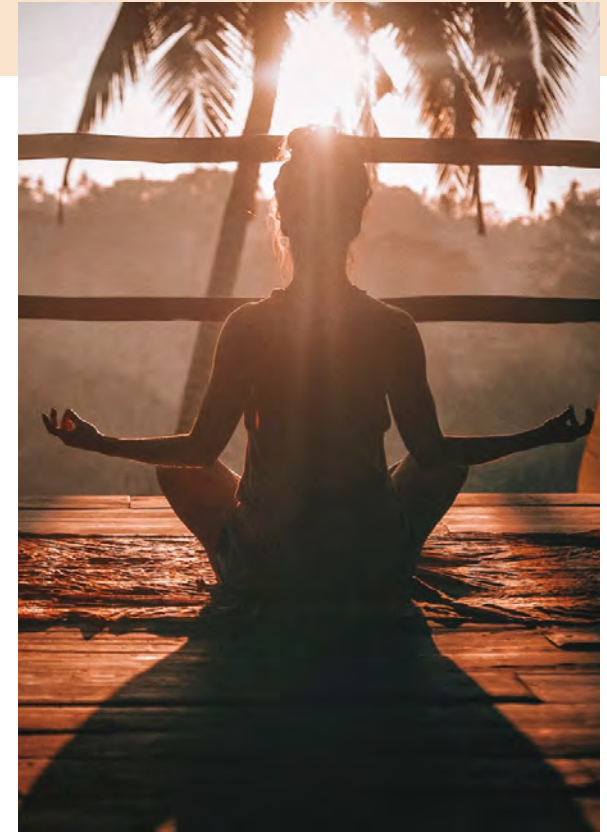
DIET



ENVIRONMENT



ACTIVITY



PSYCHOLOGY



BRAIN HEALTH SILENCES POTENTIAL

Mental Health

46,600,000
ADULTS 18+

Almost 20% of U.S. adult population is impacted by mental, behavioral or social disorders.

Women (22.3%) are more likely than men (15.1%) to be impacted.

Young adults (18–25) have the highest prevalence (25.8%).

11,200,000
ADULTS 18+

Serious mental health issues that result in functional impairment of one or more major life activities impact 4.5% of all U.S. adults.

Women (5.7%) are impacted more often than men (3.3%).

Young adults (18–25) have the highest prevalence (7.5%).

550,000+
HOMELESS

At minimum, 25%, or 140,000, were seriously mentally ill.

At minimum, 250,000, or 45%, had some form of mental illness.

48,344
SUICIDES

Suicide is America's 10th largest cause of death.

Millennials (14%) are twice as likely to say they have attempted suicide versus Boomers (7%).

10,000,000 Americans annually claim to have seriously considered taking their own life. 1/3 of Americans have been impacted.

Depression, bipolar disorder, autism, schizophrenia, personality disorders, anxiety disorders, substance abuse

Brain health silently derails the life and dreams of 1 in 5 Americans. Depression is a significant cause of death in our modern society.

01

Finding our life partner



02

That wasn't as easy
as we had hoped

FINDING THE ONE

Dating

94% of women believe in true love. Men are a tad more skeptical at 88%. We will all go out on four disaster dates. A few blind dates. Fall in love on average twice during our lifetime. Experience cheating – once cheating, once being cheated on. Yes, dating is hard. But then, when it comes to relationships, dating is the easy part.

FIRST DATE

First steps

Girls begin dating as early as 12 and a half years old. Boys by 13.5.

FIRST KISS

Everyone is doing it

The first real kiss experience happens around the 15th birthday.

FIRST LOVE

Lightning strikes

Between 15 and 21, almost nine in 10 of us have fallen in love.

RELATIONSHIPS

Practice makes perfect

Men will have six relationships before they marry – two lasting more than a year – and women will have five before finding the one.

SEXUAL PARTNERS

Ok, most everyone

On average men will have 10 sexual partners in a lifetime (six one-night stands) while women will have seven partners (four one-night stands).

COURTSHIP

Getting it right

Love may well happen at first sight or on the first date, but today the average amount of time a couple dates before marriage is 3.3 years.



MARRIAGE

Search For Love & Companionship

Married Couples in U.S.

62,000,000

Average Age 1st Marriage

29.8 men

27.8 women

Median Age at 1st Divorce

41.2 men

39.7 women

Mixed Marriages
(Race/Ethnicity)

10.2%

Average Cost of Wedding

\$33,900

Percentage 1st Marriages
End in Divorce

42%

Number Weddings
in U.S. 2019

2,203,712

Average Length
1st Marriage

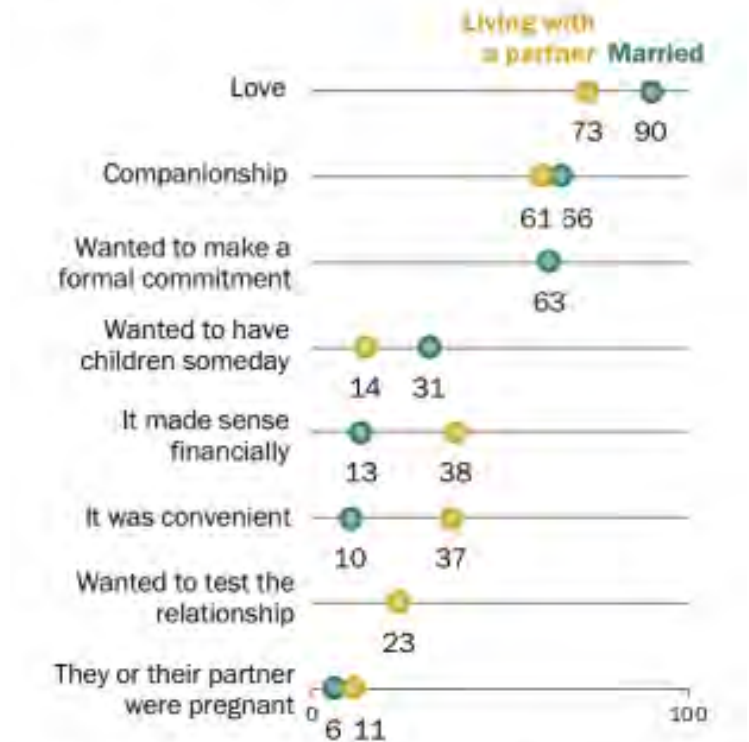
8.2 Years

Average Cost for Divorce

\$30,000

Reasons for marriage and cohabitation differ considerably on some dimensions

% of adults who are married or living with a partner saying each of the following was a major reason why they decided to get married or move in with their partner



Note: "Wanted to make a formal commitment" was asked of married adults only; "Wanted to test the relationship" was asked of cohabiting adults only.

