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## *The Family Life Cycle: A Demographic Analysis*

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*This paper reviews the concept of the family life cycle in light of demographic patterns and social trends in the United Kingdom and assesses the usefulness and limitations of three different structures from US literature for marketing management on this side of the Atlantic. It is the first attempt to relate some of the classifications used in the business literature to British demographic statistics. Trends in marriage, birth, divorce, death and female employment are examined to show how the structure of the family life cycle is altering. The implications of these changes for using the family life cycle in consumer research and market segmentation analysis are considered and a revised family life cycle structure is proposed which increases coverage of the UK population to over 80% of households compared to the average 70% coverage offered by the other schemes.*

### **INTRODUCTION**

Just as Murphy and Staples (1979) say that the family has been one of the great hallmarks of American society it can also be claimed to be central to the way of life in the UK. In the areas of consumer behaviour research and marketing management one of the most established concepts that has been developed is the family life cycle. The family life cycle (f.l.c.) is one of the social stratification techniques commonly used for analysing data and has particularly important contributions to make in market segmentation. (Dominguez and Page 1981). The objective of this paper is to review the concept in light of UK demographic patterns so that the marketing manager and researcher may have a greater practical understanding of the topic and the trends which affect it.

The concept originated in the sociology literature at the turn of the century and has been used in consumer analyses since the 1950s to examine both general patterns of consumption and demand for specific products. Also it has been related to the actual decision making processes which families use when purchasing. In order to illustrate the relevance of the concept for marketing management it is easiest to look at the scheme devised by Wells and Gubar in 1966 which divided the history of the family into nine possible stages. Despite the fact that this work is twenty years old, it is still probably the most widely referred to f.l.c. structure in the marketing literature and the general consumption characteristics associated

with the life cycle still seem to remain valid. Table 1 gives a summary of the most important features of their review of buyer behaviour over the life cycle. It shows how the family life cycle is a multidimensional construct which takes into account age, the presence of children and income. Thus it reflects many of the basic needs and constraints that influence the purchasing patterns of a family over its history. With regard to income it is implicit in concept that absolute levels of income will rise over the life cycle until retirement. However the differences between the stages are especially important in describing that amount of income which is likely to be uncommitted after meeting the basic needs of the family and is therefore available for expenditure on more discretionary items. Besides particular relationships which can be identified with certain family stages (e.g. baby products and the Full Nest 1 stage), the review of the academic literature on the f.l.c. shows how many of the more positive relationships between the f.l.c. and consumption patterns have been found in product and service areas such as tourism and recreation. Even though these products are now

TABLE 1  
A review of consumer behaviour and the family life cycle

<i>Stage</i>	<i>Characteristics</i>	<i>Consumer behaviour</i>
Bachelor	Young single people not living at home	Few financial burdens, recreation oriented, buy basic equipment, cars, vacations
Newly married	Young, no children	Financially better off than will be later, buy cars, durables, vacations
Full nest 1	Youngest child under 6	Low liquid assets, buying conditioned by young children
Full nest 2	Youngest child 6 or over	Financial position better, buy bicycles, educational items
Full nest 3	Older married with dependent children	Financial position still improving, buy durables, leisure items
Empty nest 1	Older married, no children at home, still working	Optimum financial position, buy luxuries, vacations
Empty nest 2	Older married, no children at home, retired	Income falls, health/medical products important
Solitary survivor in labour force		Income good, similar to Empty nest 1 but often gives up home commitments
Solitary survivor retired		As for other retired but special needs for affection and security

*Source:* Wells and Gubar (1966).

an established and integral part of the lifestyle of many people in developed societies they still remain essentially items of a discretionary nature.

The relevance of the f.l.c. to the marketing manager is restricted by its capacity to describe the demographic profile of the society. Several authors have noted how the structure of the concept must be continually revised to take account of changing demographic and social trends in marriage, divorce, births, deaths, and the employment status of women (Feldman and Feldman 1975, Norton 1983, Parke and Glicke 1967, Spanner *et al.* 1979). Murphy and Staples carried out this exercise for the United States using 1971 census data but there has been no comparable evaluation in the UK. The closest approximation to this would seem to be that by Research Services Ltd who use a simplified life cycle structure as the basis for their Sagacity groupings (Research Services Ltd 1987). They define the life cycle into four broad stages (Dependent, Pre-Family, Family and Late) and then refine some of these stages by income and occupation to produce twelve groups each covering between 4% and 20% of the population.

