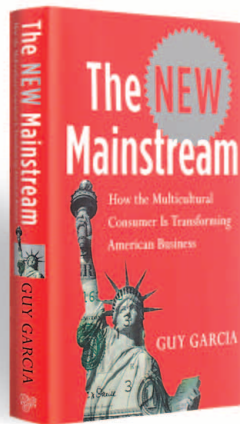




Executive Book Summaries®

FILE: ECONOMICS



By Guy Garcia

How the Multicultural Consumer Is Transforming American Business

THE NEW MAINSTREAM

THE SUMMARY IN BRIEF

A new America is emerging. Its population and culture are more diverse than ever before and it is more connected to the outside world than ever before. As the multiculturalism of Hispanics, African Americans, Asians and new immigrants comes together, they forge a New Mainstream-based culture and economy that will soon overcome the Anglocentric “Old” Mainstream. Today, 80 million African Americans, Hispanics, and Asians make up more than one fourth of the country and spend more than \$1.2 trillion a year. By 2050, non-Anglos will grow to 47.2 percent of the population. Corporations, politicians, institutions and the media will not only have to accept and understand the New Mainstream, but they will have to embrace it and become part of it. The one constant in American culture is commerce, and to understand where the economy is heading, people will have to understand who determines it and makes it up.

In The New Mainstream, journalist and multimedia entrepreneur Guy Garcia offers a wake-up call and a road map to the new multicultural reality in America, creating a corporate survival guide for the uncharted markets of the 21st century.

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What You'll Learn In This Summary

- ✓ The astonishing growth in buying power of so-called minorities.
- ✓ How the current move toward multiculturalism is actually part of a repeating cycle re-enacted throughout American history.
- ✓ How the media, celebrities and art facilitate the creation of the New Mainstream by popularly melding ethnicities to culture.
- ✓ Why it is important to foster the creative class that propels the New Mainstream and why many Americans' post 9/11 politics may be hostile to it.
- ✓ How Americans can create cohesiveness in the New Mainstream as race and culture are melding.

THE NEW MAINSTREAM

by Guy Garcia

— THE COMPLETE SUMMARY

Terra Incognita

The New Mainstream is an unprecedented intersection of demographic, cultural and economic forces remodeling American society. As population trends and profit-driven interests converge, a third force, the “creative class,” will join them to create and maintain the infrastructures, system and content of the information age. It is the antithesis of the old ethnocentric nativism that many people believe is the true and threatened America. It thrives on the diversity of ethnicity, but also on the diversity of consumers. Companies that recognize and enter the New Mainstream instead of holding back or treating it like a separate entity will propel the economy of the future.

Ethnicity Inc.

The New Mainstream is causing a shift in culture that will change the economic and business landscape. Marketers learned long ago to translate their commercials into Spanish and show Asians on their billboards, but race is only one indicator of cultural and ethnic differences. Latinos come from many different countries, and in the United States, they have different preferences based on whether they are native-born or immigrants, whether they are speaking English or Spanish, or both. Eventually these differences will disappear.

Diversity initiatives and in-culture knowledge will be unnecessary components of strategy, because the New Mainstream will be the strategy. Panethnicity will be the norm and there will be no need for companies to study the likes and dislikes of different ethnicities. The cultural convergence of companies, marketers and decision makers will be built in, because they will be converged ethnicities.

Latino Growth Opportunity

By 2008, the projected growth for Latinos is 315 percent, for African Americans is 170 percent, for Asians is 287 percent, and the numbers of Native Americans and gays and lesbians will grow as well. Companies must jump on these trends now.

Fannie Mae realized that owning a home in the United States is the single most important generator of wealth, and though natural-born ethnicities equate it with stabil-

Bank of America Finds a Market

After the 2000 Census, Bank of America (BoFA) decided to examine the relationship between U.S. Hispanics and their friends and family in Mexico. Those who came to work in the United States often sent money back home, producing \$1 billion in bank fees. With at least 21 million Mexicans in the United States, 16 percent of them were in BoFA's Southwest footprint.