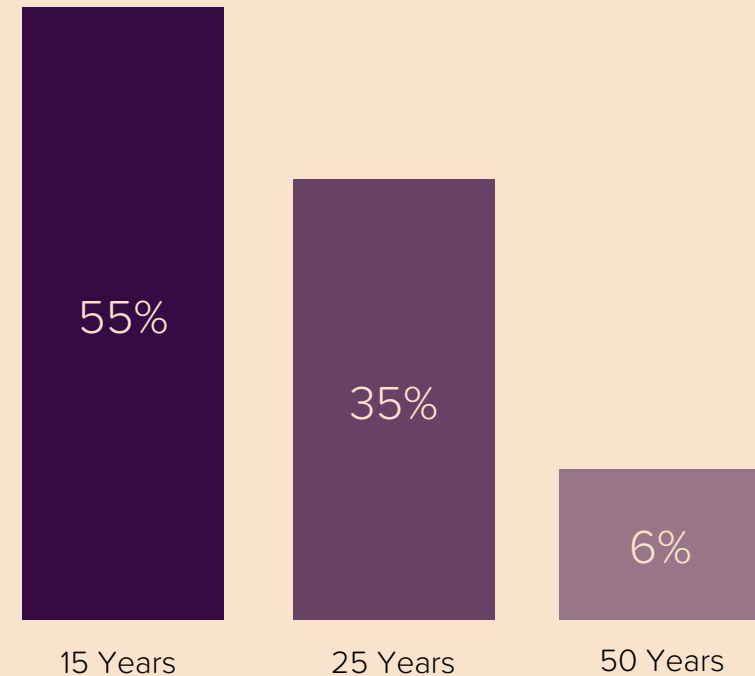
Source: Survey of U.S. adults conducted June 25-July 8, 2019. "Marriage and Cohabitation in the U.S."

PEW RESEARCH CENTER

MARRIAGE

Search For Love & Companionship

Longevity





MARRIAGE

Risky Business

HIGHEST-RISK YEARS

Years 1–2

Struggle to adjust

Male infidelity

1-year clause on
prenuptial agreements

Years 5–8

“Glow of children”
wears off

7-year itch

Female infidelity

AVERAGE-RISK YEARS

Years 3–4

Babies bring joy and
stability

Years 15–20

Gray divorce

Infidelity increases

Search for happiness
and fulfillment as 50s
suggest urgency

LOW-RISK YEARS

Years 9–15

Stress of raising
babies diminished

Couples settle into
a practical routine

Cost of divorce
escalates dramatically



LGBTQ

A More Broad-Minded View

LGBTQ

An estimated 4.5% of U.S. adults identify as lesbian, gay, bisexual or transgender. They tend to be younger and less affluent than the population at large. Today roughly 11.3 million Americans identify as LGBTQ.

SAME-SEX MARRIAGE

The approval rate of same-sex marriages is now over 60%. Support has increased across all age groups and all ethnicities.

As might be expected, older people and white evangelicals are most likely to oppose.

Today there are 543,000 same-sex married couples in the U.S. and 469,000 households with same-sex unmarried partners living together. Further, there are 191,000 children living in these “new” family households.

Married households

In 2019 there were 61.4 million opposite-sex married and 8 million opposite-sex partner households.



IT'S A MARATHON, NOT A SPRINT

How To Succeed In Marriage

8 TRAITS FOUND IN SUCCESSFUL MARRIAGES

- 01 Love/Commitment
- 02 Sexual Faithfulness
- 03 Humility
- 04 Patience/Forgiveness
- 05 Time
- 06 Honesty and Trust
- 07 Communication
- 08 Selflessness

TOP 3 CHARACTERISTICS OF A HEALTHY RELATIONSHIP

- 01 Communication
- 02 Compromise
- 03 Commitment

The ability to laugh together is the secret of couples that stay together.

Marital advice is plentiful on the internet. And when we say plentiful, we mean contradictory. We are amplifying blog posts on Fatherly and ACI Benefits. Maybe the most poignant words on the subject come from Mignon McLaughlin, "A successful marriage requires falling in love many times, always with the same person."

Budgeting For Everyday Life

01

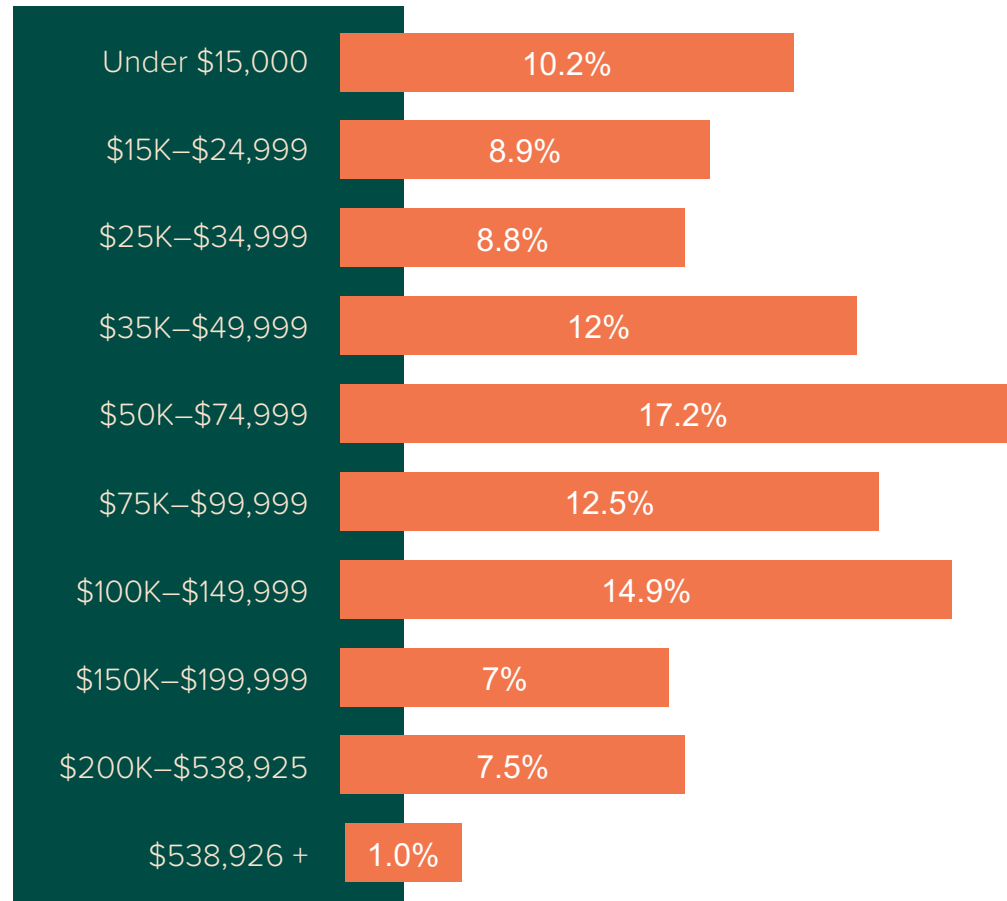
Making a home



02

Buying a car

Money empowers the American Journey. This chart reflects distribution of annual income across all households in the United States in 2019. It juxtaposes that information with tax revenues derived from each group. The average annual income among the top 1% is \$718,766, and the top 0.1% earn an average of \$2,756,865.



Bottom 50% pays an average tax rate of 4.0%
 Total taxes paid by this group are 3.1% of total:
\$49,722,000

Top 50% pays an average tax rate of 16.0%
 Total taxes paid by this group are 96.9% of total:
\$1,551,537,000

Top 10% pays an average tax rate of 21.5%
 Total taxes paid by this group are 70.1% of total:
\$1,122,158,000

Top 1% pays an average tax rate of 26.8%
 Total taxes paid by this group are 38.5% of total:
\$615,979,000

Data included here is from 2018. The average income in the U.S., by household, was \$78,635 before taxes. U.S. households carrying credit card debt from month to month will pay interest of \$1,162, on average, this year. A couple with children will pay an average of \$1,382 in annual credit card interest charges. Here's how the average household budget breaks down:

Expenditure Category	Annual Average Cost	% of Budget
Housing	\$20,091	25.5%
Transportation	9,761	12.4%
Taxes	10,489	13.3%
Utilities & Other Household Costs	4,049	5.1%
Food	7,967	10.1%
Social Security, Personal Insurance & Pensions	7,296	9.3%
Debt Payments or Savings	2,828	3.6%
Healthcare	4,968	6.3%
Entertainment	3,226	4.1%
Cash Contributions	1,888	2.4%
Apparel and Services	1,866	2.4%
Education	1,515	1.9%
Alcohol, Tobacco, Gaming	930	1.2%
Miscellaneous	993	1.3%
Personal Care	768	1.0%

A TRANSIENT NATION

Our Most Important Purchase – A Home

Home is where the boxes are

About one in four U.S. adults moved in the past five years (24%).