An additional problem in terms of this country is that, because of the comparative dearth of research on consumer behaviour in Britain, all the different f.l.c. schemes in current use in the consumer behaviour literature have been proposed by American authors with American demography in mind. It is the aim of this paper to review the concept of the f.l.c. in light of demographic patterns and social trends in the United Kingdom; and thereby assess the usefulness and limitations of some of the several structures for consumer research and marketing management on this side of the Atlantic. It is the first attempt to relate some of the classifications used in the business literature to British demographic statistics. The analysis in this paper should also be a useful complement to the market researcher who seeks to use the Sagacity kind of classification since it explains the trends which determine the character and composition of the different stages of the life cycle.

## **OVERVIEW OF THE FAMILY LIFE CYCLE AND CONSUMER RESEARCH**

The original idea of the f.l.c. is credited to Rowntree (1903) and a good resume of his and other early work on the concept is to be found in Wynn (1972). A brief look at Rowntree's work shows how he related income and needs in the family to produce a life cycle reflecting alternative periods of "want" and "plenty", see Figure 1.

Thus in Rowntree's definition a life cycle starts at 0 and includes childhood and is defined around a series of critical points such as marriage, birth of children and retirement. The notion of critical points and resulting changes in behaviour is the central aspect to the concept and is supported by other work as well as direct studies on the life cycle (Andreasen 1984).

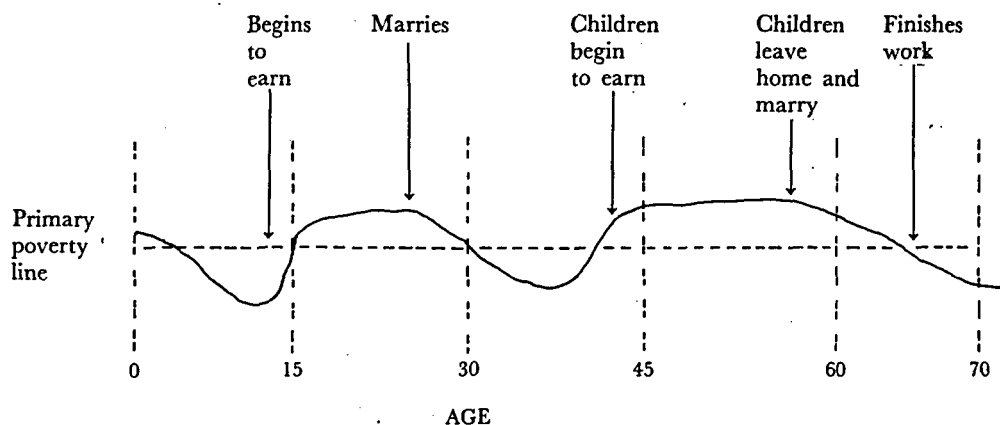


FIGURE 1 Life cycle of Rowntree's labourer, 1901.

Most f.l.c.s in the literature commence when the child leaves the family of origin but there is some debate about the correct starting point. Starting the life cycle as the child leaves home or sets up their own family of procreation does have the advantage of not resulting in double counting of individuals in cross-sectional studies, but other authors (Stampfl 1978) have argued in support of Rowntree about the importance of including childhood when studying individuals over time. The correct starting place really depends upon the use to which the concept is being put. In a segmentation analysis, which involves the classification of individuals across a market, generally it would not be correct to include childhood. But if a researcher was seeking to explain the development of purchasing patterns within a family over time then the inclusion of the childhood phase with its important socialisation aspects becomes critical.

Though the roots of the concept are firmly embedded in sociological theory it is important to realise that related work has come from other disciplines, especially economics. Many notable economists, including Pigou, Keynes and Friedman, have produced ideas about how consumers may adapt to these peaks and troughs of plenty and want through the Absolute Income, Permanent Income and Relative Income hypotheses. More recently other work by Ghez and Becker (1975) provides some of the most important empirical analysis of how consumption and earnings are related to the life cycle.

As indicated above, in the management orientated consumer behaviour literature attention has focussed on the f.l.c. for two reasons. Firstly, the needs of individuals and families can be seen to change over the life cycle and therefore patterns of consumption will change. Secondly, it has been shown that patterns of decision making within families also change over the f.l.c.