In 2001, the bank acquired Grupo Financiero Santander Serfin, the most profitable bank in Mexico. They developed a product, SafeSend, an electronic fund transfer system leveraging the Internet and the thousands of ATMs in both countries. It allowed people to send money from any ATM and introduced new customers to the bank's other products. BoFA conducted focus groups to determine how to best market and publicize SafeSend to this market, and enlisted the blessing and support of Mexican and local politicians.

ity, security and permanence, foreign-born immigrants have an even stronger desire to own a home. Fannie Mae leveraged that knowledge to market to immigrant ethnicities, who are already more likely to own homes than their native counterparts.

Companies must do more than recognize the New Mainstream: They must act. Without a diverse work

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The author: Guy Garcia is an award-winning journalist, novelist and multimedia entrepreneur. A staff writer at *Time* magazine for 13 years and a longtime contributor to the *New York Times* and other publications, he has also written two novels, *Skin Deep* and *Obsidian Sky*.

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For additional information on the author, go to: <http://my.summary.com>

Published by Soundview Executive Book Summaries (ISSN 0747-2196), P.O. Box 1053, Concordville, PA 19331 USA, a division of Concentrated Knowledge Corporation. Published monthly. Subscriptions: \$195 per year in the United States, Canada and Mexico, and \$275 to all other countries. Periodicals postage paid at Concordville, PA and additional offices.

Postmaster: Send address changes to Soundview, P.O. Box 1053, Concordville, PA 19331. Copyright © 2005 by Soundview Executive Book Summaries.

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Terra Incognita

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force they will be at a disadvantage in hiring, and they will lose a cultural link to an increasingly critical part of their market. Companies should realize that working with minority clients, suppliers and vendors, and making a strong commitment to diversity in upper management, all create:

- **Increased profits and lower costs.**
- **Improved morale and productivity.**
- **Expanded market share and new products and services.**
- **New markets and position brands for continued growth.**

The Tiger Effect

The increasing visibility of ethnic celebrities is one of the most obvious manifestations of the multicultural economy. From Michael Jordan to Jackie Chan to Enrique Iglesias, marketers and advertisers have legitimized the multicultural vision of America by following the money flowing to the New Mainstream.

Professional sports is where this symbiosis is most apparent. Sports stars are not just rewarded for athletic prowess, but for their ability to connect with an increasingly diverse and global fan base. Tiger Woods is the exemplification of this phenomenon. A combination of African, Thai, Chinese, Native American, and European heritage, he has opened up the sport of golf, which used to be for middle-aged white men, to a new generation of multiethnicity.

Commercials showing ethnicities borrowing recipes and traditions from other cultures and playing together without any racial self-consciousness send the message to all consumers that once-marginal groups have joined non-Hispanic whites in the economic and cultural mainstream.

Appealing to the New Mainstream holds the risk of cultural offense when ethnically targeted ad campaigns

Pepsi Disrespects Ludacris

Sponsors must be sure they are willing to stand behind their celebrities and respect their right to free expression. When Pepsi dropped the rapper Ludacris as a corporate spokesperson in 2002 because a FOX TV commentator questioned his suitability as a role model, Ludacris made very public statements about the company and how he did not agree with the way it did business in urban areas. Eventually, Pepsi became a target of a boycott by the Hip-Hop Summit Action Network and was forced to apologize.

ruffle cultural sensitivities. Though the majority of Hispanics speak English or are bilingual, they often prefer their media, goods and services in Spanish.

Celebrities who vent ethnically divisive polemics can also find themselves crossing the invisible foul line of New Mainstream economics. When Rush Limbaugh observed on ESPN that the African-American quarterback for the Eagles, Donovan McNabb, was overrated because the liberal media is willing to lower the bar to allow a black athlete to succeed, he was fired from ESPN, a national TV sports network. The comment may have passed without notice on his conservative talk show, but ESPN's sponsors are in the business of reaching as many potential customers as possible, including people of color.

Eye of the Beholder

The multiracial, multiethnic look is expanding. The 2000 Census showed that respondents under 18 were twice as likely as adults to identify themselves as multiracial. Their culture taps into every aspect of the mainstream. Whether Halle Berry appears on the cover of *Cosmopolitan* magazine, films like *Spy Kids* become international franchises, multiethnic chic shows up in suburbia, or Jennifer Lopez and Vin Diesel become icons of ambiguity, multiethnic culture is making brown the new white.