The typical American will move 11 times on average.

The first time we move (mostly from parents' home) is around 19 years old.

More people are renting today than at any time over the past 50 years.

The national median rent for a one-bedroom apartment in 2018 was \$1,025.

San Francisco (\$3,500 per month) is the most expensive rental market, followed by New York, Boston, Oakland and San Jose.

Home ownership

Most of us will own three homes in our lifetime.

First purchase of a home is now likely to be at the age of 32, three years older compared to the 1970s and 80s.

Median home price is \$200,000. Average price for a new home sold in 2019 was \$381,900.

Top reasons people move:

- Family reasons (closer to parents' home, marriage, children, divorce)
- Jobs and careers
- Livability/upgrades
- Climate and environment
- New start

It takes the average homebuyer four years to break even on their home purchase due to upfront closing costs. The average rate of return you should expect from owning a home is between 8.6%–10.0% per year (betterment.com).





A TRANSIENT NATION

Transportation

That new-car smell

After our homes, the second-most-significant purchase most make is a car.

Current average annual cost to own and operate a car is \$8,876, about \$443,800 over a 50-year span.

Nine states allow people to drive at 14. 32 states issue learning permits to 15-year-olds. The remaining 9 begin at age 16.

People will own 9.4 cars in a lifetime on average.

The average price of a new car purchased in the U.S. in 2019 was \$36,718.

Average cost for a used car in 2019 was \$21,000.

The average commute time to work (one-way) in America is 26.6 minutes. Most of us are awake 15.5 hours per day. Los Angeles is the most congested city in the U.S., where people spend 104 hours each year stuck in traffic jams.

253 million cars and trucks on U.S. roads

Around 40.8 millions cars were purchased in the U.S. in 2019. Around 17 million were new cars.

Ford sells the most cars and trucks in the U.S., followed by Toyota, Chevrolet, Honda and Nissan.

The average age of vehicles on the road today is 11.8 years.

Typically Americans drive 11,498 miles in any given year.

Currently electric vehicles account for 1.1 million cars and trucks in the U.S. Almost half of those are registered in California. Tesla leads the way with 234,000 registered vehicles.

ADULTING – HOUSEHOLD ACTIVITIES

Time Commitment

CHORES

On an average day, 85 percent of women and 71 percent of men spent some time doing household activities, such as housework, cooking, lawn care or household management.

WOMEN & MEN

On the days they did household activities, women spent an average of 2.5 hours on these activities, while men spent 1.9 hours.

WEEKDAY vs. WEEKEND MEAL PREP

On average, more people engaged in housework on weekend days than on weekdays: 41 percent compared with 32 percent.

From 2003 to 2019, the share of men doing food preparation and cleanup on an average day increased from 35 percent to 48 percent, and the share of women grew from 66 percent to 70 percent.

Cooking, like gardening, is both chore and hobby – which has more people of both genders engaging more frequently.

ADULTING

In Our Leisure Time

Leisure Activities

On an average day, nearly everyone age 15 and over (95 percent) engaged in some sort of leisure activity, such as watching TV, socializing or exercising. Men spent more time in these activities than did women (5.5 hours, compared with 4.9 hours).

On average, adults age 75 and over spent 7.7 hours engaged in leisure activities per day – more than any other age group; 35- to 44-year-olds spent 4.0 hours engaged in leisure and sports activities per day – less than other age groups.

Watching TV was the leisure activity that occupied the most time (2.8 hours per day), accounting for just over half of all leisure time on average.



Socializing and communicating, such as visiting with friends or attending or hosting social events, accounted for an average of 38 minutes per day and was the next most common leisure activity after watching TV. Individuals spent twice as much time socializing on weekend days (58 minutes) as on weekdays (29 minutes).

ADULTING

In Our Leisure Time

Leisure Activities

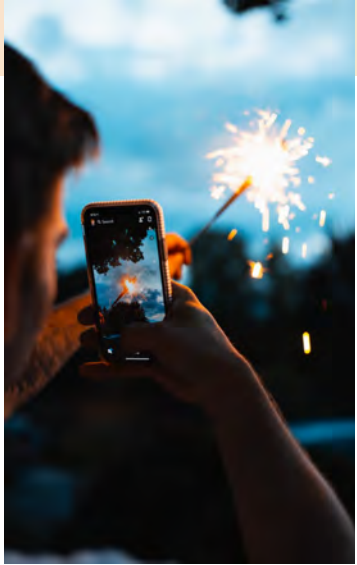
Time spent reading for personal interest varied greatly by age. Individuals age 75 and over averaged 44 minutes of reading per day, whereas individuals ages 15 to 44 read on average for 10 minutes or less per day.



Men were slightly more likely than women to participate in sports, exercise or recreation on any given day – 21 percent, compared with 18 percent. On days they participated, men also spent more time doing these activities than did women – 1.9 hours, compared with 1.3 hours.

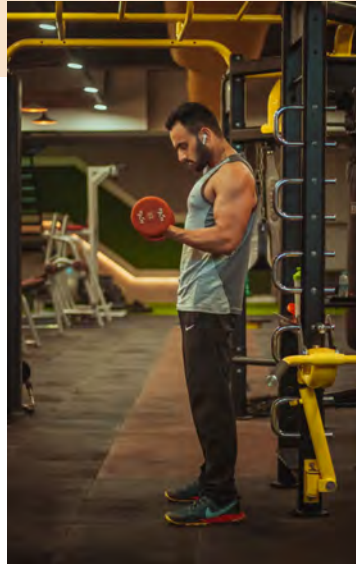
ADULTING

In Our Leisure Time



On average, adults spend about 11 hours a day staring at a screen

Mobile phone users check their phones on average 63x per day



19.3% of adults engage in sports and exercise daily

Participants average 31.6 minutes per day

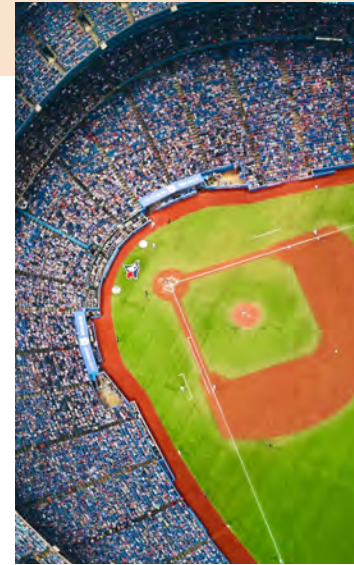
33% of adults receive the recommended amount of physical activity each week



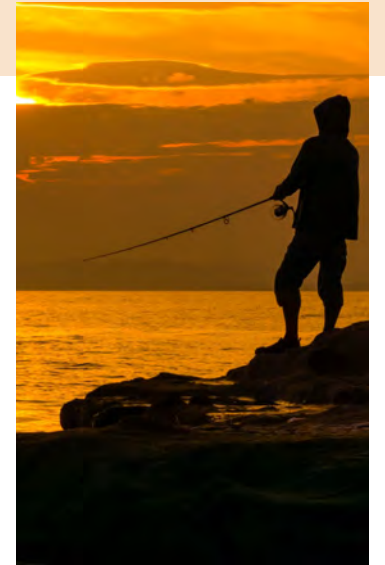
Americans read 4 books per year



32 million attend at least one concert



150 million attend at least sports event



101.6 million hunt, fish and camp

03

Spirituality



04

Political thought

ORGANIZED

Religion

Organized religious belief has declined in the last decade, particularly among Millennials and Gen Z. However, 75%+ of Americans remain committed to their faiths.



