2025

The 2025 U.S. Hispanic Market Report

From Culture to Commerce: How Hispanic Consumers are Reshaping Media, Money, and the Marketplace

claritas

identify
deliver
optimize

EXECUTIVE SUMMARY

With numbers approaching 70 million in 2026, Hispanics now represent more than 20% of the total U.S. population. Hispanics accounted for 68% of the U.S. population growth since 2020 and are projected to account for 80% of the growth over the next 5 years. Most of the growth of the Hispanic population has been organic – coming from births rather than from net migration. This growth is essential for the U.S. economy as the non-Hispanic White population continues to decline – both in raw numbers and as a percentage of the total population.

The U.S. Census Bureau has estimated that the U.S. will be a majority multicultural nation by 2045. If you count as *multicultural* anyone other than the non-Hispanic White population, then the U.S. could become majority multicultural 10 years sooner than that. We project that the current (2026) non-Hispanic White population will decline from 55% of the total U.S. population to 52% in 2031...do the math!

With Hispanics accounting for so much of the U.S population growth, it is more critical than ever for brands to attract and retain Hispanic consumers and businesses as customers. This will require a deep understanding of the Hispanic market, which is comprised of many segments. Whether it's broken down by language preference, country of origin, socio-economic status, level of acculturation or some other measure, the Hispanic market should not be seen as a single, monolithic segment that gets the same treatment.

For most marketing applications, we have a preference for segmenting the Hispanic market by level of acculturation. We've recently updated our Hispanic Acculturation model (Hispanicity™), which segments the U.S. Hispanic market into 5 levels of acculturation (please see pages 10 and 11 for details). This edition of the *Hispanic Market Report* is focused on some of the more interesting behavioral differences among the Hispanicity segments – especially financial services, Internet and lifestyle behaviors. We also take a look at some of the behaviors they have in common that distinguish Hispanics from other segments in the U.S. market.

What are the best kinds of websites to place ads for exposure to Hispanics? What sorts of programming can get you the best Return on Ad Spend for Hispanic viewers? Which types of events should you consider sponsoring to attract the attention & loyalty of Hispanics? Why are Hispanics such an important segment for mobile service providers and which ones have been most successful attracting them? These are just a few of the questions we address in this edition of the *Hispanic Market Report*. We also return our attention to the under-banked, under-insured, under-served Hispanic market to identify opportunity segments for various types of financial services providers. We hope you will find the facts, figures and insights contained in this report to be both interesting and useful.

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RJ Cohen

TABLE OF CONTENTS

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The U.S. Hispanic population is a driving force behind American economic growth. Their buying power alone now exceeds the size of Canada's entire economy, and their spending growth continues to outpace the national average. This remarkable momentum is unlocking new opportunities across critical industries such as education, media and entertainment, real estate, and technology.

Beyond consumer activity, Hispanic communities are also fueling entrepreneurship at extraordinary levels. According to the U.S. Census Bureau, more than 7% of all employer firms in the nation are Hispanic-owned. Collectively, these businesses generate over $500 billion in annual revenue and provide millions of jobs, underscoring the community's vital role in sustaining and expanding the U.S. economy.

The 2025 U.S. Hispanic Market Report from Claritas highlights the cultural and commercial significance of this fast-growing, high-value consumer group.

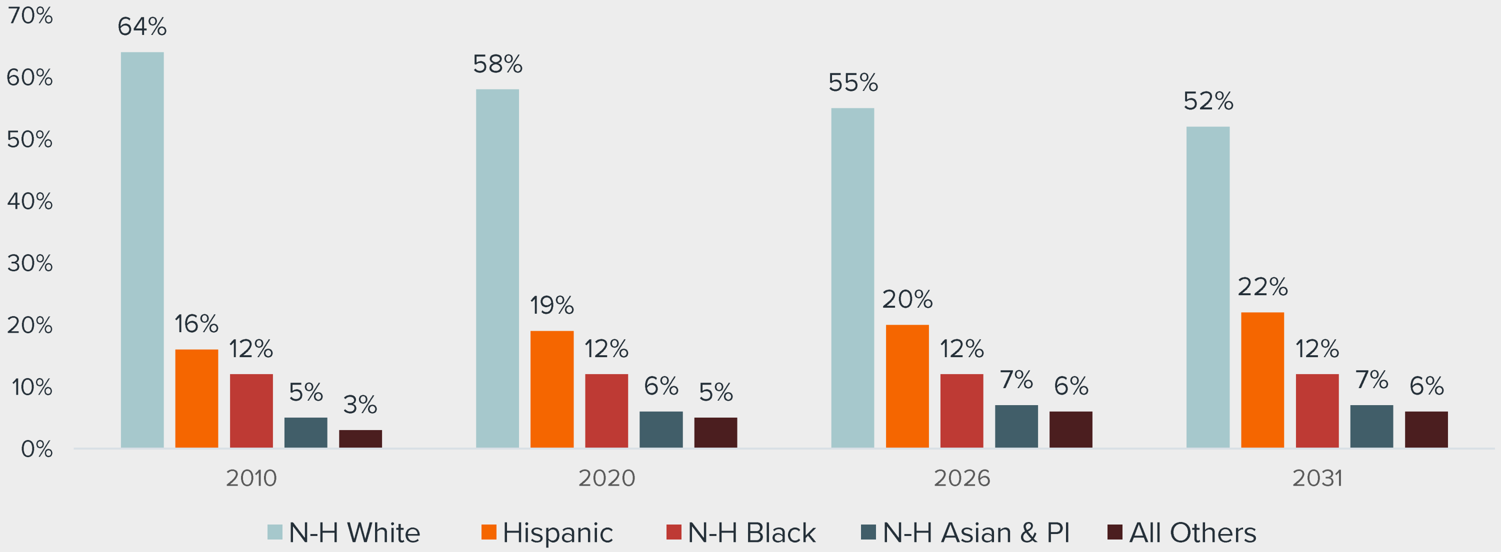
From demographics and lifestyle behaviors to media consumption, technology adoption, and financial services preferences, this report equips marketers with the insights needed to engage Hispanic consumers in ways that are both meaningful and impactful.

While the data shared here represents only a fraction of our research, our goal is to spark new ideas and inspire better, more culturally relevant marketing strategies.

As part of our ongoing innovation, this year's report focuses on the Claritas CultureCode® Hispanicity™ segments, which recognize the varying levels of acculturation across the Hispanic population.

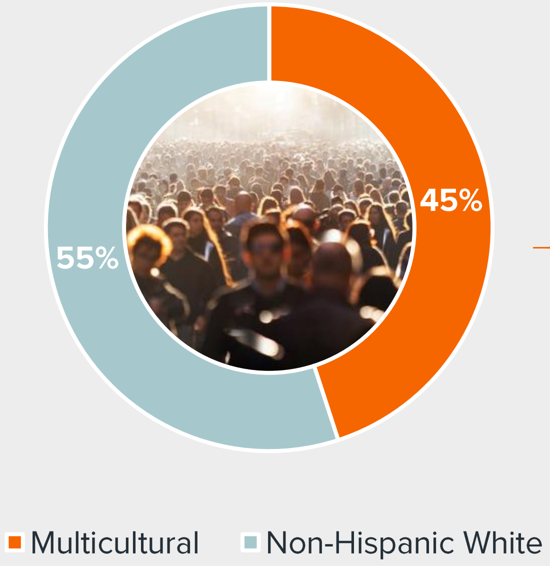
By segmenting in this way, we emphasize a critical point: U.S. Hispanics are not a monolith. Understanding these cultural nuances is essential for brands seeking to build authentic, lasting connections.

Percent of U.S. Population 2010-2031

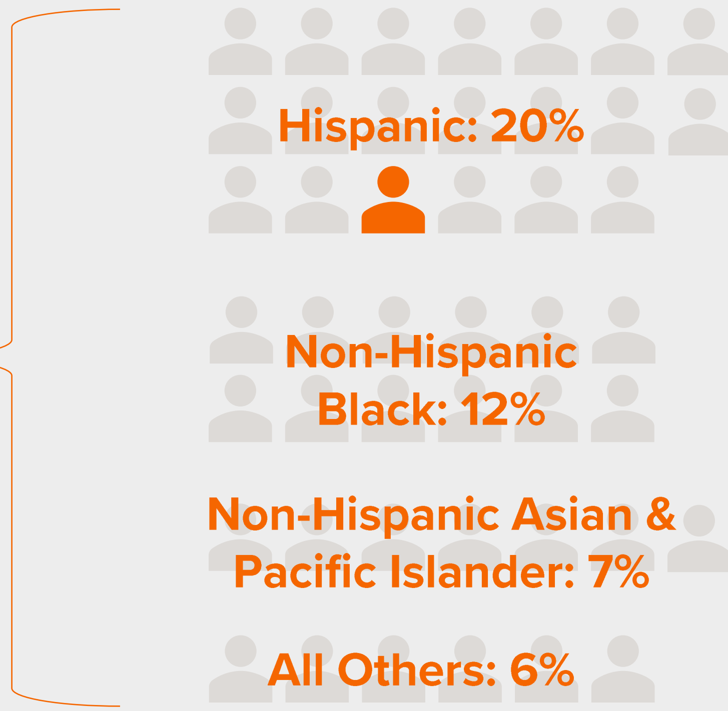


Source: Claritas Pop-Facts® 2026

2026 U.S. Population



Source: Claritas Pop-Facts® 2026



- In 2026, there will be over 340 million people living in the United States and 20% will be of Hispanic heritage.
- By 2031, the U.S. population will grow to more than 350 million and 22% will be of Hispanic heritage.
- Over the next 5 years, all multicultural population segments will continue to grow while the non-Hispanic White population continues to decrease.

This demographic shift highlights the critical importance of multicultural strategies for marketers, policymakers, business leaders, and more.

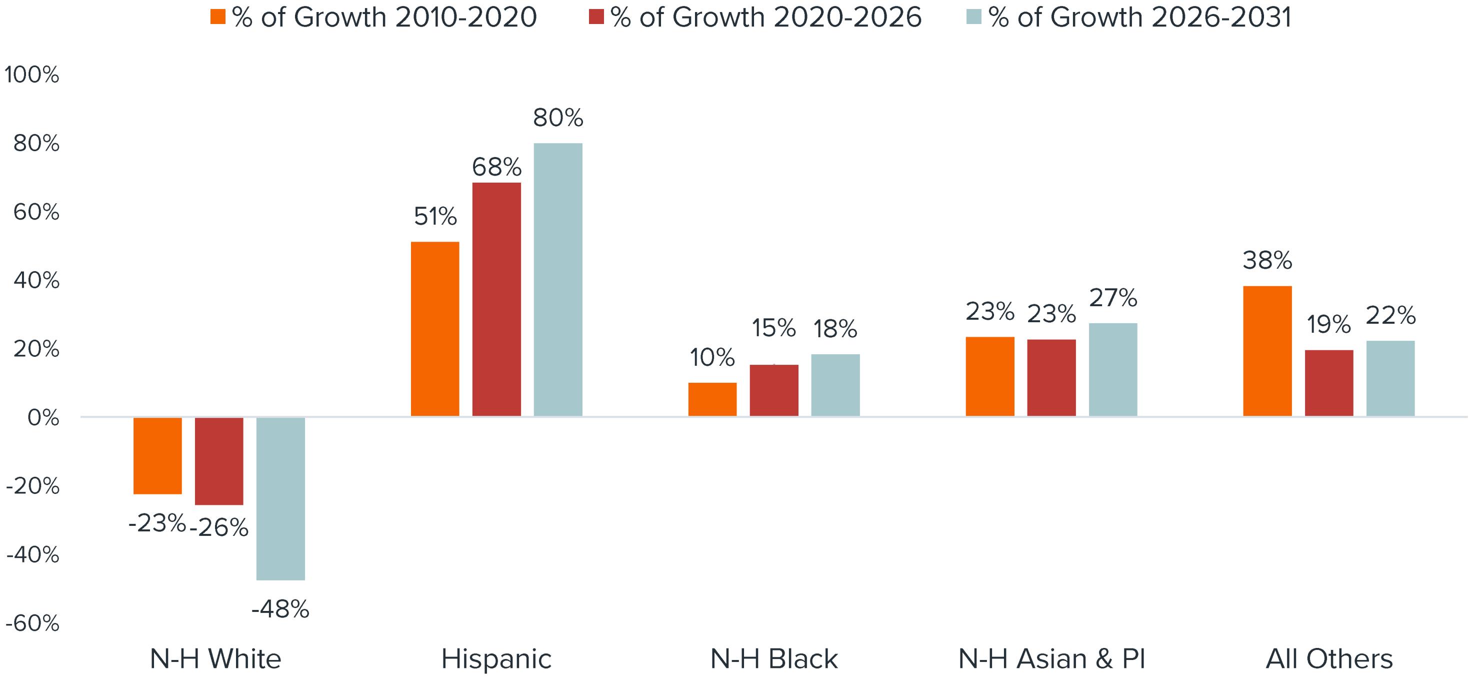
POPULATION	2010	2020	2026	2031
N-H White	196,817,520	191,697,647	188,736,906	184,523,218
Hispanic	50,477,581	62,080,044	69,958,131	77,013,330
N-H Black	37,685,932	39,940,338	41,693,600	43,311,654
N-H Asian & PI	14,946,579	20,240,737	22,841,350	25,254,197
All Others	8,817,765	17,490,515	19,735,699	21,699,758

Source: Claritas Pop-Facts® 2026

The U.S. Hispanic population has accounted for the majority of population growth since 2010. Over the next 5 years, growth of the **U.S. Hispanic population will account for 80% of total population growth in the U.S.**

From 2026-2031, it is estimated that for every hour, the non-Hispanic White population will decline by 96, while the Hispanic population will grow by 161.

Percent of U.S. Population Growth 2010-2031

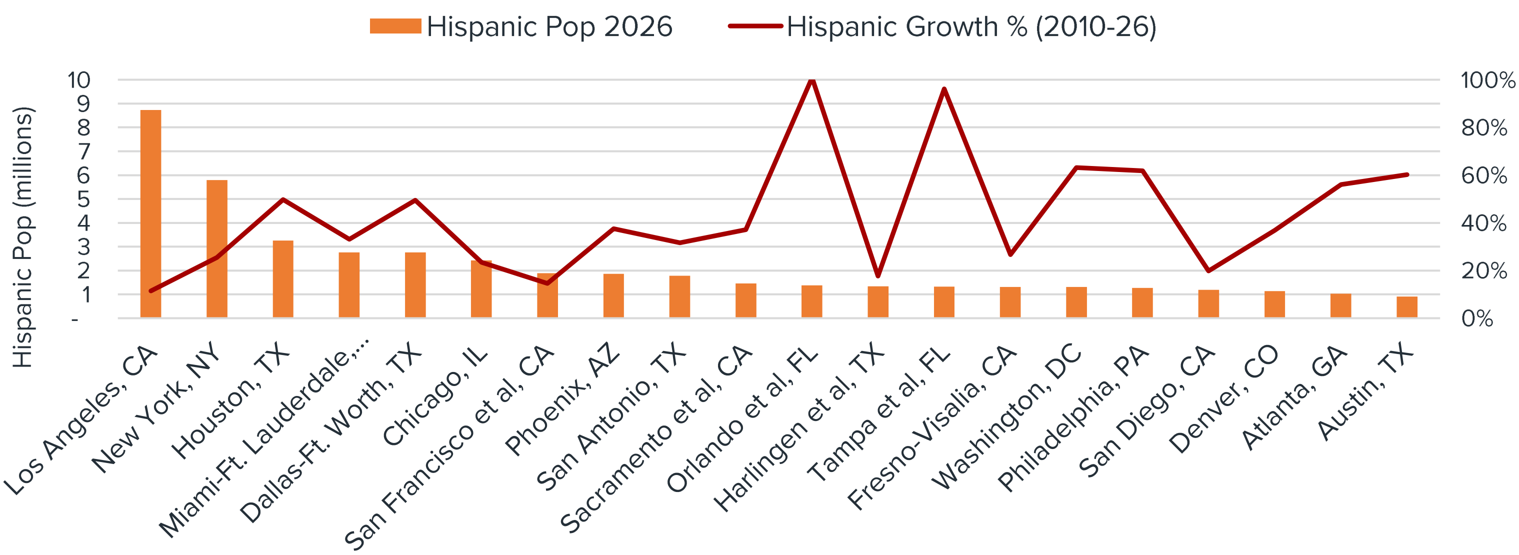


Source: Claritas Pop-Facts® 2026

Most of the top 20-Hispanic DMAs remain the same from last year, but there has been quite a shift in placement. Austin now rounds out the 20th spot, knocking El Paso off the list. Miami-Ft. Lauderdale has surpassed Dallas-Ft. Worth for the number four spot, even though Miami-Ft. Lauderdale is only the 15th largest DMA by total population.