Everything from mannequins to plastic surgery to hair products is diversifying to meet the needs of a more ethnically blended population.

Hip-hop clothing designed for athletes, teenagers, women and babies is showing up in the suburbs, promoted by rap stars and Russell Simmons' empire of clothing and music. On the West Coast, hip-hop style is mixed with Latin styles that include oversized T-shirts, bandannas, and religious tattoos to create the *cholo* look.

Despite the shift, ethnic representation is still scattered and skewed in the media. On television, there are more Hispanics in front of the camera, but not behind it. Though African Americans and whites appear more frequently on TV shows together, there is still a dearth of Hispanics on comedies. Latinos are making inroads in Hollywood directing, producing and acting in films like *The Others* and HBO's *Six Feet Under*. Ethnicities show up in big-budget movie roles where they never would have before, most prominently in buddy movies that portray the minority character as faster, smarter or more stable than the white character.

diversity.com

Early on, America Online (AOL) could see the need for a Spanish-language area on the Web, and attempted

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to launch America Online Latin America (AOLA), but logistics and a lack of understanding of the necessary content caused it to flounder.

Latinos can come from Puerto Rico, the Dominican Republic or Mexico, so they have diverse cultures. However, they do share a common language and a unique pattern of assimilation, arriving continually instead of all in a lump like previous migrants. These factors make it difficult to tailor any kind of media or successful magazines, newspapers and entertainment to the entire group.

In the end, Internet-enabled cell phones and cyber-cafes took Latin America online.

Minorities and the Internet

The Internet was a powerful tool for moving minorities and women into the cyberspace mainstream. Instead of being left behind, ethnicity and culture seeped onto the Internet. America is actually losing dominance on the Web, and at the same time companies are finding global markets for their products.

The global Digital Divide was growing between whites and nonwhites, but U.S. Hispanics are going online at a faster rate than any other group. African Americans are second. The anonymity of the Internet and the many opportunities for interaction in chat rooms, retail, online games and e-mail create a culture that is rapidly becoming more ethnically diverse.

Cohesion and Trust

In the multicultural mindscape of the New Mainstream, people will work best in social environments that build cohesion and trust. A tribe — or company — that rejects diversity is undermining its own ability to grow and create alliances. Cyberspace is merely a high-tech manifestation of a tribal imperative to communicate and a reminder that all human beings are distant relatives who depend on one another for survival.

Young Americans — with more than \$200 billion in annual income — are the most able to deal with the Internet and diversity. Advertisers and the entertainment industry working to tap into that network must realize that the tastemakers of this powerful group are part of a decentralized urban ethnic youth culture that knows how to communicate quickly and frequently. The youth market and eventually the dominant market will be less a demographic than a series of interconnected networks and subcultures and will spread across the country and the world. ■

Mexicans and Indians In Commerce

The conquered Indians and annexed Mexicans provide the foundation of the New Mainstream and America's economic future. They provide a cultural transfusion that has generated great wealth along with ecological conscience. The fusion of materialism and myth, past and future, provides insights into the multicultural consumer.

In the New Mainstream, natural, organic and ecologically responsible products outsell others. Purity commands a premium. For example, in 2004, filtered water reached sales of \$8.3 billion. Americans drank 22 gallons per person. Companies will learn the benefit of social responsibility and "giving back."

America's Future Is Its Past

In order to understand the future of the New Mainstream, which is constructed of a constant influx of new immigrants and melding ethnic cultures, it is important to understand how immigrants and ethnic cultures created the "Old" Mainstream. The current changes are no different than they have always been.

Melting Pots and Salad Bowls

Americans are united by a common experience of immigration. It began with the first Native Americans crossing the Bearing Strait and continued with Spanish, English, French and Dutch settlers all seeking religious, economic and cultural freedom. Every wave of immigrants was repulsed at first and then assimilated into our great melting pot.