CHRISTIAN

Protestant	46.7%
Catholic	20.8%
Mormon	1.6%
Other	1.7%



JEWISH

1.9%



MUSLIM

0.9%



BUDDHIST

0.7%



HINDU

0.7%

The Religious Typology: The highly religious, nonreligious and in between



Source: Survey conducted Dec. 4-16, 2017, among U.S. adults. "The Religious Typology"

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RELIGION IN AMERICA

How Our Faith Seems To Define Us

Faith is the belief in the truth of something that does not require evidence and may not be provable by any empirical or rational means. Reason is the faculty of the mind through which we can logically come to rational conclusions. The intersection of philosophy, theology, faith and reason is at the heart of how individually we express our understanding of the human condition.

The Role of Religion

1. Many see religious organizations as forces for good but prefer them to stay out of politics.
2. Most congregants trust clergy to give advice about religious issues. Fewer trust clergy on personal matters.
3. Americans trust both religious and nonreligious people, but most rarely discuss religion with family or friends.

Belief In a Higher Power

63% of Americans believe in God with absolute certainty.

20% who believe in God are fairly certain.

5% are not at all certain.

9% do not believe in God.

3% waver in their belief/disbelief.

55% of Americans pray daily, while 23% say they seldom or never pray.

ADULTING

Philanthropy

Americans gave \$449.64 billion to charities in 2019, a 5.1% increase from the prior year. Six out of 10 households contribute between \$2,000–\$3,000 annually. The wealthiest 1% are responsible for 33% of charitable giving.



CORPORATE GIVING
\$21.09 billion



FOUNDATION GIVING
\$75.69 billion



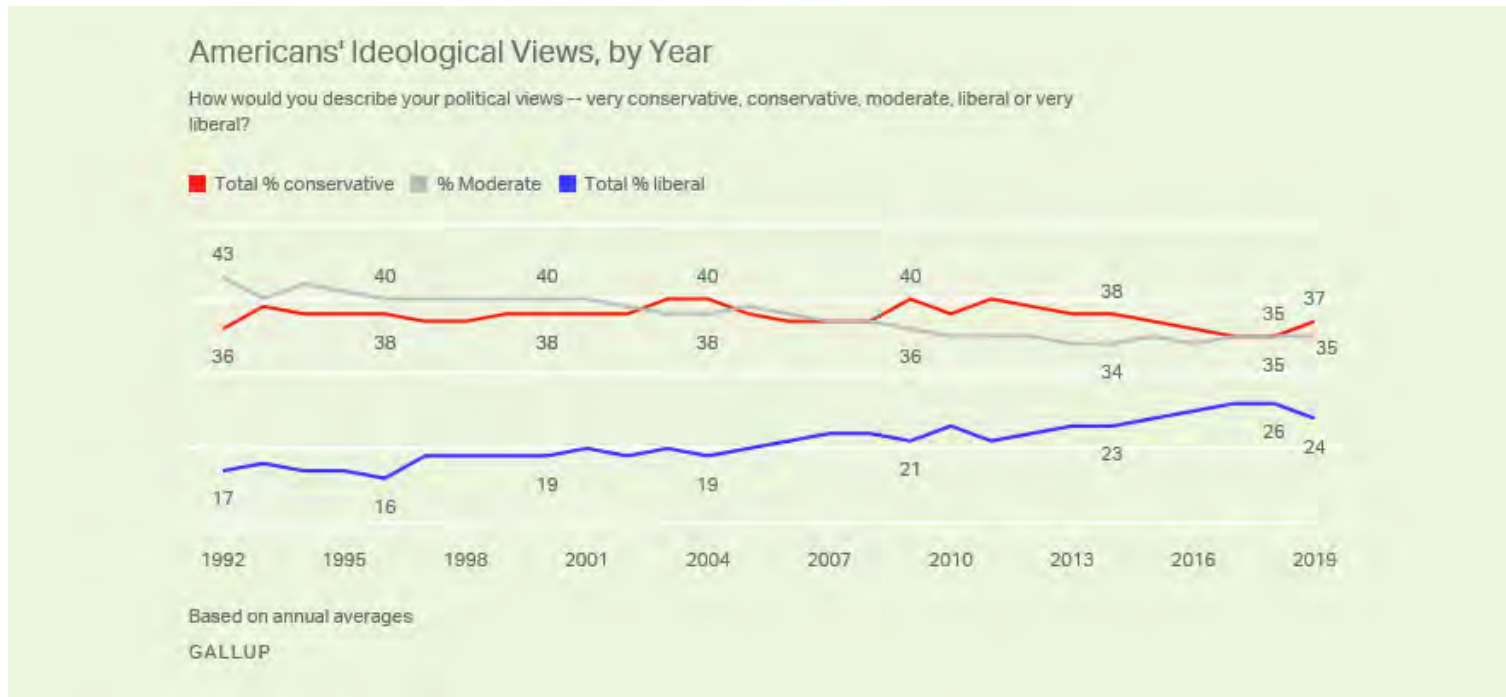
INDIVIDUALS
\$309.66 billion



RELIGION 29%	GRANTS 12%
EDUCATION 14%	HEALTH 9%
HUMAN SERVICES 12%	

How Our Political Views Seem To Define Us

A 2019 Gallup poll found that Americans remain center-right. Of note is the decline of moderate views since 1992. This is polarization in American culture that marks the Fox-CNN audience bubbles.



CONSERVATIVE

Holding to traditional attitudes and values and cautious about change or innovation.

LIBERAL

Open to new behavior or opinions and willing to discard traditional values.

“The three greatest men who ever lived, without exception.”

Thomas Jefferson

01

Isaac Newton’s Laws of Motion

Every object will remain at rest or in uniform motion in a straight line unless compelled to change its state by the action of an external force.

The acceleration of an object is directly proportional to the force and inversely proportional to the mass.

For every action in nature, there is an equal and opposite reaction.

02

John Locke’s Natural Law

Locke asserted that the most basic human law of nature is the preservation of mankind.

To serve that purpose, he believed individuals have both a right and duty to preserve their own lives.

In short, he believed every individual had the right to life, to liberty and to the ownership of property.

Locke said that we form government to assure these rights, while acknowledging that for this to work, people must follow the laws the government makes.

03

Francis Bacon Scientific Method

Francis Bacon discovered and popularized the scientific method, whereby the laws of science are discovered by gathering and analyzing data from experiments and observations, rather than by using logic-based arguments.