Efforts to correlate actual patterns of purchasing and consumption to the

f.l.c. started about thirty years ago with the work of Barton (1955), Lansing and Morgan (1955) and Lansing and Kish (1952). Since those early attempts to correlate consumer behaviour and the life cycle many more studies have conducted ranging from fairly general evaluations of consumption patterns (Bellante and Foster 1984, Derrick and Lehfeld 1980, Reynolds and Wells 1977, Wagner and Hanna 1983, Wells and Gubar 1966, Wortzel 1977) to attempts to identify more exact relationships with specific products such as housing (McLeod and Ellis 1982), fuel consumption (Fritzche 1981, Taschian 1983), and telephone usage (Ellis 1975). A limited number of specific topics have attracted more attention over the years so that several investigations can be found relating the f.l.c. to shopping patterns (Bellenge *et al.* 1977, Darden and Perreault 1976, Rich and Jain 1968), financial services (Dominguez and Page 1984, Fitts and Mason 1977, Jain 1975), and leisure services (Hisrich and Peters 1974, Landon and Locander 1978, Rapoport and Rapoport 1975). The work by Rapoport and Rapoport is unique amongst the literature reviewed in this paper in being a British analysis. The results of these several attempts to relate the f.l.c. to consumption have been mixed. Hisrich and Peters found it to be a better predictor than other variables such as age and social class. Dominguez and Page (1984) also found it to be a very significant explanatory variable but other authors (Derrick and Lehfeld, Jain, and Wagner and Hanna) have been much more critical. Some of this criticism seems to stem from a false appreciation of the concept which may lead to overexpectations about its predictive capacity. The multifaceted nature of the f.l.c. with its reflections of age, children and income would obviously seem important for a whole range of products related to homemaking, education, health and leisure. However it is important to draw on the distinction between needs and wants which is quite clearly amplified in all basic texts on marketing and consumer behaviour. The f.l.c. is highly correlated to many needs but on its own says nothing about the individual wants of people in meeting those needs. Thus it has to be used with other predictor variables such as direct measures of income, social class, personality or attitudes.

Reynolds and Wells (1977) also point out a further problem in using the f.l.c. to explain consumption. In empirical work it may be difficult to divorce trends which may be associated with the f.l.c. from other general social trends. For example, because clothing or cosmetics fashions change rapidly over time it can be almost impossible to effectively evaluate the separate effects of the life cycle on a family's consumption of these products. Thus in a time series analysis one has an additional problem in applying what is essentially a static concept which requires continual updating in order to maintain its relevance to demographic patterns (Murphy and Staples 1979, Trost 1974).

Work in consumer behaviour on the f.l.c. and decision making processes can also be traced back to the 1950s (Wolgast 1958). The main conclusion of that work in relation to the f.l.c. was that joint decision making between the husband and wife declined over the stages of the life cycle. This general

conclusion has been supported by many other enquiries since; both in the specific area of consumer behaviour (Cox 1975, Ferber and Lee 1974, Granbois 1963, Green and Cunningham 1975, Spiro 1983) and in other more general sociological enquiries (Bloode and Wolfe 1960, Hill 1965, Nock 1979). This decrease in joint decision making is generally ascribed to two factors. In the early stages of a new family a high degree of joint decision making is necessary as the partners adjust to each other's values and norms of behaviour and individual roles become stabilised. Once a state of general consensus has been reached role specialisation takes place and individual decision making becomes a more efficient mechanism. A further influence is time pressure. Kenkel (1961) found that joint decision making decreased in the presence of children due to the additional time pressures exerted by their demands.

Children, too, have a part to play in the decision making of the family and though this aspect is not so well researched as simple husband/wife interaction it is evident that their roles and influence vary greatly with age. Churchill and Moschis (1979) and Ward (1974) both describe aspects of the socialisation process showing clearly how children's decision making behaviour changes over time. Additionally Ward and Wackman (1972) have shown how children's attempts to influence their parents and their rates of success also vary with age.

One largely unconsidered aspect of family decision making concerns the patterns that evolve after the children leave home. Nicholas (1977) studied the effects of retirement on the power and status of the male in consumer decision making and noted an increase in syncratic decisions amongst couples in the area of convenience goods. Bloode and Wolfe (1960) and Hill (1965) both describe how the husband's influence declines as the resources he contributes to the family decline; a normal feature after retirement. Cox (1975) and Spiro (1983) have also shown that the later stages of the f.l.c. may also be related to higher degrees of conflict in purchasing decisions. All these conclusions match the preliminary findings of other work being done by the author which suggests that joint decision making may increase again towards the end of the f.l.c. The reasons for this have not yet been fully substantiated but can be attributed to three possible factors:

- (a) an equalising of status as the contribution to resources from each spouse is more balanced (this so-called contribution theory lies behind most of the work mentioned above);
- (b) an increase in the time available to the couple;
- (c) lower overall income levels result in higher levels of perceived risk being associated with more decisions. The work of Davis and Rigaux (1974) shows how joint decision making is related to levels of perceived risk associated with products.

