STATE OF BLACK AMERICA®

A National Urban League Publication

stateofblackamerica.org

2026

SPECIAL SECTION

ECONOMIC & PSYCHOGRAPHIC RESEARCH ON BLACK AMERICA

JULY 2026 · Research conducted by ThinkNow Cross-Cultural Research for the National Urban League

SPECIAL SECTION

CONTENTS

ABOUT THIS SECTION

A first-of-its-kind national benchmark of Black America's economic influence, and the motivations behind it, designed to be tracked annually alongside the State of Black America® report.

ABOUT THE RESEARCH

BACKGROUND & PURPOSE

“The work pairs spending data with psychographic insight, moving beyond what Black consumers spend to explain why.”

PART 1

Economic Participation & Influence

Showcases Black America’s economic footprint across major spending categories, using a data-driven approach to spending behavior and category-level influence.

Categories researched: Groceries · Health & Wellness · Saving & Investing · Beauty & Personal Care · Travel

PART 2

“The Why Behind the Buy” Psychographics Index

A proprietary national index of the psychographic drivers behind Black consumer purchasing decisions, establishing a baseline that can be tracked annually and compared against white consumers to identify mindset shifts over time.

Findings establish a credible, data-driven benchmark for brand strategy, investment, and economic empowerment efforts.

OVERARCHING FINDINGS

WHAT WE FOUND

“Black consumers are spending more, engaging more deeply, and demanding more cultural relevance than the market is currently delivering. This is a sizable, still-untapped growth opportunity.”

ALREADY LEADING

Black consumers outspend or out-grow Non-Blacks in beauty, wellness, and grocery digital adoption, with the 18–34 and 35–54 cohorts driving most of that growth.

IDENTITY DRIVES THE WALLET

Racial Contribution is the top driver in the psychographic index, and authenticity directly fuels loyalty. DEI retreat carries a real cost: it is the largest Black/Non-Black gap in the index, and Black consumers cut spend in response.

DEMAND OUTPACES SUPPLY

From beauty (a 48% purchase-share ceiling for Black-owned brands) to travel and finance, Black consumers want products that reflect them. That gap is the opportunity.

TRUST STARTS WITH FAMILY

Family and friends remain the top trusted source, but younger Black consumers are building parallel trust through creators and social platforms.

OVERARCHING FINDINGS

IMPLICATIONS & RECOMMENDATIONS

01 **Treat Black consumers as a growth segment.** Spend levels already justify dedicated investment.

02 **Make authenticity a brand commitment.** It drives loyalty and carries real revenue risk if abandoned.

03 **Close the supply gap for Black-owned and culturally aligned products.** Especially in beauty and finance.

04 **Prioritize youth-first, creator-led channels.** Ages 18–34 and 35–54 are the consistent growth engine.

05 **Lead with trust over influence.** Peer pressure is a weaker driver than assumed.

SECTION I

THE WHY BEHIND THE BUY

“The Black Consumer Psychographics Index: what motivates the spend, not just where it goes.”

117.2

Racial Contribution, the highest-scoring pillar in the index

+19.9

DEI Reaction, the largest Black/Non-Black gap measured

10

distinctive psychographic pillars, from 17 forced-choice statements

THE WHY BEHIND THE BUY

KEY LEARNINGS

01 **Racial contribution is the #1 driver**

Black consumers score 117.2 on Racial Contribution, the highest pillar in the index. Expecting brands to listen, contribute positively to society, and address racial issues is not aspirational; it is baseline.

02 **Authenticity and respect drive loyalty**

Black consumers condition loyalty on feeling respected and detecting genuine authenticity. Non-Black consumers are neutral on both. Inauthenticity is not just noticed; it costs brands repeat business.

03 **DEI retreat has a real purchase cost**

The largest Black/Non-Black gap in the index (19.9 pts) is on DEI Reaction. Black consumers actively reduce spending when brands pull back on DEI commitments. This is a financial decision, not just a values one.