He identified four issues that limit progress:

False sense of self-awareness

Lack of empathy and understanding of other’s conditions

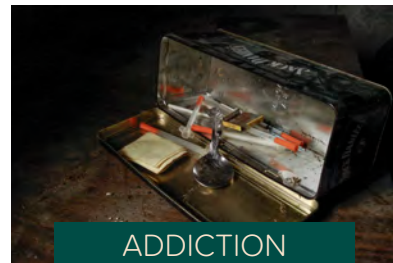
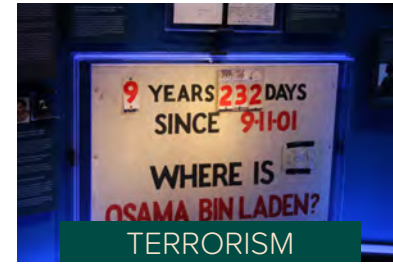
Being manipulated by words

Being constricted by existing philosophies making one narrow-minded

Our founding ideals recognized the importance of natural law coexisting with divine law. Our founders believed in the importance of reason and empirical truth. They sought to create a more open-minded society to ensure our survival while enabling us to prosper. Newton’s laws of physics more broadly define the course of human events.

Cultural Differences

ADULTING



Cultural hot buttons emerge and then recede given the political environment. According to the Pew Research Center, these 20 “wedge” issues shape political identification.

Considerations

MAKING A CONNECTION

No human truth is more enduring than “people need people.” What role can your brand play in bringing friends, lovers and dreamers together? How does your brand build a community of like-minded people?

SEARCHING FOR MEANING

We are living longer. How is your brand helping people live better?

INSTABILITY ABOUNDS

We marry. We move. We divorce. We restart. Americans are on a constant quest for fulfillment. Some live to work. Most work to live. Change creates opportunity. How is your brand positioned to take advantage of these inevitable breaks from routine?

DIVISIVENESS FATIGUE

Why is everyone yelling? Define “fact.” How do we develop consensus for our brands in a culture that is at odds with itself?



Parenting

If parenting came with a GPS, it would mostly say... recalculating.

Parenting isn't a practice. It's a daily learning experience. *The Economist* reports that the average parent spends 104 minutes each day with a child, up 100% since 1965 when parents spent on average 52 minutes a day with their kids.

Parenting is much changed over the past 30 years. Today multiple generations of families are far less likely to live in immediate proximity to each other. Neighbors are less neighborly. Parents feel increasingly isolated.

Technology has redefined childhood. Kids today spend on average 4–7 minutes per day outdoors while spending an average 7.5 hours on electronics.

Providing a more secure environment for kids is one reason for this migration inside. Of course, kids now face concerns of cyberbullying and more existential threats that life through social media exacerbates.

American families are now smaller by choice. Because of greater individual attention, better lifestyles and a higher standard of living, today's kids are likely to have "more stuff" but miss out on some aspects of the larger family experience.

The metamorphosis of the gender roles is yet another significant change. Father knows best is out. Co-parenting is in.

BY THE NUMBERS

Parenting

The impact on adult success is directly related to the circumstances of a child's upbringing.

NUMBER OF FAMILIES IN THE U.S.

83.5 Million

NUMBER OF KIDS PER FAMILY

1.9



Two-Parent Married HHs

64% of children live in a home with two parents, down from 88% in 1960. 15% of kids live in a combined family.

Teenage Pregnancies

Teen pregnancies declined 72% from 1991–2018. 179,871 total births in 2018.

Single-Parent HHs

More than 25,000,000 children are raised in single-parent households.

Substance Abuse

10,000,000 kids live in homes where a parent abuses drugs or alcohol.

FORTUNATE ONES

Most stable environments positively impact all areas of a child's life into adulthood.

PEOPLE OF COLOR

Hispanic and Black communities (in the U.S.) have highest % of teen birth rates, and the Asian community has the lowest rate.

HARDER ALONE

Four out of 10 children are born to unwed mothers, most under the age of 30. Eight percent of SP HHs are headed by men. Financial risks are multiplied.

DAMAGE DONE

Chaos at home often leads to mental and physical abuse, creates difficulty at school and increases healthcare risks and substance abuse in adulthood.

BY THE NUMBERS

Parenting

The rewards of parenting are many: watching kids grow, guiding new experiences, sharing in successes, feeling loved and being reminded what really matters in life. Bottom line: the rewards are priceless, while the cost is anything but free.

FIRST-TIME MOM

AVERAGE AGE

Married women have a first child at 28.8 years old on average (31 for fathers), compared to 23.1 for unmarried women.

PRENATAL CARE COSTS

ACCESS & COST

On average, prenatal care during pregnancy costs \$2,000. The average new mother will pay more than \$4,500 for her labor and delivery.

COST

\$284,570 per child 0–17yo

Housing, food, transportation, healthcare, education, childcare, clothing, personal care and entertainment – that’s before college.

BABYSITTERS

2X + MINIMUM WAGE

The average hourly rate for a babysitter is \$16.75 for one child and \$19.25 for two kids.

MATERNITY/PATERNITY LEAVE

FAMILY MEDICAL LEAVE ACT

Mandates U.S. employers provide certain employees with up to 12 weeks of unpaid, job-protected leave per year.

YOUTH SPORTS

OUCH!

On average, parents spend between \$100–\$500 per month on youth sports. Parents of Track & Field athletes pay on average \$191.34 for a season of activities while ice hockey parents will spend \$2,582 each year.

PARENTING

Reliance On Daycare

About half of all workers on U.S. payrolls today are women. Moreover, the majority of mothers, whether married or single, work outside the home, meaning all the adults work and there is no full-time stay-at-home caregiver in most American families.

TWO
WORKING
PARENTS

66%

ORGANIZED
CHILD CARE
(USERS)

23.4%

FAMILY CARE
(USERS)

75.2%

% OF AVG.
FAMILY BUDGET

10.1%

% OF LOW-INCOME
FAMILY BUDGET

49.5%

ANNUAL DAYCARE COST (PER CHILD)

\$9,600

Parents often alternate their work schedules to tag-team responsibilities, a major cost for the high costs of childcare

PARENTING

Time Commitment

CHILDREN UNDER 6

Adults living in households with children under age 6 spent an average of 2.2 hours per day providing primary childcare to household children.

AGES 6–17

Adults living in households where the youngest child was between the ages of 6 and 17 spent less than half as much time providing primary childcare to household children – 48 minutes per day.

MOM vs. DAD

On an average day, among adults living in households with children under age 6, women spent 1.1 hours providing physical care (such as bathing or feeding a child) to household children; by contrast, men spent 27 minutes providing physical care.

WEEKDAY vs. WEEKEND

Adults living in households with children under age 6 spent more time providing primary childcare on an average weekday (2.2 hours) than on an average weekend day (2.0 hours). However, they spent less time providing secondary childcare on weekdays than on weekend days – 4.4 hours, compared with 7.6 hours.



PARENTING

How To Be A Great Parent

Modern psychology identifies four primary archetypes for parenting. Unfortunately, babies don't come with owner's manuals, and parenting skills aren't accredited. The list of do's found on this page were suggested by experts at Bright Horizons as one set of successful parenting tools.