This review of the literature on the f.l.c. has demonstrated the theoretical value of the concept both to the manager and the researcher. In practical terms its value depends on the accuracy of the actual classification scheme

in fitting current demographic patterns and in understanding the social trends which affect the form and structure of the life cycle. It is worth reflecting that in the following section the detailed demographic statistics on which much of the analysis rests are the product of the major ten yearly census. Also other tables were derived from analyses that were once conducted for the General Household Survey before it was dropped by the Government. Thus some of the tables relate to the data from the early 1980s or even late 1970s. Nevertheless they are the latest statistics that were available to the author and deserve inclusion to illustrate how particular trends do affect the different stages of the life cycle.

## **SOCIAL TRENDS AND THE F.L.C.**

### **(a) Marriage**

There are two main trends associated with marriage which affect the f.l.c.—the proportion of people marrying and their age at marriage. The first of these factors has only changed very marginally over the last twenty years with, at 85% to 83%, a slightly higher percentage of females to males over the age of 19 participating in marriage at some time in their lives. A complicating factor when considering marriage and the formation of the family is that of cohabitation. Table 2 shows how cohabitation has increased in the 1980s. Since 1964 the percentage of women cohabiting with their husbands before marriage increased from 2% to 21% of those married between 1979 and 1982.

TABLE 2  
Cohabitation

		1979	1983
Percentage of women cohabiting	Aged 18–24	4.5	5.2
	Aged 25–49	2.2	3.2
	All aged 18–49	2.7	3.6

*Source:* Social Trends 1986, Table 2.19.

These trends in cohabitation give rise to two specific problems. Firstly, they make it difficult to interpret official statistics accurately when considering classification schemes for the f.l.c. This is a reservation to be born in mind in the later analysis of this paper. Secondly, the rising trend in cohabitation confuses distinctions between the young single and newly married phases of the f.l.c. with respect to buyer behaviour. The figures quoted above suggest that cohabitation is often a forward extension of the newly married phase and consequently may be characterised by the usual homemaking behaviour. However cohabitation may originate on a much more casual basis and in the early stages may result in little difference in many aspects of purchasing from the young single pattern. Therefore major



changes in consumption may not be linked with the critical event of marriage as defined by the f.l.c. The marketing implications of trends in cohabitation in the US were examined by Danziger and Greenwald in 1977.

Regarding age at marriage there has been little change in ages at first marriage and therefore the length of the single person phase remains much the same. The well known statistics regarding the average age at marriage rising are the result of remarriages as is shown in Table 3. Consequently it seems that the American trend to later marriages quoted by Murphy and Staples from Van Dusen and Sheldon's work (1976) is not so important in the UK.

TABLE 3  
Age at marriage

		<i>All men/ all women</i>	<i>All single men/ all single women</i>
Median age of men at marriage	1970	23.7	23.0
	1978	25.6	23.4
Median age of women at marriage	1970	21.8	21.2
	1978	23.8	21.3

*Source:* Social Trends 1981, Table 2.10.

Unfortunately there is no census analysis of age at first marriage by social class. However other studies, though none very recent (Finer 1974, Reid 1977), have consistently shown how age at first marriage varies by two to three years across social class so that one can expect the young single phase to last much longer amongst the higher socioeconomic groups.

### **(b) Procreation**

The main trend here is the fall in the simple crude birth rate from 17.8 per 1,000 in 1961 to 16.1 per 1,000 in 1971 and 12.9 per 1,000 in 1981. Accompanying this general fall there are some interesting trends which affect the nature and composition of the f.l.c. Examination of age specific birth rates (Social Trends 1986, Table 1.11, p. 25) shows both the trend to smaller families and shorter periods between the birth of the children, so that families are started later and completed earlier; i.e. the newly married and the empty nest phases of the f.l.c. are both lasting longer. The lengthening of the newly married phase is also confirmed by the median interval between marriage and the first birth, which has increased from 20 months in 1971 to 29 months in 1984 (Social Trends 1986, Table 2.23). The length of the newly married phase is also related to social class. Table 4 shows how both the age of the mother at the first birth and the time before marriage and the first birth vary by social class.

TABLE 4  
Time of first birth by social class

		AB	CI	C2	DE
Age of mother at first birth	1974	27	26	24	23
	1984	28	27	25	24

Source: Social Trends 1981, Table 2.18 and Social Trends 1986, Table 2.21.

The reasons for this extra delay in starting families amongst the higher socioeconomic groups are generally attributed to the career ambitions of the wife and also financial pressures due to heavy mortgage commitments.