If you look at the red growth rate line, you'll notice smaller markets – comparatively speaking – like Orlando, Tampa, and Atlanta have had much more explosive growth rates than the larger DMAs in the top spots.

Top-20 U.S. DMAs by Hispanic Pop 2026 vs. Growth (2010-26)



Future Top Growth Market Contenders:

Nashville, TN

2026 DMA Ranking: 38

2010-2026 Growth: 113%

You may very well see Music City in the top 20 ranking of a future release of this report, assuming the U.S. Hispanic population continues to grow at these staggering rates.

Baltimore, MD

2026 DMA Ranking: 51

2010-2026 Growth: 107%

Perhaps unsurprising, considering Washington, DC's ranking, but Baltimore, MD is quickly rising as a desirable place for the U.S. Hispanic population to settle down and plant roots.

Cincinnati, OH

2026 DMA Ranking: 80

2010-2026 Growth: 111%

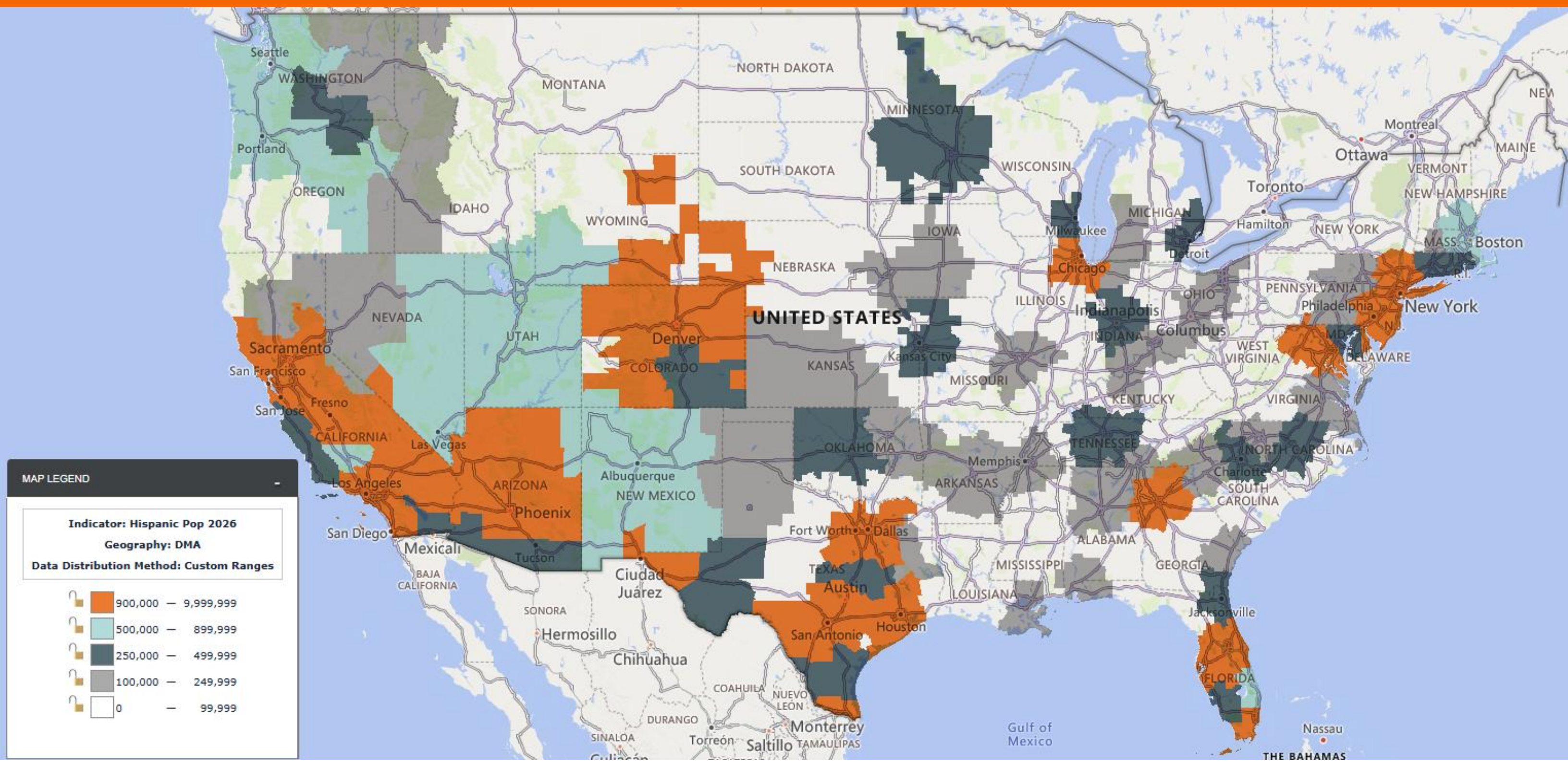
This DMA, home to Claritas' corporate headquarters, shows impressive growth among the Hispanic population. Marketers should continue to monitor this, and other rising DMAs.

Source: Claritas Pop-Facts® 2026

The top Hispanic DMAs highlight where momentum is most visible, underscoring a future where diversity is both a value and a competitive advantage.

With continued growth, these communities are redefining the cultural and economic landscape, blending heritage with modern opportunity.

2026 U.S. Hispanic Population Distribution by DMA



The top-20 Hispanic DMAs, shaded orange in the map above, account for 64% (~45 million) of the 2026 U.S. Hispanic population. Each of these markets is home to more than 1 million Hispanics, with the exception of Austin, TX (904k). The map shows the heavy concentration of the U.S. Hispanic population in California, Florida, Texas and Arizona markets. In fact, more than 55% of the U.S. Hispanic population reside in these 4 states even though they only contain 30% of the total U.S. population.

There are a dozen U.S. DMAs where Hispanics comprise the majority of the population, but Miami-Ft. Lauderdale is the only large (top-25) U.S. market where Hispanics are more than 50% of the total population. Another three markets in the top-20 *Hispanic* DMA list are majority Hispanic: Fresno-Visalia (CA), Harlingen (TX) and San Antonio (TX), but these are not on the list of top-25 U.S. DMAs by population [San Antonio is 29th]. The Los Angeles DMA is 48% Hispanic and that's the only other top-25 U.S. market that's even close to being majority Hispanic in 2026.

Source: Claritas Pop-Facts® 2026

One community, many voices, and even more opportunities to make an impact.

The Hispanic community represents a vibrant mosaic of cultures, dialects, and traditions, each carrying unique consumer motivations. Language preferences and cultural heritage strongly influence how these audiences connect with brands. For marketers, success lies in recognizing this diversity and tailoring strategies that authentically reflect the richness of Hispanic identities.

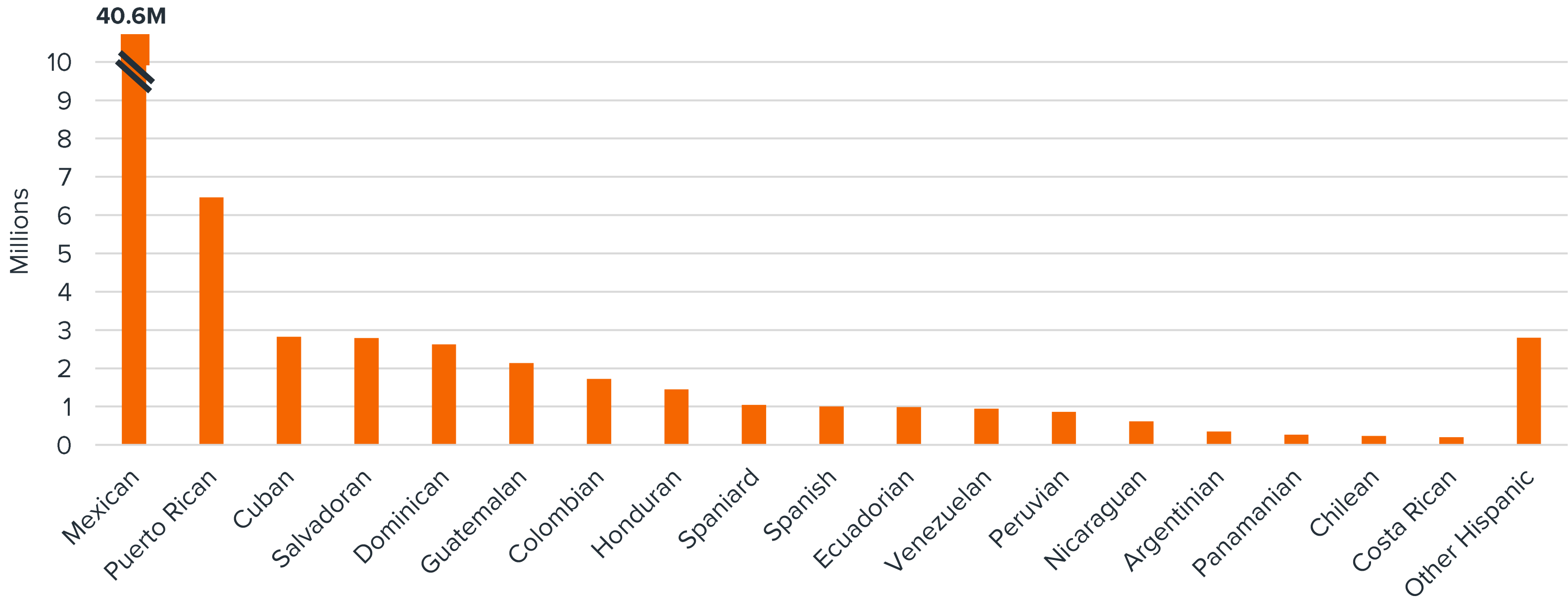
Key changes from last year's report:

- There are now more Cubans (2,825,250) in the U.S. than Salvadorans (2,794,503)
- Venezuelans (945,040) now outnumber Peruvians (860,818)
- Although close in population size, Chileans (231,431) slightly outnumber Costa Ricans (203,301)

What's in a name?

Remember: Hispanic consumers are not a monolith. Their diverse languages, traditions, and cultural roots shape how they engage with brands and drive the marketplace. For example: if you're a marketer highlighting a staple dish like rice and beans, your messaging would resonate more if you knew that while Mexicans may call that dish *arroz con frijoles*, Nicaraguans refer to it as *gallo pintos* and each cultural group traditionally prepares them slightly different.

US Hispanic Population by Country of Origin 2026



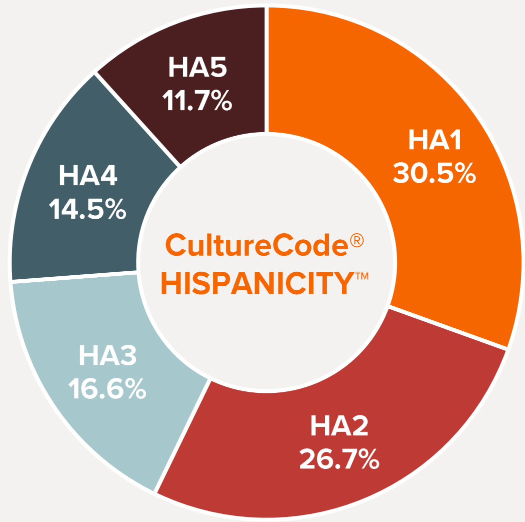
Source: Claritas Pop-Facts® 2026

CultureCode® HISPANICITY™

Claritas’ Acculturation CultureCodes provide cultural segmentation through an analytical framework expressed as data on people and geographic areas down to neighborhood level.

Hispanicity™ is a Claritas CultureCode® consumer segmentation system that groups the U.S. Hispanic/Latino population into acculturation segments by country-of-origin, life stage, socioeconomic strata and a variety of shopping, lifestyle and media behaviors.

The result is an unprecedented level of detail that enables marketers to understand the dynamics of the diverse Hispanic American consumer.



Claritas has updated the methodology for creating Hispanicity data for geographic areas. The science behind those changes can be found on the following page.

Adoption of mainstream society’s values and beliefs

Retention of values and beliefs from one’s own culture

HA1 (Americanizado)	HA2 (Nueva Latina)	HA3 (Bi-Cultural)	HA4 (Hispano)	HA5 (Latinoamericana)
30.5`%	26.7%	16.6%	14.5%	11.7%
2nd+ Gen born in U.S. English dominant (English spoken in home), Few Hispanic cultural practices.	1st Gen born in U.S. English preferred (Spanish may have been spoken in home as child), Some Hispanic cultural practices, often "retro-acculturate".	Immigrant as child or young adult, Bi-lingual, Many Hispanic cultural practices but some American as well.	Immigrant as adult (mostly 10+ years), Spanish preferred (some English), Pre-dominant Hispanic cultural practices.	Recent immigrant, Spanish dominant, Primarily Hispanic cultural practices, Identify with home country more than U.S.