04 **Trust and long-term value are universal**

Trust and long-term value show no significant Black/Non-Black gap. These are human purchase drivers, not racially specific ones. The truly distinctive Black consumer drivers lie elsewhere.

05 **Social influence is weaker than assumed**

Both groups score below 100 on Social Influence. Black consumers are internally motivated buyers; peer pressure and influencer recommendations are less powerful than brands assume.

THE WHY BEHIND THE BUY

HOW WE MEASURED IT

01

Opposing Statement Pairs

Respondents chose between two competing statements on each dimension, forcing prioritization and eliminating agreement bias.

02

4-Point Forced-Choice Scale

“Much more like me” on one side to “much more like me” on the other, with no neutral midpoint, producing clean directional data.

03

17 Statements → 10 Pillars

Individual statements were factor-analyzed and clustered into 10 distinctive psychographic pillars, each capturing a unique dimension of purchase motivation.

04

Centered Index (100 = Neutral)

Scores above 100 lean culturally and identity-driven; below 100 lean pragmatic and functional. The Black/Non-Black gap reveals what is distinctively Black.

THE WHY BEHIND THE BUY

THE RESULTS

Centered index (100 = neutral). Above 100 leans culturally and identity-driven; below 100 leans pragmatic.

	PILLAR	BLACK	NON-BLACK	GAP	SIGNIFICANT?
1	**Cultural & Personal Relevance**	**103.3**	90.1	**+13.2**	**Y**
2	**Racial Contribution**	**117.2**	106.5	**+10.7**	**Y**
3	**Social Influence**	**81.1**	72.7	**+8.4**	**Y**
4	**Long-Term Value**	**107.7**	105.5	**+2.2**	**N**
5	**Trust**	**101.5**	97.5	**+4.1**	**N**
6	**Fairness**	**104.2**	94.7	**+9.5**	**Y**
7	**Authenticity & Respect**	**108.0**	97.1	**+11.0**	**Y**
8	**Financial Impact**	**96.8**	88.2	**+8.7**	**Y**
9	**Reflection & Inspiration**	**100.0**	88.2	**+11.8**	**Y**
10	**DEI Reaction**	**106.8**	86.9	**+19.9**	**Y**
	TOTAL INDEX	**102.6**	**92.7**	**+9.9**	**Y**

SECTION II

SURVEY RESEARCH FINDINGS

“The Economic Pulse of Black America: a national quantitative study fielded July 2026.”