There are two other trends concerning procreation to note which are important, not because they affect the structure of the existing f.l.c., but because they cannot be satisfactorily accommodated within the traditional concept. Illegitimate births have risen from 6% of total live births in 1961 to 17% in 1984. In part this is due to the trends in cohabitation detailed above but it is also concerned with the increasing number of lone mothers who have no defined place within the normal concept of the f.l.c.\* Likewise the traditional f.l.c. makes no provision for double families. In 1984 41,000 legitimate children were born to women in their second or later marriages out of a total of 526,000 live births (7.79%). The same figures for 1961 were 16,000 and 763,000 (2.1%).

### (c) Divorce

The most significant alteration to the structure of the f.l.c. proposed by Murphy and Staples (op. cit.) was the inclusion of categories for divorced parents with and without children. In the UK divorce rates have risen from 2.1 persons per 1,000 married people in 1961 to 12.0 in 1984 (Social Trends 1986, Table 2.15) making the inclusion of these categories equally relevant for this country. *Underlying these crude figures there are other distributions which affect the f.l.c.* Table 5 shows how divorce rates vary with the length of marriage. There has been remarkably little change in this distribution over time except for an increase in the 3-4 year (probably early full nest) category. However the figures do reveal the most likely times for a marriage, and hence the f.l.c., to break down. They are consistent with patterns quoted in the United States (Kerkhoff 1976) and other work on marital satisfaction over the life cycle (Schram 1979).

Divorce also varies by social class to a very great extent. Table 6 reveals how many more people from unskilled and unemployed backgrounds endure the process of divorce and how much more likely it is for a

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\*In 1984 63% of births registered as illegitimate were registered in the joint names of mother and father.

TABLE 5  
Divorce by length of marriage

<i>Year of divorce</i>	<i>Duration of Marriage in years</i>							
	<i>0-2</i>	<i>3-4</i>	<i>5-9</i>	<i>10-14</i>	<i>15-19</i>	<i>20-24</i>	<i>25-29</i>	<i>30+</i>
1961	1.2	10.1	30.6	22.9	13.9	---	21.2	---
1981	1.5	18.0	30.1	19.4	12.7	8.6	5.0	4.7

*Source:* Social Trends 1985, Table 2.16.

professional couple to complete a traditional f.l.c. Clearly it may not be at all relevant to use the later full nest and empty nest stages of the f.l.c. to describe target markets segments which have a large number of unskilled or unemployed people.

TABLE 6  
Divorce by social class of husband (per 1,000 couples and all ages 16-59)

Professional	7
Intermediate	12
Skilled non-manual	16
Skilled manual	14
Semi-skilled	15
Unskilled	30
Unemployed	34
All	15

*Source:* Social Trends 1985, Table 2.17.

#### (d) Death

The dramatic fall in death rates over the century is well known and has resulted in many more people living into the empty nest and solitary survivor stages of the life cycle. This effect is primarily responsible for the increase in single person households in Great Britain from 12% in 1961 to 24% in 1984 and it is projected to rise to 28% by 2001. As with marriage, examination of death rates by social class is not a normal part of the census analysis but it is known to vary considerably. Table 7 shows some analysis of death rates by social class for working age people. Again this emphasises how much more likely it is for persons from higher socioeconomic groups to complete the normal f.l.c. It serves to remind one of the bias in social class amongst people entering the solitary survivor stage.

#### (e) Patterns of employment

Although Rowntree's original analysis made provision for a stage when non-

TABLE 7

Death rate by social class (standardised mortality rates for working aged people 15-64)

	1	2	3	4	5	All
Men	76	81	100	103	143	100
Married women	77	83	103	105	141	100
Single women	83	88	90	108	121	100

Source: I. Reid, *Social Class Differences in Britain*, Open Books, 1977.

dependent children would be contributing to the family budget it is generally implicit in the concept that the family is primarily reliant on income from the male wage earner. This reliance is becoming less and less true. Since 1961 the number of married women in employment in the UK has more than doubled to over 8m whilst the number of single women working has remained fairly constant at between 3.5m and 4m over the same period. In most cases this represents the formation of dual income families rather than women becoming economically active in place of their husbands. Obviously this trend affects the income/needs relationship postulated by Rowntree and is likely to make the f.l.c. a less accurate predictor of some purchasing behaviour within some families (Ferber and Birnbaum 1980, Schaniger and Allen 1981). The most likely areas of buyer behaviour to be affected are those concerned with expenditure on more discretionary items such as holidays or purchases during the secondary homemaking phase. In a dual income family these may be ongoing purchases through every stage of the life cycle and not associated so specifically with later full nest and empty nest stages.