Do's

Discipline with love and positive parenting

Be your child's role model

Earn the right to be heard

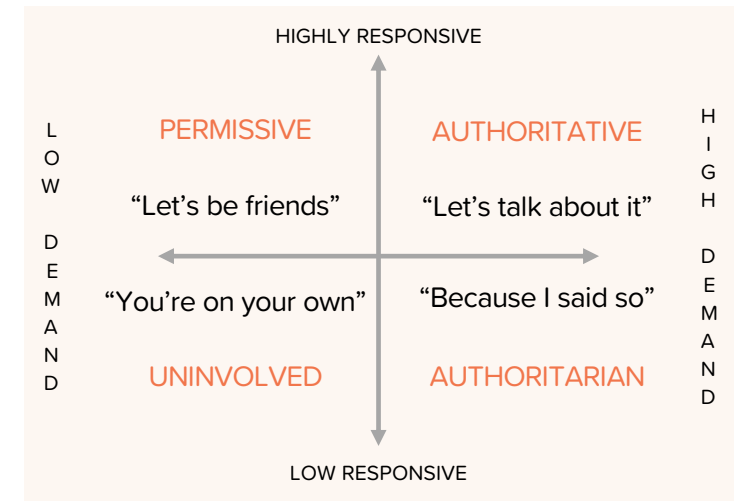
Be your child's teacher

Eat together as a family

Read to your child

Respect the other parent of of your child

Seek involvement early



PARENTING

Not For Everyone

Have you read about the couple in Arizona that caused a 47,000-acre wildfire at a gender-reveal party? Did you know that according to Greek tradition, parents should spit at a baby three times to ward off evil spirits, the evil eye and bad luck? Or that in Victorian England, parents calmed their kids with medicine laced with opium. Today, a movement called Elimination Communication advocates raising children diaper-free from birth. Proof that not all parenting techniques are good ones.

MILK BATH

The mother-to-be lies in a tub of milk for a photo op.

JEWELRY

One popular parenting trend is jewelry made out of human body parts, such as umbilical cord-stump pendant necklaces.

LOTUS BIRTH

The umbilical cord is left uncut and attached to the placenta for about 3–10 days after birth.

DINNER

Some new parents believe eating the placenta helps prevent postpartum depression. They prepare the placenta in several ways, like making a smoothie out of it or putting it in capsule form.

PANDA MOM

A hands-off style that tries to achieve the “perfect ratio of cuddliness and claw.”

SOCCER MOM

The terms “soccer mom” and “helicopter mom” gained traction in the 1990s, as moms signed up their kids for as many extracurricular activities as possible.

LAWNMOWER PARENTS

The “lawnmower” parenting style is defined as going to whatever lengths are necessary to mow down adversity, struggle or failure for the child.



PARENTING

Large-Family Life Benefits

ADVANTAGES

- 01 Learn how to socialize
- 02 Learn how to stand out in a crowd
- 03 Learn how to support each other
- 04 Learn from older sibling's experiences
- 05 Learn how to share
- 06 Learn how to protect personal privacy
- 07 Learn that there is always room for more
- 08 Learn how to discuss divisive topics
- 09 Learn how to laugh at yourself
- 10 Learn how to speak in public

5 LIFE LESSONS

- 01 Teamwork makes the dream work
- 02 Shared responsibility/accountability
- 03 Know what matters most
- 04 Make do with less
- 05 Celebrate everything

Between 6%–14% of families have four or more children. While large family size has not increased over time, larger families are now more the norm for wealthier couples and in certain U.S. geographies.

Over the course of the nation's history, there has been a slow but steady decrease in the size of the average U.S. household – from 5.79 people per household in 1790 to 2.58 in 2010. But this decade will likely be the first since the one that began in 1850 to break this long-running trend, according to newly released Census Bureau data.



PARENTING

Small-Family Life Benefits

ADVANTAGES

- 01 More attention – great esteem
- 02 Less household stress – fewer distractions
- 03 More self-sufficient
- 04 More flexible
- 05 More creative
- 06 Better performance at school
- 07 Broader worldview
- 08 Wider variety of experiences
- 09 More mature conversation with adults
- 10 Independent trail blazing

5 LIFE LESSONS

- 01 High personal standards
- 02 Willingness to explore
- 03 Importance of forming friendships
- 04 Ability to go it alone
- 05 Personal accountability

As Generation X and Millennial women prioritize personal and career goals, and as couples marry and start their families later in life, more parents find themselves debating the financial, logistical and philosophical possibilities of a smaller family.

The one-child family rose rapidly over the past generation. A Pew Research Center study found the number of mothers who reached the end of their childbearing years with one child doubled from 11% in 1976 to 22% in 2015.

These Were The Moments

PARENTING



We're having a baby



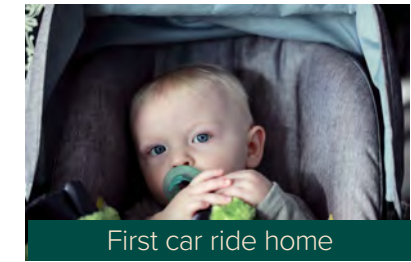
Ultrasound



Gender reveal



Birth



First car ride home



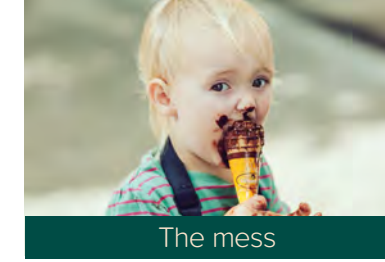
First smile



First steps



First words



The mess



Learning together



Playing together



Making friends



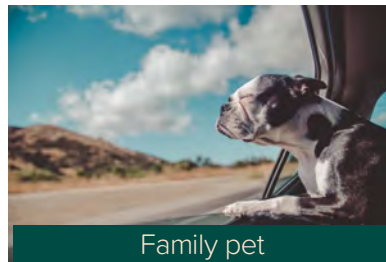
Teaching how to ride a bike



First day at school



Coaching



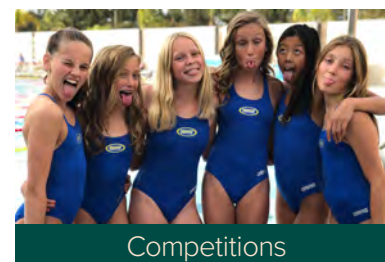
Family pet



Carpools



Recitals & plays



Competitions



Sleepovers

Considerations

BETTER-PREPARED PARENTS

It's inarguable. First-time parents are older, more mature and have greater resources. Parenting isn't all sacrifice. It's one more thing for two people to experience. Time challenges continue. Is convenience a part of your brand story? Is your brand integral to the life enrichment story?

SMALLER FAMILIES

Parents are more involved with their kids today. They spend more time engaging in parenting, not just performing tasks. Parents are hyper-attentive to their children's needs. Is your brand acting in ways that demonstrate your hyper-attentiveness to the market you intend to serve?

MONEY, MONEY, MONEY

There is no escaping the cost of parenting. Even with smaller family size, budget management is no small task. How is your brand creating value beyond the necessity to purchase?



Aging

**“The longer I
live, the more
beautiful life
becomes.”**

Frank Lloyd Wright

The U.S. population is aging, driven by steady declines in birth rate and increases in average life expectancy. Moreover, the second-largest age demographic in the United States, the Baby Boomer generation, is driving growth in the number of adults over 50. This generation is composed of individuals born between 1946 and 1964, who represent close to one-quarter of the U.S. population. Baby Boomers are currently between 56 and 74 years old; however, as the youngest members of this cohort reach the age of 65 by 2029, the U.S. Census Bureau estimates this demographic will account for more than 20.0% of the U.S. population.

In comparison, individuals aged 65 and older comprised just 13.0% of the U.S. population in 2010, before the oldest Baby Boomers reached this age bracket. As the fastest-growing age demographic in the United States, Baby Boomers are impacting a number of specialized industries that are adapting to meet this generation’s particular financial, medical and general well-being needs.

What industries will aging Boomers disrupt? Travel. Specialized medical care. Medical marijuana and other nontraditional preventative treatments. Physical fitness studios. Cosmeceutical skincare. And, of course, all the financial service providers that are helping Boomers transfer wealth from their generation to the next.