1,858

total respondents surveyed nationwide: 1,044 Black and 814 Non-Black consumers

5

spending categories: groceries, wellness, finance, beauty, travel

95%

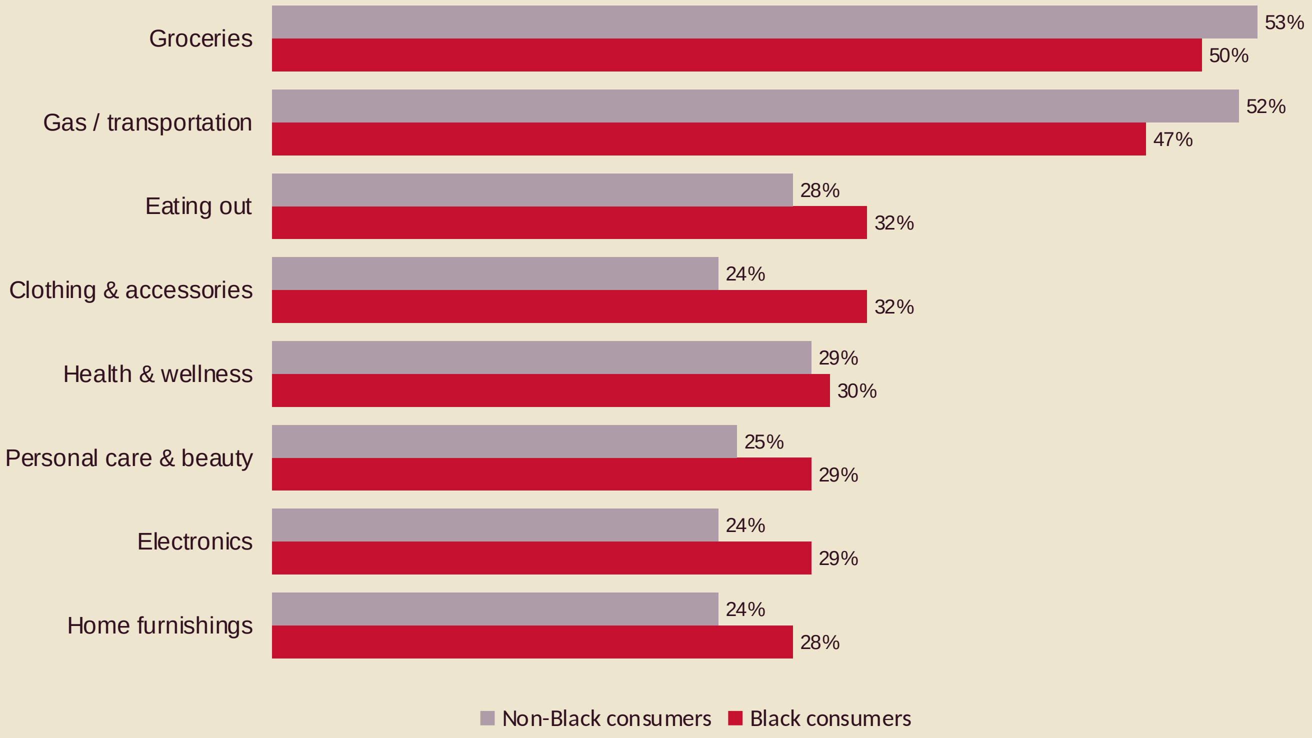
confidence level for all significance testing

SURVEY FINDINGS

THE SPENDING PULSE

"Groceries and gas top the list of rising costs for everyone, but Black consumers are more likely to report increased spending across discretionary categories, even under financial pressure."

% SPENDING MORE THAN A YEAR AGO



53%

of Black consumers say they are struggling or stressed to get by

Comparable to 50% of Non-Black consumers.

42%

are financially worse off than 12 months ago

Rising to 61% struggling among households under $40K.

78%

still report positive emotions: grateful, hopeful, motivated

vs. 67% of Non-Black consumers.

SURVEY FINDINGS

THE POWER OF THE BLACK DOLLAR

“When a brand reduces its commitment to DEI, Black consumers respond with their wallets. A financial decision, not just a values one.”

45%

reduce spend or seek alternatives when brands retreat on DEI

vs. just 31% of Non-Black consumers.

58%

make supporting Black-owned brands and businesses a priority

Rising to 70% among higher-income Black consumers ($75K+).

2-IN-5

believe the Black Dollar has a great deal of influence on brands

50% among higher-income Black consumers ($75K+).

REACTION TO A BRAND’S DEI RETREAT: BLACK CONSUMERS

SURVEY FINDINGS

INVESTED IN THE CREATOR ECONOMY

"Black consumers are more likely to invest in content creation, and spending is concentrated among younger adults building parallel economies of trust and influence online."

41%

of Black consumers spent money to create content in the past 12 months

vs. 33% of Non-Black consumers.

$1,610

average annual creator spend among Black consumers

vs. $1,530 for Non-Black creators.

$1,920

average spend among Black creators ages 18–34

Young creators lead the category.

3.4X Black creators ages 18–34 spend 3.4 times more on content creation than those 55+: cameras, editing software, courses, and paid promotion.

MODULE 1

GROCERIES

"Black consumers spend on par with the broader market on groceries, but engage more channels and shop more digitally, with younger consumers driving both spend growth and digital adoption."

Channel mix is broader, and not just price-driven: Black consumers over-index on dollar stores, delivery, and pickup alongside mass merchandisers and grocery stores. The competitive set extends beyond traditional grocery.