It is to be expected that dual income families will also be affected in their consumer behaviour by the additional time pressures which they have; and that this will result in higher expenditure on time saving products and the use of time saving methods in their shopping activities. However empirical work trying to establish a direct link between working wives and time saving behaviour has met with mixed results. Reilly (1981) incorporates the concept of role overload to explain this. He emphasises that not all employment may result in role overload for the wife depending upon other aspects of the family structure—for example the number of children, the contribution of the husband and intergenerational ties that may allow inputs from outside the nuclear family. Ultimately what is important in determining time saving aspects of consumer behaviour is the value placed on time by a family and studies have shown this to relate not only to dual employment but also to income, education and stage of the family life cycle (Bellante and Foster 1984, Reilly 1981).

The absorption of married women into the labour force has taken place more or less evenly over social classes thus affecting the f.l.c. equally across all strata of society. Across the f.l.c. itself there are substantial variations in the number of working women. Table 8 shows how participation in the

labour force varies with the age of children for both married and lone mothers. As Rimmer and Popay (1983) say it is no longer marriage which has any affect on female employment but rather childbirth. The attainment of school age by the youngest child is accompanied by a gradual return to work of the mothers and this will have a marked effect on the income available for the later full nest stages of the f.l.c. It would appear that the trend shown in Table 8 is a changing one since Rimmer and Popay also show that the fastest growth in working mothers since 1971 has been in the group with very young children. With high unemployment levels and reasonable maternity leave arrangements it may well be that the incentive to continue working through the young child phase will result in fewer variations over the f.l.c. in future.

TABLE 8  
Employment status of married and lone mothers by age of youngest child

		<i>Age of youngest child</i>			
		<i>0-4</i>	<i>5-9</i>	<i>10+</i>	<i>All ages</i>
Married mothers	Not working	74	43	31	51
	Part-time	21	44	44	35
	Full-time	6	12	25	14
Lone mothers	Not working	83	58	45	61
	Part-time	11	29	26	22
	Full-time	6	14	28	17

*Source:* Social Trends, 1986.

Rimmer and Popay also make the point that the employment of women also affects the decision making patterns of the household. Since employment varies over the life cycle this will have a contributory effect to the relationships outlined earlier between decision making and the f.l.c. It is generally accepted that because of the increased time constraint with both partners working there will be fewer joint or syncretic decisions. What is unclear is whether this results in increased role specialisation, and therefore more husband and wife dominated decisions, or whether the financial independence of the female results in more autonomic decisions being taken; i.e. more independent decision making but with topics equally shared between partners. In the UK this is a completely unresearched aspect of consumer behaviour and sociologists who have conducted general research on decision making within the family have not been able to reach agreed conclusions as to whether role relationships within families are really becoming less rigid or not (Rimmer and Popay 1983).

## THE F.L.C. AND UK DEMOGRAPHY

In this analysis attempts were made to relate data from the 1981 census on

Household and Family composition to three different family life cycle structures proposed by Rodgers (1982), Wells and Gubar (1966) and Murphy and Staples (1979). Arguably the schemes proposed by Wells and Gubar and Murphy and Staples represent the two most important contributions to f.l.c. structures within the consumer behaviour literature. The structure proposed by Rodgers is included mainly because it offers an alternative approach to considering family formation and dispersal. It also represents a notable contribution within the general non-consumer behaviour literature on the f.l.c. and provided the basis for subsequent important work by Rodgers (1964, 1973). Since the unit of analysis in the census is the household rather than the family some difficulties were encountered and some assumptions had to be made: these are outlined in the discussion of the results. This point also raises the fundamental question of what is the appropriate level of analysis in consumer behaviour. The summary of the initial census statistics shown below in Table 9 reveals the large proportion of households that contain no family or contain other persons as well as the basic family unit.

TABLE 9  
Household consumption in the UK, 1981

	No.	%
Household with no family of which:	469,086	26.49
Single person	384,913	21.74
Two person	84,173	4.75
Households with one family of which:	1,286,158	72.64
With others in household	96,351	5.44
Lone parent families	146,928	8.30
Households with two or more families	15,455	0.87
Total size of survey	1,770,699	100.00

Source: Household and Family Composition, 1981 Census, 10% sample.

The profile analysis shown over is not directly analogous to Murphy and Staples' exercise for the USA since they were able to use data from the US census which referred directly to population. Since this analysis had to be conducted using household data there will obviously be a higher proportion of the population than households in the full nest stages of the f.l.c. than indicated over. In a marketing and consumer behaviour analysis this may not be a problem since all the marketing person needs is data on the average size of the family to make an appropriate adjustment. Also analysis at the household level reveals the number of consumer decision making units for most aspects of consumer expenditure.