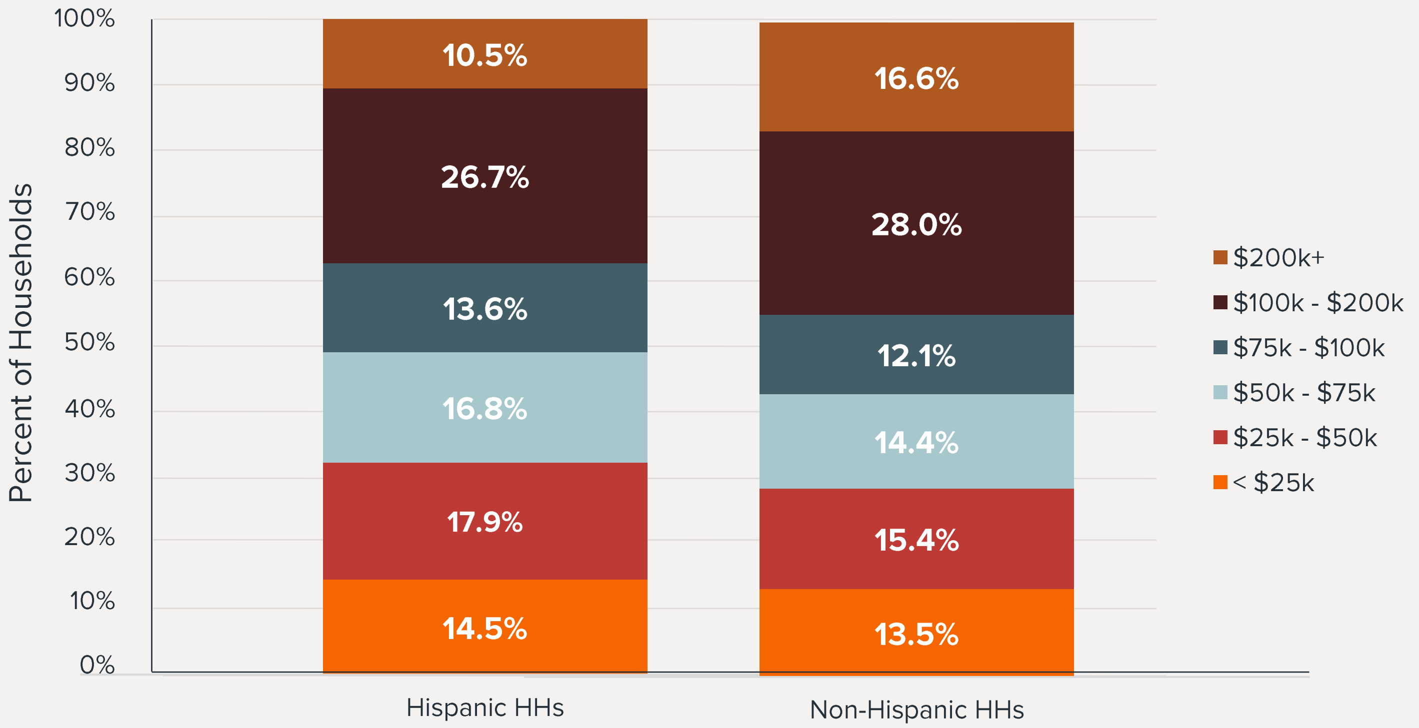
Methodology Updates to Claritas Hispanicity™

Claritas has updated the methodology for creating Hispanicity data for geographic areas. The U.S. Census Bureau stopped providing some of the key data elements that were used with the previous model to update the Hispanicity segment distributions. Since then, we've been updating the segment counts based on updated Hispanic population data while holding the segment percentages relatively consistent.

The updated Hispanicity model is the result of extensive research and analysis into the key drivers [among those that are provided by the Census Bureau] that differentiate consumer behavior within the Hispanic population. Whether a person was born & raised in the U.S. and if not, the length of time they have been living in the U.S. (and their age at entry) are the most significant differentiating factors. This should not be surprising when you think about how people acculturate. It can be tempting to rely too heavily on language, which is more a result of these factors. Language usage is certainly an indicator of acculturation and a key driver for consumption of certain media, but it is not as powerful a predictor of other kinds of behavior as those listed above.

The results from the new Hispanicity model reveal an interesting insight. It turns out that the HA1 segment has been growing more rapidly than the other Hispanicity segments. HA1 now represents a significantly larger portion - around 30% of the U.S. Hispanic population. These are native-born Hispanics that were mostly raised in homes where English was the primary language, so they speak only English fluently. This disproportional growth came at the expense of the HA2 & HA3 segments whose growth has not kept pace with the HA1 population. The less acculturated segments (HA4/HA5) remain around 26% of the U.S. Hispanic population.

2026 Annual Household (HH) Income



Since last year's report, notable shifts have occurred in Hispanic household income levels:

- The share of Hispanic households earning $200K+ annually has risen by 2.5%.
- Hispanic households with incomes between $100K–$200K increased by 2.7%.
- All Hispanic household groups earning under $100K have declined in share, indicating upward movement into higher income brackets among Hispanic households.
- The upward trend in Hispanic household income has outpaced the comparable trend among non-Hispanic households.
- Unfortunately, the upward trend in Hispanic household income has not outpaced inflation.

Source: Claritas Pop-Facts® 2026

BREAKING NEWS

U.S. Hispanic Households Will Contribute $2.7M In Remaining Lifetime Spending

Looking at the remaining average household cumulative lifetime spending, Hispanic consumers far outweigh almost every other racial and ethnic group, second only to Asian households.

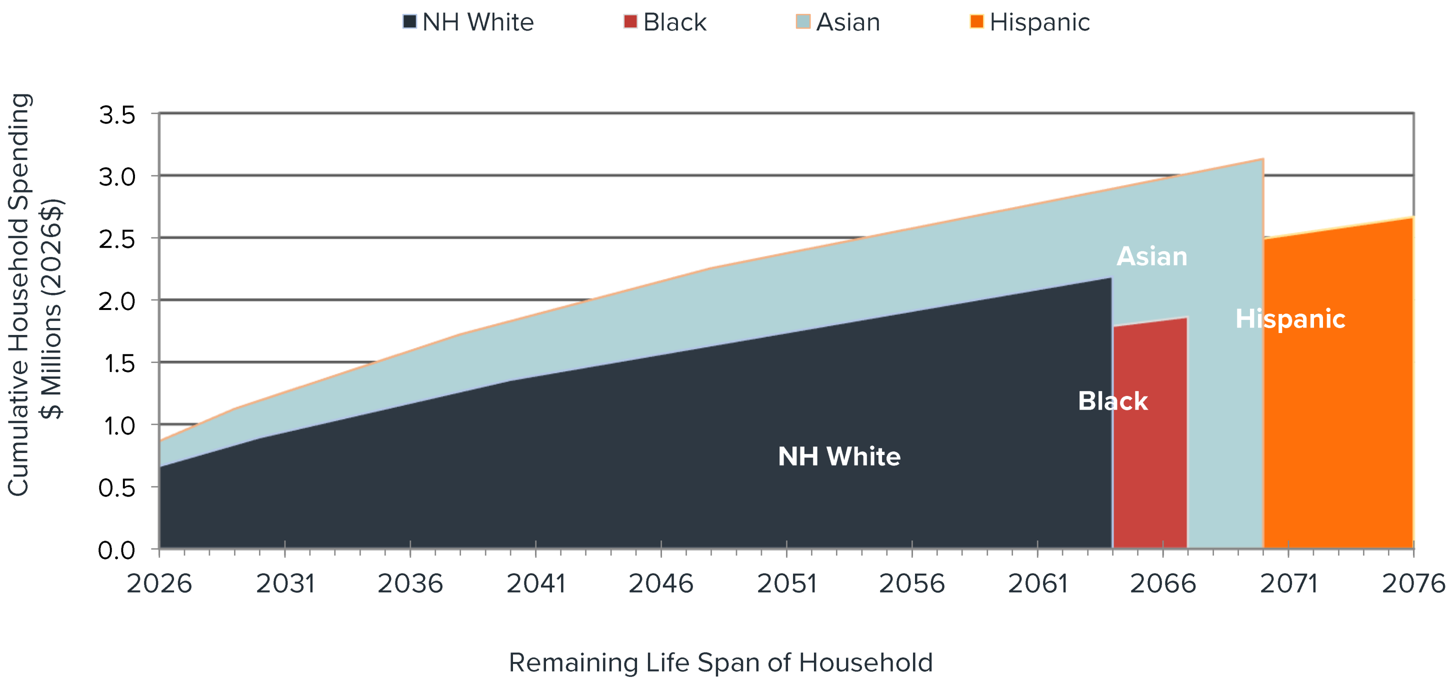
Brands, Take Notice!

The average Hispanic household will now spend approximately $2.7M over their remaining lifetime. This is especially important as Hispanic households tend to have larger families, leading to higher average annual spending in key categories, and they tend to be younger than the U.S. average. From a marketing perspective, this means more opportunity to reach, convert and retain Hispanic consumers for longer. That, of course, assumes you are marketing the right products and services, at the right time, with the right message through the right channels.

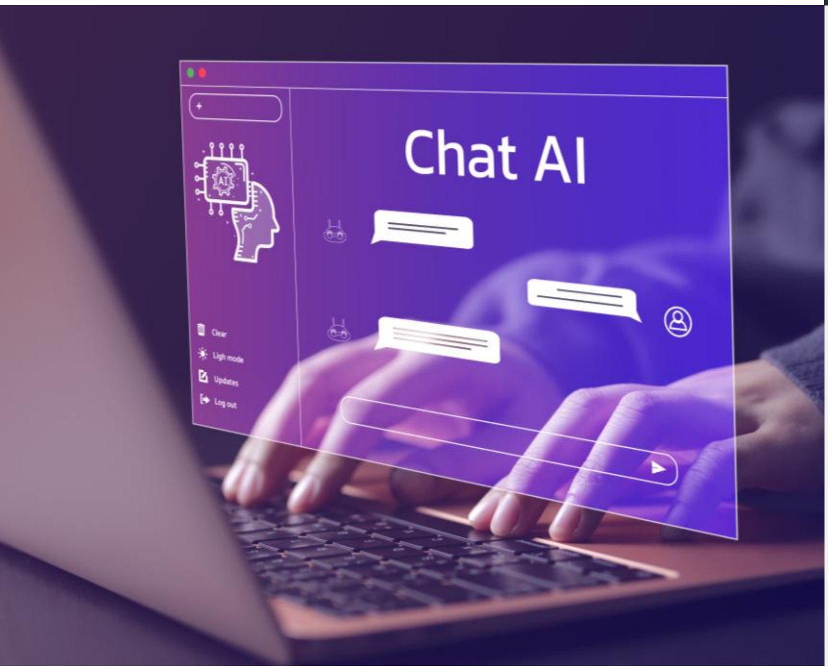
Partner Pro Tip

Claritas can help you understand more about the Hispanic consumer households most likely to convert to become customers. From there, we can deliver your marketing message through multiple channels while measuring and optimizing the impact of those campaigns.

Average Household Consumer Expenditures



Source: Claritas CSDx 2026



Rising Power Players: The Relationship Between AI & Hispanic Audiences

If you've read any previous edition of our Hispanic Market Report, then you already know that Hispanic consumers are early adopters of technology. Now, with the rise of AI, that has become even clearer. In the recent **U.S. Latinos in Tech Report: AI** from the Latino Donor Collaborative, it was reported that Hispanic-owned businesses adopt AI tech at twice the rate of White, non-Hispanic counterparts, and Hispanic representation in AI-driven roles has increased to over 58%.

The Future of Marketing To Hispanic Consumers with AI Creative Optimization

AI is the talk of the town these days and in marketing. AI personalization is quickly becoming a way for businesses to gain deeper insights into the fast-growing Hispanic market. Advanced technologies are using media analysis to conduct real-time learning to improve the customer journey, leading predictive modeling to increase engagement with more relevant content. In turn, this helps brands better understand the different behaviors of each user base so it can make personally tailored decisions.

Benefits/Advantages of Using AI in Personalized Marketing To Hispanic Consumers

The main purpose of nearly every artificial intelligence tool is to learn over time and streamline a certain process. In essence, AI aims to become as efficient as possible to determine the most consequential variables it encounters while interacting with different users. Here are a few ways that AI personalization has become advantageous for marketing to Hispanic consumers.

- **Enhanced Targeting for Better User Experience –** Understanding Hispanic consumer behaviors and other characteristics leads to more personalized strategies that resonate with them, leading to greater engagement potential.
- **Customer Clarity and Understanding –** Learning based on interactions and preferences can lead to tailored campaigns that focus on Hispanic consumer interests and allow them to realize the reason they're being shown a specific creative or type of ad.
- **Uncovering Previously Unknown Needs –** Ongoing analysis can reveal new insights and trends that will help refine targeting and means of personalization.
- **Real-Time Optimizations –** AI diligently categorizes certain actions and adjusts to deliver the most efficient impact possible, improving the Hispanic consumer journey.
- **Lower Costs –** More deliberate targeting methods increase efficiency and may lead to an increase in conversions, lowering costs and increasing brand loyalty and reputation.

Using AI Responsibly

The most powerful use of AI in marketing to Hispanic consumers is its ability to harness a plethora of information that's accessible across user devices and the levels of authentication they use when accessing the digital ecosystem. These can include IP addresses, emails, physical addresses, and mobile IDs, to information on demographics, financial status, media and technology usage, buying behavior, and more.

When working with a data provider to help reach Hispanic consumers, it is important to ensure they collaborate with industry leaders to comply with all regulatory privacy changes and evolving guidelines. Keeping all consumers' information safe is mission-critical, and owners of proprietary data have an ethical obligation to adhere to that.

Consumer Lifestyle Behaviors And Preferences By Industry

Over the next several pages, we will leverage Claritas' deep understanding of multicultural consumers and share with you a small sample of Hispanic consumer lifestyle and behavioral data.

NEW!
This year, our insights are more granular, with data presented by acculturation CultureCodes® - also known as Hispanicity™. For more details, refer to pages 10-11.

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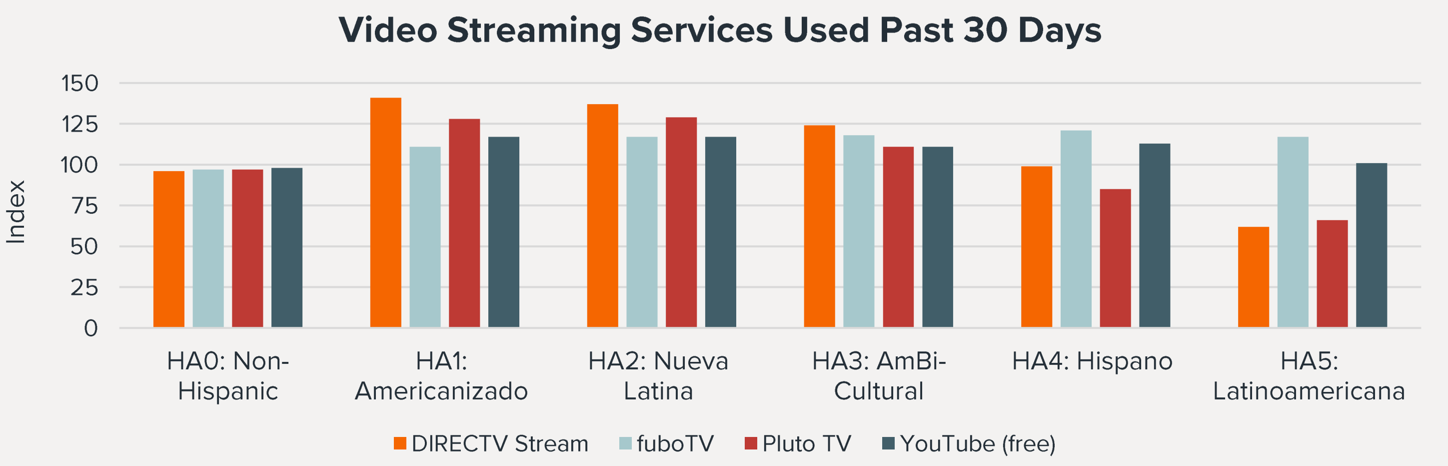


Source: Nielsen Scarborough, Claritas 2024

Interpreting The Data – What Is An Index?

An index is a measure used to indicate the extent to which a specific characteristic, behavior, or propensity is concentrated within a segment, compared to an average value of 100. An index near 100 indicates the segment is no more or less likely to exhibit the characteristic or behavior than the average. An index below 100 suggests a lower likelihood or concentration. An index above 100 suggests a higher likelihood or concentration of the characteristic or behavior in the segment.