Spend is on par, but younger cohorts are growing it: At $135/week and about two trips, overall spend matches Non-Black consumers, but 18–34s spend more and shop more often. This cohort is the category's growth segment.

Digital adoption skews young: Black consumers shop more digitally overall, led by 18–34s (32% delivery, 18% pickup), declining steadily with age. Digital investment should be targeted by cohort.

Trusted sources differ by age: Family and friends lead overall, but younger Black consumers build trust through social platforms and Black creators and experts.

01

MODULE 1 · GROCERIES

GROCERIES BY THE NUMBERS

$135

average weekly grocery spend among Black households

On par with $132 for Non-Black households; 18–34s lead at $155.

2.2

average grocery trips per week

18–34 and 35–54 cohorts average 2.5 trips.

25%

of Black grocery shopping happens online for delivery

vs. 17% for Non-Black consumers; 32% among 18–34s.

67%

say it’s important that stores carry culturally relevant items

vs. 43% of Non-Black consumers.

53%

actively seek out Black-owned or Black-founded grocery brands

Nearly one-third say none exist in their neighborhood.

#1 & #2

discovery channels: word-of-mouth (38%) and social media (34%)

Social discovery reaches 47% among 18–34s.

MANAGING HIGHER PRICES Hunting deals (41%), buying lower-priced brands (33%), shopping lower-priced stores (33%), and cutting back on higher-priced products (32%). Black consumers are significantly more likely to switch to lower-priced grocers.

MODULE 2

HEALTH & WELLNESS

"Black consumers are taking a proactive, self-directed approach to health and wellness, prioritizing culturally relevant brands and care, but engagement with institutional healthcare shows gaps."

Spending favors self-directed over institutional care: Black consumers outspend Non-Blacks on preventive care, mental health, health tech, gyms, and OTC medications, but spend far less on dental and health insurance, pointing to gaps in formal healthcare access or priority.

Self-management and cultural fit drive behavior: About half choose natural remedies and seek Black-owned wellness brands. Most (57%) feel represented in health and wellness products, higher than Non-Blacks.