By the end of the 20th century, the idea of multiculturalism, that America is a salad bowl of different cultures instead of a melting pot of one culture, emerged as people wanted to retain their ethnic culture to celebrate their uniqueness and not assimilate into the Anglocentric culture that was rapidly losing its majority. Neoconservatives threatened by the natural alliance of minorities and immigrants feared for their shrinking demographic.

In 2003, the Supreme Court upheld the University of Michigan's right to use race and ethnicity in making admissions decisions. That decision recognizes that diversity gives the United States a competitive advantage against other nations. The influx of foreigners and the economic and intellectual vitality they represent will make America thrive and expand while more ethnically homogeneous societies like Japan and Europe age and shrink. Because deaths exceed births in Japan, the coun-

For additional information on human networks,
go to: <http://my.summary.com>

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try could lose half its 120 million population by the end of the century, causing economic deflation, a shrinking tax base and the collapse of its national pension system.

The median age in Europe will rise from 37.7 to 52.3 by 2050, and its fertility rate of 1.34 children-per-woman is less than the 2.1 rate needed to sustain a stable population. In the United States, the median age will only rise slightly to 35.4 in the same period.

Cowboys and Indians

The first cowboys — the stoic, fearless and self-sufficient spirit of the American West — were originally *vaqueros*, or Mexicans who took care of herds of cattle on huge ranches. Many of the behaviors and symbols come from Mexican culture and were taken over by the white Americans who believed it was their Manifest Destiny to seize and settle the land from the Indians and Mexicans and civilize them along with the blacks.

In a war with Mexico over Texas, the United States annexed 529,000 square miles in 1848, encompassing the present-day states of California, New Mexico, Nevada and parts of Texas, Arizona and Utah. Weeks after the treaty was signed, gold was found in California, and the resulting population, industry and Mexican laborers are largely responsible for driving America's economy into the next century. The 1800s held many instances of bigotry despite the interdependence of immigration and prosperity that was already apparent.

Outsiders in Their Own Land

After the Alamo and the Mexican-American War, the Know-Nothing Party rose in prominence to oppose mostly Irish and Catholic immigrants. They then turned against the Mexicans and Asians in the West. *The Indian Question* by Francis Amasa Walker tackled yet another minority problem. He recommended that eventually the Indians would be blended into society, but that reservations should act as holding tanks until the Indians were significantly Americanized. The massacres of the Indian Wars leading up to Wounded Knee effectively ended the struggle for the frontier as well as most Native American culture, and they are still treated very much as outsiders in their own land.

Frederick Jackson Turner, a historian in the 1800s, felt that the frontier defined what it meant to be American: a clash of opposites where a dynamic wave of cultural mutation absorbed previous waves before rolling forward again. Once a new community was firmly established, the pathfinders would pick up stakes and move West again, pushing and accepting.

Matricula Consular

In December 2003, the United States held a lottery for 55,000 legal resident documents, or "green cards," representing only a fraction of the immigrants seeking legal resident status. To cover the gap, some municipalities and states began recognizing the *matricula consular*, or consular registration card, as a way of tracking and delivering civil services to illegals who may have fallen through the cracks. During the summer of 2003, several Midwestern cities with growing Hispanic communities recognized the identity card issued by the Mexican government to undocumented Mexican nationals living in the United States.

The card has existed since 1870 for citizens in America, so they could receive consular assistance with U.S. employers, police authorities and transporting dead relatives back to Mexico. In Indianapolis, the card can be used to apply for building licenses and permits to drive taxis and operate vending carts. National City Bank in Minneapolis accepts it as identification to open an account. In Chicago, it can be used at the public library or to open an account with the local water utility. The card is now recognized by more than 100 cities, 900 police departments, 100 financial institutions and 13 states. Police departments in New York, Connecticut and New Jersey do not accept the card, and officials in the FBI and the Department of Homeland Security cite the possibility of fraud or counterfeiting, so it may be a security risk.

Immigration History

Almost as soon as the United States was born, the first naturalization law was passed in 1790 that limited citizenship to free white people. Even so, discrimination against non-Anglo European immigrants was extreme, and especially against Irish Catholics. In the Mexican-American War, 150 enlisted U.S. Army troops defected from the United States and fought with those from Mexico — fellow Catholics.