TABLE 10  
Classification of UK households according to alternative life cycle structures

<i>Stage</i>	<i>Number of households</i>	<i>Percentage of households</i>
<i>(a) Murphy and Staples</i>		
Young single	25,118	1.42
Young (aged under 35):		
(a) married without children	55,018	3.11
(b) divorced without children	—	—
(c) married with children	185,296	10.46
(d) divorced with children	22,271	1.26
Middle aged (aged 35-64):		
(a) married without children	21,017	1.19
(b) divorced without children	—	—
(c) married with children	322,970	18.42
(d) divorced with children	34,065	1.92
(e) married without dependent children	167,248	9.45
(f) divorced without dependent children	—	—
Older (aged over 65):		
(a) older married	168,308	9.51
(b) older unmarried (divorced and widowed)	250,891	14.14
Total	1,277,787	72.1
<i>(b) Wells and Gubar</i>		
Bachelor	25,118	1.42
Newly married couples	55,018	3.11
Full nest 1 (youngest child under 6)	210,888	11.91
Full nest 2 (youngest child 6 or over)	300,534	16.97
Full nest 3 (older married with dependent children)		
Empty nest 1 (in labour force no children at home)	167,248	9.45
Empty nest 2 (retired, no children at home)	168,308	9.51
Solitary survivor in labour force	47,186	2.66
Solitary survivor retired	250,891	14.17
Total	1,225,191	69.19
<i>(c) Rodgers</i>		
Beginning families	55,018	3.11
Pre-school families (oldest child under 6)	210,888	11.91
School age families (oldest child 6-13)		
Teenage families (oldest child 13-20)		
Adult families (oldest over 20)	300,534	16.97
Launching families (with non-dependent children)	111,563	6.30
Middle years (all children launched until retirement)	167,248	9.45
Ageing couples (retired)	168,305	9.51
Widowhood	250,891	14.14
Total	1,264,450	71.41

Source: Household and Family Composition, 1981 Census, 10% sample.

**ASSUMPTIONS AND PROBLEMS OF THE CLASSIFICATION**

(1) All multiple family households and households including others (possibly extended families) were excluded from the analysis. This may be seen as restrictive but the presence of other persons is certain to influence the behaviour of the family and strictly speaking has no place in any form of the f.l.c. as related to western nucleated families.

(2) The bachelor stage is based upon the number of single households aged under 35, less an allowance for a proportion not marrying and therefore not entering the f.l.c. at all. The size of this segment is probably underestimated since a large proportion of people may live communally in households of two or more. As indicated earlier when discussing cohabitation it is difficult to reach general conclusions on what impact these arrangements may have on consumer behaviour. The marketing manager selling bath cleaner may reasonably see young singles living together as a common household but this may be quite improper for the clothes retailer.

(3) Figures for the newly married stage are based on married couples aged under 35 less a percentage likely to remain childless.

(4) The Full Nest stages of the Wells and Gubar scheme require a split at age 6. Since UK census data classifies children on the basis of 0-4 and 5-9 a fairly crude adjustment had to be made in the classification. It may be that pre-school and school age separation (as per Rodgers) should provide a more meaningful reflection of behaviour. Certainly it reflects a critical point in family development in the UK which cannot be associated with age 6.

(5) Since the census provides no analysis of the age of the head of household by age of children it was not possible to separate out Full Nest III from Full Nest II.

(6) In the Murphy and Staples classification the divorced categories include all lone parents whether actually married or not. Also it was not possible to isolate divorced people without children or without dependent children from other single people. These categories will form part of the single households listed under the solitary survivor in the labour force stage of Wells and Gubar's classification. The remaining part of that class will be widowed people under pensionable age. It is often the case that people widowed at this time are women without an employment history who are in all practical terms unemployable. In these cases income may be restricted to State benefits and consumption patterns may closely follow that of the retired solitary survivor.

(7) As Murphy and Staples discovered in their attempts to classify the US population, there are too many possible combinations of children's ages to allow for meaningful detailed classifications within the child raising stages of both their and Rodger's schemes.

(8) The middle aged (a) and (e) categories of the Murphy and Staples classification had to be separated on the basis of age: 35 to 44 and 45 to 64. (a) is likely to be fairly accurate but (e) will also include a number of families who have never had children as well as those truly in the Empty Nest stage.