According to Statista, the global video streaming market revenue hit $316B+ last year. Hispanic consumers adopt technology at higher and faster rates than other racial and ethnic groups, opening opportunities for marketers to leverage these channels to reach them with culturally relevant messaging, in-language.

Where Are Hispanic Consumers Streaming?

In looking at the chart above, you will see that more acculturated segments (HA1-HA3) used DIRECTV Stream at higher rates in the past 30 days than the more unacculturated segments (HA4 and HA5), who tend to gravitate to FuboTV.

However, when we look at the actual numbers behind these indices, we see a much more interesting story. **Nearly half of Hispanic consumers of all acculturation levels streamed video in the past 30 days through YouTube (free).** That's tens of millions of consumers who are consuming content on a single, ad supported platform.

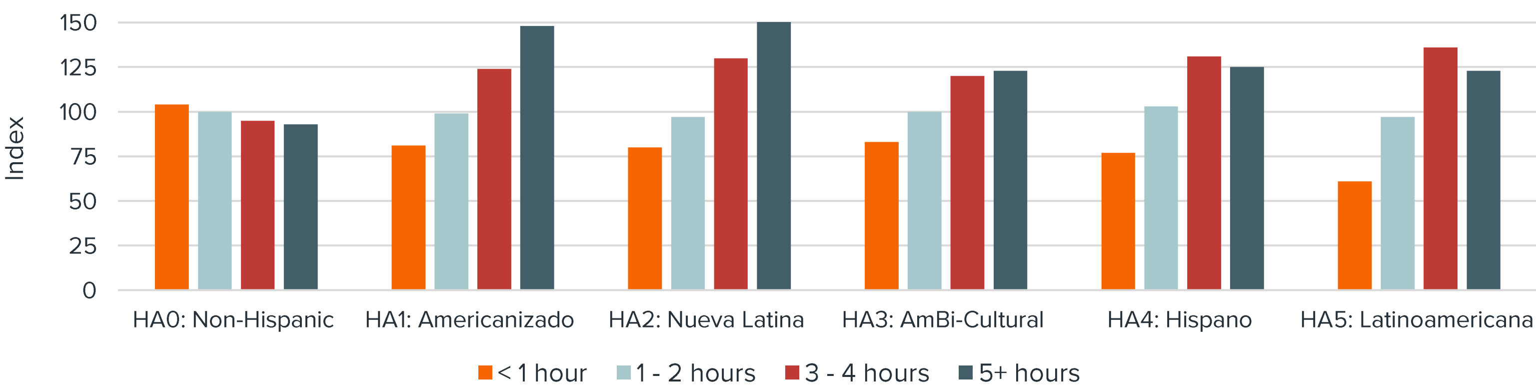
Already advertising via YouTube? Claritas' measurement and attribution solutions go beyond "cross device" analysis by unifying devices, conversion environments and precise indicators to analyze the effectiveness of your media. You'll have an accurate and transparent analysis showing which channels are most effective at converting so you can track and react in near-real time. You'll also have insights to improve performance so that every marketing dollar you spend is well spent.

Social Media: The Digital Town Square

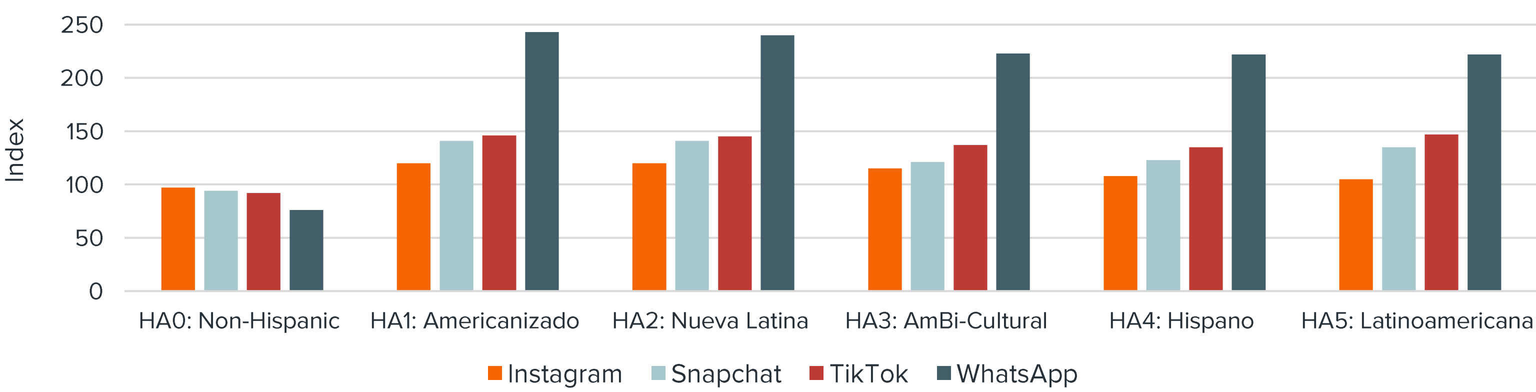
Social media has become the modern marketplace of attention, with most Hispanic consumers across all acculturation levels spending three or more hours a day on social, especially the apps shown below. While that might not shock marketers, our data shows that WhatsApp – a no cost way to communicate without incurring standard texting and long-distance charges – is one of the highest indexing social media apps for Hispanic consumers. Hispanics, from the most Americanized to the most unacculturated are more than twice as likely to use WhatsApp as non-Hispanics.

Want to reach Hispanic consumers where they are? Consider adding these social apps to your media mix.

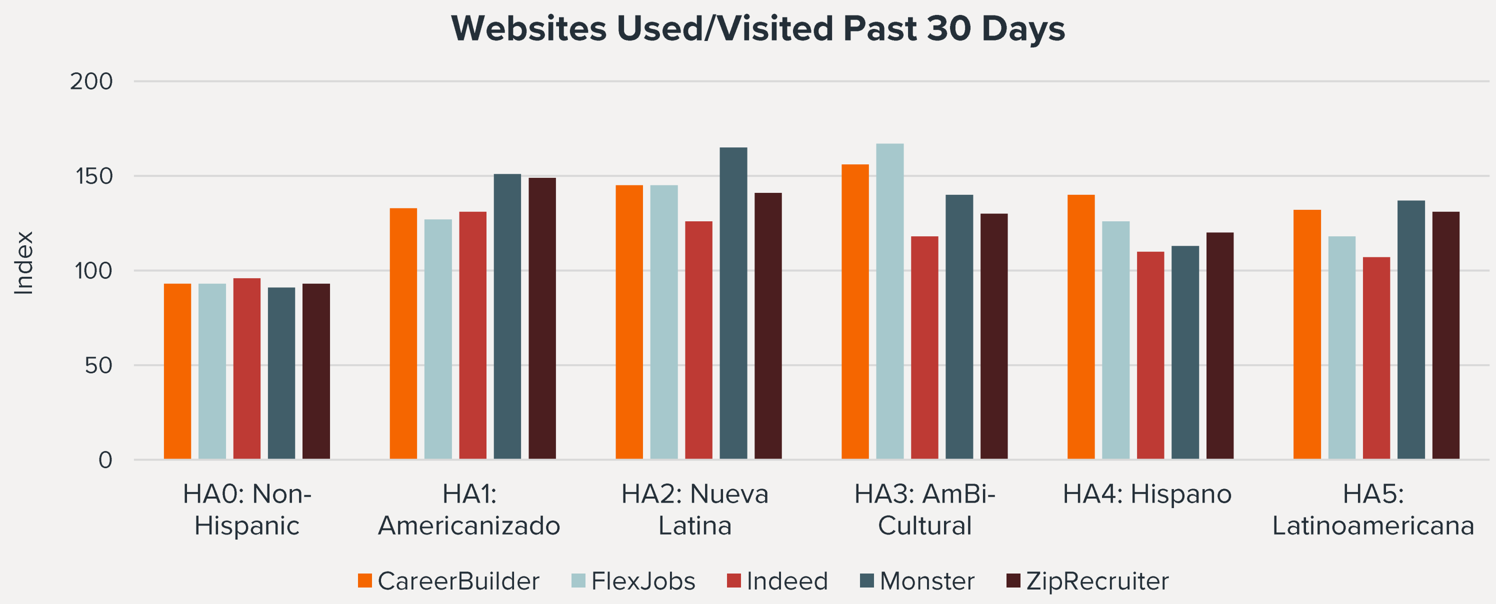
Social Media: Hours Spent Avg/Day



Social Media Apps Used Past 30 days



Source: Nielsen Scarborough, Claritas 2024



Source: Nielsen Scarborough, Claritas 2024

Should I Stay Or Should I Go?

The Office of Management and Budget (OMB) projects the U.S. unemployment rate for 2025 to hold steady at around 4%. However, the U.S. Hispanic population is expected to experience a slightly higher rate of joblessness. As a result, online job platforms such as CareerBuilder, FlexJobs, Indeed, Monster, and ZipRecruiter remain especially valuable resources, whether for reentering the workforce after a period of unemployment or exploring new career opportunities.

Reviewing the chart above, you can see that Hispanics of all acculturation levels are visiting online employment marketplaces and job boards at a higher rate than non-Hispanics. For example, HA3 Hispanics index at 167 for having used or visited FlexJobs in the past 30 days - that's 67% higher than the average adult. Hispanics within the most unacculturated segment, HA5, are 31% more likely than the average person to have visited ZipRecruiter in the past 30 days, as seen by their index of 131.

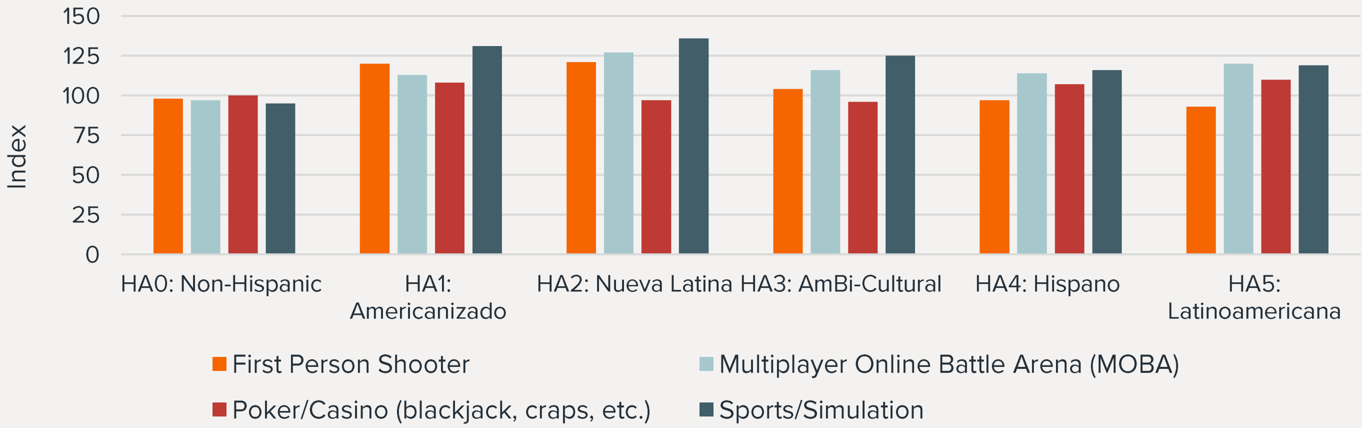
Attract and Retail Top Talent

U.S. Hispanics have long demonstrated a strong tendency to adopt and adapt to emerging technologies at a faster pace than many non-Hispanic consumer groups. For organizations seeking to attract top talent capable of driving the next wave of digital transformation – anchored in artificial intelligence – this presents a strategic advantage. By extending recruiting efforts to established job boards and employment marketplaces, companies may access an underutilized yet highly capable talent pool. Leveraging this opportunity could provide the competitive edge needed to succeed in today's rapidly evolving business ecosystem.

U.S. Hispanics demonstrate a strong affinity for gaming across selected genres from first-person shooter and multiplayer online battle arenas (MOBA) to poker/casino and sports /simulation titles.

As the chart below illustrates, non-Hispanics under-index for gaming via these apps and the internet, while Hispanics across all acculturation levels over-index in nearly every category shown. For instance, HA2 Hispanics index at 136 for sports/simulation games, making them 36% more likely than the average household to engage in this activity.

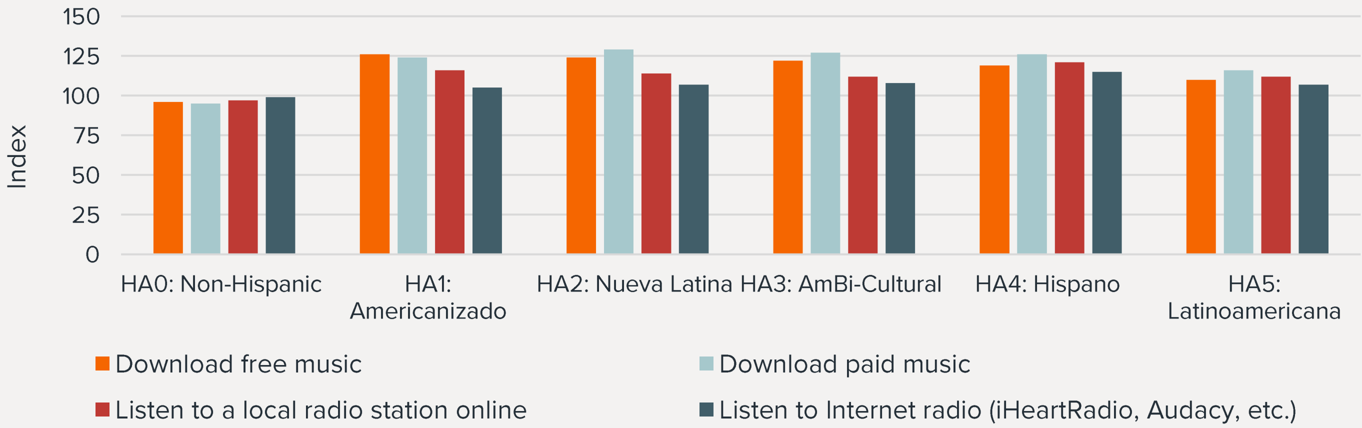
Ways used Internet/apps past 30 days: Gaming



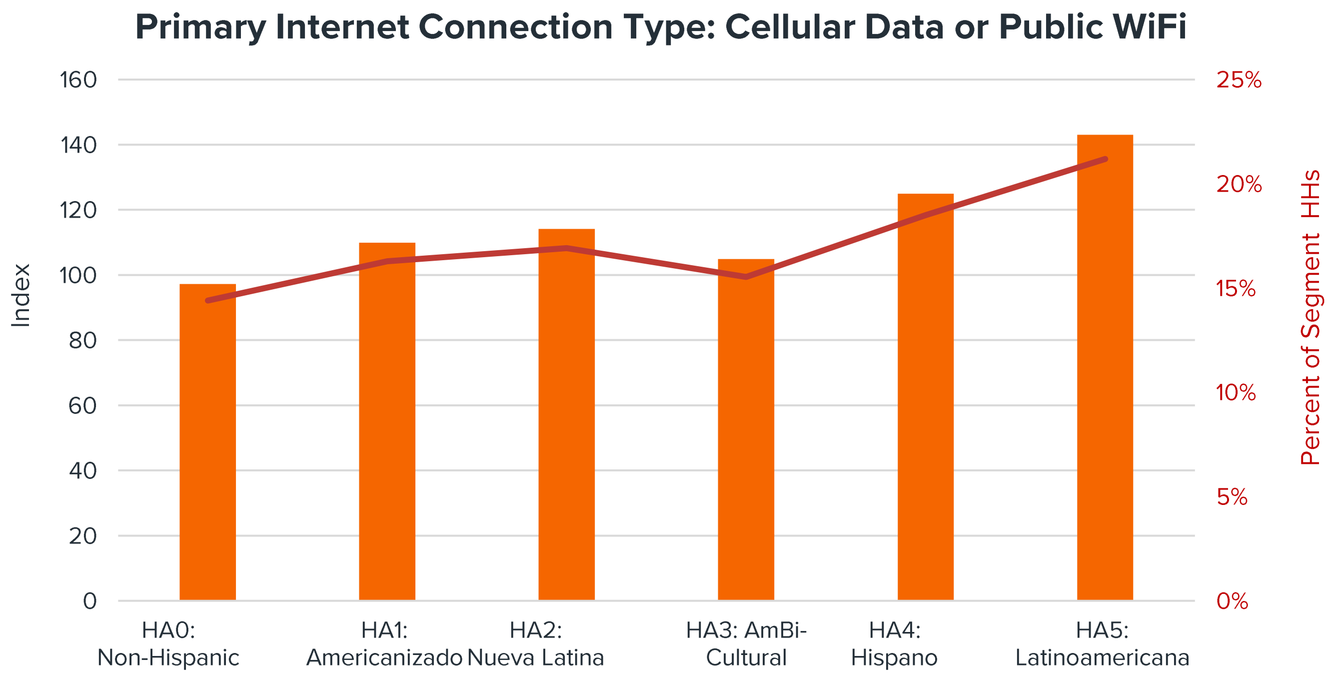
Beyond gaming, U.S. Hispanics also turn to the internet and apps for a wide range of audio content. Interestingly, when comparing the profiles *download free music* versus *download paid music*, Hispanics across all acculturation levels have a higher propensity to engage in both activities – all at higher rates than non-Hispanics.