Since then there have been many more instances where the United States responded with bigotry toward new immigrants and minorities. The wave of Chinese immigrants who came for the Gold Rush and to build the railroads was succeeded by the Chinese Exclusion Act of 1882. After gaining the Phillipines at the end of the Spanish-American War in 1899, the United States began a bloody campaign of pacification against the rebelling natives to civilize them. When it looked like Woodrow Wilson would accelerate Philippine indepen-

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dence, developers disseminated propaganda suggesting that Filipinos would revert to savages wearing banana leaves without U.S. rule.

In the early part of the 20th century, immigration from Southern and Eastern Europe reached an all-time high and far outstripped immigration from England and Northern Europe. By 1929, Congress had redefined immigration policy with country- and race-based quotas designed to preserve a Northern European ethnocentric population. Immigration tapered off until World War II, but after 1945 immigration began again because of changes in public attitudes and immigration policies. Despite hate-mongering against Germans and the Japanese internment camps, America did oppose the racist regimes of Nazi Germany and imperial Japan, and in 1943 the Chinese Exclusion Act was repealed. In order to address wartime work shortages, the United States allowed Mexicans to immigrate temporarily to take low-level jobs.

As America began to see itself as a bastion of freedom and opportunity from the totalitarian and Fascist regimes, asylum seekers from the Soviet bloc, Eastern Europe, and Cuba arrived. The original quotas were abolished, and by 1965 every country in the Eastern Hemisphere was allowed 20,000 immigrants, while Mexico and Canada were allowed 40,000.

The arrival of all these immigrants coincided with the civil rights era, and minorities such as African Americans and Mexicans began to question the superiority of Eurocentric white culture together to celebrate their uniqueness. This sparked ethnic identity movements among Asians and Native Americans, paving the way for women's liberation and Gay Pride.

Amexica

America has an ambivalent relationship with Mexico. The country that is poised to replace Canada as America's largest trading partner is also the source of much of the labor that fuels the economies along the border. Americans tend to believe that Canada is "more important" to their country than Mexico, while Mexico "impacts the United States more" in economy, culture and politics. They think it should be harder to cross the border from Mexico than from Canada, but most Americans would encourage their children to learn Spanish.

Once considered the homogeneous, stodgy sibling to America, Canada is now the most multicultural country in the hemisphere. At the same time its social and political beliefs are moving toward Europe and away from a conservative America. It is odd that non-Hispanic Americans identify with Canada despite the fact that

their attitudes about marriage, homosexuality and religion in the United States are far more aligned with Mexico than with Canada.

At least 600,000 Americans live in Mexico. Baja is becoming a California suburb, Mexican companies are publishing newspapers in American cities, and the American president feels the need to assure Latinos that "*mi casa blanca es su casa blanca*."

NASCAR has launched a "Drive for Diversity" to broaden its fan base. Wal-Mart has 633 stores and more than 100,000 workers in Mexico. In addition, Mexican religious ceremonies such as the Day of the Dead have migrated well north.

Despite these connections, there is still a subtle feeling that Mexicans, native-born or not, are not quite American. And to some degree, large numbers of Latinos cede their own Americanness, feeling that if they reject the label first, no one can take it away from them. But for better or worse, someone born in the United States is an American, and it has always been the responsibility of all Americans to participate fully and help define it.

Immigrant Destinations

America has always been a nation in flux. The number of immigrants has more than tripled since 1970, when immigrants made up about 4.7 percent of the population. If current immigration policies and trends continue, the foreign-born population could be 15 percent by 2050, approximately the same as in 1900. Then as now, xenophobes and racists clamored for immigration controls and closing the borders. Then immigrants through Ellis Island were mostly Southern European and Russian-Jewish. Now many immigrants come through Kennedy Airport and they are predominantly Asians, Latin Americans, and West Indians.

The immigrants are looking for work, asylum or to escape crowding or calamity at home. As before, once they get their footing, they send word of opportunities and encourage others to follow, creating a chain migration.