Most of the points listed above relate to the interpretation of the data from the census. However they also reveal perhaps the major problem that emerges from all these schemes in how to treat young single people and the dispersal stage of the f.l.c. The earliest of the schemes (Rodgers) tackles the problem by having a launching phase but not including a separate young singles phase as do Wells and Gubar and Murphy and Staples. Wells and Gubar are definite in not including a dispersal phase in their classification but the position of Murphy and Staples is more ambiguous. The heading of their stage 4(e) "Middle Aged without Dependent Children" may be taken to imply that non-dependent children may still be in the household. However elsewhere in the paper they say that this phase is equivalent to the Empty Nest I stage of Wells and Gubar which explicitly says "no children living at home". In the population analysis for this paper the families with non-dependent children only have been omitted from 4(e) of the Murphy and Staples classification. Since these families represent 6.3% of the households in the UK there is a serious omission from the f.l.c. structure. None of the three structures discussed can be seen to treat this problem of dispersal and the origin of new family forms well. In reality the situation is clear. It takes time for a family to disperse its non-dependent children and some of those children will begin a separate life cycle before their actual marriage. Both aspects can be accounted for by combining the relevant aspects of the different structures. In this way the percentage of households covered in the UK 1981 census can be raised to 81.31%. The life cycle scheme required to do this is a fairly refined one but it is considered worthwhile retaining all the separate categories since one would expect them all to reflect differences in incomes and needs and therefore to be important in reflecting different consumption patterns.

TABLE 11  
A UK modernised family life cycle

<i>Stage</i>	<i>Number of households</i>	<i>%</i>
Bachelor	25,118	1.42
Newly married couples	55,018	3.11
Full nest 1 (with pre-school children)	210,888	11.91
Full nest 1 (lone parent)	22,271	1.26
Middle aged no children (aged 35-44)	21,017	1.19
Full nest 2 (school age children)	300,534	16.97
Full nest 2 (lone parent)	34,065	1.92
Launching families (with non-dependent children)	111,563	6.30
Launching families (one parent)	25,585	1.45
Empty nest 1 (childless, aged 45-64)	167,248	9.45
Empty nest 2 (retired)	168,308	9.51
Solitary survivor under 65	47,186	2.66
Solitary survivor retired	250,891	14.17
Total	1,439,692	81.31

Source: Household and Family Composition, 1981 Census, 10% sample.

## CONCLUDING DISCUSSION

This paper has set out to examine in a critical way how well the f.l.c. schemes proposed by American researchers fit into UK demographic patterns. In the detailed examination of demography it has emphasised the changes that have taken place in marriage patterns, birth rates, divorce, death and female employment. The impact of these changes may lead the reader to query the relevance of the f.l.c. as a concept in modern society. However, as the report of the Family Policy Studies Centre (1985) makes clear there is also great continuity as well as change:

- Nine out of ten people will marry at some time in their lives;
- Nine out of ten married couples will have children;
- Two in every three marriages are likely to be ended by death rather than divorce;
- Eight out of ten people live in households headed by a married couple.

In a further study on Family Trends and Social Security Reform (1986) the Family Policy Studies Centre quote other research from the 1980s which suggests that the "broad categorisations are still valid. Child rearing and old age are periods of relative want whilst adulthood before and after child rearing are periods of relative plenty". Thus the basic principle propounded by Rowntree is still applicable and since both income and the scale and definition of needs are fundamental to understanding consumer requirements it would seem that the f.l.c. still holds value for consumer researchers. What has changed over the past thirty years is the propensity for people not to go through all the traditional stages of the f.l.c. within one family and for the stages themselves to have altered in length and importance; so that for instance the full nest stages are shorter due to the falling birth rate and the closer temporal proximity of births, whilst the bachelor and empty nest stages have grown in length and size. In terms of predicting consumer behaviour the lack of continuity amongst a particular individual's involvement in a f.l.c. may not matter much at all since the prime use for the concept is in cross-sectional analysis of behaviour for the purposes of market segmentation. As noted earlier it is virtually impossible to isolate the effects of the f.l.c. on consumption of a product from other trends working over time, such as changes in general social norms, national income levels or technology. The same point is true with patterns of decision making over the f.l.c. In twenty years time the changes that may have taken place in shopping technology with home computer links for information searching and ordering products, may mean that completely different decision making processes occur over the f.l.c. than is now the case. Thus comparisons of what a family in the Full Nest I stage of the f.l.c. does now with what it does in the Empty Nest I stage in twenty years time may be meaningless. What is important is that a scheme which accurately reflects the demography of the country is employed in any study.

The modifications to the f.l.c. suggested in this paper have shown that it

can be extended to cover over 80% of the households in the UK with the main omissions being households with more than one family, those with other residents besides the family and young people living in joint households. In all these instances the household is likely to be a better unit of analysis for much of consumer behaviour than the family. Within the 81% of the households covered under the proposed structure marketers can for the first time in the UK obtain some kind of appreciation of the segment sizes involved in the different stages of the f.l.c.

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