



Redefining HOUSEHOLDS in the United States **by David Bancroft Avrick**

It wasn't many years ago when the Dick and Jane household was typical: Mom and dad and two children ... with four grandparents living nearby. Just a quarter century ago 45% of all households consisted of a married couple with children. That percentage has fallen to 26%.

Many people still maintain this image when they think about households. In today's America this image is a fantasy. The phrase head-of-household creates an image of 'dad-the-provider'. The reality is that the number of households that fit this traditional image is the minority. It's impossible today to point to a 'typical' American household.

Over half of families are remarried, or re-coupled. The average marriage lasts only seven years. One out of two marriages ends in divorce, if the couple is under 30 years of age that percentage jumps to 66%, and 75% of those people will remarry. Two-thirds of those living together or remarried break up when children are involved. In 80% of remarried, or re-coupled families with children, both partners have careers. 80% of married women have careers and women are less dependent on the support of the male partner.

Four of the five states that lead the nation in divorces are in the Bible Belt. People who self-identify as evangelical Christians are now more likely to get divorced than non-Christians.

Half of the 60 million children in America under the age of 13 are currently living with one biological parent, and that parent's current partner. There are more stepfamilies than original families. Each year more than one million children have parents who separate or divorce. The United States is now the world's leader in fatherless families. Nearly 40% of children in our country will go to bed each night without their biological father in the home, and 35% of those children never see their fathers.

Single parents account for 27% of family households with children under 18. One in two children will live in a single-family household at some point in childhood. One in three children is born to an unmarried parent. The number of single mothers increased from 3 million to 10 million between 1970 and 2000. One child out of 25 lives with neither parent.

Cohabiting couples, people who live with unmarried partners, represent almost 4% of all households in 2000. However, amongst people ages 20-24 it's 11.2% and for people ages 25-29

it's 9.8%. Those not completing high school are nearly twice as likely to cohabit as those completing college. Some 30%-40% of college students are cohabiting at any given time.

Between 6 and 10 million children of lesbian, gay and bisexual partners currently live in the United States. One third of lesbian households and one fifth of gay male households have children. There are about 3 million gay and lesbian people living in committed relationships, although there are only 600,000 gay and lesbian families.

In our world of direct marketing we constantly refer to 'households' without regard to the ever-changing definition of a household. A household consists of all of the people who occupy a housing unit, regardless of their relationship. A family household has at least two members related by birth, marriage or adoption, one of whom is related to the householder. A non-family household can be either a person living alone or a householder who shares the home with non-relatives only, often boarders or roommates.

Households have decreased in size. The share of households with 5 or more people dropped from 21% to 10%, while those with only one or two members grew from 46% to 59%. The average number of people per household is 2.62%, compared to 3.14% in 1970.

These household trends are seen by comparing the 1970 census to the 2000 census. Families represented 81% of households in 1970, but only 69% of America's 105 million households in 2000.

1970 vs. 2000 comparison

40.3% vs. 24.1%	Families: Married couple with own children under the age of 18
30.3% vs. 28.7%	Families: Married couple without own children under the age of 18
10.6% vs. 16.0%	Other types of families
5.6% vs. 10.7%	Non-Family: Men living alone
11.5% vs. 14.8%	Non-Family: Women living alone
1.7% vs. 5.7%	Other types of non-families

Are you specifying 'one per household' on your list rentals? Cohabitants value independence more than married people. Cohabitants are less likely to be financially responsible for their partners. They have separate bank accounts, and they value their personal leisure and individual freedom. Money and property tend to be 'his' or 'hers' not 'theirs'. Certainly if you're selling financial services you're better off mailing to both people in the household.

A subset of cohabitants is the millions of caregiver households. Often elderly parents are being taken care of by their adult children who live in the same household. It's usually the adult child who makes the majority of the purchase decisions.

Since we live in a world of 'households' it's important that we truly understand what that word means in today's society. With people living together, and breaking up ... marrying, divorcing and remarrying, it's important for direct marketers to grasp these new definitions of households and to have their marketing plans address each of these household structures differently.