America's immigrants are amazingly diverse. The 2000 Census showed that Los Angeles County represents 75 countries of origin, and New York City has 109. Most are from Mexico. But this current round of immigrants represents more educational and occupational variety than their predecessors. Though New York City is still seen as synonymous with America for many immigrants, today's immigrants are migrating away from the major hubs of the past. Ethnic populations have taken root in towns in Minnesota, Georgia and Nevada. There they have become integral to the economy, often doing work that others won't do, and at the

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America's Future Is Its Past

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same time they have added to the social and ethnic diversity that stimulates and nourishes the multicultural appetites of the cultural class.

Despite the belief that foreigners with strong ties to their home countries will not learn to speak English, studies show that the longer immigrants live in the United States, the more like the native-born they become. They begin to own homes at the same rate, and their median family income increases. ■

The Unfinished Pyramid

The American market is by and large the world market, and therefore, the dollar is the most recognized and prized organ of the world's economic system. In 2003, 20 percent of America's debt was held by non-Americans. Foreign trade is approximately 25 percent of the Gross Domestic Product, and the ethnic market is the fastest growing segment of the economy and an increasingly critical component in projected growth.

Liquid Assets

Despite its power, few people have actually looked at the physical dollar bill and considered the meanings of its decorations. The Great Seal on the dollar includes an unfinished pyramid symbolizing the founding fathers' conviction that democracy was a byproduct of the evolution of human civilization; a multicultural society with differing viewpoints. Unfinished, it would continue forever. America's authors, such as Walt Whitman and Ralph Waldo Emerson, also wrote of new Americans in the future carrying on its evolution. "Each age forever needs architects. America is not finished, perhaps never will be ..." Whitman was one of the first multiculturalists and did not believe these future architects would be the Anglocentric revolutionaries who laid the first foundations.

The many faces of America have always caused ambivalence in the world. Seesawing between idealism and pragmatism, myopia and farsightedness, self-interest and altruism, the country has unsettled and confused the rest of the world. A 2003 poll by the Pew Research Center showed that there is a growing mistrust of the United States, even among countries who were formerly friendly.

Since 9/11 there is an instinct to close ranks, to keep out immigrants or multiculturalism. Tighter visa restrictions have sent possible immigrants to Europe. The Patriot Act breeds mistrust among immigrants at a time when America needs diversity the most. It was a lack of diversity in the intelligence community that hampered the FBI's ability to read Arabic documents before 9/11. In the past, America has attracted the best and brightest

Ricky Martin: The New Mainstream Star

The size of the Spanish-speaking population has nurtured an entire world of Spanish media, music and art. Ricky Martin, the international pop star, has navigated that world to become an all-around multi-ethnic, New Mainstream idol. He is a model of how to introduce multiculturalism into a society that doesn't want to think about it, but is clearly ready to accept it. He is white, with a white name and no accent. Yet he established himself as a Spanish-language star before recording an English album and exploding the Latin boom of the 1990s with his chart-topping, genre-bending "Living La Vida Loca." The song garnered him 14 million sales worldwide in spite of his unabashed blend of Buddhist spirituality, sexual ambiguity, and multicultural identity. He was a true testament to the commercial and cultural potency of the New Mainstream.

from all over the world. Albert Einstein, Google co-founder Sergey Brin, Irving Berlin, Sammy Sosa and Frank Capra were all immigrants, and an America without them is unimaginable.

Though still influential, the United States is no longer the only game in town. The international creative class may no longer see it as a place that champions the rights of the oppressed and powerless. The brain drain that other companies have long complained of may turn around. The United States alienates the people it needs more than ever.

America needs to wage an effective peace to regain admiration and respect. It needs to reiterate the symbols of the dollar bill.

Creative Consumption

Consumers gravitate toward brands, products and activities that reinforce their self-images. Multicultural consumers are the key to the new American economy because their perception is what the world has already become. Will race continue to rule socioeconomic factors? How long will white people dominate the country's social and economic agenda?

On the 2000 Census long form, 20 million people identified themselves as unhyphenated Americans. This could be because of accelerating intermarriage between ethnic groups, the aging immigrant population, or an ability to identify with a larger cultural fabric.