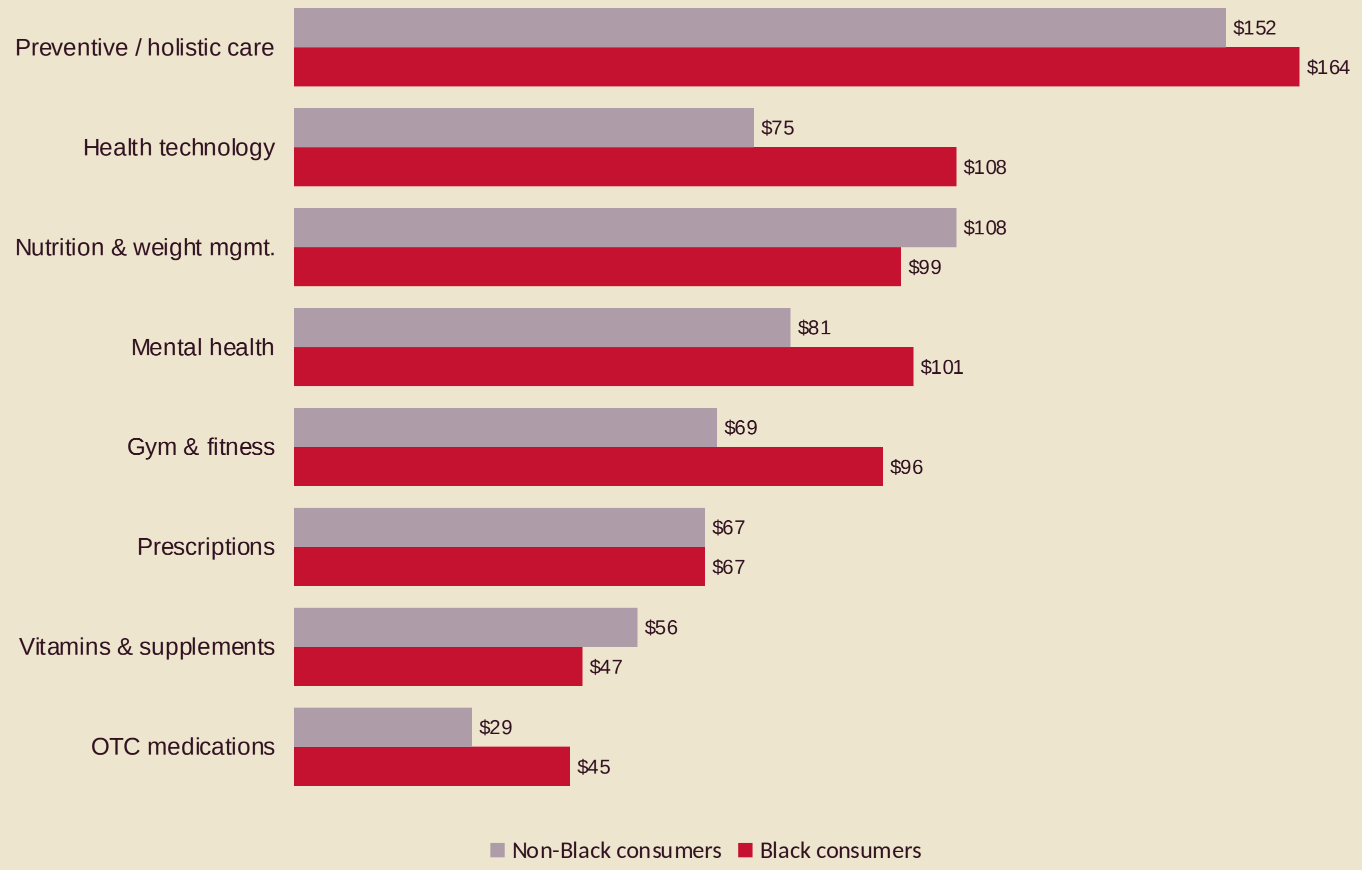
Age splits behavior and trust: Older consumers (55+) work hardest at staying healthy and trust providers most. Younger consumers drive self-directed, culturally oriented behaviors but trust a wider mix of voices.

Reaching younger consumers takes a multi-channel strategy: Personal providers and friends and family lead trust overall, but younger Black consumers cast a wider net: community leaders, influencers, and faith leaders included.

02

WELLNESS BY THE NUMBERS

AVERAGE MONTHLY SPEND BY CATEGORY ($), AMONG CATEGORY USERS



+33%

higher annual spend on doctor visits & medical care

$951 vs. $714 for Non-Black consumers.

−48%

lower annual spend on health insurance

$1,028 vs. $1,961, with dental 50% lower, signaling access gaps.

71%

say being healthy is something they work hard at

57% feel represented in health & wellness products.

MODULE 3

SAVING & INVESTING

"Black consumers are confident about money and motivated to build wealth, but traditional financial products aren't meeting them where they are."

Banking access is equal; wealth-building is not: Black and Non-Black consumers own checking and savings accounts at similar rates, but Black consumers are underrepresented in retirement and wealth-building vehicles like IRAs and mutual funds. This is a clear, growing opportunity.

Younger Black consumers are building wealth differently: Business ownership, cryptocurrency, digital banking, and interest in business and retirement accounts all skew 18–54, pointing to entrepreneurship and digital-first products as the growth path.

Confidence is high, as is appetite to learn: Black consumers report higher financial confidence than Non-Blacks, yet are more likely to say they have a lot to learn, signaling demand for accessible financial education.

Digital, self-directed sources are filling the advisor gap: Black consumers lean on Google, YouTube, and AI for wealth-building information, especially younger cohorts, while Non-Blacks turn more to financial professionals.