As with gaming, these Audio behaviors are more common among Hispanics, who consistently over-index, while non-Hispanics under-index.

Ways used Internet/apps past 30 days: Audio Content



Source: Nielsen Scarborough, Claritas 2024



Source: Nielsen Scarborough, Claritas 2024

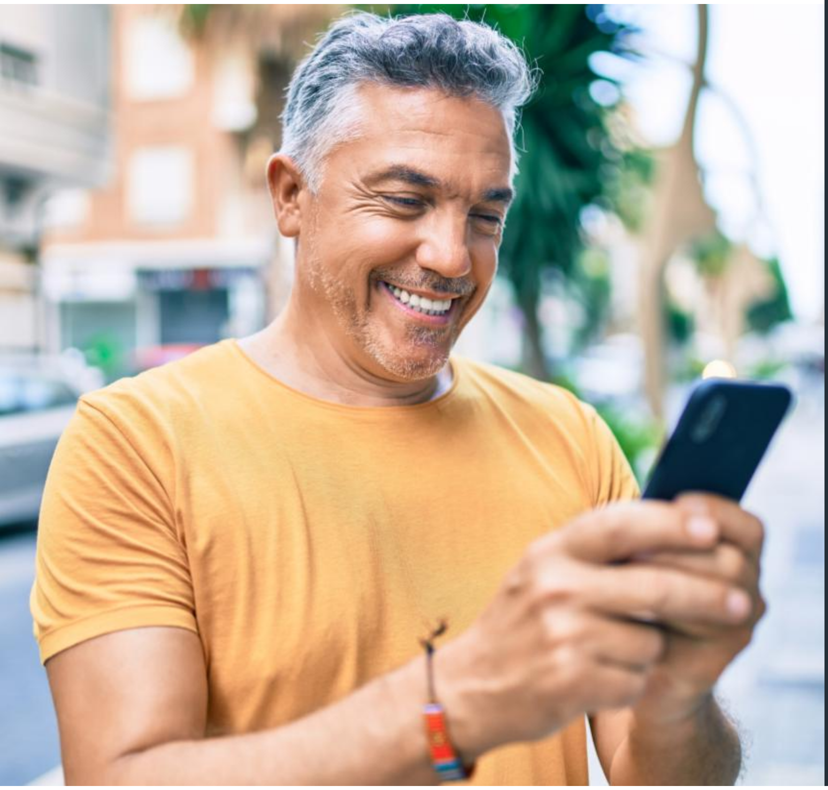
U.S. Hispanic segments across all acculturation levels over-index for using either cellular data or public WiFi as their primary internet connection.

This is a huge marketing opportunity for ISPs (Internet Service Providers) and mobile providers offering unlimited data bundles!

To put the data into more perspective…

- 16.28% of **all** HA1 households
- 16.91% of **all** HA2 households
- 15.53% of **all** HA3 households
- 18.50% of **all** HA4 households
- 21.19% of **all** HA5 households

…are not using ISPs as their primary internet connection type…talk about cord-cutters!



The nation's "Big Three" carriers (T-Mobile, AT&T, and Verizon) have each publicly emphasized their commitment to the U.S. Hispanic market.

Recent examples include T-Mobile's release of *Conectados: U.S. Latino Mobile Trends Report*, AT&T's recognition as the Hispanic Marketing Council's 2025 Marketer of the Year, and Verizon's $5 billion pledge to support American small businesses, which was applauded by the U.S. Hispanic Business Council, through its Small Business Supplier Accelerator program.

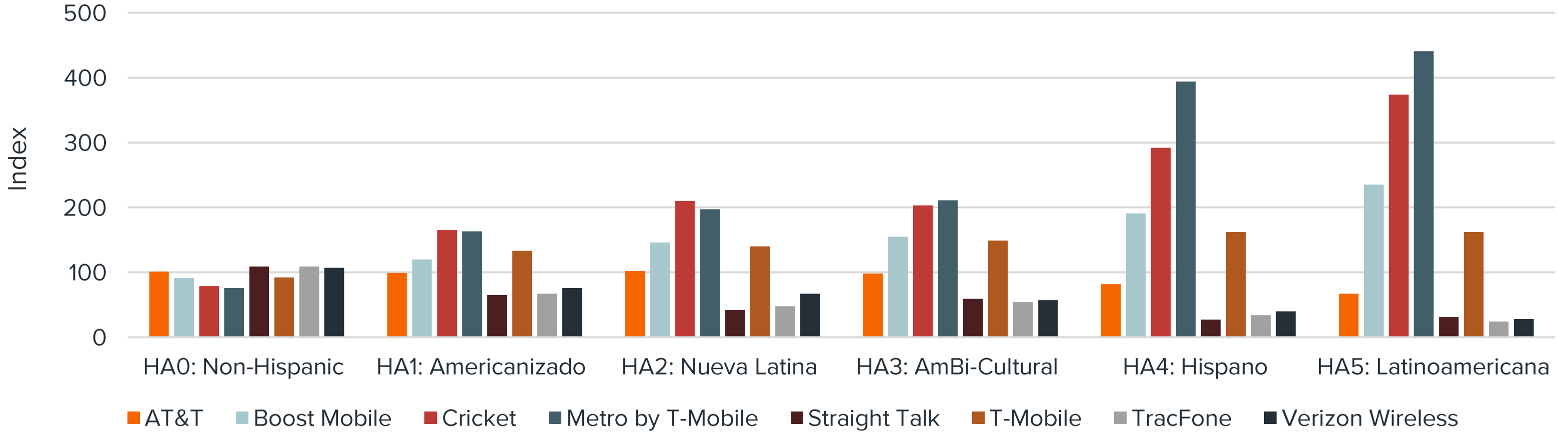
Yet the question remains: beyond the Big Three, which other carriers are effectively resonating with U.S. Hispanic consumers?

Despite Near Universal Adoption, Opportunity Still Abounds

Cell phones are nearly universal in the U.S., with 98% of Americans owning one, according to Pew Research Center. When it comes to Hispanics, however, a few carriers rise above the rest. Boost Mobile, Cricket, and Metro by T-Mobile aren't just popular, they're power players.

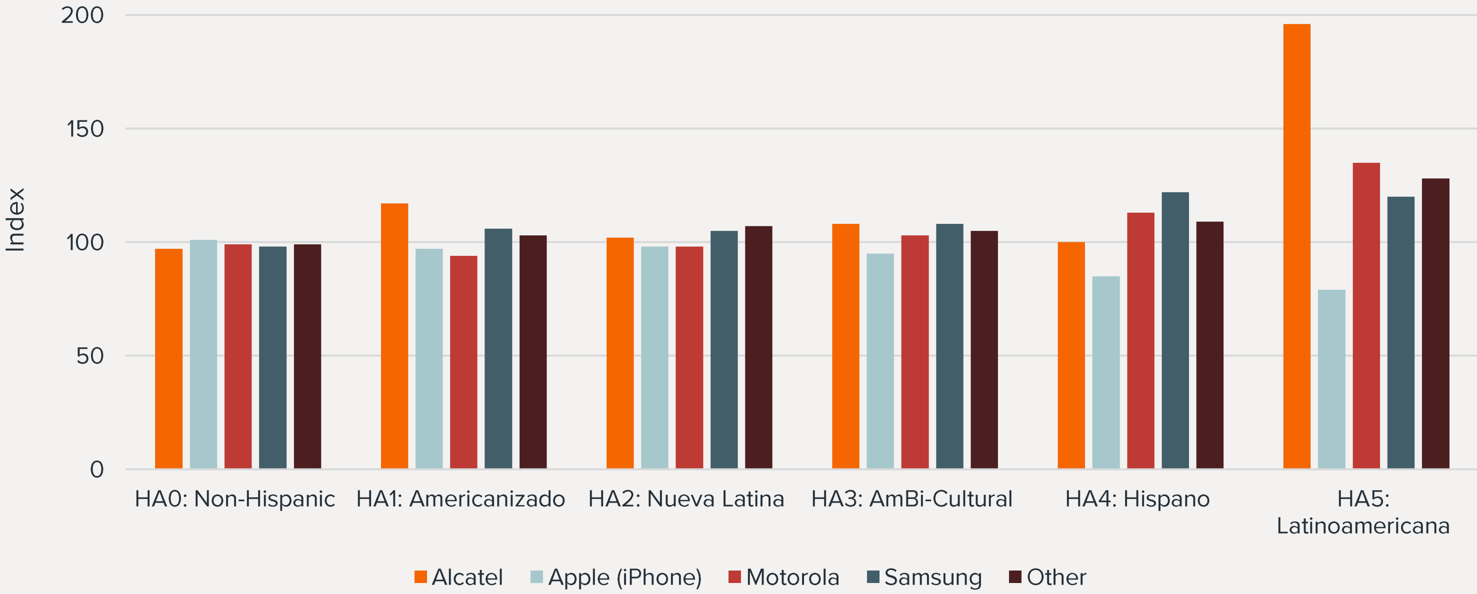
Every Hispanic segment over-indexes on usage, and for the less acculturated HA4 and HA5 households, they're adopting these carriers at 2-3x the rate of the average household. That's not just growth, it's dominance. **When targeting Hispanic consumers, carriers should emphasize their unlimited data bundling options in their marketing.** Hispanics are more likely than average to rely on cellular data as their primary internet connection, a trend highlighted on page 21 of this report.

Cell Phone Carrier Currently Used



Source: Nielsen Scarborough, Claritas 2024

Cell Phone Brands Owned



Source: Nielsen Scarborough 2024 and Claritas CultureCode®

Connectivity In The Palm Of Your Hand

According to Statista, as of August 2025 Apple dominates the U.S. cell phone market with a 57% share, followed by Samsung at 22%. But when we shift focus to U.S. Hispanics, brand ownership tells a different story.

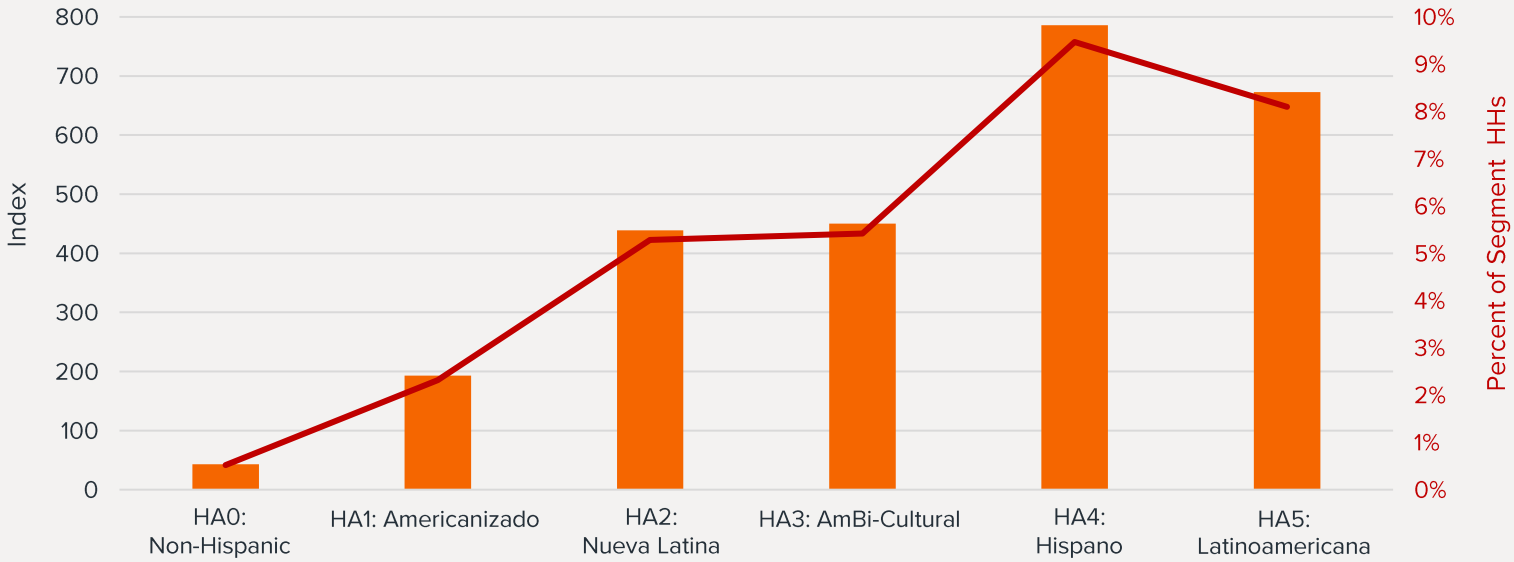
Among non-Hispanic consumers, ownership of brands like Alcatel, Apple, Motorola, and Samsung is relatively balanced (by Index). Within Hispanic segments, however, the picture changes. Alcatel, though perhaps less familiar to some, indexes especially high with HA5 Latinoamericana households. Distributed primarily through major carriers such as Verizon and T-Mobile, and offering wallet-friendly, prepaid, and no-contract options, Alcatel likely appeals to budget-conscious consumers who prioritize staying connected without premium price tags.

With the latest iPhone starting around $800 and the Samsung Galaxy S priced at over $600, these devices remain luxury purchases for most households regardless of background. Still, Hispanic segments consistently favor Samsung over Apple, and that preference widens as acculturation decreases.

Motorola has also carved out a strong foothold with HA5 Hispanics, who are 35% more likely than the average household to own one of their devices and HA4 Hispanics, who are 13% more likely to own. Together, these patterns highlight how affordability, accessibility, and distribution contribute to driving brand choices within the U.S. Hispanic market.