As being American means being white less and less,

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For additional information on the dollar bill, go to: <http://mg.summary.com>

The Unfinished Pyramid

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what will generate social cohesion? Most Americans are patriotic and proud to be Americans, but their definitions of what that means are different. For each patriot, the American Dream is different. New beginnings, religious freedoms, prosperity, racial equality and the good life are all part of the American Dream, but since Americans cannot agree, it does not foster cohesion.

Capitalism is what assimilates immigrants more than language or nationality. It turns them into consumers, which gives them a stake in the evolving social order. The bottom line of American democracy is literally the dollar. It is in Americans' — and their economy's — self interest to let other people in. The instinct to exclude will always succumb to the inclusive forces of commerce. The freedom to make the American Dream our own is ultimately what binds all Americans and keeps us dreaming together.

As New Mainstreamers climb the socioeconomic ladder, ethnicity, nationality or sexuality give way to concerns about children, electronic media, and cars. The New Mainstream likes multiculturalism in their music, art and language. It fosters cross-cultural understanding, diplomacy and economics. Bilingual education, incoming scientists, traveling world music festivals, and sushi reinvigorating the California rice industry are effects of the New Mainstream.

Beyond the New Mainstream

There is a growing visibility and viability of transcultural themes in American fine arts, music, movies, theater and dance. American-born artists draw on the ancient traditions of their own cultures to enhance their creativity. Museums, galleries and institutions realize that ethnically diverse exhibitions and shows attract new, multiethnic generation of collectors, ticket buyers and art lovers.

Urban planners and civic groups use it, too, to revitalize metropolitan areas and contribute to social prosperity. Public art can instruct, empower and allow an opportunity to mix cultures. For example, a mural in Los Angeles that was started in 1970 by a group of Hispanic teenagers eventually cataloged the history of California. Since then, hundreds of new murals have been commissioned by African American, Asian, and white artists, and they are considered to be part of the greatest creation of public art in the United States since the Works Progress Administration.

In movies, it is the New Mainstream, the minorities, who are the powerful ones. Women, elves and mutants are the action heroes in stories that traverse continents, races and centuries. American culture is the lingua franca of Western civilization because it is multicultural. Europeans are not interested in each others' art. But

America created the *Matrix* films that are among the most popular and profitable ever. They blend technology with mythology, and borrow freely from Christianity, Buddhism and metaphysical philosophy.

How Soon Is Now?

The myth of “America = white” is slowly but surely being debunked. The multicultural consumer and the American consumer are one and the same. The multicultural economy is the American economy because the economics of diversity affect every American and industry. The growing buying power of ethnic groups will continue to transform how products and services are marketed. Therefore the multicultural economy is the global economy because America drives market trends. The multicultural identity is the American identity because no single culture can define the nation. The issues and conflicts that divide us also unite us.

A New Sense of Community

Ignorance of the implications of one's actions is no longer acceptable; for the multicultural consumer, it matters if their favorite sneaker company exploits workers in Asia, or if their bank does business with oppressive regimes, or if their lipstick was tested in a way that tortured innocent animals. According to a 2002 Cone Corporate Citizenship Study, 89 percent of Americans say that in light of the Enron collapse and other examples of corporate corruption, it is “more important than ever for companies to be socially responsible.”

Consumers also say they are willing to back up their feelings with action, saying they would punish irresponsible firms by switching to another company's products or services (91 percent), speaking out against the company to family and friends (85 percent), refusing to invest in the company's stock (83 percent), and boycotting its products and services (68 percent).

Better Citizens

The multicultural consumer understands that the act of buying is not just an expression, but also an extension of self. In the New Mainstream, the mysticism and meaning printed on the dollar bill and the social and spiritual values of the people who spend it are one and the same.

New Mainstream consumers seek out brands that speak to their definition of self and reflect their worldview and aspirations. They expect the companies they work for and buy from to share their values, but they are also willing to learn, to evolve and to become better citizens, parents and lovers. They realize that the true value of any product or service is determined by its ability to have meaning, to make sense and to matter. In other words, for the new multicultural consumer, making and spending money is nothing less than a sacred, life-affirming act. ■