DEMOGRAPHICS

Aging

By 2030, 20% of Americans will be over the age of 65. From a marketing perspective, this is often the forgotten generation. Unsurprisingly, most Boomers will tell you they feel about 10 years younger than the clock allows. Today, 49.2 million Americans are over 65.



Whoopi Goldberg: November 13, 1955

01

Young Old (65–74)

The Yold are more numerous (28.7 million), healthier and wealthier than previous generations of seniors.



Bette Midler: December 1, 1945

02

Old-Old (75–84)

Health concerns grow as 25% of this group is challenged with walking or climbing stairs. 48% of this population is either widowed or single.



Lee Corso: August 1, 1935

03

Oldest-Old (85+)

About 69% of this population has at least one type of disability. 80% of population is white and living alone.



AGING

Grandparents

A few facts

70,000,000 grandparents in the United States

On average, men become a grandfather at 52, women at 50

94% of all grandparents provide some sort of financial support for their grandchildren

On average, a grandparent spends \$2,563 annually on a grandchild

Average age of becoming a great grandparent is 75

Grandparent Spending

Gifts	86%
Vacations	26%
School/College Tuition	21%
Day-to-Day Expenses	14%
Allowance	8%
Major Expenses*	5%
Other	5%

* Paying for grandchildren's rent, medical expenses, transportation

AGING

Retirement

In 1985, retirees relied on Social Security for 65% of their income. People could almost live on their benefits alone. Today, Social Security accounts for just 27% of retirement income. Thirty years ago, retirement was mostly covered for you. Today, you need to plan for yourself.

AGING INTO RETIREMENT

62 is the peak year

Retired by 55	24%
Retired by 60	45%
Retired by 65	85%
Retired by 70	96%

SOCIAL SECURITY

\$1,503 AVG Monthly Benefit

Full retirement age	67
Eligibility requirement	10+ years
Maximum payout	\$3,790

RETIREMENT SAVINGS

Savings inadequate for lifespan

Recommended savings for a 65-year-old for retirement is between \$1,000,000 and \$1,500,000

48% of Americans have no retirement savings

Average 401K for individuals 65+ is \$192,877

Median 401K is \$58,035

Baby Boomers might spend 25 or more years in retirement, which is a chance to do something new and meaningful. “Americans say it provides opportunity to meet goals and do all the things they couldn’t do when they were working,” Luber says. “It is an opportunity to pursue passions like travel, golf and hobbies, and maybe focus on health and wellness.”

AGING

Life Goes On

People do amazing things. Today's seniors are challenging convention about what can and can't be done after the age of 70. Companionship goes on. Individual achievements go on. The art of business continues. And now more than ever, seniors prove that education should be the experience of a lifetime.

LONGEST MARRIAGE

83 years

OLDEST TO SUMMIT MOUNT EVEREST

80 YO

FASTEST MARATHON RUN OVER 70 YO

2:54:48

HARLAN SANDERS' AGE WHEN FRANCHISED FIRST KFC

62

OLDEST PERSON TO VOYAGE INTO SPACE

77 YO



OLDEST PERSON TO GRADUATE FROM HIGH SCHOOL

111 YO

AGING

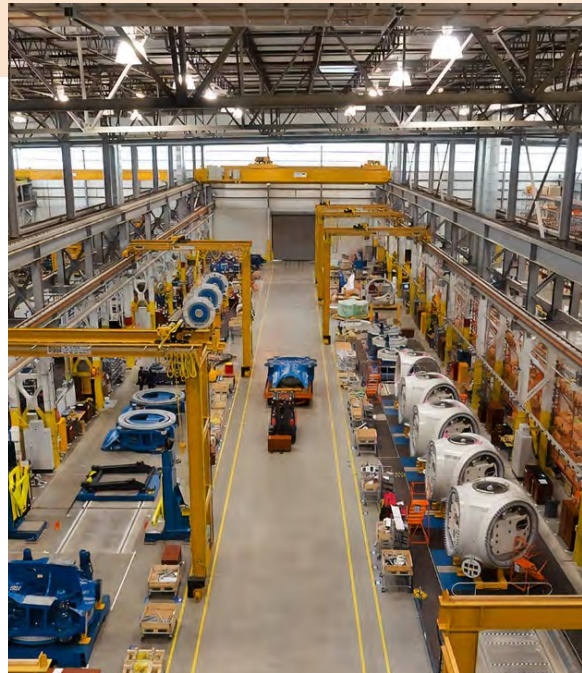
Financial Challenges

Living longer comes with the burden of greater costs. Government programs like Social Security and Medicare provide a limited safety net against financial uncertainty. While poverty among the elderly is less than in the general population, many retirees will run out of money before they run out of time.



FAMILY FIRST

Grandparents are increasingly involved in helping pay for their grandchildren's education and helping offset other costs their children cannot cover on their own



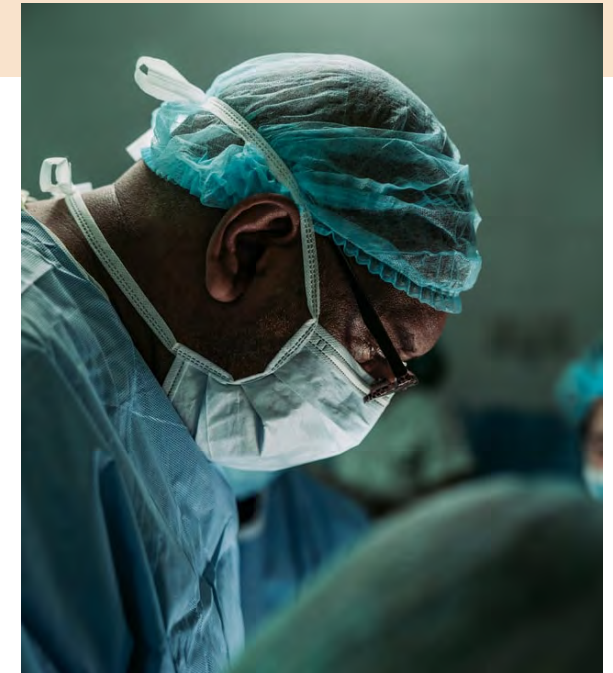
PENSIONS

Only 13% of retirees who receive funds from a company pension now rely on their 401 (k) plans for savings – which are largely underfunded



INTEREST RATES

Interest rates for long-term investment vehicles like bonds, CDs and Treasury notes are near historic lows



HEALTHCARE COSTS

A 65-year-old couple retiring in 2020 can expect to spend \$285,000 on healthcare expenses throughout retirement, up from an estimated \$240,000 in 2009

AGING

Continuum Of Care

When an individual can no longer live alone or rely on a spouse or partner, the next stage for care has mostly involved uprooting seniors to move in with family members who had not banked on the arrangement. No more. Many of today's best available senior-housing options are really a nod to the past: higher-density locales, homes suited for multiple generations and community support and stimulation that keep retirees active and healthy.



AGING AT HOME

Average length of stay:
14.8 years

80% of seniors prefer to age in place



INDEPENDENT LIVING COMMUNITIES

Transportation-on-demand, dining-on-demand, voice-first technology

15,600 facilities serve 1.4 million patients



ASSISTED LIVING COMMUNITIES

Average length of stay:
1,010 days

28,900 facilities serve 1.0 million residents



NURSING HOME

Average length of stay:
835 days

15,600 facilities serve 1.4 million patients

Role Reversal – Children Assisting Their Parents

Role

Determining what kind of care is needed

Helping meet medical needs

Assessing where parents will be most comfortable/happy

Becoming responsible for decision making in cases of dementia or debilitating illness

Preparedness

Intrafamily pressures as siblings disagree on solutions

Managing parent's household from daily financial decisions to household maintenance to healthcare and long-term planning requirements

Challenges

Becoming healthcare guide and medical experts overnight

Gaining consensus of family members on major decisions

Providing comfort both emotionally and physically for aging parents

Parenting

Knowing when to step in as a caregiver

Helping with everyday decisions (What are you doing? Where are you going? With who?)