03

MODULE 3 · SAVING & INVESTING

WEALTH BY THE NUMBERS

26% vs 36%

retirement account ownership, Black vs. Non-Black consumers

Market investments show the same gap: 20% vs. 26%.

60%

of Black consumers are confident managing their finances

vs. 54% of Non-Blacks; confidence rises with age.

70%

had to learn how to manage money mostly on their own

70% also say saving for retirement is important to them.

59%

say they have a lot to learn about managing their finances

vs. 51% of Non-Blacks: a demand signal for financial education.

61%

are always looking for ways to invest and build wealth

Building wealth is the #1 reason for increased saving (58%).

#1–#3

wealth-info sources: Google (30%), YouTube (29%), banks (22%)

18% turn to AI, while Non-Blacks favor financial advisors.

THE OPPORTUNITY Black consumers show the strongest interest in business savings and checking accounts and retirement vehicles, led by younger cohorts. Cost of living and debt remain the top financial challenges for all consumers.

MODULE 4

BEAUTY & PERSONAL CARE

"Black consumers are investing more in beauty and self-care, and want that investment to reflect them back."

Spend is rising and over-indexing: Black consumers are increasing spend faster than Non-Blacks on cosmetics, hair services, and grooming, and already outspend them across most of the beauty and self-care landscape.

Motivated by identity, not just need: Black consumers are far more likely to treat beauty as self-expression, want brands that reflect their culture, and are willing to pay a premium for it. Representation is a real driver in this category.

Black-owned brands haven't captured that demand yet: Even with strong desire for cultural fit, actual purchase share from Black-owned brands tops out around 48% (hair services).

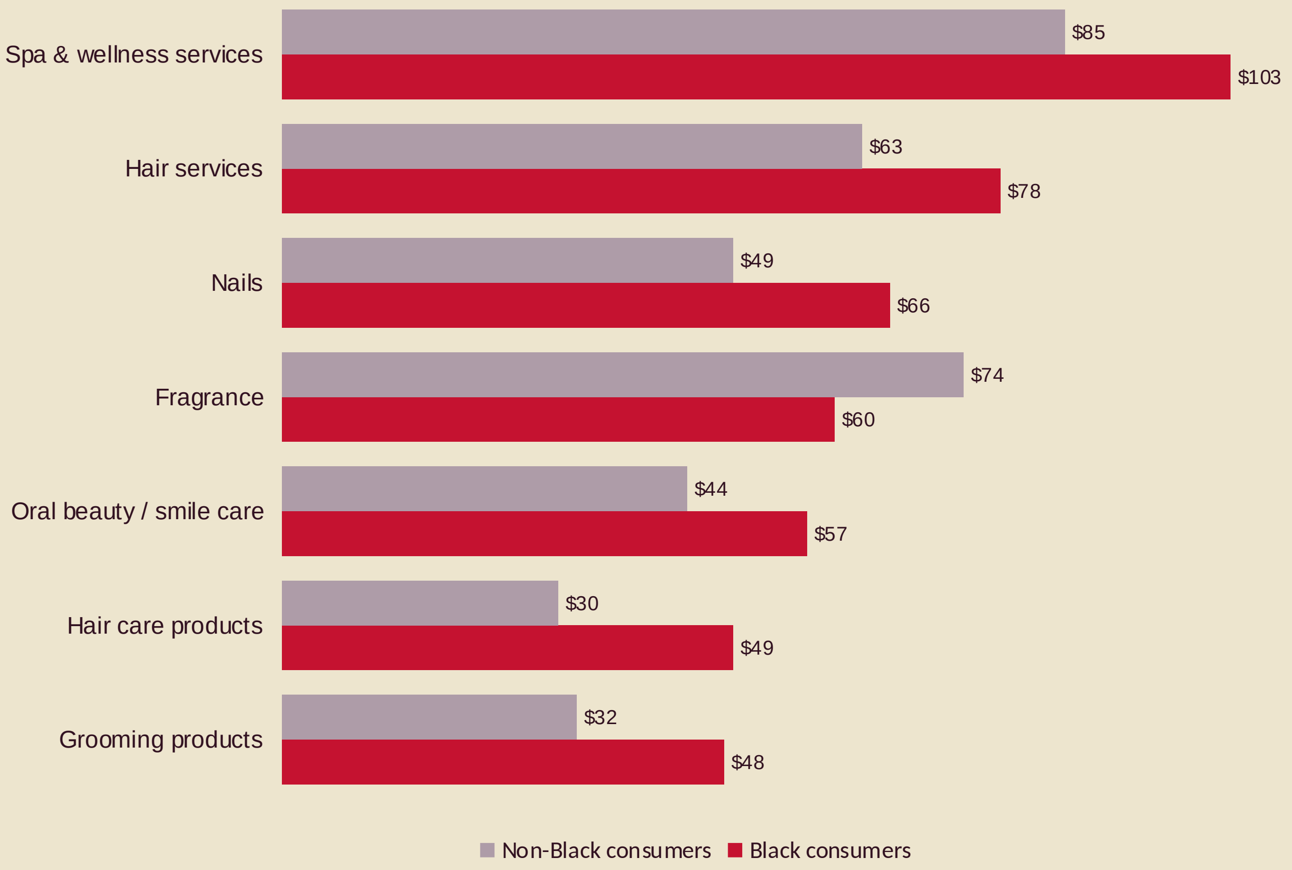
Trusted sources differ by age: Family and friends lead overall, but younger Black consumers build trust through social platforms and Black creators and experts.