According to Project Play research from the Aspen Institute, the United States is the largest sports market in the world, so it should come as no surprise that sports play a large role in the lives of U.S. Hispanics. While it may be expected that soccer and baseball are heavily viewed by these communities, did you know Formula 1 (F1) and pro rodeo are also highly popular? And while an affinity for certain sports may not surprise readers of this report, you might be shocked by just how deeply the fandom runs.

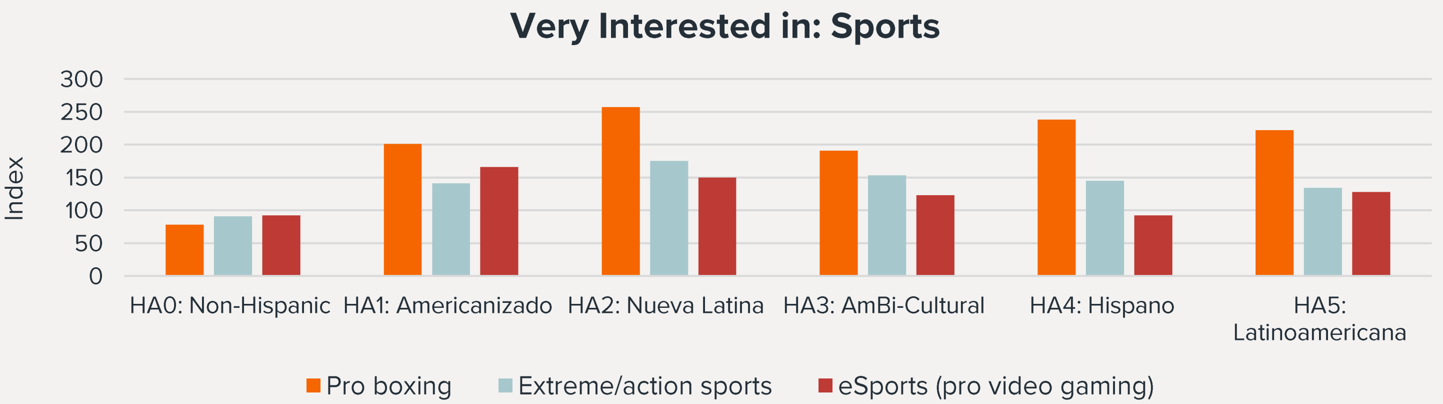
Very Interested in: Mexican League Soccer



At barely over half a percent, it's safe to say that non-Hispanic households in the U.S. are not very interested in Mexican League Soccer. In contrast, for HA4 – Hispano households, the sport is a cultural mainstay. This group indexes at an extraordinary 786 for this behavior, while even the most acculturated segment, HA1, posts a strong index of 193.

These remarkable indices, combined with the share of households across the U.S., highlight a powerful marketing opportunity for brands seeking to authentically connect with Hispanic consumers at what should be a relatively low media cost.

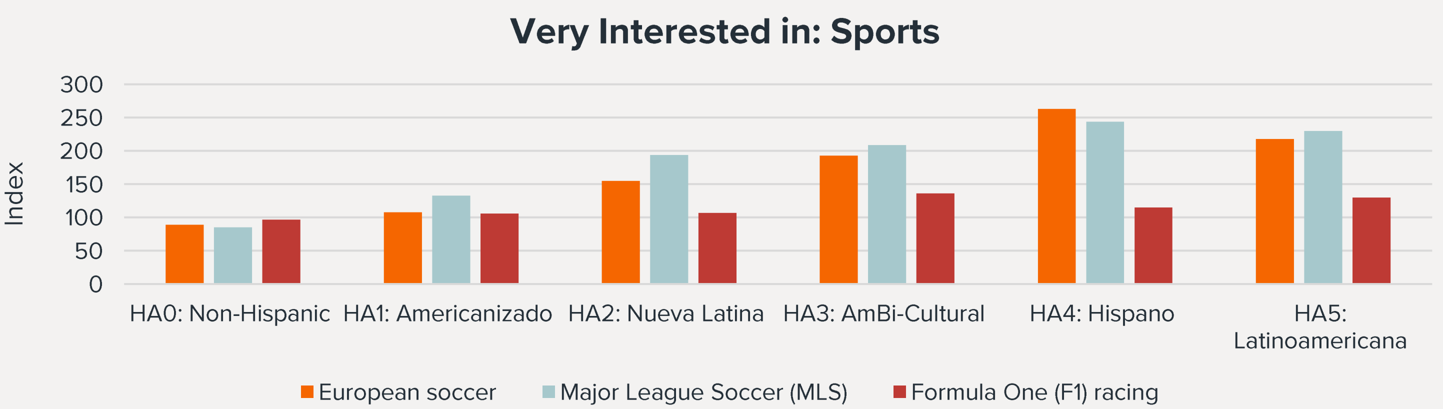
Source: Nielsen Scarborough, Claritas 2024



Feel The Rush!

U.S. Hispanics show a strong affinity for high-adrenaline sports such as professional boxing, extreme/action sports, and even eSports (pro video gaming).

For example, HA2 Hispanics index at 257 for strong interest in professional boxing, making them 157% more likely than the average household to follow the sport closely. Meanwhile, HA1 Hispanics stand out in the digital arena, indexing at 166 for eSports, which means they are 66% more likely than the average household to engage with competitive gaming.



Just as with Mexican League Soccer, U.S. Hispanics also demonstrate strong interest in European Soccer and Major League Soccer (MLS). Notably, data show that interest rises as acculturation levels decrease. Despite American football's pop cultural dominance NBC Universal reports that soccer is one of the fastest-growing team sports in the U.S.

One standout in the analysis was Formula 1 Racing. Given that many races take place in cities with significant Hispanic populations such as Miami, Las Vegas, Phoenix, Dallas, Austin, and Long Beach, it's reasonable to conclude that location plays a key role in attracting Hispanic F1 fans.

¡GOOOOAL!

In 2026, the World Cup will return to North America for the first time in 30+ years.

Why is this significant?

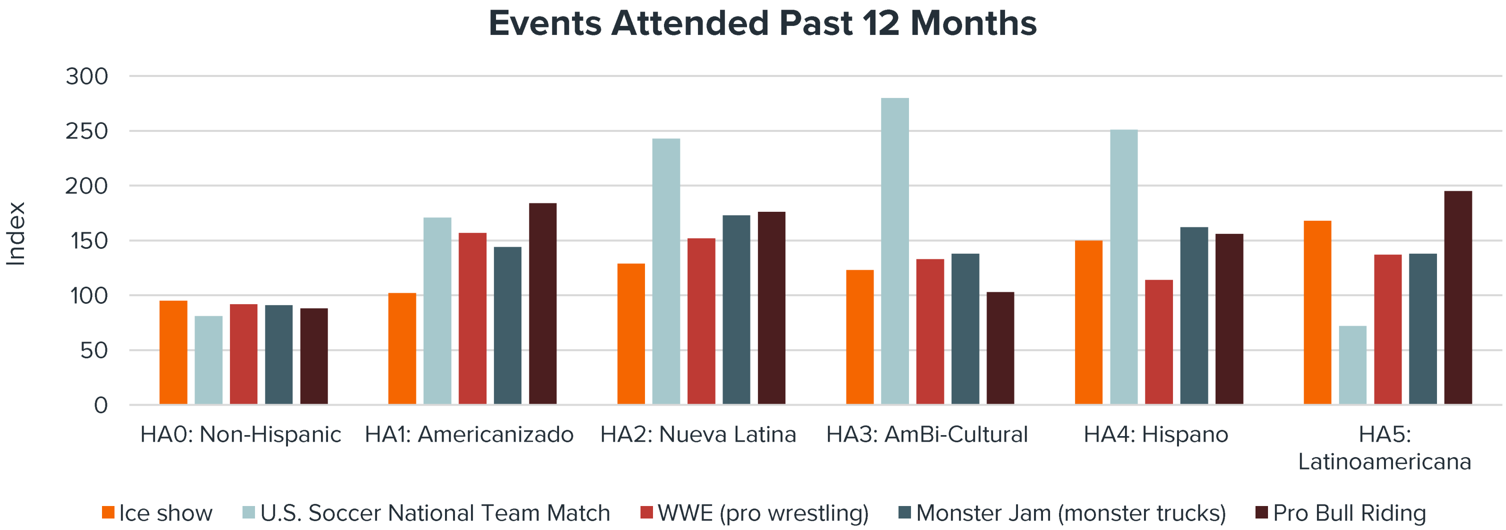
27 million Hispanics are expected to tune in from the U.S.
Source: NBCU

Source: Nielsen Scarborough, Claritas 2024

Did you know?

U.S. Hispanics over index for having attended an ice show in the past 12 months, with HA5 households indexing at 168, meaning they are 68% more likely than the average household to have attended at least one of these events in the last 12 months.

Brands like Disney cater to this cultural interest by bringing films like *Coco* and *Encanto* to life via their popular Disney on Ice tour.



Source: Nielsen Scarborough, Claritas 2024

From the Ring to the Arena: Events That Resonate

Looking to expand your brand's reach among Hispanic audiences? Sports and live events like WWE, Monster Jam, and professional bull riding draw Hispanic households at higher rates than their non-Hispanic counterparts.

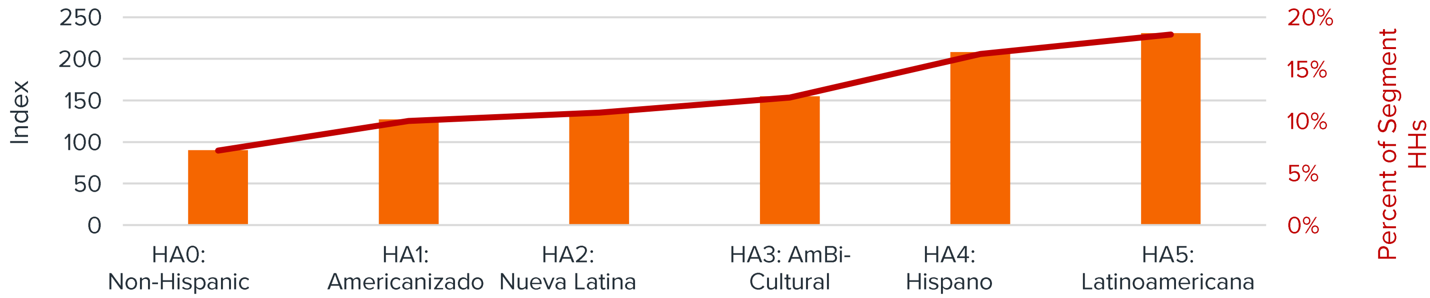
While HA5 households over-index in their passion for various soccer leagues, they are actually *less* likely than the average household – even more so than non-Hispanic households – to attend U.S. Soccer National Team matches, meaning in-stadium advertising may not effectively capture this segment.

Monster Jam, however, has found a particularly strong following among HA2 Hispanic households, who are 73% more likely than the average household to have attended at least one event in the past year. Picture your brand displayed on the side of a massive truck, in front of an enthusiastic audience for hours at a time – that's powerful, lasting visibility.

The Underbanked Problem Persists

A 2023 FDIC survey found that 96% of all U.S. households were “fully banked,” the highest level since tracking began in 2009. Still, about 5.6 million households had no bank account, and nearly 19 million were underbanked – many of which are U.S. Hispanics – meaning they had an account but relied mostly on nonbank services for their financial needs.

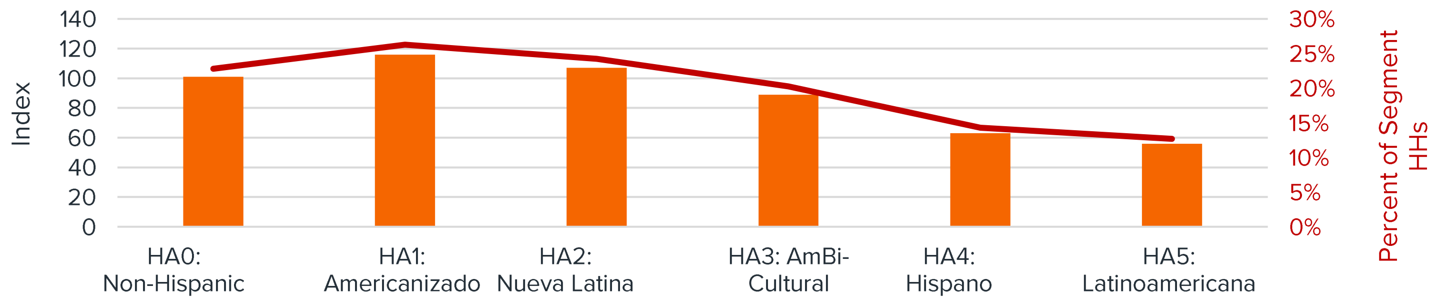
No Primary Financial Institution



Hispanics in the U.S. have historically been underbanked, and the chart above illustrates this clearly: the lower the level of acculturation, the greater the likelihood of being unbanked. More than 10% of all Hispanic households in the U.S. report having no primary financial institution (FI), and within the HA5 segment that figure nearly doubles, reaching 18.34%.

The outlook isn’t entirely negative, though. Credit Unions (CUs) are a popular option among Hispanics who do maintain a primary FI, with more acculturated segments showing the highest adoption. For example, over 26% of HA1 households bank with a CU as their primary FI, and HA2 households follow closely at 24.22%. These findings highlight the role of CUs as a trusted financial partner for many Hispanic consumers but open opportunities for FIs of all kinds to increase investments in financial wellness and education programs that target Hispanic households in Spanish, where appropriate.