Taking away the car keys

AGING

Transition To Assisted Living

There isn't an average age for recommendation to relocation to a senior living facility. While over 50% of current assisted living residents are 85 years or older, approximately 27% are between the ages of 75 and 84. Surprisingly a fast-growing segment of residents are under 65 (11%).

SIGNALS OF NEED

- Sundowning
- Inability to cook or clean without help
- Exhibiting home safety concerns
- Unexplained wandering
- Inability to shower or groom
- Challenge in getting dressed
- Signs of depression, loneliness, isolation
- Early signs of dementia or severe memory loss

NURSING HOME

Medicaid pays for care for 70% of residents, but Medicare generally does not pay for nursing home care (nursing staff on duty 24 hours a day)

MEDIAN ANNUAL COST

\$45,000

Delaware has highest costs nationally at \$72,180 for a 1BR unit. Missouri is the least expensive state at \$32,400.

AGING

Medicine

The U.S. made up 47% of the global market in the world – a \$1.2 trillion industry that is growing 4–5% annually. Six of the top 10 big pharmaceutical companies are headquartered in the U.S. Global pharma spends over \$180 billion on research and development. That is 17% of total revenue versus Apple’s 3% annual investment.

COST

Americans spent \$511.4 billion on medicine in 2019.

BRANDED

80% of total revenue was from branded drugs’ share of market.

ADULTS 50+

75% of adults 50+ take at least one prescription medicine regularly.

ADULTS 65+

80% of adults 65+ take at least two prescription drugs, and 50% take four or more. Low-income individuals typically take more.

DEVELOPMENT

Globally there are over 7,000 drugs in development annually.

FDA APPROVAL

40–50 drugs are approved annually by the FDA.

RESEARCH COST

On average, developing a new drug costs around \$2.6 million.

PHARMACISTS

314,300 in the U.S. in 2018. Average salary is \$126,000. Technicians earn on average \$32,700 annually.



AGING

Life End

CONTRIBUTING FACTORS

- 01 High blood pressure
- 02 Tobacco use
- 03 High blood glucose
- 04 Physical inactivity
- 05 Obesity
- 06 Substance abuse

LEADING CAUSES FOR DEATH

- 01 Heart disease (650K+ annually)
- 02 Cancer (600k+ annually)
- 03 Accidents (170k+ annually)
- 04 Chronic lower respiratory (160K+)
- 05 Stroke (146K+)
- 06 Alzheimer's disease (121k+)
- 07 Diabetes (83K+)
- 08 Influenza/pneumonia (55k+)
- 09 Nephritis (50k+)
- 10 Suicide (47k+)

“Death is not the opposite of life, but a part of it.”

Haruki Murakami



AGING

The End

Funeral Costs (minimum)

Casket	\$2,300
Funeral Director Fees	\$1,500
Embalming/Prep	\$600
Ceremony/Viewing	\$1,000
Miscellaneous*	\$600
Grave Space	\$1,000
Headstone	\$2,000
Total	\$9,000–\$12,000

* Death certificate, transportation, obituary, etc.

Inheritance

20% of all households will receive some form of inheritance

Median inheritance by recipient is \$69,000

Inheritance for those who are least wealthy is on average \$6,100

The average inheritance per recipient is \$177,000

Inheritance from a family in the top 1% will pass down on average \$2,700,000

Only about 20% of millionaires inherited their fortune, while about 80% worked for it. Most millionaires don't feel rich and worry about retirement, funding their kids' college educations and paying their mortgage.

Beliefs About What Life After Death/Heaven Is Like, 1988



THE END

Optimism In America – Even At The End Of Days

Our Beliefs

1. 73% of us believe in life after death
2. 80% believe in heaven
3. 67% believe in hell
4. 18% believe in reincarnation
5. 40% believe in ghosts
6. 21% believe we can contact the dead

Considerations

WE ARE AT THE DAWN OF GREY POWER

Our culture is youth driven. But wealth accumulation for most comes over time. Senior purchasing can't be dismissed, particularly as grandparents increasingly contribute to the cost of raising their children's children. Boomers are transforming aging. Has your brand inadvertently joined the "shut up, Boomer" bandwagon? Are you addressing the purchasing power older Americans possess?

AGE COMES IN MULTIPLE SIZES

Recognize that people feel 10 years younger than chronological age. Which means people do things that reflect that feeling. Can your brand play a role in helping seniors, particularly YOLDS, feel like they can stay forever young?

TECHNOLOGY GAP

Self-driving cars. Voice-automated everything. Machines that can fill in the physical gaps that start appearing as people age. How can your brand simplify technology to lessen the impact of aging?

WEALTH TRANSFER REMAINS UNPRECEDENTED

Money is being transferred from generation to generation. It is also being transferred to charities and in support of causes which provide meaning to a person's life. Is your brand a guide or a recipient?

A FEW POTENTIAL DIRECTIONS FROM THIS DATA

Marketing Considerations



MULTICULTURALISM

The demographic changes in America require greater acuity in relating to a heterogenous culture.



GENERATIONAL DIVIDES

Generational marketing makes sense on the surface. Beware of the impact life stage plays within the defined generation – balance is the key.



SCREENS OPEN

Time spent on mobile devices is staggering. Winning on the smallest screen is critical to virtually every audience demographic.



FINDING MEANING

Brands that can act as guides or that provide a sense of security and certainty help people gain traction.



ENGAGED PARENTING

More mature, better resourced co-parents with smaller families can maintain a focus on experiences rather than just racing to beat the daily household management clock.



WORK-LIFE BALANCE

Working at home is still working. But the ability to “steal” a few more minutes each day to “do you” gives brands more opportunity to contribute to quality time.



GREY POWER

Brands that ignore senior buying power or imagine one AARP is like the next miss the dynamic of America’s unending battle with Father Time and the opportunities presented.



IMMODERATION

Cultural change in America has been rapid. For some, not fast enough. For others wholly too fast. Marketers must be attentive to both sides – both in terms of content and delivery.

MODERN

America

i'm **PROUD** *to be an* **AMERICAN**
where at least i know i'm
FREE *and* **I WONT FORGET**
THE MEN WHO DIED
who gave **THAT RIGHT** *to me*
and i gladly stand up next to you
and **DEFEND HER** *still today*
'CAUSE THERE AIN'T NO DOUBT
i love this land
GOD BLESS *the* **USA**

Much is said about life as an American citizen. These quotes inspire us to think again about the meaning found in our uniquely American Journey.

“
**In these United States of America
that we call home, we may not know
perfection – but we do know progress.**
Hendrith Smith

“
**I have spent my life judging the
distance between American reality
and the American dream.**
Bruce Springsteen

“
**We must always consider that we
shall be as a city upon a hill – the eyes
of all people are upon us.**
Ronald Reagan

“
**Like all Americans, he had no talent for
bowing to the inevitable. The word
'impossible' is not in his vocabulary.**
Romain Gary

“
**When times get tough,
we don't give up.
We get up.**
Barack Obama

“
**It's my America and
my America is my responsibility.**
Abhijit Naskar

Questions?

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