04

MODULE 4 · BEAUTY & PERSONAL CARE

BEAUTY BY THE NUMBERS

AVERAGE MONTHLY SPEND BY CATEGORY ($), AMONG CATEGORY USERS



66%

will spend more on products and services that better meet their needs

vs. 57% of Non-Black consumers.

61%

say it's important that beauty brands reflect their culture or identity

61% prefer professionals who understand their hair and skin.

48%

purchase-share ceiling for Black-owned brands (hair services)

Demand for cultural fit still outpaces supply.

MODULE 5

TRAVEL

"Black travelers are planning more trips, and want those trips to reflect who they are."

Younger Black travelers are the growth engine: Trip volume is similar to Non-Blacks, but spend and future travel intent are concentrated in the 18–34 and 35–54 cohorts, especially for international trips.

They travel differently, not just more: Black travelers favor food, nightlife, and cruise trips over sightseeing, and are more likely to travel with friends, children, and extended family rather than just a spouse or solo.

Discovery happens through people and video: YouTube and travel vlogs, Instagram, TikTok, and word of mouth from friends and family drive trip planning for Black travelers, far more than for Non-Blacks.

Cultural relevance is a premium driver, mainly for younger travelers: Black travelers will pay more for inclusive, culturally relevant experiences, led by 18–54s. The 55+ segment is more safety-driven and far less swayed by representation.

05

MODULE 5 · TRAVEL

TRAVEL BY THE NUMBERS

$3,732

average spend on the most recent leisure trip

Led by 18–34 travelers at $4,766.

2.2

short getaways in the past two years, plus 1.9 domestic trips

And 1.5 international trips, on par with Non-Black travelers.

59%

intend to travel more in the next two years than the last two

Rising to 65% among 18–34s.

56%

will spend more for authentic, inclusive, culturally relevant travel

vs. 48% of Non-Black travelers.

73%

say safety is a top priority when choosing a destination

Rising to 84% among travelers 55+.

51%

prioritize destinations that are inclusive of Black travelers

60% among 18–34s vs. 32% of the 55+ cohort.

WHERE THEY GO Florida (22%) and New York (20%) lead domestic; the Caribbean (37%), Canada (27%), and Mexico (27%) lead internationally. Black travelers are more than twice as likely to visit Africa and the Middle East (18% vs. 8%).

Support the work of the National Urban League as we continue to advance policies and programs to empower African American and other urban communities.

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