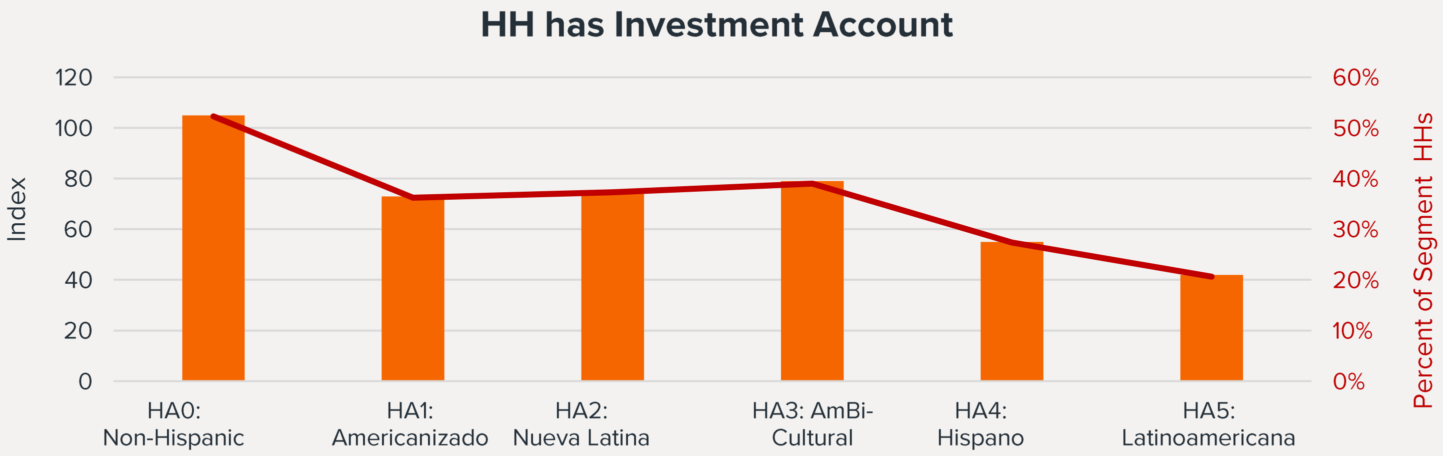
Credit Union is Primary Financial Institution



Source: Nielsen Scarborough, Claritas 2024

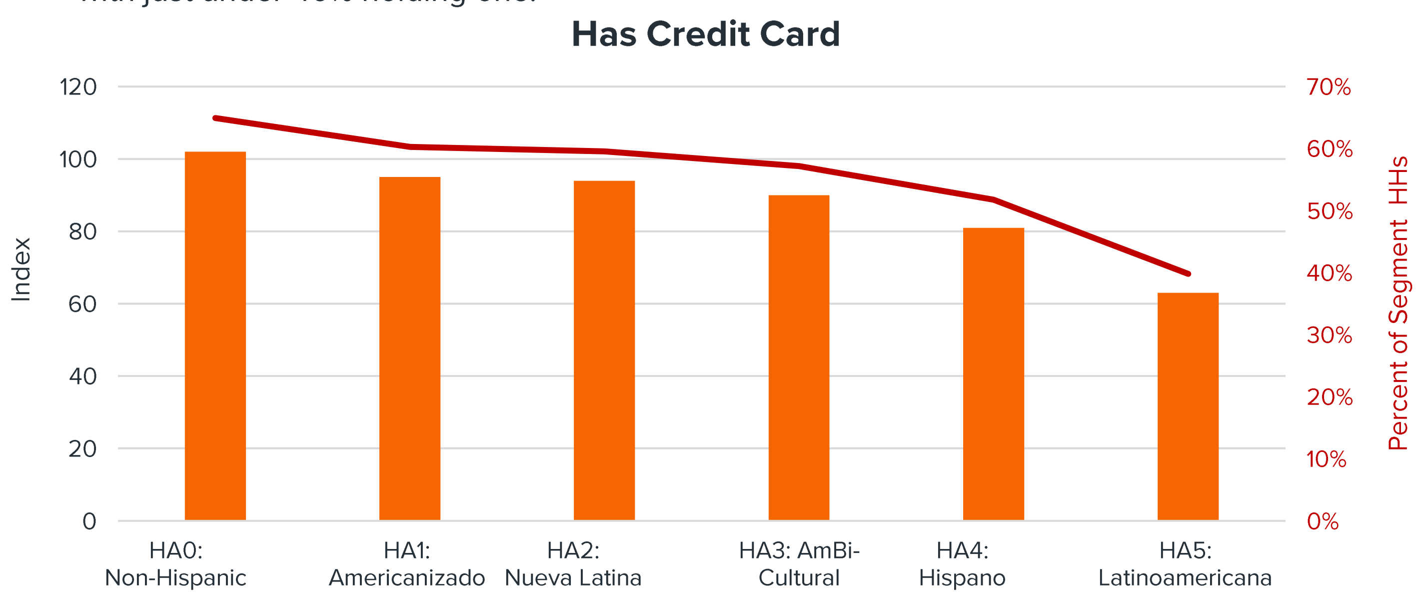
Wealth Building For the Future

Economic volatility over the past five years has encouraged more people to focus on saving and investing, and U.S. Hispanics are no exception. In fact, a significant share of all Hispanic households now hold at least one investment account: 36.23% of HA1, 37.33% of HA2, and 39% of HA3. Even among less acculturated groups, 27.38% of HA4 and 20.63% of HA5 households report participation.

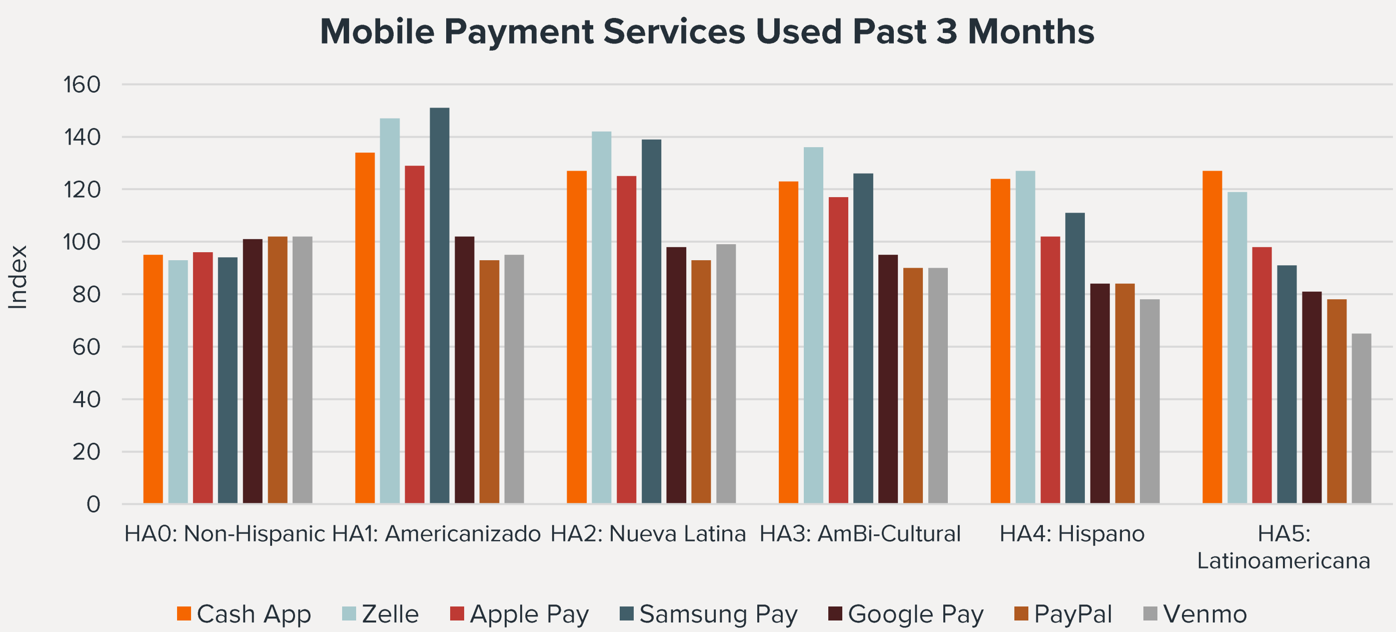


New credit cards seem to enter the market every month, and issuers continue to entice consumers with perks like welcome bonuses, no foreign transaction fees, brand partnerships, and cash-back rewards. While U.S. Hispanics may not hold credit cards at the same rate as non-Hispanic households, adoption remains strong across all acculturation levels.

The data show a clear trend: the more acculturated the segment, the higher the adoption. Nearly 60% of HA1 and HA2 households hold at least one credit card, followed closely by 57% of HA3 households. Just over half of HA4 households own a card, while HA5 households trail slightly, with just under 40% holding one.



Source: Nielsen Scarborough, Claritas 2024



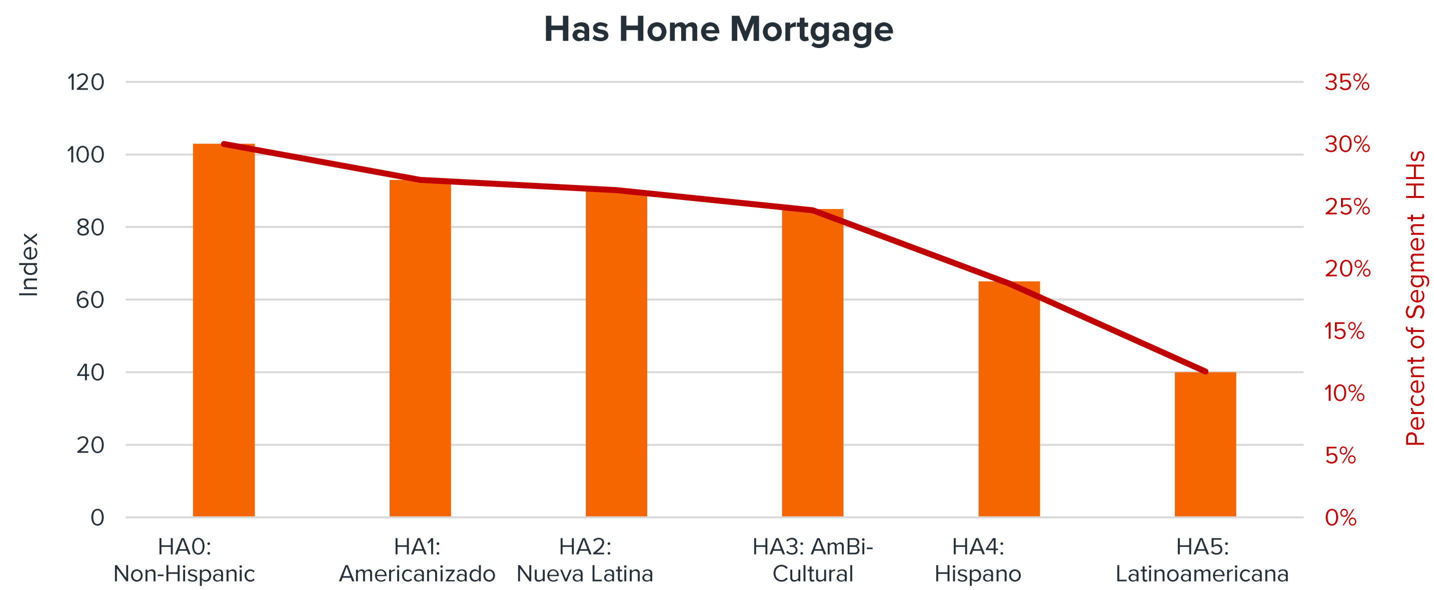
Source: Nielsen Scarborough, Claritas 2024

Mobile Money Moves

Overall, U.S. Hispanics index higher than non-Hispanic households for utilizing mobile payment services, but certain platforms lead adoption.

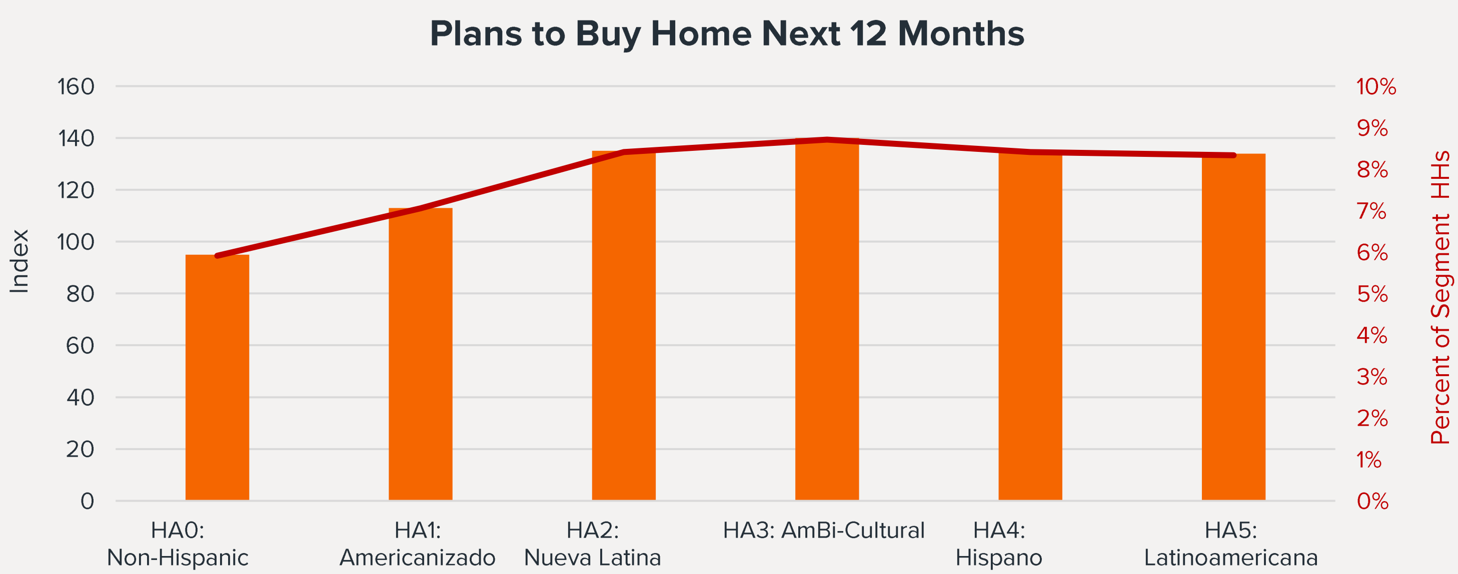
Zelle ranks highest across almost all acculturation levels. Its primary barrier to broader adoption lies in eligibility, as Zelle requires a U.S. bank account, something we've already identified as less common among Hispanic households.

Close behind is Cash App, which resonates strongly with younger demographics, a group where Hispanics are overrepresented. For consumers less likely to maintain a primary financial institution, Cash App holds appeal, offering far more than peer-to-peer payments. Its features range from a free debit card and early direct deposit to free tax filing and even savings and investing products, making it a flexible alternative for Hispanic users.



Home Is Where The Heart Is

Owning a home is a dream come true for many, and a strong showing of U.S. Hispanics have made that a reality. As the chart above illustrates, the likelihood of having a home mortgage increases with acculturation. Just over 27% of HA1 households hold a mortgage, followed by 24.69% of both HA2 and HA3 households. While the rates are lower among less acculturated groups, more than 18% of HA4 households and 11% of HA5 households also report having a mortgage.



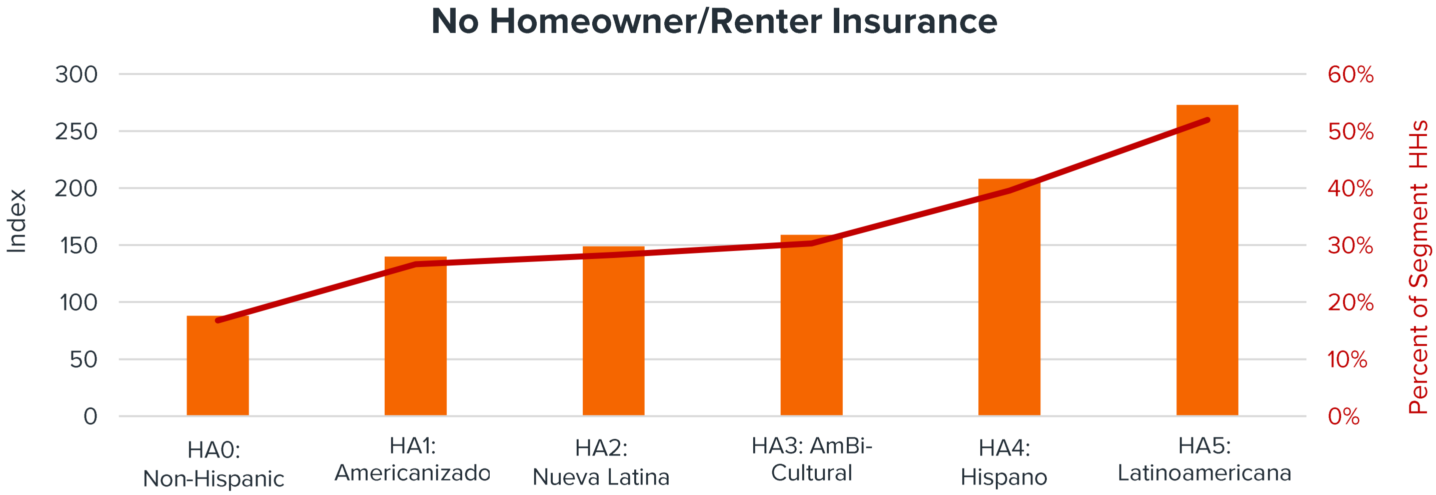
Buyer's Market?

While less acculturated Hispanic segments are less likely to currently hold a home mortgage, many have clear intentions to change that. In fact, more than 8% of HA2, HA3, HA4, and HA5 households plan to step onto the property ladder within the next 12 months, signaling a growing wave of first-time buyers and future demand in the housing market.

Source: Nielsen Scarborough, Claritas 2024

How Insurers Can Leverage AI Message Optimization To Increase Sign-Ups

Last year, Progressive Insurance teamed up with Claritas and MMA Global to test Generative AI (GenAI) and AI Creative Optimization to drive a lift in campaign performance. Our AI, Clair, took Progressive's initial ad campaign creatives and generated 120 unique audio creatives, then deployed 96 variants to test which messages resonated best across audiences. The results were striking: total conversions rose by 52%, campaign performance improved by 197% (AI-on vs. AI-off), and ad exposure tripled.



Understanding The Bigger Picture

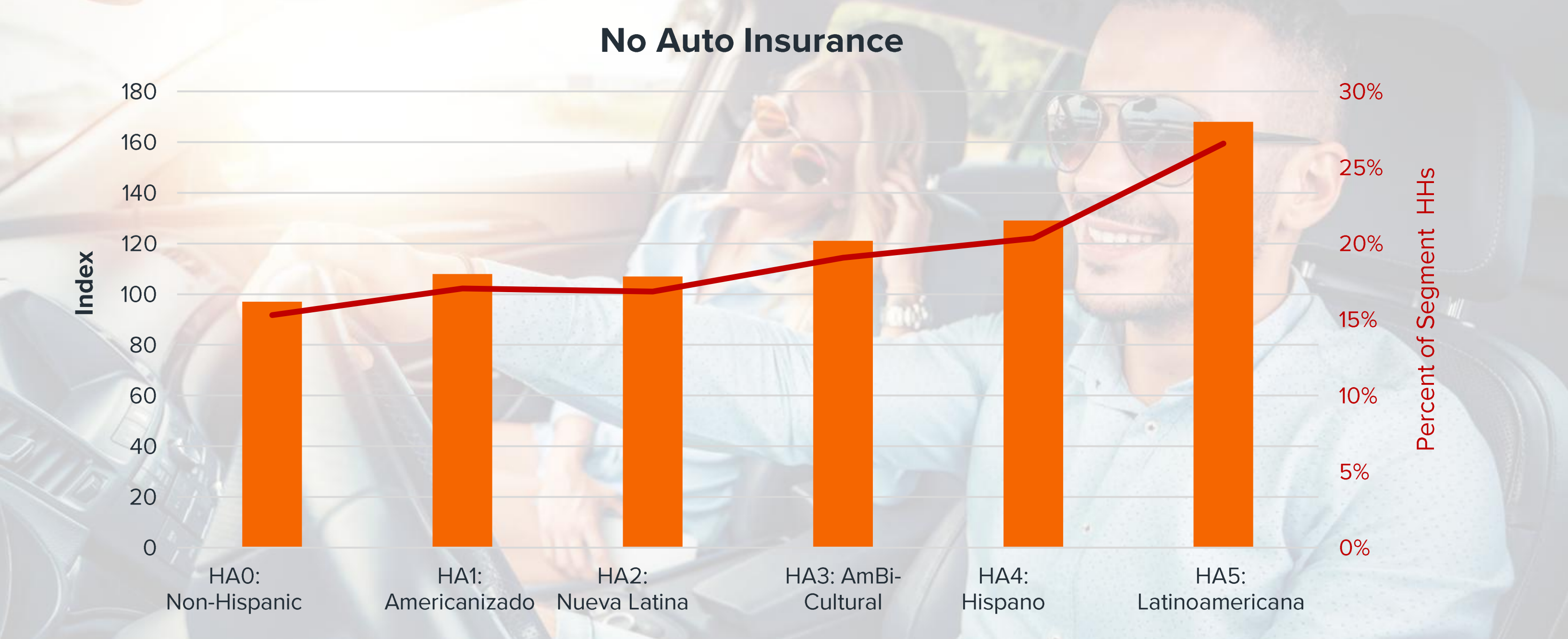
More than half of all HA5 households lack homeowner or renter's insurance (52%), compared to nearly 40% of HA4 households, just over 30% of HA3 households, 28% of HA2 households, and about 27% of HA1 households. While less acculturated households are more likely to be uninsured, the outlook signals opportunity. As noted on the previous page, many of these same segments plan to purchase a home within the next 12 months, making them a prime target for insurance providers. Capturing this audience will require tailored strategies.

Incentives such as multi-policy discounts, bundling options, and military-specific benefits can make coverage more attractive. This last point is particularly compelling: according to USAFacts, Hispanics are the fastest-growing minority population in the U.S. military, representing 17% overall and as high as 27% in the Marine Corps. Aligning offers with these realities creates an opening for insurers to build trust and long-term relationships.

Source: Nielsen Scarborough, Claritas 2024

Auto Insurance Rates On The Rise

LendingTree reports the average auto insurance rate of increase will be around 7.5% this year and the average cost of auto insurance will reach a record high of over $2,000/year.



Source: Nielsen Scarborough, Claritas 2024

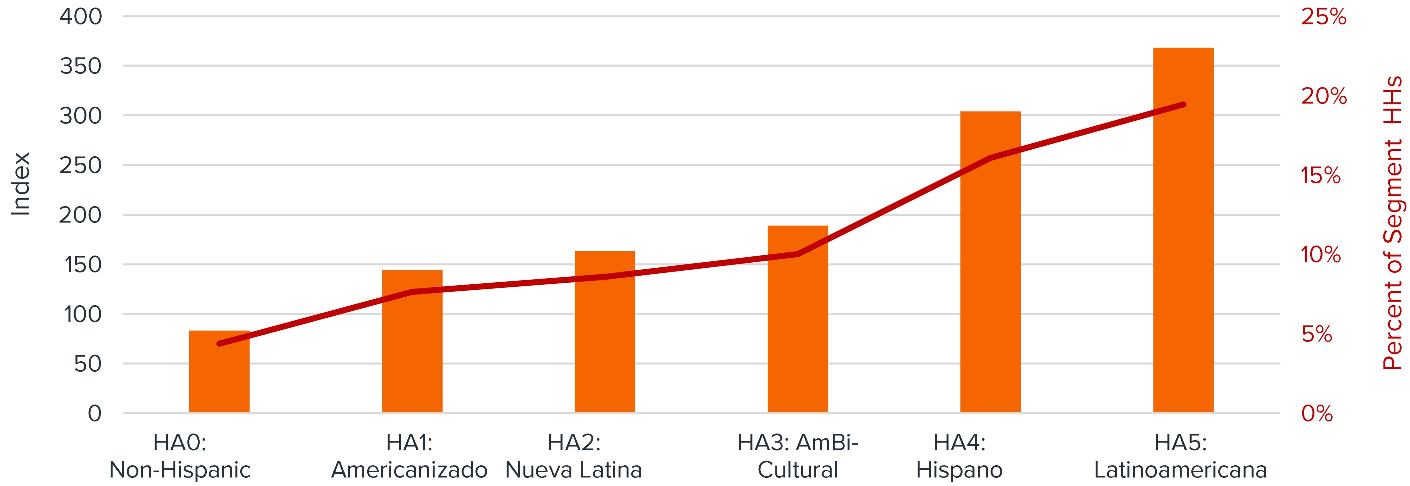
According to our data, lower acculturation levels are linked to a higher likelihood of not having auto insurance. Over 26% of HA5 households, 20.34% of HA4, 19% of HA3, 16.84% of HA2, and 17% of HA1 households have no auto insurance.

Key Recommendations

What's clear is that lower acculturation correlates with a higher likelihood of being uninsured. This raises critical questions for insurers: Is language a barrier? If an HA5 Hispanic consumer visits your website, will they find clear Spanish-language policy options? Do you have an app available that runs in *Español*? What about your advertising? Does it reflect culturally relevant imagery that allows Hispanic consumers to see themselves represented? Subtle signals of inclusion can make or break trust. Equally important, are you reaching them through the right channels? Without aligning campaigns to the media habits of your target segments, opportunities are lost.

At Claritas, we've partnered with dozens of insurance providers to help them better understand U.S. Hispanic consumers and deliver campaigns that resonate. With our new AI-driven solutions, we're going even further, optimizing in real time to match the right creative with the right consumer and driving higher success rates across the board.

No Health Insurance



Health Insurance

U.S. Hispanic households with higher acculturation levels are more likely to be insured than those with lower acculturation levels. For example, only 7.63% of HA1 households lack health insurance, compared to almost 20% of HA5 households, while less than 5% of non-Hispanic households lack health insurance.

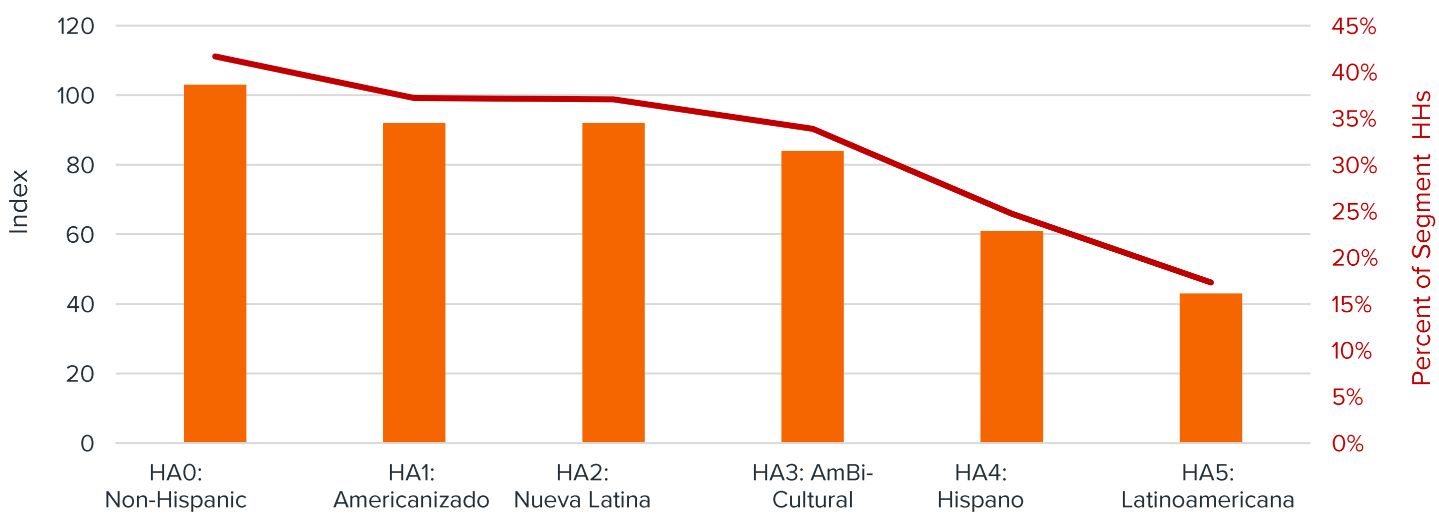
Life Insurance

The outlook is more positive for life insurance, with just over 37% of HA1 and HA2 households holding a policy. Still, significant opportunity remains for insurers to engage and convert the many Hispanic households who have yet to secure coverage.

How Can You Gain More Policyholders?

- Offer Spanish-language services (including apps), to align with strong digital engagement.
- Hire bilingual agents to build trust and improve communication.
- Provide insurance education to highlight the value of coverage and address concerns.

Has Life Insurance



Source: Nielsen Scarborough, Claritas 2024

Final Thoughts

Winning over the U.S. Hispanic market requires more than translation, it requires transformation. By combining cultural intelligence, digital innovation, and data-driven strategies, marketers can not only acquire Hispanic customers but also earn their long-term loyalty. The future of growth in the U.S. will be multicultural. For brands willing to adapt, the Hispanic market is not just an opportunity, it's ***the*** opportunity.

Key Takeaways

- **Segmented Engagement Is Critical:** Claritas Hispanicity™ demonstrates that acculturation shapes financial behavior, technology adoption, and lifestyle choices.
- **Digital First Matters:** Hispanics adopt technology at higher rates than the general population, making digital platforms essential for authentic connection.
- **Sports & Lifestyle as Gateways:** From Mexican League Soccer to Formula 1, Monster Jam, and ice shows, live events and sports offer marketers unique access points to Hispanic audiences.
- **Financial & Insurance Opportunities:** While underbanked and underinsured rates remain higher in less acculturated groups, these same segments signal intent to buy homes, secure credit, and adopt insurance products, creating growth opportunities.
- **AI for Precision Marketing:** AI-driven creative optimization is already driving significant ROI for brands, proving that real-time, data-powered messaging resonates.

Recommendations for Marketers

- **Embrace Cultural Nuance:** Move beyond language alone. Use cultural cues, imagery, and narratives that reflect diverse Hispanic identities.
- **Invest in Spanish-Language & Bilingual Solutions:** From apps to agents, ensure accessibility for less acculturated households who remain highly influential.
- **Leverage High-Impact Channels:** Prioritize mobile, YouTube, WhatsApp, and sports/lifestyle sponsorships where Hispanics over-index.
- **Educate & Empower:** Offer financial and insurance education in-language, highlighting long-term benefits and building trust.
- **Adopt AI-Powered Optimization:** Use predictive insights and dynamic creative testing to fine-tune campaigns in real time for maximum engagement and efficiency.

Loved this report and want more? Visit www.claritas.com/contact-us and let's explore how we can help your business better understand and engage the U.S. Hispanic market.

Claritas Integrated Marketing Optimization Platform: Audience, Creative, Media and Measurement

The Claritas Marketing Optimization Platform leverages our unparalleled depth and breadth of data, our unique AI technology (Clair), the industry's most robust identity graph, and decades of experience and expertise to deliver marketing ROI based on personas, message features, and an attribution feedback loop. We provide dynamic, real-time customer experiences that involve targeting specific audiences and delivering tailored messages across a wide array of digital channels and formats — from audio and display to email and CTV/OTT video. The attribution loop consistently fine-tunes messaging, channels, formats, and even audience selection throughout the marketing campaign, ensuring optimal results.

Identify the right audiences

Know more about who your best customers and Prospects are with our 8,000 syndicated audiences or create high-performing custom audiences.

Engage the right consumers

Know more about how to engage each person online and offline through AI-driven creative, media planning, and multichannel campaign execution.

Measure performance

Know more about what's working and improve what isn't through campaign attribution, campaign lift, audio attribution, broadcast & satellite attribution, and multi-touch attribution.

claritas identity graph

The Claritas Identity Graph reaches nearly 100% of US consumer households, connecting billions of data points monthly to create the highest-def portrait of each customer and prospect, fueling the effectiveness of our solutions.

+

clair

Claritas integrates patented AI, including our revolutionary Clair engine, into our infrastructure, machine learning, and the Claritas Identity Graph, enhancing the accuracy, speed, usability, and scalability of our solutions, unveiling the complex tapestry of the American consumer.